



**Blockchain based
Local Agricultural Business Platform**
www.localagro.com



Whitepaper

Published on October 26, 2019

Abstract

LocalAgro is an international agricultural business platform designed for local food market participants and equipped with a wide range of communication and search tools that provide a full range of services for business relations. The platform based on blockchain technologies and designed to simplify business processes and cut out the intermediary between the food producer and consumer.

LocalAgro is an ecosystem for producers and consumers of food products created based on many years of experience of professionals in the agro industry. The platform will become a simple and convenient mechanism for conducting transactions for the sale of food products ranging from small volumes, including deliveries to the final consumer, to bulk parties in the local market to meet the needs of entire regions.

At its core, our platform is a kind of Uber for the agro-industrial market with all facilities for direct relations between suppliers and consumers of food products and services based on mobile services with decentralized components.

Our mission is to build direct relationships between agro-producers and consumers, using the latest technology.

The LocalAgro platform is based on blockchain technologies designed to transform the oldest businesses into smart and digital business models.



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Introduction

Well known that the agriculture producer receives less than 20% of the price paid by the customer. The LocalAgro platform reduces this difference. It designed to help the producer regardless of his location, production volume, political or economic situation as well as the level of development of the banking system in his country. According to our research, the use of our platform will allow the producer to receive up to 80% of revenue from the price paid by consumers.

In addition to directly connecting producers and consumers of agricultural products companies, state-owned enterprises and private individuals offering certain services in the agricultural industry such as leasing, insurance, logistics, banking, escrow, real estate sales, custom duty and fees consulting will be fully-fledged participants in the LocalAgro community.

The financial basis of relations between producer and consumer will be our decentralized cryptographic currency LAC, which will reduce transaction time, lower payment cost, plus secure and enforce fair transaction by using our smart contract and LAC coins.

An important part of our platform will be assisting in implementing programs for delivering agricultural products to regions whose population urgently needs food due to environmental crises.

The LocalAgro platform will help international charity programs lead by charitable fund and philanthropists to supply food to less developed countries.

Using the LocalAgro platform will help to get the entire supply chain from food producers to those regions under control.

Within the framework of the problems with overproduction and losses of food products due to globalization of the market and pressure from the largest manufacturing companies the LocalAgro platform will help market participants significantly expand and diversify their suppliers and thereby significantly reduce losses caused by lack of customers and spoilage of food products after their expiry.

The main feature of the platform will be complete transparency and openness of transactions and payments to their participants at all stages as well as the complete absence of intermediaries and the possibility of influence from global corporations on their conditions.

The LocalAgro platform will become a global international community of food producers and consumers where the principles of business relationships, established rules for conducting transactions, and availability of decentralized payments will create a modern mobile business platform driven by new technology.

A smartphone, tablet, or laptop will turn into a mobile office with a complete toolkit for conducting transactions, finding partners on the local market, in other countries or continents, preparing a contract, providing logistics, insurance, making payments, and controlling deliveries.

The platform will allow you to quickly and accurately make transactions and provide other community members with information about the trustworthiness of participants due to a rating system.

We also expect that domestic cryptographic currency can become a convenient and profitable investment tool due to its potential high investment attractiveness. Constantly growing volumes of the food market and successful experience in the development of the agricultural industry allow us to conclude that it is highly liquid and in demand.

Agricultural Market Overview

Food drives the world. Agriculture is an industry with a total volume of over 8.7 trillion dollars, and it is growing. If current population growth trends continue, by 2050, the demand for calories will increase by 70

percent, and the demand for crops for human consumption and animal feed will increase by at least 100 percent.

According to leading expert agencies, the agro-industrial complex accounts for more than a quarter of the world's GDP and its volume is constantly growing. According to the cost of produced food and the volume of investments, the agro-industrial market ranks first among the macroeconomic complexes of most developed countries. In the next 10 years, the agricultural trade in the world expected to continue to grow steadily. As a result, the impact of the trade on the level and nature of food security will increase in all regions of the World.

Over the past 20 years, the global market for agricultural commodities has tripled: from \$570 billion in 2000 to \$1.6 trillion in 2016 (according to the UN). The average annual growth rate was about 6%.

