



FarmPawa 2025 Operational Performance Report

Building Sustainable Agriculture Through
Finance, Execution & Systems

Message from CEO

2025 was an important year for FarmPawa as we continued building toward our vision of making agricultural investment simple, accessible, and impactful across Africa. This year provided valuable lessons that continue shaping our future and strengthening our understanding of what it takes to build sustainable agricultural systems.

During the year, we completed our first greenhouse sweet pepper cycle and also carried out an open-field bean pilot project. These projects strengthened our understanding of agricultural production, operational execution, market realities, and the systems needed to build sustainable agricultural activities over time. While we recorded encouraging progress, we also experienced the realities that many agricultural businesses face including market fluctuations, production losses, pest pressure, transport limitations, and changing farming conditions. These experiences reminded us that building agriculture requires patience, discipline, learning, and continuous improvement.

The lessons from these projects are already shaping what comes next. We strengthened our operational foundation by establishing our main farm, improving production planning, strengthening soil preparation approaches, investing in water infrastructure, and building stronger systems that will support future growth and expansion.

Beyond production activities, FarmPawa also continued strengthening financing approaches designed to improve agricultural participation through structured engagement with vetted farmer SACCOs and organized farmer groups because we believe productive agriculture grows stronger when access to productive financing improves.

As we look ahead, our focus remains clear. FarmPawa is not simply building agricultural projects. We are building systems that connect finance, agriculture, and execution while creating simpler and more accessible ways for people to participate in agriculture. We believe Africa presents one of the greatest agricultural opportunities in the world, and we remain committed to building responsibly while strengthening systems that contribute toward long-term agricultural growth and sustainability.

The journey is still early, but every lesson, every improvement, and every challenge continues moving us closer toward the future we believe agriculture deserves. To everyone who continues believing in FarmPawa and supporting this journey, thank you for being part of what we are building.



Moses Eteku
Founder & Chief Executive Officer
FarmPawa Technologies Limited

Executive Summary

FarmPawa is an agri-finance and value-chain partner that co-creates and runs production and post-harvest projects with youth, women, and small agribusinesses. We provide affordable capital, manage on-ground production activities, strengthen structured market access, and use digital tools to improve visibility and accountability across agricultural activities.

FarmPawa bridges the gap between individuals seeking transparent agricultural opportunities and agricultural communities that require productive financing and stronger market structures to grow sustainably. Through agricultural production, financing systems, organized off-take approaches, and operational monitoring, FarmPawa continues building a traceable ecosystem where agriculture can grow responsibly.

Our Vision

To make agriculture investment simple, accessible, and impactful across Africa.

Our Mission

To empower smallholder farmers with finance and guaranteed market access, while providing investors with transparent, rewarding opportunities in sustainable agriculture.

Our Core Values

- **Transparency:** Utilizing digital tools to ensure all stakeholders have clear, real-time visibility into project status and financial performance.
- **Impact:** Focusing on measurable economic and social benefits.
- **Accessibility:** Ensuring our investment and financing products are simple to use and available to a broad user base.
- **Sustainability:** Promoting and deploying capital into climate-smart farming techniques.
- **Trust:** Maintaining integrity in all financial dealings.

Products & Services

FarmPawa provides a dual-sided offering built around digital finance and agricultural management:

Digital Investment & Financing Platform

- **Co-Investment Projects:** Opportunities for users to save and invest in real agricultural projects, primarily focusing on climate-smart farming.
- **Digital Savings & Wallet:** Secure platform where funds from investors/loan providers are held and deployed.
- **Performance Tracking:** Provides investors with transparent, digital updates to monitor project progress and manage repayments.

Farmer Capital & Market Access

- **Affordable Farmer Financing:** Provision of capital to farmers in the form of loans/financing, derived from investor funds.
- **Market Access & Off-Take:** Provides organized market access for produce, ensuring farmers have assured buyers and fair pricing.
- **Business Support Services:** Includes support tools (like bookkeeping integration) to address gaps in cash flow tracking and documentation.

Our Model

FarmPawa operates an agricultural ecosystem designed to connect capital, agricultural production, market access, and operational execution.

Our approach combines agricultural production activities, structured financing approaches, monitoring systems, and commercialization support to strengthen agricultural sustainability and long-term growth.

