



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

**Unlocks primary bank and industrial investments for smallholder markets.**

**Year founded:**

2018

**Headquarters:**

Mauritius (Manobi Africa)

Senegal (agCelerant)

**Regional Scope:**

SSA

**Provider Type:**

Ag Value Chain Orchestrator x

Operation risk control for FIs

### 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 Producer | 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, FNM 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