



Rabobank

Remote Sensing and GeoData
A bird's eye view on our planet

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What you can expect:

- What is Remote sensing and how do we use it
- Two specific use cases with clear impact
- What we can do with this technology
- Time for questions



Remote sensing enables the detection and monitoring of physical characteristics of an area



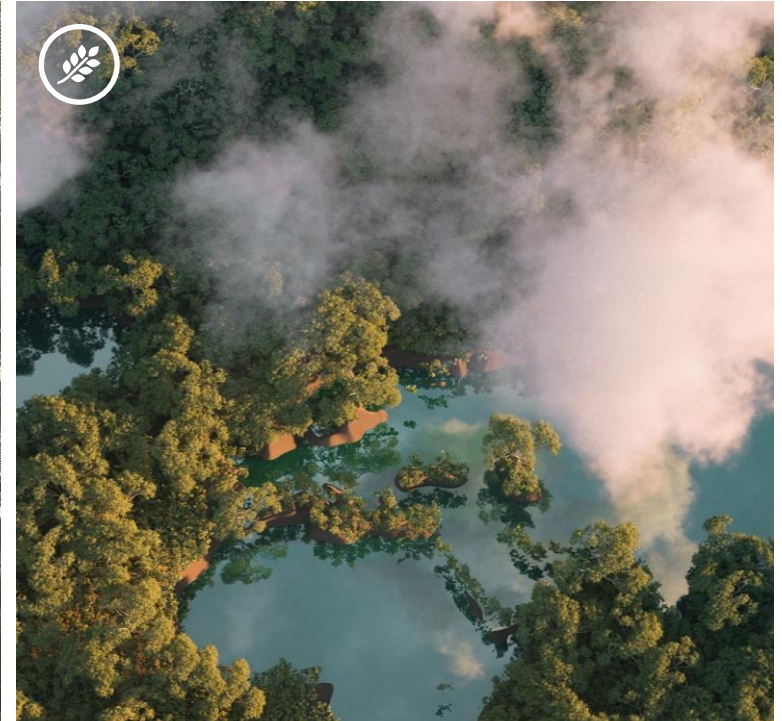
Remote sensing enables cloud tracking and weather prediction...

- Assisting farmers in determining the irrigation methods, which fertilizer to use, controlling pests and assess the field workability



... monitoring the growth of cities ...

- Supporting local and regional governments and stakeholders on their processes of monitoring and evaluating urban challenges, trends and public policies in cities



... and identifying changes in farmlands over several years or decades

- Enabling to include multiple indicators into the valuation processes of farmland relevant to banks and other financial institutes

Can you guess how many satellites are in orbit today?

7,389!

It was Sputnik, launched in 1957, the first to see the Earth from outside the atmosphere.

Until the 2010s, annual satellite launches were between 10 and 60.

However, in the last decade, the number has skyrocketed, with steady over ~1000 per year since 2020.

First photo of the earth

(Apollo 17 in 1972)





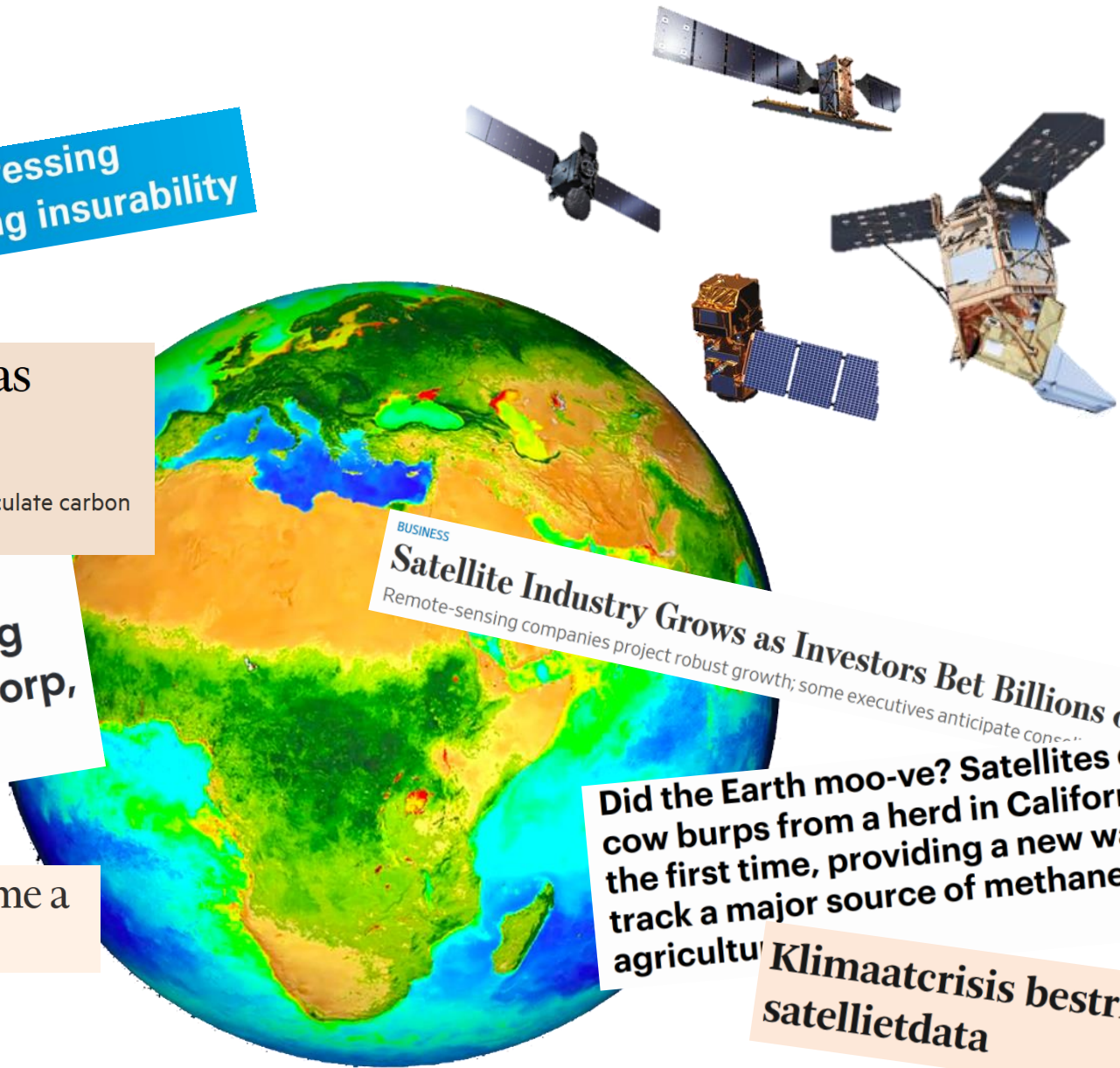
Remote sensing innovation: progressing sustainability goals and expanding insurability

Tree-tracking start-ups surge as climate pledges take root

Remote tracking tools using AI and drones attempt to calculate carbon stored in forests

Remote Sensing Services: Market 2022 is Set To Fly High in Upcoming Years | Antrix, Satellite Imaging Corp, Spectir, Cyber Swift

How satellite monitoring became a surprise ESG opportunity



BUSINESS
Satellite Industry Grows as Investors Bet Billions on S-
Remote-sensing companies project robust growth; some executives anticipate conc...

Did the Earth moo-ve? Satellites detect -Derived Data
cow burps from a herd in California for the first time, providing a new way to track a major source of methane from agriculture

Klimaatcrisis bestrijden met satellietdata

WHY IS IT RELEVANT FOR RABOBANK?

Increasing the use and incorporation of data within Rabobank's businesses provides an opportunity to drive new growth and efficiency goals

Global data trends¹

- A **data-driven business model** – where decisions are made based on what is known - is core to the wave of a digital transformation
- The use of data provides opportunities to better **understand customers**, developing better **products and services** and streamline the internal operation to **reduce costs and waste**

Opportunity to enable new business models ...



Understanding our customers **food, energy, climate needs** and **develop products and services customized to their wishes**. Enabling the bank to “Grow a better world together”

... ensure compliancy ...



Quantify and qualify our own and our clients' **sustainability efforts** in order to track progress on the **Paris climate goals** and **Environmental Social and Governance (ESG) targets**

... decrease risks within the bank ...