Capital Participation

FarmPawa creates simpler and more accessible ways for individuals to participate in agriculture while supporting productive agricultural activities.

Productive Agriculture

Capital supports activities such as:

- Greenhouse production
- Agricultural production projects
- Structured financing through vetted farmer SACCOs and organized farmer groups

Operational Execution & Monitoring

FarmPawa supports:

- Production execution
- Agricultural oversight
- Monitoring approaches
- Performance visibility

Market Access & Commercialization

FarmPawa strengthens commercialization through:

- Structured market channels
- Produce off-take systems
- Agricultural market access approaches

Recovery & Sustainability

Recovery and operational sustainability strengthen future agricultural deployment opportunities and long-term growth.

Capital Participation & Distribution Approach

FarmPawa deploys capital into productive agricultural activities and structured farmer financing initiatives.

Agricultural Production Activities (e.g. greenhouse, open field farming projects)

Capital supports production activities such as inputs, operations, and farm execution. After harvest and commercialization, revenue first supports operational obligations, and eligible profit distributions are made based on programme performance and participation structure.

Structured Financing Activities (e.g. SACCO financing)

Capital is deployed through vetted farmer SACCO structures under monitored financing arrangements. Loan recovery and productive deployment contribute toward sustainability and eligible participant returns according to programme terms.

2025 Operational Snapshot

A summary of FarmPawa operational execution and progress during 2025.

FP-CR-SWE-01/25 Sweet Pepper Greenhouse Cycle

Metric	Performance
Project code	FP-CR-SWE-01/25
Structure size	9m × 30m
Crop	Ilanga RZ F1 Sweet Pepper
Investment units	15
Unit value	UGX 650,000
Capital raised	UGX 9,750,000
Planting date	Aug 15, 2025
Harvest period	Oct 2025 – May 2026

Production Performance

Metric	Performance
Plants established	1,200
Productive plants	1,154
Plant losses	46
Gross production	3,156 KG
Commercialized produce	2,700 KG
Rejects/spoilage	456 KG
Yield per productive plant	2.74 KG

Financial Performance

Metric	Performance
Revenue generated	UGX 15.45M
Operational expenditure	UGX 9.75M
Operational outcome	UGX 5.7M
Distribution status	Completed

Distribution Performance

Metric	Performance
Shares funded	15
Profit allocation/share	UGX 152,000
Distribution method	Wallet top-up
Distribution completion	Completed

Market Performance

Metric	Performance
Main market	Nakasero
Lowest price	UGX 4,000/KG
Average price	UGX 5,000/KG
Highest price	UGX 7,500/KG

FP-CR-SWE-01/25 Cost Breakdown

Cost Category	Amount
Inputs	UGX 2,460,000
Labour	UGX 2,200,000
Insurance	UGX 800,000
Food / Worker Support	UGX 750,000
Transport & Logistics	UGX 1,350,000
Greenhouse Repairs	UGX 400,000
Packaging Materials	UGX 634,000
Support Strings	UGX 300,000
Generator Fuel	UGX 216,000
Agronomy Support	UGX 140,000
Miscellaneous	UGX 500,000
Total Operational Expenditure	UGX 9,750,000

FP-CR-SWE-01/25 Cost Breakdown

Cost Category	Amount
Inputs	UGX 2,460,000
Labour	UGX 2,200,000
Insurance	UGX 800,000
Food / Worker Support	UGX 750,000
Transport & Logistics	UGX 1,350,000
Greenhouse Repairs	UGX 400,000
Packaging Materials	UGX 634,000
Support Strings	UGX 300,000
Generator Fuel	UGX 216,000
Agronomy Support	UGX 140,000
Miscellaneous	UGX 500,000
Total Operational Expenditure	UGX 9,750,000

Challenges Experienced

Challenge	What Happened	Impact
Excess heat	The greenhouse experienced periods of high heat.	Plant stress and some production losses.
Soil wilt	Some plants were affected by wilt pressure in the soil.	46 plants failed out of 1,200 planted.
Thrips pressure	Thrips were observed during the cycle.	Required closer crop monitoring and pest control attention.
Bacterial issues	Bacterial-related crop health issues were experienced.	Affected plant health and production consistency.
Water inconsistency	At times, water supply was not stable enough.	Caused stress and some flower/fruit abortion.
Market fluctuations	Prices moved between UGX 4,000 and UGX 7,500 per kg.	Revenue depended heavily on timing and market demand.
Transport dependency	Produce and farm movements relied on public means.	Increased logistics costs and reduced efficiency.
Rejects/spoilage	Out of 3,156kg produced, 2,700kg was commercialized.	About 456kg was lost through rejects/spoilage/quality issues.

