Impact Report 2024

Driving Productivity with Purpose

How Elevarm is Cultivating a Thriving Agricultural Ecosystem

Table of Contents

Glossary

Term	Definition
Active Farmer	A farmer who has engaged in at least one transaction with Elevarm within the past month—such as purchasing agricultural inputs, accessing financing, or supplying produce through Elevarm's market channels.
Agricultural Productivity	Crop yield per unit of land (e.g., tonnes/hectare).
Annual Percentage Rate (APR)	The total annual cost of borrowing, expressed as a percentage. Includes interest charges and other fees (e.g., administrative, insurance, and disbursement).
Crop Insurance (*Asuransi Tanaman*)	Financial protection against crop failure due to climate risks (drought, floods) or pests.
Farmer Partnership Model	A model where land is owned by farmers, while agricultural inputs are provided by Elevarm. Farmers commit to selling all harvests to Elevarm at a mutually agreed fair price.
Good Agricultural Practices (GAP)	A set of principles, standards, and technical guidelines to ensure safe, sustainable, and ethical farming methods.
Impact Investing	Investments targeting financial returns and measurable social/environmental good.
Life Insurance (*Asuransi Jiwa*)	The coverage amount provided to farmers' families in the event of a farmer's death.
Offtake Agreement	Buyer commitment to purchase harvests at pre-set prices, reducing farmer risk.
Plantation Model	A model where land is owned or leased by Elevarm, and cultivation is managed directly using hired farm labor.

Glossary

Term	Definition
Quality Control (QC)	The process of inspecting and testing agricultural inputs and outputs to ensure they meet quality standards for yield, safety, and market requirements.
Social Return on Investment (SROI)	Ratio of social value created per dollar invested (e.g., 1.5:1 = 1.5$ of values generated from 1$ spent).
Stratified Sampling	Survey method dividing farmers into groups (e.g., by land size, number of services/products used, and location) for representative data.
Sustainable Development Goals (SDGs)	A set of 17 global goals adopted by the United Nations to guide efforts in ending poverty, protecting the planet, and ensuring prosperity for all by 2030.
Theory of Change (ToC)	Roadmap showing how activities lead to long-term impact.
Value Chain	All steps from farm to consumer (inputs → production → processing → markets).
Vermicompost	A nutrient-rich organic fertilizer produced through the decomposition of organic matter—such as animal manure or plant waste—by earthworms.
Young Farmer	A farmer within our ecosystem who is under 36 years old at the time of data collection.

*Currency exchange rate used in this report: **USD 1 = IDR 16,000**

elevarm

Strategic Outlook

- Letter from CEO
- Investor Note

Letter from CEO

At Elevarm, we believe the future of agriculture in Indonesia lies in harmonizing two urgent imperatives: strengthening food security while protecting the environment. This year's Impact Report, "Driving Productivity with Purpose: How Elevarm is Cultivating a Thriving Agricultural Ecosystem," demonstrates how our holistic solutions in developing organic and environmentally-friendly agri inputs, supervising good agricultural practices while executing a strong farmers' partnership model, and building comprehensive market infrastructure make these imperatives feasible—and profitable.

The results inspire optimism. Across multiple projects in our ecosystem, farmers partnering with Elevarm achieved higher yields in average across various commodities while reducing water and chemicals use—proof that productivity and environmental stewardship reinforce each other. Behind these numbers are real stories: smallholders increasing income, degraded land revived, and communities thriving.

None of this happens in isolation. Our partnerships—with farmers embracing sustainable agriculture practices, academicians and scientists developing new products, local communities helping each other, and financial partners offering flexible financing—are turning potential into impact.

The needs for food security and climate change resilience are ever-growing. Climate volatility and food demand require faster, scalable solutions. This report is not just a milestone; it is a call to action for everyone. By combining cutting-edge agritech with on-ground collaboration, we can transform food systems in Indonesia and scale the approach nationally.

Join us as we venture deeper into this mission. Where productivity meets stewardship.

Bayu Syerli Rachmat

Co-Founder and CEO Elevarm

Investor Note

Eddy Chan

Founding Partner at Intudo

Elevarm exemplifies the perfect synthesis of purpose and profitability in action. Their holistic approach has transformed agricultural ecosystems in ways their third annual report clearly quantifies—higher farmer incomes, improved crop yields, and significant environmental efficiencies. What impresses us most as an investor is how each data point in this report validates a fundamental truth: addressing ecosystem challenges holistically doesn't just create social good, it builds sustainable competitive advantage.

This isn't just about lifting farmers above poverty lines; it's about pioneering an agricultural model where financial returns and climate resilience become mutually reinforcing. The consistent year-over-year progress detailed in this report confirms what we recognized early: Elevarm isn't just participating in the future of agriculture—they're actively creating it.

Khailee Ng

Managing Partner at 500 Global

Agriculture stands at the crossroads of some of the most urgent global challenges - climate volatility, food security, and rural poverty. Elevarm approaches these not as isolated issues but as interconnected opportunities.

This impact report offers more than encouraging metrics - it documents a shift in how value is created across the agricultural value chain. Higher incomes, better yields, and resource-efficient practices aren't simply outcomes - they're evidence that Elevarm's ecosystem-first strategy is unlocking a new kind of competitive advantage: one rooted in inclusion and intelligence. What's particularly compelling is how Elevarm is translating field-level insights into long-term strategic assets, including AI-powered tools that could redefine agricultural resilience at scale.

We backed Elevarm not just for where they were going, but for how they were thinking. They're not reacting to the future, they're shaping it. And in doing so, they're proving that scalable impact is not only possible - it's investable.

Yinglan Tan

Founding Managing Partner at Insignia Ventures Partners

When Elevarm launched its impact reporting initiative in 2022, we had the privilege of working closely with them on the debut report. Since then, this series reflects their progress tackling the immense challenges faced by smallholder farmers in Indonesia. Today, Elevarm supports over 15,000 farmers, facilitating more than US$14M in transactions annually and increasing yearly farmer income across various commodities and demographic.

The report also captures Elevarm's evolution as a business, developing a platform for high-quality inputs and better cash flow access. Critically, the data they are gathering lays the foundations for future industry transformation through technologies like AI.

While there is still much more to be done, Elevarm's progress amidst today's challenging macro-environment is no small feat, as you'll uncover in this report.

Report Overview

About the Report

Measuring What Matters: Productivity Meets Stewardship

At Elevarm, we believe transparency drives transformation. This third annual Impact Report quantifies **how our upstream ecosystem interventions deliver triple wins**: boosting farmer livelihoods, strengthening food security, and enhancing environmental resilience across farming communities.

Why It Matters

1. **Proof of Concept**

   Validates how Elevarm's model—sustainable inputs, inclusive partnerships, and market infrastructure—creates measurable, scalable impact.

2. **Farmer-Centric Insights**

   Amplifies the voices of smallholders through on-ground data and firsthand stories of challenges and changes.

3. **Global Accountability**

   Aligns with 5 SDGs, including No Poverty (1), Zero Hunger (2), Decent Work and Economic Growth (8), Climate Action (13), and Life on Land (15).

Key Impact Areas

1. **Productivity Gain**
   - ✓ Higher average yields across commodities and farming communities, driving strong income growth for farmers.
   - ✓ A scalable and efficient value chain, benefiting both farmers and consumer households.
2. **Environmental Stewardship**
   - ✓ Reduced water and chemicals use while maintaining yields.
3. **Scale and Reach**
   - ✓ Operating across 3 provinces and 10 clusters, with valued partners from around the world.

Our Methodology

1. **Data Triangulation**

   Integrates historical platform data, farmer surveys, and third-party datasets; a third-party audit is planned for the 2025 Impact Report.

2. **Stratified Sampling**

   Captures the diversity of farmer communities and service offerings across all operational areas.

A Call to Collaborate

This report is more than data—**it is a call for action**. We invite investors, policymakers, and agricultural communities to:

- Replicate proven models in new regions
- Invest in scalable, high-impact solutions
- Partner with Elevarm to expand reach and deepen impact

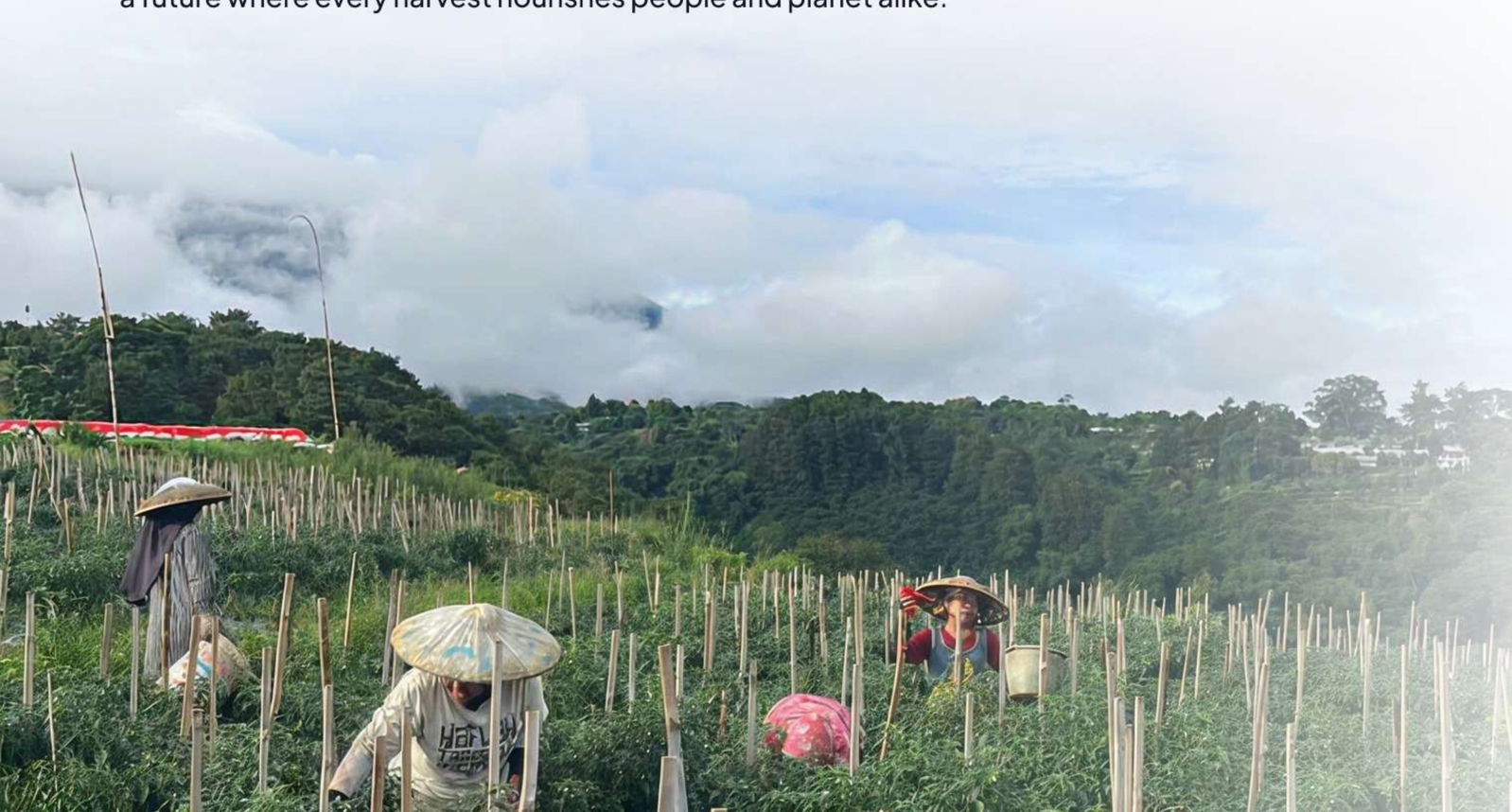
Together, we can turn insights into enduring change.

About Elevarm

Purpose-Driven Innovation for Perpetual Productivity

Elevarm is an agritech company on a mission to **drive productivity across Indonesia's farming communities**, with a special focus on horticulture commodities. We develop high-quality, climate-smart agricultural inputs, empower farmers through sustainable practices, and build market infrastructure—bridging ecological stewardship with economic growth. Our approach combines cutting-edge agritech with deep community partnerships to deliver scalable, science-backed solutions that farmers trust and adopt.

At the heart of our work lies a fundamental truth: thriving farms create thriving ecosystems. Since 2022, we've empowered over 15,000 farmers to increase yields while reducing environmental harm —demonstrating that **regenerative agriculture is both achievable and profitable**. Together with our valued partners, ranging from academic institutions to international organizations, we're cultivating a future where every harvest nourishes people and planet alike.



