

GrowWealth



GrowWealth

Products and Pricing Farmers Accountant and Advisors

Join Waitlist

Finance for Farming

Streamline your agricultural finances with ~~Spread Sheets~~
GrowWealth

Grow Your Weath

Q Search by Product, Tool, Analysis... ENG Wed Sep 09, 12:45:11

John's Farm Dashboard

Overview

- PROJECTED YIELD FOR SEASON: 10,000 Bu (76%)
- ANNUAL BUDGET EXPENDITURE: \$63,000 (63%)
- INVENTORY TURNOVER RATIO: 4.5 (28%)

August 2024

MON	TUE	WED	THU	FRI	SAT	SUN
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

2024 Annual Plan vs Actual + Forecasted Cash Close In Nov 01 - 07

Indicators

- Farm Net profit 2024: \$3,356,281
- Closing Cash Position: \$11,333,738
- 15 DAYS Next Harvest
- 2.61 Interest Coverage Ratio
- Wheat: \$5.56 /BU (+12%)
- Soybean: \$11.59 /BU (+9%)

Operation Trackers

- Milk
- Beef Cattle
- Dairy Cattle
- Dairy Cattle- Grazing
- Wheat
- Soybean

Activity

- 09:00 | MATR BRITE TO FARM
- 07:30 | ANALYSIS CREATED BY JOHN
- 06:00 | GRANT APPLIED BY JOHN
- 09:00 | NATREL CUSTOMER MEET

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John Doe

Livestock+Dairy Farmer In
Alberta 🌅

Financial Challenges

He is burdened with approximately \$5 million in debt.
operating at a deficit, struggling to cover production costs and maintain profitability

Expertise Challenges

Like many Canadian farmers, John lacks formal financial expertise, just like many in his field
Hires an Accountant for \$45/hr.

Overall Impact

John does off-farm work to supplement his farm income, echoing the experiences of 47.7% of Canadian farmers.

Status Quo



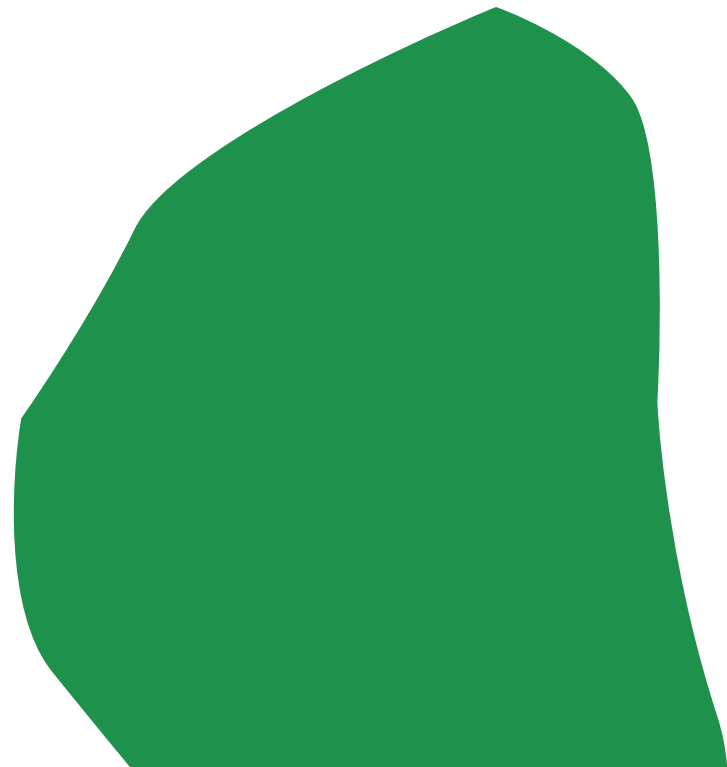
Turner Polzin

Principal at Adams Brown

“ *It would take hundreds of hours to do the bookkeeping, break-evens, and so on for a small farmer. They can't pay for that.*

