



EGYPTIAN COMPANY FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT S.A.E

**E-CARD AND MAXIMIZING  
VALUE CHAIN AND  
MODERNIZING  
AGRICULTURAL SECTOR  
TO SUPPORT LOCAL  
FARMERS**



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Part 1 :

**ABOUT US**

## About us

The Egyptian Company for Agricultural and Rural Development is an operating company owned by the Agricultural Bank of Egypt.

Established in 2004

### **Paid in Capital**

the capital have been developed over the years.

2004

2012

300 Mn

2023

1.3 Bn

6.3 Bn

Number of shares 13m, stated value 100 EGP.



Part 2:

## E-CARD SERVICES

# E-CARD SERVICES



Trading, manufacturing and exporting agriculture crops and requirement for agriculture, animal, poultry and fish production.



Trading in the agriculture equipment and fertilizers.



Establishing and operating sales and distribution outlets for all agricultural products and seeds and distributing them inside and outside Egypt.



Carrying out land reclamation and cultivation work.



**10%  
of Fortified  
Fertilizer**

- E-card could reach to farmers in 21 governorates through 72 branches, that offer all kind of products from fertilizers, seeds, phytosanitary products, equipment and machineries.
- Collaborate with **e-finance** to do marketing for the fortified fertilizers.
- E-card aims to build a strong value proposition by becoming a top-notch logistics player connecting farmers to off-takers while ensuring efficient and high-quality distribution.
- Make a collaboration with companies to develop and expand its business.
- Launch e-payment solutions targeted to farmers, by spreading POS in our branches, to facilitate payment for the farmers.

ECARD has defined the ambition of creating a Farmer One-Stop-Shop, in proximity to the farmer, with the intention to resolve the key challenges facing the Egyptian farmer, with the potential to transform the entire Egyptian agriculture value chain to the better and for better exported goods, by providing:

- Access to quality inputs tailored to the farmer needs.
- Access to financing.
- Access to technical support.

Opportunities for production aggregation commercialization It will be the gate for the agriculture exports in Egypt.





# Wide range of possible products and services to ultimately address all the farmer's needs

- 1 Inputs: distribute Egyptian and international brands.**  
(potential of in-house production of specific products)

- 3 Services: provide agricultural consulting services or digital solutions for the farmers**

- Fertilizer
  -  **Al-Fareed**  
FOR FERTILIZERS
  -  **Keymanda**  
For Fertilizers and Chemical Industries
  -  **HERBA**  
CHEMICALS
- Seeds
  -  **سيما داك**  
للأسمدة والكيمياويات

Direct or indirect sales







Consulting & digital solution for precision agriculture for large & small farms, cooperatives, aggregators.



- 2 Equipment: distribute (and/or rent) Egyptian and international brands.**  
(potential for own production of certain products)

Direct or indirect sales

- Store and distribute crops.
- Buying and reselling crops. (through mozare3).

- Agricultural machinery (tractors, etc.)
  -  **TECO**  
شركة المحاربت والهندسة  
Tractors & Engineering Co.
  -  **HAMCO**  
هـامـكو
  -  **JAC**  
MOTORS
- Irrigation equipment (drippers, PVC pipes,...).
  -  **WABOUK EGYPT**  
مركز  
مركز البحوث والتطوير الزراعي