About Elevarm

From Scalable Systems to Sustainable Outcomes

Through NextBio, Elevarm's flagship agri-input initiative, we are leading the transformation toward sustainable agriculture with **a focus on organic, environmentally friendly solutions**. At the core of this initiative is vermicompost, our leading product, which plays a critical role in improving soil health, reducing chemical dependency, and enhancing crop resilience. Complemented by a growing portfolio of bio-fertilizers and organic pesticides, our scientifically validated inputs deliver threefold impact: increased yields, stronger plant health, and long-term soil regeneration.

By ensuring that all products are affordable and accessible, we empower smallholder farmers to **adopt sustainable practices without sacrificing productivity or profitability**. Each product in the NextBio line is rigorously tested and field-proven, aligning with our dual commitment to ecological preservation and farmer prosperity.

Elevarm bridges traditional farming wisdom with cutting-edge technology to execute scalable, sustainable, and profitable agricultural initiatives through two complementary models: farmer partnerships and plantations. Elevarm transforms smallholder agriculture through an innovative partnership model that replaces cash loans with direct access to high-quality inputs—seeds, fertilizers, and biostimulants—paired with subsidized crop and life insurance to de-risk farming. These partnerships are designed to enhance productivity and livelihood for farming communities. Complementing this, our plantations exemplify high cultivation standards and living laboratories of agricultural excellence. Here, we combine proven best practices with precision technology to establish new benchmarks for efficient, sustainable cultivation. This dual approach creates **a robust ecosystem where knowledge transfer and innovation drive continuous improvement** across all operations.

About Elevarm

Closing the loop in our agricultural ecosystem, Elevarm has built **an integrated market infrastructure** that connects produce from our farms and farmer partners to diverse buyers, from local traditional markets to modern retail channels and export destinations. This multi-tiered distribution system ensures optimal revenue capture by matching all product grades with suitable market segments, dramatically reducing post-harvest waste. While Indonesia's agricultural sector still faces digital adoption challenges, we are pioneering change through PasarAgri, our proprietary platform. Our platform bridges high-volume buyers directly with production centers, creating efficiency gains and price transparency across the value chain—a critical step toward modernizing Indonesia's agricultural commerce.

At Elevarm, our operating model is **fundamentally shaped by three core principles** that drive every aspect of our work. First, our commitment to sustainable agriculture comes to life through initiatives like NextBio and implementing Good Agricultural Practices, guided by our team of experienced agronomists and scientists. Second, we embrace collaboration as essential for creating lasting change, partnering across the agricultural ecosystem to amplify our impact. Third, we pursue mutual growth as our ultimate measure of success, ensuring benefits extend to farmers, communities, and the environment.

These principles translate into measurable outcomes through our five sustainability pillars: Productivity (optimizing yields sustainably through innovation), Environment (regenerating natural systems with sustainable solutions), Socio-Economic Welfare (uplifting communities and rural economies), Literacy (building capacity on sustainable practices), and Inclusivity (ensuring equitable access to resource and opportunities). By aligning our operations with these principles and tracking progress through concrete sustainability metrics, we create value that is **both economically viable and environmentally regenerative** while genuinely improving lives across farming communities.

This framework highlights Elevarm's commitment to **ethical, scalable, and community-driven agriculture** while aligning with broader development goals.

Impact Framework

- Theory of Change
- Impact Highlights

Theory of Change

Breaking Barriers: Challenges in the Upstream Farming Ecosystem

Indonesia's smallholder farmers grapple with **a persistent productivity gap**, yielding 20–30% less than neighboring Vietnam and Thailand across key horticulture crops like chilies, shallots, potatoes, and tomatoes (World Bank, 2022). This disparity stems from fragmented seed distribution, inconsistent practices, and reliance on unproductive techniques.

For instance, while Vietnam's potato farmers reach productivity around 22–25 tons/hectare, Indonesian farmers achieve just a bit less than 18 tons due to uneven input access (FAO, 2023). Without intervention, **this gap threatens both food security and export competitiveness**.

Financial exclusion further deepens vulnerabilities. Only 30% of Indonesian farmers access formal credit, with interest rates often exceeding 40% APR (Annual Percentage Rate) from informal lenders (IFC, 2023). Crop insurance penetration remains below 5%, leaving farmers exposed to climate shocks—a critical risk as droughts and floods now wipe out 15–20% of annual yields (Indonesian Ministry of Agriculture, 2023). Many smallholders remain unaware of insurance products or view them as unaffordable, perpetuating cycles of debt.

Decades of chemical overuse (e.g., urea application rates 50% above optimal levels) have degraded 40% of arable land (Indonesian Soil Research Institute, 2021), while poor post-harvest infrastructure forces farmers to sell 80% of produce locally at depressed prices (Central Bureau of Statistics, 2023). With less than 10% accessing premium markets like supermarkets or exporters, most earn just 20–30% of the end-consumer price (World Bank, 2021).

These deeply interconnected challenges **demand systemic, coordinated solutions**—from regenerating soil health to building equitable market access pathways—to unlock Indonesia's full agricultural potential and drive higher productivity.

Theory of Change

From Inputs to Impact: Our Pathway to Systemic Change

This Theory of Change demonstrates how **our integrated upstream ecosystem services empower smallholder farmer partners** to achieve higher productivity, better livelihoods, and environmental sustainability.

Through a combination of:

- Organic and climate-smart inputs (e.g., certified seeds, organic fertilizers, and biostimulants),
- Tailored financing (affordable loans with harvest-linked repayment complemented by crop and life insurance),
- Tech-driven cultivation (soil testing service, monitoring dashboards, and en-suite applications), and
- Comprehensive market infrastructure to enable off-take certainty and fair pricing;

We enable farmers to improve their productivity, unlocking **meaningful growth in annual income** per household.

Rigorous impact measurement—including stratified sampling across all farming clusters and analysis of multi years of historical yield data—ensures transparency. Beyond economics, our model promotes gender-inclusive participation, where we embrace women-led farms, sustainable practices through GAP, and wider market linkages from previously untapped opportunities, ultimately contributing towards income growth for our farmer partners. This framework scales proven methods while addressing systemic barriers like post-harvest losses and input access, creating **a replicable blueprint for agricultural transformation** in Indonesia and beyond.

Theory of Change

1. **Long-Term Goal**

   Enable sustainable livelihoods for smallholder farmers in Indonesia by enhancing productivity, stabilizing incomes, and building climate resilience.

2. **Key Assumptions**
   - ✓ Farmers adopt improved cultivation practices when provided with tailored advice and continuous support.
   - ✓ Access to high-quality inputs (e.g., seedlings, fertilizers) directly correlates with higher yields.
   - ✓ Higher yields drive higher income, empowering farmers to lift themselves out of poverty.
   - ✓ Adoption of Good Agricultural Practices (GAP) promotes long-term environmental and economic sustainability.

3. **Inputs (Resources Invested)**
   - ✓ **Financial:** Input financing, operational funding, and crop and life insurance coverage.
   - ✓ **Technical**: Farm management platform (application, dashboard, and devices), advanced soil testing, and partnerships with agricultural experts and R&D institutions.
   - ✓ **Data-Driven**: Stratified sampling and historical productivity analysis.

4. **Activities**
   - ✓ **Input Distribution**: High-quality seeds, fertilizers, and tools.
   - ✓ **Monitoring and Advisory**: Experienced agronomist visiting the lands to control cultivation and advise on best practices.
   - ✓ **Data Collection**: Field surveys across all clusters and triangulation with third-party and government datasets.

5. **Outputs (Direct Results)**
   - ✓ 36.5% of farmers experienced yield improvements, with others maintaining stable output.
   - ✓ Average farmer income increased from IDR 12.1 million to 14.1 million per crop cycle.
   - ✓ Informal lending reliance dropped from 30.67% to 10.16%,

6. **Outcomes (Medium-Term Impact)**
   - ✓ Improved financial resilience among smallholder farmers.
   - ✓ Adoption of more sustainable and professional farming practices.
   - ✓ Meaningful increase in the number of women-led farms.
   - ✓ Inclusive income progression for low-income farmers

7. **Impact (Long-Term Change)**
   - ✓ **Poverty Reduction**: Over 10,000 farmers move above the poverty line.
   - ✓ **Strengthened Rural Economies**: Shift from informal financing to structured capital and increased labor engagement for more equitable value chains.
   - ✓ **Scalability**: Model replicated in other regions across Indonesia (e.g., Sumatra and Sulawesi)

8. **Evidence & Validation**
   - ✓ **Data Source:**
     - Existing operational database (multi years of data).
     - Farmer surveys and interviews using stratified sampling methodology.
     - Government-related and academic data source e.g., Statistic Indonesia (BPS), Ministry of Agriculture, and academic journals.
   - ✓ **Validation Plan:**
     - Third-party audits from reputable firms and SROI analysis will be conducted in the next Impact Report.

Impact Highlights

By The Numbers: Productivity Meets Purpose

These metrics tell the story of positive changes unfolded - of how reliable supply solutions meet environmental stewardship, powered by collective mindset within communities to achieve mutual growth. **Each percentage point encourages optimism**: farmers gaining stable and predictable incomes, degraded land gradually returning to productivity, and farming becoming a promising grassroot profession to redefine what's possible in Indonesian agriculture. This impact is measured not just in tonnes and rupiah, but in ecosystems empowered and hopes restored.

1. Productivity Gain

Increased Productivity and Income

a. **36.5% of farmers** experienced yield increases; others remain consistent.
b. **Average yield increase ranging from 4% to 30%** across multiple commodities.
c. **Average income up from IDR 12.1M to 14.1M** per crop cycle.
d. **Net income increase ranging from 6% to 31%** for multiple commodities.
e. Inclusivity impact: **income floor improved from IDR 0 to IDR 150,000.**
f. **Farm labor increased by 33.4%,** empowering more than **6,300 laborers.**

Land Expansion and Capital Efficiency

a. **Total land size expanded by 20.6%**, from 783 ha in 2023 to 944 ha in 2024.
b. Farmers now receive **an average of 62.5%** of their working capital through Elevarm.
c. **Working capital efficiency improved**, with capital needs reduced by **22.5%.**
d. **Informal lending reliance dropped** significantly, from **30.67% to 10.16%**.

Strengthening Sustainability and Trust

a. Chemical input **reduced by 14%** thanks to Vermicompost.
b. High farmer satisfaction for our advisory model: **NPS of 61.84%.**
c. Market trust rising: harvests sold to Elevarm rose from **28.72%** to **56%.**

Impact Highlights

Productivity Growth Metrics: Before vs. After

No.	Metric	Before	After
1.	Informal Lending Reliance	30.67%	10.16% (-66.9%)
2.	Working Capital Efficiency	Baseline spend	-22.5%
3.	Chemical Input Use	Baseline usage	-14%
4.	Average Yield Increase	Baseline yield	+11.7% avg (up to +30% in strawberry)
5.	Average Income Growth	IDR 12.1 million	IDR 14.1 million (+15.9%)
6.	Total Land Size	783 ha	944 ha (+20.6%)
7.	Harvest Sold to Elevarm	28.72%	56% (+95%)
8.	Average Labor per Farm	5 workers	11 workers (+120%)

Informal Lending Reliance

-66.9%

Dropped significantly, from **30.67%** to **10.16%**

Working Capital Efficiency

-22.5%

Improved with capital needs **reduced by 22.5%**

Chemical Input Use

-14%

Chemical input **reduced by 14%** thanks to Vermicompost

Average Yield Increase

+11.7%

Increase ranging from **4% to 30%** across multiple commodities

Average Income Growth

+15.9%

Average income up from IDR 12.1M to **IDR 14.1M** per crop cycle

Total Land Size

+20.6%

Expanded by **20.6%**, from **783 ha** in 2023 to **944 ha** in 2024

Harvest Sold to Elevarm

+95%

Harvest sold directly to Elevarm has doubled from **28.72%** to **56%**

Average Labor per Farm

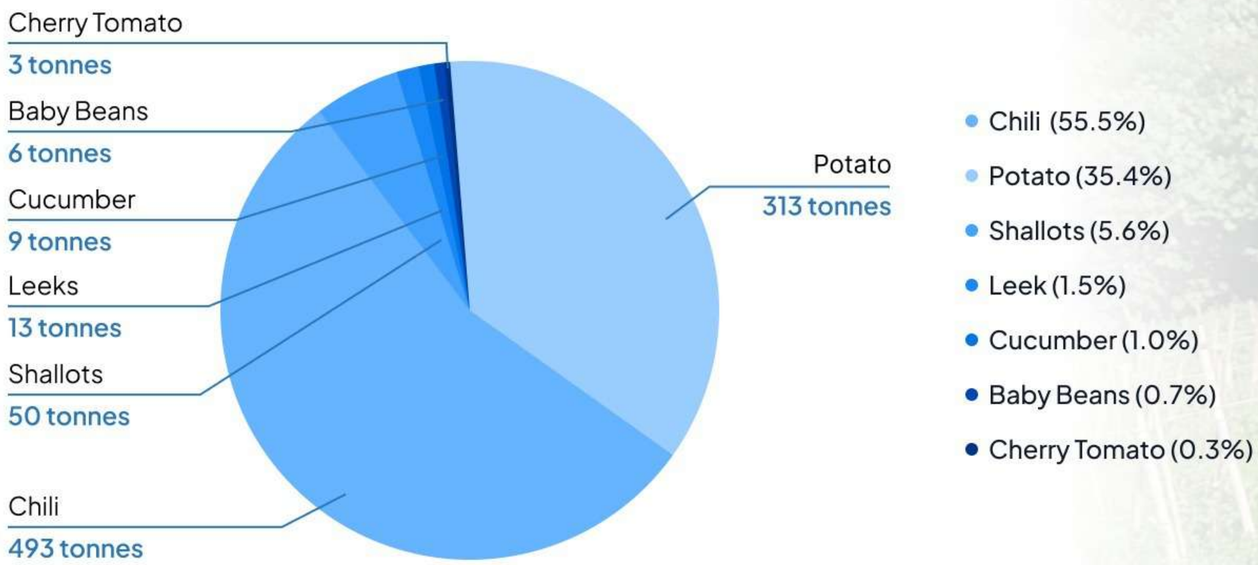
+120%

Labor per Farm increase from **5 workers** to **11 workers**

Impact Highlights

Reliable Supply Solution

a. Commodity Volume (Annual)



