



**SaaS solution  
for financial service  
providers to facilitate  
resilient finance  
for the most vulnerable  
populations in  
the global South**

**Year founded:**

2017

**Headquarters:**

Berlin, Germany

**Regional Scope:**

Global

**Provider Type:**

Climate Intelligence Provider

## Climate Risk Tools and Services

### Relevance to thesis

Climate Risk  
AnalyticsLending Risk  
OfferingAgriculture  
FocusWorking in  
emerging markets

### 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

FI

GOVT/  
NGO

### 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