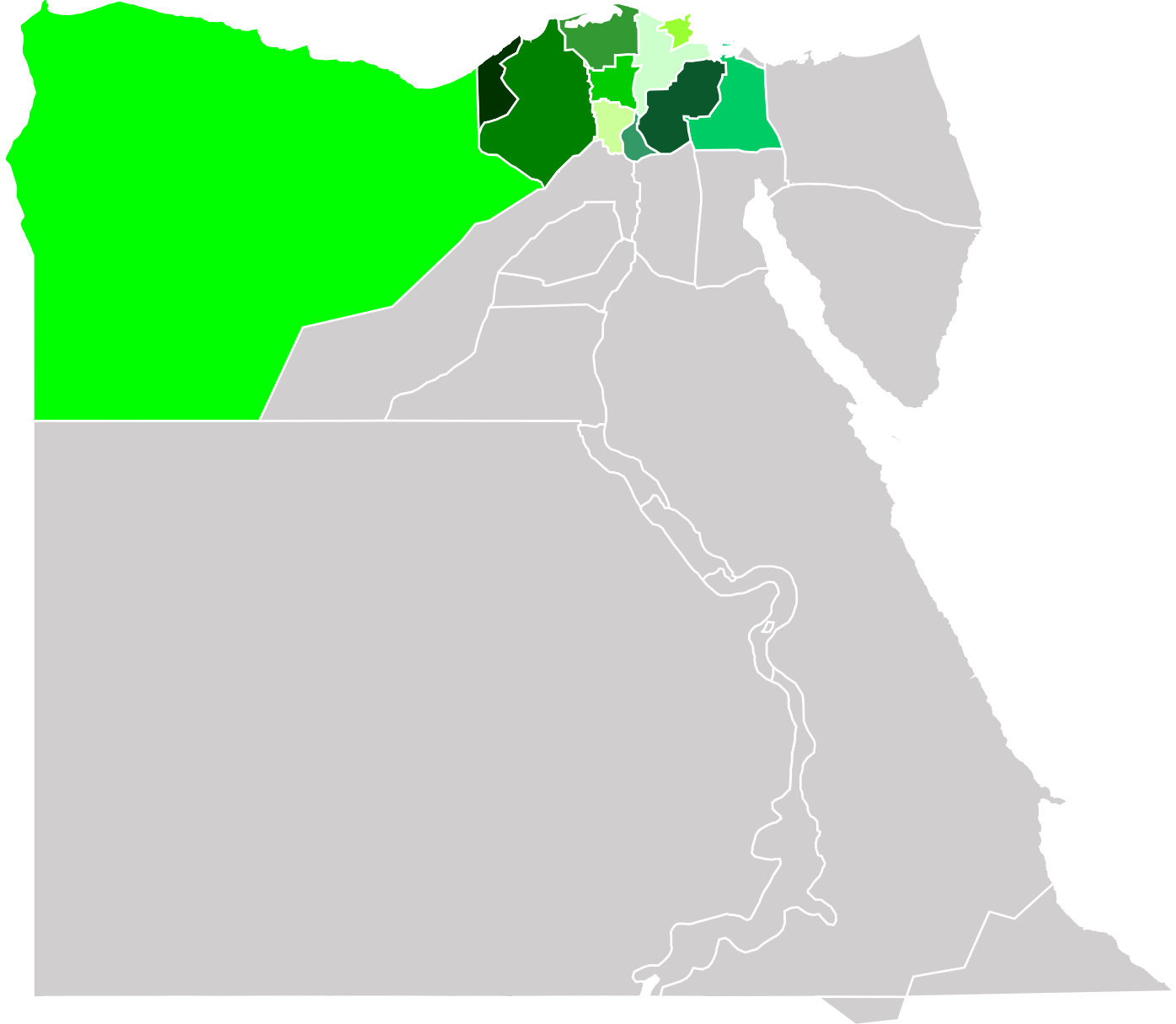
