ENRD case study:  
Rural Business Accelerators

AgriEnt Business Accelerator  
(Greece)  
Working Document

This case study was prepared in the framework of the ENRD Thematic Work on Smart and Competitive Rural Businesses (https://enrd.ec.europa.eu/thematic-work/smart-and-competitive-rural-areas/rural-businesses_en) that was running between August 2016 and July 2017. A comparative case study was developed entitled ‘Mobilising the innovative potential of rural businesses’ based on the AgriEnt and other two case examples of Short Food Supply Chain Masterclass (the Netherlands) and Academy on Tour (Belgium).

FACTS

Location: Greece  
Timing of the initiative: 10/2016 – ongoing  
EAFRD-funding: None  
Other public funding: None  
Website: https://www.facebook.com/AgriEntAccelerator or http://agrient.org/  
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Short description of the project

AgriEntrepreneurship, a Civil Non-Profit Partnership, has organised the first agricultural business accelerator process in Greece. The acceleration programme aims at supporting promising innovative business ideas of start-up teams (or companies) in agri-food, agro/bio-technology, agri-tourism, and products or services to improve rural life.

The main objective of the programme has been to build capacities and develop skills of young entrepreneurs and start-up companies. The programme has offered entrepreneurial skills training, through combining peer-to-peer learning with coaching and mentoring, and with facilitating links to networks and providers of finance.
1. STARTING UP AN ACCELERATOR PROGRAMME

1.1 What were the triggers to develop an accelerator programme?

The Facebook Network AgriEntrepreneurship (AgriEnt) started in 2014. The network aims to share views, know-how, experiences, concerns and news on agribusiness and agricultural entrepreneurship, thereby promoting synergies and innovation, business start-ups and business diversification in rural areas. This Facebook group has become a community of practitioners and a self-help group, discussing burning issues in starting an enterprise, such as organising short food supply chains.1

Through their active engagement in the AgriEnt Network, the initiators of the accelerator became aware of an increasing interest of young people in the agro-sector to establish their own company and of other professionals who saw opportunities in the agro-sector. However, many of them failed, because they had insufficient entrepreneurial skills, lacked suitable planning tools, and had no access to good practice, administrative information, expert advice or the experience of peers.

The experience gained and the lessons learnt from the informal exchanges of the AgriEntrepreneurship Network inspired the organisers of the network to test the feasibility, sustainability and acceptance of an accelerator programme combining mutual learning with expert input and coaching.

1.2 Who initiated and who was involved?

a) The initiators

The accelerator programme was initiated by a core team of three collaborators and friends2 (one of whom was the initiator of the AgriEnt Network), with complementary expertise and experience in farming and agricultural development, in entrepreneurship and tech start-ups, networking and community development, and science, research and technology. They decided to join resources and pool their complementary expertise and skills, and to act to respond to the need for delivering holistic assistance, tutoring, guidance

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1 Today, this network has over 1,000 members, and its most active members participate in ‘meetups’ almost every month. More than 400 people have participated in more than 20 meetups to learn more from an expert with hands-on experience in the value chain about suitable tools and strategies to get a product from farm to shelf, to discuss plans, and to share experience and expertise, opportunities and risks.

2 Dr Mara Tsoumari (data analyst, linguist, organic grower), produces and markets with her brother their own certified organic products. She also coordinates the network of Rural Entrepreneurship AgriEntrepreneurship bringing together researchers, entrepreneurs, technologists and specialists. Dr Panagiotis Madesis is an agronomist and researcher at the Institute of Applied Biosciences at the National Centre for Research and Technological Development (INAB/CERTH) and has extensive experience in product innovation. Mr. Nikolaos Tsoniotis is electronics engineer with long experience in Telecoms R&D and ventured among others in energy efficient technologies for animal husbandry. He is the “tech branch” of the AgriEnt Accelerator leading technology related aspects in the agri-sector.
and peer-to-peer learning opportunities to young entrepreneurs.

The initiators of the AgriEnt Accelerator have a common vision for their contribution to rural development: to support the creation and/or development of innovative and sustainable enterprises that support economies and communities in suburban and rural areas, and that have an environment-friendly mentality and improve the quality of life in rural areas.

