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## **A Conversation with Afifa Urfani of [Pandawa Agri Indonesia](#)**

**Sanne Breimer**  
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**Sanne Breimer:** Can you please introduce yourself and tell me about the work that you're doing?

**Afifa Urfani:** I'm Afifa Urfani. I work for a life science agriculture company in Indonesia called Pandawa Agri Indonesia. I work as a strategic partnership manager. We're working to find a sustainable solution for agriculture practices. Specifically, we are innovating a solution that can reduce pesticide usage and other chemical weighted inputs in agriculture, so smallholder farmers and plantations can have alternative solutions for making a sustainable effort.

**Sanne Breimer:** What would you say is distinctive about your approach?

**Afifa Urfani:** In a world where we cannot prevent massive food production, pesticide usage gives assurance to plantations and farmers. It often cannot be prevented, nor can it be denied that they need to use pesticides. Rather than taking the approach of eliminating 100% of the usage, we are finding an alternative solution so farmers can use pesticides in a healthy amount and in a sustainable way. They are mindful of the dosage and understand the risks and the potential damage to the soil and their health.

**Sanne Breimer:** Could you share an example that illustrates the impact of your work, and what led to that impact? How do you know when it's working?

**Afifa Urfani:** We work a lot with plantations. To be honest, at least 70% to 80% of our current customers are oil palm plantations, sugarcane plantations, and forestries.

They're more structured. They need specific certifications to obtain new or more sustainable markets, which requires them to use less pesticides and chemical-weighted inputs. The impact of that is they see things differently, and then they find our solutions and our products, which help them to achieve goals both economically and sustainably.

In other cases, we work with plantation and smallholder farmers whose spray workers get exposed to a lot of pesticide residue; it gets on their skin and in their lungs. They suffer health risks from using pesticides, but by reducing the dosage by 50%, they avoid skin irritation, they find it easier to breathe, and they no longer suffer from massive headaches.

In addition to these health benefits, we also publish our Environmental Product Declaration, or EPD, equal level Type III, which states that using our product eliminates 14 times more carbon emissions than using pesticides.

**Sanne Breimer: Thinking about the support you've received, has anything surprised you, or turned out to be helpful for you to scale?**

**Afifa Urfani:** At first, we were approaching the business with a B2C [business to consumer] mindset. We went to farmers via small-scale distributors, which hindered us from spreading the product more broadly. It was going very slowly at first, but since then, we've started going to plantations with more structured organization, which helps us spread more information about the product. It gets more adaptation in the market, and the future potential is to attract more, larger plantations to be advocates and to spread influence in the industry.

That would make it easier for a lot more people to access health information. In our current situation, we cannot really advertise the product in the market because we are going against the agrochemical giants. This is a big challenge, as we have very limited opportunities to do PR and marketing; we only engage in direct selling. Having an advocate, having the big corp certification that we've received, and having the EPD publication helps us convince more people that our product is a sustainable solution for their problems.

**Sanne Breimer: What was the tipping point that led you to move beyond the B2C approach and reach out to bigger companies? How did that work? What support did you get?**

**Afifa Urfani:** Our experience distributing the product to retail customers has been very challenging because the bureaucracy within the retail market is very rigid. Our product is designed to be very cost-efficient compared to pesticides; it can be almost half the price per liter of pesticides. Then, because it is the only product that offers the benefit of

reducing pesticides in the market, the distributor will usually increase the price so it's no longer cost-efficient for smallholder farmers.

To prevent that, we've pulled all of our products from the retail distributors, and we do the sales and distribution differently. We either have a bundled package ecosystem that involves smallholders, or we sell it directly to B2B clients, like plantations.

**Sanne Breimer: Did you get any support in making this decision, or was it your own business insights that made you realize B2C wasn't going to work, and that you wanted to apply a B2B approach?**

**Afifa Urfani:** We spoke to our advisors. It was one of our commissioners who advised us to switch direction on our business approach. If advice can be considered support, then yes, we got support.

