

May I introduce you to a social enterprise opportunity called Allin which is born out of Farmex. As a company based in India, Farmex has built a FaaS (Farming as a Service) platform that has been operational for more than a decade, with numerous case studies on how it has positively impacted smallholder farmers` productivity. However, it has become clear that farmers have **long cash conversion cycles** and are hence stuck in a '**negative liquidity trap**'.

Farmex is now going **[ALLIN]** and leveraging its transaction and AI platform to provide financing. Allin is a financing mechanism focused on extending "hassle-free financing directly to smallholder farmers", which is timely, non-collateralized, data-driven, and leverages blockchain technology. This comes in the form of eNotes (fully electronic promissory notes) as a negotiable and flexible payment instrument. Together with our multidimensional "D Risk Score" and flexible BI - dashboards from "Sow through Harvest" this changes the way of smallholder farmer financing for financial institutions. This innovative and technology driven way of financing and risk management will allow farmers to have a free-flowing cash flow to manage their farming and build a capital base and resilience. For financial institutions, Allin is the first scalable solution that offers attractive risk adjusted returns with sustainable social impact.