



Ag-focused (Ag-fintech) automated financial analytics platform for banks, insurance and asset managers to make lending decisions and monitor portfolios

Year founded:

2016

Headquarters:

London, UK

Regional Scope:

India, SE Asia, Africa, Americas, Europe

Provider Type:

Financial Analytics Company



Mantle Labs

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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

Turnkey financial analytics platform providing complete risk assessment solution for FIs to manage their agriculture portfolios

Climate risk analytics

Two primary data sets:

Level 1. Regional credit risk score to determine risk capital allocation, default probability of loans and portfolios and collections monitoring

Level 2. Field level credit score to determine the expected loan default probability, used by banks to make final lending decisions

Provide automated risk scores to advise banks on lending (only 10% need human component)

Uses include: climate-optimize in-season production tracking, invest in climate-proof locations, understand extreme weather risks for loan portfolios at asset level

Data Sources

Satellite data from European Space Agency/NASA
Data cleaned with AI and updated every 10 days

Supporting Services

Production planning and decisioning

Offer historical and predictive yield data on plots of land, portfolios, and regions

Commercial Parameters

Target customers

FI	AG Producer	AG Buyer/ Processor
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Readiness to implement

High; turnaround for new client is 2-3 weeks

Pricing/Revenue model

1. Subscription fee per month per user
2. Fee per loan for over 50 users

Customization options

Off the shelf standardized solution but customizable depending on client need

Data Protection

N/A

Geographic reach

Global, with extensive work in India

Crops covered

All major crops

Languages available

English, regional languages in India, French, Portuguese, Spanish

Engagement Opportunities

Financial Institutions

Track record of working with FIs across loan cycle:

- Loan underwriting
- Loan monitoring
- Loan collection/recovery
- Portfolio management
- Portfolio allocation

Strong track record of working with commercial banks and insurance

Uses include pre-season systematic risk index to identify where to lend, risk capital allocation tool, loan processing and collection, and FI corporate level agricultural analysis

Agribusiness

Crop monitoring platform used by agribusinesses and agri-commodity companies to plan and execute their businesses