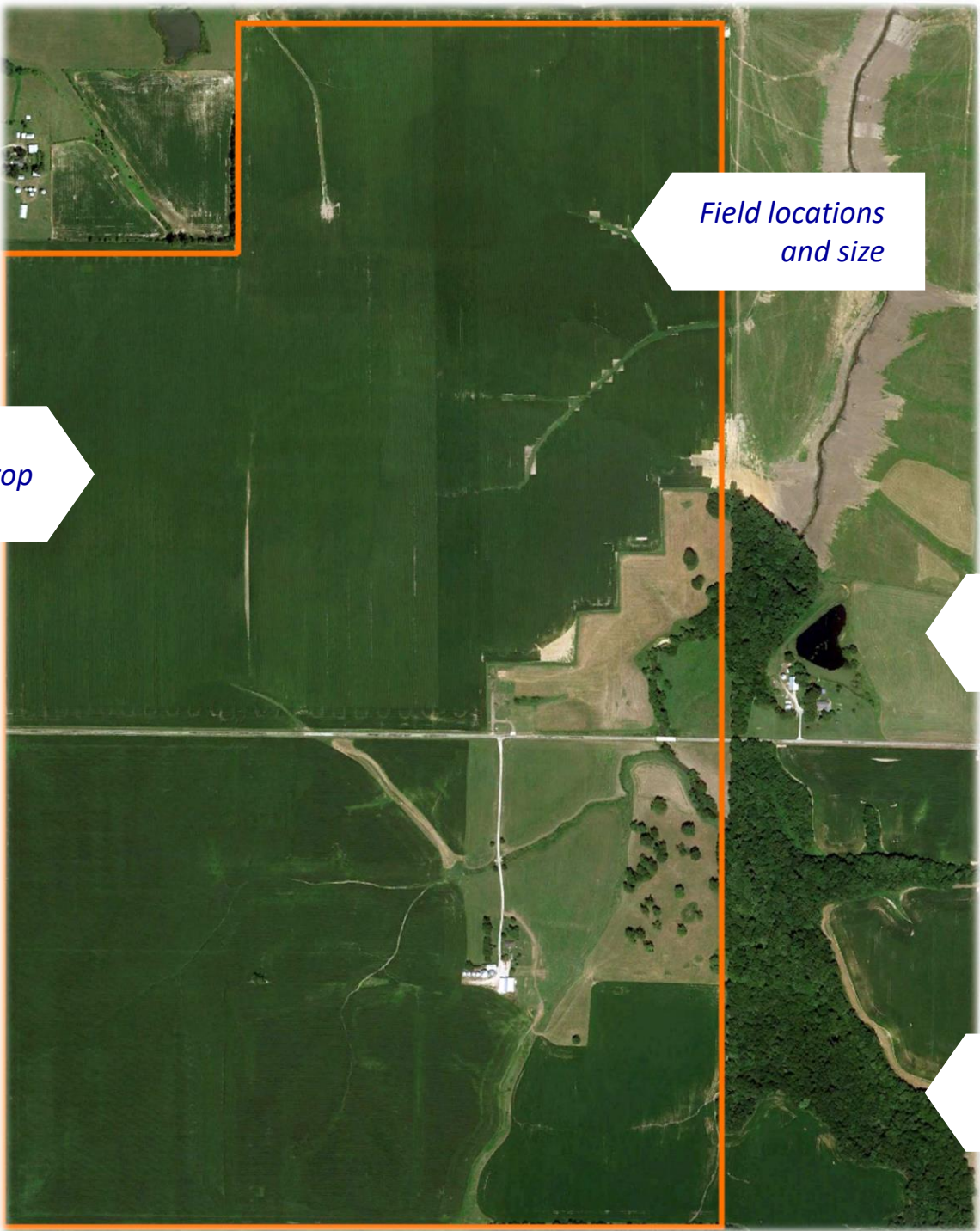
Incorporating **climate indicators** into our risk modelling results in a more **efficient model** that allows us to better **assesses the financing possibilities** and **capital reserves** needed to be maintained

... and reduce costs



The increasing demand and use of data reporting requires collection processes and methods that **enable effortless collection of relevant data**, require **no to limited manual work** and ensure **high quality standards**

¹Gartner (2022)

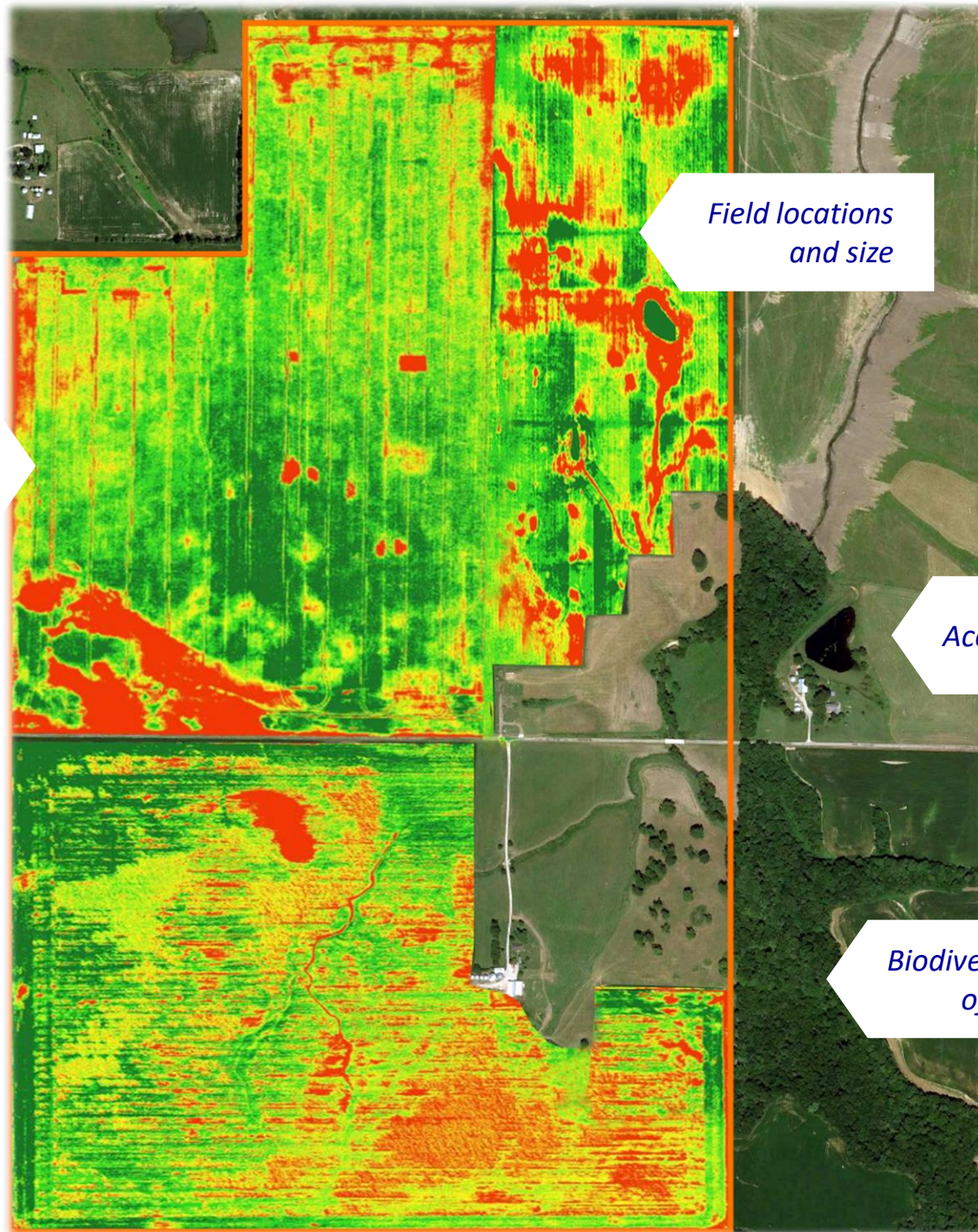


*Field locations
and size*

*Accurate weather data,
climate development, crop
surveillance.*

Access to water

*Biodiversity impact
of forest area*



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How do we choose?

