

GEO Week 2021

Embedding earth observation initiatives in localized contexts for financial sustainability – involving smallholders food producers and local governments

Ruud Grim Mark Noort

25 November 2021











Please, mute yourself and ask your questions in the chat!

PPT slides will be shared on the G4AW website









Moderators of this event



- Ruud Grim
- Netherlands
 Space Office
- G4AW



- Mark Noort
- HCP International
- AfriCultuRes



Agenda

- Introduction; context and goal of the event.
- Pitch presentations:



Lilia Benzid; OSS

- Panel Discussion
- Wrap-up



Akua Benewaa; Solidaridad



Frank Annor; TAHMO



Mango Mbambi; World Vision





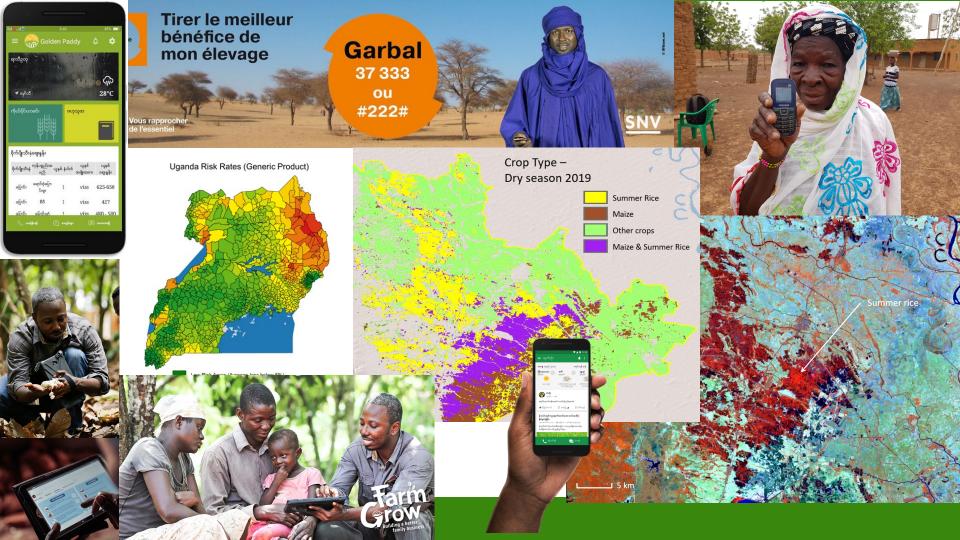






Advisory and financial services for:

- farmers/pastoralist
- businesses
- governments





The importance of local actors

Local context:

- Local needs
- User and client base
- Organizational and financial sustainability





Goal of the event

- Share insights from the G4AW, AfriCultuRes, and TWIGA programmes, through pitch presentations.
- Consolidate these insights in the panel discussion.
- Formulate recommendations for using EO in developing sustainable digital advisory and financial services for smallholders and food security





Project Pitches

- 1. Akua Benewaa Solidaridad; G4AW-SAT4Business
- 2. Lilia Benzid OSS
- 3. Mango Mbambi World Vision; G4AW-Mavo Diami
- 4. Frank Annor TAHMO









SATELITTE FOR BUSINESS (SAT4Business)