The peculiarity of the agricultural market is that its growth is less dependent on investor behavior and more on the needs of the growing population. The largest world importers of agricultural products according to 2016 data are the European Union (39%), the USA (10%), and China (8%), which in 2000 occupied the 6th place at 2.3%. In terms of exports the European Union also tops the list (41%) followed by the United States (11%), Brazil, and China. Russia occupies the 16th place in the world (1.1%). The developing countries make the highest contribution to global market growth thanks to the rapid growth of per capita income, which leads to higher demand for food. Thus revenues more than doubled in India and quadrupled in China from 2000 to 2015.

Despite the rapid growth of the market, the trade in agricultural products is associated with a number of serious problems that exacerbated by the current climate change.

Industry Problems

Despite the possibility of direct trading, market participants face a number of challenges:

- ❖ Lack of information about market participants and lack of modern mobile platforms for searching and offering goods and services;
- ❖ The need for thorough knowledge and understanding of domestic legislation and trade rules;
- ❖ The need to engage highly qualified specialists, lawyers, and economists;
- ❖ The presence of intermediaries with high interest rates which often preclude direct contacts between food producers and consumers;
- ❖ Lack of production capacity;
- ❖ Bureaucracy that presents an obstacle to selling goods, which leads to inevitable losses due to the short shelf life of food products;
- ❖ A significant imbalance in food supply towards more developed countries;
- ❖ Lack of a developed banking structure in 60% of countries producing agricultural products;
- ❖ Lack of local mobile payment systems;
- ❖ Lack of contract trading opportunities for small and medium producers and consumers in remote regions;
- ❖ Lack of established links between producers and local consumers.

Solutions

The LocalAgro platform created to solve the listed problems, help food producers independently find buyers on the local market, and avoid unfavorable conditions for cooperation with numerous intermediaries, traders, and brokers.

LocalAgro is an international platform with B2B and B2C elements for trading agricultural products, and for offering services within the agricultural industry. Members of the LocalAgro community will be able to make transactions among themselves, make exchanges, share related information, and track the dynamics of food prices in different parts of the world.

The platform's internal cryptographic currency - LAC (local agriculture coin) - based on blockchain technology. The LAC will become a means of settlement between members of the LocalAgro community.

The LAC will become the main means of payment between market participants and be an opportunity to provide guarantees for transaction participants when making deliveries thanks to the escrow system.

The initial cost of the LAC will be equal to one tenth of a US dollar, 1 LAC = 0.1USD.

During the ICO, the LAC will be sold and distributed within the LocalAgro platform. LAC can be purchased for US dollars, BTC, ETH, and a number of other currencies. After the initial coin offer, LAC will be used within the platform as well as in external exchanges.

As the project develops based on the preliminary agreements reached with one of the European banks, the LocalAgro platform will significantly expand the capabilities of its payment system and plans to issue two types of plastic debit cards for members of the community.



Using these cards community members will be able to use cash withdrawal services in fiat currencies, payment services, and LAC transfers between card and account holders at the partner bank.

We plan to use LAC in our other exciting projects.

Our team thoroughly thought out all the business processes in financing, logistics, storage, insurance, quality control, and quantity of products. Many of these processes will work on blockchain technology for the effectiveness and speed of the advancement of the platform.

Having tested all the similar sites, we concluded that they provide services only of a local nature, hence are not designed for real trading and obtaining results, but are primarily informational.

We offer a comprehensive solution in the field of local food trade and provide necessary services for industry participants.

LocalAgro will allow small and medium producers, traders, and consumers up to end customers from anywhere in the world to conduct mutually beneficial transactions. At the same time, we guarantee the security of payments using the internal cryptographic currency LAC and smart contracts, as well as guarantee the safety and delivery of goods at their destinations thanks to reliable services based on the LocalAgro platform.

Any producer or consumer can sell or buy products on local markets anytime anywhere using a smartphone and not worrying about logistical problems, cargo safety, and financial losses.

Main Objectives of LocalAgro

LocalAgro is a platform that combines and takes into account the needs of farmers, small and large food producers, traders, investors, sales networks, large and small shops and catering enterprises, all the way to the end consumer.

We provide each participant with the opportunities and tools that make up a fully-fledged chain of streamlined processes to ensure the operational activities of the agricultural industry.

The main objective of this platform is to connect the producer and the consumer, avoiding the long chain of middlemen.