**Sanne Breimer: What role does trust play in your relationship with funders, and how can a funder cultivate trust?**

**Afifa Urfani:** Trust is very important because of the nature of our business. We are connecting with players and businesses that have been here in Indonesia for years. It cannot be a short-term solution, but it must have minimal impact. What we are trying to do is something very small that can last for a long time. Since we are not operating like other startups, which have multiplied results or revenues in a very short time, we build and maintain trust with our investors and our stakeholders by providing high-quality products and high-quality deliverables in our services.

**Sanne Breimer: How do you present these deliverables to your funders?**

**Afifa Urfani:** We commit to delivering an economically beneficial revenue and we also measure and showcase our impact on the environment and our financial aspects to the people related to the business. We are very transparent.

**Sanne Breimer: What does that look like? Do you publish a report? Do you get the funders together and present it?**

**Afifa Urfani:** With shareholders, we have quarterly reports, usually in the form of in-person meetings. For other partners, like government stakeholders and other stakeholders, we publish our impact report, sustainability report, and ESG [environmental, social, and corporate governance] reports every year. We also publish the impact reports of each project and program that we have been running with other partners.

**Sanne Breimer: What type of support did you receive from Rippleworks?**

**Afifa Urfani:** The first support was on branding, and how to communicate our branding across stakeholders. The second support was the expert office hours, which we are using to improve the operations and ecosystem of the program we're currently running.

**Sanne Breimer:** How did the branding support you received work, and what was most helpful about it?

**Afifa Urfani:** It was very helpful because our company was formed by a lot of people from agriculture backgrounds. Our team had little to no communications background, so things like developing the logo and understanding how to communicate the product were challenging. They supported us by reviewing the way we communicated both in English and in Bahasa Indonesian. We got feedback on how to present the product to investors, to smallholder farmers, and to the government using different communication tools. They gave us very practical solutions.

**Sanne Breimer:** How does Rippleworks' process of deciding what capacity-building support to provide differ from what you've experienced before, and how has it impacted your work?

**Afifa Urfani:** They asked us a lot of questions, like what was the problem, how was the solution that we came up with, and then they offered a potential solution that we hadn't come across. There was a lot of discussion in between. Then, they asked us to decide which area or which aspect we wanted to focus on next.

**Sanne Breimer:** Was it helpful to get so many questions and have discussions with them?

**Afifa Urfani:** The language barrier was a problem because Rippleworks mainly communicates with us in English, but some of the solutions that we need, especially when we're talking about branding, need to be delivered in Bahasa, a language that the farmers will be able to understand.

But other than that, the thought process helped us to choose which problems concerned us the most. Once we were asked what problems we had, we came up with a lot. Being able to choose which problem could be helped by whom was something we learned through the process.

**Sanne Breimer:** Was there a translator at the meetings? And were the farmers present in the meetings?

**Afifa Urfani:** No. Some of us are okay with English, and we translate internally whatever topics we're bringing back to the other teams that might need help. The language barrier was that we were talking in Bahasa, then we were discussing and

getting feedback in English, and then we needed to translate it back to Bahasa so the farmers could understand. All that back-and-forth was a challenge.

**Sanne Breimer: What would you say the gaps are in this model of project support and capacity building?**

**Afifa Urfani:** Although we have been asked a lot of questions that foster better understanding, we want to improve in the operations area, and we want to improve our smallholder ecosystem program. We asked an expert from One Acre Fund about that specifically, so we can have a benchmark. With all those questions from Rippleworks, in addition to all the work we have happening here, it is sometimes difficult to keep up with the program.

I understand the questions being asked are very important to shaping the direction of the discussion we have later, with the expert that they choose. However, the discussion is very limited because we have just a one- or two-hour session with the expert, and it often takes us longer to get into a problem. It can take nearly a whole session just to get the expert to fully understand the work we're doing. After that, we discuss an improvement point that we can use, or ideas they might have come up with. When we only have two hours, so it is very challenging. What we get is enough, but it is not life-changing.

