



AGTUALL

Blended Finance Marketplace

**Insurance: The Missing Layer in Blended
Finance**

Jun 19th, 2026

▶ Guarantee the Unknown. Insure the Rest

1

Demand for guarantees outpaces supply

Every dollar of guarantee capital needs to work harder.

2

Reserve guarantees for the unpriceable

Price and climate risk are increasingly insurable. Agtually is developing MVPs that make this risk accessible to financiers using data and technology.

3

Insure what is insurable, free the rest

A parametric layer absorbs priceable risk before it turns into a default, leaving guarantee capital to stretch further.

The result: guarantees that go further, and fewer defaults along the way.



▶ What happens if we flip the stack?




Reserve guarantees for what cannot yet be priced. Insure the rest, and every guarantee dollar stretches further.

AGTUALL

Thank you.

We look forward to **scaling
financial access for
smallholders together.**

 www.agtuall.com

 vikram@agtuall.com
martine@agtuall.com



▶ Agtuall is founded in 2021. Core team in risk management, agri-banking and technology in India and Netherlands.



Martine Jansen

Partnerships Lead



Vikram Sarbajna

CEO & Founder



Rabobank



Rabobank



Clients and Partners :



Expertise: Risk Management, Agri-banking, Technology



Based in Netherlands & India

▶ De-risking lending to create a sustainable chain that unlocks value for all players involved



Farmers

- LTV ratios jump from ~65% to 80–85%
- Ability to store grains and sell at better prices
- Access to formal credit for the first time



Bankers

- Lower portfolio risk with verified, insured collateral
- Ability to expand into underserved agri segments,
- Higher loan volumes with better risk-adjusted returns



Insurers

- Data-driven agri risk product with structured deal flow
- Enter a market that was not possible to price
- Recurring pipeline via bank partnerships



Embedded insurance for agri-lending