

“ Success Stories Enabling Smallholder Lending ”



 **Indonesia**




 **Palm oil farming**

 **Up to 25000,
up to 30 MFIs**

Objective

Control of unacceptable farming practices. Enable Traceability/ sustainability for buyers of agriculture products.

Approach

-  Satellite imagery analytics for: **Land Use Land Classification (LULC)** to distinguish agricultural & forest land. (Identifies forest, barren, farmland, water and urban areas)
-  **Credit scoring** based on judgmental assessment and/or statistical analysis of many customers' historical loan performance and national credit data
-  Assign **farmer scores** based on plots' historical performance, current crop health, estimated yield and other ground data collected on Cropin's platform & external data