



## MiiMOSA is raising \$9,000,000 to speed up its expansion and become the reference financing solution for agricultural and food transition.

Paris, 18 March 2021 -MiiMOSA, a leading financing platform dedicated to agricultural and food transition, today announces the completion of a new round of financing of \$9,000,000. For this new round of funding, the company, which has already raised \$4,800,000 (2016, 2018) has brought together, alongside some of its historical investors (Phitrust, Invivo and F.A.M.M.), new reference shareholders:

- Alter Equity, a French pioneer in impact investing, which structured this operation
- Fondation Daniel et Nina CARASSO, under the aegis of the Fondation de France, committed to sustainable food
- Quadia Capital, a Swiss impact fund specialising in financing solutions for a regenerative economy
- Astanor Ventures, a Belgian impact fund, investor in the capital of La Ruche Qui Dit Oui and Ynsect.

With this new funding, MiiMOSA intends to speed up the deployment of its activity in France and in Belgium and prepare its expansion in Europe.

### Become the reference financing solution for agricultural and food transition.

Founded in 2015 by Florian BRETON (CEO), the company has supported 4,000 projects in 6 years (a world record for a sector-based platform) with almost \$60,000,000 of funding (+500% growth in 2 years and a 10 fold increase in 3 years).

With this operation, MiiMOSA plans, over the coming years, to:

- double the company's workforce, which stands at 35 today;
- cross the threshold of 10,000 projects supported;
- diversify its financing offer;
- launch a new country, after France and Belgium;
- multiply its fundraising by 10 and exceed half a billion dollars of financing.

### A market in the midst of transition.

In just 10 years, the agricultural and agrifood financing sector has doubled, reaching an annual financing level of 25 billion dollars in France and Belgium, to which must be added 15 billion dollars of European subsidies via the *Common Agricultural Policy*. The players in the sector are looking for funding that is:

**Tailored and adapted** to the changes in their financing requirements and the transitions of the sector:

- economic: increase in structure sizes, development of extra-agricultural activities
- social: 50% of farmers will retire in the next 5 years and one in two farmers setting up now is "outside the family circle";
- environmental: changes in farming practices, renewable energies, carbon storage, biodiversity production.

**Simple and fast:**

- customer experience: digital and 24/7
- availability, fluidity and transparency in the decision-making chain.

In a French and Belgian market dominated by the mutual banks (market share: 97%), which, historically, have proven their advantages, MiiMOSA offers project sponsors a flexible, transparent and easy-to-access financing offer (100% on-line) and wants to establish itself as a reference financing solution in a rapidly changing sector.

**More than an investment platform, a powerful, acclaimed and recognised brand.**

By allowing everyone to finance these projects, MiiMOSA is responding to a fundamental trend: 62% of French people want to give "an important place" to environmental and social impacts in their investment decisions, with pollution control (78%), climate change (74%) and biodiversity (66%) being the most important issues<sup>1</sup>.

Through the financing of the transition of agriculture and the food sector, MiiMOSA wishes to contribute towards addressing the main challenges of humanity. On the climate issue alone, agriculture and farmers will help reduce the changes through carbon sequestration, conservation and substitution and also by creating agricultural systems able to cushion extreme climate phenomena.

*"This new round of financing marks the beginning of a new chapter in the expansion of MiiMOSA and its raison d'être, which is to speed up the agricultural transition in order to meet the food, health, climate, environmental and energy challenges. In a context of crisis, we are extremely proud that our existing investors have renewed their confidence in us and that new leading shareholders such as Alter Equity, the Fondation Daniel et Nina CARASSO, Quadia Capital and Astanor Ventures are joining us. By its scale in the world of fintech financing and its European dimension, this fundraising projects MiiMOSA as a key financing solution for the French, Belgian and, in the near future, European agricultural and agrifood sectors".* **Florian BRETON, Founder and CEO of MiiMOSA**

*"It is because we are convinced that finance is a powerful lever for transforming our societies that we created Alter Equity. This is also what motivated our investment in MiiMOSA, which allows everyone, by financing positive impact projects, to be a player in the agricultural, food and energy transition."* **Fanny PICARD, Founder of Alter Equity**

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<sup>1</sup> [Ifop survey](#) "Les Français et la finance responsable" September 2020

*“In just six years, MiiMOSA has established itself in the relatively landscape of agriculture and agrifood financing. The company combines several key success factors: a competent and complementary team, a European ambition, a huge market and a value proposition that aligns the interests of the different ecosystem players.”*

**Thierry BLANDINIÈRES, Managing Director at InVivo**

*“Already partnering with MiiMOSA on project co-financing, Quadia, together with the fondation Daniel et Nina CARASSO, is delighted to support this new stage of the company's development. As sustainable agriculture is the first proof of the regenerative economy concept, the MiiMOSA community is ideally positioned to speed up the ecological transformation of our economy, so that it is experienced as a success rather than a constraint. With MiiMOSA, Quadia is once again showing that investing is building the future.”*

**Aymeric JUNG, Managing Partner at Quadia**

*“MiiMOSA combines sound understanding of the field with a remarkably well thought-out offer, in line with the expectations of a new generation of individual and professional investors seeking investments that have meaning and impact. Thanks to this fundraising, MiiMOSA will consolidate its key player position in the transition towards a virtuous and sustainable agrifood sector”.* **Eric ARCHAMBEAU, co-founder of Astanor Ventures**

#### About MiiMOSA

Founded at the beginning of 2015 by Florian BRETON, MiiMOSA is the leader in participatory financing dedicated to agriculture and food. After supporting 4,000 projects in 6 years (France, Belgium), based on the rewards-based donation and equity loan model, MiiMOSA has established itself in the alternative finance landscape as the European leader in participatory financing on agricultural, food and energy themes.

#### About Alter Equity

An independent management company, Alter Equity supports through investment the general interest in its dual social and environmental dimension, seeking a financial return that remunerates the risk taken by its subscribers. Alter Equity3PII, the second fund raised by Alter Equity, which is currently being deployed, has invested in 6 hyper-growth companies. The participations also stand out through their remarkable impact performance, with, for example: 2.4 million tonnes of CO2 avoided by the holdings of the funds managed since the investment, which is a record in French private equity and a significant result in relation to annual French emissions of 450 million tonnes.

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