User Guide

Agri-SME Digital Finance Platform

1 NO POVERTY

8 DECENT WORK AND ECONOMIC GROWTH

17 PARTNERSHIPS FOR THE GOALS

GAA
Global Agribusiness Alliance

Customized by

INVESTING FOR IMPACT
ARTHA ™
NETWORKS INC

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The Global Agribusiness Alliance (GAA) Agri-SME Digital Finance Platform is built on the Artha Networks Inc. (ANI) platform and aims to:

1. Deploy a market-based mechanism (securing *productive* finance) to improve agri-SME performance and small farmer welfare; and

2. Leverage the network and knowledge assets of the agribusiness sector. The platform will be populated with transaction-seeking supply (finance) and demand-side small and medium enterprise (SME) actors to strengthen agri-SME capacities, supply chains and rural economies. GAA member companies each have a pre-populated profile in the system.

It is well documented, but not widely enough practiced, that pursuing *enterprise- and market-based solutions to poverty* can generate truly significant developmental gains.

This user guide provides a set of instructions from the perspective of the Enterprise, to optimize the user experience of this platform. For support, contact: info@globalagribusinessalliance.com

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Platform overview

The ANI tool captures more than just a list of donors and a list of projects. It is designed to allow multiple users from different aspects of the agribusiness and financial worlds to come together in a vibrant and informative, digital shared space. Powered by local players critical to every aspect of the agribusiness value chain, the platform aims to enable a 'pipeline' of opportunities. This pipeline will consist of projects, or 'deals', that are each in and of themselves an instance where debt, equity or grant capital may be absorbed.

A key design feature of this system is that 'deals' come and go, but 'Enterprises' are fixtures whose profiles evolve separately from the rapid inflows and outflows of impact or other investment in a given sector or geography.

Enterprises (in the case of the GAA platform, the agri-SMEs and/or GAA members) will have different capital needs over time. Users can choose how much information they wish to share about their business, offering, funding needs and a project's planned and realized impacts. The platform captures a l*og of diligence activity*; a history of who has expended what energy or capital to support what project, as well the substance of the work supported. This log of diligence activity builds over time, providing a richness to the information captured on the platform and better enabling investors to make investment decisions.

Users may use the tools to manage their portfolios privately and within their own teams. For reference, ANI's approach to developing this bespoke platform for GAA has been to re-develop the system first built for India in 2008 as a "Software-as-a-Service (SaaS)". This SaaS is comprised of a "multi-tenant" architecture enabling many instances of the tool to be launched in parallel and customized in a light, low-cost format.

The system is currently comprised of multiple users, including:

- **Investors**
  (i.e., donors, venture philanthropists, family offices, multilaterals, etc.)

- **Enterprises**
  (i.e., for-profits, non-profits, any entity or project in need of funding)

- **Service Providers**
  (i.e., legal counsel, technical assistance, capacity support, auditors, etc.)

- **Enterprise Support Organizations**
  (i.e., accelerators, incubators, competitions, universities, and any other organizations in the business of cultivating entrepreneurship) incubators, competitions, universities, and any other organizations in the business of cultivating entrepreneurship)

Glossary

Deal Pipeline
A deal pipeline consists of companies in the network who have positioned themselves as an investible 'deal' for the view and review of prospective funders. Once a company becomes a 'Deal', this means they are ready to raise grant, debt or equity. Not every enterprise profile in the system is a Deal, because companies are not always raising capital.

Due Diligence
Comprehensive appraisal process of a business undertaken by a prospective buyer, donor, investor or funder, with a view to establishing its assets and liabilities and evaluating its commercial potential.

Enterprise
For-profit companies, non-profit organizations, any entity or project in need of funding.

Enterprise Support Organization (ESO)
The organizations who are primarily in the business of identifying, incubating, accelerating, or supporting enterprises on the ground in a direct way. Typically seen as 'referral sources' for fundable deals in a pipeline.

Master Administrator
The controller of a tenant platform system, and in charge of determining who enters the system, how they are categorized in terms of user type, and all the related communication or curation involved. Those who operate such systems are typically development institutions, investor groups with active pipelines that they seek to share and syndicate, and accelerator/incubator groups whose role is to identify, cultivate and support excellent projects on the ground.

Software-as-a-Service (SaaS)
Typically, a software licensing and delivery model in which software is licensed on a subscription basis and is centrally hosted.

