

Unlocking affordable financing for smallholder farmers in Nigeria

About Crop2Cash

Crop2Cash provides smallholder farmers with access to formal financing for agricultural inputs, and enables them to receive digital payments and additional access to digital financial services.

Why Crop2Cash

Only 7% of over 38 million smallholder farmers in Nigeria have access to credit. With banks shying away from agricultural lending due to a lack of monitoring data, limited payment channels and fragmented agricultural value chains, smallholder farmers are unable to access the financing they need to scale their productivity and improve their livelihoods.

Crop2Cash offers groups of farmers access to mechanization, seeds, chemicals and insurance, as well as offtakers, through a digitized agricultural supply chain. Nearly 60% of Crop2Cash's customers report accessing digital credit for the very first time.



How it works

- 1 Farmers register for a Crop2Cash account via USSD (*347*46#)
- 2 Farmers' transactions and activities are logged and integrated into Crop2Cash's software and made visible to lenders
- 3 Groups of farmers approach Crop2Cash agents to request financing, and/or agricultural services
- 4 Agents perform KYC and open bank accounts for farmers in under 5 minutes. Farmers receive loan payments linked to farm inputs digitally
- 5 Farmers can use input financing to meet their immediate or long-term needs and also connect with offtakers via the Crop2Cash platform

Who we are



Michael Ogundare
Co-founder and CEO

With a background in computer science, Michael is an analytical and solution-oriented software engineer with experience in designing, developing and deploying mobile applications for data and payment collection. He was named the top agricultural technology innovator in Nigeria at the 2019 Agrinovation Conference



Emem Essien
Co-founder and COO

With a background in agricultural economics, agricultural extension and rural development, Emem has experience training smallholder Nigerian farmers and establishing agribusiness networks in South-Eastern Nigeria



Seyi Alabi
Co-founder and Head of Research

A trained agronomist and crop scientist, Seyi is skilled in crop production, soil mapping and agribusiness management

Key partners



Awards + recognition

Selected by [Google for Africa Startups Accelerator](#)

Seedstars [Nigeria and Africa Winner](#)

Selected by [Catalyst Fund accelerator](#)