



Those who feed us, need us.

An aerial photograph of a lush green agricultural landscape. The fields are divided into geometric shapes by dark lines, likely roads or irrigation canals. A power line with several poles stretches across the upper portion of the image. A single, small tree stands in one of the fields in the upper right quadrant. The overall scene is vibrant and represents a rural, farming environment.

Our Vision:

**Provide smallholder farmers with
the tools they need to control their destiny**

Farmer Pain Points

- Limited access to information and technology
- Suboptimal farm inputs
- Poor access to credit
- Debt bondage



Farmer in Pakistan

The Ricult Solution

Ricult Farmer Dashboard

- Limited access to information and technology
 - **Data-driven decisions through analytics**
- Suboptimal farm inputs
 - **High quality inputs customized to farm**



Farmer in Thailand using Ricult App

Ricult Lending Pool

- Poor access to credit
 - **Offers credit on terms aligned with crop cycle**
- Debt bondage
 - **Provides immediate payment for crops**



Group of Farmers in Pakistan learning Ricult App

Ricult Founding Team



Usman Javaid
CEO & Founder

Leader in telecom, mobile banking, and mAgriculture in Asia, including Telenor. MBA at MIT



Jonathan Stoller
CTO & Founder

Engineer at Google, Microsoft, Dow Jones, and Public Sector. Computer Science at MIT.



Aukrit Unahalekhaka
CPO & Founder

From Thai farming family and consulting at Accenture & Cisco. Engineering and Management at MIT



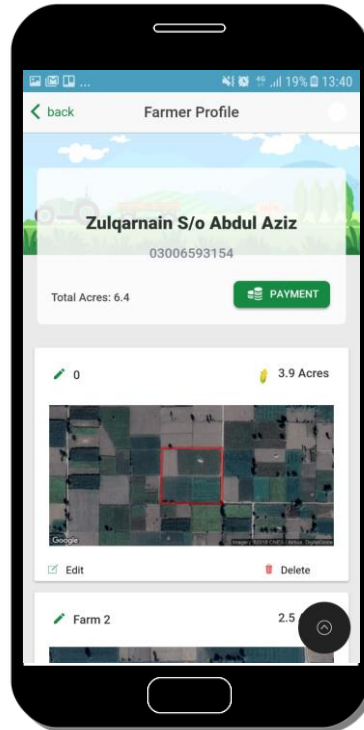
Gabriel Torres
CSO & Founder

Commodity Options Market Maker at SIG, Partner at Hard 8 Trading, Physics & Economics at MIT

Agronomic Insights for Farmers



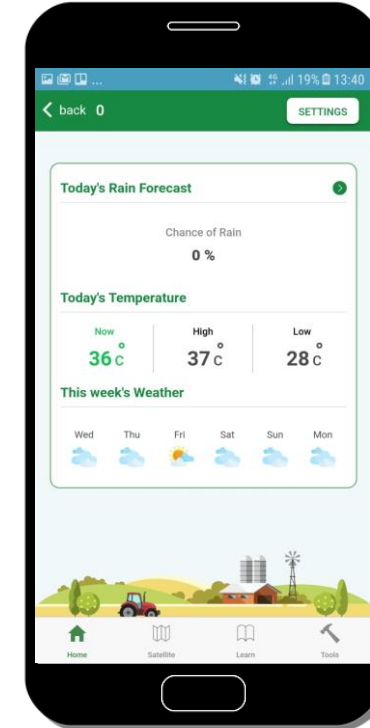
Integrate farm-specific agronomic information (e.g., satellite, weather, optimal farming times, alerts) and recommendations into a dashboard for farmers