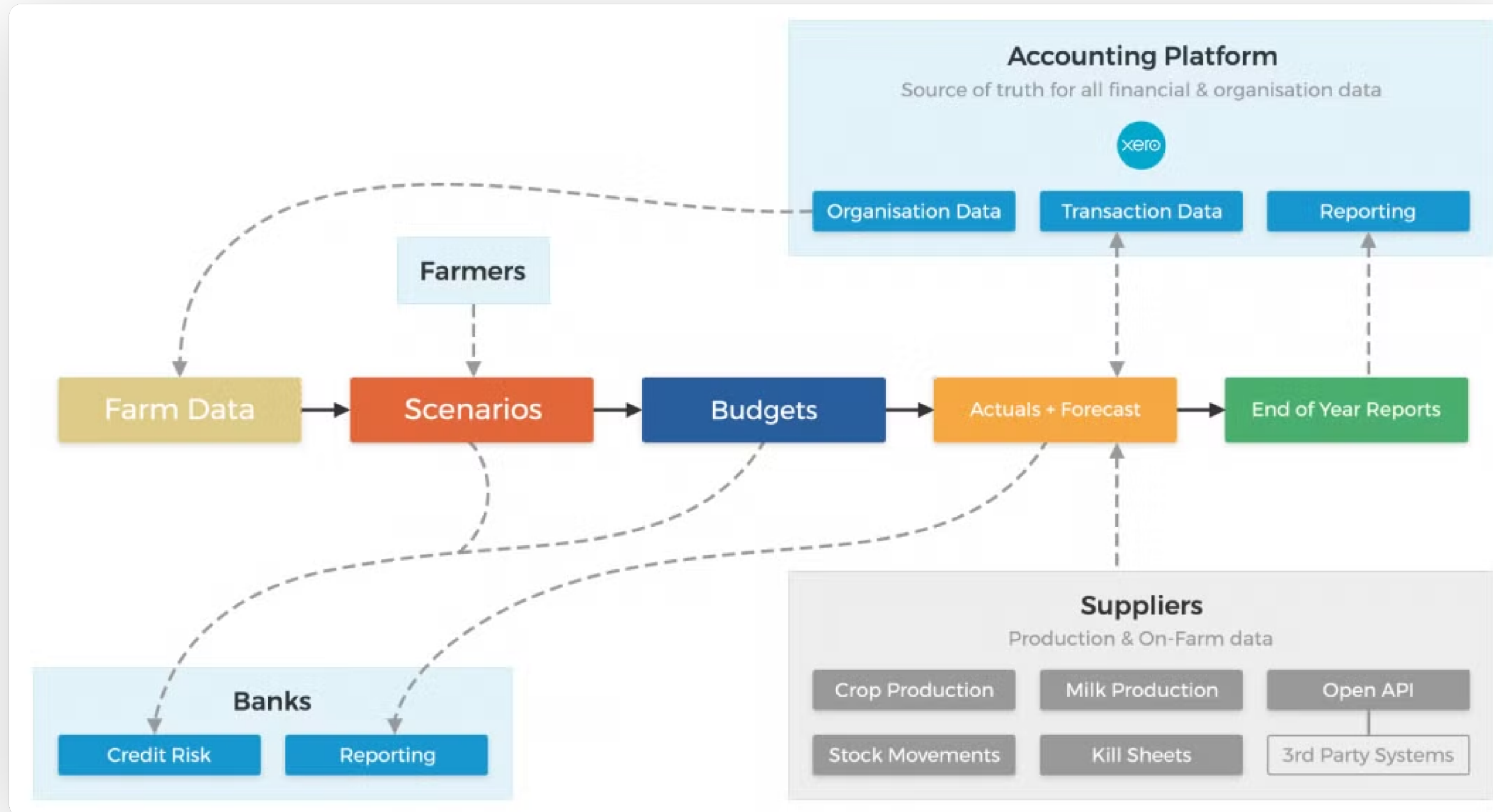


What IF...



We can Build

Financial Ecosystem For Farmers



Model Company



Figured



Revenue

Distribution

Accolades

estimated annual
revenue **\$25M** per
year.
raised over **\$10M**

over **30,000** farms
6 countries
500+ partner institutions

- New Zealand Hi Tech Start Up Company of the Year
- Xero's Asia-Pacific Industry-Specific App Partner of the Year
- Best Hi Tech Solution for Agritech

The Domesticated Challenges



Gap in Expertise

18%

With only 18% of Canadian farmers holding a university degree, there is a notable gap in financial expertise essential for effective farm management.

Pain Level

14%

decline in farm income for 2024 following a record high in 2023, showing the financial volatility and uncertainties farmers encounter.