Tender
The issuance of a request for support from within the system by any user such that other users (notably third-party service providers) may offer 'bids' of support to execute on a desired objective. This can otherwise be defined as a small scale 'request for proposals' or RFP.

Deal creation is the main goal of this platform. Enterprises can create a deal at any time, signaling the specifics of their funding requirement. To create a deal, more detailed and up to date information may be conveyed.

STEP 1
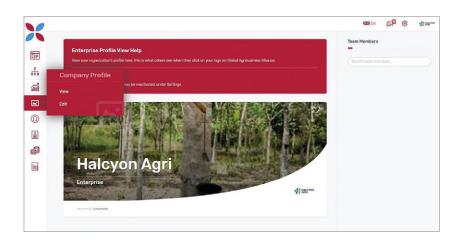
Create an Enterprise profile

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Sign in

Navigate to the platform's landing page. Click on the **Join Now** button on the top right if you are new to the ecosystem, or the small circle with the figure of a person in the top right to log in using an existing account.

https://invest.globalagribusinessalliance.com

Each eligible company user is assigned an 'Enterprise' profile. GAA members have a pre-populated profile. Members can invite SMEs to register themselves as an 'Enterprise', both directly and with bulk imports if managed by the Master Administrator upon request. For more on this process, see section below under **Quick Links** and **Step 5**.

Enterprises use the system to present their business objectives and operating context. The goal is to provide information that encourages prospective investors or partner to connect and learn more about opportunities to ideally fund the enterprise. Enterprises are able to connect with other users on the system, except investors. Investors must request a connection with the Enterprise first.

Basic functions

The Enterprise dashboard offers a range of basic functions, including:

- Manage network

- View/Edit company profile

- View/Edit user profile

- Build out team(s) of colleagues who share the account

- Issue "tenders" for help/support, as needed

- Utilize basic reporting tools (performance, budgets, and impact)

- Help menus (If a user chooses to **Hide Help** on the red help boxes on each screen, they can **Unhide** the help menus again by clicking the **User Logo** at the top right, and selecting profile settings.)

STEP 1

Create an Enterprise profile *continued*

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Profile management: company

The individual setting up the Enterpise profile can **View** and **Edit** that profile, in addition they also create, and can **View** and **Edit**, a *personal user* profile, where they can provide personal background, biographical and contact details.
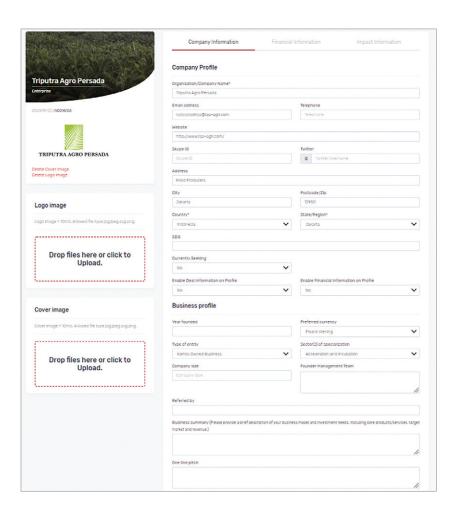

Once approved by the Master Administrator, an Enterprise can populate a profile with as much detail as preferred. On the right is an illustration that depicts the three core information areas (**Company**, **Financials** and **Impact**) including uploads of visuals (logo and cover images).

Live news

Enterprises are asked to keep their data up to date. Using the "Live News Announcement" function in the Edit Company Profile mode, Enterprises can upload their latest announcement (i.e., winning an award, achieving a milestone) so that it is visible in a news carousel on Investor dashboards.

The current format is configured for video-sharing. The system will be adjusted to include image sharing alongside a catchy announcement. Enabling users to showcase important news updates that investors should notice!
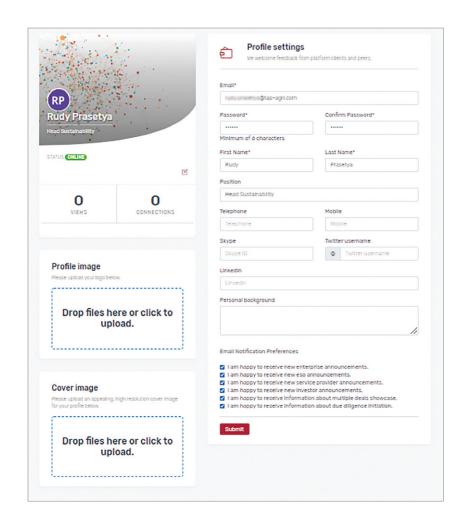
STEP 2