With this vision in mind, they started the accelerator programme as an entirely voluntary initiative. Their active role in the AgriEnt Network allowed them to exploit its visibility and credibility to reach out to entrepreneurs and stakeholders in the field of farming, and to develop trust.

b) The role of networks

The launch of the accelerator benefitted significantly from non-material support, notably by giving permission to be mentioned as supporters, and granting access to the networks of:

- business associations in Italy, Cyprus, Romania and Ireland;
- the Centre for Research & Technology, Hellas and the South East European Research Centre;
- the Greek Agronomy Association, a professional network;
- the Business and Cultural Development Centre of Macedonia (KEPA) business development agency promoting entrepreneurship and supporting SMEs;
- the Greek Volunteer Centre Managers Association Greece (KEMEL), which assigns active and former senior executives to provide operational experience and expertise to social organisations, small businesses and young entrepreneurs; and
- the Sustainable Entrepreneurship Centre of the Piraeus Bank Group.

The ‘moral’ support of these organisations helped also a lot to raise the credibility of AgriEnt.

1.3 What are the main steps of setting up an accelerator programme?

The following main steps were taken to set up the programme:

- **Needs analysis** - The views and concerns exchanged in the AgriEnt Network served as main source for assessing the needs of rural business start-ups, mapping their ecosystem and identifying trends. Because access to a broad range of information on many aspects of rural start-ups could be extracted from the AgriEnt Network and its meetups, and because resources were very short, the initiators of the accelerator neither saw a need, nor an opportunity to conduct a formal baseline or feasibility study.

- **Institutionalising the partnership** - In search of a suitable organisational and legal form that could host the accelerator assistance process, the three initiators decided to set up an independent organisation, AgriEnt, and registered it as a Civil Non-Profit Partnership (AMKE).

- **Developing a framework for the programme** through combining experience and/or feedback from the AgriEnt team’s experience in farming and agri-tech, and their personal engagement to do things differently; the AgriEnt meetups during which the needs of entrepreneurs were articulated.

- **Identifying specialist expertise** - The AgriEnt Accelerator initiators has strong networks of experts in agricultural innovation and using these links they identified specialists who could be mobilised to
serve as experts in the programme. **Funding organisations** were invited to introduce the teams to potential funding opportunities.

- **Awareness raising** – To attract the right entrepreneurs to participate to the accelerator programme communication activities were organised and channelled through the AgriEnt Network and networks of other start-up, universities, colleges, private schools, and through events in villages and municipalities with farming activity.

- **Planning logistics** - A memorandum of understanding with the Metropolitan Development Agency of Thessaloniki was signed for the provision of space and logistical support.

1.3 How target businesses are identified & selected?

a) **Target**

The initial target was to engage 10 teams with at least 2 people in each team, but the programme managed to engage 12 teams.

b) **Identification of participants**

Once established, AgriEnt set up a website and posted an **invitation to apply online for participation** in the acceleration programme. AgriEnt tried to disseminate the call for proposals and information on the initiative widely, using a **wide range of communication channels**, including social media; targeted conversations with potential candidates; presentations in radio programmes and advertisements on physical and digital bulletin boards of local municipalities.

c) **Selection criteria**

Teams of business start-ups interested in participating were asked to **apply by providing information on** their innovative idea, their team (short CVs), the stage of development, management training, skills and expertise, an outline of their business plan, and their needs for assistance through the acceleration programme.

The 18 applying teams were invited to make a pitch presentation to the panel of AgriEnt members that screened and evaluated the applications, with a focus on their idea, team and business plan, their motivation to participate in the programme and the perceived needs.

The **main selection criteria** of the panel were:

- **feasibility**, seen as the potential of the applying team to become operational and sustainable,
- the **level of innovation**, i.e. the degree to which it was a new or significantly improved approach or practice to the sector, or in Greece,
- **knowledge of the market** and of sales channels,
- a **realistic assessment of revenue streams**;
- **common issues** in the methods, approaches or practices which the selected wanted to follow or apply, to allow peer-to-peer learning.

1.4 What resources are needed for setting up the programme?

a) **Financial resources**

The organisers implemented the programme **without any financial support** from third parties, and therefore, it is difficult to estimate the exact amount required for the preparation. They managed to mobilise experts from their network to work pro bono as mentors and coaches. Neither the working hours dedicated by the AgriEnt team for the preparation of the programme before its implementation, nor the work required to coach the teams to be ready for the acceleration weekends were estimated.
**The main challenges of starting up the Academy on Tour**

- **Funding has been a special challenge** for the AgriEnt accelerator, in view of the absence of public or philanthropic funding for a newly established organisation such as AgriEnt with no formal track record, the lack of financial resources of the entrepreneurs to pay for it, and the administrative difficulties of tapping into the national Rural Development Programme.

