

EMPOWERING ETHIOPIAN AGRICULTURE: DIGITAL AGRI INPUT FINANCING

Coopbank Digital Agri Input Financing Product, co-developed with Rabo Bank, is a groundbreaking, technology-driven solution designed to break down long-standing barriers and unlock the full potential of Ethiopia's farming communities.

Coopbank's Digital Agri Input Financing Empowering Communities. Transforming Lives.



TRANSFORMING AGRICULTURE THROUGH DIGITAL INNOVATION

More than just a loan, this is a complete digital ecosystem empowering farmers with seamless access to essential resources:

- **Finance:** Easy access to credit
- **Quality Inputs:** Top-notch agricultural resources
- **Guidance:** Expert advisory support
- **Markets:** Connect to profitable opportunities
- **Protection:** Crop and farm insurance

This transformative initiative is driving a movement toward a digital, sustainable, and inclusive agricultural future.

MILESTONE ACHIEVED: DRIVING NATIONAL EMPOWERMENT

We are making rapid progress toward our goal of empowering 3 million farmers nationwide within the next three years.

Pivotal Milestone: The first digital agri-input loan has been successfully disbursed to a woman farmer in the malt barley and wheat value chain, as part of our ongoing pilot targeting over 5,000 farmers in Arsi, Bale, and West Arsi.

This milestone is just the start of our journey to transform lives across the nation.



FARMPASS: BUILDING DIGITAL FOOTPRINTS

Coopbank has deployed the Farm Pass platform, powered by Mastercard, to digitize agricultural value chains and establish a vital digital footprint for every farmer.

Farm Pass Services Include:

- Farmer profiling and digital identity
- Produce aggregation and harvest forecasting
- Management of input and loan requests
- Access to a Digital Marketplace

Our Impact To Date:

- Over 536,000 farmers onboarded.
- More than 950 million ETB in digitized transactions across
- key value chains (coffee, barley, wheat, dairy, and more).

MORE THAN A PRODUCT — A MOVEMENT

Coopbank's Digital Agri Input Financing is a national commitment. Together, we are enabling farmers to grow more, earn more, and live better.

Coopbank Empowering Communities. Transforming Lives.

A SMARTER WAY TO FINANCE AGRICULTURE

Our solution leverages advanced digital technologies to create a scalable, inclusive, and data-driven financing ecosystem:

- **Alternative Credit Scoring:** Utilizing data from Farm Pass profiles and transaction histories for accurate assessment.
- **Remote Sensing Data:** Integrating cutting-edge satellite data for better risk management and verification.
- **Advanced Loan Monitoring:** Employing smart tools to ensure effective and inclusive agricultural financing.

This technology allows us to provide reliable access to finance, advisory services, quality farm inputs, market linkages, and insurance coverage.