- Resolution

0.5m-1m-10m-30m

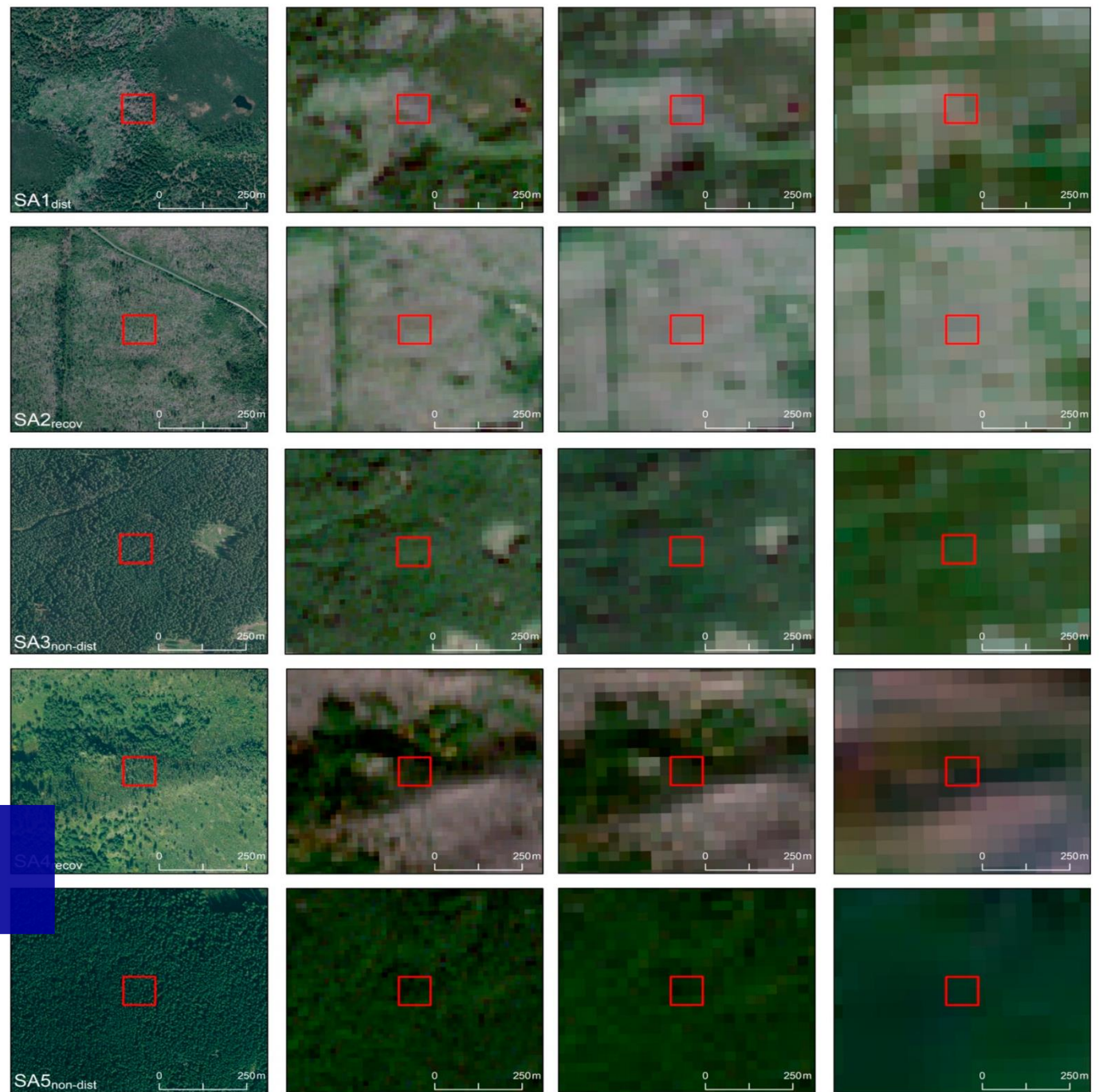
2bands-3bands-120bands

5hours-1day-3days-10days

Spatial Resolution

Spectral resolution

Temporal resolution



Orthophoto (~0.25 m/pixel)

Sentinel-2 (10 m/pixel)

Sentinel-2 (20 m/pixel)

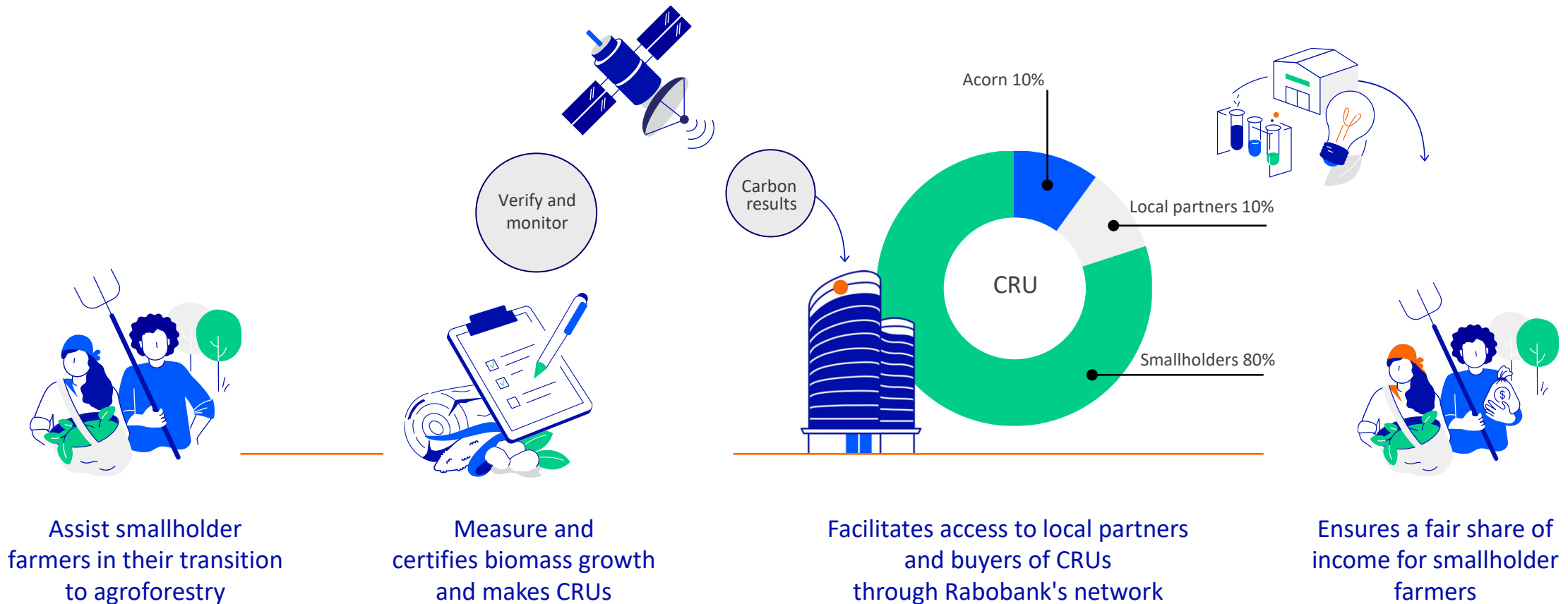
Landsat 8 (30 m/pixel)

An aerial photograph of a dense, lush green forest. In the upper right quadrant, a small settlement is visible, featuring a wooden structure with a brown roof, a white building with a blue roof, and a white van. The forest is composed of various types of trees, including palm trees and broad-leafed species. The ground is a mix of green and reddish-brown soil. Two white curved lines are overlaid on the image, one forming a large arc across the bottom and another forming a smaller arc around the settlement.

Acorn

Plant a better future

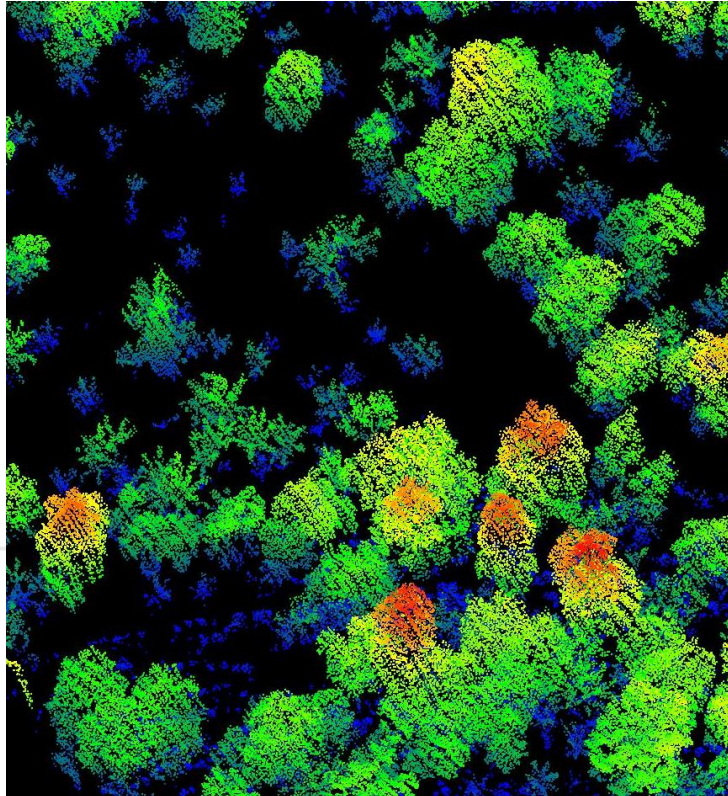
Acorn sequesters CO2 from the air by helping smallholder farmers transition from monoculture to agroforestry



