

ASYAGRO

Agricultural Subsidies and Insurance

Whitepaper

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Abstract

We thank you for your valuable time in reading ASYAGRO's whitepaper.

This document is the result of the collaboration between farmers, Agents, Buyers, Sellers, Blockchain specialists, and Insurance agency and Professional consultants.

Insurance schemes serve as a risk reduction factor for farmers.

But it is very worrying that they do not reach the farmers who have the benefits of these schemes.

It is more relevant in developing countries like India.

The adoption rate of such schemes is shallow as they often go first as an additional cost factor rather than as a risk reduction tool.

The whole process is associated with a significant expenditure, and due to the delay in payment and lack of transparency, a smallholder farmer eventually loses interest in such schemes.

ASYAGRO is taking the initiative to address these issues with Blockchain Technology in collaboration with IoT devices, and data analysts provide a bigger and more valuable picture of complete insurance plans securely on ASYAGRO distributed ledger.

ASYAGRO's multifaceted solutions, such as automated systems supported by Blockchain Technology, can reduce manual labor, monitoring activity, and delays.

Because every detail of every transaction gets saved on blocks, the whole process becomes transparent.

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Blockchain Basics

Blockchain Technology was invented in 2008 by a person (or group of people) using the Cryptocurrency Bitcoin as a public transaction ledger.

Blockchain, originally a blockchain, is a growing list of records, called blocks, which are linked using cryptography.

Each block contains a cryptographic hash, a timestamp, and transaction data from the previous block.

By design, a Blockchain is resistant to modification of the data. It is "an open, distributed ledger that can record transactions between two parties efficiently and in a verifiable and permanent way."

For use as a distributed ledger, a Blockchain is typically managed by a peer-to-peer network collectively adhering to a protocol for inter-node communication and validating new blocks.

Once recorded, the data in any given block cannot be altered retroactively without the alteration of all subsequent blocks, which requires a consensus of the network majority.

Although Blockchain records are not unalterable, Blockchain may be considered secure by design and exemplify a distributed computing system with high Byzantine fault tolerance.

Decentralized consensus has therefore claimed with a Blockchain.

Blockchain-based interaction still suffers from traditional challenges such as poor infrastructure, interoperability failure, and other technology issues

Although there is now a trend to Blockchain-based implementation of traditional processes, in most cases, it is adding unwanted overheads that still do not produce tangible results.

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Blockchain in Agriculture

One of the most logical applications to be made on the Blockchain is that which is an enormous challenge in agriculture right now, but you should consider it as Opportunity.

Consumers are now becoming more aware of food security, where Blockchain applications can play a crucial role in solving many of the most critical issues related to agriculture.

Farmers are currently facing many problems in agriculture but with the right use of Blockchain technology,

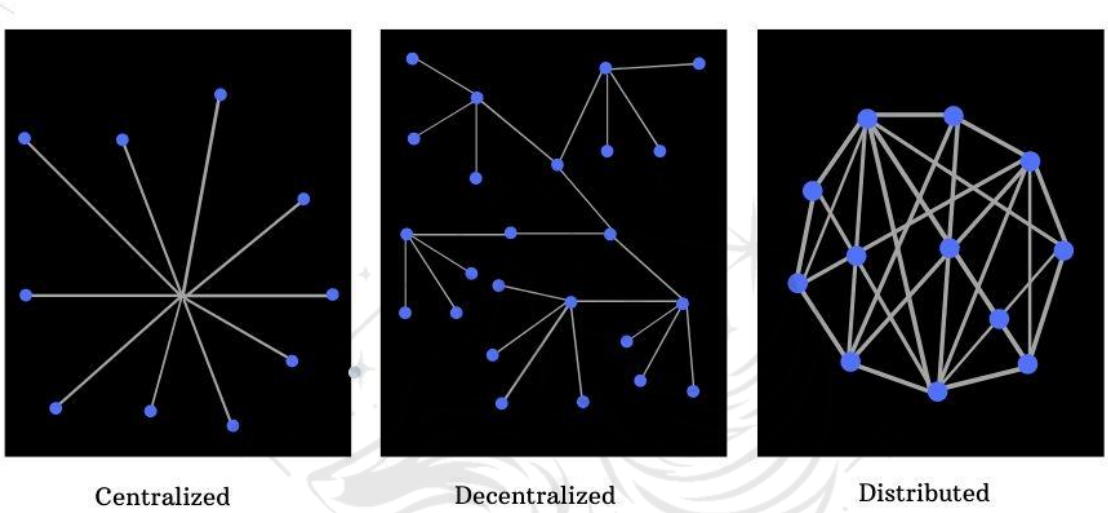
- A disconnect between supplier and seller,
- Limited financial resources,
- Lack of transparency in food production and distribution,
- Expensive intermediaries, many such problems can be solved.
- Blockchain technology has the potential to radically transform the agricultural industry

