Climate Risk Tools and Services

Relevance to thesis
- Climate Risk Analytics
- Agriculture Focus
- Working in emerging markets

Business model overview
- Transforms farm data into information that can be used to increase success and boost uptake in crop protection services, credit provision, and high-yielding seeds
- Services are highly customizable based on client, i.e., worked extensively with Syngenta to facilitate farm mapping in sub-Saharan Africa using remote sensing
- Climate risk analytics
- Couples abiotic and biotic risk assessments to predict optimal crop growth curves, backed by remote sensing
- Offers regional market intelligence

Data Sources
- Public satellite data, weather, farmer data
- Uses proprietary weather & disease model
- Uses proprietary yield assessment model

Supporting Services
- Farm mapping
  - Mapped all maize fields in Zimbabwe using remote sensing and allows users to digitally draw field boundaries
- Climate risk analytics
- Assisted agronomists in digitizing farm data collection

Commercial Parameters
- Target customers
- Financial Institutions
- Has not worked extensively with FIs in past, but looking to expand services:
  - Loan underwriting
  - Loan monitoring
  - Loan collection/recovery
  - Portfolio management
  - Portfolio allocation
- Potential services include farmer loan automation: digitize and streamline loan process for SHFs, allowing real-time decisioning

Agribusiness
- Ability to use remote sensing to map and monitor farm productivity