

PaygOps

Boosting Inventory and Delivery Management with Custom Workflows

CASE STUDY



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Overview



ONE ACRE FUND

One Acre Fund is a social enterprise that supplies financing and training to help smallholders grow their way out of hunger and build lasting pathways to prosperity.

<https://oneacrefund.org/>

Industry

Agricultural Technology
Microfinance
Non-profit Organisation

Regions served

Burundi, Kenya, Malawi, Rwanda,
Tanzania, Uganda, Ethiopia

Customer Since

Q4 2020

Strengths



Largest network
of smallholder
farmers in Africa



Innovative
approach to
Microfinance



Strong network of
donors



High-quality
Agritech inputs

Context





Last-mile distributors require specialised digital tools to execute their different business operations, especially when managing and monitoring large inventories and stocks. As organisations scale, they tend to have in place different tools for different tasks, and might struggle to streamline processes and leverage data when such tools act as separate entities and do not exchange information, with teams still relying on prone-to-error manual work and, at times, getting restrained from scaling further.

One Acre Fund is a social enterprise that provides 1.5 million smallholder farmers with a multidimensional bundle of agritech inputs and services. Since 2014, the organisation has progressively been incorporating digital technologies to their operational strategy, such as tablets and Mobile Money. In Q4 2020, they adopted PaygOps as their core IT infrastructure, and with it, a new operational model came along.

Challenge



In the past, the agritech provider was mainly using SAP for inventory management, which was limited only to their warehouse. The inventory management, overall, was done manually, which for an organisation like One Acre Fund was no longer sustainable. When carrying out sales duties in the field, agents had no way whatsoever to know the status of the product stock, and tended to sell offerings for which not all items might be available in stock. As a result, this generated discrepancies between what was actually available and what the agents recorded in the field, consequently limiting them to operate only as a seasonal programme.

In terms of delivery, their previous infrastructure wouldn't allow them to even consider home delivery. Thus, the only option available for farmers was to pick up the products either at One Acre Fund's warehouses, or at nearby pick-up points, such as schools, churches, and the like, which was a cumbersome and time-consuming process for the customer.





We were basically working on Google Sheets. Being able to use PaygOps and integrate it with our inventory management system allows us to interconnect all of our activities and, thus, offer a holistic client experience for the farmer.

The main challenge with home delivery was that there was no home delivery at all. PaygOps has enabled a new operating model that we couldn't run before because we didn't have such a flexible technology behind it."

Clara Ruiz Linaje,
Former Innovation Consultant, One Acre Fund



Solution

Aiming at reaching more farmers while serving them more flexibly, and relying on PaygOps' renowned ease to adapt to unique needs of last-mile distributors, One Acre Fund entrusted Solaris Offgrid with the development of a fully customised solution to integrate PaygOps with their newly adopted inventory management platform, Erply. This would be achieved via **Custom Workflows**, a cutting-edge software integration service carried out by the PaygOps team to automate processes for last-mile organisations, allowing real-time exchange of data between PaygOps and any third-party tool.

The custom workflow devised for the agritech provider around inventory management enables the seamless exchange of information between PaygOps and Erply, so that stocks, and re-stocks, are always up-to-date according to sales and loan values captured on PaygOps, interconnecting the newly established duka shops, warehouses and field agents. Moreover, PaygOps and Erply would also be in sync with Senty, a delivery management platform, which would allow home delivery for the first time ever in One Acre Fund's history.





One of the main challenges has been to adapt to manage large portfolios of agricultural products, as opposed to solar home system distributors that have only a few products that they combine in bundles. Working alongside One Acre Fund has helped us add more flexibility to PaygOps, to group any kinds of products in bundles, allowing providers to change these products at certain points in the customer journey, and even deliver these products to the customer's home. This has helped us make PaygOps really adaptable to sell any kind of product in the last-mile distribution, on a loan basis, for any kind of distributor.

Elsa García Díez,
Customer Success Manager, PaygOps



Integration Setup

The integration encompasses several information exchanges over the customer journey across PaygOps, the inventory management software, Erply, and the delivery management platform, Sendy, which are interconnected via API and webhooks, with punctual actions across platforms triggered by specific events on PaygOps.