The Role of Local Actors in Building a Viable Business Model in West Africa

Akua Benewaa Okrah Coordinator, Sat4Business akuabenewaa@solidaridadnetwork.org

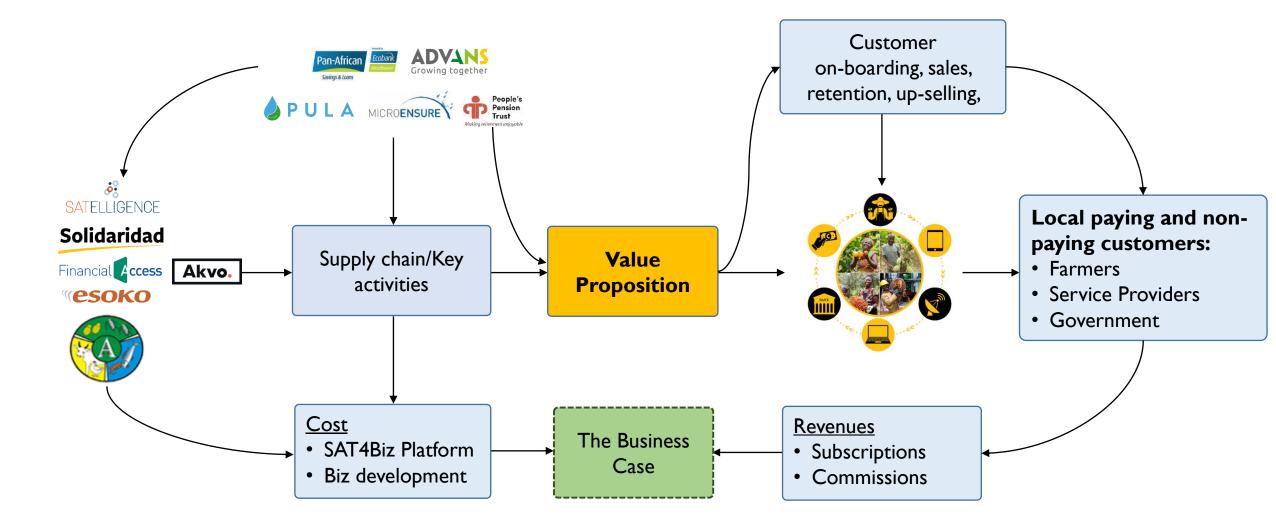
November 2021







Our business model



Importance of local partners in our BM









Sat4Business is locally embedded:

- I. Setup a local fintech Green Cred as a spin of from the project
- 2. Leverage on the presence of local partners such as RSCs/SPs, SC companies, local input dealer and MFIs
- 3. Developed Content and delivery of Information/Advisory service in local language
- 4. The project uses indigenous private sector partners that are all locally based.
- 5. Strategic partners such as SWA and Esoko are locally incorporated with SME development expertise.







The Role of Governments in the Strategies



Key drivers:

- Collaborated with the Ministry of Food & Agriculture in seven administrative districts to provide Sat4Business services.
- 2. Partnered local extension agents who have been designated to support our customers farmers.
- 3. Sat4Business has secured data protection license in Ghana and exploring existing regulations from the Central Bank of Ghana.
- 4. These will be replicated during the scaleup in other W/A countries.







Importance of local partners in scaling up

Stakeholders	Role in scaling U

Uptakers of the Sat4Business services. Therefore it is key to

- 1) Design products/services that is user friendly and easy to adopt. ie customer journey via functionality and design workshops. USSD based services
- 2) Aggregate these prospective clients (500,000 smallholders in the cocoa, oil palm and cereals & legumes (maize, rice, sorghum, soybean, groundnuts)
- 3) Build an affordable bundled services. Credit embedded with IS via USSD
- 4) Regular feedback loops. Sat4Business carries out user satisfaction surveys via the Information service platform and/or call center.
- Local MFIs, Micro 1) We target MFIs with agri/rural financing focus **Pensions and Micro**
 - Their role is to provide digital lending and savings, digital micro pensions and insurance to smallholders
 - 3) They are interested in affordable and easy onboarding process of bankable smallholder farmers
 - With a clear credit risk reduction such as TA support, farm improvement support and advice,
 - 5) And Quick/cheap credit scoring models
 - They are locally setup and interface with their farmers daily.
 - Support in de-risking smallholder farmers by providing farm improvement extension support.
 - Invest heavily in the sustainability of their supply chains.
 - Provide profiles/data of their farmers at a cheaper cost

SMEs, Corporates

Insurance providers

Smallholder farmers

G4AW GEODATA FOR AGRICULTURE AL





Our ambitions for Scale-up

Run credit-risk scores on individual farmers to attract Provides farmers with tips via calls Progressive farmers are able affordable financial services and SMS on climate-smart agronomic to engage with service providers, practices, weather, savings and loans traders and financiers services, commodity pricing Links farmers to affordable loans, savings, insurance Supports farmers with knowledge & pensions platforms to improve their yield and income Helps farmers to achieve optimum yield and income in the face of climate change Interacts regularly with farmers through radio discussions with phone-in sessions on climate-smart production and financial management

Key drivers:

- Build a database of prospective clients (500,000 smallholders in the cocoa, oil palm and cereals & legumes (maize, rice, sorghum, soybean, groundnuts)
- Total addressable market: 6
 million smallholder farmers in
 West Africa
- 3. Total serviceable market: 2 million smallholders.
- 4. Bundled services (digicredit&savings, digi-information services, digi-micropensions & insurance)



Pour une gestion durable des ressources naturelles en Afrique For a Sustainable Management of Natural Resources in Africa



Role of local partners in the sustainability of the services and business model for the AfriCultuReS project

Case of Tunisia

Lilia Benzid & Evence Zoungrana





























The local partners: who are they?

