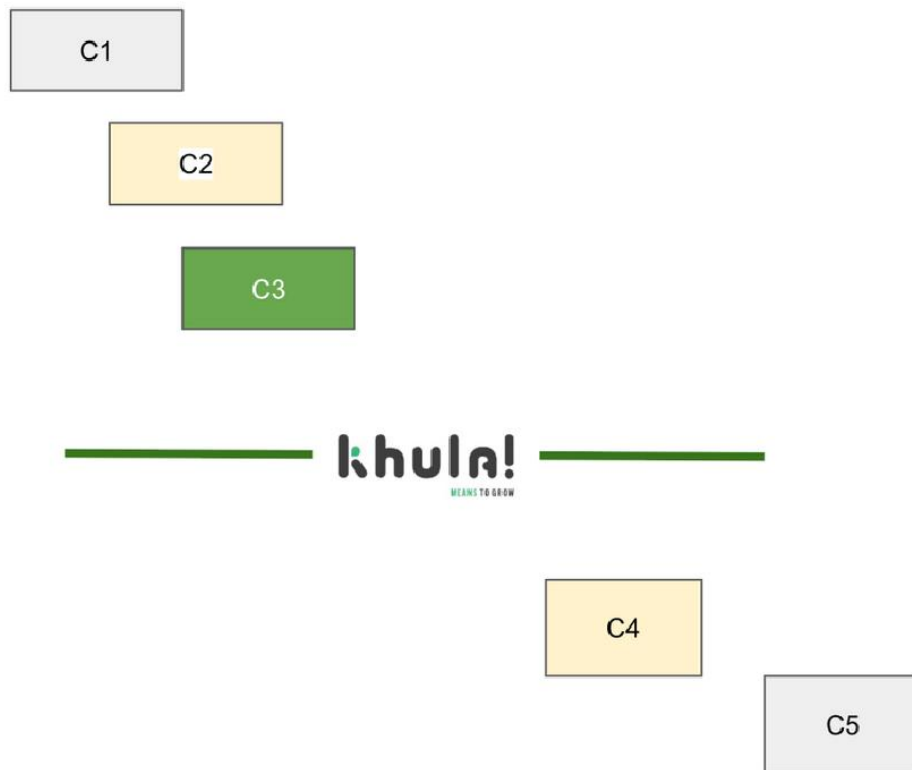


khula!

MEANS TO GROW

Khula! Overview Presentation

FARMER CLASSIFICATIONS



Our Cap Table: Backed by industry leaders



Largest agri-bank
In Africa. They have
the largest loan book.
\$8.8B Market Cap



Largest agro-chemical
distributor in South
Africa. One of the largest
on the continent. **\$0.8b
Market Cap**



Global leader in
convenient food &
beverages. Investment
made through their
Kgodiso Fund:



One of the largest impact
funds on the African
continent, managing over
\$300M in assets:

Highly experienced & capable founder team



Karidas
Tshintsholo



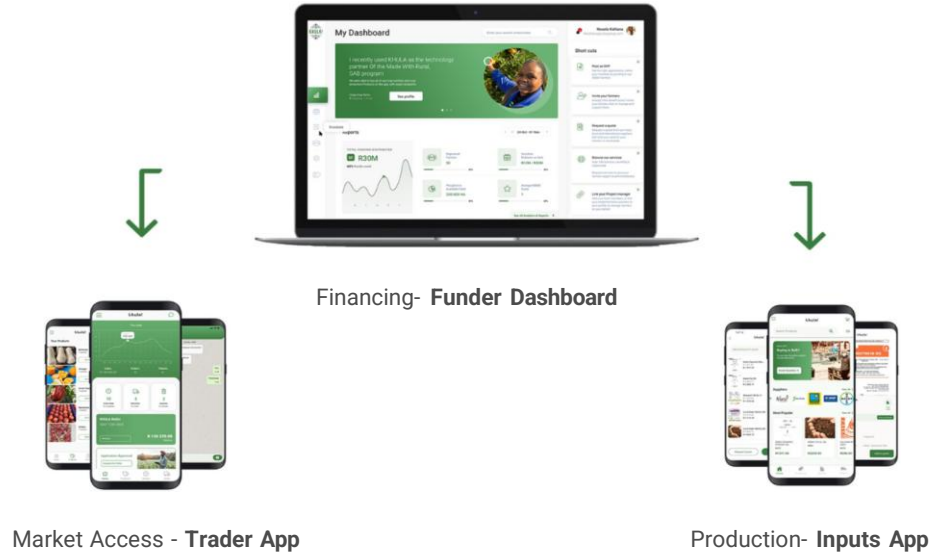
Matthew
Piper



Jackson
Dyora

THE KHULA! ECOSYSTEM

We have 3 key platforms that work together -
Agriculture is a **highly integrated** industry.



Khula! Inputs App - Production

e-commerce marketplace

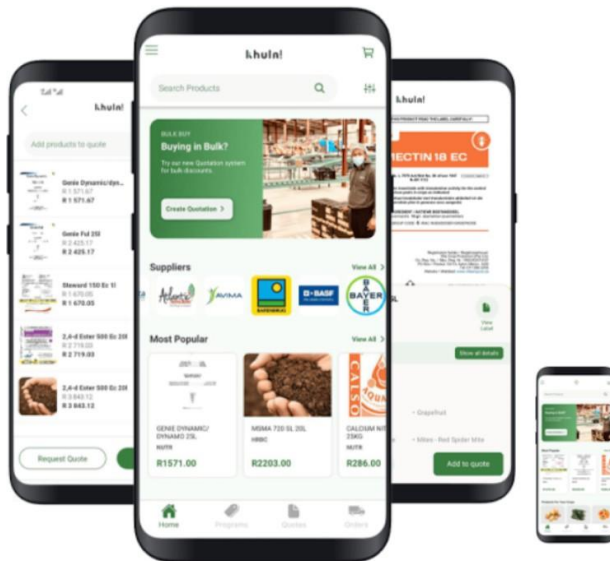
An **e-commerce marketplace** for all farmers farmers

Access **agricultural inputs directly** from local & international suppliers

This is a KEY focus area leading up to our series A



Click to hear from our
suppliers/ partners



Led by Jannie Willemse



Khula! Inputs App - Local Context

e-commerce marketplace

FARMER CONTEXT:

No access to **technical experts/ services**

Paying **high prices for inputs** (several middlemen)

Price Uncertainty - inputs prices change frequently

Stock shortages tend to hit emerging farmers earlier

(This is because of hoarding by local supplier reps)

Takes long to source quotations from suppliers

(This is because the purchase of agricultural inputs is service driven)

Outcome:

Sourcing Inputs/ services is a major hassle for C1, C2 & C3 farmers

SUPPLIER CONTEXT:

There over **2M farmers** in South Africa.

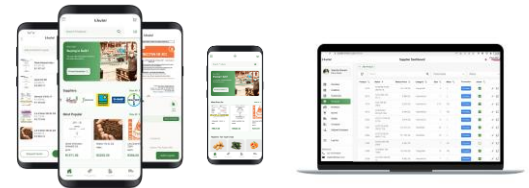
Suppliers are servicing **32K commercial farmers**

The **cost to service the remaining 1.9M farmers is too high**

(This is because the purchase of agricultural inputs is service driven)

Outcome:

Suppliers are looking for an avenue to access the ever-growing C2,C3 Market



Khula! Inputs App - Solution (value-adds)

e-commerce marketplace

FOR THE FARMER :

Direct access to **technical experts/ services**

Fair prices for inputs - comparing routes between suppliers

Live Pricing - instant access to current input prices

Live track stock levels from suppliers

Quotations from suppliers sourced **in 24 hours**

Inputs **delivered direct to farm**

(or at one of our 17 distribution points nationwide)

