Cropin®

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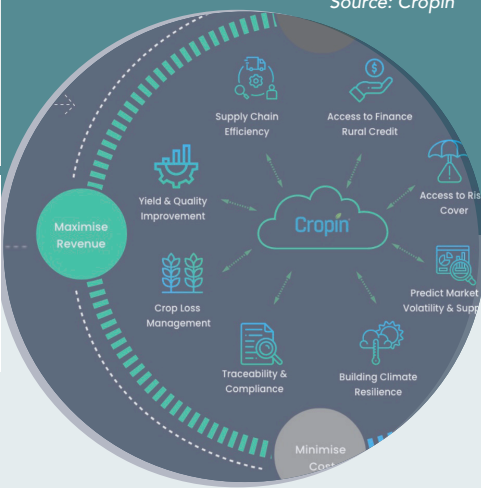
CropIn is an AI and Data-led agri-tech organization that provides SaaS solutions to agribusinesses' eco-systems globally through the use of deep learning

Year founded:

2010

Headquarters:

Bengaluru, India

Regional Scope:

Operational in 56 countries across SSA, SE Asia, and Latin America

Provider Type:

Supply Chain Management Solution

Climate Risk Tools and Services

Relevance to thesis

Climate Risk Analytics	Lending Risk Offering	Agriculture Focus	Working in emerging markets

Business model overview

Software solution focused primarily on farm to fork supply chain digitization while also using data to offer agroclimatic risk scoring and predictive analytics for clients

Climate risk analytics

Integrated climate risk assessments in the short term (analysis of individual plots in lending processes up to a year) using satellite and field data integrated into a credit scoring mechanism. Historical data at pilot and pin code levels, weather-based real time advisory, and disease and pest alerts

Offers broader regional/sub-regional climate risk assessments, customizable to specific crops (usually 2 times a year), approximately 20% of use cases

Data Sources

Three year historical satellite data, supplemented with remote monitoring, weather station, and field data

Satellite data updated weekly

Supporting Services

Farm management

Solution for digitizing on farm activities

Traceability

Application of geo-tagging products with authenticity verification across supply chain stages

Market Linkages

Customers can integrate CropIn platform with Marketplace via APIs

Commercial Parameters

Target customers

FI	AG Producer	GOVT/ NGO	AG Buyer/ Processor

Readiness to implement

High

Pricing/Revenue model

Varies by offering: 1. Reporting: price per report; 2. Platform: price per loan assessed

Customization options

Hyper configurable, including integration of bank data

Data Protection

GDPR compliant

Geographic reach

All regions excluding China

Crops covered

388 crops, field crops and vegetables

Languages available

All languages excluding Cantonese

Engagement Opportunities

Financial Institutions

Track record of working with FIs across loan cycle:

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

FIs are 10% of clients; primarily works with commercial banks, including many in India and Indonesia, and insurance companies

Streamlines lending process, loan and claim disbursals, and monitors risk in real-time

Agribusiness

Digitization, traceability, farmer engagement, risk assessment for agribusinesses (about 90% of clients)