

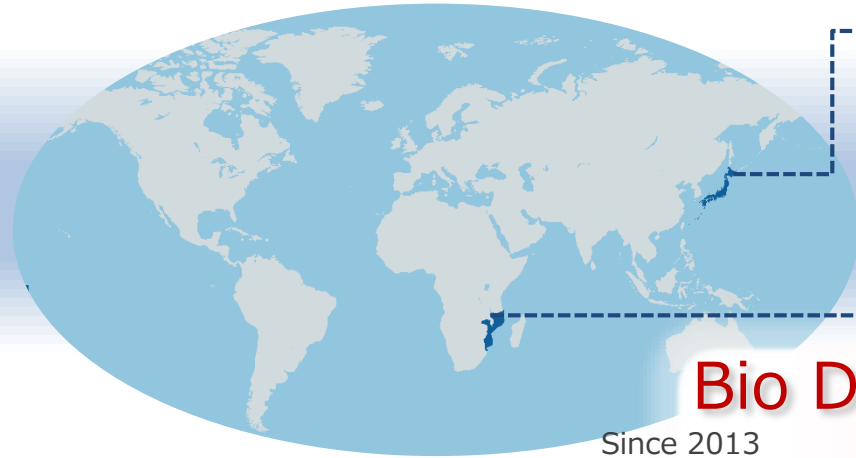
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# Challenges to create information hub and village finance in Mozambique

January 19, 2018  
Nippon Biodiesel Fuel (NBF)

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# Overview



**NBF** (Nippon Biodiesel Fuel, Co., Ltd.)  
Japan, since 2001

**ADM** (Agro-Negócio para o  
Desenvolvimento de Moçambique, Lda )  
Mozambique, since 2012

## Bio Diesel

Since 2013  
Contract farming  
For non-electrified villages

**318**  
kL

Biodiesel was sold

**2,366**

Clients in unelectrified area



## Agriculture

Since 2013  
Discover local variety crops  
Make a connection between  
rural and urban market