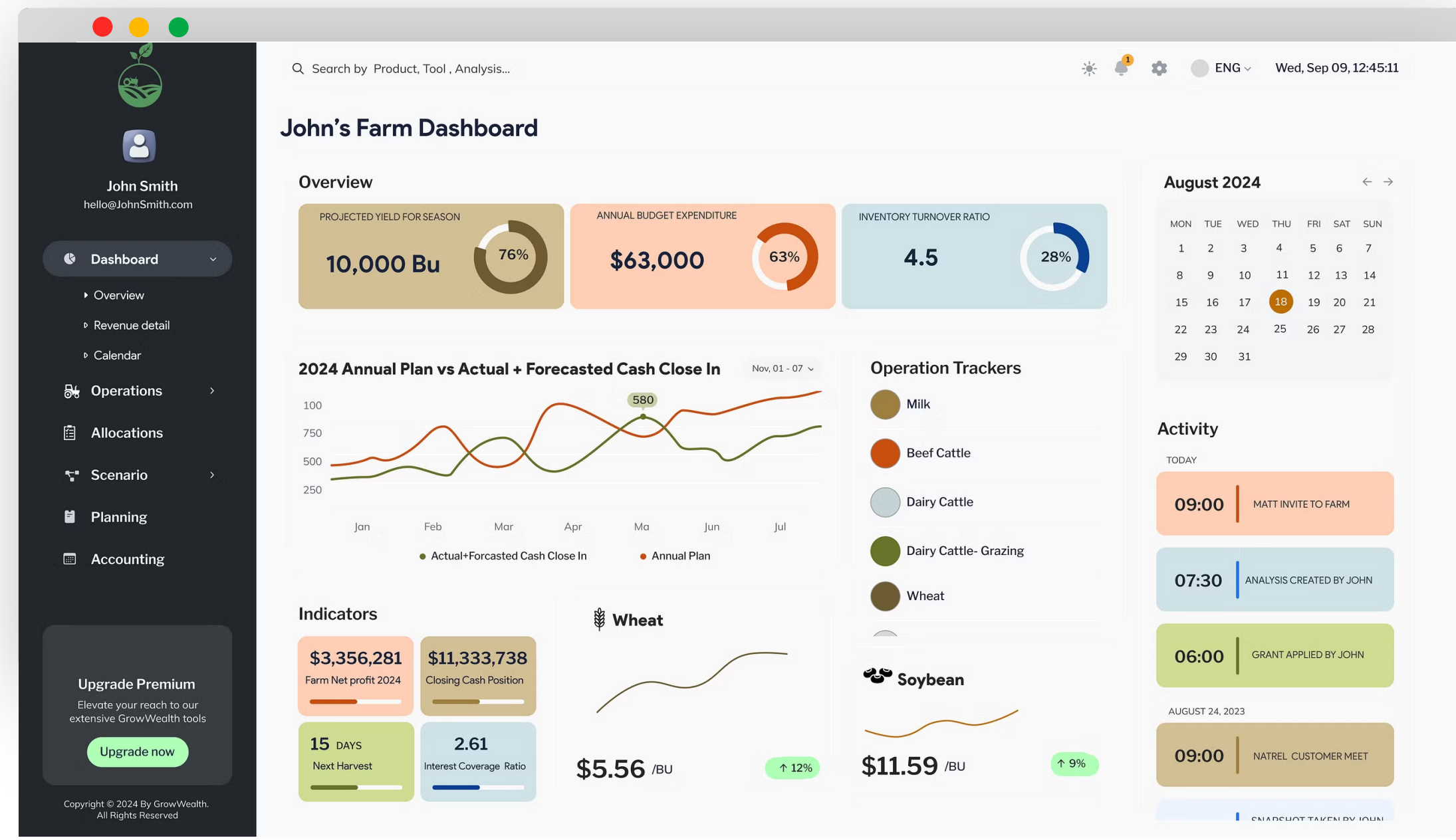
Opportunity

40%

of Canadian farmers are set to retire by 2030, ushering in a new wave of farmers

[Demo Video](#)

Performance Metrics:
 Projected Yield,
 Inventory turnover
 Market Prices,
 Operational Tracker



Localized Feature:
 Equipment Marketplace, Grant Access, Carbon Usage Optimization.

