



INTEGRATED AGRITECH INFRASTRUCTURE

Connecting Uzbekistan's farmers to global markets.

AGNET is a mobile-first AgriTech platform for farmer finance, verified trade, digital identity, input access, and institutional rural intelligence.

\$3.8B

Total addressable agri opportunity in Uzbekistan

4.7M+

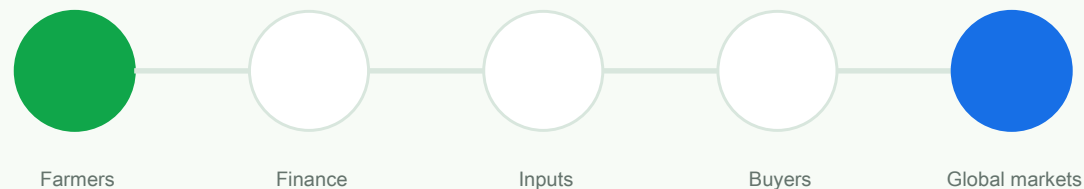
Smallholder and dehkan farms underserved

83%

Farmers without formal finance access

14

Province rollout target after pilot proof



INFRASTRUCTURE GAP

4.7 million farms. No connected operating layer.

Farmers produce real value, but fragmented finance, broker-led markets, paper records, and opaque input channels prevent fair access.

"I grow the food. But I cannot get a loan, find a buyer, or prove my farm exists to any bank."

Farmer, Ferghana Valley

No Finance Access

Loan applications disappear without case IDs, status updates, or SLA-backed follow-up.

No Market Linkage

Farmers sell at farm-gate prices through middlemen, often losing 40-60% of potential market value.

No Digital Identity

Many farms lack GIS records, yield history, digital land evidence, and export-ready compliance files.

No Input Support

Seeds, fertiliser, equipment, and advisory services remain expensive, informal, and hard to compare.

FIVE FORCES CONVERGING

Uzbekistan's reform window is open.

AGNET enters as digital farm registration, government credit, mobile adoption, and export ambitions converge.

\$200B GDP target

2020 reform agenda places agriculture modernization at the center of economic growth.

\$400M mechanisation fund

Government-backed credit creates demand for transparent farmer eligibility and routing.

Digital policy mandate

Digital farm registration and e-sign adoption are laying the identity rails.

Mobile + Telegram surge

Rural users already communicate through mobile, Telegram, and WhatsApp workflows.

Zero integrated competitor

No platform combines finance, identity, trade, input procurement, and analysis.

ONE PLATFORM

Farmer to global market.

AGNET connects smallholder farmers to finance, verified buyers, input suppliers, compliance tools, and field-agent support through a single operating layer.

AGNET Finance

Eligibility, complaint tracking, SLA escalation, bank/MFI routing, and traceable disbursement.

AGNET Trade

Verified buyers, export documents, price benchmarks, contracts, and logistics coordination.

AGNET Identity

GIS farm mapping, eKYC, digital land records, yield history, and compliance profiles.

AGNET Inputs

Transparent seed, fertiliser, equipment pricing, supplier ratings, and procurement support.

AGNET Analytics

Demand maps, price signals, district risk scores, portfolio views, and policy intelligence.

Agent Network

Field teams help farmers onboard, submit cases, upload documents, and use digital tools.

OPERATING WORKFLOW

From complaint to cash. From field to global buyer.

Every farmer action becomes a structured data asset for banks, buyers, cooperatives, government programs, and AGNET analytics.

**Finance Infrastructure**

Case ID, SLA clock, routing engine, escalation, bank/MFI integration.

Market Intelligence

Buyer directory, price feeds, GIS production data, harvest calendars.