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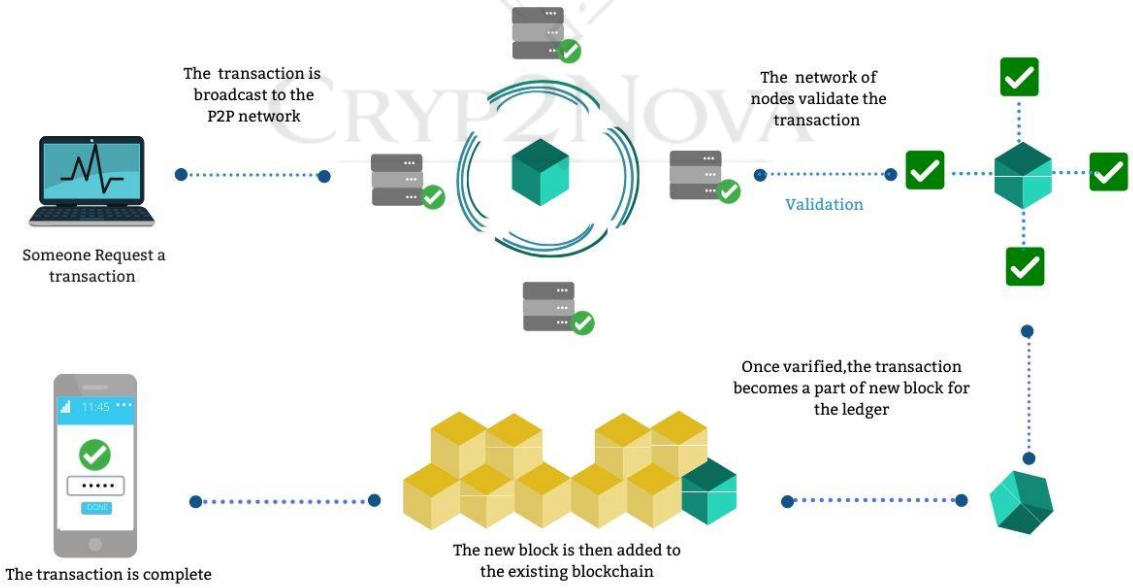
- The Blockchain creates a permanent, continuous history of events that are replicated and stored on each participating node. With no central authority, it is difficult to change history.
- Because it is a decentralized distributed account, it gives users a transparent view, which is very secure and difficult to hack.

Distributed or Decentralized Ledger: permanent,immutable,secure

Types of Ledger



Transaction Flow on Blockchain



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Company Introduction

It's an initiative by a group of dynamic youngsters.

ASYAGRO is an excellent alliance of technology and youth, and their skills and hard work are encouraging the agriculture industry to innovate.

ASYAGRO is a Blockchain-based platform for solving various global problems related to the agricultural sector

We're starting with Blockchain technology to make a big impact. ASYAGRO is making significant progress towards building a comprehensive system.

We strongly believe that with our hard work and evolving technology we can overcome this problem in the field of agriculture by using the latest technology of Blockchain in the same faith, and in keeping with the same Perception, we look forward to recognition our name globally as a Leader in delivering technology solutions for subsidies and insurance in agriculture sector.

