



The Haitian countryside and the path of hope:

MACHE, A SOLUTION OF MANNITÒKS



Mannitòks is a **Haitian fintech** that, thanks to the Innovatech program, has created MACHE, an e-commerce platform that allows the sale and purchase of agricultural products. MACHE addresses essential problems of the rural population, such as limited access to markets, financial barriers to production, lack of necessary training, and logistical barriers. MACHE shows a high potential impact for the Haitian population, creating **new forms of income**, improving **financial inclusion** and creating a network –which previously did not exist– of sellers and buyers of agricultural products throughout the country and abroad. In the course of the Innovatech program, MACHE has been able to collaborate with 35 productive organizations, which impacted more than 5,000 members and resulted in more than 30 sales through its platform. This success story is accompanied by a testimony from

the president of the productive organization AFVDRAB.¹

How did Mannitòks come about?

The story of Mannitòks began in 2008, when Christian Cherubin, founder and CEO of the fintech, accompanied his sister to a hospital in Haiti on a Sunday. The visit to the hospital was unexpected, so the family did not bring enough cash. For this reason, the doctors at the hospital would not attend the young woman. It took the family hours to find an ATM that would let them withdraw money and just as many hours for the hospital to finally treat Christian's sister. This day, he experienced first-hand the consequences of an undeveloped financial sector and decided to contribute to the improvement of the Haitian financial system, especially in rural areas.

¹ Asociación des Femmes Vaillantes pour le Développement de Roche-A-Bateau (AFVDRAB).

A decade later, in 2018, Mannitòks was created, a fintech that allows transferring money from one bank account to another, including five of the largest banks in Haiti, as well as between bank accounts and "MonCash", the largest mobile wallet in the country with more than 2.2 million active accounts and strong presence in remote areas. Today, Mannitòks has more than 60,000 transactions per year and a transaction volume of USD 625,000.

Mannitòks participates in Innovatech.

Mannitòks' mission is to strengthen financial inclusion in rural Haiti. From the beginning on, it was very clear to the startup that in order to transfer money, you have to have money; and in order to have money, you have to have a way to generate income. In rural Haiti, income-earning options are very limited. Mannitòks applied to the Innovatech program with the aim of impacting rural areas beyond giving people the ability to transfer money: the idea was to generate income, money, which then could be transferred using the Mannitòks network.

Being selected for receiving the Innovatech grant was an important milestone for the startup, because it showed its members that "[...] people trust in Mannitòks, they think that we are on the right track" (Christian Cherubin, CEO). In September 2022, with Innovatech's

support, Christian and his team started working towards their goal: helping rural producer organizations generate more income.

First, it was difficult.

Innovatech's goal is to bring technological solutions with the potential to solve the specific needs of small rural productive organizations to the countryside. However, in order to solve needs, you first have to identify them, which means that a direct collaboration with the target group was indispensable.

Initially, establishing such a collaboration was a challenge for the startup. Haiti has a strong presence of NGOs, so people are very used to direct financial support or economic subsidies. A project like Innovatech, however, which seeks to develop capacities in rural people to help them help themselves in the long term, did not meet a lot of interest in the beginning.

By working hard and analyzing the target group, Mannitòks identified the problems to be solved.

Eventually, after many one-on-one calls and detailed explanations, Mannitòks managed to convince several organizations to participate in the project. Thanks to all these conversations, the startup managed to understand the obstacles, problems and needs of these kind of organizations in rural Haiti, such as

lack of access to reliable markets, direct commercial linkage between buyers and producers, limited access to sources of financing and access to technological tools. Logistical difficulties in marketing agrifood products, lack of training in good agricultural practices and difficulties in carrying out financial transactions also represented major challenges.

This is how MACHE, the path of hope, was born.

Based on these findings, Mannitòks decided to develop MACHE, an e-commerce platform that allows the sale and purchase of agricultural products online and connects sellers with buyers throughout the country and abroad.

MACHE stands for "*Mete Agrikiltè sou Chemen Espwa*" in Haitian Creole, which means: "Put the farmers on the path of hope". Mannitòks was convinced that MACHE could serve as a network, a path between producers and buyers that has not existed in the Haiti so far, creating a long-term change.