Lessons Learned

Lesson	What FarmPawa Is Improving
Demo to main farm	The first greenhouse acted as a learning/demo cycle. FarmPawa has now established a main production farm.
Soil preparation matters	Soil treatment will be strengthened before future planting to reduce wilt and disease pressure.
Skilled workers matter	More experienced farm workers are being prioritized to improve production management.
Water planning is critical	Two wells were built at the new farm to improve water availability and reduce production stress.
Market timing matters	Demand was stronger between December and March, so FarmPawa is planning planting phases around better market windows.
Logistics must improve	Transport costs were high, so future planning should reduce dependence on public transport where possible.
Crop health monitoring must start early	Thrips, bacterial issues, and wilt showed the need for earlier monitoring and faster intervention.
Expansion needs systems	Before adding more greenhouse units, FarmPawa needs stronger labour, water, soil, and market systems.

2025 Operational Snapshot

A summary of FarmPawa operational execution and progress during 2025.

FP-CR-BEA-01/25 — Bean Pilot Project

Metric	Performance
Project code	FP-CR-BEA-01/25
Project type	Open Field Beans
Acreage	1 Acre
Planting date	Jul 14, 2025
Harvest completion	Sep 27, 2025
Investment units	6
Unit value	UGX 100,000
Capital raised	UGX 600,000

Production Performance

Metric	Performance
Production achieved	425 KG
Project duration	~75 Days
Production system	Open field

Distribution Performance

Metric	Performance
Units funded	6
Distribution/share	UGX 50,500
Investor profit distributed	UGX 303,000
Distribution status	Completed

Challenges Experienced

Challenge	Impact
Market price fluctuations	Commercialization happened at lower prices than expected
Post-harvest timing limitations	Better pricing opportunities emerged later
Pricing assumptions	Expected UGX 3,000/kg but sold at UGX 2,600/kg

Lessons Learned

Lesson	Improvement
Market timing matters	Future planning should consider commodity timing better
Post-harvest strategy matters	Commercialization timing affects profitability
Production alone is not enough	Market execution is equally important

Farmer SACCO Financing Pilot

FarmPawa continued strengthening agricultural financing approaches through structured deployment of productive capital to vetted farmer SACCOs and organized farmer groups. During the reporting period, FarmPawa deployed UGX 30 million through structured financing arrangements designed to improve agricultural productivity, strengthen productive capital circulation, and support long-term agricultural sustainability.

The approach focuses on productive use of capital, structured monitoring, recovery processes, and strengthening accountability across agricultural financing activities.

FarmPawa believes agriculture grows stronger when organized agricultural systems can efficiently access productive financing supported by visibility, monitoring, and long-term partnership structures.

Why FarmPawa Piloted This Model

Objective	Purpose
Productive capital access	Improve financing accessibility
Agricultural productivity	Strengthen production capability
Organized financing systems	Improve accountability structures
Capital circulation	Build sustainable agricultural financing ecosystems
Metric	Performance
Program code	FP-FN-SAC-01/25
Program type	Structured Agricultural Financing
Beneficiary model	Vetted Farmer SACCOs & Organized Farmer Groups
Capital deployed	UGX 30,000,000
Financing focus	Productive agricultural activities
Monitoring model	Structured follow-up & accountability
Program status	Active
Pilot duration	July 2025 – Ongoing

Photo Gallery



Photo Gallery



Partners



**Resolution
Project**



**MILKEN-
MOTSEPE
PRIZE**



Contact Information

Company Name

FarmPawa Technologies Limited

Head Office

P.O BOX 520197 , Kampala, Uganda

Website

www.farmpawa.com

General Inquiries Email

info@farmpawa.com

Phone

+256701407936 / 200929749