Across the globe, the farm sector is heavily dependent on government subsidies. How profitable they are for the agricultural sector is still a question

Agricultural insurance is the only method by which farmers can maintain farm incomes and investments and also protect against the disastrous effect of natural risks or loss of market value.

With this in mind, we, along with the entire team, got involved with from April 2019 to work on Agricultural Subsidies and Insurance.

We plan to bring our platform to the forefront in the mid of 2020.

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Mission, Vision & Values

Mission

ASYAGRO is working with Blockchain technology and smart contracting to create a comprehensive ecosystem, together with technology experts, insurance companies, and expert innovators. Smart contracts built on the Blockchain platform make complex frameworks faster, automated, and deliver faster and automated delivery structures. So that without any mediator, this subsidy gets provided to farmers through a transparent system.

Vision

ASYAGRO's purpose is to help farmers get the full benefit of the subsidies and insurance plan. With our hard work and evolving technology, we can overcome this problem in the field of agriculture by using the latest technology of Blockchain farmers should receive this grant promptly to compensate for the damage caused by so that drought, floods, or other natural disasters. In the same faith and keeping with the same Perception, we look forward to the recognition of our name globally as a Leader in delivering technology solutions for subsidies and insurance in the agriculture sector.

Values

- Integrity: Customers' trust is the core of ASYAGRO. We fully understand that our customers depend on the quality of the products we provide and the services we offer. We always believe that we will come true to the word we give.
- Consistency: We know that there will be a lot of ups and downs in this mission that we have set. In this case, we will have to make many difficult decisions, but we will never change the promises we give you and our service.
- Accountability: Our Integrity and Consistency will be the Assurance for our work. ASYAGRO will always be firm about the decisions we make, actions, and our projects.

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Problems

Data from the EM-DAT Database show that over 7,000 natural disasters occurred in the last 20 years (1995-2015) worldwide, affecting a total of 4.3 billion people with damages estimated at US$ 2.3 trillion.

Agriculture in across the globe is subject to variety of risk arising from the mechanisms used in place are time-consuming. Such schemes lack the basic infrastructure like sensors to validate relevant claims. The whole procedure associated with high costs delayed payments, lack of transparency

High cost of manual verification of claims

Lack of expertise by small SME

Management of risk in agriculture is one of the major concerns of the decisions makers and policy planners.

Agricultural insurance is one of the top mechanism which protects agricultural procedures against unpredicted loss of crop profits or yields from produce sales at the market.

Agricultural insurance is divided into two major categories such as crop-revenue and crop-yield. Among these, crop-revenue insurance covers estimated revenue from losses due to market fluctuations of crop selling prices.

Both types of insurance are a means to help in disaster recovery for producers owing to unexpected events.

The crop-yield insurance defends the estimated revenue due to unpredicted yields, which is the size of the crop's harvest.

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ASYAGRO’s Solution on Agricultural Subsidies and Insurance

Agricultural insurance or subsidy is a mechanism of social protection for farmers and those involved in livestock operations. This grant a solution to farmer's obstacles in the event of a drought, flood or other natural disasters.

Agriculture employs 1.3 billion people, which is near to 40 percent of global employment. Agricultural insurance can perform a significant part in ensuring farmer's livelihoods and boosting the profitability of the agricultural sector, but entrance to agricultural insurance remains low.

Agricultural Insurance Provide

- **Income Stability**
  Agricultural insurance saves farmers from losses caused by natural disasters. It acts like a mechanism that enables farmers to manage their price risks.

- **Minimal Debts**
  With the support of best insurance partner, farmers can refund their loans even at the time of crop failure.

- **Technological Developments**
  Insurance companies must work with various Agriculture platforms who deploy Blockchain technology with the Internet of Things (IoT) to improve agriculture practices and decrease farmer’s losses. This assists farmers to understand modern technological developments and enhance their crop production.

- **Yield Protection**
  Crop insurance defends farmers from production losses for crops. It also provides replant security and preventive planting.With the sole purpose of ensuring that farmers get the full benefit of the insurance plan, ASYAGRO along with its entire team worked on this project.Asygro's entire team is working to integrate Blockchain technology and smart contracts into a very transparent and farmer-friendly technology on an innovative project.