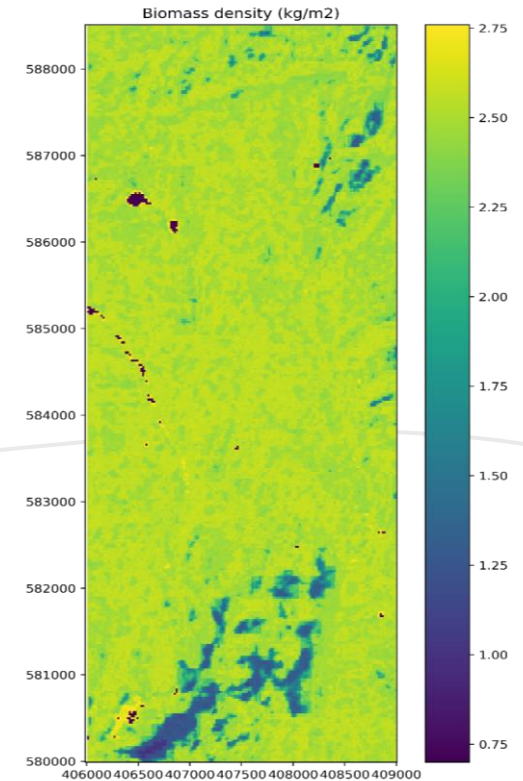
We collect ground truth data, validated by LiDAR, to train, validate and perform scalable models



Sample based collection of ground truth data



LiDAR data to validate ground truth measurements

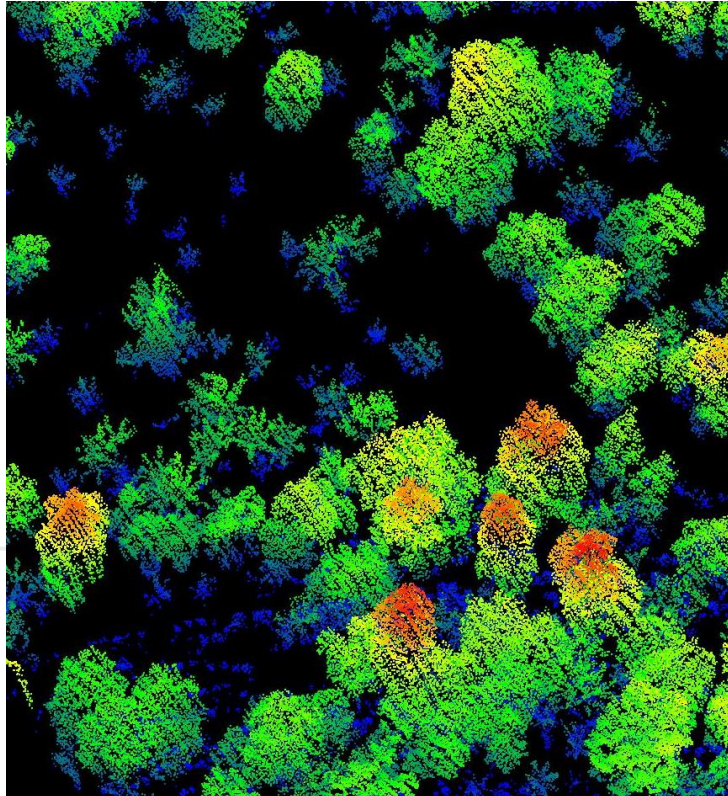


Together with satellite images we calculate biomass

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Sample based collection of ground truth data



LiDAR data to validate ground truth measurements



Together with satellite images we calculate biomass

Transparency and traceability of every CRU

- Every issued Acorn CRU can be found on the Acorn website



...till the level of each individual plot of land.

- Showing detailed information of where specifically the carbon of the CRU is captured



[← Back to all projects](#)

ID# CRU-18732

CRU courtesy of Wilfredo Andrés

Wilfredo Andrés, a farmer in Colombia, is adapting to a sustainable method of planting various native trees and other crops on farmland. This system is called agroforestry. As those native trees and crops grow, they directly sequester carbon: the basis of this carbon removal unit. In addition to sequestering carbon, agroforestry helps smallholder farmers like Wilfredo Andrés to be more resilient to climate change and have more diversified crops to sell. In total, 80% of the revenue from this credit will flow back to Wilfredo Andrés, improving farmer livelihoods and investing in farmers' communities, while taking carbon out of the air as well. A win-win!



CRU Details

Type	Naturebased
CO2kg per CRU	1000
Buyer	Microsoft Corporation
Issuance date	23.03.2022
Farmer	Wilfredo Andrés
Certifier	Plan Vivo



Risaralda, Colombia

Solidaridad Latin America Colombia

7,372 t
CO₂ captured

[View project](#)

SDGs

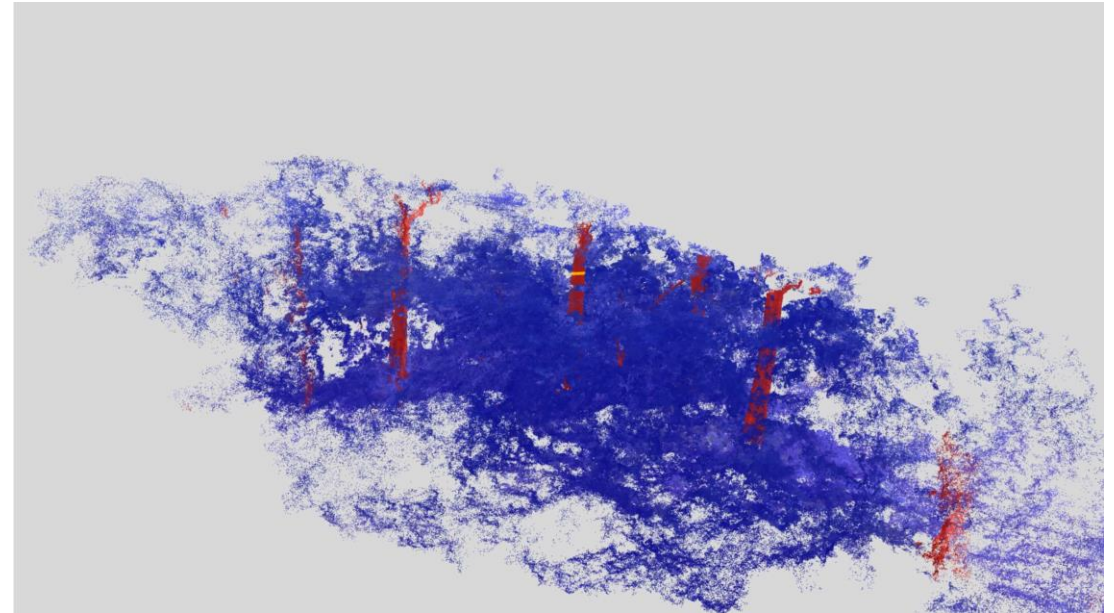


We're testing emerging technologies in automated measurements, digital twins and virtual reality.

