



SUMMARY

One-liner:

iFermier - revolutionizing funding procedures for farmers in CEE.

Mega-Trends (why now):

Covid-19 had sped up digitization for the banking sector. There is a bigger new market penetration with huge potential to grow. People are more aware little by little that they're getting access to free money, grants from EU.

Our Mission:

Our mission is to help farmers grow and have sustainable businesses by accessing much faster and easier European grants.

Customer segment:

TAM: ~307K farmers in RO

BUSINESS MODEL

Pain: The entire process of grants application is very complex and not transparent and even before starting it the farmers give up due to bureaucracy and unpredictable endings.

Gain: Changing the entire process of grants application into a much transparent one, easy to understand and use by the farmers.

Product/Service Description: We start with a lead generation and see if there is actually potential to build this into a stand alone automated process and then we will provide digital consultancy services for the farmers directly on the platform.

Revenue Streams:

- Lead Generation to banks
- Credit interests and fees
- Lead Generation to consultants
- Consulting services fees

CAC: ~1.5K euro (for bigger market penetration)

CLV: ~9.5K euro (for bigger market penetration) for an average loan of 20K euro

Key KPIs: # of registered users, # of eligible and financeable leads, # of loans, # of successful leads

MARKET

In RO:

TAM:~603M euro

SAM:~216M euro

SOM:~125M euro

We would like to scale this business idea to all the countries from European Union because they all receive grants for agriculture and scale it next to other industries as well.

Competition:

A big consultancy company in RO made ~700K euro profit last year

TEAM

Oana Nicolescu

- University of Economic Studies, Faculty of Business Administration
Banking professional with more than 12 years experience on sales and customer relationship, plus financial analysis expertise.
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Daniela Vasile

- University of Economic Studies/ Applied Economics
- 10 years experience in Sales as Corporate Relationship Manager.
- Eager to develop :)
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Mihaela Leonte

- University of Economic Studies, Management in Public Administration
- Banking professional with 14+ years of proven expertise overseeing financial services for industry with in-depth experience, capable of steering strategy, vision and cross-functional team collaborations.
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TRACTION

We have validated that there is a need on the market by analyzing the allocated budget from the last session of grants.

Results after 9-day ad campaign:

+150 people who signed up on the landing page to be informed about the launch of our product

NEXT STEPS AND NEEDS

We are currently looking for:

- + 6 months period extension
- + experts in consultancy services for agriculture grants.
- validate our hypothesis
- complete the product development and going live