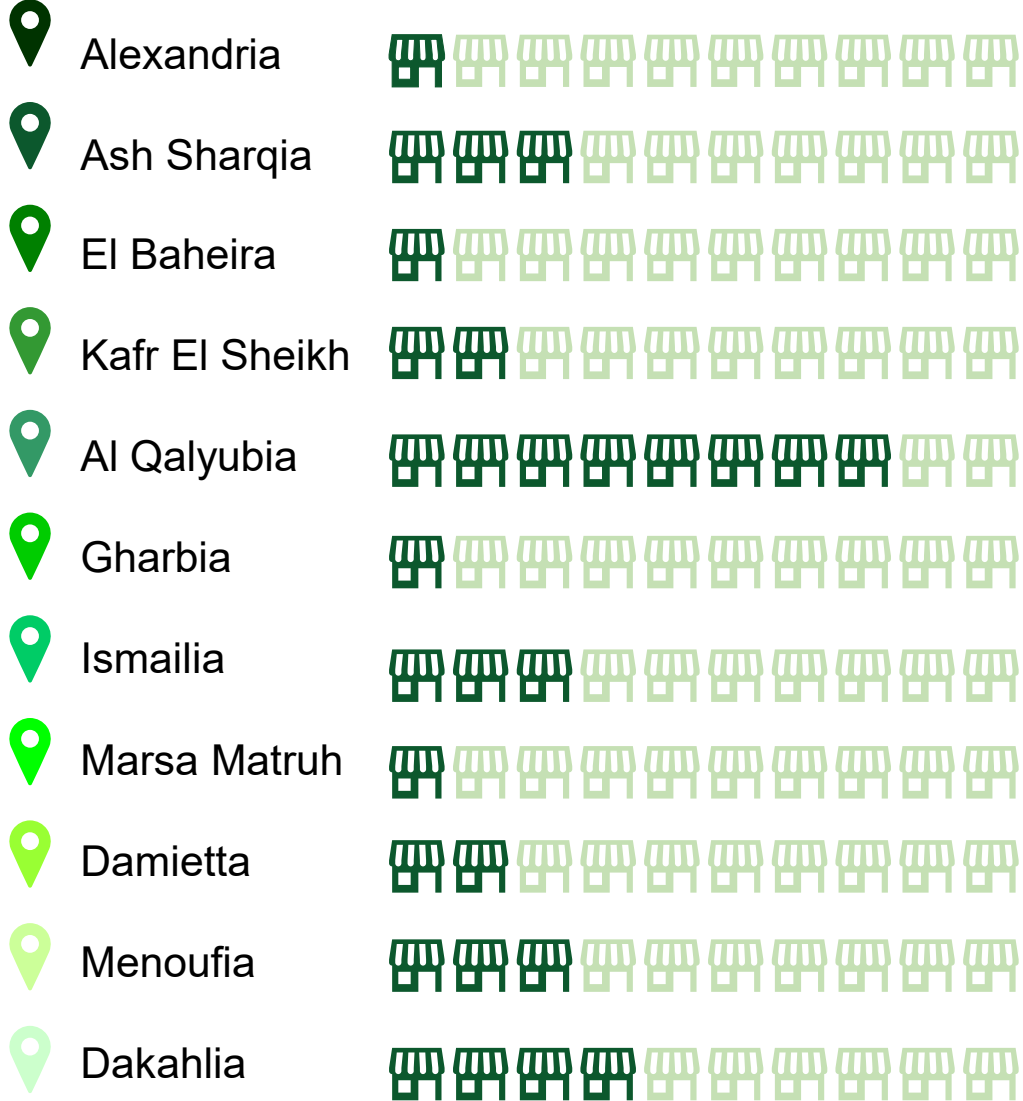


