



Digi
Farm
BY SAFARICOM

DigiFarm –Insurance Services



Why are we doing this!

- Estimated 14 Million+ farmers in Kenya
- Approx. 80% of these are small-scale holder farmers
- Approx. 65% of Farmers in Kenya earn less than Kes125 a day (net)
- In Kenya Agriculture directly contributes 25%+ to the GDP and 23% in directly
- There is a strong relation between growth in Agriculture productions and growth in GDP
- A big chunk of arable land in the world is in Africa
- It is estimated 1% growth of Agriculture in Africa results to 0.8% reduction in poverty

Challenges

1

Knowledge Gap

2

Quality & affordable inputs

3

Access to credit & insurance.

4

Access to Market-68% of produce value goes to middlemen

5

28% of produce gets wasted



DigiFarm
C1-SAF Public

Why are we doing this continued! OPPORTUNITY for Arica to Feed The World



- Global population is estimated at 7.6B people today and projected to grow to 9.1B by 2050 of which Africa is the youngest and fastest growing continent
- Projections show that feeding a world population of 9.1 billion people in 2050 would require raising overall food production by 60% (FAO)
- **Africa has all the key ingredients –Land, Climate, Water, Labor, and penetration of Technology**

According to The World Bank, Africa's farmers and agribusinesses could create a trillion dollar food market by 2030

Our vision

Leverage on Technology to
enable small holder farmers
become more wealthier resulting
in sustained food security



**Digi
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Our picture of Success

A happy farmer = Increased food production



- Wealthier small holder farmers
- Value creation for our shareholders and partners
- Job creation
- Food security & Nutrition
- Economic growth`

DigiFarm Insurance

Area Yield Insurance Index

AYII product pays out claims to group of farmers when the average yield in their area falls below a set level, regardless of the actual yield on each client's farm.

Insurance is a **Mandatory** for all DigiFarm contracted farmers.

Over 65K farmers have taken up Insurance since inception.
More than **16000 farmers compensated worth 45M.**

Current Market Size

Farmers insured – **65K**

Payout– **45M**

Farmers paid – **16k**

Counties - **11**

Value chains

Sunflower

Maize

Beans

Sorghum

Soya Beans

Green Grams

Government Subsidy

Subsidy makes insurance affordable for small holder farmers

Subsidy increases uptake of the insurance product by small holder farmers;

Demistifies myth that insurance is meant for large scale farmers only

Benefits

- Protection from yield losses due to natural calamities
- Ability for DigiFarm to recover credit advanced to the small holder farmers.
- Guaranteed return on investment for DigiFarm and the Small holder farmers.

DigiFarm Clients

Current: Over 1.4M farmers registered on DigiFarm platform



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An Industry that feeds
you is an industry worth
fighting for.