



Decision intelligence platform to assess climate risks across agriculture value chains for the financial services sector

Year founded:

2017

Headquarters:

Mumbai, India

Regional Scope:

Operational in Africa, SE Asia, NA, 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
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Business model overview

Provide predictive, prescriptive and diagnostic agroclimatic data insights, backed by satellite imagery analytics, ML and AI, to facilitate decision making across the loan cycle for credit underwriting, portfolio monitoring, and loan recovery/collection

Climate risk analytics

SatScore: land score based on 3-year historical data included in a report with seasonal revenue estimations at farm level, irrigation conditions, and broader regional conditions affecting farm and farmer production and revenue potential

SatSure Saga: helps lenders with loan portfolio collections through farmer and farm level continuous crop monitoring. Integrates climate change scenarios such as extreme weather events, deforestation, etc.

Data Sources

Satellite imagery, public datasets (i.e., economic data), and client datasets (i.e., delinquency data)

Supporting Services

Geospatial analysis

LULC, crop damage estimations, route optimization, flood inundation, forest fire monitoring, etc.

Satellite fleet

SatSure launched a subsidiary, KaleidEO, for its own high resolution, multi-spectral, optical earth observation fleet of satellites for its product and solution offerings in the infrastructure, energy, and utility sectors

Commercial Parameters

Target customers

FI	AG Producer	GOVT/ NGO	AG Buyer/ Processor
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Readiness to implement

Low

Pricing/Revenue model

Fixed cost + variable cost based on number of farmers

Customization options

Fully customizable App and projects

Data Protection

Does not store client data

Geographic reach

Global, existing work focused on Africa

Crops covered

Crows agnostic

Languages available

English, Bangla, French, Ahmaric, Swahili, others added on demand

Engagement Opportunities

Financial Institutions

Track record of working with FIs across loan cycle:

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

Facilitates decision making across the loan cycle from underwriting, portfolio monitoring to loan collection

Existing work with largest commercial banks in India, mortgage and project finance companies, and insurance companies

Agribusiness

Provide farm and regional data insights to support input companies, contract farming, and food processors in addressing supply chain challenges