



AGCFUND

ACCELERATE FARMING ECOSYSTEM AND BEYOND

AGC FUND TEAM

AGCFUND

abstract

AGCMN is a cryptocurrency based peer-to-peer lending specialized in agricultural related business from farming process, distribution, up to marketplaces. The purpose is to cater the need of direct connection between a group of lenders in one hand as a peer and a group of borrowers in the other hand as another peer into designated projects. The first lending pilot project will be commenced on Q4 of 2018 and gradually grow into a full-scale by 2019.

PHILOSOPHY

To accelerate farming ecosystem is our main idea behind AGC Fund. As necessity become the mother of any inventions, so do the obstacles on agriculture financing. Many countries have huge potential to reach maximum growth in farming but the farmers often get very limited access to the funding. We are here alleviating and leveraging these obstacles by building platform that is easy to use, secure by design, and maximizing profit for all parties involved.

WHAT IS AGC FUND?

AGCMN fund is a **cryptocurrency based peer-to-peer lending platform** specialized in agricultural related business from farming process, distribution, up to marketplaces. The campaign of AGCMN fund is fully supported by specifically designed cryptocurrency for agricultural ecosystem called Agricoin Masternode (AGCMN). The coin that already running and available in the markets is now fully functional to work as underlying technology for **AGCFUND**

The way AGC Fund works is completely different than the currently well-known centralized lending mechanism from conventional banking system which is normally inaccessible by most farmers in the third world countries due to its high interest or even difficulties to fulfill the credit requirement and scoring. AGC Fund works more similar to the currently growing peer-to-peer lending platforms that widely available. A group of lenders will fund a farming project that proposed by a farmer as a borrower. The peer-to-peer nature that is decentralized will increase its efficiency by employing cryptocurrency that is decentralized by nature as well. We are promoting an easy, secure, and profitable lending platform to all shareholders and stakeholders.

THE REASON BEHIND CRYPTOCURRENCY BASED PEER-TO-PEER LENDING

The aforementioned obstacles in the current banking credit system is mainly due to its complexity. The system fits better to large corporation borrowers rather than small and medium entities or even personal such as farmers. Highly valuable collateral and comprehensive annual financial report as prerequisite for credit scoring are not things that most farmers familiar with. Even worse, in a third world society, the majority of farmers has no access to banking service at all, not even simply a saving bank account. Therefore, the conventional credit system from commercial bank is not the right answer for agricultural financing problems.

On the other hand, farmers are starting to embrace new advancement namely mobile internet through smartphones. They are easily adopting and adapting new way to communicate and declaring their presence on the network at once. Apps and platforms injected into their phones to monitor the farmer's market, seed and fertilizers availability, weather forecast, or even more advanced idea such as the Internet of Things.

Borrowing and lending capital has become common practice among them using either chatting or social media platform they are connected into. However, this scheme has limitation as it can reach the farmer's closed loop or peer only which probably limited in gaining sufficient capital to fund a planting season. Meanwhile, there are huge potential of lenders from different peers who are keen to invest in one or several farming projects. Therefore, AGC fund is established to cater the need of direct connection between a group of lenders in one hand as a peer and a group of borrowers in the other hand as another peer into designated projects. To complement the credit scoring, each project is equipped with their own risk profile in which investor can freely choose which one is most suitable with their investing style. Interest rate may vary between 5% - 25% depend on the risk carried by each project and the length to run a planting season.

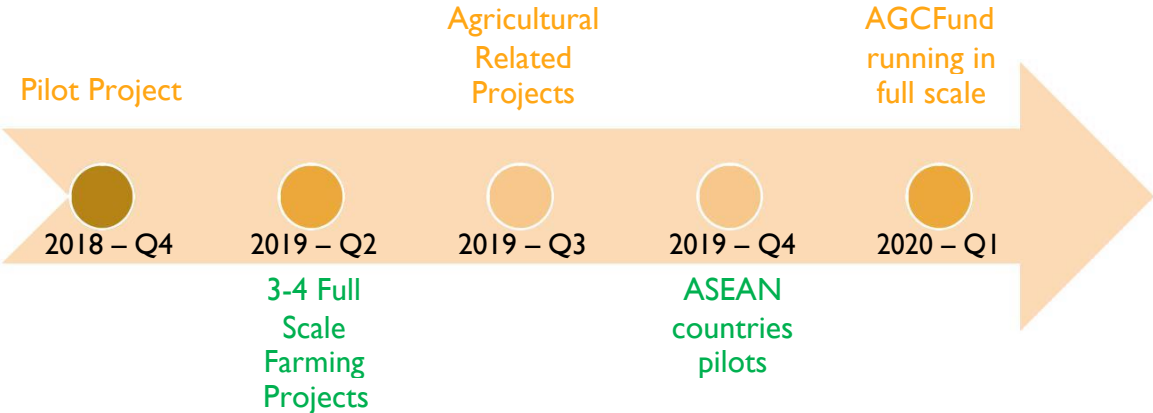
To make it more interesting, AGC Fund promotes cryptocurrency based peer-to-peer lending using Agricoin Masternode (AGCMN), a specifically designed cryptocurrency for farming ecosystem, that is already running and available in the market. There are two characteristics that makes cryptocurrency based peer-to-peer lending is an interesting concept. First, it is decentralized by nature, no central authority to control the coin price and circulation. The ruling parties are not a central bank but a group of computers called miners who validate each coin transaction endlessly

24x7. Second, the coin is deflationary. Unlike fiat money which can be easily printed out of thin air to guarantee liquidity government's financial needs, which in turn lead the money into inflations, cryptocurrency has a finite amount that is impossible to add. As the demand increase and supply is limited, the price of a cryptocurrency will keep increasing. This will give additional benefit for lenders to expect returns not only from applied interest rates but also from deflationary coin value increase.

