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# Kilimo Score

YOUR TRUST, YOUR CAPITAL.

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AI 4 STARTUPS

# The Unscored Farmer

1. 70% of smallholder farmers in Kenya are systemically excluded from formal credit
2. Why? Lenders rely on traditional data (bank statements, credit bureau scores) that >60% farmers just do not have.
3. This creates a barrier to capital for essential inputs like seeds and fertilizer, locking them in a cycle of debt and low productivity.

# Introducing Kilimo Score

We're not building another traditional credit score. We've built a Holistic Trust Score that asks a better question

Old Way: "What is this farmer's financial history?"

Our Way: "What is this farmer's production potential and reliability?"

This allows us to score any farmer, regardless of their financial history, and unlock inclusive financing

# A Win-Win-Win Platform

Kilimo Score is not just a model; it's a complete ecosystem designed for your key stakeholders.

### FOR THE FARMER

**"A Path to Yes"**

Transparent Feedback: We aim to tell farmers why they were denied, in simple language.

### FOR THE LENDER

**"A Dynamic Risk Tool."**

Score the "Unscorable": We create a verifiable trust score from alternative data, opening up a new, high-potential market.

### FOR THE ECOSYSTEM

**"A Fair & Inclusive Scoring System."**

Removes Systemic Bias: our model is inherently more Equitable and inclusive.

# Data is Everywhere - but is underutilised

Our Solution fills this gap by combine four alternative data sources:

**1. Satellite Data (NDVI):** We use NDVI, derived from satellite imagery, to measure crop health. This is a direct, unbiased proxy for a farmer's skill and future income.

**2. Climate Data (KMD):** We integrate historical rainfall, seasonal forecasts, and drought/flood alerts from the Kenya Meteorological Department.

**3. Agricultural Data (KilimoSTAT):** We use county-level data on crop yields, soil types, and market prices from KilimoSTAT and KALRO.

**4. Psychometric Data (SACCOs):** We feature if a farmer is part of a local SACCO, which is a strong proxy for reliability.

# LIVE DEMO: From “NO” to “A Path to Yes”

# From Model to Market

This 3-day hackathon is just the start.

- 1. Next 3 Months (Pilot):** We will partner with a Kenyan SACCO or MFI to pilot Kilimo Score with a small group of farmers, refining our model with real-world repayment data.
- 2. Next 6 Months (Scale):** We will integrate live satellite data feeds, automate our data pipelines from KMD and KilimoSTAT, and expand our model to new crops and counties.
- 3. Our Vision (Impact):** To become the standard for fair and transparent agricultural financing in East Africa—unlocking affordable and inclusive capital for millions of smallholder farmers.



# Business Model

- We are a B2B PaaS & SaaS .
- Our customers are: banks, MFIs, Saccos, and agri-lenders .
- Revenue Streams: API Calls(\$0.10-\$0.25), Analytic Dashboards and Premium Insights
- We help them de-risk their portfolios and unlock an untapped new market.

# Impact & Sustainability

Our project is designed to create a virtuous cycle of growth and financial inclusion, directly aligning with key SDG goals