Institutions and end-users involved in:

- Monitoring crop years and estimating yields
- Valorizing remote sensing products in support to crop condition and states
- Monitoring and drought early warning.





CNCT - CRDAs/CTV - DGEDA - DGACTA - INRGREF - INGC - ONAGRI





Why are they important for the sustainability?

They are key actors who:

- Can influence the agricultural sector and guide effective decision-making to achieve food security.
- Are involved in the data processing chain and the production of agricultural statistics.
- Are in contact with producers in the field.
- Can convince the high-level decision maker to get interested in the services.
- Can mobilise resources (financial) for investing them in a business model



Perspective:

How to better involve stakeholders from various levels?

- Analyse their specific needs and provide well-tailors resources and products in response.
- Provide them with good quality products and services which fit their needs.
- Communicate sufficiently success use cases and success stories.
- Ensure relevant capacity building actions to ensure services use, maintenance and administration.
- Propose to them the business model and the for them to contribute for the sustainability of the resources.





















Contacts:

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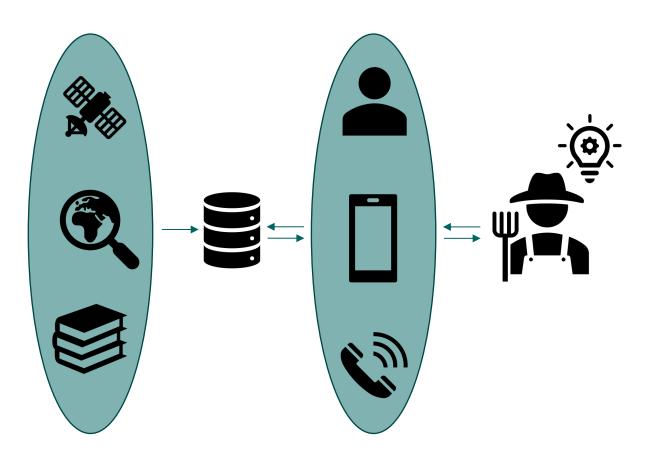


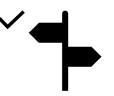






Information and advice





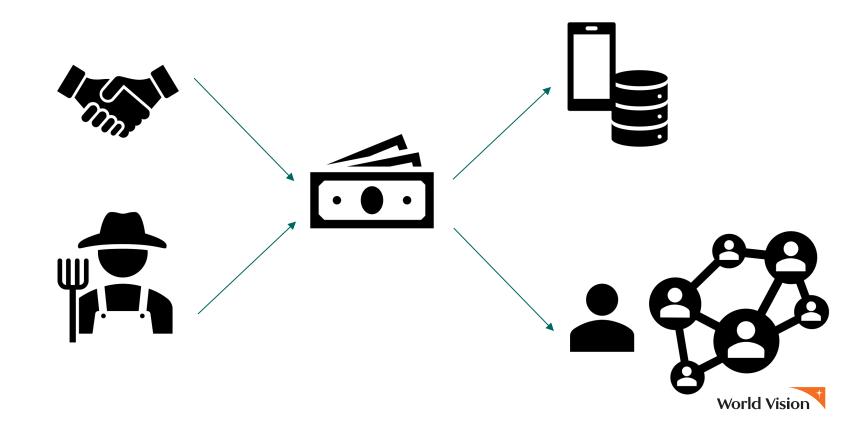








Business models in a nutshell



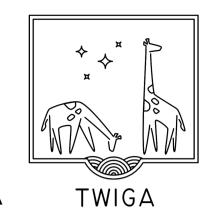
We don't just do this on our own:





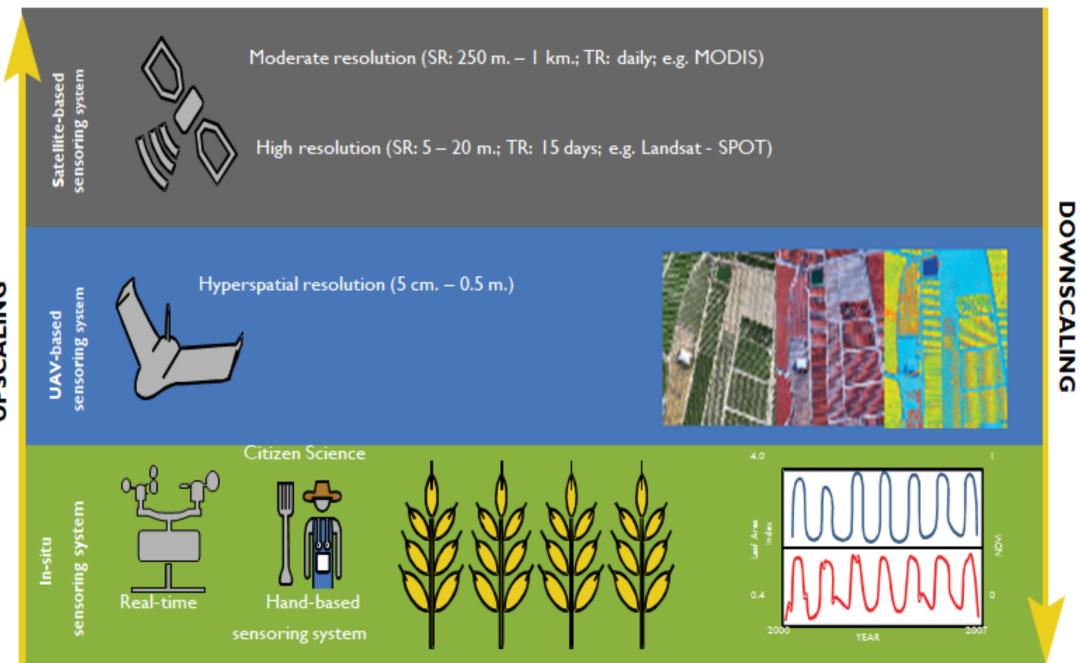


TWIGA



TRANSFORMING WATER, WEATHER, AND CLIMATE INFORMATION THROUGH IN SITU OBSERVATIONS FOR GEO-SERVICES IN AFRICA

info@twiga-h2020.eu

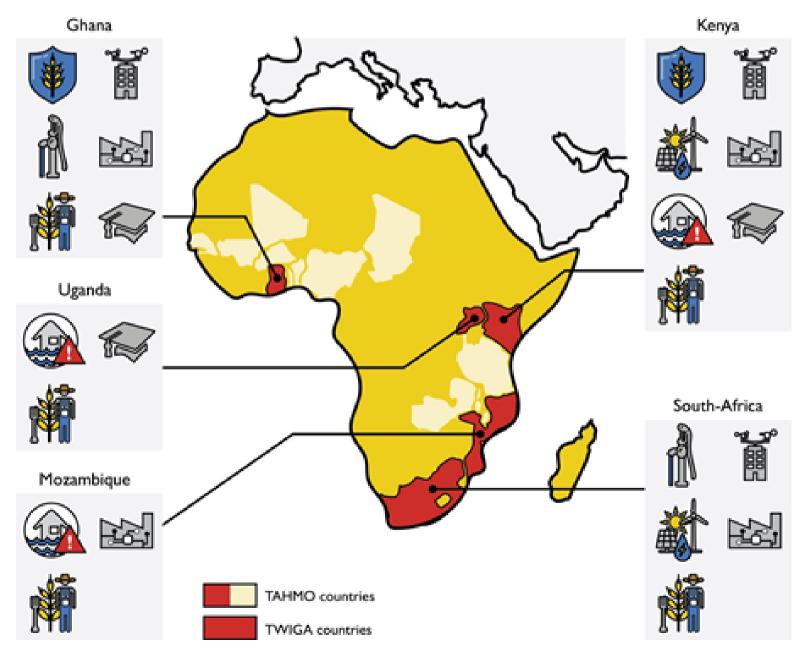


GEO GROUP ON EARTH OBSERVATIONS

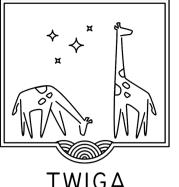


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User Needs



Sensors









Ghana

Kumasi DTS, UAV, TAHMO, VegMon, Plastic CS, GNSS

Tamale Disdro, Rainfall CS, DTS, TAHMO, VegMon

Navrongo VegMon, TAHMO



Uganda Entebbe GNSS, TAHMO

Bugame GNSS, TAHMO



Kalungi and Lwabwata Subcounties: CS, TAHMO



Kenya

moisture, TAHMO,







TWIGA Partners



HydroLogic





Farmerline **ÆFutureWater**



















Potential of Cost-Efficient Single Frequency GNSS **Receivers for Water Vapor Monitoring**

