Climate Risk Tools and Services

Relevance to thesis

Business model overview

SaaS solution offers agroclimatic risk assessments at individual and portfolio level

Products: 1. Digitalization tools 2. Data insights including financial, climate and nature, and ESG factors for loan and investment decisions 3. Investor services to measure and show impact of loans and investments

Climate risk analytics

Software combines customer (farmer) data, agroclimatic data, and referential data for crop and economic activities to support lending decisions

Offers decision intelligence to generate risk adjusted cash flow projections for individual customers throughout the stages of production cycle

Agroclimatic risks measured include climatic sensitivity, adaptive capacity, green microcredit verification, detailed cashflows, climate exposure

Data Sources

Client, farmer, public, and private purchased sources

Supporting Services

Platform development

Offer consultancy services to assist FIs in developing internal platforms to manage agroclimatic risk

FI Digitization

Assist MFIs with digitizing their processes

Commercial Parameters

Target customers

Readiness to implement

High

Pricing/Revenue model

Varies by offering: 1. SaaS subscription fee based on number of user licenses 2. Variable pricing by data needed 3. PayGo for standardized software

Customization options

Fully customizable and integrable into client IT system

Data Protection

GDPR compliant

Geographic reach

Applicable in all regions with existing work in LATAM and SSA

Crops covered

FAO Ecocrop database and additional crops

Languages available

English, Spanish, French, Arabic

Engagement Opportunities

Financial Institutions

Track record of working with FIs across loan cycle:
- Loan underwriting
- Loan monitoring
- Loan collection/recover
- Portfolio management
- Portfolio allocation

Primarily work with MFIs, and work with commercial banks in Ecuador and Senegal

Agribusiness

N/A, primarily geared towards FIs

Year founded:

2017

Headquarters:

Berlin, Germany

Regional Scope:

Global

Provider Type:

Climate Intelligence Provider