Create an invidual user profile

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Each Enterprise is also assigned a single 'User' (individual) profile. There is an important distinction in the system between the Enterprise, and the people who work within it. Many people can be working under the same single Enterprise 'umbrella' profile.
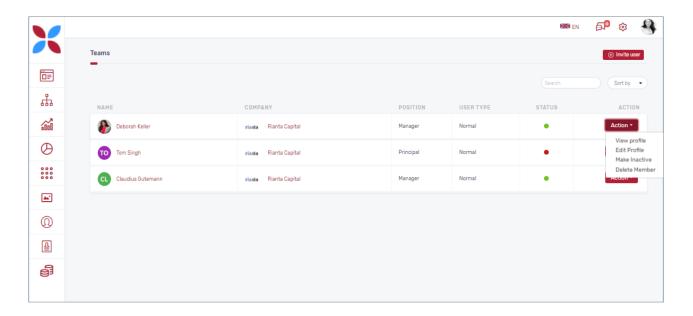
All users are able to **View** and **Edit** the Enterprise profile they are associated with; at the same time, all users also have **View** and **Edit** controls on their individual *personal* user profile. This is where users submit personal contact details, professional position, and biography.

Members are invited to register additional user profiles (i.e., individual staff). A user may update their personal professional details in the system at any time, by clicking on the **My Profile** menu item. This allows multiple individuals to be associated with a single Enterprise. It also ensures that people are not lost from the platform if they leave an Enterprise and join a new one.

STEP 3

Build your team

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All user profiles are able to connect to or build 'Teams' of colleagues by clicking on the corresponding left-hand menu item and adding/inviting users from within their organization to share access to their Enterprise profile. Once a team has been formed, several controls allow the user to view, edit, make inactive or delete any member, as necessary.

Incoming entrants to the system may find and select their organization if it already exists on the platform and request to be 'added to the Team'. This shows up as an incoming request in the upper right hand **Quick Links** area for all users.
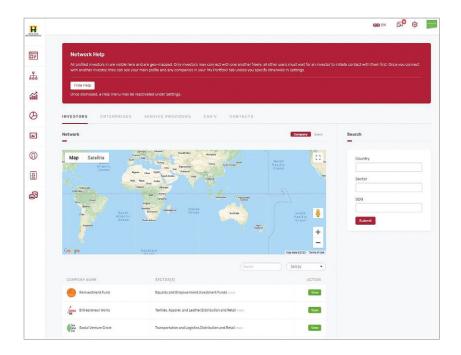
STEP 4

Manage your network

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Every user in this platform can manage their network in various ways, and the table below depicts the four visible user types and their locations. The network can be viewed in 'user' or 'company' mode. In company mode, user locations can be shown on a geo-map if users have included this information in their profile.

The platform is designed so that you can view Enterprises, but connect with people. The "Connect" button appears as an option when looking at Users view to the immediate upper right hand of the map.

All users on the GAA platform can connect with one another freely with the exception of Enterprises to Investors. Investors can add one another without limitation, but they must "connect" to an Enterprise first before that user is able to connect with them. Investors are the most sought-after participants in the platform, so they are given the ability to choose who they interact with.

	Investor	Enterprise	ESO	Service Provider
Investor	✔	✔	✔	✔
Enterprise	✘	✔	✔	✔
ESO	✔	✔	✔	✔
Service Provider	✔	✔	✔	✔

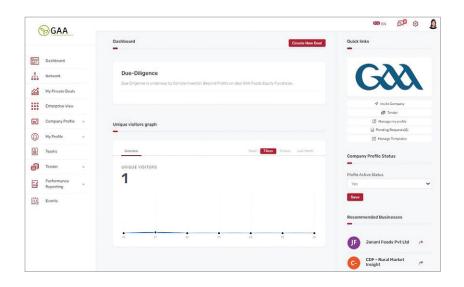The table above captures in a simple format which user types have default 'connection' access to one another.*

Note

Investors can still be searched and viewed by Enterprise users.

* ANI technical leadership reserve the right to make core changes to the system.
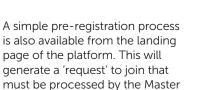
STEP 5

Invite users to register and populate pipeline

Enterprises – and indeed all user types – can invite peers to register in the system developing their own profiles, and potentially appearing in the pipeline if they choose to formulate a "Deal". The invitation can be issued from within the platform. An automatically generated 'email notification' will invite the recipient to log in to the system to create a profile. Contact the Master Administrator if you wish to invite multiple users of a particular type to streamline the import process.