**Part 3 :**

**Covered governorates**

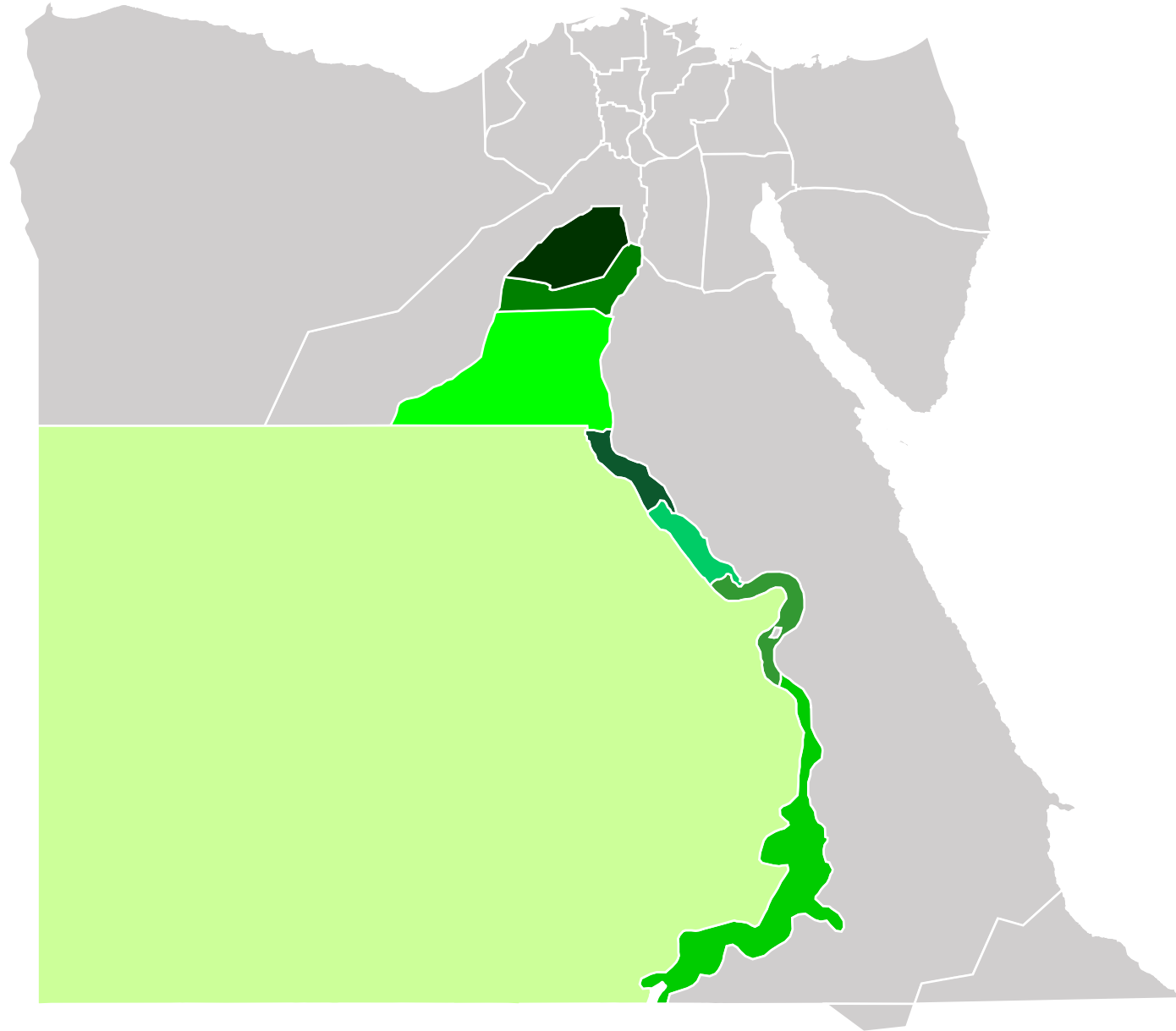
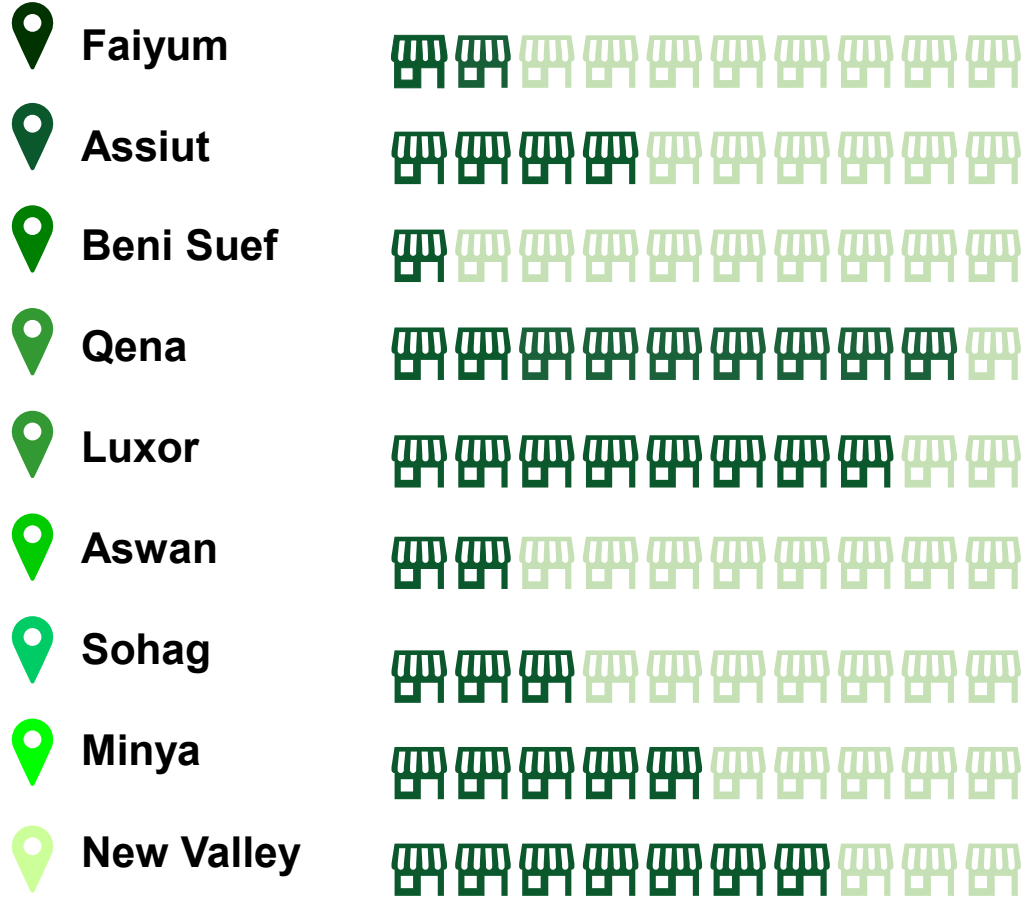
# UPPER EGYPT GOVERNORATES

