Climate Risk Tools and Services

Relevance to thesis

Business model overview

Risk scoring platform that computes projected agroclimatic risk, identifies soil limitations, and proposes ideal crop and livestock fit for farm plots
Carbon quantifier available, plans to add water quantifier

Climate risk analytics

Combines farmer payment history/financial risk scores with future payment capacity based on agroclimatic risk scores (include temperature, precipitation, climate viability, soil suitability, crop scenario)
Offer predictive risk assessment for 3 to 4 years.
Risk scores offer 95% accuracy

Data Sources

Climate data (historical performance across 13 parameters), soil data (office maps, satellite imagery), crop and livestock data (local experts, research/scientific based documentation)

Engagement Opportunities

Financial Institutions
Track record of working with FIs across loan cycle:
- Loan underwriting
- Loan monitoring
- Loan collection/recovery
- Portfolio management
- Offer risk and ESG management platforms for FIs
- Methodology has been validated by industry players;
in Kenya, Agroclimatica has been approved by the Central Bank of Kenya to use among regulated financial entities.

Agribusiness
N/A, primarily geared towards FIs

Supporting Services

Does not appear to offer supporting services

Commercial Parameters

Target customers
FI

Readiness to implement
High

Pricing/Revenue model
Fee per click or subscription model

Customization options
Agroclimatic risk score is standardized, small adjustments are possible

Year founded:
2016

Headquarters:
Part of Ingemann data, based in Denmark and Nicaragua

Regional Scope:
Latin America, India, Kenya adaptable worldwide

Provider Type:
Climate Risk Intelligence Provider

Data Protection

No personal information about the farmers is stored

Geographic reach

Central and South America, Kenya and India with plans to expand to Eastern Europe

Crops covered

Dependent on crop varietals in individual countries, presently >4,500 crop varieties

Languages available
English and Spanish