This invitation button is on the upper right under **Quick Links**. To be visible or searchable on the platform Enterprises must ensure that their profile active status is Active.

A simple pre-registration process is also available from the landing page of the platform. This will generate a 'request' to join that must be processed by the Master Administrator.

Once approved, the incoming user will receive a notification prompting them to login to the system to complete their profile with more detail. This process may require active 'nudging' from Master Administrator, to ensure invited users add sufficient data to complete a solid online profile.

Your network will include all other Enterprises that you invite to join the platform, using the invitation mechanism on your Dashboard. It can also include Enterprise Support Organisations (ESOs), Third Party Service Providers on the ground, Investors, and other partners.
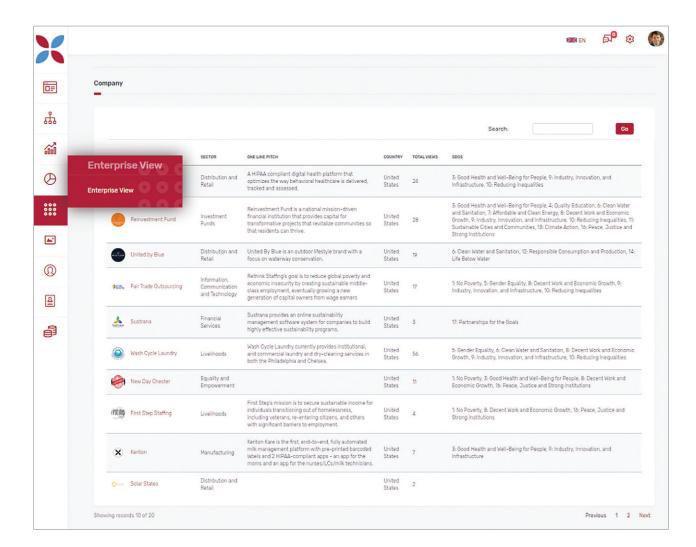
Populating the pipeline

Members are encouraged to invite SMEs to register as individual Enterprises. Once registered these Enterprises can also populate the platform with their 'Deals' which are visible to the platform's online community of investors. Members can either complete the pre-registration form on behalf of the SME or send it to the SME to complete themselves. Pre-registration is simple. Click on **Join Now** in the upper right-hand corner of your landing page. A simple onboarding process follows.

STEP 6

Familiarize yourself with the enterprises online
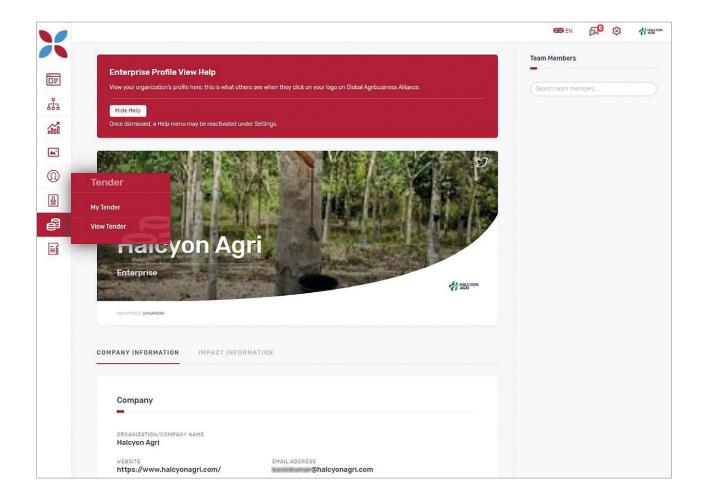
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Enterprise view
(non-pipeline)

Whether they are actively listed in the Deal pipeline or not, all Enterprises on the platform are visible to all users. Company profiles can be searched and viewed even if the company is not currently raising capital. Basic information about their sector, one line pitch, country or countries of operation and relevant SDGs can be viewed.

STEP 7

Develop 'tenders' to service providers

Any user can issue a "tender", or request for help from others within the system, through the **Tender** function on the left-hand menu of each user profile. Tenders send a structured request to all service providers on the system. Individual service providers can bid and ultimately the best offer may be accepted by the organization issuing the request.

