Combines physical asset management with digital solutions to ensure trust and scalability of service.

Unlocks primary bank and industrial investments for smallholder markets.

Climate Risk Tools and Services

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

Business model overview
agCelerant’s hyperlocal data ecosystem significantly de-risks agri-finance transactions: farmers do not receive cash during growing season; service providers are paid directly by bank after delivery; monitoring is done in near real-time.

Products: data driven farmer profiling, farm-mapping and pre-season, in-season, and late-season de-risking solutions (AIRMAP, BRISK, TARGET) for partner banks and financial institutions to scale up agri-finance to smallholder farmers. Franchised agent networks provide continuous support to farmers on good agricultural practices.

Climate risk analytics
Enables control of delivery of input (fertilizers and agrochemicals), agri-insurance coverage and farm services (land preparation, harvesting) to farmers, monitoring of farmer practice, and the sale of the crop to off-takers.

Data Sources
Frequent site visits by agents, plot-level, 5-day satellite monitoring, IoT, AI & LM, predictive models

Supporting Services
- Digitization
  Customization of Manobi Africa digital platform for agri value chains financing in Africa based on phygital agriculture concept
- Farm mapping
  TA by agents, weekly upload of farm data on electronic portal; crop blueprints/protocols developed by experts include fungicide and pesticide spraying schedule and crop rotation programs; agronomists keep track of adherence to the crop blueprints
- R&D
  Business-driven cost and risk control innovations combining AI, EO, IoT and mobile data streams; embedded R&D partners

Commercial Parameters

Target customers
- FI
- AG
- GOVT/NGO
- AG Buyer/Processor

Readiness to implement
Mid-stage start-up

Pricing/Revenue model
% of generated added value to agricultural value chain actors (farmers, input and service providers, insurance companies, off-takers, etc.)

Customization options
Farm characterization, qualification, exploitation scenarios; for various VC stakeholders: FI, agro-industry, etc.

Data Protection
Servers hosted on two separate data centers in Europe; Regular back up by company

Geographic reach
Mapped c. 58,260 farmers c. 100,920 ha of cultivable lands in 10 African countries (+France), with major presence in Senegal on rice (27,665 ha)

Crops covered
Rice, Cocoa, Peanut, Cotton, Maize, Sorghum

Languages available
Wolof, Pular, French, English, Arabic, Kiswahili, Amharic, Afan Oromo, Portuguese, Bambara, Mandarin, Malay

Engagement Opportunities

Financial Institutions
BOA Senegal (wide distribution network of 54 branches (second largest in Senegal) supports approximately 40,000 clients.

Major MFIs as PAMECAS in Senegal, FNIM in Benin, etc.

Agribusiness
- Seed suppliers
- Fertilizer and agrochemical suppliers
- Industrial millers, village mills
- Ag Insurance companies
- Professionalization of farmers’ organizations (FO) through the Agribusiness Leadership Program, namely on FO management

Year founded: 2018
Headquarters: Mauritius (Manobi Africa) Senegal (agCelerant)
Regional Scope: SSA
Provider Type: Ag Value Chain Orchestrator x Operation risk control for FIs