Here is what LocalAgro offers:

- ❖ Ensuring direct relationships between participants in the agricultural market
- ❖ The ability to conduct quick transactions using internal decentralized currency
- ❖ Guarantees for transactions within the platform
- ❖ Quality control of transactions and eliminating contradictions between participants
- ❖ Promoting information on goods and services within the agricultural industry
- ❖ Ensuring lower costs for intermediary services in local transactions
- ❖ Full transparency and purity of transactions between market participants
- ❖ Opportunities for charity events and events with the participation of international foundations and private individuals.

The key features of the LocalAgro platform are:

- ❖ Simpler transactions with the help of a smart contract and the use of digital security elements and guarantees of their execution
- ❖ Efficiency and economic benefit for all participants in trade transactions
- ❖ Security and transparency of transactions based on blockchain technology.

Producers get an opportunity to sell their products as profitably as possible anywhere anytime. Buyers can directly buy goods and receive the necessary services in the required quantity and quality. The platform becomes the guarantor of the transaction between the two parties using smart contract technology. The platform provides all the necessary logistical services, product quality control, and financial support of the transaction, giving producers and consumers more opportunities in the field of foreign economic activity.

How the Platform Works

Once registered on LocalAgro.com user becomes a member of the LocalAgro community with full access to the platform listing. He will be able to search listings, post new products, give feedback, and make transactions.

LAC coins will be used directly through the payment-processing platform. Along with other payment methods, both sellers and buyers will complete a smart contract.

LocalAgro will work with logistical partners to guarantee the transaction and organize the delivery of goods.

Smart-contract funding amounts, including LAC coins, will be put on hold until buyers receive the goods. Once received and confirmed, the smart contract will be closed and funding released to sellers. LAC coins

can be used for future transactions or withdrawn via provided payment processing service or external exchange service.

LocalAgro built on strong security to be sure that it will provide a safe environment for transactions between suppliers and consumers.

LocalAgro will be audited and comply with local laws and regulations.

LocalAgro is cloud based and will be built across the major EMEA, APAC, and AMER markets to provide secure, accessible environment for all agro producers, consumers, logistical and distribution partners.

We have created a working prototype (MVP) of the LocalAgro platform (LocalAgro.com) for our means and started testing the listing platform and community structure elements.

Example of Transaction

User John, who grows garlic near Alexandria (Egypt), created an account on the LocalAgro platform and selected the category “SELLER”. John uses our mobile application on his Android phone or iPhone. By creating an account John passed the initial two-stage verification (email address + phone number).

He places a proposal in the platform listing, indicates his location (which the system will automatically determine by GPS), contact details (phone number, Skype, WhatsApp, etc.), adds a brief description of his product, price, minimal amount, and a few photos with images of his garlic in the package and without it.

Once John’s listing appears on the platform, the system will attach it to the global map and make it searchable. The system will post the listing on all the leading social networks - Facebook, Telegram, Twitter, etc.

Bob from Cairo (Egypt), who has a small vegetable shop in the local grocery market, registered on the system as a “BUYER” who is interested in small wholesale deliveries of garlic. He discovers John’s listing on Facebook (or by searching the listings). He follows the link to the listing of the LocalAgro platform and instantly gets the opportunity to discuss all the terms and conditions of delivery with John on our platform messenger or through another channel of communication (Telegram, WhatsApp, Facebook, or mobile communication).

If John and Bob agree on the terms and conditions, they will sign a smart contract by filling out a simple form provided by the system, which indicates all the data necessary for delivery and payment to the LAC. The signed smart contract will be offered to platform accredited logistic and insurance partners to fulfill the contract.

Bob, the buyer, pays in full. The paid amount is placed on hold to fulfill obligations to the food producer, insurance, Transportation Company, and distributor.

Once the food has been delivered and all contract conditions have been confirmed as met, the smart contract is closed as completed and payment is made to John and other participants in this transaction.