The Tender contains several basic fields including the nature of the work, desired time frame, available budget and resource requirements. All of this is captured in a log of tenders issued, with an ability to track those that are open and closed, those that are accepted, and of course the incoming range of bids from various users who position themselves as service providers.
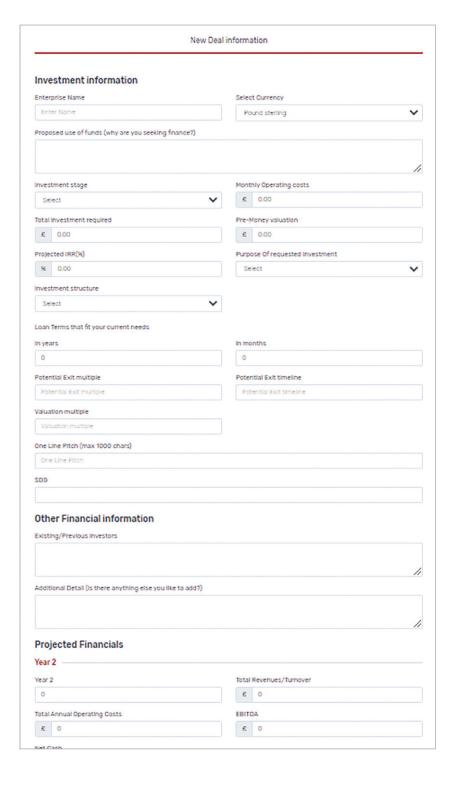
STEP 8

Create a deal

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Deal creation is the main goal of this platform. Enterprises can create a deal at any time, signaling the specifics of their funding requirement. This is done by clicking the **Create Deal** button, at the top of the Enterprise user dashboard.

To create a deal, more detailed and up to date information may be conveyed. This could include diligences histories undertaken in the past by investors, as well the capitalization structures/tables of an Enterprise.

These details are user generated and considered optional when populating a profile. However, a tracked and visible history of diligence is default in all systems, and adds richness and value to the information about any particular deal opportunity.

Note

The platform is a knowledge-sharing and network-building tool only. All formal legal and financial transactions must happen offline and outside the platform.

New Deal information

Investment information

Enterprise Name
Enter Name

Select Currency
Pound sterling

Proposed use of funds (why are you seeking finance?)

Investment stage
Select

Monthly Operating costs
£ 0.00

Total investment required
£ 0.00

Pre-Money valuation
£ 0.00

Projected IRR(%)
% 0.00

Purpose Of requested Investment
Select

Investment structure
Select

Loan Terms that fit your current needs

In years
0

In months
0

Potential Exit multiple
Potential Exit multiple

Potential Exit timeline
Potential Exit timeline

Valuation multiple
Valuation multiple

One Line Pitch (max 1000 chars)
One Line Pitch

SDG

Other Financial information

Existing/Previous Investors

Additional Detail (is there anything else you like to add?)

Projected Financials

Year 2

Year 2
0

Total Revenues/Turnover
£ 0

Total Annual Operating Costs
£ 0

EBITDA
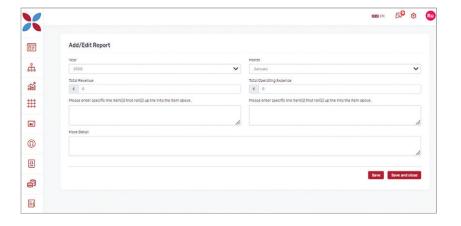£ 0

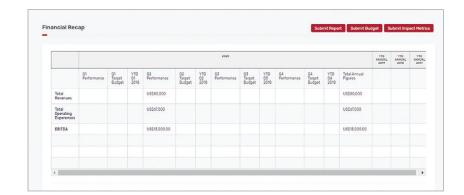Net Cash

STEP 9

Report performance

Enterprises in particular have a specific set of functions that enable the submission of basic information including budgets, operating reports, and self-populated impact metrics.