Instant access to **product information/ expert planting programs**

Outcome:

Sourcing Inputs/ services is a major hassle for C1, C2 & C3 farmers

FOR THE SUPPLIER:

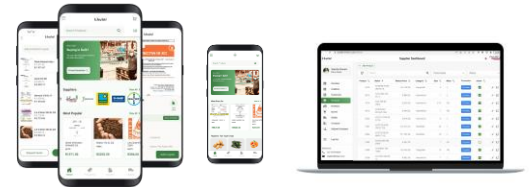
Dramatically **reduced cost** to service c2 and C3 farmers

Able to create **direct relationships** with end customers

Increased revenue at a much lower cost

Outcome:

Suppliers can now access a greater portion of the market at a much lower cost to serve.



Khula! Inputs App - Backed by leading Suppliers

e-commerce marketplace

Among 300+ other key supplier relationships”:



#1 Agro-chemical
company in the world



2nd largest
Agri-company
In the world



MSD

2nd largest animal
Health company
In the world



Largest
agro-chemical
distributor in
South Africa



Largest fertiliser
company in South
Africa



Khula! Inputs App - TRACTION

e-commerce marketplace

Strong **Organic Growth** (no marketing spend):

20 000+

Farmers on the platform

172 +

Distribution Points/ Depos

7 000+

Products listed

290

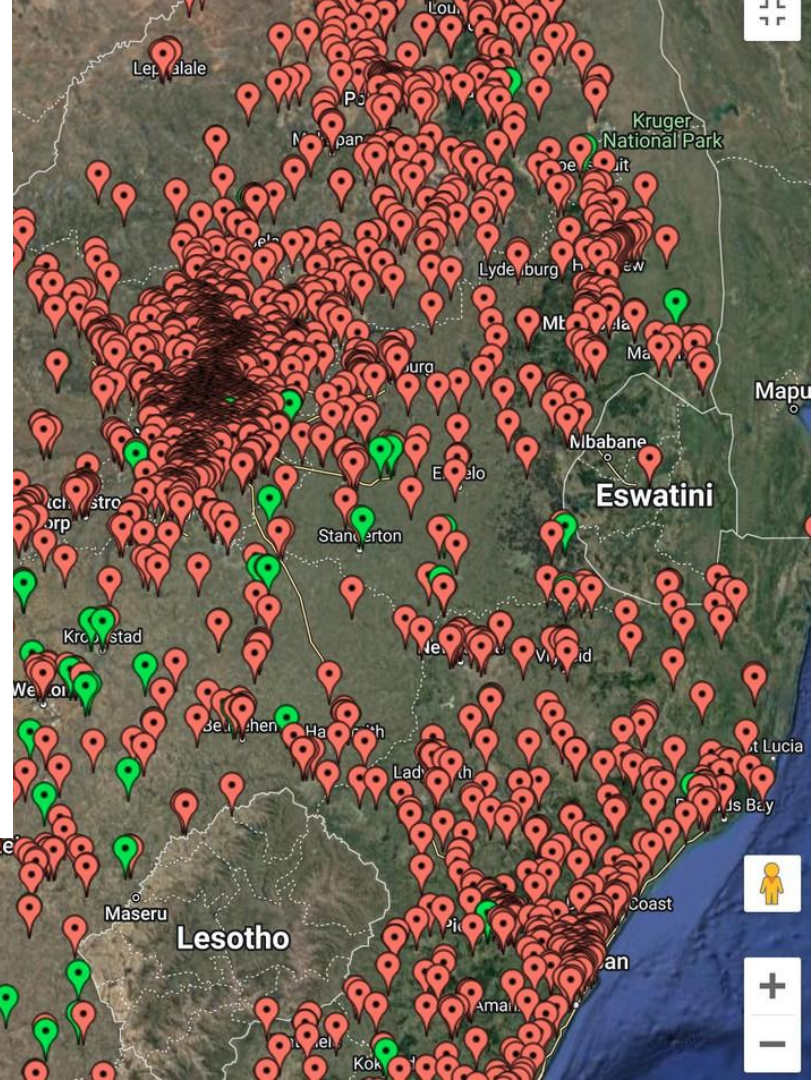
Technical Experts on the platform

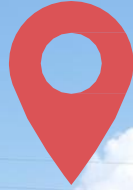
300+

Suppliers, local + international

9

Provinces (**Operating nationally**)