Subplot in Embu, Kenya



Trees identified and measured

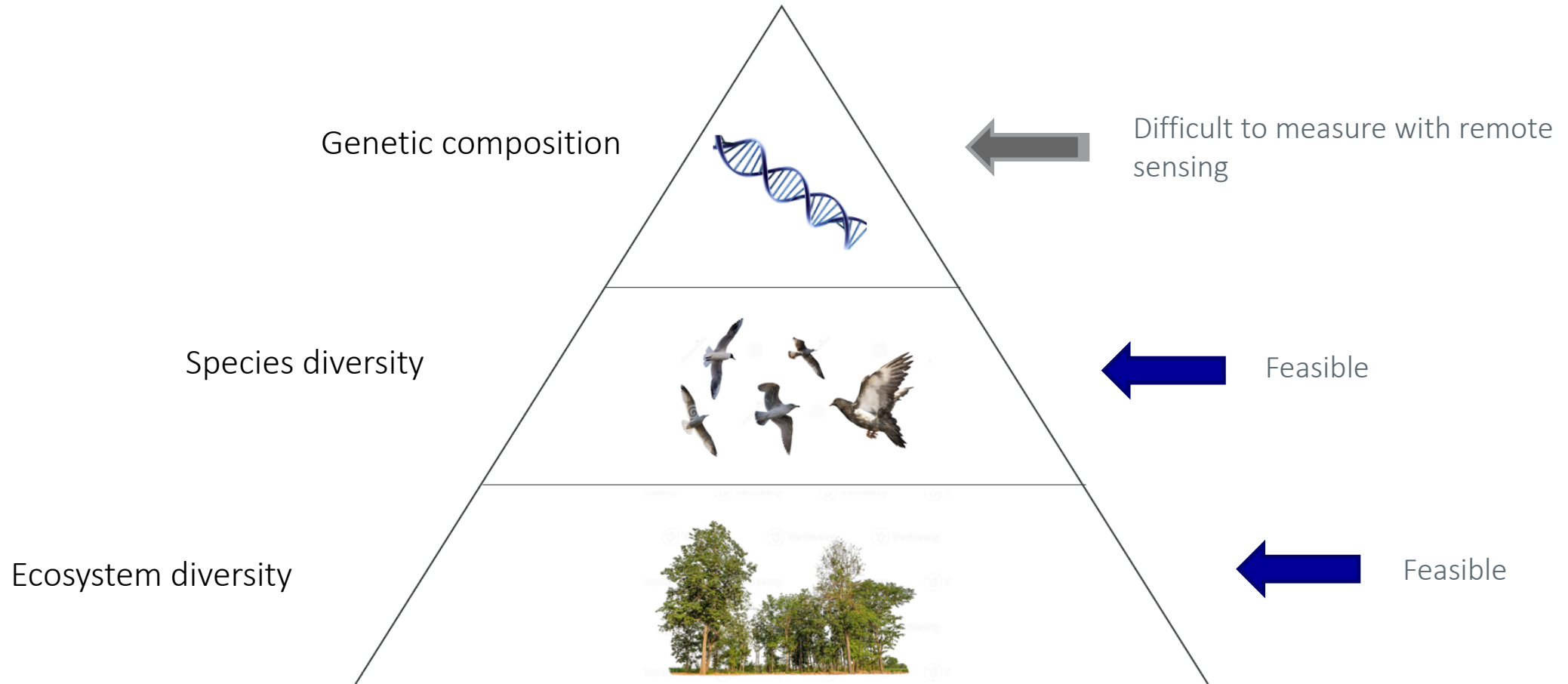


Biodiversity

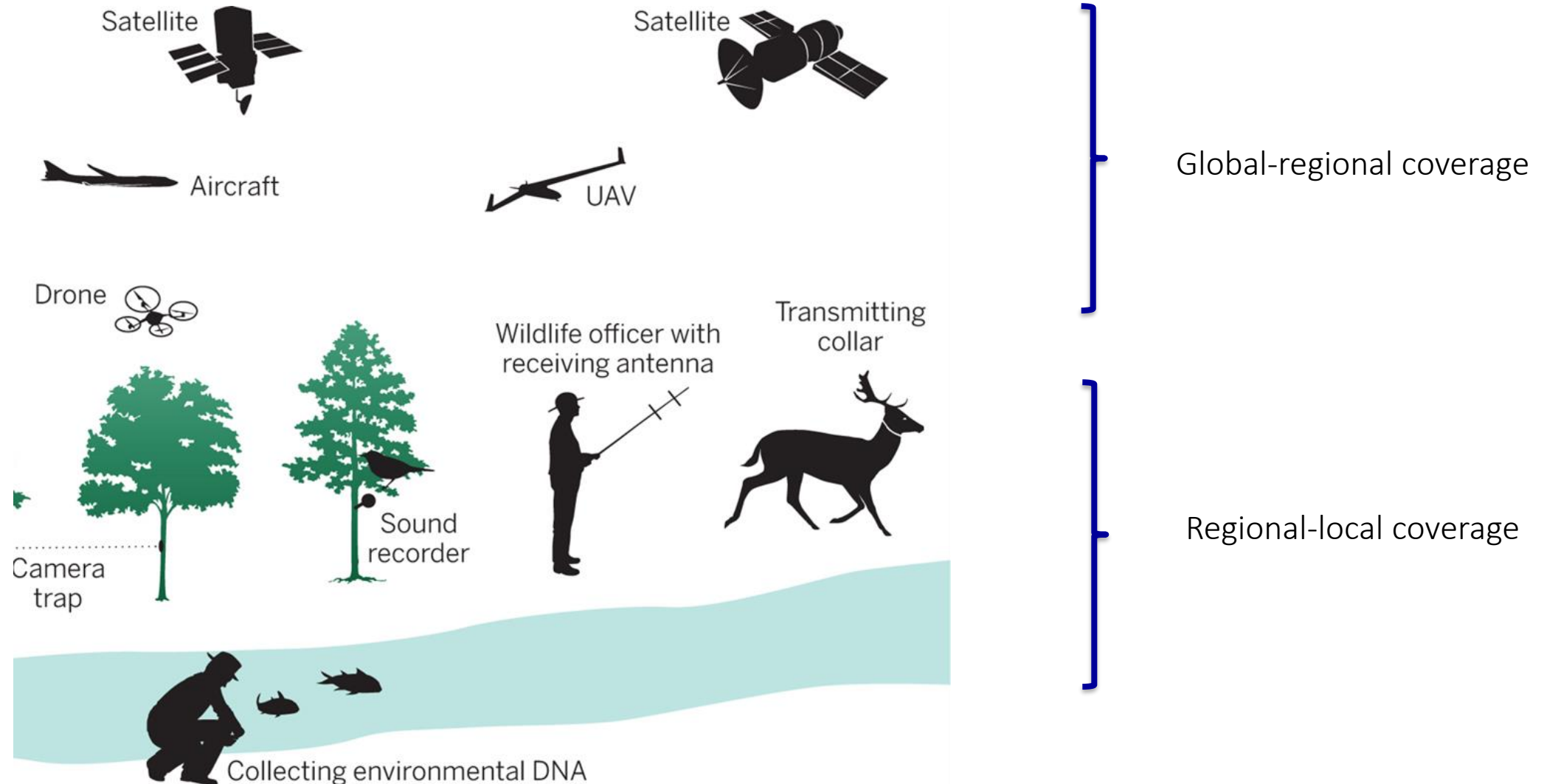
Monitoring and measuring biodiversity through RS



Biodiversity is the sum of all biotic variation from the level of genes to ecosystems in space and time



Remote sensing can sense biodiversity at different spatial scales



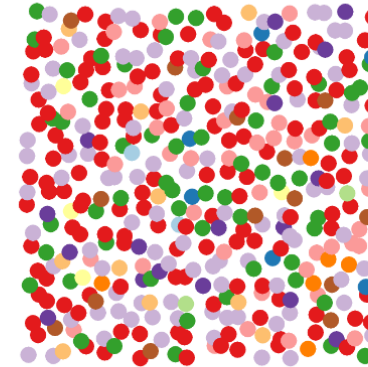
Number of species is not the whole story for biodiversity

- ❑ Species richness: number of species
- ❑ Shannon index (0 - 3.5): higher more even
- ❑ considers both species richness and evenness

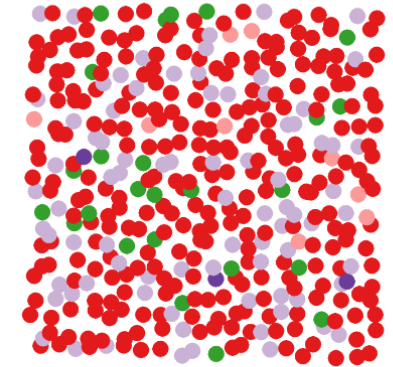
Community A
(perfectly even)



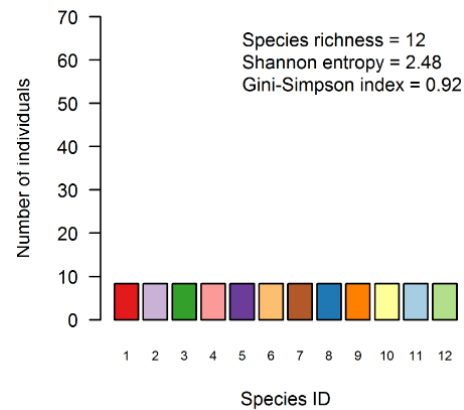
Community B
(moderately uneven)



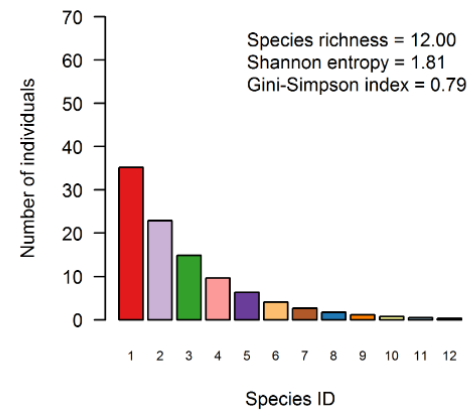
Community C
(highly uneven)



