Unlocking economic opportunities for smallholder farmers

Cohort One
The Digital ASEAN Program - a brainchild of MUFG Bank, Grow Asia, and Yara - is the first pan-Asian acceleration program dedicated to agricultural technology (AgriTech) startups. It was born with a vision to help smallholder farmers in ASEAN improve their output and increase their incomes.

There are 100 million smallholder farmers in the ASEAN region. They are instrumental in feeding a growing population. Yet, they are often poorly integrated into agricultural value chains and hence lack access to financial services.

We believe we have a responsibility to help smallholders achieve greater economic productivity and integrate better into the formal economy.

AgriTech startups possess the digital tools and capabilities to help farmers make better choices and drive better outcomes for their farms. With these startups, farmers can find faster, cheaper, and more innovative ways to diagnose crop diseases, assess soil health, optimize fertilizer usage, and provide farmers with access to credit.

The Digital ASEAN Program is unique in its approach to bridging the gap between AgriTech startups and smallholder farmers. For the first cohort, we shortlisted seven startups from six countries: Australia, India, Indonesia, Israel, Myanmar, and the Philippines.

We learned about their businesses and their needs, and designed a customized experience to accelerate their growth. Besides on-site bootcamps and mentorship, the startups developed new partnerships and accessed new networks through our Program Partners: MUFG Bank, Grow Asia, and Yara. Over the past seven months, the startups have been working with the Partners to develop use cases and access farmer cohorts to test and validate their solutions.

This Demo Day is a showcase of all the work these young companies have put in so far and what we believe is the beginning of a journey of growth for years to come.
PROGRAM WALKTHROUGH

We co-designed a tailor-made process to ensure that we added value to each of our seven startups, and contribute to accelerating their growth. The process included on-site bootcamps in Singapore as well as on a farm in Indonesia, specialised training, and expert mentorship for startups.
Cohort One

More Remote Mentoring

Remote mentoring

Business bootcamp in Singapore

Human Centred Design in Padang, Indonesia

Startups work on pilot projects

Demo Day
Our Partners
Mitsubishi UFJ Financial Group (MUFG) is one of the world’s leading financial groups. Headquartered in Tokyo, and with approximately 360 years of history, MUFG is a global network with over 1,800 offices in more than 50 countries including the Americas, Europe, the Middle East and Africa, Asia and Oceania, and East Asia.

**Shue Heng Yip**  
Head of Asia & Oceania  
Digital Transformation Division

**Tatsuya Onishi**  
Vice President  
Digital Transformation Division

**Felicia Kiang**  
Digital Transformation Division

**Soichiro Matsuo**  
Assistant Manager  
Digital Transformation Division

MUFG believes that real innovation and business impact comes from effective collaboration between industries to address new markets. Our objective through the Digital ASEAN Program was to collaborate with partners in the agricultural sector to produce real impact for all stakeholders involved, especially smallholder farmers.

**Program Experience**

The Program was a new and exciting experience for our team. We had the opportunity to learn about, observe, and experience real pain-points in the agri-supply chain across ASEAN. We now have a deeper understanding of how access to agricultural knowledge helps boost success rates in the sector, in addition to access to resources.

We were impressed by the skill, ingenuity, and dedication of the seven DAP startups to make a positive impact for smallholder farmers across the region. We are excited to help them along their journey to scaling their businesses and expanding their impact in the process.

It is still early days in the Program, as it is meant for iterative collaboration with the startups. Once the new business models are established and the pain-points in the sector are progressively defined, we expect the FinTech phase to follow closely. For example, soil testing and crop disease diagnosis are key adjacencies that can contribute significantly to credit scoring mechanisms in the crowdfunding space.

We are excited to have begun this journey. Looking forward, the vision is to support new ecosystem innovation continuously as part of the Program.

"Padang & Co has put together an important program for the agri-sector with an emphasis on ecosystem and multi-stakeholder collaboration. The team at MUFG, along with Yara and GrowAsia, have benefited much from this program."

- Shue Heng Yip
Grow Asia was established by the World Economic Forum in collaboration with the ASEAN Secretariat. It is a unique multi-stakeholder partnership platform that brings together farmers, governments, companies, NGOs, and other stakeholders in Southeast Asia to develop inclusive and sustainable value chains. At Grow Asia’s core are three goals - to increase productivity, profitability, and environmental sustainability of smallholder agriculture across the region by helping farmers and the organizations that work with them access knowledge, technology, finance and markets.