The solution for such an ASYAGRO’s project is stated below:

This project is being formed by integrating technologies like IoT devices, data analytics, smart contracts, and Blockchain technologies.

We believe that integrated technology will certainly give insurance plans a new look.

In this way, smart contracts built on Blockchain administration can reconstruct this twisted framework into a significantly more accelerated and programmed structure.

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The sample outline of the process designed as follows:

IoT devices such as sensors have been used to monitor climatic conditions and to detect crop diseases caused by pesticides. These sensors feed the information directly to smart contracts.

The default terms already written on the smart contract to be illustrated.

- **Example:**

1. Release X funds to Mr. Smith's wallet, if the sensor detects a drought situation.

2. Release X funds to Mr. Smith's wallet, if the rainfall level exceeds 300 mm etc.

In this way, the sensors continuously send this information to smart contracts in real-time.

Whenever the above conditions met, the smart contract automates payments directly to the farmers' mobile wallet.

Automated mechanisms supported by Blockchain technologies help reduce manual labor, activity, and delays as each transaction is stored on a Blockchain, making the entire process more transparent.

*This is just a sample outline, and the detail project available to everyone once its launch.

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Business Plan

The business plan information provided is for informational purposes only.

The sole purpose of the token sales associates is to ensure that the company is long-term ability to provide the services they purchase.

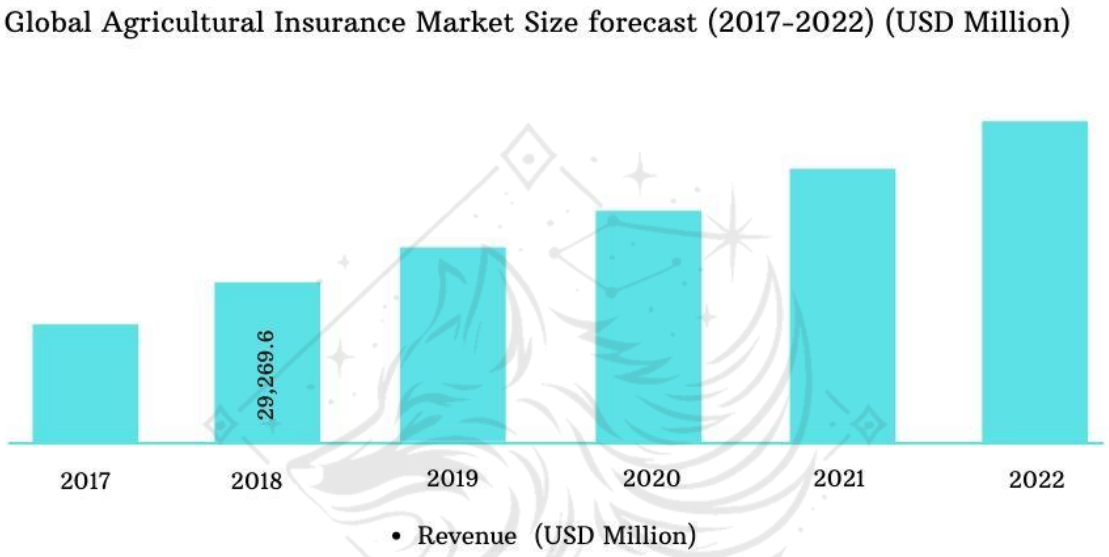
We provide this information as per data collected by ASYAGRO's research team, which includes market size, target market, and market analysis of agricultural subsidies and insurance.



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Market Size:

In the year 2018, Global Agricultural Insurance industry size valued at USD 29.27 billion. The global agricultural Insurances market is expected to show 2.8% CAGR during the coming years. The growth of the market-driven by Policy reformation and the boom in the public-private partnership is anticipated to propel the demand in the southeast part of Asia Pacific. Overall, propelled by demand for risk protection against natural losses and to support the economic growth, demand for agriculture insurance products is set to witness high growth over the forecast period.



