

# Agri-SME Digital Finance Platform

“ This tool has been designed to strengthen agri-SMEs – the backbone of rural economies – by better enabling their access to finance.

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## Background

Small and medium enterprises (SMEs) are the backbone of virtually every economy in the world. They generate most new jobs created, diversify a country's economic base, promote innovation, deliver goods and services to rural populations and can be a powerful force for integrating women and youth into the economic mainstream.

Despite this, agri-SMEs remain underserved by financial institutions due largely to high transaction costs and risks, and low returns compared to other sectors. Poor visibility of agri-SME investment opportunities and weak deal pipelines are a further major barrier to scaling impact investments in agri-SMEs.

## What role for GAA-EL?

Agri-SMEs are key to a strong and vibrant rural economy – a pre-requisite for a thriving agribusiness sector – and are deeply embedded in the value chains of larger agribusiness companies including Global Agribusiness Action on Equitable Livelihoods (GAA-EL) members. Strengthening agri-SMEs by supporting their access to finance contributes towards reducing rural poverty, stabilizing the rural economy and securing product flow.



## What is the Agri-SME Digital Finance Platform?

GAA-EL and Artha Networks Inc. have developed a multi-sided platform to connect agri-SMEs and finance providers, with the goal of creating a dynamic online ecosystem that catalyzes the flow of debt, equity, or grant funding.

Built on existing online architecture, the platform enables users to connect with one another, invite their partners to register, and develop bespoke profiles highlighting their mission statements and progress to date. When they are ready, agri-SMEs post 'deals' or requests for investment; investors can then peruse a robust opportunity pipeline and interact directly with the SMEs through the platform's messaging system. They can simply request further detail, or launch a coordinated online diligence process applying any of the system's 17 pre-populated optional due diligence templates.

## How to join

Join by registering at [invest.globalagribusinessalliance.com](https://invest.globalagribusinessalliance.com). The platform is available for free for eligible (registered and trading) agri-SMEs. GAA-EL offers implementation support via a nine-step User Guide, email helpline and webinar training sessions.

## Learn more

For more about the platform and how it can be useful for you and your networks email [thomas@wbcspd.org](mailto:thomas@wbcspd.org).