Thus, the custom workflow leverages the use of custom statuses for leads on PaygOps throughout the lead journey. Depending on the different statuses enabled on PaygOps by the field officer (via mobile app), or the Duka shop officer, the custom workflow will run the interaction between platforms accordingly. To illustrate this, let's briefly describe the main scenarios:

1. When "Awaiting Loan Approval"

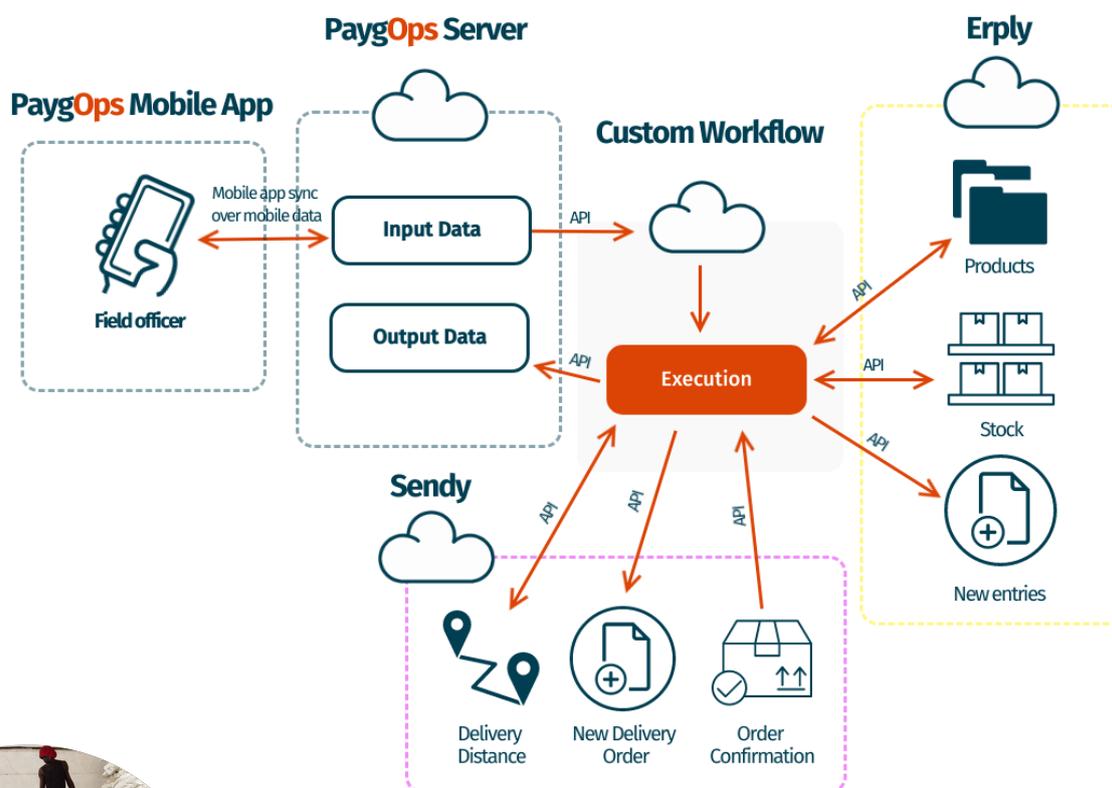
The workflow runs a check of the stock for the offer and products on Erply. If the stock is available, the loan will automatically get approved on PaygOps. If the stock is insufficient, the agent will be notified via SMS that the sale could not be approved and, then, the agent can either change the offer for this lead, or wait until stock is available again.

2. When the "Down Payment" is received

There can be two different events: For "home delivery", a delivery order will be placed on Sendy and the status will change to "Awaiting pickup" on PaygOps, informing the customer via SMS of the expected date of delivery by a Sendy rider. If it's a pick-up, the status will just change to "Awaiting pickup", and the customer will be informed of the time and location to get their products.

3. Pick-up/Delivery

Once the Sindy motorbike rider picks up the product from the warehouse and hands it over to the client, or when the latter picks up the product at the Duka shop, the status of the client on PaygOps will change to "Registered".



Click here to watch Episode 4 of the PaygOps x One Acre Fund Series and fully explore, through animations and visuals, how the different Custom Workflows are enhancing One Acre Fund's operations and helping materialise a new operating model.

Process Improvement

**01**

Digital Automation

The foremost improvement for the social enterprise was **transitioning from manual inventory transactions to fully automated ones** across field agents, duka shops and warehouses.

02

Paygo Approach

Products can now be bundled up together under one same contract, each one with their own stock. The loan contract has a value, a duration, and whichever products the customer wants on top of this, which modifies the total value of the offer linked to the contract, but maintains the duration of the latter. Thus, it changes the reference pricing that the client has to pay every two weeks. In the past, clients finished paying before even getting the products, whereas now they get the products right away, in a more Paygo-like manner, so they can pay for them flexibly over time.

03

Home Delivery

Home delivery was not part of One Acre Fund's operational model and, therefore, represents a major improvement for the organisation. The option is still in the process of scaling, with pick-ups at Duka shops still accounting for ~96% of all orders by farmers, and 4% home deliveries. However, the social enterprise expects this to change substantially in 2023.