Market Analysis

The worldwide agriculture insurance market is expected to grow over the next five years, with CAGR 2.8%.

Agriculture contributed to approximately one-third of the global GDP in 2017.

Apart from boosting the economic growth, development in the agriculture sector is also equally crucial for the growth of the sparse population across the globe.

According to the World Bank, agriculture is the source of income for 65% of the world's sparse working population.

Thus, significant investment in the agriculture sector has become equally important for developing nations, especially for agro-based economies.

The global insurance market for agricultural risks is currently thought to be worth about US$33 billion and is growing at a rate of about 5% each year.

Most of this growth – some 80% – is coming from emerging markets, such as India, China, and Brazil.

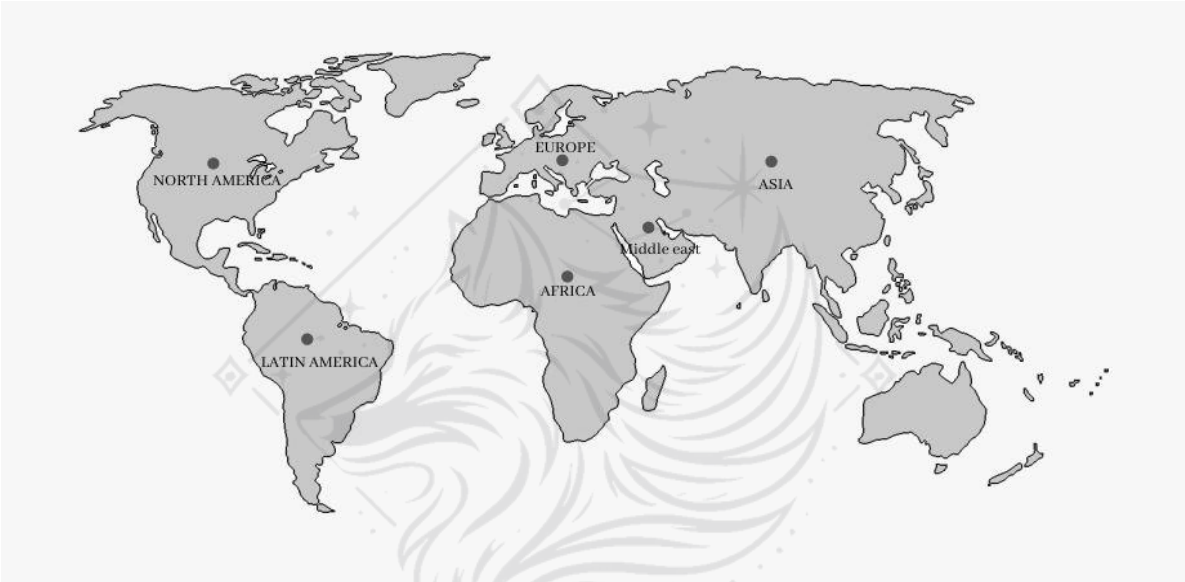
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Target Market:

Agricultural grants and insurance have an excellent scope worldwide, and their target market forecasts shown by the map below. The market is expected to grow at a CAGR of 2.8% over the next few years.

The target market includes the countries mentioned below

- North America (U.S., Canada, Mexico)
- Europe (UK, France, Germany, Spain, Italy, Central and Eastern Europe, CIS)
- Asia Pacific (China, Japan, South Korea, ASEAN, India, rest of Asia Pacific)
- Latin America (Brazil, rest of L.A.)
- Middle East and Africa (Turkey, GCC, Middle East(left)



In developing countries, one of the main reasons for the low demand for agricultural insurance is that the understanding of its benefits is minimal.

There is very little awareness among people because, in their opinion, the premium collected every year, but the compensation usually paid in small quantities.

Insurance plans are considered to be a complex financial product. Many rural households in developing countries are not financially literate, and potential policyholders are still unfamiliar with the concept of insurance plans.

Due to the slow functioning of the insurance plan, potential buyers would prefer to take a risk than rely on the insurance plan.

