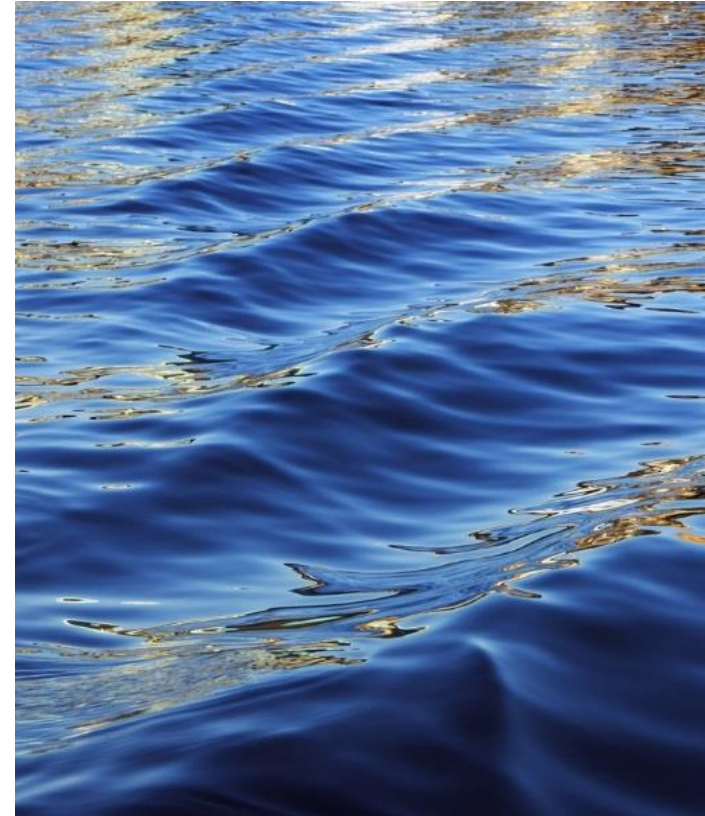
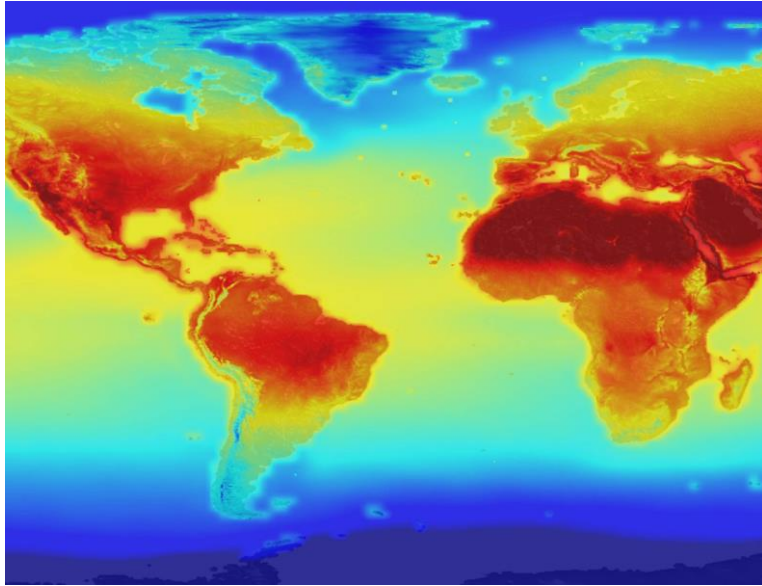


ADAPTA.EARTH

Unlocking Finance for Agriculture Adaptation



The 2022 IPCC Report Indicates Some Climate Change Impacts are Now Irreversible. Agriculture at Risk



No sign of reaching 1.5C target



Agriculture Severely Affected by Climate Change.

