



Demeter Agricultural Pledge Loan Service

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Background





Background

Peasant households are easily affected by the natural disasters



Peasant Household

Rely on Weather

Suffer Enormous Loss

Fragile Capital-Chain

In China, an average of

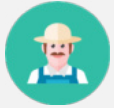
600 million crops are affected every year

Excluding government subsidies, households will bear more than

600 billion economic loss on average

Demeter

Demeter improves peasant households' disaster resilience capability



Triple Protection Improve Farmers' Disaster Resilience Capability

Before planting

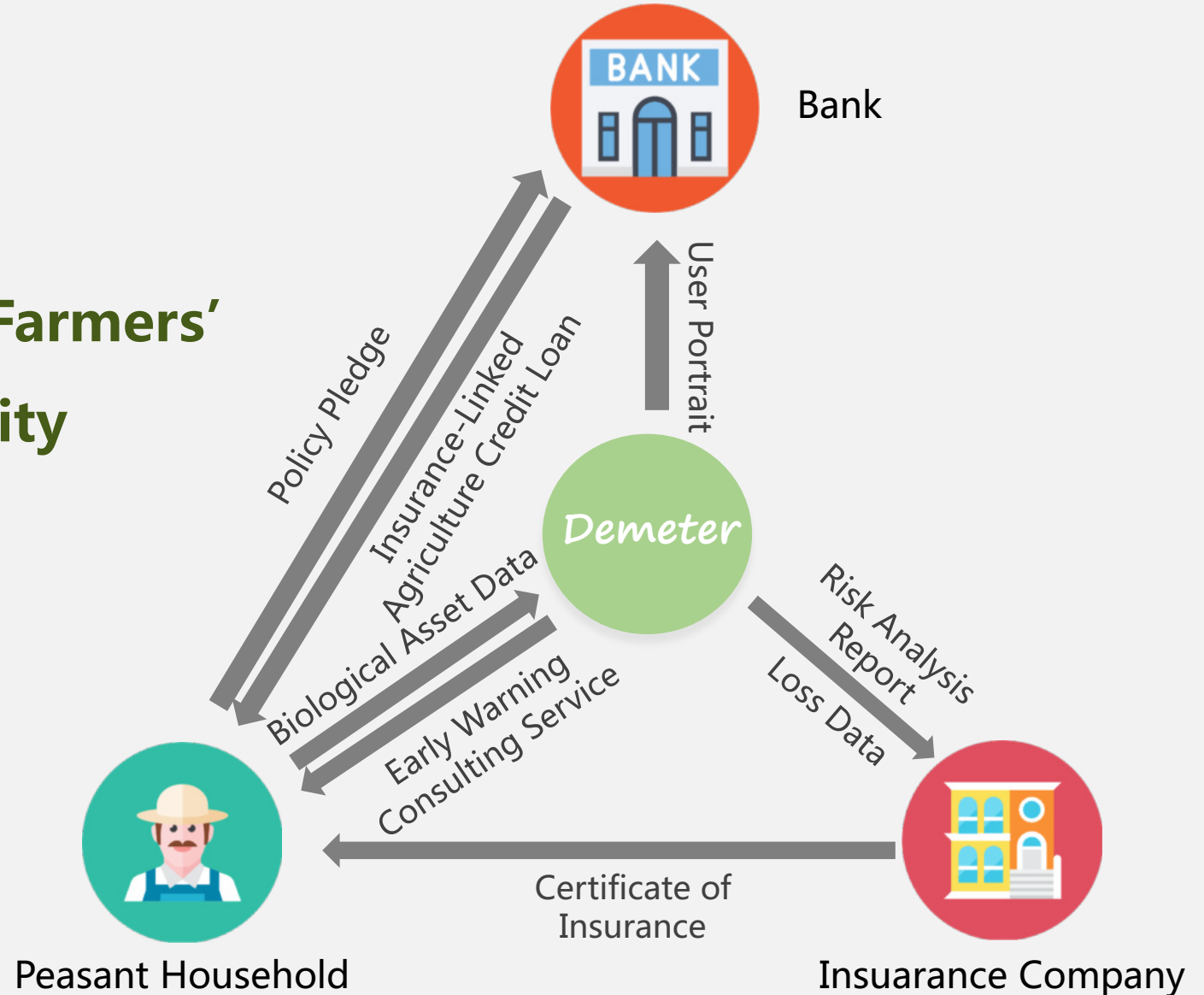
Bank provides them loans

During Planting

Demeter provides them early warnings

After Natural Disasters

Insurance Company reduces their loss