**100**  
t

Rice purchased from farmers

**134**

Clients in Pemba City



## IT & Solution

Since 2015  
E-Money Pilot Project  
FAO E-Voucher Project

**1+4**

Provinces projects run

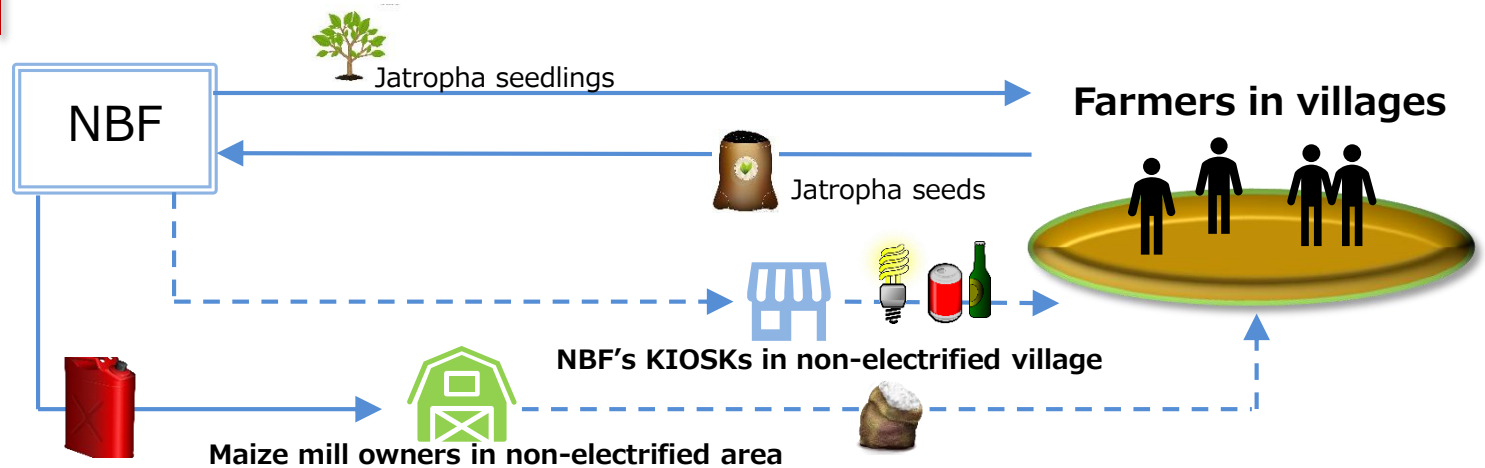
**24,385**

Card holders in E-voucher PJ

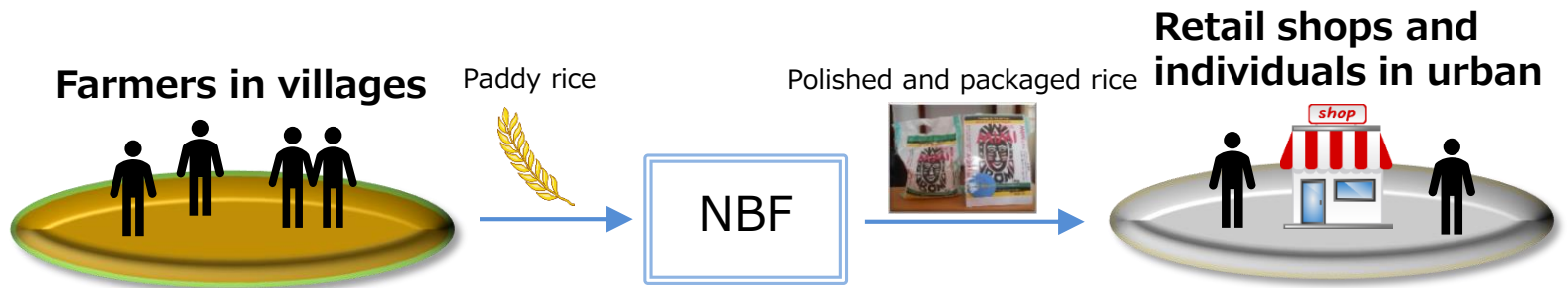


# Local Production and Local Consumption

## Bio Diesel



## Agriculture

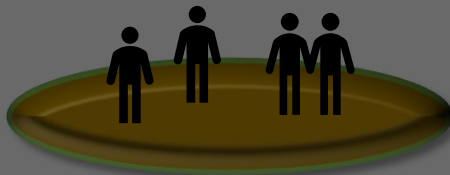


# Problems in KIOSK



Agriculture

Farmers in villages



Paddy



**Problem 2: Lack of basic information**

- Basic information of each farmer, such as crop harvest cycle or yield data

NBF's KIOSKS in non-electrified village

**Problem 1: Operation cost**

- Low education level in rural areas
- Problems related with MONEY especially in harvest time