Initial Coin Offering (ICO)

GENERAL INFORMATION

Contract: LocalAgro
Coin Type: UTILITY TOKEN
Symbol: LAC (LOCAL AGRICULTURAL CRYPTOCURRENCY)
Platform: ETHEREUM (ERC-20)
Total amount of attracted investments - USD \$ 5.300,000
Number of coins issued - 100,000,000 LAC
Coin distribution in general categories:
25 000 000 LAC distributed as part of the ICO phases
75 000 000 LAC go directly on sale during the ICO stages

- ❖ Soft CAP: 1,000,000 USD\$
- ❖ Hard CAP: 5.300,000 USD\$



Discounts during the ICO:

- ❖ Private Sale: 60%
- ❖ Pre-ICO: 50%
- ❖ Main ICO: TIER 1 - 30%, TIER 2 - 20%, TIER 3 - 10%

The cost of the LAC coin during the period of the ICO will be fixed in US dollars:

1 LAC = 0.1 US dollars.

LAC will be sold exclusively on the LocalAgro platform during the ICO. LAC can be purchased for major cryptocurrencies: **BTC, ETH, BCH, LTC, and USDC.**

We decided to sell LAC in our internal system during the ICO period in order to avoid price manipulation. Once ICO completed, we would decide on inclusion it in the DEX after a special re-examination to select the best, most convenient and security for our community members.

Restricted Countries: **Afghanistan, Crimea, Iran, Iraq, North Korea, Lebanon, Libya, Sudan, Somalia, Syria, Yemen**

LAC Coin Allocation

During the ICO (all stages), we will allocate 100,000,000 LAC coins. 25,000,000 LAC will be distributed, and 75,000,000 LAC will be sold (some coins will be discounted).



Private Sale	10,000,000.00
Founders	10,000,000.00
Team	5,000,000.00
AIRDROP	3,000,000.00
Marketing	2,000,000.00
Pre-Sale	10,000,000.00
Advisors	5,000,000.00
Main Sale (ICO)	55,000,000.00
TOTAL:	100,000,000.00

Funds Allocation

We estimated the amount of investment needed in two-year period to launch and develop the project. The amount of investment we planned to receive from LAC coins sales is \$ 5,250,000(USD)

Marketing and advertising expenses on ICO	\$300,000.00
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IT Servers & Programming	\$172,000.00
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Platform & Apps	\$ 111,000.00
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R&D, front end, back end, DAPP, mobile platforms development, cloud (OPEX) 2020	\$1,536,000.00
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R&D, front end, back end, DAPP, mobile platforms development, cloud (OPEX) 2021	\$1,381,000.00
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Marketing and advertising to promote the platform	\$1,300,000.00
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Reserve for covering the cash gap for securing sales transactions	\$500,000.00
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TOTAL:	\$5,300,000.00

Private Sale

During the private sale, 10,000,000 LAC will be sold for a total of \$ 400,000 USD (with 60% discount) among interested investors and priority partners of the LocalAgro platform.

During the preliminary sale, 15,000,000 LAC will be distributed among the LocalAgro team members (including 10,000,000 LAC among the founders and 5,000,000 LAC among other members of our team)

2,000,000 LAC will be distributed as part of a marketing campaign to promote in specialized media and listing platforms, where coins of ICO projects are accepted for payment.

Total number of LAC coins that will be allocated during the Private Sale: 27 000 000 LAC

10,000,000 LAC - sale for USD \$ 400,000

17,000,000 LAC - distribution

Amount of received investments in the course of private sale - **USD \$ 400,000**

Dates of holding a private sale (Private Sale) - **from November 1, 2019 to February 29, 2020**

Pre-ICO

During the preliminary sale, 10,000,000 LAC will be sold for a total of USD \$ 500,000 (50% discount) among interested investment funds and potential partners of the LocalAgro platform.

Amount of 3,000,000 LAC coins will be distributed as part of the AIRDROP campaign.

During the PreICO, part of the coins in the total volume of 3,000,000 LAC will be allocated for the AIRDROP campaign in order to attract the maximum number of potential investors and partners. The terms of the AIRDROP campaign published on the ICO website.



We will allocate 3,000,000 LAC to encourage registration in our system and the promotion of the platform on social media. Users, who will register on the site, subscribe to our channels on social networks, write reviews about the platform, and advertise the platform on their channels will receive them.

Investors and real participants in the agricultural market will be able to take part in the program. Control over the distribution of coins will be carried out using built-in verification mechanisms (KYC) and the direct participation of managers for the AIRDROP campaign.

In addition, 5,000,000 LACs will be distributed among our Advisory Board and partner companies.

