

Green Data for Climate-Resilient Farmers

*Last month... the floods came.
They didn't just wash away my crops...
They took my season.
They took my hope.*

*Now, I have nothing to start with.
No seeds. No fertilizer. No choices.
I am stuck.*

*And yet... I feed the world.
I feed many in the room.*

That is Achieng, a farmer in Kenya



9 out 10 farmers are like her



Over 90%

Of smallholder farmers cannot access formal credit because of their lack of any credit history and high climate risk.



More than 75%

Of smallholder farmers are experiencing the effects of climate change through drastic changes in rainfall patterns and drought frequency.



agriBORA

We are here to change that.

My name is Phyian and I will show you how we will do exactly that.

Green Credit Data Engine

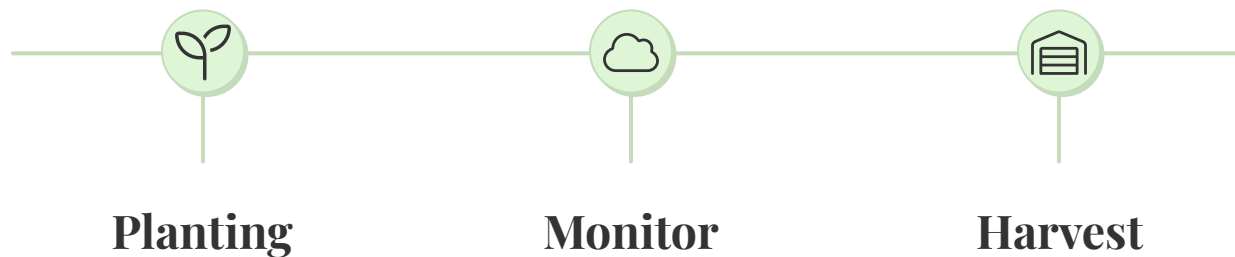
I understand that many of us may not be farmers or understand the farming context, so let us go through the farmer journey together and see how we come in okay?

There are three important milestones for a farmer. For the purposes of this presentation, we will use a potato farmer:

The farmer **plants, monitors and harvests**.

We have built an end to end data engine - a living breathing loop that connects data to climate resilient outcomes.

The simple system uses satellite data, transaction history, behavior patterns, weather data and market price data to support the farmer from planting to harvest.



Planting with confidence

Let us plant together shall we?

SMS

Armed with agri-advisories

We are past the age of farmer instinct, where a farmer, based on experience, decides to plant when he thinks is right because of the growing effects of climate change. Remember if a farmer uses best guesses and plants either a little early or late, that could cost them their entire season and in turn affect their capacity to feed themselves, us and the food systems at large. agriBORA looks at global and localized data to provide alerts based on: weather information, when to plant, and best farming practices etc.



Armed with credit scores

Much like Achieng's story, many farmers are rendered hopeless because of high climate risks. They cannot afford simple solutions like insurance to protect them from the inevitable like you and I and 90% of them cannot access traditional financing. To change this, we use satellite data, transactional data and behavioral insights to create a digital footprint for farmers to make them visible and eligible for loans.



Monitoring



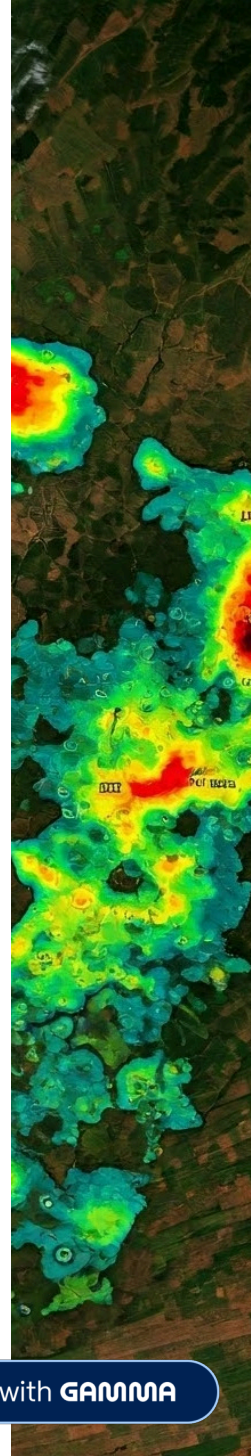
Yield prediction

Remember we are on a journey.
Achieng got financing through our credit scores, so she can use the best inputs and get insurance that ensures she is protected in case of a random flood. The bank that gave her this loan is worried. Will she pay it? Will she make losses and default? We tell the bank, relax, we got you. We use datasets from EOD and past yield farmer data to build a yield prediction engine that helps make weekly prediction on the yield both for the farmer and the bank.



Weather messages

agriBORA sends farmers timely weather updates through SMS in local languages, to help them know when to irrigate, or harvest to reducing losses and improving yields. By making weather data simple and local, we help farmers adapt to a changing climate.





Harvest time

Market prices

At harvest, agriBORA provides farmers with real-time market price data. This helps them choose the best time and place to sell, avoiding low offers and maximizing their earnings. With better information, farmers gain more control and income from their produce.

Warehouse receipt financing

When we launched, we were proud of it but we realized many farmers did not have the luxury to wait. Farmers store their harvest and receive a digital receipt. This acts as collateral, helping them access credit while waiting for better market prices, reducing losses and boosting income.

From Flooded Fields to Financial Freedom



Disaster Strikes

Floods destroyed Achieng's harvest. Her season was lost before it began. Hopeless is the word that comes to mind when she looks at her farm



Digital Lifeline

agriBORA leverage on a data engine to support her from start to sale.



Resilient Future

Now when she looks at her farm, she is hopeful.

Walk with us, as we support Achieng...the opportunity is huge

\$ 280 billion

That is coming from agriculture rises 35% of Africa's GDP.

\$100 billion

Africa's agricultural financing gap is over \$100 billion

\$2.6 billion

Africa's agriculture market is expected to reach \$2.6B by 2030, growing at an annual rate of 44%.