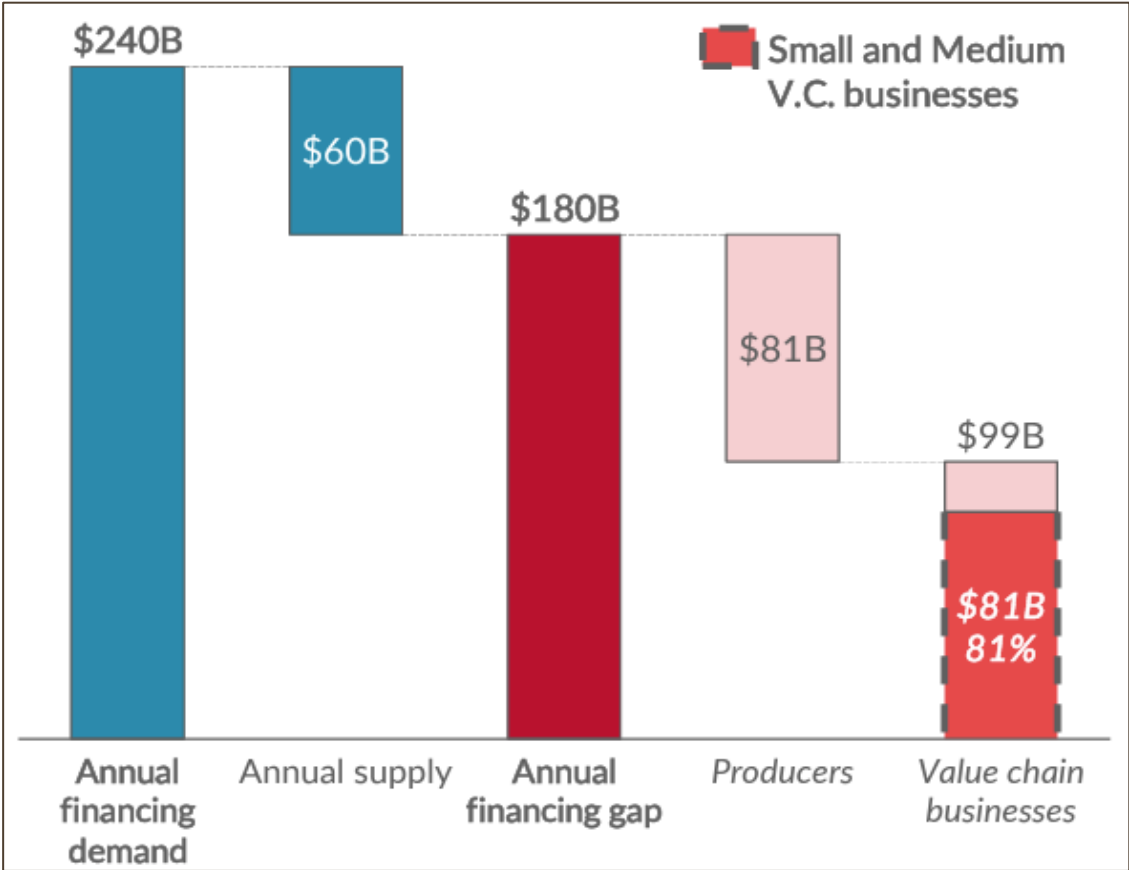


Earth 2050 = 10 bn People
Most in Global South

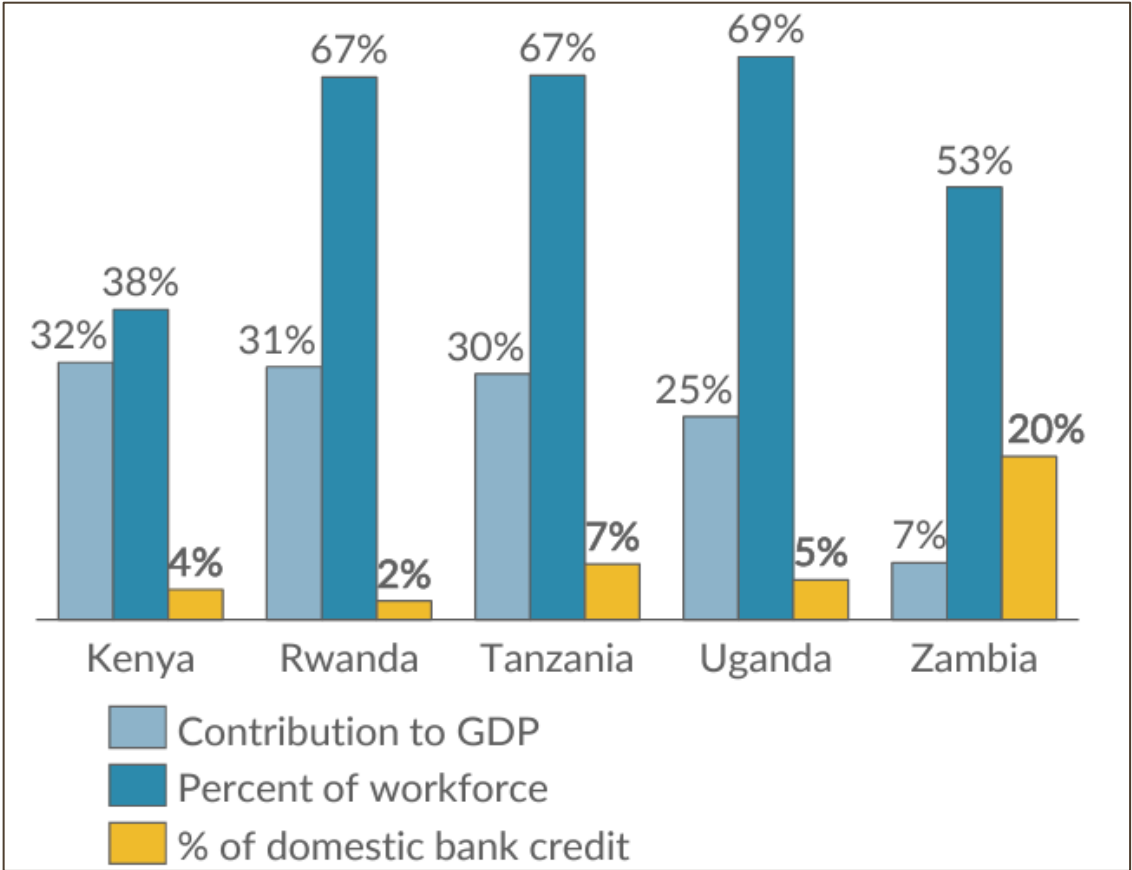
Agriculture Needs to Adapt. US\$ Billions Needed

\$180bn Agricultural finance Gap in SSA. Lenders Risk Averse

Est. Annual Gap in Ag-finance
Sub Saharan Africa (USD, 2018)



Agriculture's Socio-Economic role vs. its share of bank lending (East Africa 2018)



Source: Dalberg 2018

- CAN WE SHOW THE POTENTIAL OF NUMBER OF FINANCIAL INTERMEDIARIES and Ag sector in some key countries like Kenya, Tanzania, Peru and Colombia
- Slides 0 and 0 could be combined CAP + PM
- We need a project slide capture five value chains

ADAPTA is a Climate Adaptation FinTech Directed at the Agriculture Sector

- ADAPTA's novel Climate-Smart System (CSS) Seeks to Unlock Capital for Agriculture
- CSS uses data and technology to assess climate risks and recommend adaptation plans
- ADAPTA product offering:
 - Lends and Invests in small-medium producers and Agri-SMEs
 - Sells CSS to lenders and investors
- CGIAR as Scientific and Data Partner



Climate Smart System (CSS) Transforms Ag & Climate Financing

CSS Components

Climate &
Sustainability Score
(CS)

Climate Adaptation
Plan (CAP)