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Solution Introduction



Demeter Business Architecture

Technology

AI

Machine
Learning

Blockchain

Big Data

IOT



Peasant Household



Commercial Bank



Insurance Company

Peasant Household Service

Monitoring

Consulting

Quick
Compensation

Forecast

Commercial Bank Service

Credit Loans

Policy Pledge

Reduce Risk

User Profile

Insurance Company Service

Automated
Underwriting

Risk
Control

Automated
Compensation

Reduce
fraud

Data

Sunlight

Meteorology

Temperature

Soil

Water Level

Hardware Monitoring Equipment



Sensors

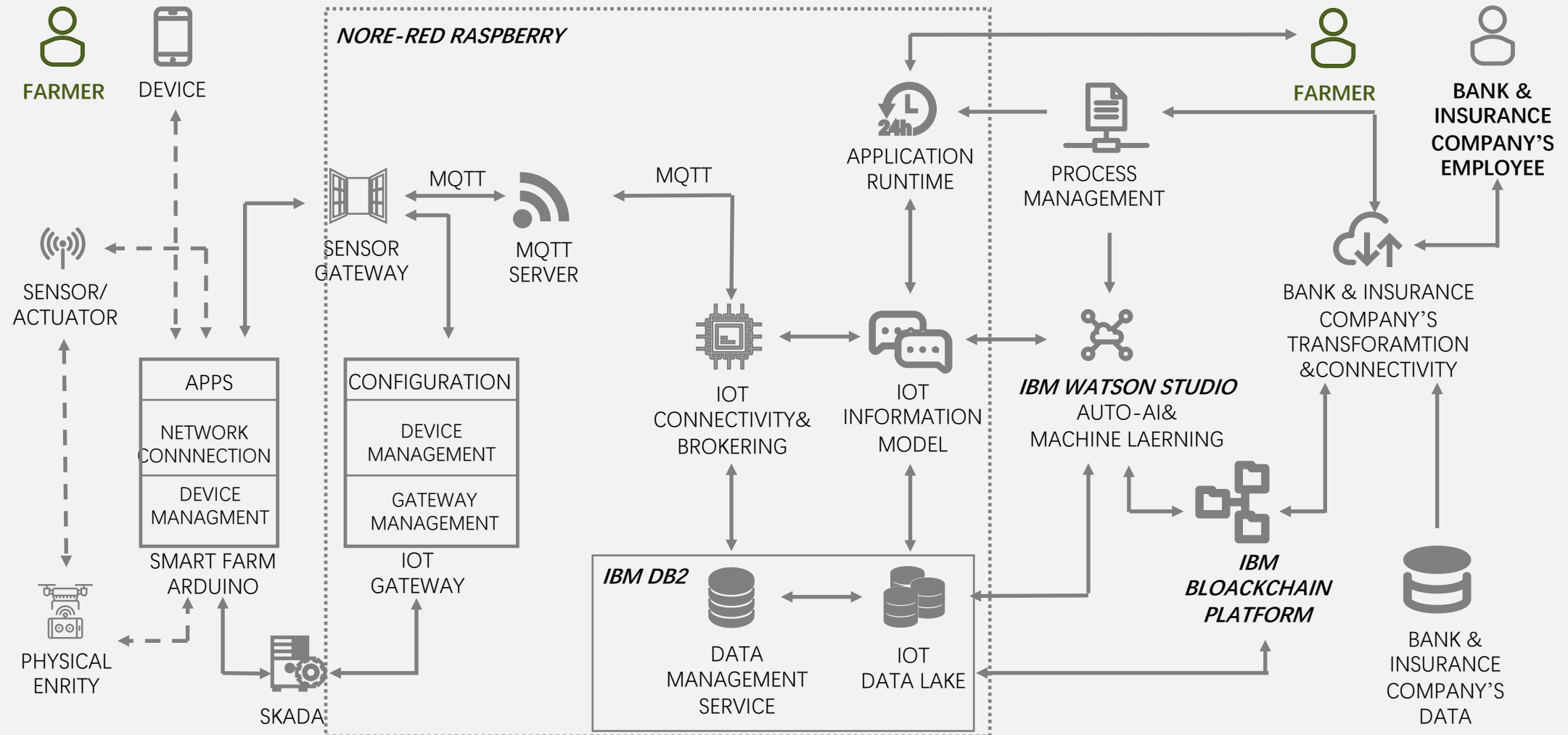


Biometric Device



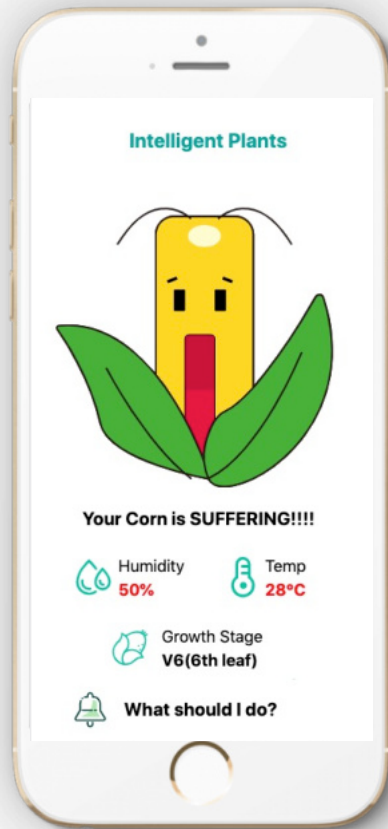
Meteorological Satellite

Demeter Technical Architecture

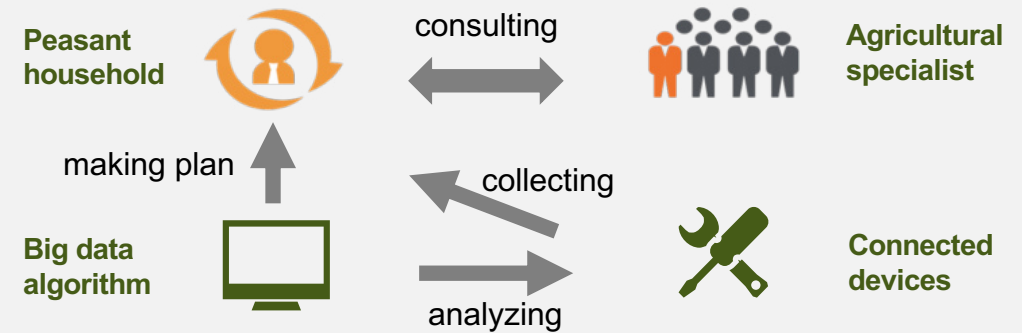


Function Introduction

Consulting Service



Business Process



Functional Interpretation

- IOT equipments are **monitoring** your crop status **ALL THE TIME**
- **IMMEDIATE NOTICE** when crops are not very good
- Big Data technology provides **BEST planting scheme**
- Automatically inform users **WHAT & HOW TO DO.**
- **Agricultural experts** are **ALWAYS** ready to answer questions

Function Introduction

Agricultural Yield Forecast

Acquiring Data from Live Systems

Demeter can acquire data from live systems and content-based images by hardware installed in the agricultural production base.

Intelligent system of Prediction and Forecast

After setting up the geographic location, the application will notify the user about the yield of crops before they mature. Meanwhile, users can change the yield simulator's input factors manually to see how the potential profits change.

