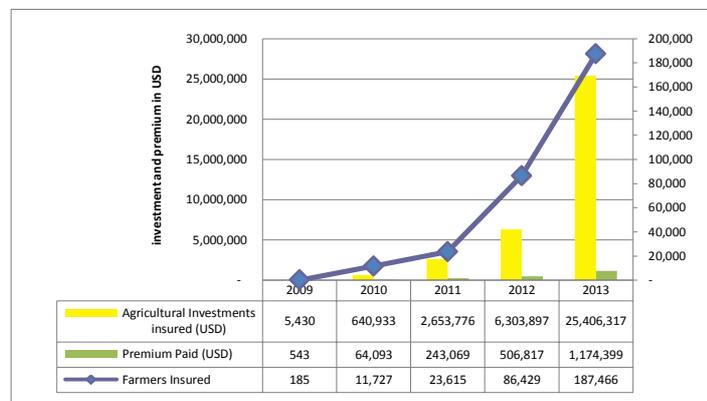




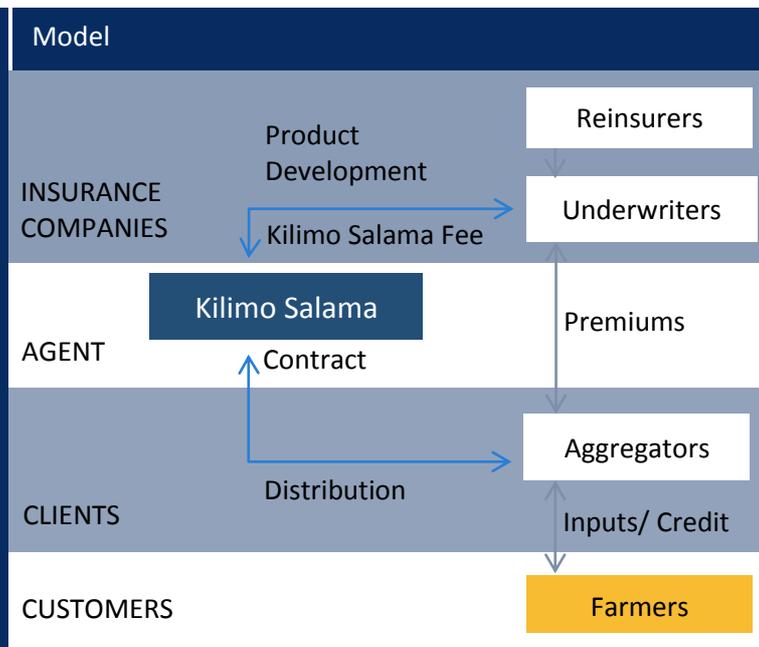
Kilimo Salama insures farmers so that they can invest in their farms and feed their communities

Over **185,000** farmers in Kenya and Rwanda were insured in 2013.

Kilimo Salama is an agricultural insurance initiative of the Syngenta Foundation for Sustainable Agriculture. It develops and distributes index insurance for farmers so that they feel confident investing in quality seeds and fertilizer for their farms, and can access agricultural loans. The initiative has developed insurance products to cover a variety of crops against drought, excess rain, and disease.



Kilimo Salama: A Snapshot



Stats

IMPACT Insured farmers invested 20% more in their farms and earned 16% more income than their uninsured neighbors.

AVERAGE SUM INSURED
100 USD

AVERAGE PREMIUM AND RATE 5 USD / 5%

FARMER HELPLINE
Answered 45,000+ calls

MARKETING Through vernacular radio programs

"Farming is like walking on a **slippery slope**, and insurance is like a friend to **pull you back** when you begin to slip." Reuben Biwot, Kitale, Kenya



Loan-Linked Insurance

Intended for: Smallholders with a loan and input package from a microfinance institution (MFI) worth >\$100. Farmers produce maize on <2 acres using improved inputs, and receive agronomic training from MFI field agents.

Outreach 2013: 182,092 farmers with a loan and input package worth > \$100

The MFI increases smallholders' productivity and food security by linking them to credit, inputs, and extension services. The input loans farmers take to buy certified seed and mineral fertilizer are insured by Kilimo Salama.

Contract Seed Grower Insurance

Intended for: Farmers contracted by a seed company producing certified seed on >20 acres and insuring an average of \$650/acre. These experienced farmers are advised by the company and invest heavily in fertilizers and crop protection.

Outreach 2013: 879 farmers insuring a total of 11,814 acres

The seed company and Kilimo Salama partner to provide insurance to certified maize seed growers. The seed company pays the premiums at the start of the season, deducting the cost from the payment made to farmers for the delivered harvest. Kilimo Salama products can easily be adapted for large-scale producers.