Currently, users are able to enter very basic information on total revenue and total operating expense by Year and Month. There are options to elaborate on specific line options that contribute to each of these.
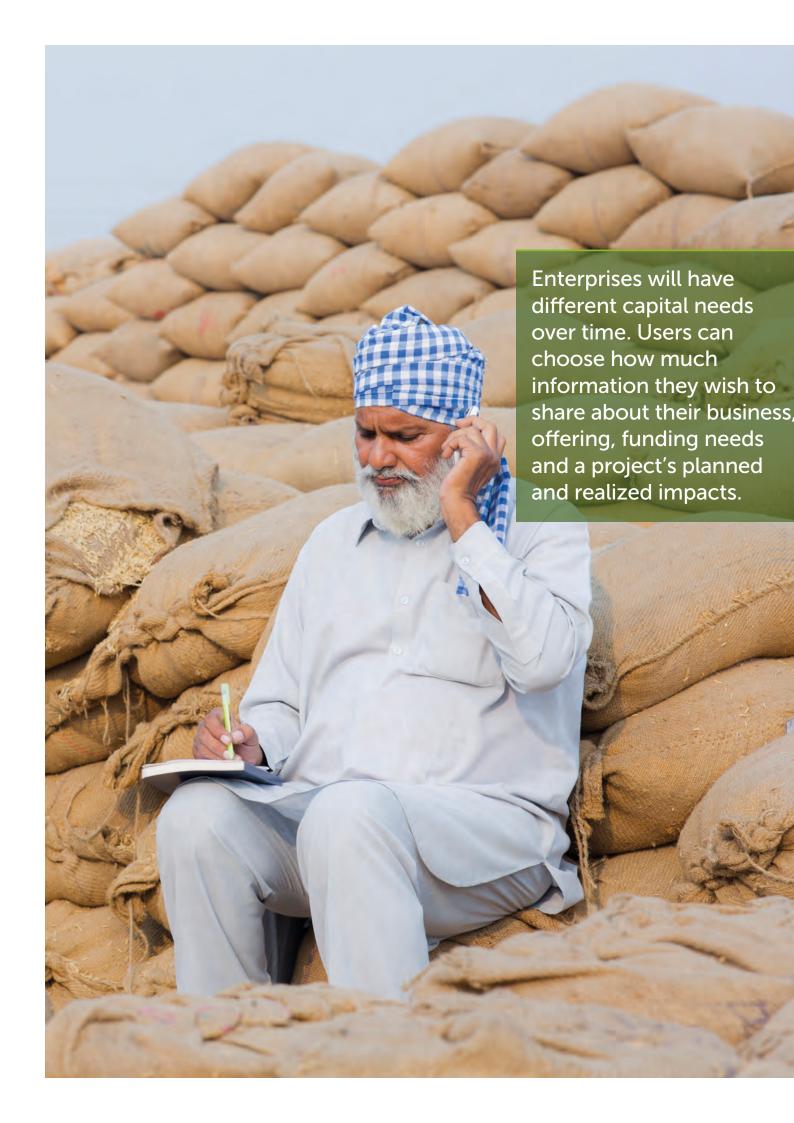
EBITDA (net income (or earnings) with interest, taxes, depreciation, and amortization added back) is automatically calculated on a front end 'financial re-cap' table.
This is visible to investors who are 'watching' an Enterprise by adding it to their active portfolios. It can be seen on the View Profile of an Enterprise.

This table gets updated using the performance reporting function available on the bottom main left-hand menus on all Enterprise profiles.

Enterprises will have different capital needs over time. Users can choose how much information they wish to share about their business, offering, funding needs and a project's planned and realized impacts.

About GAA

The Global Agribusiness Alliance (GAA) is a CEO-led coalition of supply-side companies who have come together to build sustainable landscapes and livelihoods and make a measurable and additional contribution to the Sustainable Development Goals (SDGs) in particular SDG 2, No Poverty. The GAA does this by providing a platform for engagement and facilitates collaborative action that 1) scales best practice through peer learning 2) contributes to thought-leadership and 3) informs and influences emerging policies. Current membership includes companies from growers to processors and traders.

About WBCSD

WBCSD is a global, CEO-led organization of over 200 leading businesses working together to accelerate the transition to a sustainable world. We help make our member companies more successful and sustainable by focusing on the maximum positive impact for shareholders, the environment and societies.

Our member companies come from all business sectors and all major economies, representing a combined revenue of more than USD $8.5 trillion and 19 million employees. Our global network of almost 70 national business councils gives our members unparalleled reach across the globe. Since 1995, WBCSD has been uniquely positioned to work with member companies along and across value chains to deliver impactful business solutions to the most challenging sustainability issues.

Together, we are the leading voice of business for sustainability: united by our vision of a world where more than 9 billion people are all living well and within the boundaries of our planet, by 2050.

Follow us on Twitter and LinkedIn

www.wbcsd.org

**Global Agribusiness Alliance,
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Sustainable Development**

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