MACHE was adapted and improved to become a comprehensive solution.

During the pilot phase of Innovatech, MACHE received valuable feedback on their platform from producer organizations, which led to the implementation of several improvements

over the course of the project. The goal was to create a solution that truly supports the rural sector in Haiti, and they did it! The MACHE platform is now up and running and helps Haitian smallholder farmers to connect with buyers to easily sell their products online. MACHE is hosted on the Mannitòks platform and uses the fintech's online money transfer system to enable secure digital payments for products sold. In addition, MACHE already offers first agricultural credit options, an area that will be further developed in the future. From another perspective, the platform allows buyers to find the products they are looking for on the local market and offers a network of agents for processing and transporting the purchased products.

MACHE addresses real problems of agricultural producers.

With its business model, MACHE is creating access to new, reliable, and diverse markets for small farmers' organizations in rural Haiti. With MACHE, buyer organizations have access to a wide range of products that were previously unavailable to them. MACHE's network of agents supports agricultural organizations in reducing the logistical difficulties they face in marketing and selling their products. Also, the MACHE team offers training in the use of the platform, good agricultural practices, or weight measurement and packaging, which helps organizations to improve and increase

their production; and therefore, to increase their sales. Using mannitòks.com as an alternative solution to conventional financial services, MACHE facilitates the execution of financial transactions. In addition, with its agricultural loans, MACHE will improve the limited access to financing.

MACHE's potential for impact is considerable.

Now, what changes for the small producers who sell their products through MACHE? What changes for young people working as agents, or women vendors who can now buy and sell on MACHE?

MACHE, as a new sales channel for productive organizations, helps to generate income for productive organizations and their members, boosts the local economy and includes other interest groups, such as youth and women. Young people can become MACHE agents and earn commissions, or sell products purchased through MACHE. Women vendors, called "Madan Sara", now have access to a safe and official buying and selling channel.

Also, MACHE supports the reduction of financial exclusion in rural Haiti, as its users do not require a bank account. Mannitòks provides access to an independent digital payment mechanism, which is already including different types of credits to increase access to finance for

small producers in rural areas. For financial institutions, it offers a potential for collaboration in the generation of credits backed by the productive history of organizations.

In addition, MACHE creates a network of buyers and sellers, which is much needed in Haiti. Until now, business has been highly concentrated in the capital, Port-au-Prince, which brings security risks, dependency, and a lack of knowledge about the availability of products in other areas of Haiti. With MACHE, organizations now know which products are produced in the region and can buy locally. It is estimated that between 80% and 90% of microenterprises in Haiti are food processing companies. MACHE helps to create a network of producers so that these processors and other organizations can find the necessary inputs for their operations, boosting the local economy.

Productive organizations consider that MACHE brings them added value.

Productive organizations that buy and sell on MACHE consider that the solution has helped them improve the use of their resources, increase their production and sales, facilitate the work of their members and improve access to less expensive resources.

The case of the AFVDRAB organization.

The AFVDRAB organization has 300 members; of these, 270 are women. The organization's income is mainly aimed at supporting women with domestic problems and other pressing needs. Most of its members used to sell their peanut production in the market. However, after the 2021 earthquake, the organization had to stop its production due to lack of funds and a market to sell. With Innovatech, AFVDRAB resumed its peanut production thanks to purchases partially prepaid by the MACHE platform. Its members, under the guidance of Mrs. Ermite, now have a market to sell their production and, thus, an income channel.

Check out the testimony of Mrs. Ermite Alfred Louis-Jean, the president of the AFVDRAB organization: https://youtu.be/OpzY_UPCRUc

High expectations for MACHE in the future.

During the course of the Innovatech project, MACHE has registered 35 selling and 45 buying organizations on its platform. More than 30 sales and more than 30 presentations and trainings have been executed. In total, MACHE managed to impact an impressive number of more than 5,000 members of productive organizations in rural Haiti over the course of the Innovatech project.

With MACHE, productive organizations have access to a new direct sales channel with inclusive payment services that gives them access to a network of national and international buyers and sellers.