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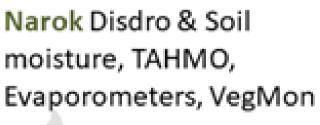










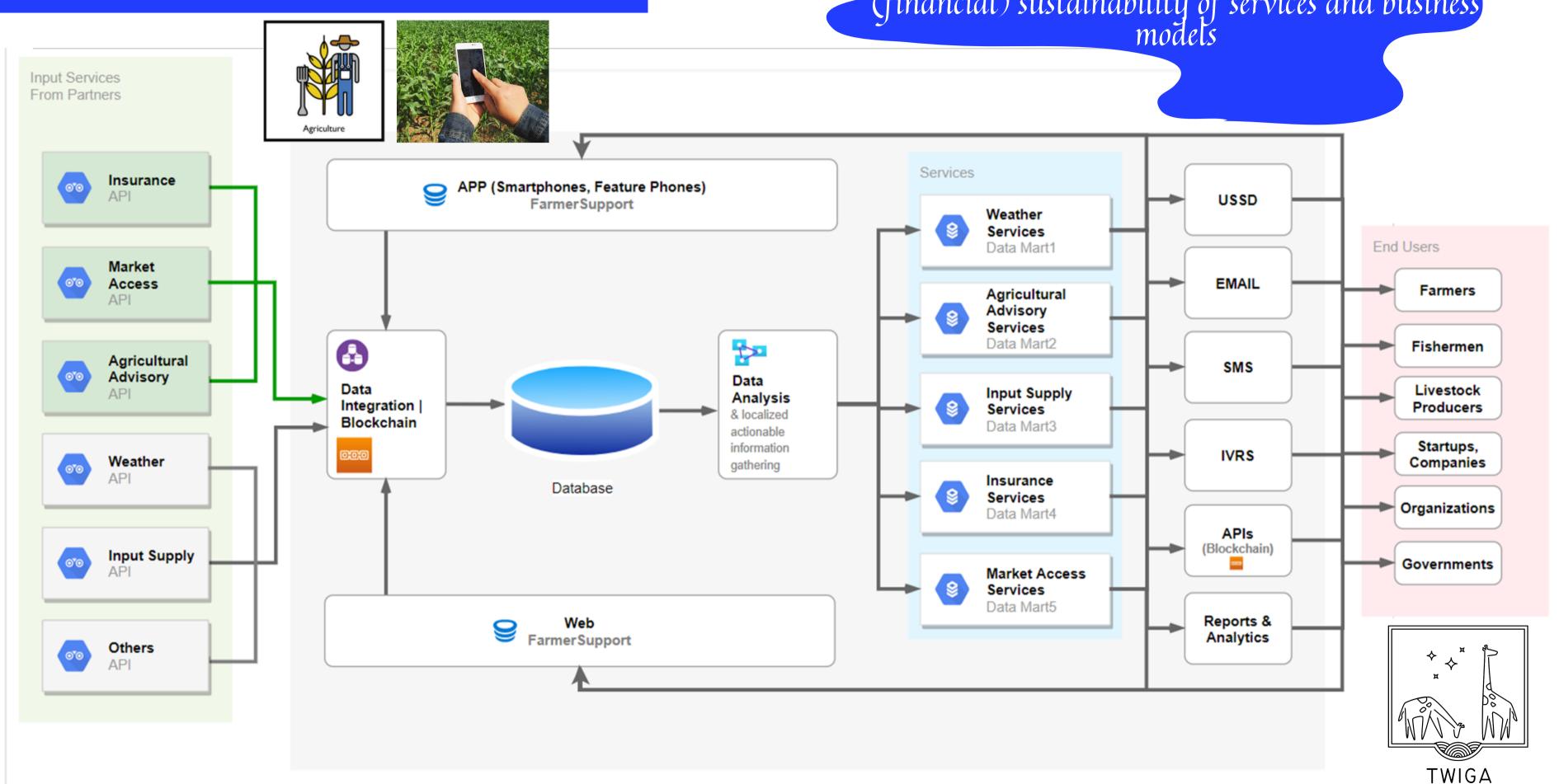






Connecting to Services

Role of local Partners/Smallholders/Governments to (financial) sustainability of services and business models