- Chili (55.5%)
- Potato (35.4%)
- Shallots (5.6%)
- Leek (1.5%)
- Cucumber (1.0%)
- Baby Beans (0.7%)
- Cherry Tomato (0.3%)

b. Market Reach

- ✓ General Trade (95%): Supplied to traditional markets & local distributors, **ensuring stable access for thousands of households.**
- ✓ **Modern Trade (5%)**: Delivered to supermarkets, packhouses, catering, and export.

c. Farmer Impact

- ✓ **5,800+** smallholders connected to reliable markets.
- ✓ Over **22,000** family members supported (avg. 3.8/household).
- ✓ **Income stability:** Reduced price volatility through diversified channels.

Impact Highlights

2. Environmental Stewardship

Land Rejuvenation

From the 955,590 kg of vermicompost sold and distributed, approximately **637 hectares of degraded agricultural land can be restored** through improved soil structure and fertility.

Water Savings

Enhanced soil moisture retention can result in a total of **573,354 cubic meters (m^3) of water saved annually**—supporting more resilient irrigation cycles.

GHG Emissions Avoided

By reducing reliance on synthetic fertilizers, Elevarm's vermicompost has helped **avoid an estimated 1,720 tons of CO_2 emissions.**

3. Scale & Reach

Farmers Empowered

a. **15,800+ smallholders uplifted** across 3 provinces and 10 clusters in Java through our services and products:
   - ✓ NextBio high-performance inputs.
   - ✓ Productivity-linked financing.
   - ✓ Free GAP advisory.
   - ✓ Guaranteed offtake agreements.

b. **6,000+ active monthly farmers transacting with Elevarm** prove sustained adoption and trust.
   - ✓ **IDR 250 billion** in trading volume across 100,000+ transactions.
   - ✓ Over **IDR 21 billion** disbursed to farmers.

Strategic Partnerships

We collaborate with Indonesia's brightest minds and leading institutions to drive systemic change:

- ✓ **R&D Excellence**: Top universities (e.g., IPB, ITB, Padjajaran University, and Diponegoro University) co-develop productivity-induced solutions.
- ✓ **Premium Inputs**: International partners like Tokyo8 (Japan), Qarbotech (Malaysia), and Sampangan (Indonesia) enhance input quality.
- ✓ **Inclusive Finance**: From major Indonesian P2P lenders (Amartha) and reputable financial institutions (Reliance & BJB) to global impact investors (Scala and Rabo Foundation).
- ✓ **Policy Influence**: Government alliances (related ministries and organizations including state-owned companies) for area expansion and joint programs.

Measured Impact

Deeper Look

Messages from the Ground

Deeper Look

Scaling with Proof: Core Performance Indicators

Behind every data point is a story of resilience—families working tirelessly to cultivate their land while navigating financial uncertainty and limited resources. This section explores farmer demographics, practices, financial conditions, market access, and alignment with SDGs (1, 2, 8, 13, 15) to move beyond surface-level data and understand the lived realities on the ground. This is not about sympathy, but about translating insight into action—ensuring these global goals become urgent, localized priorities that drive real, lasting impact for the communities at the heart of our farming ecosystem.

1. Demographic

A. Age and Gender

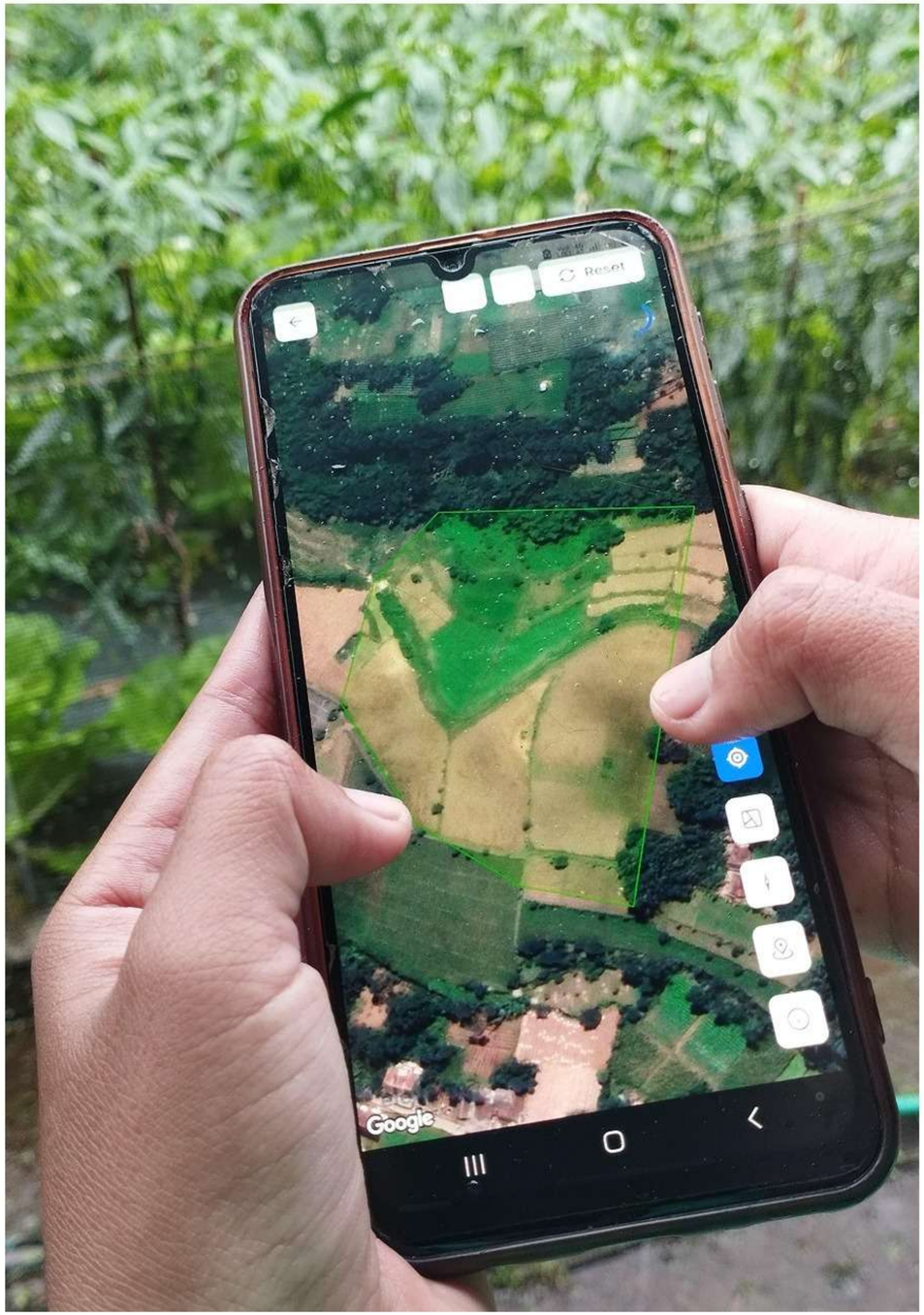
Group	2022	2023	2024
Men Farmer	91%	88.3%	97%
Women Farmer	9%	11.7%	3%
Young Farmer	26.2%	17.2%	19.6%

No.	Age Range	Percentage
1.	< 36 y.o	19.57%
2.	36–45 y.o	36.96%
3.	46–55 y.o	27.83%
4.	56–65 y.o	13.48%
5.	> 65 y.o	2.17%

This three-year trend reveals **natural shifts in gender and generational dynamics** within our farming ecosystem. The proportion of men farmers has remained consistently high, increasing to 97% in 2024, while women farmers dropped to just 3%, after a brief rise to 11.7% in 2023. This steep decline may reflect broader socioeconomic patterns where women are shifting from land ownership or farm management roles into more flexible, informal labor or household-based livelihoods—roles that are still vital in our ecosystem but less visible in a formal partnership scope.

On the other hand, the share of young farmers (under 36 years old) saw a modest recovery from 17.2% in 2023 to 19.6% in 2024, though it has not yet returned to the 2022 level. This **rebound is a potential sign of renewed youth interest in agriculture**, particularly among those attracted to structured and holistic support systems. As we scale, ensuring our platform remains inclusive—especially for women and younger farmers—will be essential to long-term rural regeneration and innovation adoption.

Deeper Look



B. Education

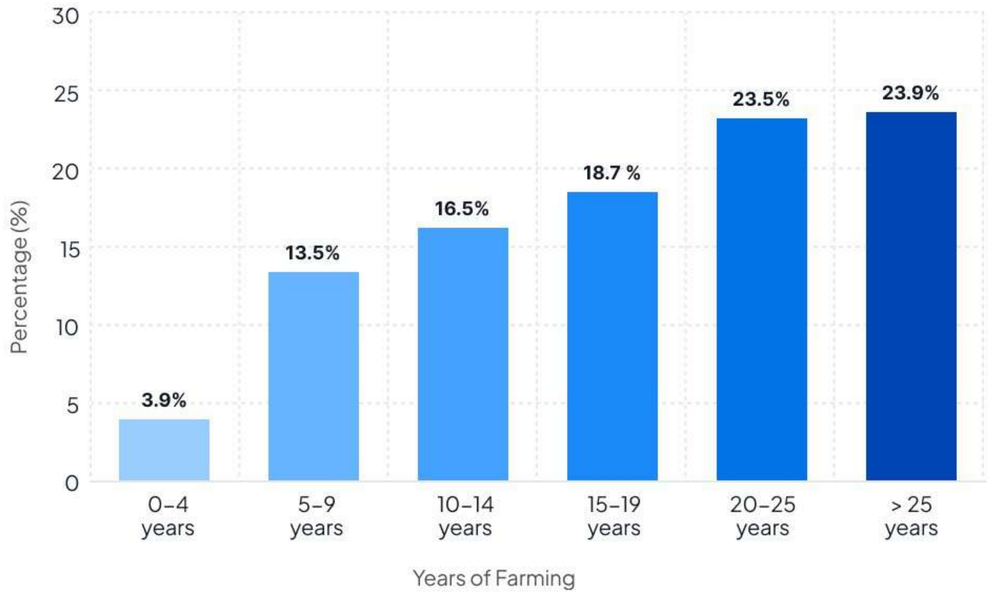
Level of Education	2023	2024
No Formal Education	0.73%	1.74%
Primary School (SD or equivalent)	44%	46.96%
Junior High School (SMP or equivalent)	26.91%	26.09%
Senior High School/Vocational (SMA/SMK or equivalent)	25.09%	19.57%
Diploma I/II/III (D1/D2/D3)	1.45%	0.87%
Bachelor's Degree (D4/S1)	1.82%	4.78%

The majority of farmers in our ecosystem have only completed basic education, with 46.96% holding elementary-level certificates and declining representation at the junior and senior high school levels. The share of farmers with no formal education doubled from last year, further underscoring our expanding reach into traditionally underserved communities. At the same time, the proportion of bachelor's degree holders more than doubled—from 1.82% to 4.78%—reflecting **growing engagement from younger, more formally educated farmers**.