**Sanne Breimer: Are the experts people who are closely related to the business you're in?**

**Afifa Urfani:** In the case of One Acre Fund, yes. They are very related, but we operate in a very different region. We're in Asia, and they're in Africa. It's a different situation and different reality, so a lot more context needed to be provided before the office hours meeting. They asked us for the context in written format before the office hours, but something written is different than something told. More duration would be very helpful.

**Sanne Breimer: Can you share an example of something you were able to take from the experience that was immediately useful to you?**

**Afifa Urfani:** One Acre Fund is way bigger than what we have now, but they are very similar to us, so we took the lesson that we are on the right track. We saw that we are not the only ones who think this way. Someone else out there has done this before, and we have the confidence to not only do it in a smaller way, but also in a bigger way. However, my burning question about how to incentivize smallholder farmers was not answered.

We tried to discuss how we can incentivize smallholder farmers so their productivity increases, or their soil health gets better, or they achieve some other aspects of sustainability. In Australia and some parts of Europe, they incentivize farmers to be able to get that level. We thought that One Acre Fund might have had a discussion about it before, and we were expecting someone from One Acre Fund to have that capability and that knowledge, but that wasn't the case. That burning question was not answered because I didn't ask the right person.

**Sanne Breimer: What is the One Acre Fund? Can you tell me more about that?**

**Afifa Urfani:** They fund and help smallholder farmers to operate in many different countries in the world. They support smallholder farmers in accessing capital, accessing the market, and accessing input. We engage in knowledge sharing with them through Rippleworks. Their explanation about how they run the business and how it works in Africa reassures us that what we're doing, which is very similar, might work here in Asia.

**Sanne Breimer: What could a funder do to help you create networks?**

**Afifa Urfani:** Funders can connect us with regulators, potential customers, and clients. With more personal connections, it will be easier for us to earn trust and to convince clients [of our value] because communicating a life science product in agriculture and asking clients to reduce their pesticide usage is very challenging, especially in Indonesia. We have a habit of using pesticides. They provide a certain assurance. A personal network, with the backup support of the funders, might be very useful in convincing them to try us out.

**Sanne Breimer: How could the funder help improve cash flow?**

**Afifa Urfani:** We would love to have options for blended financing, so a mix of debt financing and grants, and we are open for equity financing as well if it's strategic enough to allow us debt financing and grants, as well. The production facility that we have can currently cover the product demands for 2025 and 2026, but with more demand coming, it will be very challenging. We have built the other production facility with our own money, but it will be great if we can refinance with other sources of financing so we can have a better cash flow.

**Sanne Breimer: What is the biggest obstacle preventing that at the moment? Are there not enough funders, or do funders not understand the blended approach?**

**Afifa Urfani:** Some great financial institutions have approached us, but usually, it is not matched because they offer us something in USD [US dollars]. The rate is great, but if it's in USD, it is too risky for us. We are looking for something that can be offered in the

IDR [Indonesian Rupiah]. Sometimes we are open to options that come with a certain grant not because we need that specific grant, but because we know that grant will help us to get duplicates, or it will multiply our impact for the deliverable that we have committed to in the first place.

For example, we'll be using the grant money for production facility improvement, but we can also use the money to assist the farmers who are using our product for the first time. The budget that we spend on that kind of assistance is generally not sustainable because it is not our main business, but it is necessary, so it needs to be allocated.

**Sanne Breimer: The grant money is not always allocated to that, so you need to bring in your own money for that part?**

**Afifa Urfani:** Yes. Informing the farmers is easy, but then offering assistance requires resources, and our resources are generally not meant to be allocated or used for assistance. That assistance is necessary, but we don't have enough budget to do it on our own. Ideally, it would be the client's money that we use to do it— for maintenance and for education purposes. However, we are not in an ideal stage because smallholder farmers don't have the budget or even access to information on their phones. We need to find another revenue stream to do it, or to start doing it with a partner, or to find a brand to kickstart it.