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# LOWER EGYPT GOVERNORATES

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Part 4 :

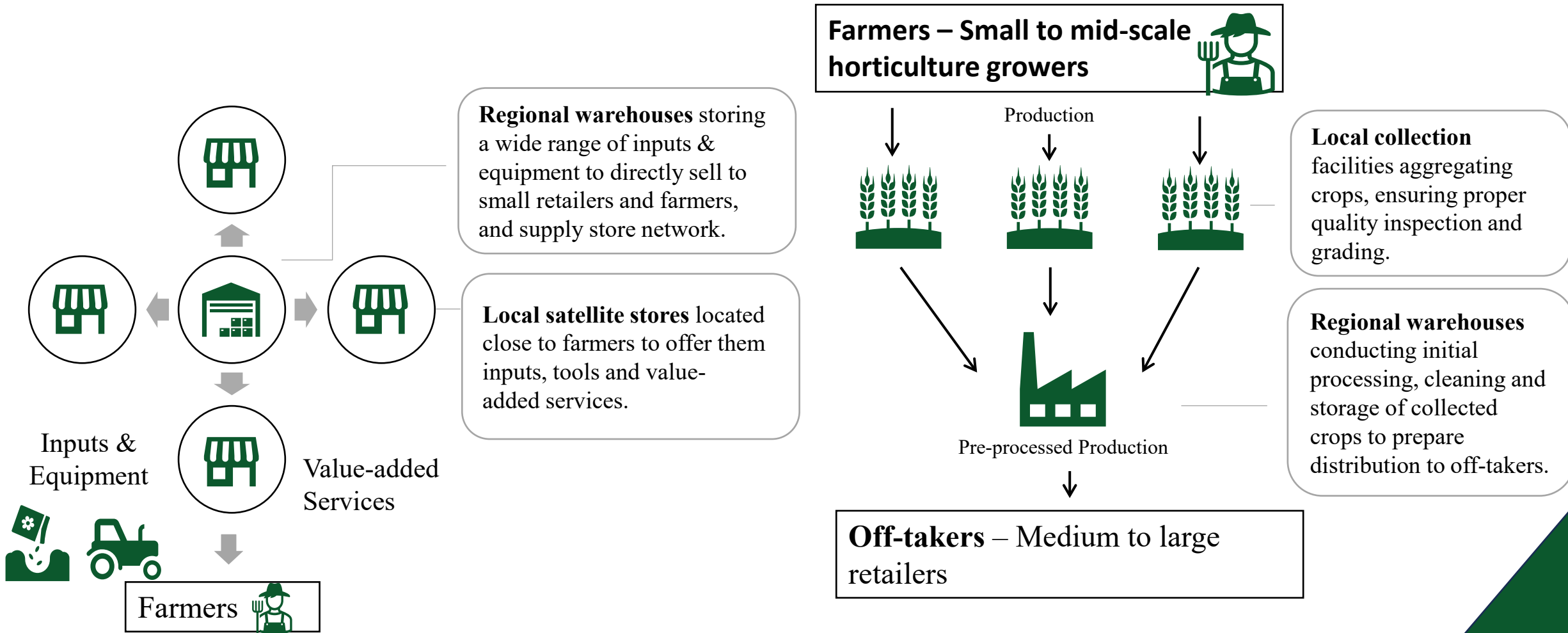
**OUR TARGET**

**Become a leading inputs distributor in the top 10 agricultural governorates, covering up to 8-9% of market coverage and capturing close to 370k farmers. Ambition to improve farmers' experience and productivity by providing high-quality & diversified inputs as well as value-added services, while delivering sustainable and profitable operations.**

- Expand network to all major agricultural governorates and reach 1 Mn farmers.
- Become a market leader in bringing in innovation and best practice to farming and lands productivity enhancement.
- Expand to the top 10 horticulture crops.
- Expand to the export market, targeting regional off takers for export, building on the relationship & work experience that will be built in the first 5 years.
- Launch a fresh vegetable retail marketplace.
- Become a processing player.



**ECARD will articulate its 10-year strategy around 2 phases and by year 10 ECARD will be Expanding to all governorates, to export and processing.**





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# Thank you