TIME LINE

By the Q4 quarter of 2018, most likely on 30 December 2018, we will launch our first funding project to fund a prospective yet short-termed farming season as a pilot project for the sake of both lender and borrower. On Q1 2019 we will launch 3-4 farming projects altogether and the AGC fund platform will be deployed at full scale. The third quarter of 2019 will be the time for inter-related sectors of agriculture such as distribution systems and marketplaces to join in the AGC Fund program. And by the last quarter of 2019, we will have pilot projects in several ASEAN countries.

By doing step-by-step progress as mentioned above, we are optimistic to be able to fund agricultural related projects in different scales and in many countries. As the communities grow borderless, the farming distribution and marketplace can be interchanged efficiently and effectively with full leveraging support from AGC Fund.



There are several pilot projects that is ready to support the initial campaign of AGC fund. Here are some of them:

- Quail Farming – Bogor, West Java, Indonesia
- Shallot Farming – Brebes, Central Java, Indonesia
- Mushroom and Vegetables Farming – Batu, East Java, Indonesia

To support the whole ecosystem of peer-to-peer lending mechanism the are shareholders and stakeholders involved in the campaign, namely:

- Investor:
 - a) local / foreign
 - b) lenders coin
 - c) Staking Holder
 - d) coin trader
 - e) coin bag-holder (Masternode Holder)
- Developer of Agricoins Masternode
- Farmers
- Farmers Market(World Wide If Legal Crypto as Payment)
- Start-up communities Agriculture Bussines
- Etc.

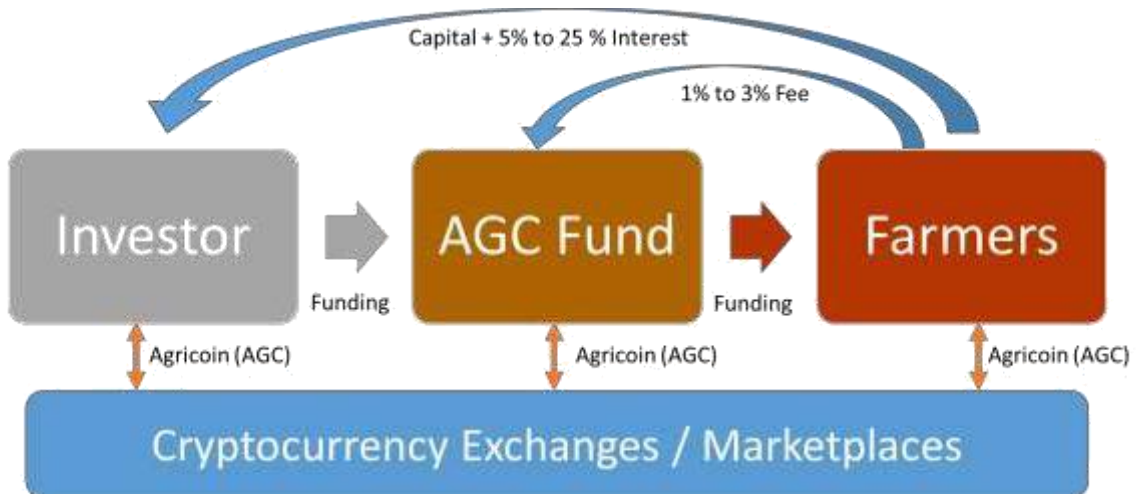
HOW IT WORKS? [HOW]

Unlike the commonly available peer-to-peer lending platforms that using fiat money as their basis of lending, AGCMN fund using cryptocurrency as the underlying platform as it has two main benefits which are decentralized and deflationary to ensure the fairness and maximum benefit among parties.

Investor as the lender can purchase some Agricoins Masternode (AGCMN) from the market and deposit it into AGCMN Fund. Meanwhile, borrower can propose a farming project to AGCMN Fund for an agreed amount of Agricoins Masternode (AGCMN). There will be profile scoring for

each proposed project so that investors or lenders can easily pick which project is matching with their risk bearing profile. Once a project gets 100% funded, then it will run until harvesting season.

Upon harvesting, the lender will get his/her share/capital plus some agreed interest rate (5% - 25%). A small fraction of it (1%-3%) to be hold be AGC Fund as transaction fee. The exchange process from AGCMN to fiat money or other coins can be done at any time along this process from cryptocurrency marketplaces.



BORROWER

If you have a farmland and/or production factors that support the cultivation process, you are entitled to borrow from AGC Fund to accelerate your project by doing the following:

- Registered on AGC Fund Platform
- Create a project
- Proposing a revenue share and return on investment projection
- Performing lending scheme validation with AGC Fund team of expert
- Your farming project is ready for next planting season.

Those who are willing to be a lender or an investor need to do the following:

- Go to an exchange to purchase Agricoins Masternode (AGCMN)

- Deposit Agricoins Masternode (AGCMN) in a designated project
- Wait until harvesting of a planting season
- Get a predicted return (capital + interest rate in AGCMN or another Cryptocurrency)
- 1000 users with high fund rise farmer project will get 30% reward

FURTHER DEVELOPMENT

As we embraced philosophy above, building a peer-to-peer lending platform based on cryptocurrency is not our ultimate goal. We are preparing further steps to accelerate the farming ecosystem by employing the following:

- Farming Insurance
- Blockchain based Internet of Things (IoT)
- Supply Chain & Food Supply Chain
- Make Decentralize P2P Lending
- And many more

OUR CONTACT

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