**Sanne Breimer: Is there anything the funder can do to support you in inspiring young people's interest in working in the agricultural sector?**

**Afifa Urfani:** There are a lot of ideas on how to do it better because Indonesia, and the world in general, is facing structural and systematic problems. Fewer young people are attracted to the sector, so we were thinking of making an academy for the agricultural sector that can be implemented right away with working opportunities or job opportunities in Pandawa's network. Or if that's not possible, we were thinking about a certification for young people. That might be useful. We're open to other ways of engaging the younger generation.

**Sanne Breimer: What was the biggest challenge in the support that you've received? What advice would you give to funders who want to help social ventures be successful?**

**Afifa Urfani:** The main challenge for us is to help people understand and take seriously that in our Indonesian economy, it is not easy for us to receive something in USD. It is easy in the beginning, but in the long run, it will be painful. Secondly, we are open to designing a blended financing program or scheme that works not only for the funders but for every party and everyone related to the program in order to multiply the impact

per dollar being spent in the business. Because sometimes, the design of the blended financing scheme is on the funder's side, and it is not applicable, or it is not easy to implement it to help whoever is being funded.

**Sanne Breimer: Can you tell me a little bit more about how the scheme is designed and what points don't apply to your context?**

**Afifa Urfani:** Some institutions offer us blended financing schemes designed by some private sectors and some that are specifically designed for the agricultural sector in Indonesia, and they involve the government, as well. But it becomes too expensive. The ticket size is too big, and it is in USD. I understand that it's beneficial, and it is a risk that is being taken by the funders, but it is a heavier risk for the ventures to bear. It is not much. Sometimes, if the cost is good, [it works, but then] it's usually something very short.

We have been operating for 10 years, so we are not micro small, but we are not big enough to take on the risk of that investment. We're the missing middle. As the missing middle, we have very small opportunities or options that fit our needs. There's often something that's not customizable, or something that's too small for us, or too big.

**Sanne Breimer: Can you explain what it means that the ticket price is too high?**

**Afifa Urfani:** Usually, whatever is being offered is way too much for our needs. For example, we often only need around \$3 to \$5 million dollars, but they want us to have debt financing up to \$20 million. It's four times what we need, so the pricing is going to be a burden for us. It is not possible.

**Sanne Breimer: Can you explain why the USD situation is a problem, even though the funder might take the biggest risk there?**

**Afifa Urfani:** If a loan is in USD, the risk will be more on the venture rather than funders because of our very weak currency. For example, we might be able to afford it now, but then it will be returned in three or five years. When the currency is weaker on our side, we will sometimes be returning a lot more than we can afford.

**Sanne Breimer: What are the top three things you need to unlock your ability to scale and sustain?**

**Afifa Urfani:** First, we need the right network that will allow us to reach better potential clients, customers, and users. Second, we need access to capital because we are currently scaling up and expanding our production facility. We can fund our own production facility, but cash flow is a major issue. The third thing we need is access to good, local talent, in order to reach more farmers. It is challenging to find members of

the younger generation who are receptive. In the future, finding younger talent is going to be even more challenging.

**Sanne Breimer: Is there anything you want to share from your experience with Rippleworks that we haven't touched on yet?**

**Afifa Urfani:** The experience we had with Rippleworks for our branding project was delightful. All the team leaders in the company were required to join, so everyone was concerned and everyone chipped in on the solution, which was very helpful. Before that, a lot of people on our side were not giving 100% effort, which we saw reduces impact. When everyone is more concerned and puts more effort into it, we have very good results as a team.

**Sanne Breimer: That's great. Thank you so much.**

*Sanne Breimer (she/her) is a freelance journalism trainer, project manager and adviser for international media organizations including SembraMedia, Thomson Reuters Foundation (TRF), European Journalism Centre, Thibi, and the Asia-Pacific Broadcasting Union (ABU). She founded Inclusive Journalism, aiming to educate (primarily) Western journalists about media representation and decolonisation through a weekly newsletter, online courses and retreats. Sanne works remotely and divides her time between Europe and South East Asia. Before moving into training, Sanne worked at a managerial level in national public broadcasting in the Netherlands for almost 13 years, focusing on radio, digital media and innovation. She is Dutch with Frisian roots.*

*\* This interview has been edited and condensed.*