

Scala, Inc.



- ❑ Address: Shibuya-ku, Tokyo
- ❑ Employees: 52
- ❑ Established in 1991
- ❑ Business: IT/AI/IoT Business

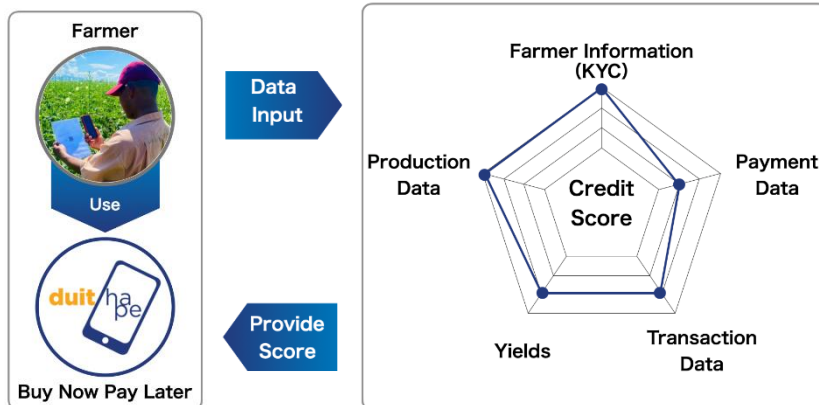
<https://scalagr.jp/en/>

Outline of the demonstration project

- Digital agricultural cooperative platform centered on credit scoring for farmers

Cooperation with local companies/governments

- Local partners: Duithape, MASTANI, etc.
- Details of Cooperation and collaboration:
Joint product development and provision of pilot sites



Targeted economic/social issues

- There are 92 million unbanked people in Indonesia, and most farmers do not have access to adequate capital.
- Due to financial problems, farmers' production efficiency is low compared to its neighboring countries.

Details of demonstration

- Promote to establish a digital agricultural cooperative that provides agricultural guidance, material supply, financial services, and assists sales in one single platform.
- Create and demonstrate a credit scoring for farmers based on a proprietary algorithm by integrating a production history database construction system (already deployed to approximately 100 farmers in two countries), a Buy Now Pay Later (BNPL) system (currently being tested with 200 farmers), and a farm management guidance service (which improves production efficiency by an average of 20%).

Expected outcome of beneficiary effects

- Creation of a financial market for the unbanked through the credit scoring system.
- The company will create a new economic sphere with the ecosystem by expanding not only farming support, BNPL, and credit scoring, but also financing and sales support businesses.