Supply chain management for micro-enterprises in commodity supply chains

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Our Solution

The people we work for run efficient businesses, because they can:

• Access the information they need;
• Access financial services they need;
• Access the inputs they need;
• Track or record sales and expenses.

Indonesia's agriculture is dominated by smallholder farmer supply chains (93%)

They rely on

Word-of-mouth. 
Pen & paper. 
Cash.

They are fragmented.
Our Solution

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- Access the information they need;
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- Access the inputs they need;
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Their operations & finances are often

Unreliable.
Unstructured.
Undocumented.

Owners often are unable to make the best decision to optimize their income.
The Problem

The people we work for run inefficient businesses, and live in poverty, because they cannot:

• Access the information they need;
• Access financial services they need;
• Access the inputs they need;
• Track or record sales and expenses.


the operations & finances of micro-enterprises in commodity supply chains.
Mobile Trade Software
focused on four key and interrelated needs:

<table>
<thead>
<tr>
<th>Marketplace</th>
<th>Operations</th>
<th>Financials</th>
<th>Formalization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market Prices (Bids, Asks)</td>
<td>Micro-Enterprise Management</td>
<td>Digital Payments</td>
<td>Micro-Enterprise Licensing</td>
</tr>
<tr>
<td>Optimized Buyer-Supplier matching</td>
<td>Revenue, profit &amp; productivity tracking</td>
<td>Cash Flow Loans</td>
<td>Land Rights</td>
</tr>
<tr>
<td>Access to certified inputs (fertilizers, seeds)</td>
<td></td>
<td>Price futures</td>
<td>Sustainability Certifications</td>
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<td></td>
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<td>Supply Chain Traceability</td>
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</tbody>
</table>
## Indonesia

<table>
<thead>
<tr>
<th>Product</th>
<th>% of IDN market produced informally</th>
<th>Value of informal production (USD)</th>
<th>Estimated # of informal workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Palm Oil</td>
<td>&gt;40%</td>
<td>20 B/yr</td>
<td>3M</td>
</tr>
<tr>
<td>Rubber</td>
<td>90%</td>
<td>6 B/yr</td>
<td>1.8 M</td>
</tr>
<tr>
<td>Coconut</td>
<td>&gt;90%</td>
<td>1.9 B/yr</td>
<td>&gt;1.5M</td>
</tr>
<tr>
<td>Sugar</td>
<td>60%</td>
<td>1.3 B/yr</td>
<td>&gt;125K</td>
</tr>
<tr>
<td>Cacao</td>
<td>&gt;95%</td>
<td>1.2 B/yr</td>
<td>1.5M</td>
</tr>
</tbody>
</table>

**Current Focus**: Indonesia
Palm oil supply chain in Indonesia

Fertilizer Retailer → Farmer → Middleman → Ramp → DO → Mill
The foundations we have laid
1 Price Offers
Expanding farmers’ access to markets
# Price Offers posted per day since launch
Current pilot area
Evolution of prices since launch
Monthly Active Users since Feb 2021 launch

Total # users: 16,136

Avg. transaction volume/day logged on PemPem: CAD 30K
Digital Payments

Anyone can pay another party in the smallholder farmer supply chain with 3 clicks – in a way that is affordable, convenient, and guaranteed.
2 Digital Payments

In collaboration with:

[Logos of BNI, LinkAja, and Bank BRI]
Where we are & what’s next

2020-2021: building digital foundations in one commodity

2022-2023: start creating micro-enterprise value and security with the fundamentals

2023-2025: optimization, financing products & growth

Products:
- Price Offers
- Digital Payments
- Micro-enterprise Operations

Products:
- Conditional Cash Flow Loans
- Fertilizer Purchases
- Digital Auctions
Terima Kasih!

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