Grow Asia comprises the regional Grow Asia Secretariat in Singapore; Country Partnerships in Indonesia, Philippines, Vietnam, Cambodia and Myanmar, each supported by an in-country Secretariat; and the Working Groups, which focus on specific issues or crop-based value chains. The Grow Asia network now works with more than 480 partners across the region, with 44 Working Groups collectively reaching nearly 1.2 million smallholder farmers.

Program Experience

The Grow Asia team has learnt a lot from the seven founders about what it takes to build and scale digital tools. We have enjoyed working alongside the passionate and focused entrepreneurs who are building the future of the sector.

A highlight has been seeing the startups enter into partnerships with the corporate partners, Yara and MUFG. The innovation of a startup in combination with the scale of a corporate is a power force, and one of the most promising means of driving technology adoption.

Grow Asia has provided pilot funding to support six of the DAP startups. In each case the funding targets a specific growth constraint identified by the founder. In many cases the funding has been critical to a corporate partnership.

Our investment in the DAP is part of a broad range of ongoing activities including a hackathon, digital learning series and digital directory.

Padang & Co has established itself as a regional leader in smallholder agtech. The team brings together a powerful combination of a strong network with diligent program delivery.

- Paul Voutier
Yara grows knowledge to responsibly feed the world and protect the planet, and to fulfill our vision of a collaborative society, a world without hunger and a planet respected. To meet these commitments, we have taken the lead in developing digital farming tools for precision and smart farming and work closely with partners throughout the food value chain to develop climate-friendly crop nutrition solutions.

In addition, we are committed to working towards sustainable mineral fertilizer production. We foster an open culture of diversity and inclusion that promotes the safety and integrity of our employees, contractors, business partners, and society at large. Founded in 1905 to solve the emerging famine in Europe, Yara has a worldwide presence with about 17,000 employees and operations in over 60 countries.

Yara established a Digital Farming initiative in 2017 with the goal of becoming the global digital leader in crop nutrition, leveraging digital solutions to drive a step-change in food production, and unlocking value for smallholder farmers at scale.

Yara’s objective through the Digital ASEAN Program was to learn about, share, and support new digital agriculture solutions and business models with partners and collaborators. We are keen to contribute to a growing ecosystem of innovative startups and organizations that are working toward a common goal of disrupting traditional agriculture systems through digital solutions and providing smallholder farmers with the opportunity to realize better productivity and profitability.

**Program Experience**

Being involved in the Digital ASEAN Program has been a very positive experience for the team at Yara. We had the opportunity to connect with like-minded partners in the agricultural ecosystem who share our aspirations and goals. We were exposed to startups who are trying to disrupt the agricultural space with digital solutions, and it represented our first ever startup acceleration program. We kicked off pilots with CROWDE, Saillog, and Harvesto in Indonesia, and we are providing mentorship and support to RiseHarvest as they work through their business case and establish themselves in Myanmar.

We have been learning continuously through the pilots we are running. They showed early promise to be developed into exciting solutions which could help smallholders to improve crop yields and financing, thereby improving their income and cash flow. While it is early to evaluate success, we are very positive about how well the startups have adapted their work to the Indonesian context and will consider taking some of the projects forward to implementation.

We hope to see these startups develop successfully to become key contributors to the ecosystem in the future.

**Objective**

The Digital ASEAN program was a success on all fronts - from the caliber of the startups invited to apply, the quality of the training offered, bootcamps, and the partners involved. We were really pleased with the outcome, and the pilots that resulted. Not to mention the superb work done by the Padang & Co team to orchestrate it all.

- Elisa Minischetti

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**Partner**

**YARA**

*Elisa Minischetti*
Senior Manager, Market Intelligence & Strategy

*Kim Huat Low*
Regional Director Emerging Markets
The Startups

LOCATION
Nagari Baringin, West Sumatra
Cropital is a financing platform for smallholder farmers, connecting farmers to lenders, insurance providers, technology, and market. Cropital has a two-sided marketplace catering to both farmer-borrowers and individual lenders. They offer a low-interest rate loan for smallholder rice farmers in the Philippines that can be accessed through agricultural stores and Cropital field officers present in their community. The loan is integrated with crop insurance, a technician, and a contracted market committed to purchasing their produce at fair market prices.

