



**New Approaches To Working With Farmer Organizations For  
Affordability, Sustainability And Scale**

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# • About ACRE Africa

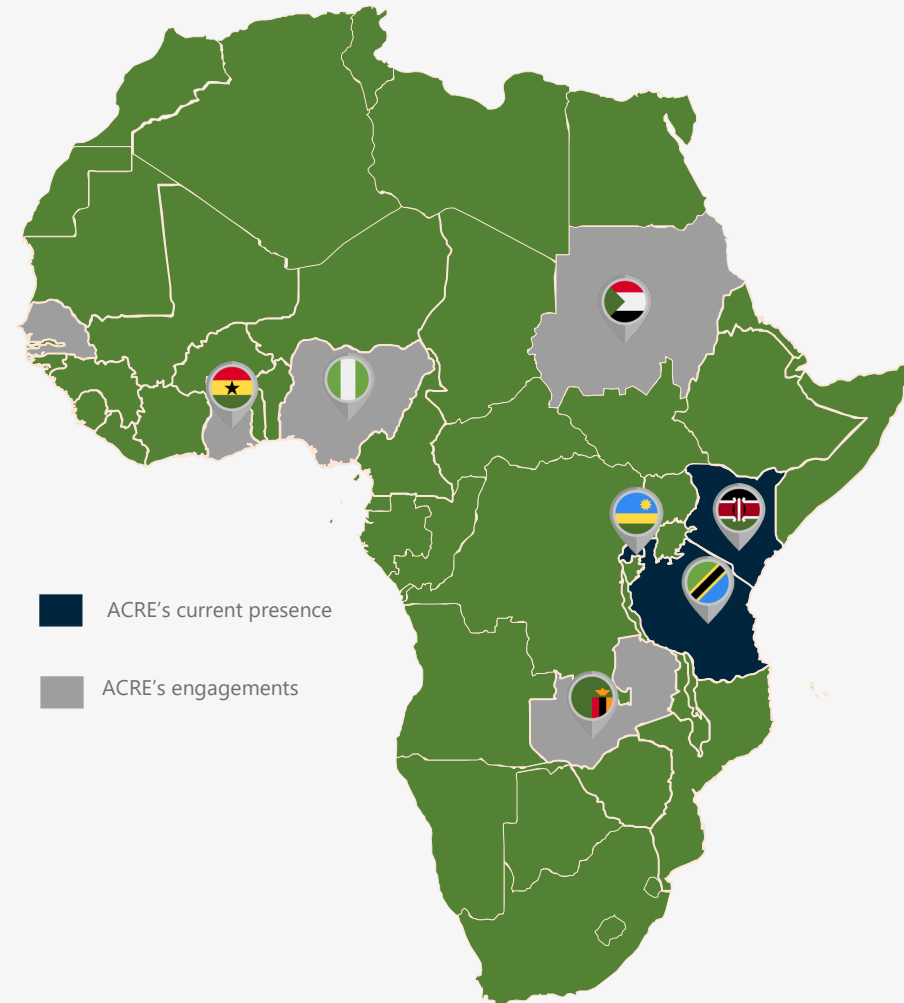
- A for-profit social enterprise
- Risk management solutions designer linking stakeholders to localized solutions such as insurance and climate change adaptation strategies to reduce agricultural and climate risks
- Licensed insurance intermediary supporting local insurers to offer smallholder-focused insurance across value chains
- Offices present in **Kenya, Rwanda, Tanzania and Zambia, projects in Uganda, Ghana, Malawi, Senegal, Nigeria, Zimbabwe, Ethiopia and Somali**
- Professional staff with expertise in Insurance, Agriculture and Veterinary Sciences, Actuarial Science, Marketing, Strategy and Finance.

**Impact:** Over 3 Million farmers have insured their crops with insurance products designed by ACRE Africa in all the regions of our operation.

Main Shareholder

Founder shareholder

Impact Investors



# Village Champion Model Overview



## Who

- Peer to peer
- Local leaders – influential in the communities

## What

- Data collection
- Feedback mechanism
- Insurance distribution
- Bundling

Over 1000  
VCS across  
3 countries

## How

- Working with existing networks
- Inclusive recruitment involving government and private sectors
- Sales oriented

## Where

- Tanzania
- Zambia
- Kenya



# Affordability/Sustainability and Scale

Affordability

- Group Approach
- Digitized solutions



Sustainability

- Commission based
- End to end solutions eg input selling
- Replicable

Challenges

Attrition  
Dormancy  
Cost





# Asante Sana

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A photograph of two men in a field. The man on the left is wearing a brown button-down shirt and is smiling broadly while looking at a smartphone in his hands. The man on the right is wearing a blue denim jacket and a blue bucket hat, and is carrying a wooden staff over his shoulder. The background is a lush green field with some reddish soil visible.