Add
a Farm with
address or GPS



Review
information and recommendations
for a specific farm

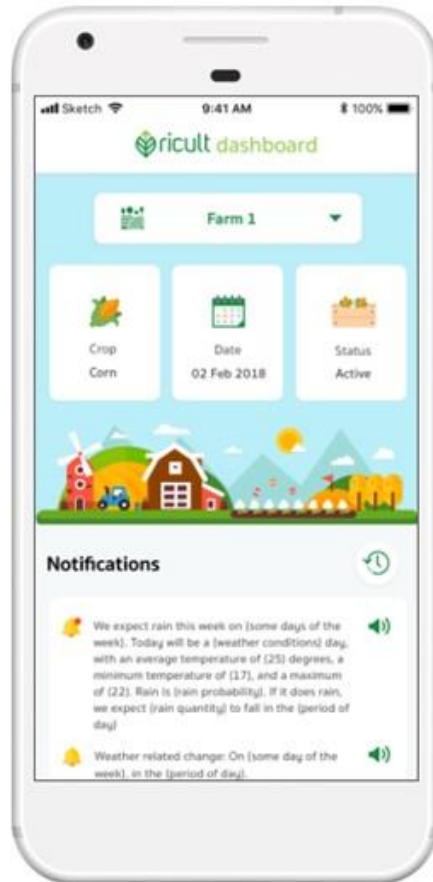


Monitor
weather, growth, pests, and
diseases for a specific farm

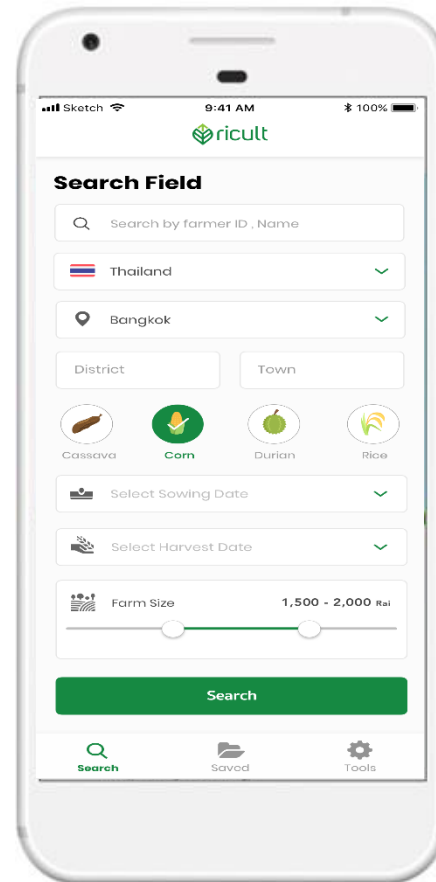
Agronomic Insights for Admins



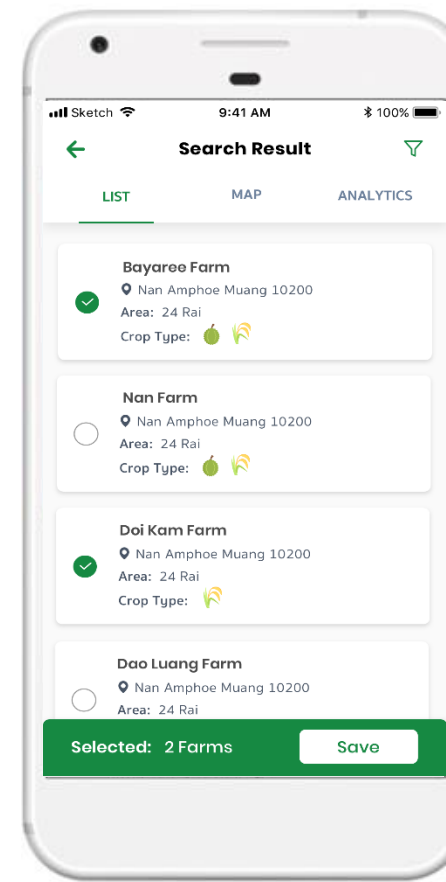
Integrate farm-specific agronomic information (e.g., satellite, weather, optimal farming times, alerts) and crop status for Admin