  Nevertheless, the organisers decided to **go ahead without any financial support** of third parties. They managed to mobilise experts from their network to work pro bono as mentors and coaches, to convince the Metropolitan Development Agency of Thessaloniki Municipality to provide meeting rooms, and to make the programme very attractive so that the participating teams of entrepreneurs covered their own travel, accommodation and subsistence.

- **Challenge on conceptual design**: to adapt methodologies and tools successfully applied to assist tech start-ups to innovative agro-start-ups and agro-business and to translate the concept of innovation into the world of agro-food business.

- **Challenge of identifying and selecting the right target group**: to approach the more traditional farmers and help them raise self-confidence that they can do more to innovate; and to develop robust procedures for selecting the most promising teams.

- **Mobilise the right experts**: to identify and mobilise people with a broad expertise and experience to participate in the workshops as coaches, mentors or experts and to build trust between the rural entrepreneurs and the team and experts of AgriEnt.
2. RUNNING THE RURAL DIGITAL HUB

2.1 Who runs the accelerator programme?

The three initiators of the accelerator programme established a Civil Non-Profit Partnership (AMKE) to ensure a legal entity is running the accelerator programme. This Civil Non-Profit Partnership allows partnering and contracting with other organisations and individuals to deliver professional services for start-up companies. The specific legal form chosen helps in fund-raising for services in the public interest.

The programme was run on a voluntary basis. Being a voluntary initiative brought significant advantages. It allowed the AgriEnt team to prove they were not money driven consultants but committed to support innovation and change in and for rural businesses and communities. Their mission-driven approach helped to convince authorities and stakeholders that AgriEnt is a serious initiative, providing a professional service.

2.2 Who are the participants of the programme?

AgriEnt started the accelerator programme with 12 teams of 27 entrepreneurs coming from all over Greece. The teams consisted of entrepreneurs with the same vision or idea. Nine teams (75%) came from urban (Thessaloniki and Athens), and three teams (25%) from rural areas. One team located in an urban area planned to move and establish their enterprise in a rural area. One of the teams dropped out during the first phase, and another one during the second phase, due to workload and time requirement.

All teams planned to set up new innovative or diversify existing companies:

- producing and processing agricultural products (5), (they all have land)
- providing technological solutions helping farmers to solve problems or facilitate processes (4),
- branding and exporting Greek premium range agricultural products (3).

Entrepreneurs were mainly in the 25-45 age group.

2.3 How is the accelerator programme run?

a) Programme stages

The acceleration process was organised in three stages:

1. In the first stage, which was organised in the form of joint (for all teams) sessions (10 weekends), the work of the teams focused on presenting their business ideas to each other and to the experts, identifying the basic needs of each team for assessing and realising their ideas, and helping them to acquire and apply basic entrepreneurial skills (such as business model canvas, prototyping, identification of key resources and activities, marketing, branding, e-business, communications, social media etc.).

   During the first session, the teams presented to each other their business ideas and needs for assistance. The detailed “mapping” of the start-up teams and concepts, their economic potential and specific needs, allowed to match each of them with the most suitable experts, and with peers facing a similar problem. The in-depth conversations with experts and other teams, mentoring and coaching also helped to redefine the needs of the entrepreneurs.

   Due to the intense work of the first stage, three teams dropped out towards the end of this stage.

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3 Ten with 2, one with 3 and one with 4 members.

4 The needs most frequently mentioned were related to the development of basic entrepreneurial skills, market analysis and marketing, e-commerce skills, networking with experts, and access to finance.
2. Five teams completed successfully the first stage and entered the second stage (4 week-ends). In this stage, the teams set the agenda and schedule for becoming operational. Each team participated in ad-hoc sessions tailored to their specific needs, giving them the opportunity to work individually with specialist mentors, coaches and experts. These team-specific sessions helped to clarify and find tailored solutions on specific business development issues of a team such as e-commerce, social media commerce, market analysis, or financing.