Hammanskraal, Gauteng, South Africa

One of our newly set up Khula! Kiosks (containers) nationwide, allowing us to service farmers in remote locations
We have 6 other kiosks and are adding more every month.

PARTNER WITH US AS WE ROLL OUT THE KIOSKS NATIONWIDE



Khula! Inputs App - Group Buying

e-commerce marketplace

Some of our Enterprise/ Group Buyers:



FarmSol Holdings is an agricultural services company focused on bringing sustainable solutions that link customers in the food and beverage sector with emerging farmers as their raw material suppliers.

<https://www.dell.org/>



The official body that acts on behalf of South Africa's sugar industry as appointed by the Government

<https://www.aeciworld.com/socioeconomic-development>



the premier
Department of
The Premier
FREE STATE PROVINCE

One of South Africa's largest agricultural provinces.

<https://www.idc.co.za/>



Our primary focus is to commercialise small-scale rural farmers through our strong technical assistance & mentorship, skills development and subsidisation of input costs.

<https://landbank.co.za/Pages/Home.aspx>



Khula! Inputs App

e-commerce marketplace

OVERVIEW OF BENEFITS FOR BUYING GROUPS:

COMPETITIVE PRICING

VOUCHER SYSTEM

FARM MAPPING

LOGISTICS CO-ORDINATION

TRANSACTION FLOW

TECHNICAL SUPPORT

Khula! Trader- Market Access

Connecting farmers with buyers



Acting head



Khula! Trader App - Problem Statement

e-commerce marketplace

FARMER CONTEXT:

Subject to **Inefficient Physical Markets** |

(common across developing countries)

Paying roughly **14% in fees** at Physical Markets

Need connections to supply to bulk buyers

Produce is currently **sold on consignment**

(not guaranteed that products will sell on the floor)

No transparency on pricing- Completely on market agents

Tough to manage **price fluctuations** through-out the season

Outcome:

C2, C3 farmers have difficulty expanding their business.

BUYER CONTEXT:

Difficult to source **Global Gap approved farmers**

No food transparency the physical market

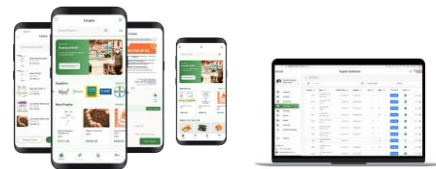
Matching **payment terms** with farmers is difficult

Onboarding/ Vetting new farmers is a hassle

Difficult to find contract growers

Outcome:

This leads to buyers focusing only on C4, C5 farmers



Khula! Trader - Solution (value-adds)

e-commerce marketplace

FOR FARMERS:

Instant direct **access to leading bulk buyers**
(no need for connections)

Saving about 80% in fees, we only charge 4% per trade

Fully **transparent price discovery**

(we do not negotiate on behalf of the farmer)

No consignment risk, product is sold before it is harvested

Access to **growing programs from bulk buyers**

(Pre-season pricing, Spot & Deferred Pricing Options)

Instant Access to 3rd party service providers

Logistics Solutions

FOR BUYERS

Access to pre-vetted **Global Gap approved farmers**

100% food traceability

Direct relationship with the farmer (no agents)

Standardised Payment Terms

(buy now pay later)

Much cheaper than traditional markets

(We offer a rebate for retail buyers)



Khula! Trader - Backed by Leading Industry Players

e-commerce marketplace

We've have been working with leading industry players:



One of South Africa's leading food retailers

<https://foodloversmarket.co.za/>



One of South Africa's leading food processors/ aggregators

<https://www.producehub.co.za/>



A global leading food supplier, processor to supermarkets & leading food brands all over the the world

<https://agtfoods.co.za/>



CHEP is the global leader in sustainably moving goods, optimizing over 300000 supply chains throughout the world.