# POS Application and E-Money can be Solutions



**Operator in rural areas**



**Tablet, Card Reader Writer and NFC Card**



**Equipment charged by solar panel**



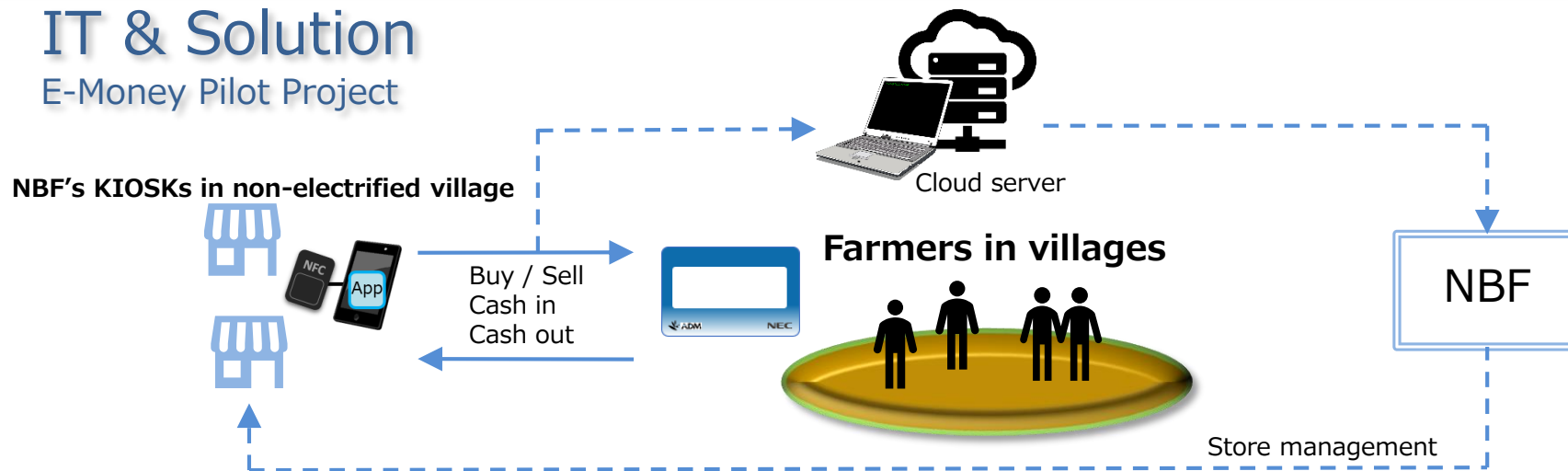
**Solar panel**



# Digital Solution for Rural

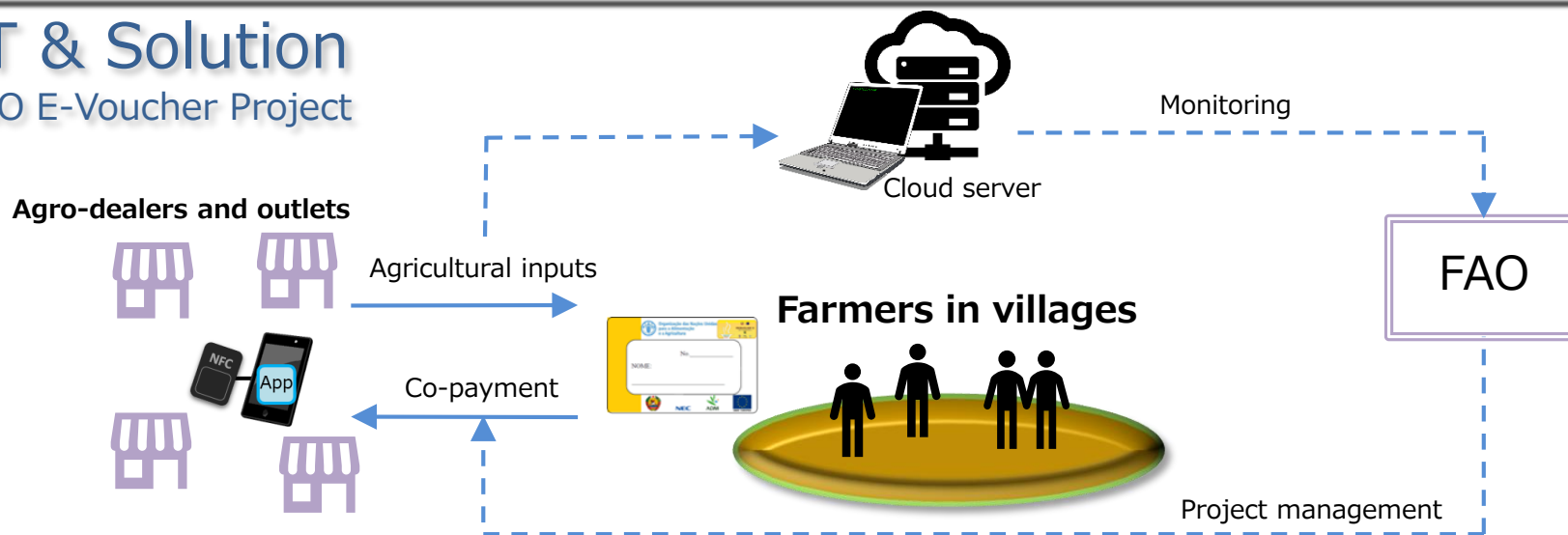
## IT & Solution

### E-Money Pilot Project



## IT & Solution

### FAO E-Voucher Project



# Findings and challenge

## Findings

- There are certain needs for financial services in rural area
  - **88% of 4.6 million adult farmers** live in rural and **73% of them are excluded** from formal saving service \* Source: Mozambique diagnostic report 2014, CENFRI, 2014
- NFC devices and tablet application can be used even for rural person

## Challenge

- To spread **financial services** in rural areas by using **digital solutions** and to create the **platform** for information and economic activities

Capture of application used in E-Money pilot project



# 3 key strategical factors

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- Mobile money
  - Collaborate with existing mobile money than acquire own license
- SMEs and Agricultural companies
  - SMEs: Next target of banking industry
  - Agricultural companies: Major economical accelerator in rural
- Application
  - Simple and easy UI, high multiplicity



# Conclusion: Information and Financial Platform