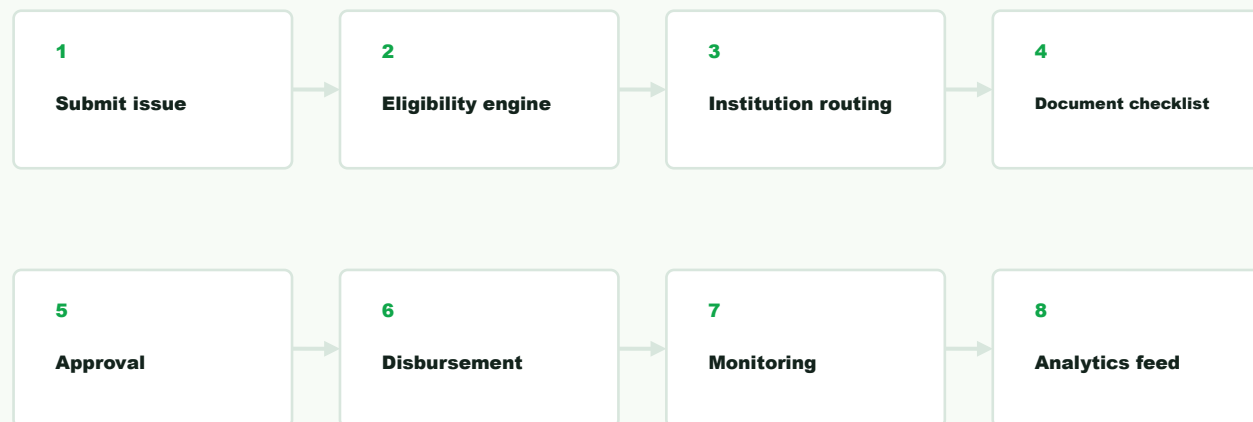
Trust Layer

eKYC, audit-ready records, compliance documents, data governance.

FROM FIRST COMPLAINT TO FIRST DISBURSEMENT

Every farmer gets a case ID, route, and resolution clock.

AGNET turns informal requests into institution-grade files that banks can review, approve, monitor, and report.



3-day first response SLA

7-21 day resolution target

Zero broker cost to farmer

100% traceable case history

WORKFLOW LAYER

The dashboard banks and buyers have been missing.

AGNET gives institutions an accountable rural operating queue and gives buyers verified supply sources.

BANK / MFI DASHBOARD

- Incoming case queue assigned to named officers
- SLA countdown with escalation alerts
- Document quality score before review
- Portfolio analytics by district and crop
- One-click regulator and audit exports

BUYER / EXPORTER PORTAL

- Verified farm profiles with GIS evidence
- Live inventory and harvest calendar signals
- Commodity price benchmarks
- Digital contracts and eSign trail
- Logistics coordination with local carriers

Shared trust layer: farmer identity, finance history, compliance documents, consented data, and measurable outcomes.

DEFENSIBLE OPPORTUNITY

A \$3.8B TAM with top-down and bottom-up convergence.

AGNET starts with financeable agri spend and expands through verified trade, inputs, data contracts, and institutional workflow.

TAM

\$3.8B

All financeable agri spend in Uzbekistan

SAM

\$1.4B

Digital-ready and bankable farms and enterprises

SOM

\$140M

10% share by Year 5 as realistic new-entrant target

Seeds & crop inputs



\$1.4B

Working capital credit



\$1.2B

Fertiliser



\$1.1B

Machinery & equipment



\$0.8B

Other inputs



\$0.7B

Sources: UzStat 2024, World Bank, USDA-FAS, IndexBox, UNDP, Agrobank.

SELL ACCOUNTABILITY FIRST

Monetise the data layer after trust is built.

AGNET does not charge farmers early. Revenue starts from institutions that need better workflows, cleaner applications, verified supply, and rural intelligence.

SaaS Subscriptions
\$100-500/mo per institution

Dashboards, SLA workflow, case queue, analytics, subsidy and cooperative support.

Transaction Revenue
0.2-0.5% on loan volume

Referral fees on approved loans, insurance claims, supplier payments, and procurement.

Data & Advisory
Govt + IFI contracts

Complaint heatmaps, finance demand, risk analytics, policy reports, and portfolio intelligence.

Marketplace
2-5% GMV commission

Trade contracts, input supplier listings, procurement fees, and certified seller placement.

Monetisation principles: reduce follow-up load, improve application quality, and produce actionable rural intelligence.

THREE PHASES

Proven before scaled.

The rollout starts with two measurable pilots, then expands through banks, cooperatives, government workflows, and the buyer network.

Phase 1
0-6 months
Pilot Proof

2 districts, 1,500-3,000 farmers, 2 banks/MFIs, 1 cooperative, AGNET Finance and Agent Network live.

Phase 2
6-12 months
Regional Expansion

10-15 districts, government dashboard, subsidy tracking, buyer marketplace beta with 50+ verified buyers.

