



Platform that assesses agroclimatic risk at an individual farm level to assist Financial Institutions in making objective lending decisions

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

agroclimatica

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

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)

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

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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 varieties in individual countries, presently >4,500 crop varieties

Languages available

English and Spanish

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

Agroclimatica is a bioclimatic data platform that provides Risk Scores based on scientific data from:



Industry professionals perceive the information as valuable and helpful

91%

Feel more informed and confident to make decisions