<https://www.chep.com/us/en/services-solutions>



Khula! Trader - Regulation (license)

e-commerce marketplace

HOW WE USE THE TPPP LICENSE:

ESCROW FUNCTIONALITY

INVOICE DISCOUNTING

TRACKING ACCOUNTS & FLOW OF FUNDS



South African Reserve Bank



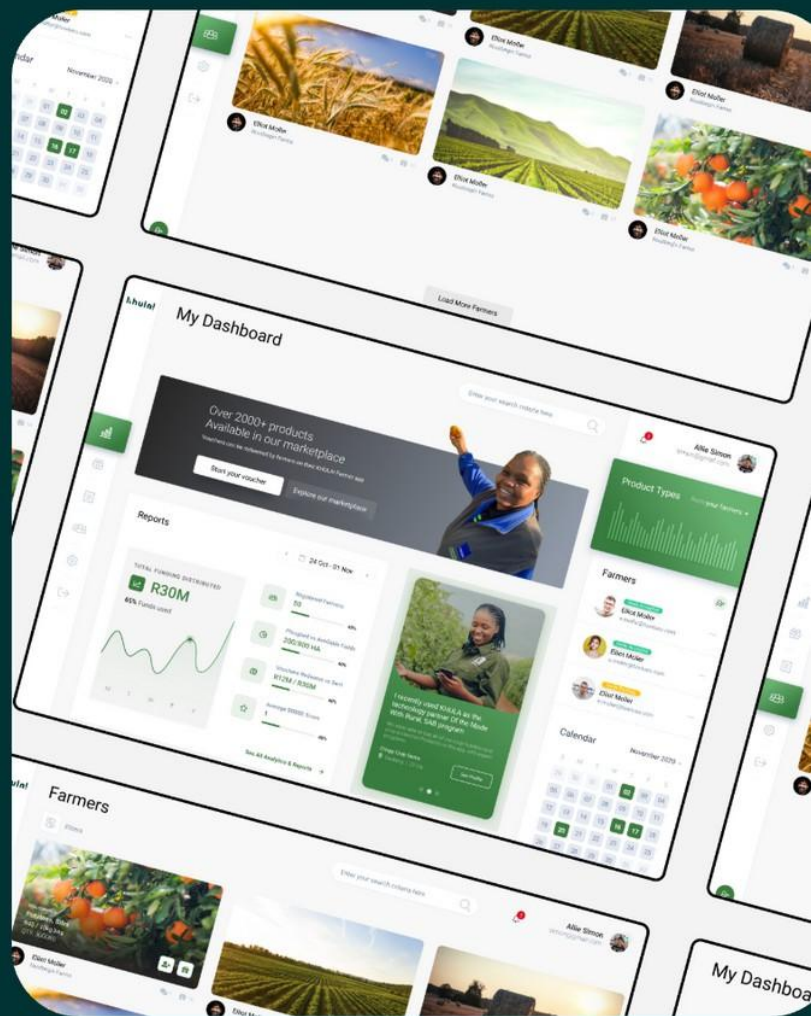
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Funder Dashboard

500 agri businesses, 5 000 jobs, 50 000 hectares by 2027

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The Funder Dashboard

Market Readiness & Funding Readiness Programme

MARKET READINESS

Objective: To equip farmers with the necessary technical support and, **compliance** to meet **buyer standards** and **secure market access**, providing **pre- and post-investment support** to ensure consistent supply, quality assurance, and sustained market participation.