Cropital enables individual lenders to earn (interest earnings) and supports smallholder farmers by directly lending to them through Cropital platform. They have provided access to loans to 700 farmers across seven provinces in the Philippines. Cropital also has 3000 active individual lenders from various countries globally, with the Philippines, the United States, and Singapore as the most active countries.

In the next five years, Cropital wishes to scale up and reach all 51 provinces across the Philippines, and expand from rice to other commodity and export crops, servicing over 100,000 farmers. By 2030, the hope is to expand Cropital’s impact to other regions in the globe through partnerships, and technology and process licensing.

Ruel Amparo
Co-founder & CEO

As an Agri-FinTech start up, we’re always looking for the right partners and the right network to learn from. We felt that the network of mentors, participants, and partners in Digital ASEAN Programme, were aligned with what we do and that we could benefit from developing relationships with them and co-creating solutions.

Some of our highlights include building a relationship with CROWDE - an Indonesian startup that is quite similar to Cropital. We have learned so much from them, especially as we are running similar businesses in different markets. It is a great experience to exchange notes and try to learn from people who vividly understand what your business challenges and potential opportunities are. We also appreciated the human-centered design workshop by Grow Asia, held in Indonesia. We learned about interesting tools and were able to conduct a similar mini-workshop with our team in the Philippines.

We are now working with Grow Asia and MUFG Bank. Both partners are assisting Cropital to build a digitization pilot to enable our Community Agri Store partners to have a system that will extend Cropital’s services without the need of a staff member being physically present to cater the service. The goal is to achieve scalability and to make Cropital a viable partner for banks in the future.

Overall, we enjoyed the experience and were inspired to work even harder to help impact more smallholder farmers.

“The program content was highly engaging and relevant for an Agri startup founder who is trying to scale a company. I am happy with the experience and the friends that I was able to make during the program.”

- Ruel Amparo
CROWDE is an agriculture-focused fintech startup that empowers farmers across Indonesia with technology and capital. Thousands of farmers and investors across Indonesia have already put their trust in CROWDE to accomplish what has not been done before: a farmer-friendly financing ecosystem that connects investors seeking attractive returns with farmers that are looking for capital to grow, create employment, and support local communities.

The folks at CROWDE only do agriculture and do it well: they understand how to assess agri-project financing and manage risks pertaining to agriculture. Beyond connecting investors and farmers they also integrate the entire agriculture ecosystem from suppliers to customers through technology.

CROWDE specialises in creating crowdfunding platforms that allow lenders to pick farmers’ projects suits them in through websites and a mobile app. They also educate farmers on how to create high quality, well-maintained projects. There is a focus on good financial management to establish trust. They are bolstering this platform with a cashless ecosystem for farmers, off-takers, and agricultural suppliers. The farmers benefit from funds from lenders in the form of agricultural supplies, and lenders receive monthly reports on fund usage.

Incorporated in December 2016, CROWDE will soon seek Series A funding. They have been working with farmers from all over Indonesia including West Sumatera, every province in Java Island, and Southwest Sulawesi. Their vision is to become the biggest agriculture financing platform in Indonesia and take Indonesian farmers to the global export markets.

Yohanes Sugihstononugroho
Co-founder & CEO

Andrew Yeremina
Head of Operations

Objective

One of our goals is to accelerate our impact on the agriculture sector, by providing alternative access for financing, supporting the usage of funding management, and connecting farmers with relevant market access for their products.

The Digital ASEAN Program was exactly the kind of intense program we were looking for to challenge ourselves, and be prepared for any contingencies arising during our expansion. The Program was aligned with the scope of our business development and it also gave us an opportunity to form meaningful business connections with amazing partners, as well as fellow startups.

Program Experience

The Digital ASEAN Program opened up many opportunities to CROWDE, by connecting us with fellow startups from various countries and more mature companies in the agri supply chain. It created a great atmosphere for co-creation and promoted a collaborative approach to solving problems for smallholder farmers.

The Program validated CROWDE’s mission to be a responsible and impact-driven venture working to help smallholders enhance their livelihoods. We gained a lot from the hands-on training and expert mentorship provided throughout this journey. CROWDE is currently working on a pilot with Yara, working with smallholder farmers in Indonesia.