We're working hard to build an experienced and extensive team that work to raise insurance awareness in this area globally.

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SWOT Analysis of ASYAGRO

The ideal way to discuss the performance of any company's application or technology is to understand its strengths, weaknesses, opportunities, and threats.

All this information gives you an idea of the company's overall strength and purpose.

Now let's do a quick SWOT analysis of ASYAGRO:

- Strength:
  - Decentralized network
  - Resilient ecosystem
  - User-friendly interface
  - Highly experienced team
  - Security and high-end cryptography

- Weaknesses:
  - Large initial funding to kick off the project
  - Few existing sales channels in emerging countries
  - Weak media presence
  - Lack of trust in new technology suppliers

- Opportunities:
  - Global Trade penetration
  - Agricultural subsidies and Insurance optimization
  - Integration with major Insurance players
  - Transparency and irreversibility of data

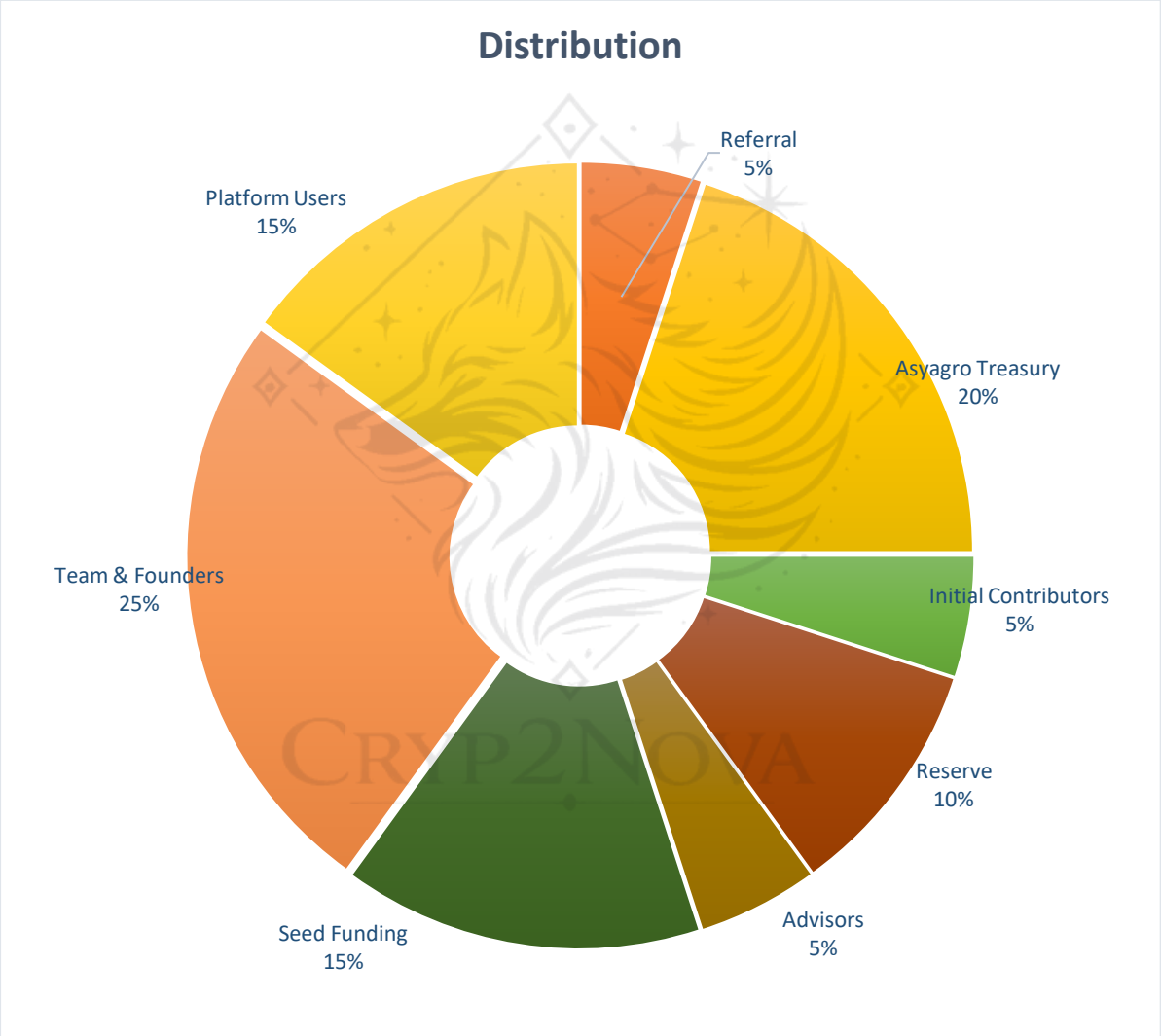
- Threats:
  - Lack of Blockchain knowledge among our users from Agricultural and Insurance industries
  - Agriculture industry is not known as a fast-changing environment
  - Institutional adoption barriers