To serve this diverse educational profile, Elevarm is **prioritizing technology-driven solutions over conventional training** —recognizing that many farmers are already increasingly engaging with digital tools in their daily lives. Through the roll-out of a dedicated farmer app and IoT-based field devices, we aim to provide real-time insights, personalized guidance, and simplified tools for on-farm decision-making. Furthermore, accessibility in creating platforms are designed to empower all farmers to improve productivity, adopt sustainable practices, and build long-term resilience.

Deeper Look

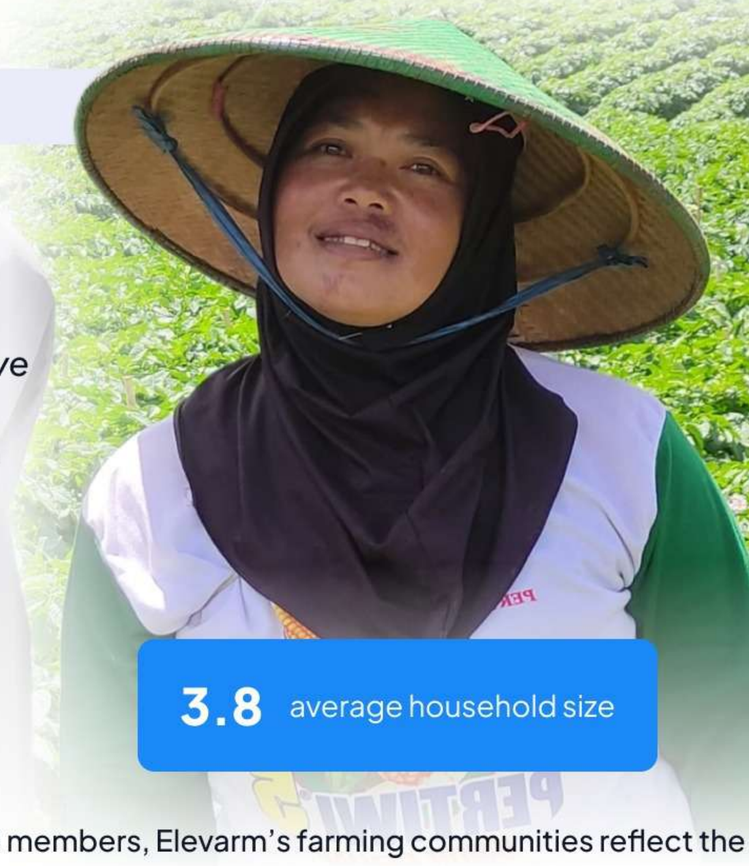
C. Farming Experience



The vast majority of farmers in our network are deeply rooted in agriculture, with over 82% having more than 10 years of farming experience, including nearly half with over two decades of practice. This depth of experience reflects **a strong foundation of practical knowledge** in crop management, land stewardship, and seasonal adaptation—positioning them as key drivers of innovation and peer learning within their communities.

At the same time, we are also seeing the **emergence of new farmers** who are just beginning their journey, bringing fresh perspectives and a growing openness to technology and structured support. This blend of seasoned expertise and new energy creates a dynamic environment for knowledge exchange and inclusive agricultural progress.

D. Households



"With Elevarm, farmers can improve their harvests and achieve economic independence for our family.

Ibu Entat
Majalengka, West Java

3.8 average household size

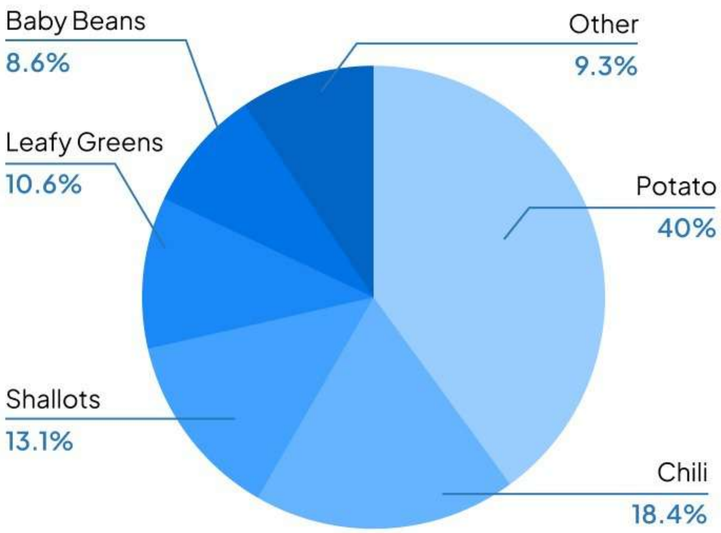
With an average household size of 3.8 members, Elevarm's farming communities reflect the broader trend among Indonesian smallholder families toward **modest, nuclear household structures**—typically composed of parents, one to two children, and occasionally an elderly parent or other relatives under their care. This shift away from larger, extended households is primarily driven by economic considerations—where limited land and income make it more practical to support fewer dependents. It is also reinforced by rising education levels and growing awareness of family planning.

Smaller household sizes are closely tied to the **pursuit of a more stable and improved livelihood**. With increased productivity, families are able to save more, allocate resources more efficiently, and invest in their children's future—particularly in funding access to higher education. A leaner household structure also helps reduce financial pressure, minimizing the risk of falling into unsustainable loan cycles and enabling farmers to manage their income with greater resilience and long-term planning.

Deeper Look

2. Farming Practices

A. Commodities and Cultivation Method

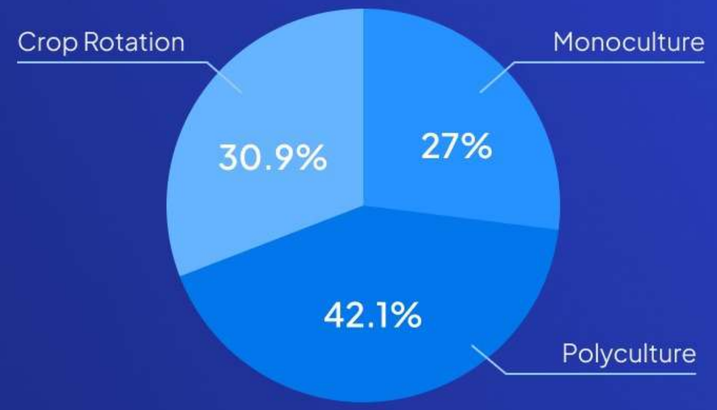


> *I've seen two key benefits: capital that boosts my family's savings and quality seeds for key commodities that improve cultivation—clear proof of Elevarm's positive impact.*

Pak Ayi
Cimenyan, West Java

The majority of our farmers focus on main horticulture commodities, with potato leading at 40% of total projects. Chili follows at 18.4%, and shallots account for 13.1%. These three key crops reflect **strong alignment with farmer expertise, local growing conditions, and robust market demand**, forming the backbone of Elevarm's agricultural portfolio.

The remaining projects highlight the network's **diversification into other promising crops**. Leafy greens (several brassica varieties and leeks) make up 10.6% of the portfolio, while baby beans account for 8.6%. Additionally, 9.3% of projects fall under the "Other" category, which includes other horticultural crops like tomatoes, cucumber, and celery as well as fruits such as avocado and strawberry. This mix supports income resilience and creates opportunities for farmers to explore short-cycle, high-value markets alongside staple production.



Cultivation Method

In Elevarm's ecosystem, polyculture is the most common approach at 42.1%, as farmers aim to improve biodiversity and reduce risks. Crop rotation follows at 30.9%, helping maintain healthy soil and steady production. The remaining 27% of farmers use monoculture, often due to limited resources and farming knowledge.

Monoculture
The practice of growing a single crop species on the same land within each cycle.

Polyculture
A farming method where multiple crop types are planted together (inter crop) in the same space or cycle.

Crop Rotation
A system of alternating different crops on the same land across seasons.

Deeper Look

B. Farmers Land

Key Metrics	2022	2023	2024
Number of Farmers	978	12,930	15,859
Number of Active Farmers	978	3,765	6,455
Average Land Size (m2)	3,358	5,232	4,914
All Farmers: Total Land Size (ha)	318	783	944
Active Farmers: Total Land Size (ha)	318	677	803

From 2022 to 2024, Elevarm has grown its farmer network significantly—from 978 farmers in 2022 to 15,859 in 2024. The number of active farmers also rose from 978 to 6,455. However, this growth has been increasingly strategic. While 2023 saw a large influx of new farmers, 2024 marked a deliberate slowdown in acquisition as Elevarm **shifted its focus from scale to depth of impact**. This shift allowed us to prioritize strengthening productivity, refining operations, and deepening engagement with our existing farmer base.

This renewed focus is reflected in the change in average landholding. In 2023, the average land per farmer peaked at 5,232 m², before slightly declining to 4,914 m² in 2024. This drop is not a sign of reduced capacity, but rather a realignment of operational priorities—**emphasizing higher productivity per hectare rather than expanding total cultivated area**. Despite this, total land under cultivation by active farmers continued to grow steadily, reaching 803 hectares in 2024, up from 677 hectares the year before. Finally, the data demonstrates improved land mobilization and operational efficiency. By balancing thoughtful growth with field-level performance, Elevarm is building a more resilient, farmer-focused value chain.

Deeper Look

C. Farm Labor

Key Metrics	2022	2023	2024
Farm Labor Total	3,599	4,759	6,350
Farm Labor Total (Men)	1,995	2,779	3,332
Farm Labor Total (Women)	1,604	1,980	3,017
Farm Labor Average	4	5	11
Farm Labor Average (Men)	2	3	6
Farm Labor Average (Women)	2	2	5
Daily Income (Farm Labor Men)	IDR 55,000	IDR 61,200	IDR 62,447
Daily Income (Farm Labor Women)	IDR 35,000	IDR 49,430	IDR 46,269

Farm labor within Elevarm's ecosystem has grown significantly over the past three years, with the total number of laborers increasing from 3,599 in 2022 to 6,350 in 2024. This surge reflects the **combined impact of land expansion, improved access to capital, and rising productivity**. On average, the number of workers per farm nearly tripled, from 4 in 2022 to 11 in 2024. Male laborers increased from 2 to 6 per farm, while women laborers rose from 2 to 5—highlighting a more balanced workforce as farms scale. This labor growth not only supports on-farm operations but also contributes to meaningful job creation in rural areas.

In 2024, 3,017 women were employed as farm laborers—nearly half of the total agricultural workforce within the ecosystem. While the typical daily wage for women laborers in the region ranges from IDR 30,000 (USD 1.90) to IDR 40,000 (USD 2.50), Elevarm-supported farmers are providing above-market pay, averaging IDR 46,269 (USD 2.89) per day. This signals a positive shift toward **more equitable and rewarding employment for women in farming**, fueled by stronger financial performance at the farm level. As farmers gain greater access to working capital and higher returns, the benefits increasingly extend to the broader community, especially for laborers who often operate in more vulnerable roles.

Deeper Look

D. Vermicompost Product

Elevarm's vermicompost, our flagship organic input, continues to deliver strong agronomic and environmental outcomes across our farmer network. A significant 74.31% of farmers reported improved soil fertility, while 51.36% observed better drought resistance and reduced water usage—enabling more sustainable cultivation under shifting climate conditions. Additionally, 52.5% experienced higher yields, and 37.16% reported improved pest resistance, reinforcing **vermicompost's role in promoting healthier, more resilient crops.**

To date, we have distributed over 955,590 kg of vermicompost, contributing to the restoration of approximately 637 hectares of degraded farmland. The improved soil structure and organic matter content have led to an estimated 573,354 m^3 of water saved annually, supporting more efficient irrigation across our clusters. Furthermore, by displacing synthetic fertilizers, Elevarm's vermicompost has helped avoid an estimated 1,720 tons of CO_2 emissions—underscoring its value **not just for productivity, but also for long-term environmental sustainability.**

Methodology Notes

Vermicompost Environmental Impact

- **Land Rejuvenation**: Assumes 1,500 kg of vermicompost can restore 1 hectare of degraded agricultural land, based on organic matter and microbial activity thresholds (Source: FAO, 2020).
- **Water Efficiency:** Based on research indicating that 1 kg of vermicompost improves water retention on 1 m^2 of soil by approx. 600 liters/year, assuming 20 irrigation cycles with 30L saved per cycle (Source: Buckerfield & Webster, 1996; soil water retention studies).
- **GHG Emissions Avoided:** Assumes 1 kg of vermicompost replaces 0.5 kg of synthetic fertilizer. Using IPCC (Intergovernmental Panel on Climate Change) emission factors, each kg of synthetic nitrogen fertilizer avoided reduces emissions by 3.6 kg CO_2.

All estimates are conservative and based on aggregated application-level usage across Elevarm's farmer network.