Padang & Co were very creative and insightful in each of the courses held. Their hard work in setting up each event and incredible assistance has been an astonishing service to us, especially for a startup. It is a pleasure for CROWDE to have such an experience, and hoping to explore future opportunities with Padang & Co.

- Yohanes Sugihstononugroho
Harvesto is an AgriTech company manufacturing electronics and bio-products for agriculture. Harvesto manufactures an affordable quantitative digital soil testing kit which tests fourteen soil nutrients and then recommends crop-specific fertilizer doses for over 100 crops. This kit is simple enough for a high-school graduate to operate after a short training. Harvesto also manufactures bio-products for organic farming.

Incorporated in January 2016 in New Delhi, India, Harvesto now services customers across India and parts of Africa. They are a bootstrapped and currently profitable operation.

In the next ten years, they see themselves as global leaders in agriculture technology. Harvesto are currently developing three new patented technologies that will give farmers an edge in precision farming, thus improving yields and boosting their profits.

Harsh Dahiya
Founder & CEO

Farmers in India, ASEAN countries and Africa face similar problems. With small land holdings, limited resources and no soil testing facilities available nearby, these farmers face similar challenges every day. Hence, when the Digital ASEAN Programme presented the opportunity to learn about the ASEAN farmers and help them, we felt motivated to join the programme.

Program Experience

During the Digital ASEAN Programme, we learned a lot about the challenges faced by the farmers in ASEAN region and we brainstormed solutions that can help them. During the whole process we have been introduced to many new techniques in business, sales and product development.

In addition to our learning, we fostered many new business relationships with the Program partners, as well as our fellow startup founders who are all doing great work across the region.

Harvesto is working with Yara to implement three Soil Testing Labs at their fertilizer dealers as a pilot at Lampung, Indonesia. These labs will help the farmers of Lampung, Indonesia in boosting their yield, optimising their fertilizer use, and will help Yara dealers strengthen their customer relations by providing a beneficial service. This will further help Yara sell the right fertilisers and maintain a good relationship with farmers in the area.

The team at Padang & Co is really passionate about what they are doing. They have always been very helpful. Working with them has been a memorable experience.

- Harsh Dahiya
Koltiva AG is an integrated agriculture technology company that provides tailor-made software solutions and services for end-to-end business processes. Established in 2013 in Indonesia, and incorporated 2017 in Switzerland, Koltiva solutions are now already successfully used in 22 countries.

Koltiva’s products and services promote and trace fair, inclusive, and transparent supply from the smallholder farmer up to the processing units and ensure supply chain’s compliance with aspired sustainability standards. Koltiva is dedicated and well-positioned to become the leading service provider with efficient business solutions and services for sustainable production and trade.

Koltiva aims for their sustainability solutions to be the leading cloud platforms for fair and transparent supply chains at scale. They aspire to working with major MNEs globally, managing millions of individual smallholders’ profiles and small to medium-sized enterprises’ data across continents and borders.

Objective

We thought the Digital ASEAN Program would be an excellent opportunity to expand our horizons and learn something new. This was our first time participating in a competition or acceleration program. We thought this would be a great opportunity to access new markets and form new business relationships.

Program Experience

The Digital ASEAN Program was a great learning experience for us. We were able to develop business cases that go beyond pilots. As a company with established products and services, Koltiva’s challenge was to build business cases with partners to enhance our services or use existing products in new markets, and we think we were able to achieve that.

We also learned how to prepare a proper pitch deck and deliver our key messages to impress an audience in under five minutes. We were also excited to learn from our fellow participating startups and the Program partners.

We are now collaborating to include FinTech solutions from MUFG/iAPPS into our AgriTech platforms to provide suppliers of our clients with access to financial services and loans. We are also developing end-to-end traceability services for agri-input delivery chains from manufacturer and distributors to smallholder farmers. A business model is currently being worked on with Yara and existing Koltiva clients.

“Fantastic working and event environment you have built up at LEVEL3. Two years earlier, and we would have incorporated Koltiva in Singapore.”