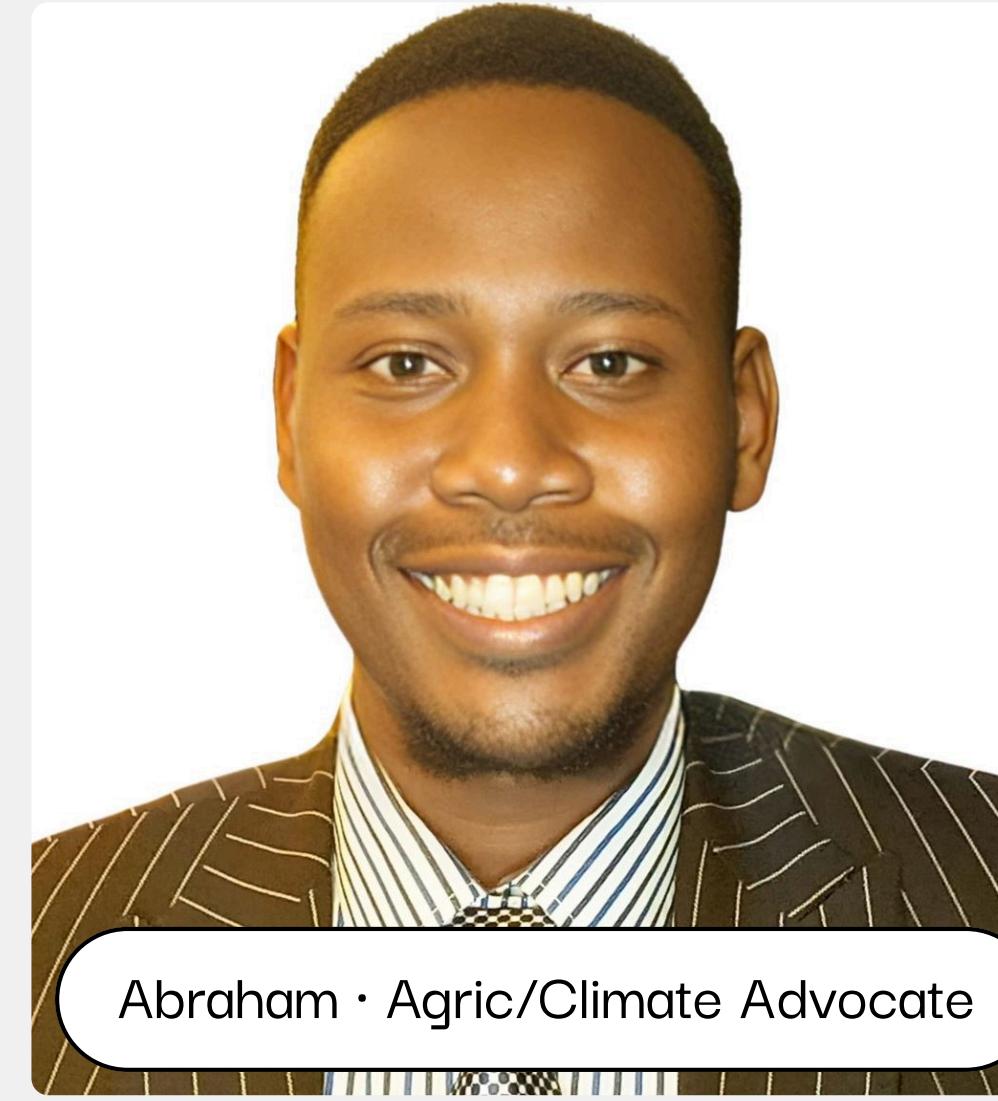


# OUR TEAM

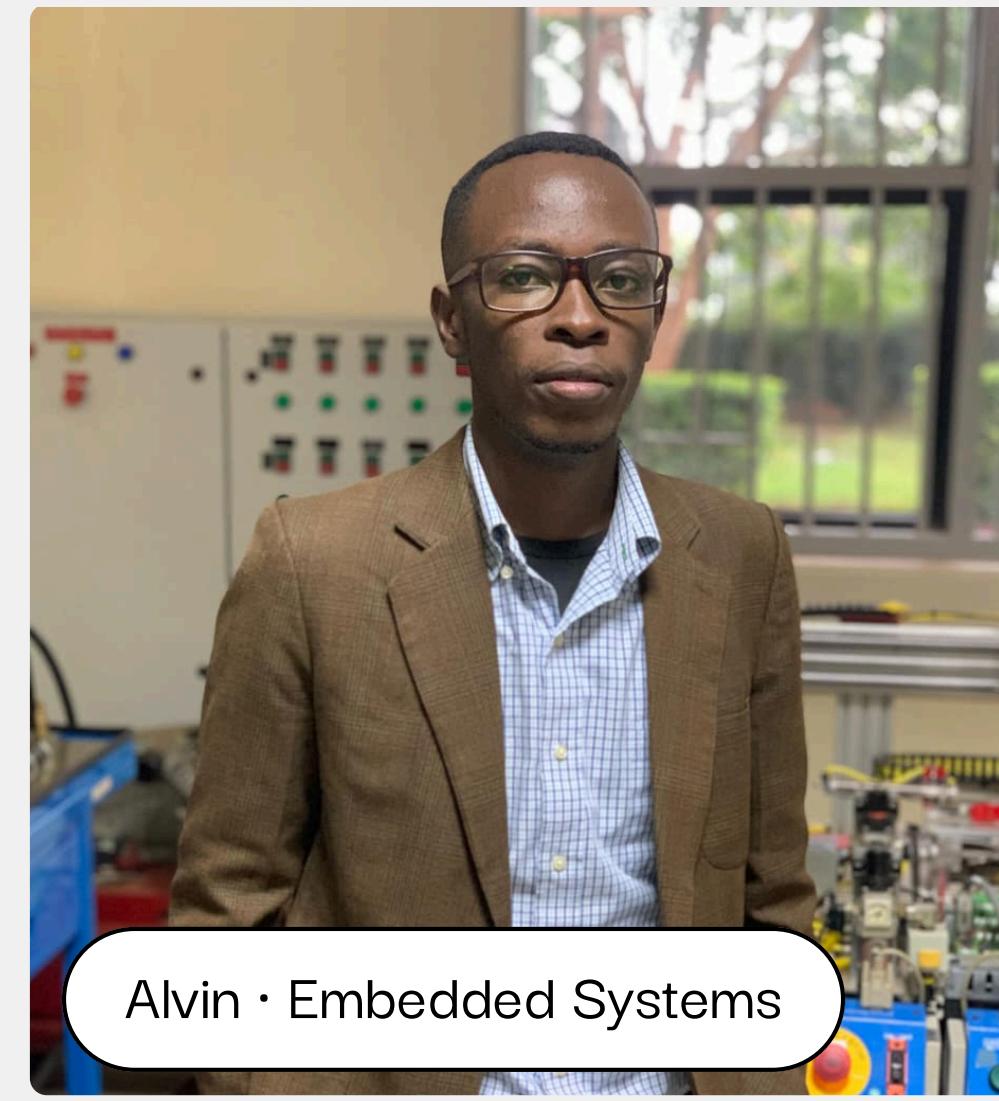
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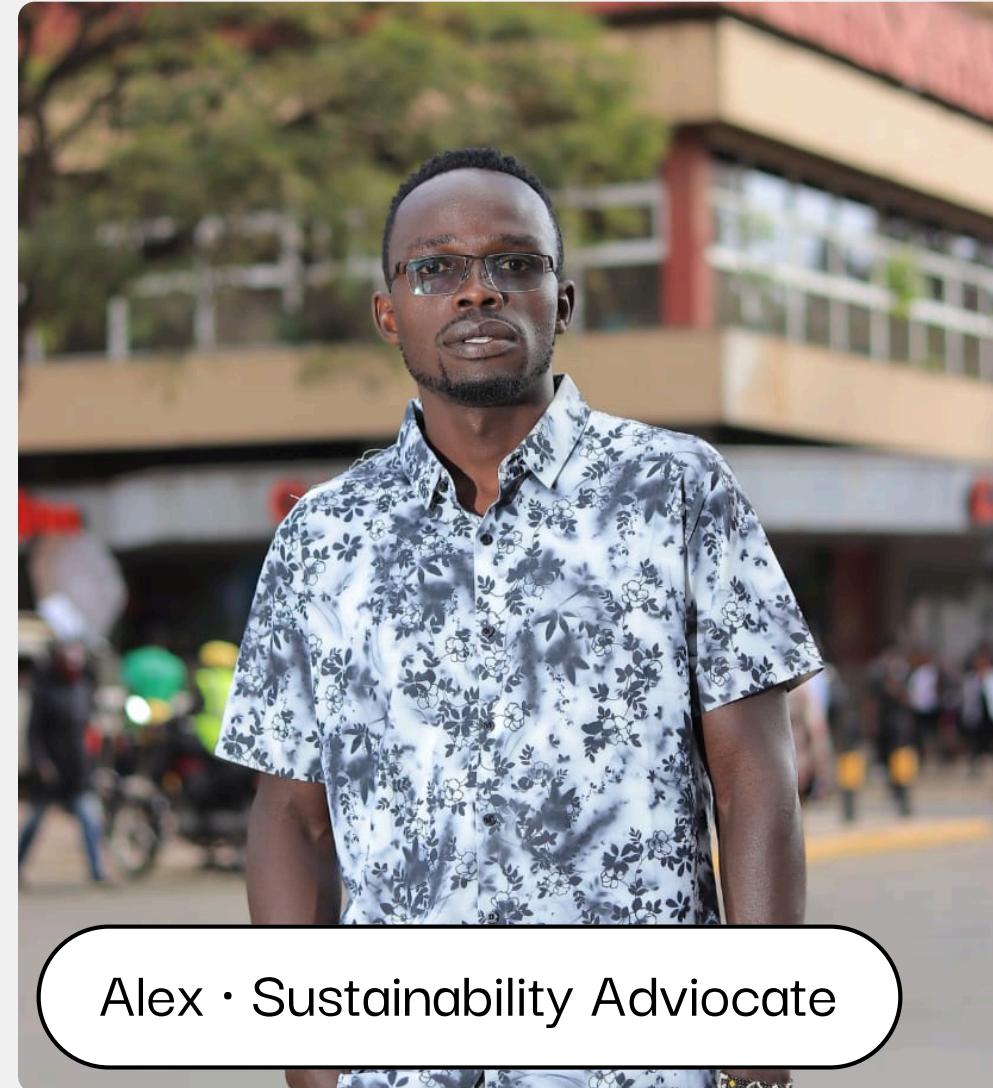
Victor · Full Stack Developer



Abraham · Agric/Climate Advocate



Alvin · Embedded Systems



Alex · Sustainability Advocate



Nahadi · AI/ML

# The Ask?

- **Total Ask:** KES 2,500,000 (\$19,200 USD).
- **Runway:** 3 Months.
- **Core Goal:** Deploy "Kilimo Score" and secure our first institutional partner to validate the model.

## Funding Allocation (Prioritizing Product)

- **45%** - Product: API hardening & building the partner integration framework.
- **30%** - Operations: 3-month admin, compliance, and contingency buffer.
- **15%** - Data & Activation: Geo-Data license Acquisition/Renewal & securing the anchor partner.
- **10%** - Talent: 3-month talent & hiring for final validation

# Thank you!

Join us in redefining how Africa's undeserved farmers  
are seen, scored and financed

KILIMO SCORE.