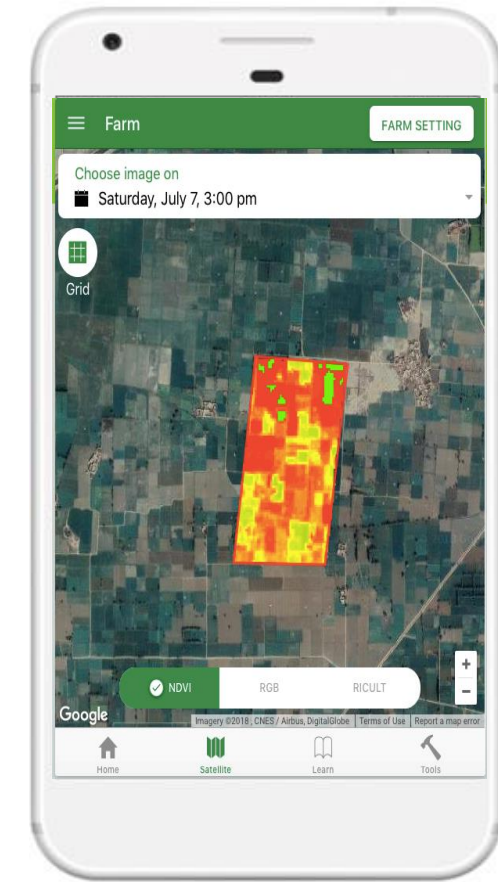
Add
a Farm with
address or GPS



Search for Farms
Find specific farms
for review

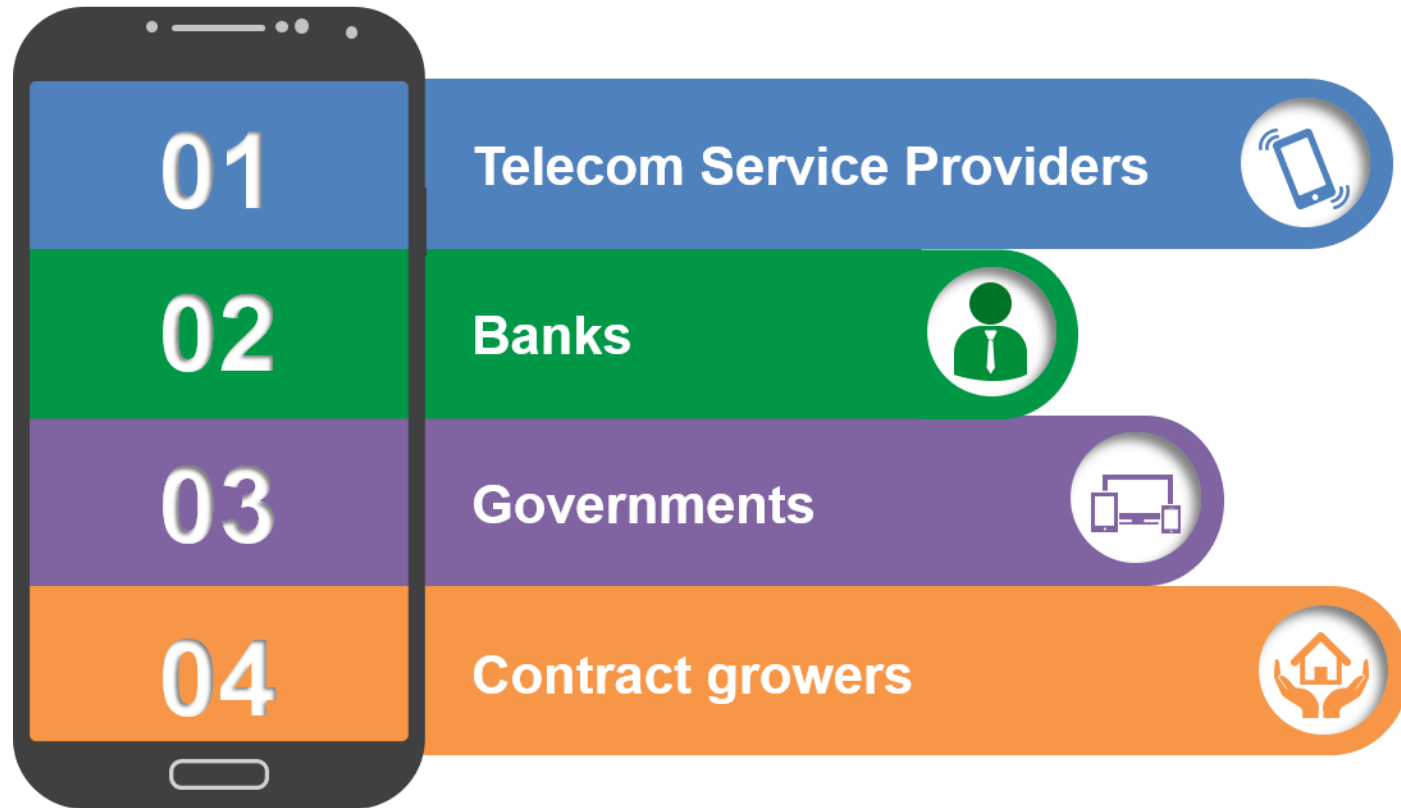


Summary Statistics
See key data about each
farm in a search



Monitor Farm
See crop status and more
specific information

Ricult Partners



Partnership Focus



Farmer App



Credit Monitoring



Extension Services



Operational Efficiency

Ricult empowers both farmers and partner organizations with data and data analytics to help drive better data-driven decision making.

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Awards

- **Top social enterprise**, Chivas Venture Social Enterprise competition
- **Winners**, Karandaaz Fintech Disrupt Challenge 2016
- **Gold Award**, MIT China Innovation & Entrepreneurship Forum
- **Winners**, GSVC Asia & Oceania
- **Innovative ideas and technologies in Agribusiness**, UNIDO at Seeds & Chips Conference
- **Winner**, MIT IDEAS Global Challenge
- **Winner**, Big Ideas Berkeley
- **Winner**, DOW Sustainability Challenge
- **Winner**, MIT Food and Agribusiness innovation prize
- **Best Performing Startup**, DTAC Accelerate Batch #5
- **Grantees**, Bill & Melinda Gates Foundation