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ASY Token Specification

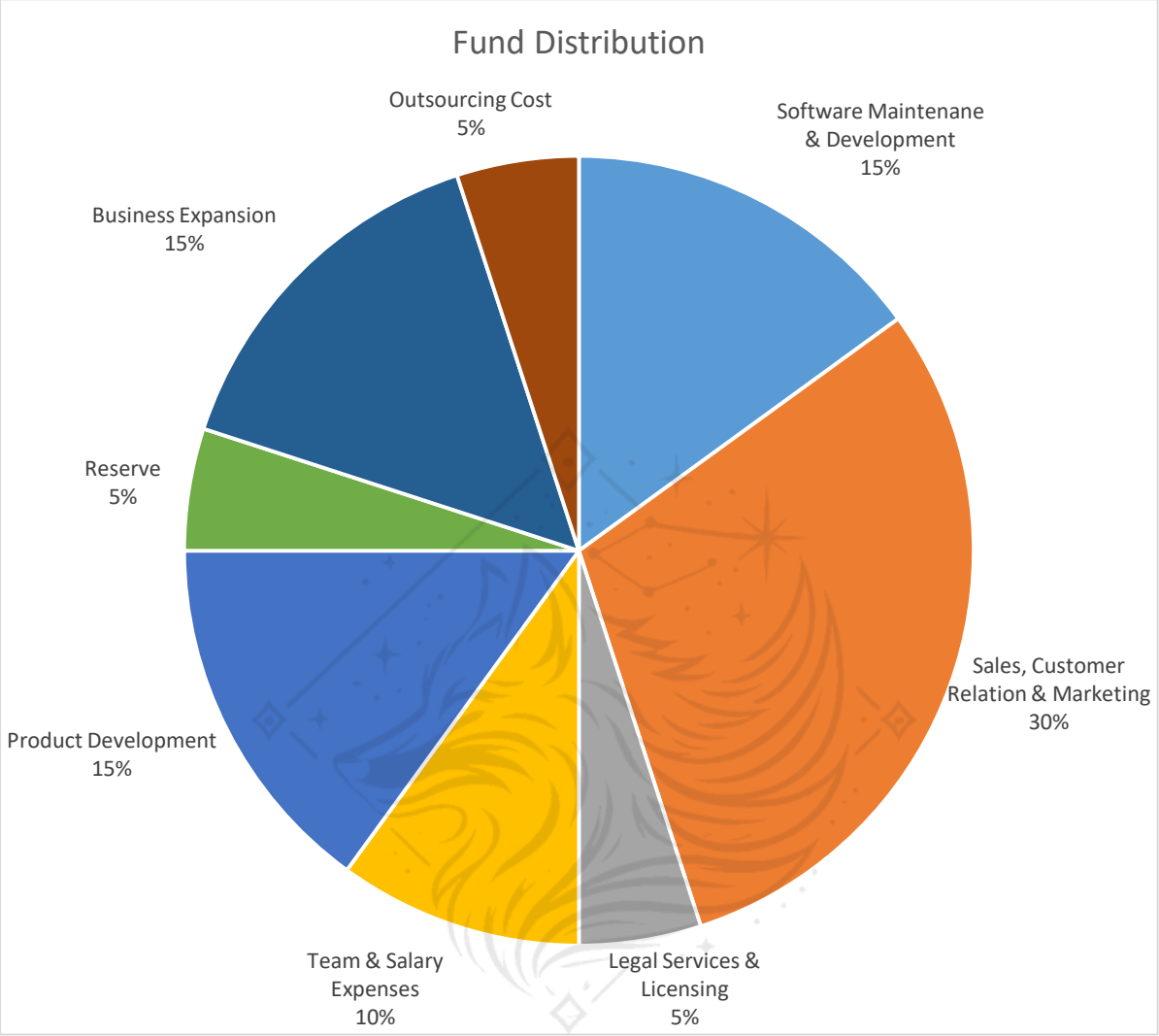
Token Name	**ASYAGRO**
Token Symbol	ASY
TYPE	ERC20
Total Token Supply	**7,500,000,000 ASY**

