

Farmcore — Agricultural Cooperative SaaS

Own Product (Handisi Digital Solutions Ltd)

Ongoing (launched)

Digitizing agricultural cooperatives across Southern Africa

3 countries

Target Markets

4

Access Channels

+30%

Income Improvement

The Challenge

80% of agricultural production in Southern Africa flows through smallholder farmer cooperatives operating with paper-based systems. This causes 20-40% income loss through administrative inefficiency, excludes farmers from formal credit (fewer than 5% have access), and forces them to accept middlemen prices at 50-70% of actual market value.

Extension services reach is critically low at a 1:1500 ratio. The vast majority of cooperative members use feature phones with no data access, and rural connectivity sits below 30%. Existing AgriTech solutions target individual farmers (wrong economics) or require smartphones and data (wrong assumptions).

Our Approach

As founder and lead developer at Handisi Digital Solutions, I designed and built Farmcore from the ground up with a cooperative-first B2B model.

Universal Access via Four Channels: USSD for feature phone users (no data required, works on any GSM phone), WhatsApp with voice messages for smartphone users with low literacy, an offline-first mobile app for cooperative administrators using WatermelonDB for 72+ hours of offline functionality, and a web dashboard for finance officers.

Cooperative-First Economics: Targets cooperatives as customers (higher ARPU at \$100-200/month, lower CAC at under \$50) rather than individual farmers. Harvest-aligned billing matches agricultural cash flow cycles — quarterly billing during harvest periods, not monthly subscriptions during cash-poor seasons.

Multi-Country Compliance: Built for regulatory requirements across Tanzania (PDPC, TCRA VAS licensing), Zambia (Data Protection Commission), and Zimbabwe (POTRAZ Data Controller License with HIT Certification requirement).

Outcomes

Launched SaaS platform serving agricultural cooperatives across Tanzania, Zambia, and Zimbabwe — three countries from a single platform.

Digital member management replacing paper records. Mobile money payment collection integrated across M-Pesa, MTN MoMo, and Airtel Money.

USSD interface accessible on any GSM phone without data — the most inclusive access channel for rural farmers. Real-time market price information improving farmer negotiating position against middlemen.

Offline-first mobile app enabling field agents to register farmers and record transactions in areas with zero connectivity, with automatic sync when signal returns.

Technology Stack