3. In the third stage (ad hoc sessions specific to the needs of each team), the start-up teams were given further assistance (tutoring, guidance and networking opportunities) by experts and providers of suitable finance for rural enterprise.

The final event of the third stage was decided to be incorporated only for that acceleration cycle into the annual Orange Grove Agri-Food Entrepreneurship Masterclass (organised by the Netherlands Embassy in Athens in cooperation with AgriEnt) for teams/start-ups with activities in the fields of agri-food, agro/bio-technology, rural tourism, and related services. The Orange Grove Agri-Food Entrepreneurship Masterclass was organised as a boot camp and combined some aspects of the methodological approach and content of stages one and two, but was organised over one long weekend.

The assessment for the selection of start-ups to participate was independent of the AgriEnt project (carried out by a panel of experts). 11 teams were selected and invited to participate in the Masterclass, including the 5 teams of AgriEnt. Amongst these were four start-up teams participating in stages 2 and 3 of the AgriEnt acceleration programme, and one start-up from the AgriEntrepreneurship Network. The fifth team of AgriEnt acceleration programme could not participate in the final event due to other commitments. The winning entrepreneurial team was an olive producer, who had participated in the AgriEnt acceleration programme. To encourage and support the realisation of this business idea, the winning team received an award of StartLife.

Piloting & innovation
The first cycle of the accelerating programme served as a pilot to test the approach and organisational arrangements, explore costs and income, assess needs, impact and opportunities for improvements, and gain experience in cooperating with external experts and organisations. The first cycle of the accelerator programme was instrumental for developing and testing AgriEnt’s capacity to deliver professional start-up consultancy services and workshops.

5 The other four teams (that completed the first stage) could not continue to the second stage, because they had not become mature enough to proceed to actual operations.
6 The reason for the decision was time constraints as the two events would have happened too close to each other if organised separately.
8 These were: Kanenas olives (now called Klea) winner of masterclass (AgriEnt accelerator); Agrologies (AgriEnt accelerator) offers a system to manage and control the irrigation of arable lands process via smartphone; Cogni-things (AgriEnt accelerator) plans to develop and provide a middleware monitoring and control platform; Filora Organics (AgriEnt accelerator) collects Greek organic herbs from producers who use traditional cultivating practices; Machairas Essential Oils (AgriEntrepreneurship network) plans to produce essential oil, rich in carvacrol from the endemic Greek Oregano (Origanum Vulgare hirtum).
9 The original idea had been to grow olives and sell olive oil, but the coaching and mentoring sessions in the accelerator inspired them to diversify his business model and target a premium quality and high added value product: olives fermented on the basis of an old forgotten traditional recipe which makes olives firm and tasty, but in a natural and healthy way.
10 A one-month training at the University of Wageningen, a premium partner of StartLife (a Dutch foundation offering a broad range support services and finance to start-ups that develop technological innovations in the domains of Food and Agro).
The key **features of the innovations** pursued were related to technical processes in product development, system development, customer satisfaction, branding or alternative revenue streams. The coaching and mentoring support under the accelerator had to consider that innovations are not linear processes, but systems depending on iterative feedbacks. In line with that, the participating teams have continuously reviewed, refined or changed partially or radically their business model, or key features of the planned products and services.

b) Follow-up activities

The AgriEnt team and the experts are still at disposal to the teams that participated in the accelerator programme, for answering questions, providing advice and guidance, and assisting in networking and access to finance, through ad-hoc meetings, phone calls, or e-mail correspondence.

As active members of the agro-food start-up community organised around the AgriEnt Network, even the teams which did not make it till the third stage are still in touch with AgriEnt and exchange information and views on their development and plans.

Follow-up advice and guidance have been requested on issues concerning support for prototyping, access to market network, reviewing the business model based on feedback from market, approach for funding, and market entry and penetration.

2.4 What resources are needed for running the accelerator programme?

a) Costs

For AgriEnt, the first cycle of the accelerating programme served as a pilot to test the approach and organisational arrangements, explore costs and income, assess needs, impact and opportunities for improvements, and gain experience in cooperating with external experts and organisations. The costs of the first cycle are difficult to quantify, because the accelerator programme was organised on a completely voluntary basis.