Deeper Look

E. Seeds

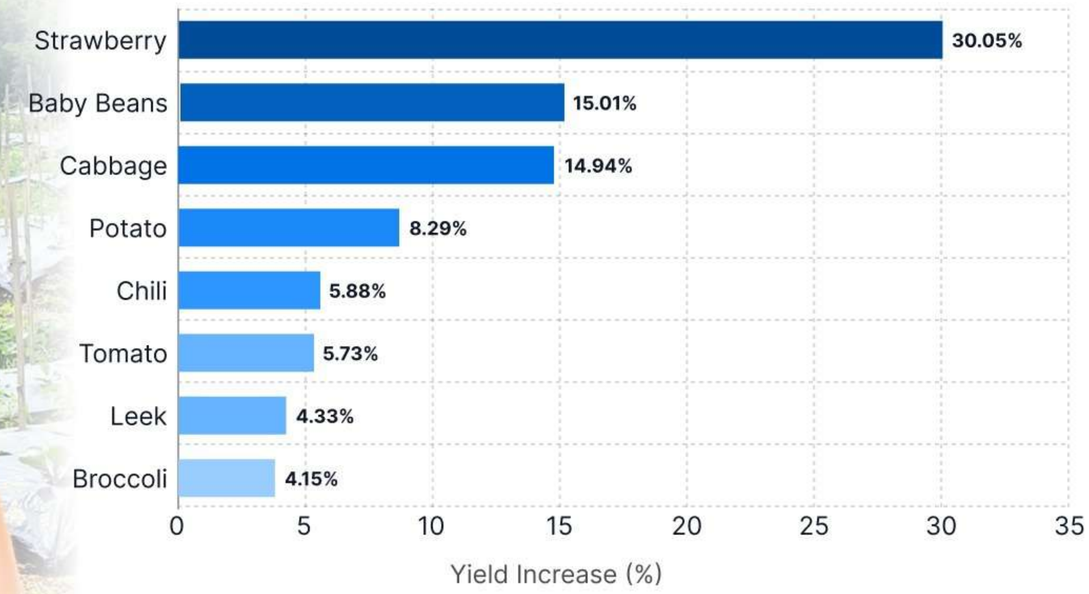
"Through Elevarm's partnership program, the provision of seedlings has greatly supported our cultivation efforts and helped reduce farming capital costs.

Pak Beni
Wonosobo, Central Java

More than half of the farmers (52.10%) affirmed that our seeds are of superior quality compared to alternatives, while 57.98% appreciated the competitive pricing we offer. These advantages are reflected in a strong Net Promoter Score (NPS) of 62.61, indicating a **high level of satisfaction and loyalty among users** of our seed products.

Availability also emerged as a key strength, with the majority of farmers (75.21%) sharing positive feedback on the consistent and timely access to our seeds. These findings reinforce the value of our commitment to delivering **high-quality, affordable, and accessible seeds** that meet farmers' needs and strengthen their productivity.

F. Harvest



Based on our field research, over 60% of farmers reported either stable or increased harvest outcomes, with 36.5% of them experiencing a rise in yields. Several high-value horticultural **commodities showed especially promising results**. Strawberries led the increase with a 30.05% average yield improvement, followed by baby beans (15.01%), cabbage (14.94%), and potatoes (8.29%). More moderate but still meaningful increases were observed in chili, tomato, leek, and broccoli—all ranging between 4% and 6%.

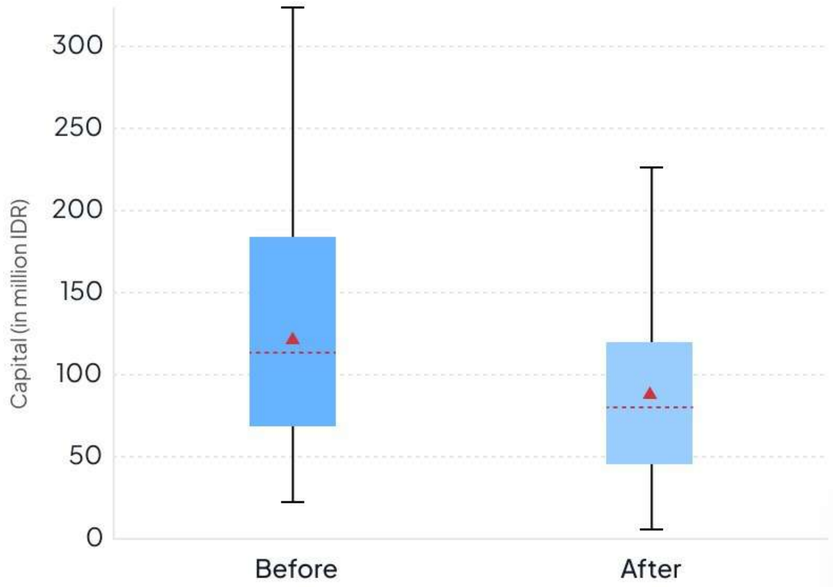
The data demonstrates that Elevarm's approach is not only the diversity of farmer contexts but also the importance of continuous learning and localized technical guidance. Elevarm's focus on high-quality agri inputs, sustainable cultivation practices, and improved market access is **driving tangible productivity gains**. By equipping farmers with better tools, methods, and channels, we're building a more resilient and efficient farming ecosystem.

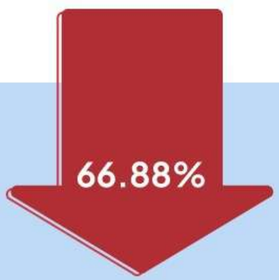
Deeper Look

3. Financials

A. Financing

Working Capital Distribution (Million IDR)





The proportion of farmers relying on informal financing—such as agri-stores, middlemen, or relatives—**declined by 66.88%**

Before joining Elevarm, 89.5% of farmers relied on their own working capital. For those without sufficient funds, 30.67% turned to informal sources such as agricultural stores, middlemen, or relatives—often facing high interest rates and unclear terms that added financial strain.

After Elevarm's intervention, the financing landscape improved significantly. Elevarm now provides, on average, 62.5% of the working capital needed per cycle. As a result, reliance on informal financing dropped to just 10.16%, marking a 66.88% reduction. This shift reflects stronger access to structured, fairer financing, and reduced vulnerability to predatory lending.

At the same time, farmers have become more efficient in using capital. Average working capital per cycle declined by 22.5%, from IDR 34.78 million to IDR 26.96 million. Maximum and median capital deployed also decreased—from IDR 360 million to IDR 240 million, and from IDR 16 million to IDR 11 million, respectively. These improvements point to **better capital allocation**, driven by more effective input packages and improved financing access. Despite lower working capital, productivity remains strong—demonstrating that efficiency and impact can go hand in hand.

Deeper Look

B. Income

The table shows **a clear improvement in monthly farmer income** across several key commodities following Elevarm's interventions. The highest gain was seen in baby beans with intercrops, where income increased by IDR 809,000 (USD 50.56)—from IDR 2.6 million (USD 162.5) to IDR 3.4 million (USD 212.5) —a 31.66% rise driven by diversified cropping and improved market access. Leek farmers saw their income grow by IDR 457,000 (USD 28.56), from IDR 2.3 million (USD 143.75) to IDR 2.8 million (USD 175), marking a 19.78% improvement through better input usage and cultivation techniques.

Potato farmers experienced an increase of IDR 539,000 (USD 33.69), from IDR 3.2 million (USD 200) to IDR 3.8 million (USD 237.5), while chili growers earned IDR 447,000 (27.94) more per month, rising from IDR 3.6 million (USD 225) to IDR 4.1 million (USD 256.25). The growth is mostly attributed to better seedlings. Even shallot farmers, who saw the smallest percentage gain, still benefited from an additional IDR 203,000 (USD 12.69), with income reaching IDR 3.3 million (USD 206.25). These consistent improvements across all crops highlight Elevarm's **effectiveness in translating better practices and market linkage** into meaningful, month-on-month income growth for smallholder farmers.

Commodity	Before	After	%
Chili	IDR 3.6 million / USD 225	IDR 4.1 million / USD 256.25	↑ 12.3%
Potato	IDR 3.2 million/ USD 200	IDR 3.8 million / USD 237.5	↑ 16.7%
Inter-cropped commodities*	IDR 2.6 million / USD 162.5	IDR 3.4 million / USD 212.5	↑ 31.7%
Shallots	IDR 3.1 million / USD 193.75	IDR 3.3 million / USD 206.25	↑ 6.6%
Leek	IDR 2.3 million / USD 143.75	IDR 2.8 million / USD 175	↑ 19.8%

**Inter-cropped commodities are mostly combination of baby beans, tomato, brassica varieties*

Elevarm has made a real difference in providing farmers with access to capital, expanding market connections, and delivering timely market information. With continuous innovation in technology and products, farmers now have greater opportunities to grow their income.

Pak Dani Ramdani
Pangalengan

Deeper Look

C. Expense and Net Disposable Income

We assess farmers' monthly net disposable income by calculating the difference between their total monthly income and household expenses. This figure reflects the **financial buffer** available for savings, reinvestment for next planting cycle, or absorbing unexpected shocks. While not a full measure of livelihood, it serves as a clear indicator of immediate financial stability and day-to-day economic resilience.

The table provides clear evidence of improved financial outcomes for farmers within our ecosystem. Across five major commodities, farmers experienced **a consistent upward trend in their financial buffer.** The most significant improvement was observed among the intercrop farmers, whose net disposable income rose by 65.71%, from IDR 1.2 million (USD 75) to IDR 2 million (USD 125) per month. By that, underscores the strong economic case for diversified cropping systems and more efficient resource use, altogether enhance both yield and profitability.

Commodity	Expenses	Net Income Before	Net Income After	%
Chili	IDR 2.1 million / USD 131.25	IDR 1.6 million / USD 100	IDR 2 million / USD 125	↑ 26.51%
Potato	IDR 1.9 million / USD 118.75	IDR 1.4 million / USD 87.5	IDR 2 million / USD 125	↑ 37.80%
Intercrop commodities*	IDR 1.3 million / USD 81.25	IDR 1.2 million / USD 75	IDR 2 million / USD 125	↑ 65.71%
Shallots	IDR 1.8 million / USD 112.5	IDR 1.4 million / USD 87.5	IDR 1.5 million / USD 93.75	↑ 13.82%
Leek	IDR 1.3 million / USD 81.25	IDR 1.1 million / USD 68.75	IDR 1.6 million / USD 100	↑ 41.25%

**Intercrop commodities are mostly combination of baby beans, tomato, brassica varieties*

Leek and potato farmers reported significant gains in monthly net disposable income, with leek growers seeing a 41.25% increase (from IDR 1.1 million/USD 68.75 to Rp1.6 million/USD 100) and potato farmers improving by 37.80% (from IDR 1.4 million/USD 87.5 to IDR 2 million/USD125). Chili and shallot farmers also saw meaningful improvements, with net incomes rising by 26.51% and 13.82%, respectively—reflecting steady progress in input optimization and market alignment. Together, these results underscore the effectiveness of Elevarm's integrated support not just in boosting yields, but in **delivering real, measurable gains in farmers' monthly financial stability**.

Deeper Look

4. Market Access and Distribution Reach

Elevarm plays a vital role in **connecting smallholder farmers to diverse and high-value markets** across Indonesia and beyond. Our produce reaches thousands of households daily through trusted distribution channels, ranging from major wet markets to modern retail and international buyers.

A. General Trade

Throughout 2024, 843.6 tons (95%) of our total 888-ton produce volume were delivered through general trade channels—including traditional markets and local distributors. These networks remain critical to ensuring consistent access to fresh, affordable vegetables for everyday consumers, especially in underserved and rural areas. This broad-based approach anchors our supply chain in both **volume stability and food affordability.**

Our engagement with over 5,800 active farmers is central to this model. By linking producers directly to steady demand from general trade buyers, we provide **a reliable income stream for farming households**. Based on an average of 3.8 individuals per household, this effort positively impacts approximately 22,000 family members—lifting families from market uncertainty toward greater livelihood security.

Elevarm has supplied to some of the largest and most active wet markets in Indonesia, including:

a. **Jakarta**: Pasar Induk Kramat Jati, Pasar Jembatan Lima, Pasar Bangka
b. **Tangerang**: Pasar Induk Tanah Tinggi
c. **Bekasi**: Pasar Induk Cibitung
d. **Bogor**: Pasar Induk Kemang TU
e. **Cikampek**: Pasar Induk Cikopo
f. **Bandung**: Pasar Induk Caringin, Pasar Sadang Serang, Pasar Dago, Pasar Cibogo
g. **Cimahi**: Pasar Atas

Deeper Look

B. Modern Trade

In 2024, 44.4 tons (5%) of our total produce volume were delivered to modern trade partners, including supermarkets, food service providers, catering companies, and industrial buyers. Within this segment, around 8.9 tons (20%) were exported to Dubai, Hong Kong, and Singapore—**a testament to the trusted quality of our farmers' produce** and its ability to meet stringent global standards in food safety, freshness, and compliance.