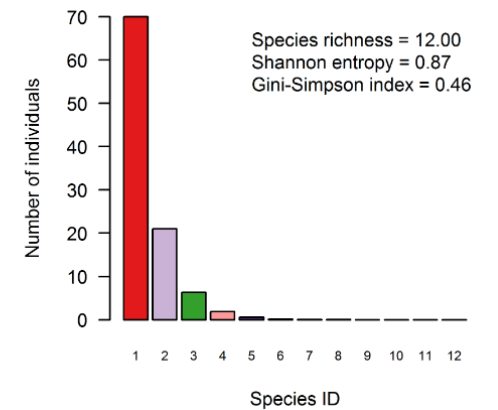
Species abundance distribution



Species abundance distribution

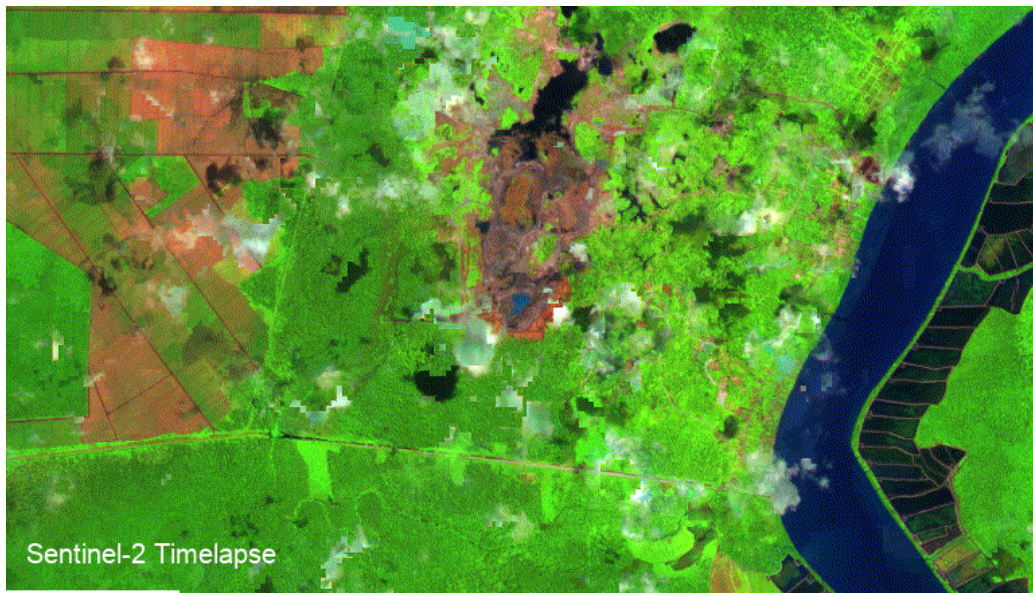


Species abundance distribution

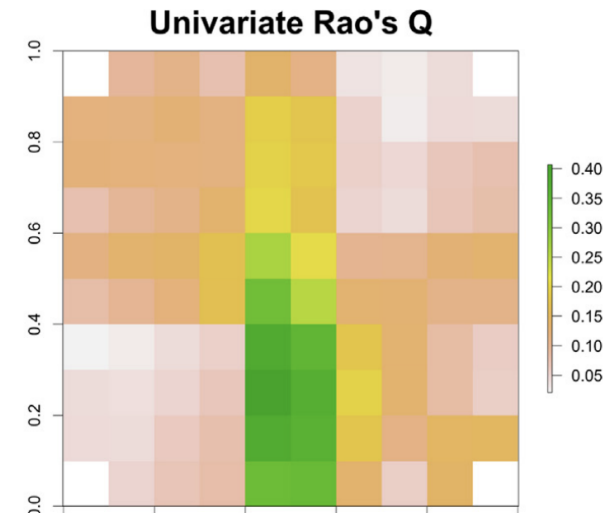
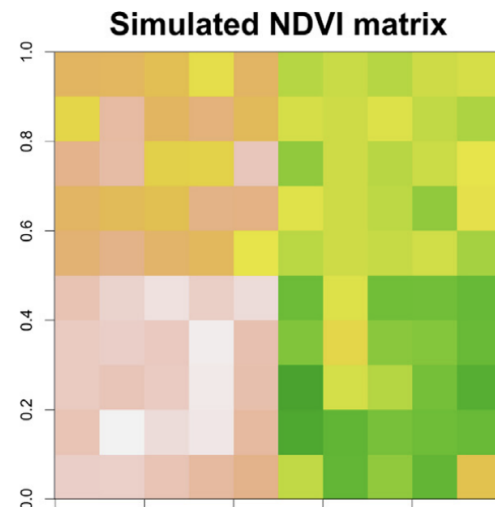


Remote sensed temporal and spatial variation is the key to measuring biodiversity

- Sentinel 2 time series: temporal variation
 - 10 m resolution
 - Images of different time

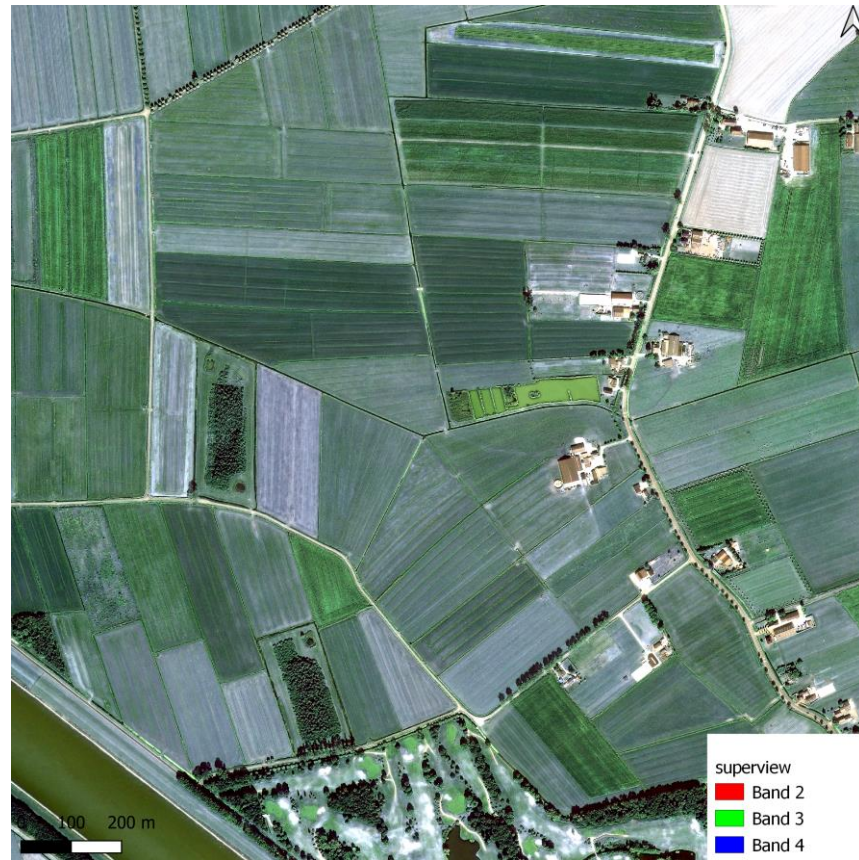


- NDVI: spatial variation
 - Spatial variability in the reflectance of vegetation relates to species biodiversity

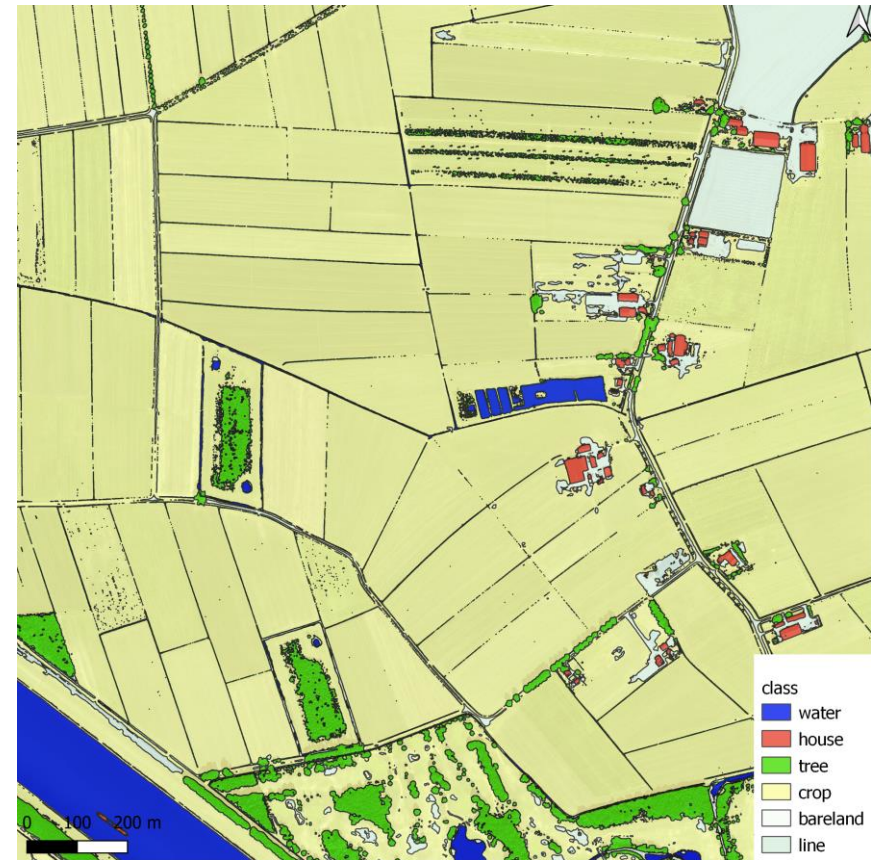


Rocchini, Duccio, Matteo Marcantonio, and Carlo Ricotta. "Measuring Rao's Q diversity index from remote sensing: An open source solution." *Ecological indicators* 72 (2017): 234-238.