Digital Portfolio
System

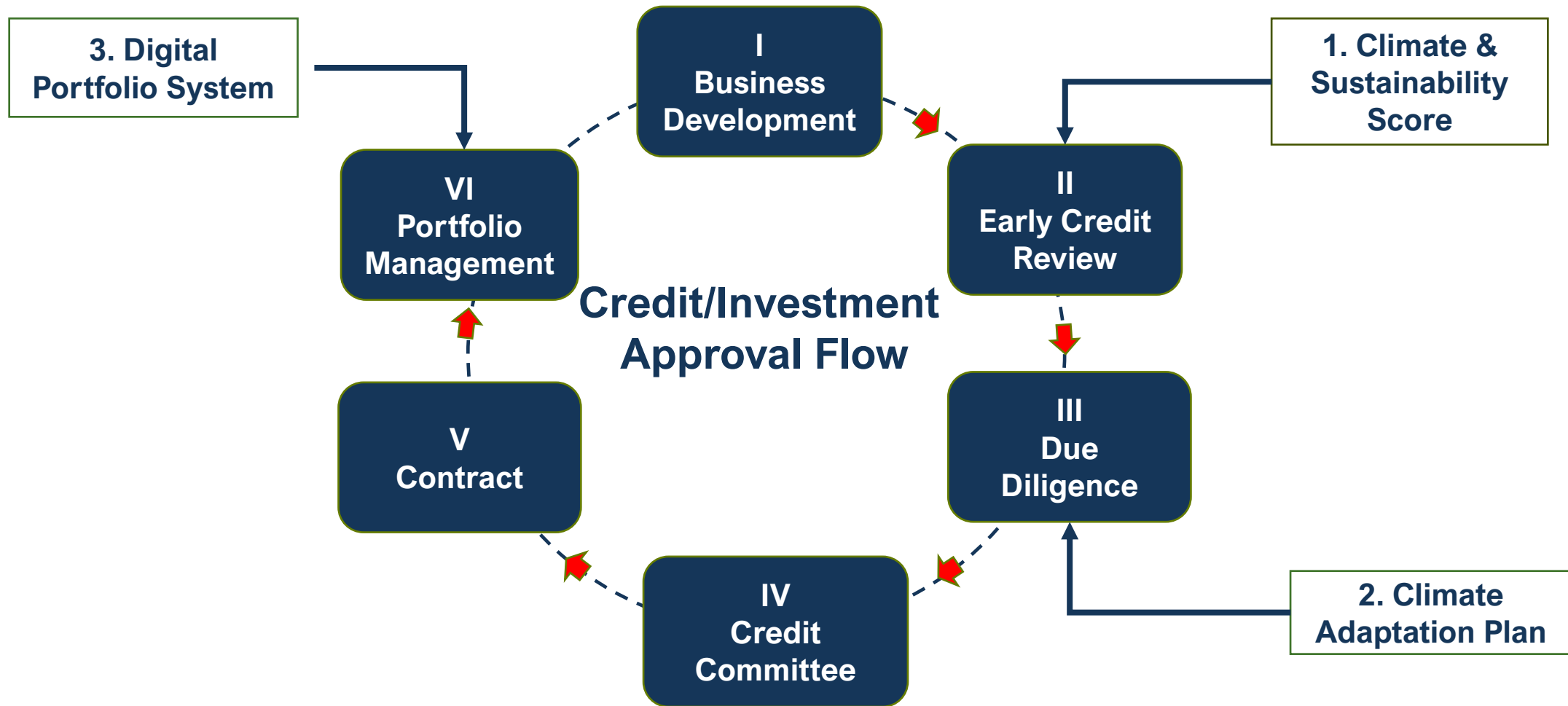
Description

A climate algorithm provides a climate and sustainability risk score at entry plus early adaptation solutions