- Manfred Borer

- Manfred Borer
  Chief Executive Officer

- Furqonuddin Ramdhani
  Chief Technology Officer

- Kristyna Vydrova
  Chief Agronomist
RiseHarvest exists to enable smallholder rice growers in Myanmar to use fertilizers more profitably and sustainably through digital fertilizer recommendations. RiseHarvest is building a smartphone tool that incorporates financial data, farming information and real-time measurements to provide tailored fertilizer recommendations for rice farmers. This is achieved on an API platform that is linked to various interfacing systems such as a chatbot or an external smartphone application. This aims to improve the livelihoods of the three million paddy growers in Myanmar, where average rice yields are approximately 20% lower than world averages. As a social enterprise, RiseHarvest is committed to serving rice farmers across Myanmar with all profits reinvested into these communities.

The youngest member of the Digital ASEAN Program cohort, RiseHarvest is in the process of incorporation and is raising seed funding. Within five years, they wish to provide most smallholder rice farmers in Myanmar with 'finger-tip' access to personalized knowledge needed to maximize the productivity, sustainability and profitability of their fertilizer use on their farm. There is potential for RiseHarvest to expand to neighboring Southeast Asian countries and other crops.

Objectives

We were excited to be part of the Digital ASEAN Program as this was a golden opportunity to build connections with prominent organizations in the agricultural sector and to receive specialised training and expert mentorship.

Program Experience

We really appreciated the openness of the accelerator. The corporate partners, startup co-founders and accelerator coordinators all demonstrated a keen willingness not only to collaborate but also share their knowledge, networks and wisdom. A particular highlight was the human-centred design workshop in Indonesia where we got to share an extended amount of time with each other in an informal setting.

Through the process, we learnt skills and acquired knowledge needed to create value for smallholder farmers and for other agri-businesses. The bootcamps equipped us with a toolkit of skills that are helping us to quickly and effectively understand and satisfy the wants and needs of the smallholder farmers. Additionally, the Program linked us to a valuable network of agri-business professionals that we wished to connect with. Continually interacting with them across the table in Singapore, electronically over Skype and sitting on a log in Indonesia has helped us understand the priorities of corporate agri-businesses and fellow startups. This knowledge has been vital for us as we work to develop a sustainable and scalable business.

We are now working most closely with Yara and Grow Asia. Both partners helped us plan a pilot that we will implement with the International Rice Research Institute and approximately 150 farmers in the upcoming dry season in Myanmar (beginning late 2019). Grow Asia has also committed to co-fund the pilot, which we are grateful for.

"We would recommend this acceleration program without hesitation to anyone that wants to support smallholder farmers through business, agriculture and innovation."

- Sam Coggins
Saillog digitizes crop protection.

Their Agrio smartphone app uses proprietary artificial intelligence (AI) and computer vision algorithms to identify crop anomalies and provides recommendations on how to treat the problems. Within Agrio is the first AI-based global alert system in agriculture that dispatches warning notifications to impede infestations.

Saillog’s app has a global presence, is available in 16 languages, and has over 100,000 organic downloads to date. Incorporated in Israel in 2017, Saillog is a bootstrapped operation and is ready to scale. Their vision is to be the leading digital solution for farmers and continuously invent solutions to maximize yields.

**Objective**

We are focusing on ASEAN and wanted to establish strong partnerships in the region. The Digital ASEAN Program provided us with this opportunity.

**Program Experience**

The Digital ASEAN Program has been a unique learning opportunity for us.

The business development seminar was enlightening; we learned about unique ways to combine business models, which has since been implemented into our trajectory plan.

We received guidance on human experience design specific to the Indonesian region. We were welcomed into the home of a participating Indonesian farmer and received in-depth knowledge of how the agriculture system works locally. We are conducting a pilot with Yara International and Grow Asia. We recently released an updated version of our Agrio app that focuses on human experience design. The pilot will commence during the summer of 2019 and 50 coffee farmers from Nestlé Indonesia were recruited to participate. The farmers will use Agrio for plant protection management. We will quantitatively measure the adoption rate and usage of Agrio and its accuracy levels for coffee crops.

“Padang & Co invested time and money into our professional development. Each of our startup team members received tailored support that expanded their knowledge and professional experience.

Padang & Co’s team members are sincere, diligent, and dedicated to helping startups scale throughout the region. Padang & Co’s Digital ASEAN program provides partnerships with reputable organizations and companies. It’s a valuable and memorable experience for early stage technology startups.”