Sustainability







Climate Change, Agric and Livestock

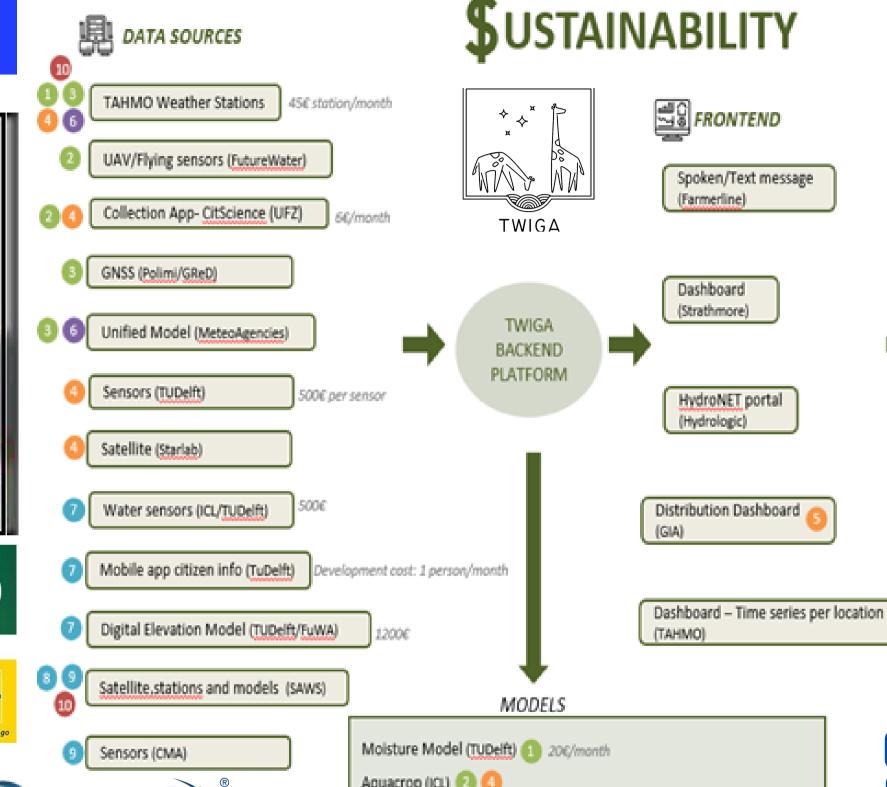




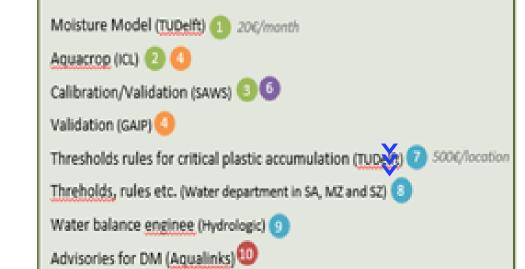
Kenya Meteorological Department

South African

Weather Service



Flood model (KMD) 100



END PAYING USERS What are they willing to pay? Integrators Extension officers Agribusiness Farmers Insurance 5? Solar Plant Operators Electricity utilities Municipalities Plastic collectors Water departments CMA DWS INTERNATIONAL WATER **CONTROL ROOM WATER BALANCE** YOUR LOCAL & TIMELY WEATHER FORECAST **SHORT TERM PREDICTION** FOR SOLAR ENERGY

DIGITAL PLATFORM

6 EMERGENCY MANAGMENT





Panel Discussion

Please, put your questions in the chat.

The moderators will answer questions, and select answers to be put to the panel directly.





Thank you for attending our event!

Enjoy your time at GEO Week 2021

Ruud Grim Mark Noort

- g4aw.spaceoffice.nl/en/
- africultures.eu
- website.twiga-h2020.eu

















More about G4AW

- Website
- Resources
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- Podcast



Space for Food Security

Stimulating smallholders' access to emerging AgTech and FinTech markets

Part 1: Users and Services (Summary Repo