Dairy Livestock Insurance

Intended for: Farmers with higher-yielding cows, delivering milk to dairy cooperatives or receiving a loan to purchase a cow from a lending institution.

Outreach 2013: 58 dairy farmers insuring 97 cows worth an average of \$400 each

The livestock cover is offered in partnership with a coop that pays farmers' premiums up front and deducts the cost from the payment made to farmers for their milk deliveries, or with a lending institution that bundles the cost of the insurance premium with the loan. The cover is linked to an animal care package and vaccines.

Replanting Guarantee

Intended for: Farmers purchasing certified seed or fertilizer

Outreach 2013: 2,279

The replanting guarantee is offered with a seed company that bundles the insurance premium into the price of every bag of seed sold. Each bag of seed contains a scratch card with a code inside. To register for the insurance, farmers SMS the code to Kilimo Salama. The replanting guarantee begins upon registration, ending after two weeks—if there is a drought within that period, the farmer receives an SMS voucher for a new bag of seed to replant again within the same season.

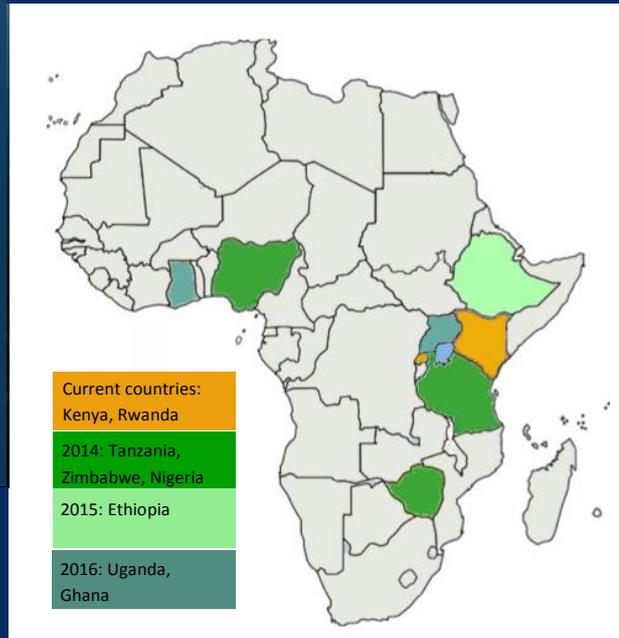
Credit Life and Funeral Insurance

Intended for: Groups of farmers and their families

Outreach 2013: 56,000 farmers

The credit life and funeral insurance products cover the balance of an unpaid loan and/or funeral expenses in case of death. The insurance can also cover the funeral expense of any number of dependents. Payouts can be sent directly via mobile payments to the beneficiary or in monthly lump sum to the group.

Expansion



Kilimo Salama is on-track to reach operational sustainability by the end of 2016

The team can replicate several products across Africa and beyond.



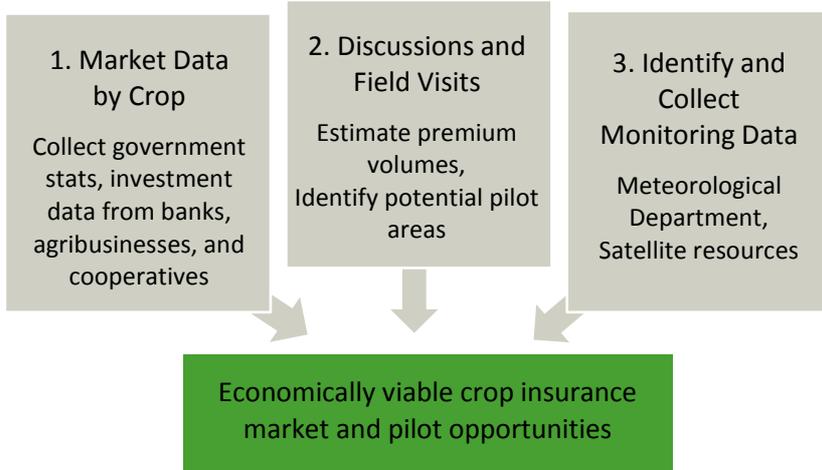
Contract Seed and Outgrower Insurance can be bundled into any existing loan repayment system growers have with processors and exporters of agricultural produce

The **Replanting Guarantee** is offered in partnership with local seed or fertilizer companies and taps into their existing distribution network

MFI Loan-linked Insurance can be rolled out wherever lending institutions are lending to the agricultural sector

Feasibility Studies

In each new market, the team conducts a feasibility study to assess the viability of agricultural insurance.



Donor funding is used for feasibility studies, satellite ground proofing with automated weather stations, and salaries while programs grow to reach operational sustainability.