Farmers are mostly organized in Cooperatives; they have joint responsibility for product development, land development, harvesting and central milling and production capacity.

During the growth season the farmer has no access to loans due to lack of security for the traditional financing. With special solutions UMVA COOP is able to deliver collateral to overcome this issue.

Remittances from the Diaspora are a useful source of finance but are mostly used for domestic expenses. Interest rates in developing world are often over 100%. By redirecting the remittances to farmer loans we have a large potential of cash for the farmers.

SUPPLY CHAIN FINANCING is the field of organizing the finances of the total supply chain. The larger the supply chain the higher the possibility of cost saving. Farmers have money at the time of harvesting and they needed at the end of the growth season. By mixing the financial demand patterns of the farmers the requirements are minimized. When suppliers and customers are connected the financial demand could go down.

The connection between the groups as well as the development of the programs is the field of operation of AUXFIN.

AUXFIN Migrants support strategy

Farmers Cooperatives Support

Administration of Cooperatives from farmers.

Hundreds of Thousands Farmers Cooperatives exist in the world. The administration is mostly manual. The administration causes many problems, from registration of the production plots to products delivered.

New Technology is a way to organize the cooperatives. AUXFIN has developed an online registration system for a cooperative.

The farmers will have always direct insight in their production on line via internet or on the mobile.

During the growth season the farmer will be able to take e-Crop loans based on the history of production of the fields and products. The farmer is able to trade with other farmers during the growth season. Once the products are ready to harvest the farmers is able to organize an e-Product loan.

Automated payment processes from seeding to harvesting and product delivery to mills or production facilities.

Market prices and Fair trade will be able to play a role in this way, since the information is available on the internet and connected to the accounts of the farmer.

AUXFIN will assist the cooperative with ICT products and solutions based on the UMVA Cooperative solution.

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**COOP Field administration**

Coop has registration of all data from production area
- Fields
- Seeding and harvesting schemes
- Cost
- Machinery
- Fertilizers

Coop connects the fields to the farers. Farmer has a history based on field and previous production results.

**COOP Growth support and e-Crop loan**

Coop sends out messages to improve quality and quantity, via SMS or eMail.

The Farmer is able to request an e-Crop loan online during the growth season based on the available data to secure the loan.

**COOP Harvest administration and e-Product loan**

Farmer delivers Products to Cooperative or Factory.

Cooperative admin books the product in the online safe of farmer.

Farmers have an on line safe with value of the product (SUGAR CANE in tonnes).

Cooperative publishes the prices of the products every day.

Farmer can sell the product to the factory or another farmer

**COOP Production administration**

Factory produces finished products out of the raw material delivers by the farmers.

Information of the sales of the products is open and transparent.

The factory or sales organization receives money Cooperative automatically exchanges products into money at the farmer account

**Shares**

The shares of the Cooperation are with the farmers. If the registration of the shares and the valuation is done properly, they can be used to be a security for a loan.

Loans can be given to the Coop to assist the farmers with Seeding, Crop or Harvesting loans.

The money is invested for a longer period of time. Depending on the size the fund or parts of the fund can be traded on financial exchanges.

We teach the people how to do develop and execute a financing plan.

**Membership, ID and voting**

The membership of the farmer to the cooperative is registered at a secure level. The Cooperative will give out membership cards and we install our Voting system.

**Training**

The Cooperative will use the AUX-EL system to deliver online training to the farmers.

On line training is about product improvement, but also smaller messages such as better use of pesticides and fertilizers.

**Coaching**

AUXFIN is able to assist the farmer’s organization in the field, we deliver coaching in order to develop the organization, and make full use of this existing financial power.