Token Distribution



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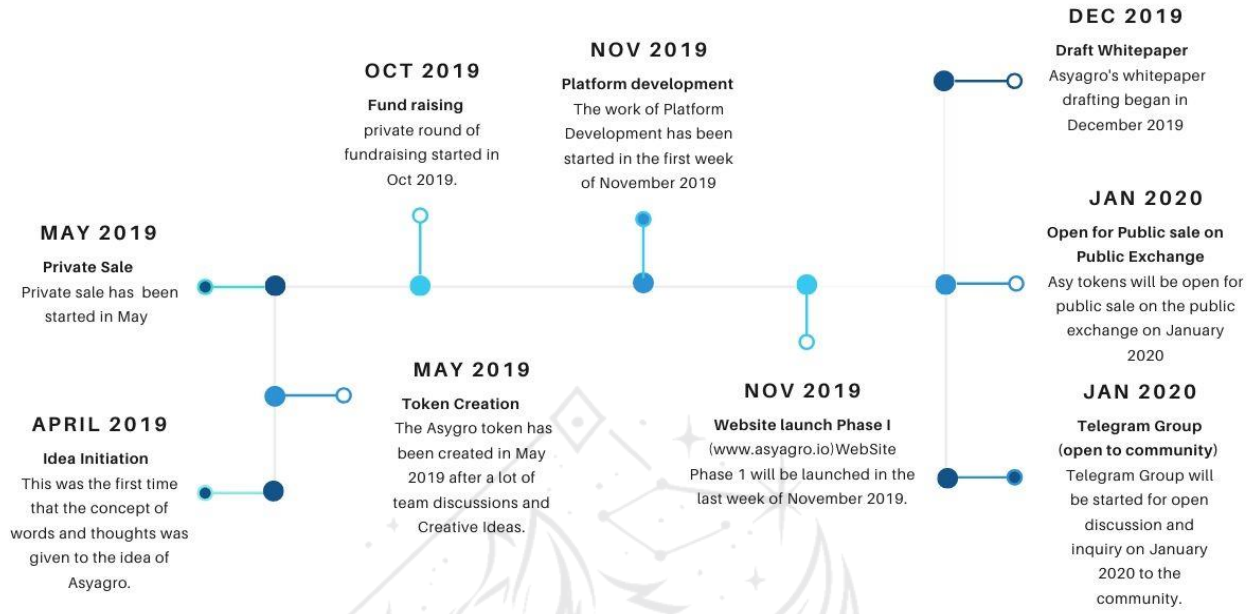
Fund Distribution



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Roadmap



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Conclusion

ASYAGRO was founded in 2019 and has decided to work on the issue of subsidies and insurance globally in the agricultural sector.

We convinced that with this work, we could make a significant difference in people's lives, this is just a small attempt at how we can bring economic and social benefits to so many people through our work.

We believe that time shortly is essential to overcome the grants and insurance problems in the agricultural sector, and we can undoubtedly solve these problems with our skilled efforts during this time.

We hope that you receive a good response as well as support on this journey to ASYAGRO.

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