Total number of LAC coins that will be allocated during the Pre-Sale (PreICO): 18,000,000 LAC
10,000,000 LAC - sale for USD \$ 500,000
5,000,000 LAC – distribution
3,000,000 LAC – Airdrop

The amount of investments raised during the preliminary sale is **USD \$ 500 000**
Dates of PreICO - **from March 01, 2020 to March 31, 2020**

Initial Coin Offering Main Sale – ICO

During the main sale, 55,000,000 LAC will be sold for a total of \$ 4,400,000 among existing and potential members of the LocalAgro community and third-party investment funds, as well as private investors.

The total number of LAC coins that will be sold as part of the main sale (ICO):
55,000,000 LAC sale for USD \$ 4,400,000
Dates of the main sale (ICO) - **from April 01, 2020 to December 31, 2020**

TIER 1 (April 01 – June 30, 2020) Discount 30% - 15000000 Coins for Sale
TIER 2 (July 01 – October 31, 2020) Discount 20% - 25000000 Coins for Sale
TIER 3 (November 01 – December 31, 2020) Discount 10% - 15000000 Coins for Sale

The distribution of LAC coins will occur after the completion of the main sale in the period from January 01 to January 15, 2021.

All unsold LAC coins will be placed in the reserve fund in case of additional sales on exchanges within the framework of IEO.

Revenue Generation

According to UN data for 2018, the agricultural market was worth about 5 trillion USD. We forecast transaction services in the amount of about 140 million USD through the LocalAgro platform after one year since its launch, and the platform to reach full self-sufficiency by 2021.

Below are initial channels to receive revenue upon starting the platform:

- ❖ Revenues directly from platform users in the form of commissions for transactions and payments for a number of services, and services provided directly by the LocalAgro platform and its partners;
- ❖ Revenues for the promotion of goods and services under the platform listing
- ❖ Subscription to paid platform services;
- ❖ Affiliate payments for the promotion of goods outside the platform;

- ❖ Advertising revenues for the preparation and placement of advertising blocks, videos, and text presentations, placement of press releases, etc. from community members, external customers, and platform partners.

Project Roadmap

- ❖ Q1 - Q2 2018 - development of the platform prototype and its main components;
- ❖ Q3 - Q4 2018 - creation and development of a system of channels on Facebook, Twitter, Telegram, LinkedIn, YouTube, Reddit, Tumblr, Vkontakte, Pinterest;
- ❖ Q1 - 2019 - development of the structure and design of the website and mobile applications;
- ❖ Q2 - 2019 - preparation of the concept of the platform project and the ICO scheme, market analysis and identification of the main development priorities of the platform;
- ❖ Q3 – Q1 - 2020 – preparing and conducting a private sale (Private Sale);
- ❖ Q1 - 2020 - conducting a preliminary sale (Pre-ICO) of LAC coins;
- ❖ Q2-Q4 - 2020 - conducting the main sale of LAC coins (ICO), development of the structure and design of mobile applications for iOS and Android;
- ❖ Q4 - 2020 - development of platform software, payment systems, all security systems, mobile applications and their integration;
- ❖ Q4 - 2020 - placement of the main and auxiliary platform servers in the USA, Europe, Africa, and Asia, selection and training of community managers and organization of a business process scheme;
- ❖ Q1 - 2021 - full-scale test launch of the platform in the USA, Russia, the Czech Republic, and Tunisia to determine priorities and eliminate possible shortcomings based on the constant study of requests, suggestions, and criticism from the members of the community;
- ❖ Q2 - 2021 - conducting advertising and marketing campaigns on social networks, specialized media, as well as participation in leading agricultural exhibitions to gain new active members for the community;
- ❖ Q3 - 2021 - access to the project's planned development indicators. Community growth - at least 10,000 users per month. Increase in the number of transactions - at least 100 per month;
- ❖ Q4 - 2021 - access to full self-sufficiency of the project and starting the development of additional services, including the development and implementation of mechanisms for various charitable programs;
- ❖ Q1 - 2022 - preparation and posting of a full report on the platform's activities based on the results of work in 2020-2021 with an indication of statistical and financial information for familiarization to all LocalAgro community participants and investors.

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Contacts:



Platform Website MVP:
<https://www.localagro.com>



ICO Website:
<https://www.localagro.io>

Facebook Group: <https://www.facebook.com/groups/localagro>

Twitter Channel: <https://twitter.com/localagro>

Telegram Channel: <https://t.me/localagro>

Vkontakte: <https://vk.com/localagro>

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