-Tamar Valdman
Tun Yat is an affordable and reliable machinery rental service for smallholder farmers that uses the power of mechanization, connecting farmers to an AgriTech system that increases their incomes creating prosperity for all. They provide quality tractors, combine harvesters, and precision implements from Japan and Europe, for each part of the farming season.

Tun Yat sets up service hubs to provide sales, drivers, and credit services teams to local farmers. Extension teams sell the service, process credit checks and collect payments. Their service delivery tools are supported by digital tools that allow for faster scale-up. Extension teams frequently use booking apps and online payment technologies to onboard farmers.

Incorporated in October 2017, Tun Yat has reached 6000 farmer households in Hinthada, Pyapon, Mudon, and Sagaing regions of Myanmar. In the next five years, they aim to service one million farmers in Myanmar. After completing two pre-seed rounds, they are now raising seed funding for 2019 and 2020. Tun Yat aspires to be the leading platform for agricultural machinery rental scaling in Southeast Asia.

The Startups

Tun Yat

We were excited to participate in the Digital ASEAN Program to connect with and learn from other AgriTech startups operating in Southeast Asia. We were also keen to work with the corporate partners and uncover further insights on how to scale our business in the region.

Objective

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Program Experience

Through the Digital ASEAN Program, we have had the opportunity to learn how AgriTech startups from Indonesia, India, and Israel are working with farming communities and using technology to solve various problems for smallholder farmers across the region.

We learned a lot from our on-site bootcamp in Padang, Indonesia, especially during the human-centered design workshop. We re-applied those principles in a series of three project planning and design workshops in Pakoku, Magway with PACT Myanmar. We were joined by three youth community service organizations (CSOs). The workshops resulted in the CSOs proposing a new project to PACT and winning a local grant. We then worked with the CSOs and train them to act as local service providers. They will be trained and equipped to run a new 2,500-acre tilling project involving six villages and several hundred smallholder farmers.

Through the Program, we were given a Grow Asia grant, which enabled us to establish a partnership with DRVR and acquire powerful IoT tracking sensor systems to help us track running time, machine utilization, and machine condition. This device has provided real-time data for the past four weeks, allowing us to compare our manual data collection systems with sensor data on machine fuel, speed, and location to help us better optimize our overall service delivery and driver controls. This successful test case is now scaling up with an expansion to six additional devices that will be used in the same Pakoku township project with an expanded fleet of six tractors to track data across 2,500 acres of smallholder farming land.

“The Padang team was really helpful in providing feedback and mentoring throughout the cohort journey. Being in the middle and connecting startups to multinational corporations is really challenging and Padang proved to be an excellent change-maker in this process.”

- Hujjat Nadarajah

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- Hujjat Nadarajah
At Padang & Co, we bring together startups, corporations, and ecosystem partners to solve big problems and develop new opportunities. Food & AgriTech is one of our focus areas, as we ponder the big question: how might we feed 8.5 billion people (720 million in ASEAN alone) by 2030?

In ASEAN, smallholder farmers contribute a large proportion of agricultural production. Essentially, they feed us. We can create a significant impact by giving these farmers access to technological tools, data, and knowledge about best practices. They also make up a large part of the population. So, bridging these gaps is especially meaningful to us, as we can chip away at the problem and help farmers grow and prosper.

We believe driving better outcomes in food production requires experimentation and innovation across geographies and all parts of the supply chain. AgriTech startups could be the catalyst for change.

The seven startups in the first cohort of the Digital ASEAN Program were challenged to make a real difference to smallholder farmers, and in turn challenge the Program Partners: MUFG Bank, Grow Asia, and Yara to find meaningful synergies and co-create new use cases and business models. In this way, the startups have accelerated their growth, and that is how we have challenged the traditional accelerator model with this Program.

We thank Cohort One for the opportunity to be part of their journeys. We also like to express our heartfelt gratitude to our Program Partners for their sponsorship and support for this pioneering program.

No organisation can solve the billion-dollar problems of the world alone. We hope to play a part in creating many more opportunities to enable more collaboration amongst the stakeholders – from young startups to large multinational corporations in the long and complex agricultural supply chain, and tackle many more problems.

We are just getting started.

Derrick Chiang
CEO
Padang & Co

Program Designer & Manager
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