By essence, custom workflows reduce the workload of anyone involved in the process. The more clients you have, the more you need to automate, so that you reduce margin for manual error at every step of the process.

It's very critical that all the integrations work smoothly and are tested properly for any scale up, especially in terms of inventory integrations, because inventory reconciliation can impact the organisation financially.”

Simon Schaffner,
Software Solutions Specialist, PayOps



Benefits

An automated inventory management allows the organisation to mitigate the risks associated with sales orders and stock adjustments, while drastically reducing the need for weekly stock counts and manual reconciliations, as well as the risk of errors and inaccuracies across stock levels and valuations, allowing the organisation to effortlessly manage thousands of customer entries per month.

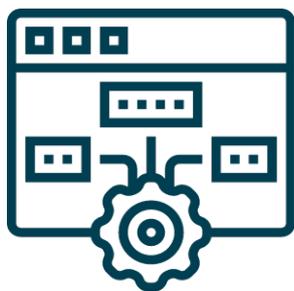


"Things are now working pretty well. The products are always written off from the system when a delivery is planned. I have the ability to change the customer's status from awaiting reservation to waiting for pick-up. I have not experienced challenges so far as in the past.

Now, right after a customers' product is written off from the system, we're able to review the stock levels in the Duka that we need to sell to the walk-in customers. I believe that with the current process, there will be no variance between systems in Dukas and the warehouse.

Alice Amulama,
Shianda Duka Officer, One Acre Fund





The custom workflow in place allows the organisation to automate and fast-track as many inventory-related processes as possible and, thus, notably reduce the workloads of the different One Acre Fund teams involved in the process. This specific integration is helping such an agrovet to save several man-days.

Looking ahead to a progressive scaling, the iterative design of the integration allows PaygOps flexibility to adapt to One Acre Fund's constantly growing operations and incorporate additional functionalities to the custom workflow, or enhance certain processes as their new experience in the field requires.



Farming is a nuanced and high-risk business which requires making decisions as new data becomes available. Customers really value the ability to make decisions with One Acre Fund 1 or 2 days before they need to invest vs. 7 months prior.

Patrick Bell,
COO, One Acre Fund.





The ultimate benefit is felt by farmers, who, according to the organisation, are providing very positive feedback in terms of how quickly **they can now access agricultural products and services all year round** across different selling points, which is directly tied to the enhancement of the inventory management through the custom workflow.



The customers can now **buy and pick up products within ~1-3 days** at a nearby Duka shop or, if preferred, get their orders delivered at home, with the brand new home delivery option. This is a major improvement as, in the past, farmers would wait 6 months after the enrolment process to actually access the inputs.



1-3 days

Around 1,500 field agents have gained more autonomy and become more efficient in their day-to-day operations, given now they're able to visualise in real time which products are available in stock, and can assist the customer to modify different aspects around the offerings in the contract, knowing that the adjustments between platforms will occur seamlessly, offering higher quality in the service they provide.