Future Features:
 Loan Broker, Crop Insurance

Try Pitch



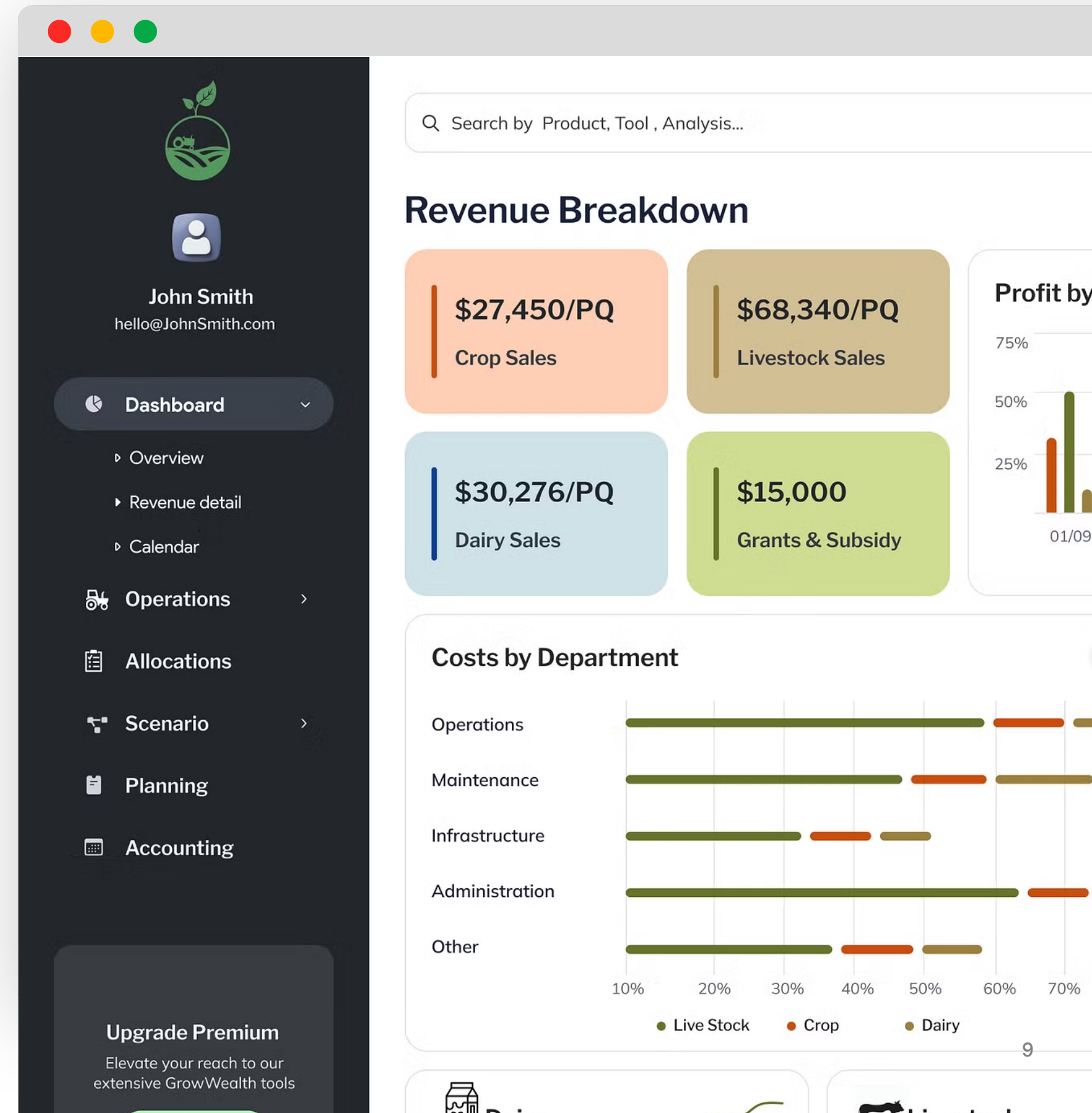
Business Model

How does this generate money?

- Monthly subscription per farm: \$100
- Additional fee for every other farm added: \$80
- Average ARPU: \$1,200

- Almost 190,000 farms operating across Canada
- A reasonable market capture of 11% in 4 years
- \$50M> Exit

- Fantastic MVP as you would only need backend development, and go to market.
- With partnership such as wave you can utilize their API



PRIDE Analysis

Creating a straightforward and scalable solution for  farmers and their advisors

Product Market Fit

FIGURED, , HAS DEMONSTRATED CLEAR PRODUCT-MARKET FIT INTERNATIONALLY, WITH OVER 30,000 USERS GLOBALLY.

THIS STRONG DEMAND FOR COMPREHENSIVE FARM FINANCIAL SOLUTIONS SUGGESTS A PROMISING MARKET OPPORTUNITY WITHIN CANADA'S AGRICULTURAL SECTOR.

Rapid MVP

WITH A FOCUSED TEAM COMPRISING 1 CEO AND SUPPORT RESOURCES, BUILDING AN MVP WITHIN 3-6 MONTHS ON A LOW BUDGET IS FEASIBLE. OUR PARTNERSHIPS, SUCH AS WAVE, PROVIDE ACCESS TO RESOURCES LIKE THEIR API FOR EFFICIENT MVP DEVELOPMENT.

Ignored Opportunity

THIS OPPORTUNITY IS OVERLOOKED AS EXISTING FINANCIAL MANAGEMENT SOLUTIONS FAIL TO ADDRESS THE UNIQUE NEEDS OF CANADIAN FARMERS. WITH THE MAJORITY RELYING ON GENERIC SOFTWARE AND NEARLY HALF SUPPLEMENTING THEIR INCOMES WITH OFF-FARM WORK, THERE'S A CLEAR GAP IN SPECIALIZED FINANCIAL TOOLS. SECTOR.



GrowWealth

THE FINANCIAL FUTURE OF AGRICULTURE



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