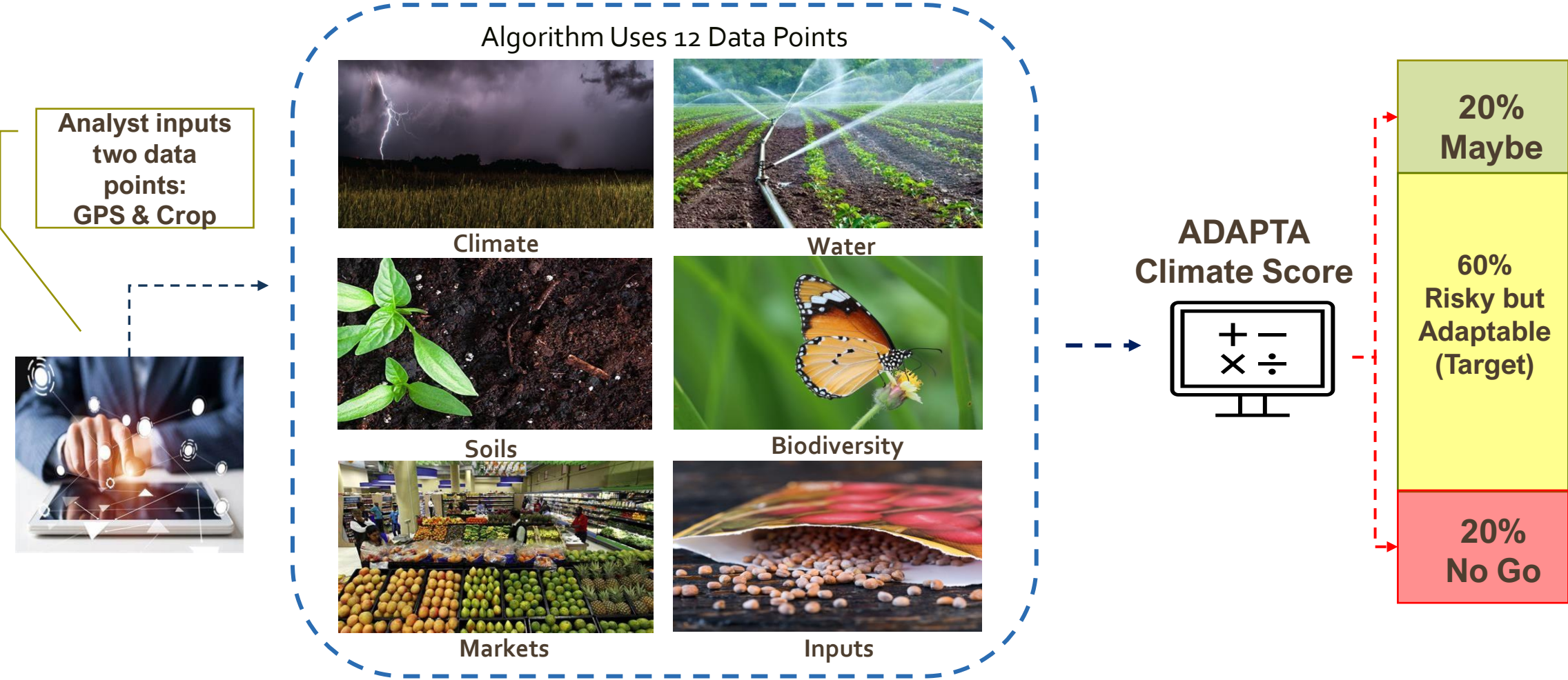
Development of a climate adaptation plan to mitigate climate change risk

Satellite-based data use to monitor CAP implementation

For Ease of Use, CSS Components are Injected in the Traditional Approval Process Flow for Lenders and Investors



ADAPTA's Climate & Sustainability Score Provides Early Warning, but Also an Early Adaptation Angle



During Due Diligence, ADAPTA, CGIAR and Client Develop a CAP

Climate Adaptation Plan (CAP)

- Due diligence on the ground
- Climate Adaptation Plan (CAP) developed
- Goal is to enhance the client's climate resilience and reduce credit risk
- The CAP becomes a contractual obligation



CAP Examples

- Improve Soil Health
- Modern irrigation
- Resilient Crop Varieties and Diversification
- Restore Degraded Landscapes
- Agroforestry
- Genetic Improvements
- Animal Health Services
- Fodder Management