Modern trade, while smaller in volume, plays a critical role in value creation, brand positioning, and margin enhancement. These markets demand a higher level of product differentiation—requiring consistent quality and professional services. Meeting these expectations not only unlocks premium pricing but also **builds long-term credibility** for our brand and smallholder suppliers.

Successfully operating in this channel sends **a positive signal of operational maturity**. It pushes us to continuously refine our internal systems—from post-harvest handling and sorting to packaging and logistics. These improvements are not only critical for modern trade and export readiness but also elevate the overall performance of our supply chain, benefiting all market segments.

Partnering with Elevarm has provided price certainty through contract agreements and has expanded my farming knowledge and skills by enabling me to share experiences and learn from field officers.

Pak Nasep
Pangalengan

Deeper Look

5. SDGs Alignment

Elevarm's mission to improve agricultural productivity is deeply aligned with five key United Nations Sustainable Development Goals (SDGs).
Our interventions support smallholder farmers not only in boosting yields and incomes, but also in **promoting sustainability and long-term resilience.**

SDG	Goal	How Elevarm Contributes
SDG 1	**No Poverty**	We provide, on average, 62.5% of the working capital needed per cycle, significantly easing the financial burden on farmers. As a result, dependence on informal financing dropped to just 10.16%, representing a 66.88% reduction.
SDG 2	**Zero Hunger**	Our high-quality inputs (e.g. seeds and fertilizers) and advisory services have enabled higher yields (36.5% reported increase) and contributed positively towards food security through scalable and sustainable farming.
SDG 8	**Decent Work and Economic Growth**	Increased labor demand (33.4% rise) with higher payment especially for women (paid above local average) and expanded access to markets reflect our role in strengthening rural employment and farming communities.
SDG 13	**Climate Action**	Through polyculture adoption (42.2%), organic fertilization, and reduced water usage (51.36% report positive impact), Elevarm supports climate-resilient and low-emission farming practices.
SDG 15	**Life on Land**	Reduced reliance on chemical inputs and improved soil fertility (74.31% confirmed) through our vermicompost contribute to restoring degraded land and promoting long-term soil health.

Elevarm's Impact Aligned with 5 SDGs

No Poverty (SDG 1)
↓ Working capital burden
↓ Informal lending reliance

Zero Hunger (SDG 2)
↑ Yield & food availibility
↑ Access to quality inputs

Decent Work & Economic Growth (SDG 8)
↑ Farm labor demand
↑ Women's wage inclusion

Climate Action (SDG 13)
↑ Resilient practices
↓ Water & chemical use

Life on Land (SDG 15)
↑ Soil health via organic inputs
↓ Land degradation

A third-party audit is planned for the next reporting cycle to verify and strengthen the credibility of our SDG-linked outcomes. Going forward, we aim to expand the scope of measurable indicators, including gender impact, environmental footprint, and long-term income stability.

Grassroot Stories:

Voices Driving the Change

From smallholder farmers to local traders and farm laborers, these are the voices shaping transformation from the ground up.

In this section, we share stories of persistence, adaptation, and progress—real accounts of how access to knowledge, capital, and market opportunities is enabling communities to thrive amidst change. These are not just testimonials, but proof points of what inclusive, resilient agriculture looks like when led by those who live it every day.

Messages from the Ground

Salsa, our Trading Administrator, helps **Bu Atin** in organizing and structuring her daily transactions.

Working with Elevarm has allowed me to source higher-quality produce from our farmers, which helps us sell in larger volumes at better prices. Our margins have improved significantly. The Elevarm team also guided us in structuring our operations, making our work much more meticulous and organized. Before partnering with Elevarm, our trading activities were more sporadic and less consistent.

Bi Atin, a seasoned potato trader from Pangalengan, West Java, has built more than 15 years of deep expertise in the potato business — from grading and pricing to navigating key supply markets. Despite facing setbacks over the years due to client fraud, internal challenges, seasonal fluctuations, and volatile prices, her persistence to grow never wavered. Since partnering with Elevarm, Bi Atin has found a scalable path for her business, **achieving income growth of over 30–40%** through reliable supply, flexible profit-sharing terms, improved administrative support, and access to extended client networks. Her journey reflects resilience, adaptability, and a renewed momentum to thrive in a challenging market.

Bu Atin
Potato Trader, Pangalengan, West Java

Messages from the Ground

Through regular field visits, **Wisnu** helps **Pak Rohmat** optimize cultivation strategies and apply inputs more effectively.

Partnering with Elevarm has been one of the most rewarding decisions I've made. As a farmer, the partnership goes beyond a simple working relationship—it feels like joining a family. Elevarm's many programs have supported me through the ups and downs of vegetable farming in Indonesia. I truly believe that, together with Elevarm, we can realize the vision of successful and prosperous farmers.

Pak Rohmat, a 34-year-old second-generation farmer with just half a hectare of land, represents the resilience and determination of young smallholders in Indonesia. With 10 years of experience and only an elementary school education, he practices crop rotation between leeks, potatoes, and cabbage to make the most of his limited land. Partnering with Elevarm has brought him consistent support—from access to financing and inputs to fair produce offtake—which he credits for **helping him earn a stable income of 1.2 million (USD 75) per month.** This income, though modest, is enough to support his wife and child, and has given him confidence that a better future is possible through farming done right.

Pak Rohmat
Potato Farmer, Magelang, Central Java

Messages from the Ground

One of the key advantages of partnering with Elevarm is the clear transparency in every aspect of the partnership, combined with the quality of the products offered. This creates trust and interest among farmers, encouraging more to join and engage with the program.

Pak Slamet Hariyanto, a 48-year-old farmer from Wonosobo, Central Java, has **modestly expanded his land from 1 to 1.4 hectares since partnering with Elevarm.** With a junior high school background, he speaks positively about the vermicompost input, which has helped reduce chemical use and made his farming budget more efficient. Selling his harvest to Elevarm provides fairer pricing, and despite living modestly with a tight monthly balance, he feels supported by the financing and transparency offered through our partnership model.

Pak Slamet Hariyanto
Chili & Potato Farmer, Wonosobo, Central Java

Ivan, our Field Officer, assists **Pak Slamet** with timely support on agri-inputs and field cultivation needs.

Messages from the Ground

With Elevarm's support, farmers no longer have to delay planting or cut corners due to a lack of funds. Access to timely and reliable financing gives them the confidence to invest in better inputs and focus on their harvest—ultimately helping them build a more secure and dignified life for their families.

Pak Maman Suhardiman, a 50-year-old father of four from a humble background, has been rotating between chili and potato cultivation to support his large family. Despite only finishing elementary school, he is determined to improve his farming outcomes. Since partnering with Elevarm, Pak Maman has seen up to a **15% increase in harvests, thanks to the superior quality of Elevarm's seedlings,** resulting in an additional IDR 1 million (USD 62.5) per cycle. With improved yields and trusted market access, his working capital has grown—giving him more flexibility to invest in each new planting season.

Pak Maman Suhardiman
Chili & Potato Farmer, Majalengka, West Java

Field Officer **Jidan** ensures consistent, on-the-ground support for **Pak Maman**'s input planning and crop management.

Messages from the Ground

With Elevarm, I can access inputs through a friendly financing scheme where payment is only due after harvest. They provide everything we need — even introducing us to organic inputs — which helps me save my cash for daily family needs. I learn to apply more sustainable practices too. Before Elevarm, I had no choice but to borrow from middlemen under tight, unfavorable terms, and getting loans from banks was very limited.

Pak Iyan, a 40-year-old farmer from Ciwidey, West Java, has devoted 25 years to farming potatoes and leeks using a polyculture approach. Despite having only completed elementary school, his experience and dedication have shaped him into a resilient grower. Since adopting Elevarm's organic fertilizer (vermicompost), Pak Iyan has seen **his soil become more fertile while reducing water usage.** He is highly satisfied with the consistent support and practical advice provided by Elevarm's field officers, which has helped him improve his farming practices and sustainability efforts.

Pak Iyan Taryana
Horticulture Farmer, Ciwidey, West Java

Irpan, our Agri Project Support, is ever-present to provide supports on agri-input needs for **Pak Iyan**.

Messages from the Ground

Irfan, our Field Officer, regularly visits **Pak Iman**'s land to provide direct supervision on the overall cultivation.

Elevarm is not just a company; they are a true partner who helps me keep farming through all the difficulties. Rising input costs, unpredictable market prices, and climate change make every planting cycle harder, but Elevarm stands with us. They offer affordable financing, guaranteed markets, and fair, transparent prices — giving us a real chance to sustain our livelihoods and support our families.

Iman Firmansyah, a 39-year-old farmer and junior high school graduate, has spent the past decade cultivating shallots and curly chilies using a polyculture approach. Since partnering with Elevarm, he has **achieved a 10–20% increase in harvest yields**, thanks to higher-quality seedlings and consistent field monitoring support. Iman has also participated in Elevarm's financing program across multiple cycles, demonstrating strong repayment performance — a reflection of his disciplined cultivation practices and commitment to continuous improvement.

Pak Iman Firmansyah
Shallot Farmer, Cimaung, West Java

Messages from the Ground

Elevarm's seedlings and support have made a real difference for me. They not only give advice but also guarantee to replace any seeds that don't grow, so I feel much more secure. Before Elevarm, I had to buy seeds from different growers without any guarantees, and it was always a big risk.

Bu Atun Khasanah, a 42-year-old chili farmer from Sleman and mother of three, has dedicated the past decade to farming on her modest 2,000 m² plot. With limited resources, she focuses solely on chili cultivation, building expertise despite the constraints. Since partnering with Elevarm, Bu Atun has seen a significant improvement in seed quality and farming support, noting that Elevarm's seeds and advisory services are far superior to what she previously accessed through agri-stores or local suppliers. By selling her harvest entirely through Elevarm, she now enjoys **transparent pricing and punctual payments**, allowing her to sustain and provide for her entire family through farming.

Bu Atun Khasanah
Chili Farmer, Sleman, Yogyakarta

Ani, our Field Officer, always assists **Bu Atun**'s needs for quality seeds and farming advisory.

Messages from the Ground

Elevarm has been a great help in terms of capital support and absorbing our harvests. I started with only a small plot of land, but thanks to the results from working with Elevarm, I was able to open new land. The opportunity to communicate with fellow farmers has also allowed us to share challenges and experiences in farming. The impact has been significant—especially in how my crops have developed. I used to only grow mustard, cabbage, and chili, but now I've learned about and successfully cultivated Baby beans and potatoes.

Pak Wawa Kartiwa, a 35-year-old farmer from Pangalengan with 15 years of experience, has seen significant progress since joining Elevarm. Despite having only completed elementary school, **he successfully expanded his farmland from 1.4 to 2 hectares, increased his overall yields by 70%**, and now benefits from better produce prices by selling directly to Elevarm. With larger land and improved working capital, he has been able to hire more farm laborers and expressed strong satisfaction with the quality of seeds provided.

Pak Wawa Kartiwa
Horticulture Farmer, Pangalengan, West Java

Dewi, our Field Officer, has been always **Pak Wawa**'s best friend for every crop cycles, providing support throughout cultivation period.

Messages from the Ground

Tiar, our Agri Project Support, visits **Bu Diah**'s modest home to provide assistance regarding her harvest calculation.

I'm especially very satisfied with the potato seeds provided by Elevarm. The harvest has not only increased in quantity but also improved significantly in quality. It's clear that the seeds are of superior grade, and they've had a real impact on my farming results.

Diah Dariah, a 53-year-old woman farmer and single mother, cultivates a modest 1,500 m² plot of land. After switching to potato farming using Elevarm's seeds—having previously rotated between chili and shallot—she has seen yield improvements of up to 50%. She also reported enhanced soil fertility since applying vermicompost and expressed **strong satisfaction with the ongoing support and guidance** provided by Elevarm's field officers.

Bu Diah Dariah
Potato Farmer, Cimenyan, West Java

Messages from the Ground

As a daily labor partner supporting the land clearing team, this opportunity has been a great help in earning a livelihood and meeting my family's daily needs—especially amid the economic hardships many of us are facing today.

Ibu Sumiyati, a woman in her 40s from Gunung Hejo village, is among the many rural workers who have found meaningful support through Elevarm's agroforestry initiative. Without land ownership or a permanent job, she has long relied on informal labor opportunities to help meet her family's daily needs. When Elevarm began land clearing for its new agroforestry site, she was offered a role as part of the daily farm labor team—a chance that she describes as deeply valuable during these uncertain times. Earning up to IDR 50,000 per day for half-day work, Ibu Sumiyati has **found both relief and purpose in this opportunity.** The income, though modest, gives her the means to provide for her family and maintain stability amid growing economic hardship.