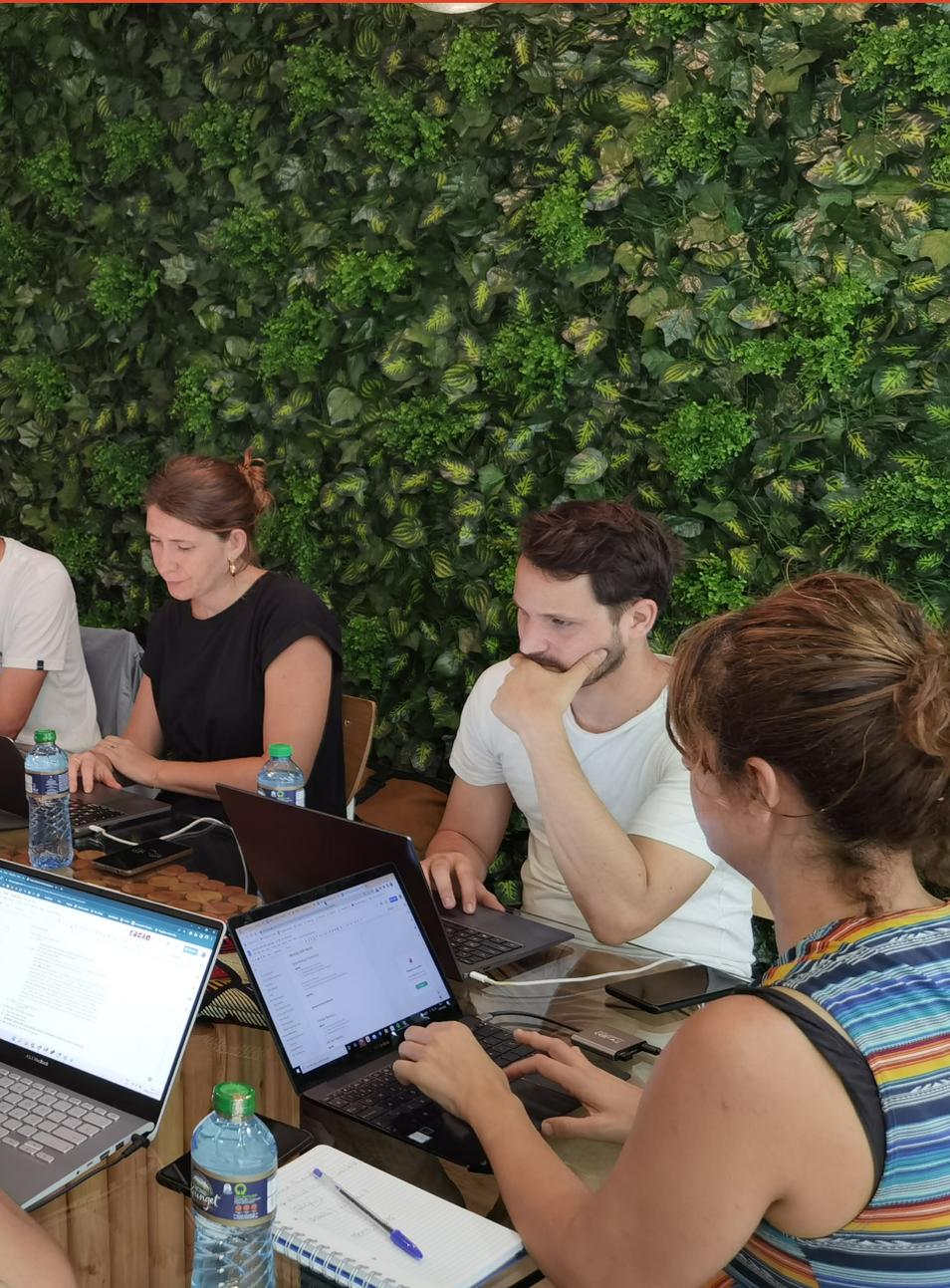
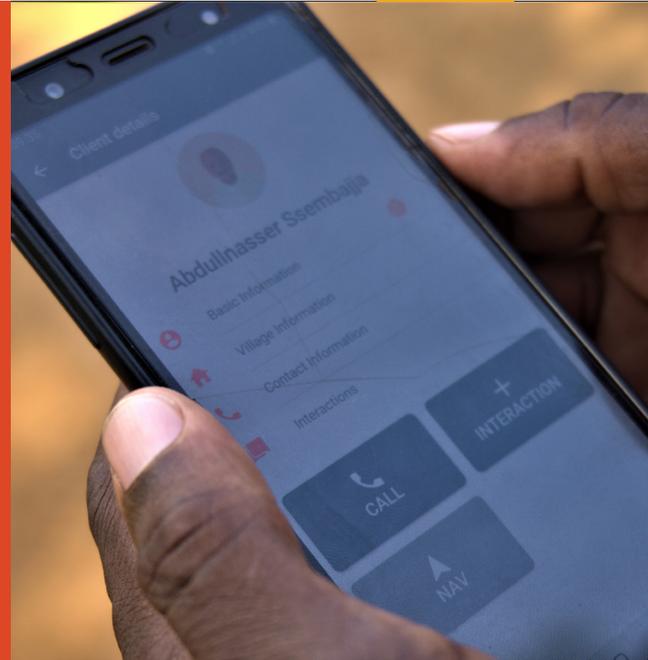


1,500 agents



About PaygOps

PaygOps connects energy utility appliances, as well as non-energy appliances, and payment methods (Pay-as-you-go, Mobile Money) to a suite of enterprise applications, or to API services, which allows the smooth management of lease financing (for paygo and non-paygo products) and operations, while providing key financial data and metrics to investors. PaygOps is engineered to deliver affordable modular and interoperable solutions to address off-grid energy and credit access challenges and distribution complexity.



Credits

Thanks to our contributors:

From PaygOps:

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Patrick Bell, COO

Alice Amulama, Duka Officer

Clara Ruiz Linaje, Former Innovation Consultant

More Resources

This Case Study is part of the PaygOps x One Acre Fund Series. Explore the full series [here](#). For more information:

www.paygops.com

www.solarisoffgrid.com

www.oneacrefund.org