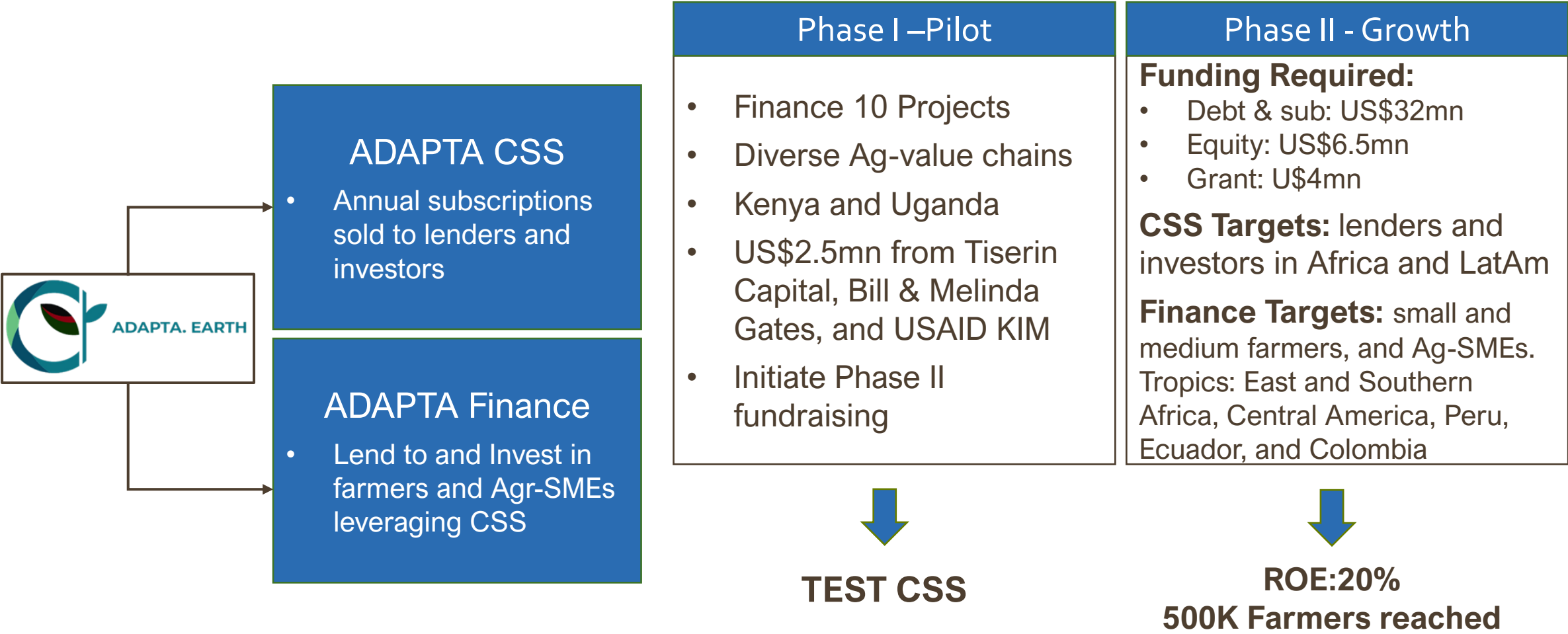
Digital Portfolio Model is an Early Warning Ensures CAP Compliance and De-Risks Production

Portfolio Management (PM)

- PM monitors CAP implementation and alerts ADAPTA and clients of potential weather, pests, and water risks.
- ADAPTA Agronomist also visits regularly
- This ensures prompt corrective measures are adopted by the client.



ADAPTA Business Verticals Provide a Good Return to Investors



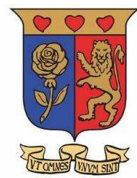
Team with over 50 years of Banking and SME Finance Experience



German Vegarra
FOUNDER & CEO



Madleine Mwithiga
ADAPTA COO



Strathmore
UNIVERSITY



50+ years of combined lending experience



Over US\$ 2Bn transacted in Africa, Emerging Asia and Latin America



German led IFC Agribusiness globally. Madleine is an active farmer



German developed and launched the world's first blended finance fund for agriculture (GAFSP)



Madleine led SCB's SME Group in Kenya and Africa and received several leadership awards



Thank You