Bu Sumiyati
Farm Labor, Purwakarta, West Java

Rizal Rifaldi, our Field Officer, coordinates daily labor activities—including workers like **Ibu Sumiyati**—on our agroforestry site.

Collaboration and Governance

- Strategic Partnership
- Governance Framework

Strategic Partnership

Building an Ecosystem of Change: Our Partners in Progress

At Elevarm, we recognize that transforming Indonesia's horticulture sector requires more than innovation—it demands powerful collaboration. Together with our network of visionary partners, we are creating an agricultural movement that starts with soil and scales to systemic change.

Our work begins at the field level through strategic partnerships that are reshaping sustainable farming practices. Powered by **the Transform grant awarded by Unilever, the UK Foreign, Commonwealth & Development Office (UKFCDO), and EY**; Elevarm is enhancing vermicompost quality to accelerate soil regeneration and long-term farm productivity. Alongside this, partnerships with Tokyo8's organic fertilizers, Qarbotech's plant growth solutions, Sampangan's carbon-negative innovations, and other leading local input producers provide farmers with science-backed tools to revitalize degraded soils, boost yields, and reduce chemical dependency. Together, these innovations form the cornerstone of our productivity and sustainability gains.

Behind every agricultural breakthrough stands the rigorous research of our academic partners. **Through collaborations with Indonesia's leading institutions**—ITB, Unpad, IPB, and Diponegoro University—we validate sustainable practices, develop resilient crop varieties, and create localized solutions tailored to Indonesia's unique challenges. This knowledge-to-impact pipeline ensures farmers consistently access cutting-edge, field-tested methods.

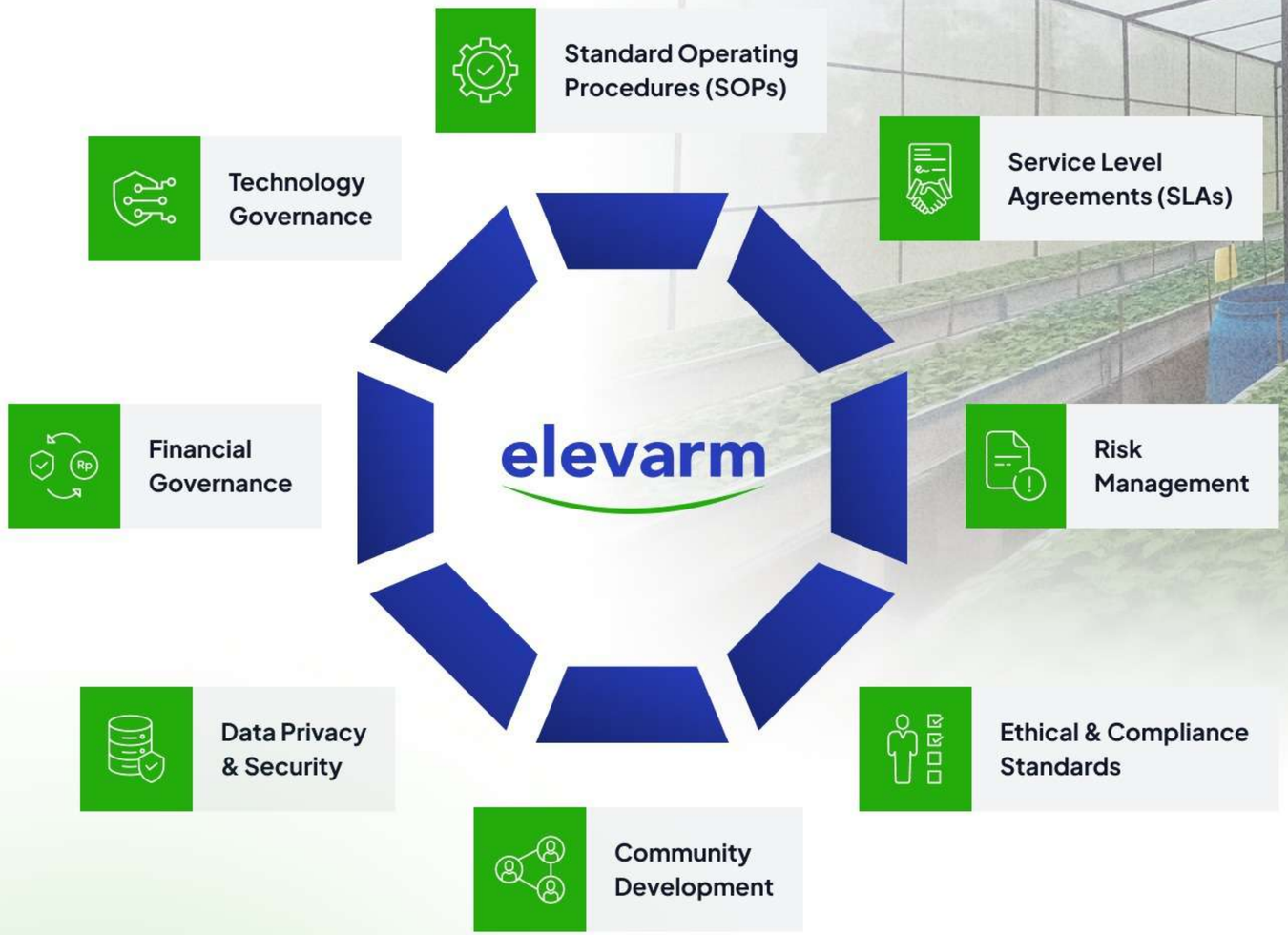
Financial inclusion forms the backbone of our model. Partners like Rabo Foundation, Amartha, Reliance, and Scala enable scalable productivity financing through flexible harvest-aligned loans and impact investing scheme. Their involvement proves **financial services can be both transformative and profitable**.

Risk management completes the ecosystem. ACA and Kitabisa provide more than insurance—they offer comprehensive protection against climate, pests, and disease, and in the event of a farmer's death, giving farmers and their families greater confidence. With full farmer coverage and reliable claims processing, we're **breaking the cycle of fear** that has long constrained agricultural progress.

Scaling this impact requires policy alignment. Through partnerships with Indonesian government ministries and institutions, we bridge the gap between policy, regulation, and grassroots action—**ensuring innovations reach those who need them most.**

Real transformation cannot happen in isolation - it thrives through collective action and shared purpose. This growing coalition of committed partners proves that when mission-aligned organizations unite, we do not just improve yields—**we redefine what is possible for Indonesian agriculture.**

Governance Framework



Governance Reimagined: Eight Pillars for Transformative Impact

True progress requires more than good intentions—**it demands systems that scale integrity alongside yields and other metrics**. Our governance framework is engineered to do just that: eight interdependent pillars that embed holistic accountability, ensuring every innovation reaches farmers fairly, every partnership delivers measurable value, and every rupiah invested generates sustainable returns. This is how we turn isolated successes into systemic change—with transparency as our compass and impact as our metric.

Governance Framework

1.

Standard Operating Procedures (SOPs)

Objective:
Ensure consistency across all operations.

Key Items:

- ✓ Farmers' onboarding protocols (farmer and land registration → soil tests → credit scoring → agreement).
- ✓ Farmers' partnership model (insurance registration, land monitoring with GAP advisory, and harvest and offtake support).
- ✓ Post-harvest handling (QC on land → QC in warehouse → payment to farmers).

2.

Service Level Agreements (SLAs)

Objective:
Enforce accountability across all activities.

Key Items:

- ✓ Input disbursement occurs within a maximum of 14 days after contract signing.
- ✓ Payment received by farmers maximum 7 days after all harvest is collected and sorted.
- ✓ Claims processed within 30 days of crop damage verification.
- ✓ Seedling guarantee: new seedlings given after 30 days if seedlings fail to grow.

3.

Risk Management

Objective:
Protect farmers and operations.

Key Items:

- ✓ Climate/crop insurance (ACA).
- ✓ Life insurance for families (Kitabisa).
- ✓ Soil health monitoring: mandatory pre-planting soil tests.
- ✓ Internal credit scoring model to define the budget limit.
- ✓ Mandatory approval from top management as a steering committee.

Governance Framework

4.

Ethical & Compliance Standards

Objective:
Align with regulations and values.

Key Items:

- ✓ Regular internal audit for anti-corruption policies in procurement, disbursement, and repayment processes.
- ✓ Adherence to **Indonesia's Law No. 22 of 2019** on the Sustainable Agriculture Cultivation System in several key operations, specifically on sustainable cultivation practices, farmers' support, and climate change mitigation and adaptation.

5.

Community Development

Objective:
Empower farmers and increase farming community ownership.

Key Items:

- ✓ Regular farmers' meeting to discuss issues and new programs.
- ✓ Reliable grievance redressal systems (72-hour resolution), leveraging a strong field operation team.
- ✓ Inclusive participation tracking.
- ✓ Farmer-led pilot initiatives for new practices and technologies.

6.

Data Privacy & Security

Objective:
Safeguard sensitive information on our farmers, partners, and operations.

Key Items:

- ✓ Encrypted databases backed with quick retrieval of data using the Cloud mechanism.
- ✓ Strict access control for every operational data.
- ✓ Farmer data consent and literacy protocols.
- ✓ Periodic security audit and assessments

Governance Framework

7.

Financial Governance

Objective:
Ensure fund integrity, from disbursement, utilization, and repayment.

Key Items:

- ✓ Management approval is required for every disbursement to purchase inputs.
- ✓ Online and offline monitoring from purchase request to goods receipt and input disbursement.
- ✓ Internal monthly audits to check for any irregularities.
- ✓ Yearly third-party audits from a reputable accounting firm.

8.

Technology Governance

Objective:
Enable ethical and accessible innovation.

Key Items:

- ✓ Proper UX principles to ensure good usability for internal teams.
- ✓ 99.5% uptime for all digital platforms.
- ✓ Gradual technological adoption towards farmers for stronger ownership and usage.
- ✓ Regular feedback loops with field teams and users.

Pathway to Scale

Pathway to Scale

Transforming Indonesia's Horticulture: A 3-Year Roadmap to Close the Productivity Gap

Indonesia's horticulture sector stands at a crossroads. Despite having over 20 million smallholder farmers focused in horticulture, our productivity lags far behind neighbors like Vietnam and Thailand—and trails global leaders like China and Australia by staggering margins.

The roots of this gap run deep: degraded soils from decades of chemical overuse and ineffective practices, farmers locked out of affordable financing, and unreliable access to quality inputs and higher-profit markets. The result? **Generations of smallholders working harder but earning less**, while Indonesia's agri-potential remains untapped.

Pathway to Scale

2024

Laying the Foundation

This year, **we build on a proven model designed for Indonesia's unique challenges.** Farmers gain access to organic, environmentally friendly inputs that revive tired soils, paired with flexible financing that finally makes innovation affordable. Behind the scenes, a comprehensive digital platform provides real-time monitoring, tracking everything from soil health to market prices, while insurance safeguards against climate shocks. This isn't just theory; it's a working model, already catalyzing changes in our pilot communities.

2025

The Tipping Point

With proof in hand, **we expand to more lands and scale to new high-value commodities** such as shallots, tomatoes, and beans. A community development approach and efficient technology utilization become the strong foundation. Furthermore, we initiate agroforestry by rejuvenating underutilized land in Purwakarta, West Java, to elevate local farmers' livelihoods there. The confidence does not stop there, as we plan to increase our plantation land scale. This is where momentum builds—where the productivity gap keeps shrinking and income keeps growing.

2026

A New Standard for Indonesian Agriculture

By now, the model speaks for itself. As we begin our intensive advocacy, policymakers adopt our approach into national programs, institutionalizing what began as grassroots innovation. Productivity soars not just for certain commodities but across vegetables and fruits, while **our digital platform—now powered by predictive AI—becomes every farmer's indispensable tool.** As we launch in Sumatra and Sulawesi, the message is clear: Indonesia's smallholders aren't just catching up; they're leapfrogging into the future of smart, sustainable farming.

The Path Forward

The numbers tell part of the story—more tons per hectare, more rupiah in farmers' pockets. But the real impact lives in the quiet moments: a parent able to provide proper school supplies, a farming community living in harmony with the environment, a generation rediscovering pride in working the land. This is how we close the gap—not just with technology and inputs, but by **restoring the fundamental dignity of Indonesia's agricultural heritage**.

Appendix

Methodology Deep Dive

Respondent Profile and Sample Size

The study is based on 230 farmer respondents, representing a diverse range of horticulture-focused farming communities. These respondents were selected from a broader population of approximately 16,000 farmers engaged in or surrounding Elevarm's operational areas.

