

ADAPTATION FUND
Climate Innovation Accelerator
SMALL GRANTS. BIG IMPACT.

SOLUTION FACTSHEET

DV Excellus: Inclusive financial and agricultural services for smallholder farmers

2026–2027

UN WFP World Food Programme | INNOVATION ACCELERATOR

Solution Summary

Location:
Nepal

Solution type:
Digital agricultural platform

Innovation stage:
Transition to Scale

Grantee:
DV Excellus Pvt. Ltd.

Implementing entity:
World Food Programme

Funding received:
USD 65,000 (Adaptation Fund)

ADAPTATION FUND

The Adaptation Fund Climate Innovation Accelerator provides grants and technical assistance to innovative solutions for adapting to climate change.

Adaptation Innovation

- Kheti.farm is a digital platform developed by DV Excellus, connecting smallholder farmers with financial institutions, input suppliers, agricultural experts and buyers.
- DV Excellus developed a one-stop digital agriculture platform that connects smallholder farmers with important financial and agricultural stakeholders. Farmers are provided with digital loans such as Kheti Karja.
- Kheti.farm also serves as an integrated marketplace on which farmers sell their harvest. On top of that, they can access climate advisory services.

Climate Impacts

The solution is helping Nepal adapt to:

Landslides

Drought and water security

High temperatures and heatwaves

Key Achievements

- Kheti.farm has successfully promoted sustainable farming practices by providing farmers with access to climate-resilient agricultural packages including mulching techniques that reduce water consumption by up to 40 percent and drip irrigation systems that improve water efficiency by 30–50 percent.
- The platform's integrated weather forecasting and disaster risk reduction features have enhanced farmers' ability to make informed planting and harvesting decisions, reducing crop losses by an estimated 25 percent during adverse weather conditions.

Replication and Scaling Potential

- The platform is designed to scale across Nepal by connecting smallholder farmers with financial institutions, agricultural input suppliers and advisory services. The model can be replicated across provinces and expanded through partnerships with multiple banks and value-chain stakeholders.
- The AFCIA programme is supporting the strengthening and scaling of this model, initially focusing on Bagmati and Madhesh Provinces.

To learn more, visit WFP-AFCIA DV Excellus

Investment Potential

- **Business model:** An agricultural fintech platform that connects farmers with banks for agricultural financing and with agricultural input suppliers through its marketplace. Revenue is generated through financing facilitation fees, commissions on agricultural input transactions and value-chain service fees.
- **Revenue per year:** Approximately NPR 10.35 million in FY 2024/25. Approximately NPR 5.01 million in FY 2025/26, which is the last reported financial year.

Project Location



Last updated: 30/10/2026