<table>
<thead>
<tr>
<th>Cost item</th>
<th>Description</th>
<th>(Estimated) costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated pro-bono contribution of experts*</td>
<td>The trainers, coaches, mentors, other experts and the AgriEnt team offered their expertise for free.</td>
<td>€25,000</td>
</tr>
<tr>
<td>Estimated own travel costs of the teams to attend meetings</td>
<td>All experts and participating teams of entrepreneurs covered their own travel, accommodation and subsistence, and the costs of the final event were included in the budget of the Masterclass of Orange Grove.</td>
<td>€15,000</td>
</tr>
<tr>
<td>Transportation, location &amp; catering</td>
<td>The meeting rooms and catering were provided for free by the Metropolitan Development Agency of Thessaloniki Municipality.</td>
<td>€2,000</td>
</tr>
<tr>
<td>Follow-up of start-ups after the end of the programme</td>
<td>The AgriEnt team has remained in touch and provided support for the participating teams after the programme offering advice for free.</td>
<td>€15,000</td>
</tr>
<tr>
<td>Total costs:</td>
<td></td>
<td>€57,000</td>
</tr>
</tbody>
</table>

* This contribution does not cover the work during the preparatory stage or the team’s workload during the weekdays. It covers the estimated 720 working hours during 15 weekends and includes a symbolic fee for the availability of mentors/experts for the entire programme.

The AgriEnt team estimated that it would have cost **€60-80,000** for running the accelerator as originally planned, including:

- **€57,000** as the current estimated costs of the programme (above),
• Field visits that were originally planned (estimated cost of €15,000), however could not be realised due to financial constraints.

Furthermore, in the next cycle of the programme AgriEnt foresees pre-start-up grants to the participating teams for development work and pilots (between €8,000 and €20,000 per team); as the first cycle has shown that effective support to acceleration would also require financial support.

b) Funding

No external funding was available. However, the AgriEnt team sees this way of starting and organising an accelerator programme as exceptional. The deep belief in the potential of entrepreneurs in the agricultural sector motivated the entire undertaking despite the lack of financial resources. The aim was to prove the importance and impact of such a programme and then pursue funding for its next cycle. The volunteering approach of the accelerator is an important step in building trustworthiness with stakeholders.

b) Human resources

• First stage: In this stage, the training, and coaching was undertaken by 3 members of the AgriEnt team and three external mentors (i.e. 6 people working over 10 weekends).

• Second stage: Altogether, 12 external experts provided business start-up and development assistance (as external experts were different for the various events).

Estimated work is 840 working hours for AgriEnt team and external experts (during 15 weekends), not counting weekday work and preparatory work for the programme.

Specific challenges during the implementation of AgriEnt

The most important challenges included:

• **Raising self-confidence and developing a business mentality** of the participating teams, which is a determining factor in converting farmers to agro-entrepreneurs.

• **Time management**: timely planning of meetings (e.g. to ensure early flight booking, and meeting deadlines for preparatory work of the experts). To convince teams from all over Greece to devote **all their weekends for three months** to participate in the programme, and to cover their own costs for travel and accommodation.

• **Some teams dropped out early** (two teams during the first three weeks and a further team during the 2nd stage) because of the workload, time required for attendance (almost all weekends over four months) and homework, and the fast pace required to start or grow their business. The teams that stayed for all three stages were highly motivated to take the entrepreneurial risk and do something different to change things. They were also driven by making a difference in the community either through fully satisfying customers or through providing a noteworthy product or service.

• **Generating and maintaining an ongoing enthusiasm** and cooperative spirit of the participating teams and experts involved, which has included efforts: to facilitate links between agro-food enterprises, notably farmers, and experts in research and technology establishments, based on mutual trust and understanding and to **build trust between the rural entrepreneurs and the experts** of AgriEnt.

• **To convince experienced and competent experts to work pro bono** (mainly during week-ends).

• **Lack of funding**: Securing financial contributions for running the programme; to mobilise investors to fund agro-start-ups by explaining their specificities and development opportunities; seek contributions in kind (workshop logistics such as rooms, catering, etc.). The team did not prioritise fund raising for running the first cycle, because time was pressing for the programme to start due...
to the general economic situation in the country. Therefore, the main challenge for the second cycle is to find financial support both for the operational costs of the acceleration programme, the travel costs for teams from other parts of Greece (including teams from the islands), and for the start-up grants of the entrepreneurs.