Sampling Method

To ensure representativeness across geographical and demographic diversity, we employed **a stratified sampling approach**. The sample was drawn proportionally from key operational clusters, namely:

a. **West Java**: Pangalengan, Purwakarta, Cimaung, Ciwidey, Cikidang, Cimenyan, and Majalengka
b. **Central Java & Yogyakarta**: Sleman, Wonosobo, and Magelang

This approach ensured adequate representation across agroecological zones, crop focus, and varying degrees of farmer engagement with Elevarm.

Data Collection Methods

We utilized **a combination of structured surveys and semi-structured interviews**, administered both in person and digitally via phone. The instruments were designed to capture quantitative indicators (e.g., yield, income, land size, labor use) as well as qualitative insights (e.g., farmer satisfaction, advisory feedback).

Data Triangulation

To enhance the reliability of findings, the primary data collected from farmers was triangulated with two key sources:

a. **Elevarm's internal farmer database**, which includes historical input, financing, and yield records
b. **Third-party data**, such as agricultural statistics, productivity benchmarks, and regional wage data from government sources and published research reports

Margin of Error and Confidence Level

With a total sample size of 230 drawn from an estimated population of 16,000 farmers, **the margin of error is approximately ±6.2% at a 95% confidence level**, assuming simple random sampling. Given the use of stratified sampling and cross-verification with existing datasets, this level of precision is deemed acceptable for impact evaluation purposes.

Insurance Policy Details

A. Life Insurance

Kitabisa.com

Premium per person: **IDR 60,000**
Coverage amount: **IDR 15,000,000**

Beneficiary Criteria

- ✓ The Insured must be an individual Elevarm Partner Farmer applying for a productive loan through Elevarm.
- ✓ At the time of enrollment, the Insured must be between 18 and 60 years old, inclusive.
- ✓ The Insured must not have any current diagnosis, ongoing treatment, or medical history related to heart disease, hypertension, kidney disease or failure, stroke, diabetes, tumors, cancer, or hepatitis (excluding Hepatitis A).
- ✓ The Insured must not be currently hospitalized, undergoing medical treatment for any illness, or experiencing symptoms indicative of any specific medical condition.

B. Crop Insurance

ACA Insurance

Insurance Risk Parameters

- ✓ Risk Threshold: 100% loss (total crop failure)
- ✓ Insurance Type: Indemnity
- ✓ Payout Triggers: Based on verified facts following a claim assessment
- ✓ Premium Rate: 4% of total investment

Covered Risks

a. Standard Risk: Climate Risk (Drought)

b. Extended Risks:

- ✓ Natural Risks:
  - Natural disasters: Earthquake, volcanic eruption, tsunami
  - Climate-related events: Landslides, floods (excluding those caused by sea-level rise or tidal surge), rainfall exceeding normal thresholds, fire originating from the insured location, and extreme air temperatures
- ✓ Non-Natural Risks: All types of plant pests and diseases

Partners Profile

A. Agri-Input Partners

	Partner	Product Name	Description
	Tokyo 8	Tokyo 8 (Biofertilizer)	One of the organic fertilizers with good microbial content that can help plants in absorbing nutrients, provide protection against pests and diseases, and improve growth results.
	Qarbotech	Qarbogrow (Photosynthesis Enhancer)	A biocompatible organic compound that enhances photosynthesis in plants.
	Diponegoro University	Nano Silica	Leaf fertilizer with active ingredient Colloidal Nano Silica with high purity to provide easily absorbed silica nutrients and can help the absorption process of various other nutrients needed by plants.
	PT Hanampi	BUAMAX 13/6/27/4/B	A compound fertilizer produced with modern technology, a balanced composition in the form of Granules so that it is easy to apply as a base fertilizer or follow-up fertilizer by sprinkling, digging or pouring/watering.
	Sampangan	Bio-fertilizer (Carbon and Enzyme-based)	A liquid carbon that improves soil health, microbial activity, and plant productivity. Formulated with activated carbon, organic nutrients, enzymes, and broth culture, bio-fertilizer helps nutrient absorption and enhances plant growth. Safe for humans, animals, and the environment, this product supports a sustainable soil ecosystem.
	Sampangan	Biochar / Activated Carbon	Biochar is a soil amendment that improves the chemical, physical, and biological properties of soil. By increasing nutrient retention, water absorption, and microbial activity, Biochar supports healthier plant growth, increases crop yields, and strengthens soil resilience. Its long-term effects contribute to sustainable agriculture and adaptation to climate change.
	Sampangan	Hydrolyzed Wood Vinegar	Wood vinegar is a natural biopesticide that protects plants from fungi, bacteria, viruses, and insect pests. This product is safe for humans, animals, and the environment. Made from wood vinegar, organic phenols, carbonyls, and bioactive compounds, this product is free from chemicals, alcohol, and oil. Its fast absorbing formula ensures long lasting plant protection.

Partners Profile

B. Financing Partners Table

amartha

Financing Type
Channeling

Loan Preference
Farmer Partnership

Repayment Type
Bullet

Reliance Finance

Financing Type
Channeling

Loan Preference
Farmer Partnership

Repayment Type
Bullet

Rabobank

Financing Type
Executing

Loan Preference
Cultivation Partnership, Harvest Trading

Repayment Type
Balloon

SCALA

Financing Type
Executing

Loan Preference
Cultivation Partnership, Harvest Trading

Repayment Type
Profit sharing

NextBio Products

	Product Name	Type	Composition	Function
	Vermicomplus	Soil Amendment	pH 7, C-Organic (40%), Nitrogen (1.91%), Phospor (1.55%), Kalium (0.5%), Metarhizium, Humic Acid, Amino Acid.	✓ Stimulates root and plant growth ✓ Retains **40–60%** more water to help maintain soil moisture ✓ Enhances nutrient absorption ✓ Improves soil structure ✓ Helps neutralize soil pH
	Vermicomplus Trichoderma	Soil Amendment	Trichoderma 106, pH 7, C-Organic (40%), Nitrogen (1.91%), Phosphor (1.55%), Kalium (0.5%), Metarhizium, Humic Acid, Amino Acid.	✓ Provides protection for root and plant growth ✓ Inhibits the development and spread of soil-borne pathogens ✓ Enhances water and nutrient absorption ✓ Improves soil fertility and biological activity ✓ Increases the resilience of both soil and plants to drought conditions
	Elevarm8	Biostimulant	1500 mikroba (*Proteobacteria, Chloroflexus, Actinobacteria, Phimictes, Bacteroides, Verrucomicrobi, Acidobacteria, Planctomycetes, Firmicutes, fungi, enzymes lipase, protease, cellulase*) and other microbe sources.	✓ Prevents soil-borne diseases in vegetable crops ✓ Supports accelerated plant growth ✓ Enriches soil microbial populations ✓ Reduces the need for chemical pesticides ✓ Speeds up the decomposition of manure or organic matter during land prepa ration ✓ Can serve as a substitute for follow-up fertilization
	Microbial Max	Plant Growth Promoting Rhizobacteria	*Azotobacter sp.* (1,65 × 10^8 CFU/ml), *Azospirillum sp.* (2,65 × 10^6 CFU/ml), *Bacillus sp.* (2,34 × 10^9 CFU/ml), *Trichoderma sp.* (5,00 × 10^6 CFU/ml), *Pseudomonas sp.* (2,90 × 10^8 CFU/ml).	✓ Maintains a healthy microbial ecosystem essential for nutrient absorption and overall plant health ✓ Enriches the soil and improves its structure and pH balance ✓ Produces beneficial enzymes-such as amylase, cellulase, protase, urease, and xylanase—that: Mineralize inorganic nutrients, Convert phosphates into plant-available forms, Transform carbon substrates into accessible nutrients ✓ Enhances plant resistance to soil-borne fungal pathogens, nematodes, drought, and salinity

NextBio Products

	Product Name	Type	Composition	Function
	Microbial Shield	Bio-Pesticide	*Gliocladium (G. virens), Pseudomonas fluorescens, Bacillus subtilis, Trichoderma sp.*	✓ Provides dual-action protection by safeguarding plants from wilt-causing pathogens, reducing the need for multiple inputs ✓ Environmentally friendly and supports sustainable agriculture ✓ Approved for organic use and leaves no harmful residues ✓ Enhances soil health by improving its biological and physical properties ✓ Fosters a healthier growing environment
	Microbial Boost	Microbial Booster	*Azotobacter sp., Bacillus subtilis, Lactobacillus sp., Saccharomyces sp., N-Fixing Bacteria, P-Solubilizing Bacteria.*	✓ Enhances crop yield and profitability ✓ Improves crop characteristics such as size, uniformity, ripening consistency, and fruit maturity ✓ Boosts the nutraceutical, nutritional, and organoleptic qualities of crops, including: **Higher Brix levels**, **Increased protein**, **antioxidants**, and **vitamin content**, **Extended post-harvest shelf life** ✓ Reduces the need for chemical fertilizers ✓ Improves access to and absorption of soil nutrients ✓ Conserves water and increases prorductivity (yield per volume of water used) ✓ Enhances tolerance to water stress and improves water uptake ✓ Promotes beneficial microbiota that strengthen resistance to pathogens ✓ Improves soil fertility and root resilience under stress conditions
	Biovac	Antristress Biotic & Abiotic	Oligochitosan (90%), Hydroxy acid (5%), Triacontanol (0.5%), and other carrier materials (4.5%).	✓ Enhances resistance to both biotic (pets and diseases) and abiotic (drought, heat, salinity) stress factors ✓ Reduces symptoms of fruit drop ✓ Increases fruit size in chili plants

NextBio Products

	Product Name	Type	Composition	Function
	Bitter	Bio-repellent	Denatonium benzoate (5%), Ekstrak *Andrographis paniculata* (23%), Ekstrak *Tinospora cordifolia* (27%), and other carrier materials.	✓ Formulated from plant-based extracts with natural bio-repellend properties ✓ Suppresses pest populations such as mites, thrips, whiteflies, and fruit flies on crops like chili, tomato, citrus, and others ✓ Helps reduce symptoms of leaf curl
	Elicitor	Enzyme-activator	Triacontanol (0.1%), Hydroxy acid (1.0%), Trace element complex (20%), and other carrier materials up to 100%.	✓ Enhances the rate of photosynthesis ✓ Stimulates the formation of new shoots ✓ Prevents micronutrient deficiencies ✓ Protects plants from biotic stress factors ✓ Strengthens resistance to diseases and adverse weather conditions ✓ Reduces symptoms of viral infections ✓ Maintains plant vigor and overall health ✓ Boosts overall crop production
	POC Mossa	Biofertilizer	C-Organic (0.560%), Nitrogen (0.060%), Phospor (0.030%), Kalium (0.020 %), Calcium (0.015%), Magnesium (0.017%), pH 4.7, C/N ratio 8.5 - 9.	✓ Improves soil conditions by reducing degradation caused by the continuous use of chemical fertilizers ✓ Enriched with Plant Growth-Promoting Rhizobacteria (PGPR) to strengthen leaves, flowers, shoots, roots, and stems
	Silika Grow	Nano Silica	Nano Silica (5.000 ppm), Nitrogen, Phospor, Kalium, Iron, Magnesium, Calcium, Zinc, Copper, Sulfur, Manganese, Boron, Molybdenum.	✓ Reduces the required dosage of Urea (Nitrogen) and Phosphate fertilizers by up to 50% of the standard rate for rice ✓ Enhances plant immunity, lowering the severity of pest and disease attacks ✓ Strengthens plant cell walls, increasing resistance to lodging and reducing leaf, flower, and fruit drop ✓ Contains silica, which helps increase soil pH ✓ Improves both the quantity and quality of harvests ✓ Suitable for use on all types of crops

NextBio Products

	Product Name	Type	Composition	Function
	Enhancer	Photosynthesis Enhancer	Triacontanol (0.1%), Cytokinin as kinetin (0.25%), Organosilicon (5.0%), other carrier materials up to 100%.	✓ Contains a combination of plant growth regulators in the form of an Emulsifiable Concentrate (EC) ✓ Formulated as a water-soluble concentrate ✓ Made from two synergistic active ingredients ✓ Enhanced with a surfactant to accelerate absorption into plant tissues
	Tubber	Tuber Enhancer	Uniconazole (1.25 %), Trace element complex (10.0 %), Stabilizer agent (2.5%), other carrier materials up to 100%.	✓ A combination of plant growth regulators in the form of an Emulsifiable Concentrate (EC) ✓ A concentrated formulation that dissolves easily in water ✓ Made from two synergistic active ingredients ✓ Equipped with a surfactant to accelerate penetration into plant tissues
	Bioguard	Soil Sterilizer	Oligochitosan (55%), Soil sterilant (35%), other carrier materials 10%.	✓ Possesses antimicrobial properties effective against soil fungi and bacteria ✓ Functions as a plant growth regulator that accelerates root development ✓ When used properly, helps block the transmission of wilt diseases from one plant to another

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