



Climate adaptation FinTech platform using data and climate technologies to unlock capital for agriculture

A climate and agriculture data intelligence SaaS company developing climate finance products for financial intermediaries. Adapta aims to expand climate finance for the food and agriculture sector that only gets 2% of total climate finance but produces 25% of all greenhouse gas emissions.

Year founded:

2021

Headquarters:

Nairobi, Kenya

Regional Scope:

East Africa, Latin America in 2023

Provider Type:

Climate Risk Intelligence Provider

Climate Risk Tools and Services

Relevance to thesis

Climate Risk Analytics	Lending Risk Offering	Agriculture Focus	Working in emerging markets
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Business model overview

Algorithm incorporating weather, soil, water, and biodiversity data into the credit underwriting process to unlock capital in agriculture sector. Acts as the equivalent of credit scoring algorithms for consumer and corporate finance but for agriculture adaptation for lenders and investors

Climate risk analytics

Three-stage Climate Smart System (CSS) that layers into traditional credit approval flow: delivers a Climate Score (CS) at credit entry, a Climate Adaptation Plan (CAP) to enhance borrowers' resilience, and a digital Portfolio Monitoring System (PM) to monitor CAP

Data Sources

Geospatial information, climate change projections, and data covering soil Ph and carbon, water availability, and protected habitats. Data updated daily, and some annually

Supporting Services

Training to FIs on ADAPTA CS and interpreting data

Climate Adaptation Plan jointly developed with the farmer and service can be provided to FIs for a fee

Land Report is being developed to provide buyers of land key climate, soil, water, and biodiversity information

"We developed ADAPTA CS to transform the way we assess food and agricultural risk. Our SaaS leverages climate, soil, water, and biodiversity data to provide a score that can guide you on risks at the farm level while providing you with mitigation solutions to lower such risks."

from website

Commercial Parameters

Target customers

FI	AG Producer	AG Buyer/Processor
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Readiness to implement

High

Pricing/Revenue model

1) ADAPTA CS sold to FIs as a SaaS model for annual subscription fee 2) ADAPTA Finance lends and invests using CSS

Customization options

SaaS accessed through the WEB and via an APP. Mobile token for access

Data Protection

GDPR compliant

Geographic reach

East and Southern Africa, Central America, Peru; Colombia and Ecuador in 2023

Crops covered

30 value chains (maize, potatoes, tea, grass, tomatoes, tea, coffee, onions, macadamia, dairy, etc.)

Languages available

English, Spanish in 2023

Engagement Opportunities

Financial Institutions

Track record of working with FIs across loan cycle:

- Loan underwriting
- Loan monitoring
- Portfolio management
- Portfolio allocation

Facilitates decision-making across the loan cycle from underwriting and portfolio monitoring

Provides early risk climate adaptation plan to enhance farmer resilience thereby lowering probability of default

Five Kenyan banks testing beta version

Agribusiness

ADAPTA has 3 committed projects, expects to close 4 more by end 2022 with cooperatives, processors, and medium-sized farmers as clients