Risk Reduction

The predictions will drastically reduce and disperse the risk of production to enhance the prospective return of agriculture. In the meanwhile, Insurance companies bear less loss.



Function Introduction

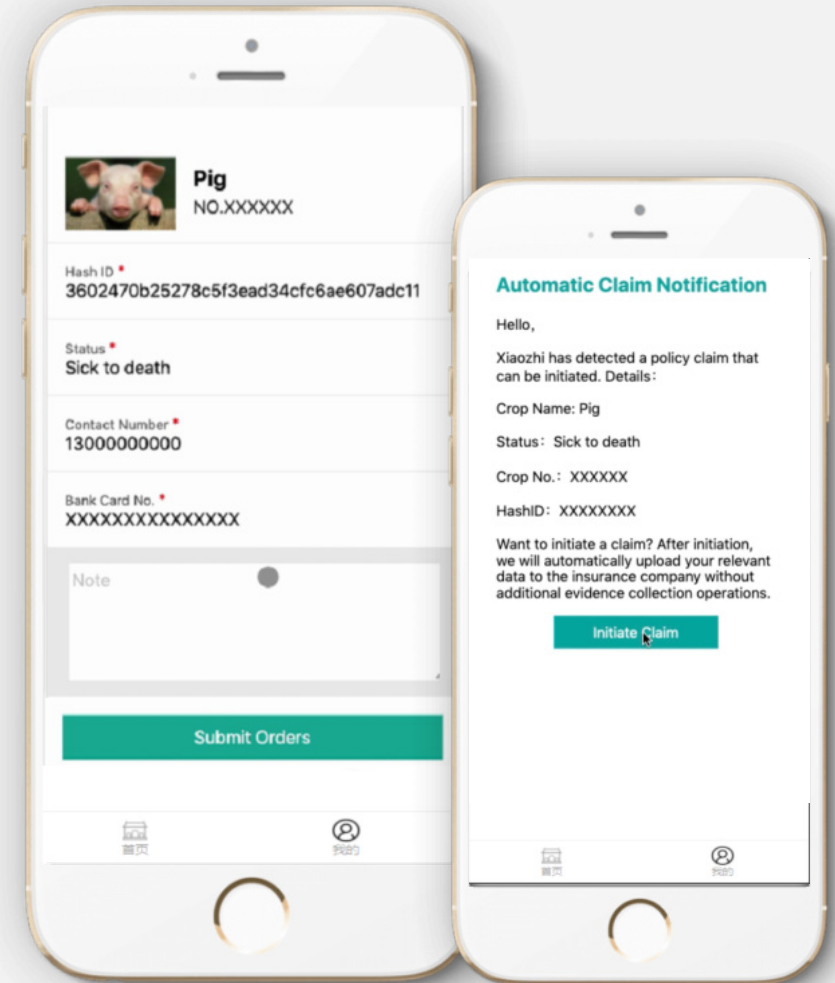
Automatic Claim Settlement



The data collected by sensors, cameras and meteorological satellites will be uploaded into the **blockchain platform**. The preset smart contract will automatically ask the insurance company to make payment once the claim conditions are met.



Simultaneously, blockchain technology will be used to record **animals' health conditions**. These unmodifiable data will be transfer to insurance as evaluation criteria. Therefore, the substantial insurance risk has been decreased.



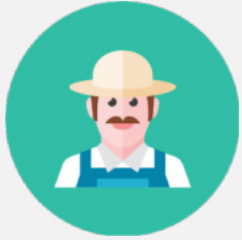
03

Solution Value



Solution Value

Utilizing technical and financial instruments to enhance farmers' disaster resilience



- 1. Higher quality of crops**
- 2. Enhanced disaster resilience**
- 3. Better decision-making through customized consulting service**



- 1. More agricultural business**
- 2. Lower bad loan ratio**



- 1. Less insurance fraud**
- 2. Less underwriting workload**



Demeter

THANK YOU

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