2.5 What are the outputs, results and long-term sustainability of the hub?

a) Improved capacity of businesses & new revenue streams

The accelerator supported 12 teams (of 27 entrepreneurs) with strong innovation potential to develop their businesses further, out of which 5 teams (of 10 entrepreneurs) completed all three stages. The most successful aspect of the accelerator programme is that most the participating teams has progressed and is in a next level of starting and developing their business innovation, including a well-structured and founded business model, a clearly defined value proposition\(^\text{11}\), an improved food production or distribution process. For instance, one of the teams developed a specific concept of setting up their business by organising the packaging and distribution of organic herbs to Scandinavian and other western countries, the team at the end of the programme had already set up a legal form and started to do business. Another team changed its orientation and focused on the production of premium olives for high end customers. 

Most of the participating entrepreneurs did not strictly pursue their initial innovative idea but changed features partially or completely, or the entire business model, as a result of applying holistic tools (such as business model canvas or lean methodology), and the feedback they had from their peers, coaches and mentors.

All participants of the accelerator programme clearly showed an increased self-confidence, which is a determining factor in making farmers to become agro-entrepreneurs, and in mobising people from outside agriculture to become engaged in any part of the food value chain. The participating teams were satisfied with the approach, spread the word, and introduced new candidates for the second cycle.

b) New businesses created

By end of February 2017, three teams had registered a new company. Out of the 12 teams that initially participated, 8 continued their activities and set up a new legal entity (including the 3 teams who registered a new company soon after the end of the programme) or re-engineered or scaled up an existing business.

c) New exchange and learning opportunities

The accelerator provided an exchange and learning platform for pursuing innovative ideas to all the participating businesses, innovative farmers and other entrepreneurs (e.g. processors of farmers’ products).

When the teams met for the first meeting, everyone said that it was the first time they could freely speak about their innovative/crazy/unconventional ideas and be understood by everyone, other teams, coaches, instructors, because everyone was involved in the agro-food supply chain.

\(^{11}\) A value proposition is a statement which clearly identifies clear, measurable and demonstrable benefits consumers get when buying a product or service. It should convince consumers that this product or service is better than others on the market. This proposition can lead to a competitive advantage when consumers pick that product or service over other competitors because they receive greater value.
The acceleration programme gave the teams a **sense of belonging**, which is particularly important considering that almost one third of them had attended other similar programmes in the past. **Everyone spoke the same language**, which facilitated the development of a common understanding of business development processes. Participating teams felt the commitment to peer support, which motivated them to join the programme and stay with it.

### Assessing the impact of accelerators

It is difficult to assess the success of the Greek accelerator programme, as it has just finished in February 2017 (just a little earlier than this case study was completed). There are however, **plans to measure the economic and social impact** of the accelerator. Indicators suggested include the number and type of businesses that have:

- operationalised their business model, developed a feasible and sustainable business plans;
- registered a new business;
- introduced a new product in the market;
- identified and started to cooperate with key partners for acquiring key resources, e.g. along the production and distribution chain (packaging, marketing etc.);
- created jobs in rural areas;
- introduced scalable improvements or innovations in products and services, production processes and distribution channels, performance and customisation, etc.

### If you had to give an advice to those who are planning to set up an accelerator programme what would it be?

**My practical recommendations for those who are planning to set up accelerator programmes would be to:**

- **understand the needs of the farming business and have hands-on experience**
- **understand the needs of market for agricultural products**
- **understand the needs of the business starters**
- **be a role model to be credible, as you can’t expect others to do what you wouldn’t do yourselves, e.g., take risks**
- **have good capacity building skills**
- **even if it is not possible to have funding from the beginning, start on a voluntary basis, as we did with AgriEnt accelerator, and become a catalyst towards developing an enabling and nurturing ecosystem for people with new business ideas in the agri-food sector, encourage them to take initiative, and give a strong signal that things can happen and improve through peer learning and support**
- **have a network of experts at disposal who could assist the start-up teams as trainers, mentors, coaches, intermediaries to sources of funding etc.**
- **be real and realistic, as changes in farming take longer to yield results than in other sectors,**
- **raise money to help teams do the first steps or pilots if they are scaling up**
- **engage in partnerships or collaborations with Universities, Foundations, Business associations, Financial institutions, Leader groups and similar networks/partnerships to facilitate access to expertise for all the different aspects in developing a business, and for access to suitable finance**
- **finally, be passionate and believe in what you do.**

Mara Tsoumari, AgriEnt