PRE-INVESTMENT SUPPORT

- **Market Readiness:** Ensure farmers meet buyer standards
- **Agronomy Support:** Conduct soil, water, and leaf analysis, develop production plans, and provide technical advice.
- **Ongoing Technical Support:** Assist farmers before and after planting.
- **Skills Development:** Capacity building and knowledge transfer.
- **Compliance Readiness:** Prepare farmers for Global GAP certification through audits and risk assessments.

POST INVESTMENT SUPPORT

- **Marketing:** Secure buyer contracts and oversee supply delivery (price)
- **Quality Assurance:** Ensure produce meets buyer standards.
- **Agronomy Support:** Assist with pest control, soil health, irrigation, and yield optimization.
- **Logistics Support:** Coordinate transport, storage, and timely delivery.

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4 FUNDING READINESS

The **Funding Readiness Program** helps farmers develop financial and business skills to secure and manage funding. Through coaching, business support, and financial management, we prepare them for investment and long-term sustainability.

PRE-INVESTMENT SUPPORT

- **Financial Coaching:** Train farmers on cash flow, budgeting, and financial management tools.
- **Business Development Support:** Assist with business planning, financial records, and tax compliance.
- **Financial Readiness:** Set up bookkeeping, payroll systems, and ensure tax compliance.
- **Funding Applications:** Guide farmers in applying for loans and grants.

POST INVESTMENT SUPPORT

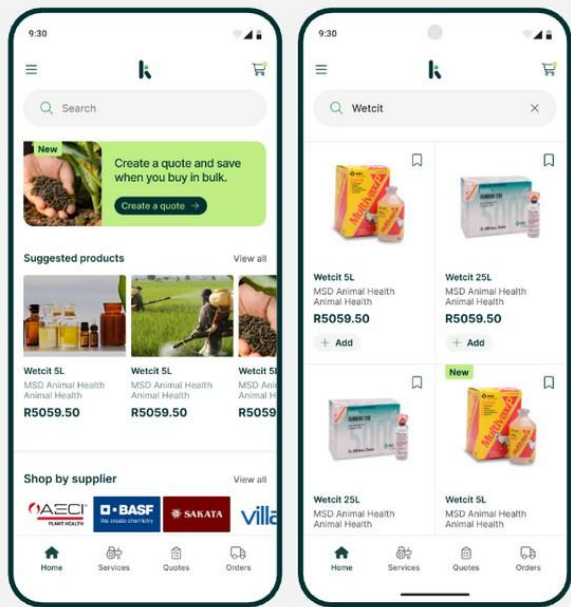
- **Fund Management:** Ensure funds are used effectively for inputs like seeds and fertilizers.
- **Cash Flow & Bookkeeping:** Track spending, maintain records with Xero, and ensure financial transparency.
- **Debt & Cession Management:** Monitor loan repayments, compliance, and manage cessions.
- **Ongoing Financial Coaching:** Provide continuous guidance on financial management and sustainability.

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FINANCING SUCCESS



1 Future Income

- Off-Take Agreements: Khula! secures off-take agreements on behalf of the farmer to guarantee future income.
- Back-to-Back Agreements: Khula! signs a back-to-back agreement with the buyer, ensuring alignment on delivery, quality, and payment terms

2 Repayment Risk

- Automated Repayments: Repayments are automatically deducted per delivery via the Khula! system, ensuring timely and consistent collections.

3 Use of Funds

- Controlled Disbursements: Funds are disbursed as a mix of cash and vouchers through the Khula! Inputs App.
- Funder Tracking: Vouchers enable funders to track and verify that funds are used exclusively for the intended purposes.

4 Performance Risk (Yield & Quality)

- Buyer Sign-Off: Farmers are pre-approved and signed off by buyers to ensure alignment on yield and quality expectations.
- Multi-Layer Vetting: Farmers are vetted and approved by Khula! to reduce risk exposure.
- Ongoing Agronomy Support: Farmers receive weekly or bi-weekly farm visits from qualified agronomists.
- Monthly Performance Reports: Reports, including remote sensing features, are shared monthly to track yield, quality, and field conditions