Phase 3
12-24 months
National Platform

All 14 provinces, API integrations, export marketplace with 200+ international buyers, data revenue contracts.

MoUs + MVP

Agent training

Pilot resolution proof

Regional rollout

Buyer network

National rollout

DECISION ENGINE

A transparent eligibility layer for banks, MFIs, cooperatives, and subsidy programs.

AGNET combines farmer consent, farm records, crop economics, document readiness, and institution rules into a traceable recommendation.

Farmer Intake

App, SMS, Telegram,
field agent

Identity & Land

eKYC, GIS parcel,
digital records

Crop & Need

Crop, season, area,
input gap, amount

Rules Engine

Bank/MFI criteria,
subsidy rules, risk flags

Document Pack

Checklist, missing
items, eSign trail

Institution Route

Named officer, SLA
clock, escalation

Outputs: Eligible / Conditional / Not eligible, reason codes, routed scheme, required documents, SLA owner, and audit trail.

FIRST INTEGRATED LAYER

No integrated competitor exists in Uzbekistan.

AGNET combines capabilities that informal brokers, single-product agri apps, and traditional banks cannot deliver together.

Capability	Brokers	Agri apps	Banks	AGNET	
Finance + complaint tracking		No	Partial	No	Yes
Verified buyer marketplace		No	No	No	Yes
GIS farm identity		No	No	No	Yes
SLA-based escalation		No	Partial	No	Yes
Multi-institution routing		No	No	Partial	Yes
Input procurement		No	No	No	Yes
Govt / analytics reporting		No	Partial	No	Yes
Agent-assisted onboarding		No	No	No	Yes

AGNET is the only platform combining finance, market linkage, digital identity, SLA routing, inputs, and institutional analytics in one workflow.

EXECUTION TEAM

Agriculture, finance, technology, and sustainability in one team.

The team blends regional execution, fintech readiness, institutional trust, platform architecture, GIS, and climate-smart agriculture expertise.

David Wahab
Founder & CEO

Strategic communications, risk advisory, agriculture, energy, infrastructure, and regional partnerships across Central Asia and the Gulf.

Tawney Kruger
Project Manager

AI-driven platform growth, localization, regional storytelling, and execution across Uzbekistan and Africa.

Bunyod Abduganiev
Finance, Audit & Risk

PwC, EY, CFO roles, Etalon Audit; bank trust, lending controls, governance, and audit readiness.

Sohan Soni
IT, GIS & Digital Transformation

24 years of digital platform experience, payment systems in 16+ countries, architecture, GIS, and international standards.

Alexey Volkov
Sustainability & Climate Policy

20+ years and 120+ climate projects; climate-smart agriculture, green finance, and impact reporting.

PATH TO SCALE

Path to \$6.2M ARR by Year 3.

A conservative model based on institution subscriptions, transaction revenue, marketplace commissions, and data contracts.

Metric	Year 1	Year 2	Year 3
Active farmers	5,000	30,000	120,000
Institution partners	3		40
ARR	\$0.4M		\$6.2M
Total revenue	\$0.5M		\$8.6M
Gross margin	52%		71%
EBITDA			



USE OF \$1.5M SEED ROUND

- 30% Platform Build & Tech
- 20% Institutional Partnerships
- 20% Field Agent Network
- 10% Compliance & Data
- 20% Marketing & Operations



We are raising

\$1.5M

Seed Round

Convertible note or equity - 12-month runway

NEXT STEPS

- Sign Agrobank pilot MoU and Ministry of Agriculture MoU
- Deploy 30 field agents in Ferghana Valley and Tashkent
- Launch SMS/Telegram SLA dashboard and eligibility checker
- Begin 2-district pilot with 500 farmers and measurable trust metrics

THE ASK

- 30%** Platform Build & Tech
- 20%** Partnerships & BD
- 20%** Field Agent Network
- 10%** Compliance & Data
- 20%** Marketing & Ops

WHY INVEST NOW?

- First-mover with zero integrated competitor
 - \$3.8B TAM and 83% unserved by digital finance
 - Government reform creating mandatory digital infrastructure
 - World Bank / ADB / IFC attention on Uzbek agriculture
 - Team with regional execution and platform build capability
- David Wanda - Founder
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