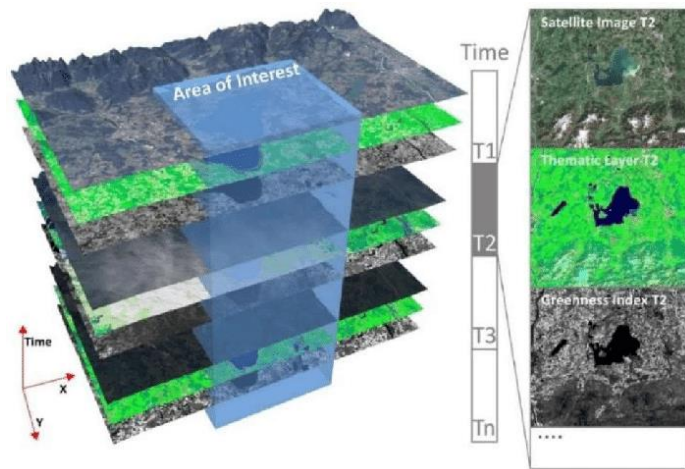
Through remote sensing we can identify different land cover types



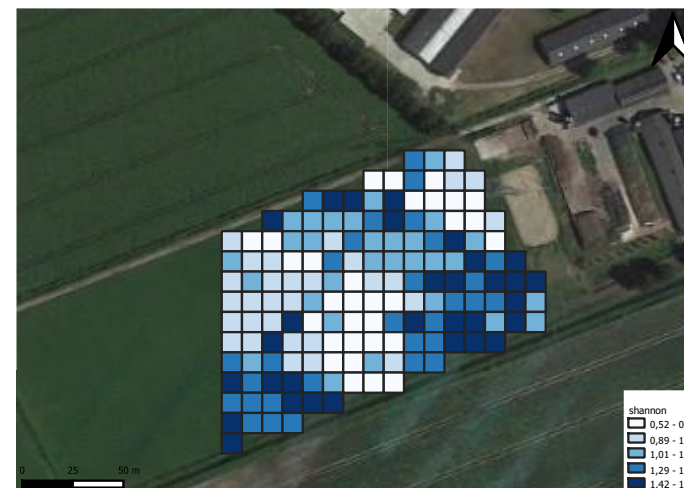
U-net



Biodiversity indices can be predicted with remote sensing data



Richness

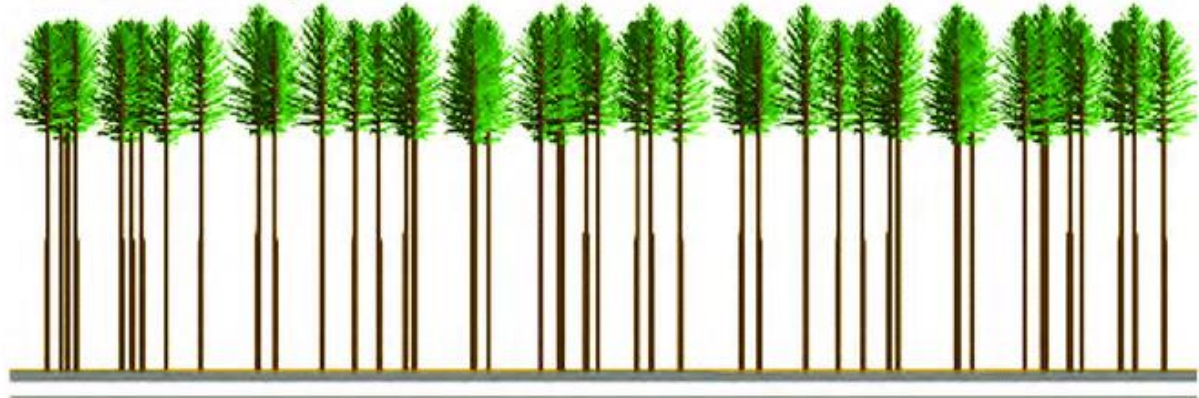


Shannon index

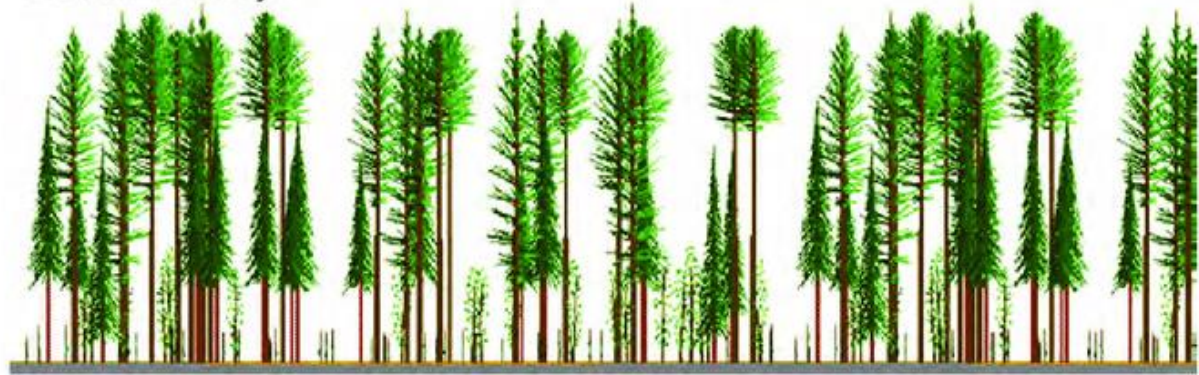
Biodiversity is not only species diversity, but also structure diversity

A diverse stand structure is likely to have more niches, which would host more species and contribute to a more efficient use of available resources

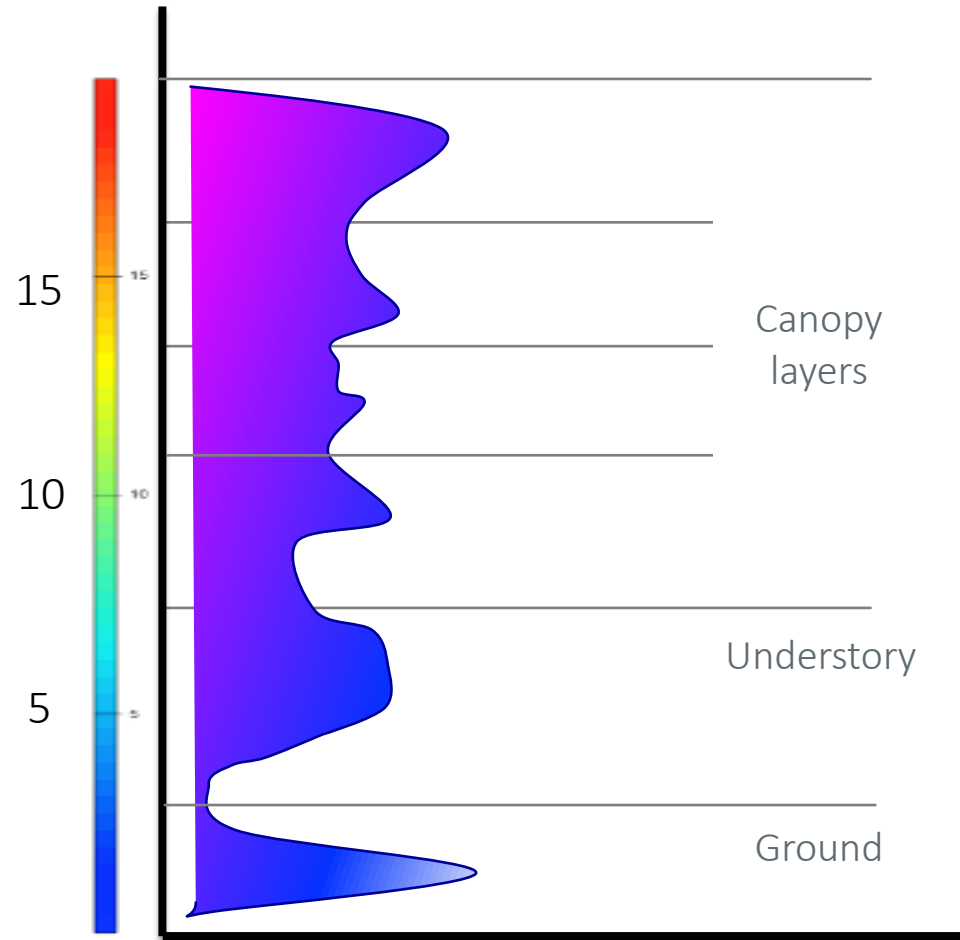
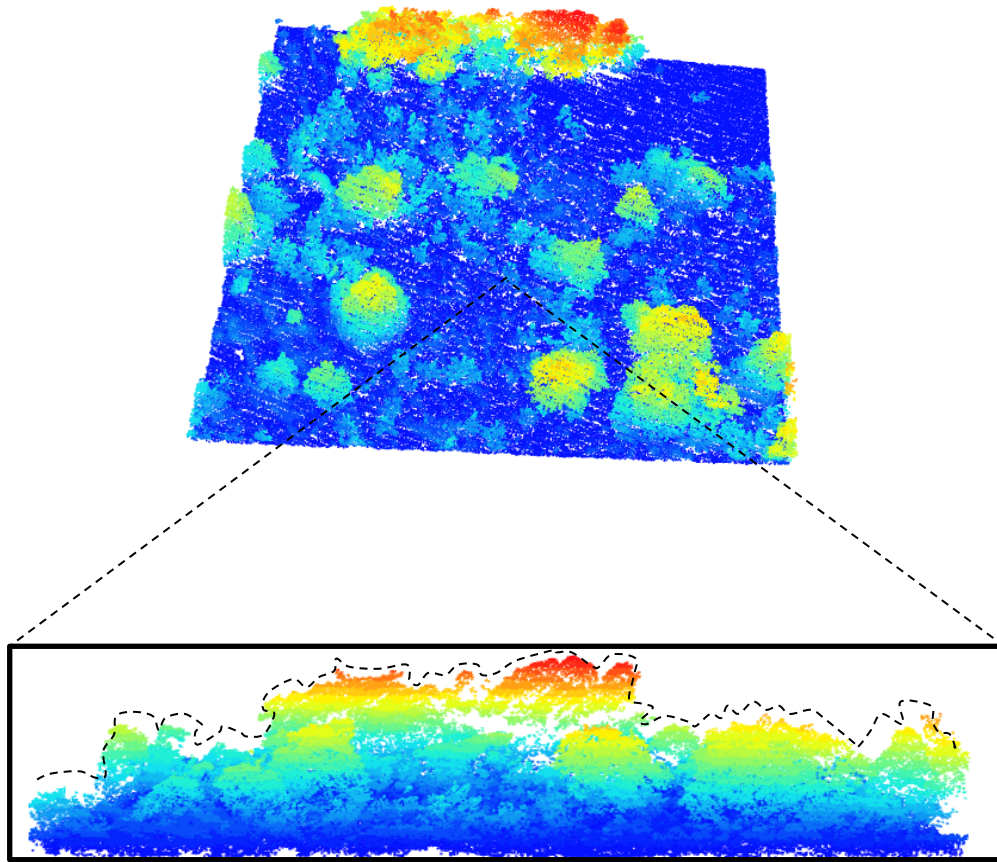
Vertical uniformity:



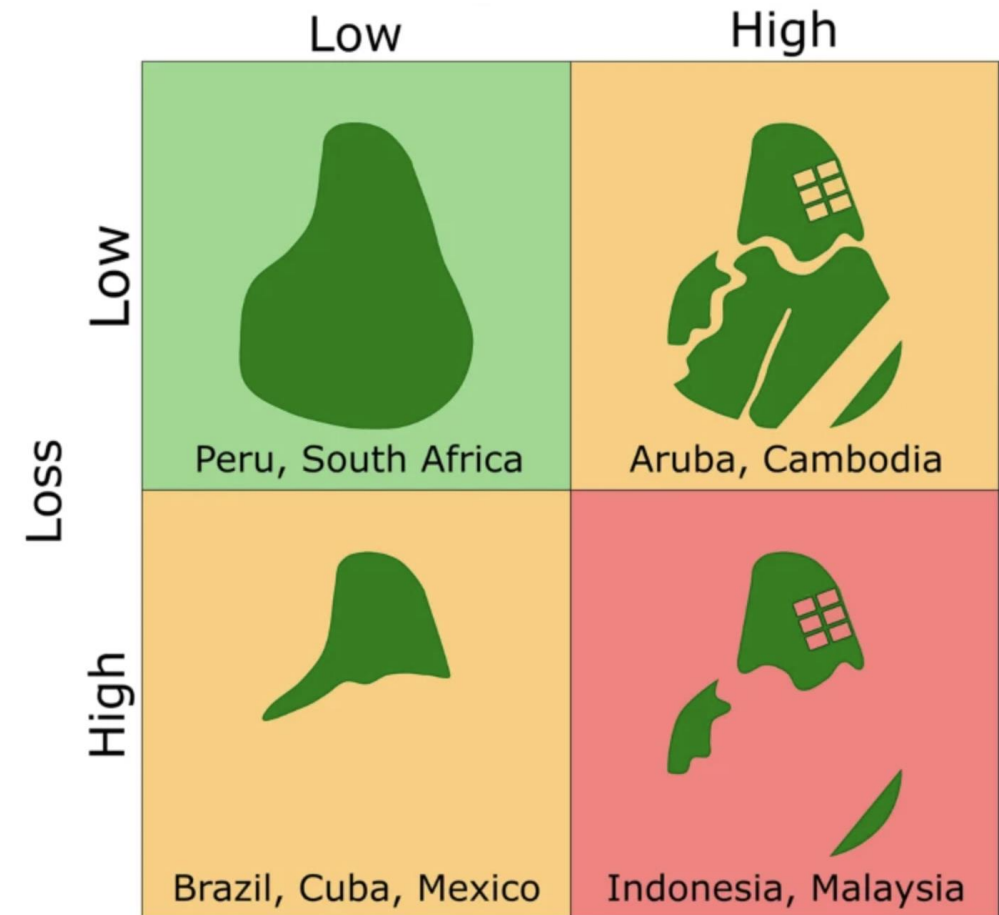
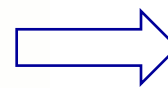
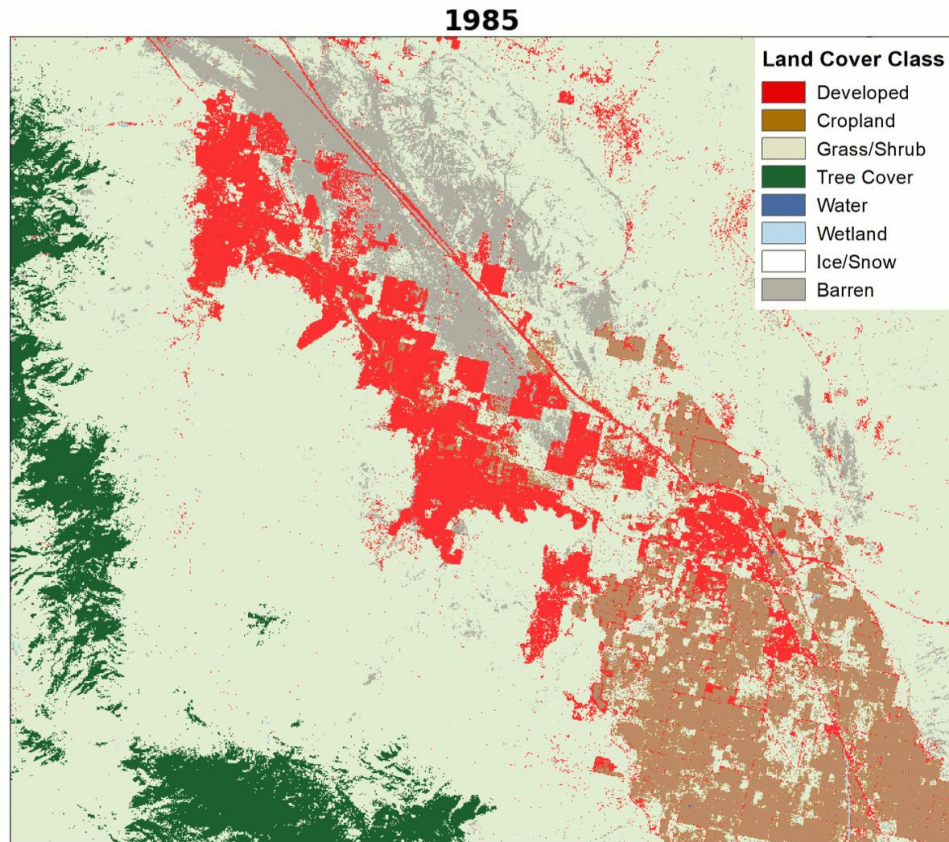
Vertical diversity:



LiDAR estimates plant vertical profile, and height heterogeneity (layer)

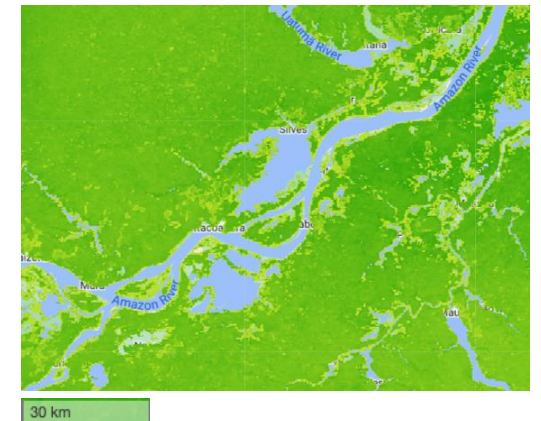


Land use is the prime cause of the loss or fragmentation of natural habitats and their species

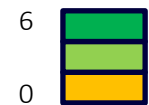


fragmentation

Ecosystem functional diversity: net primary production indicates activity and healthy status of trees.

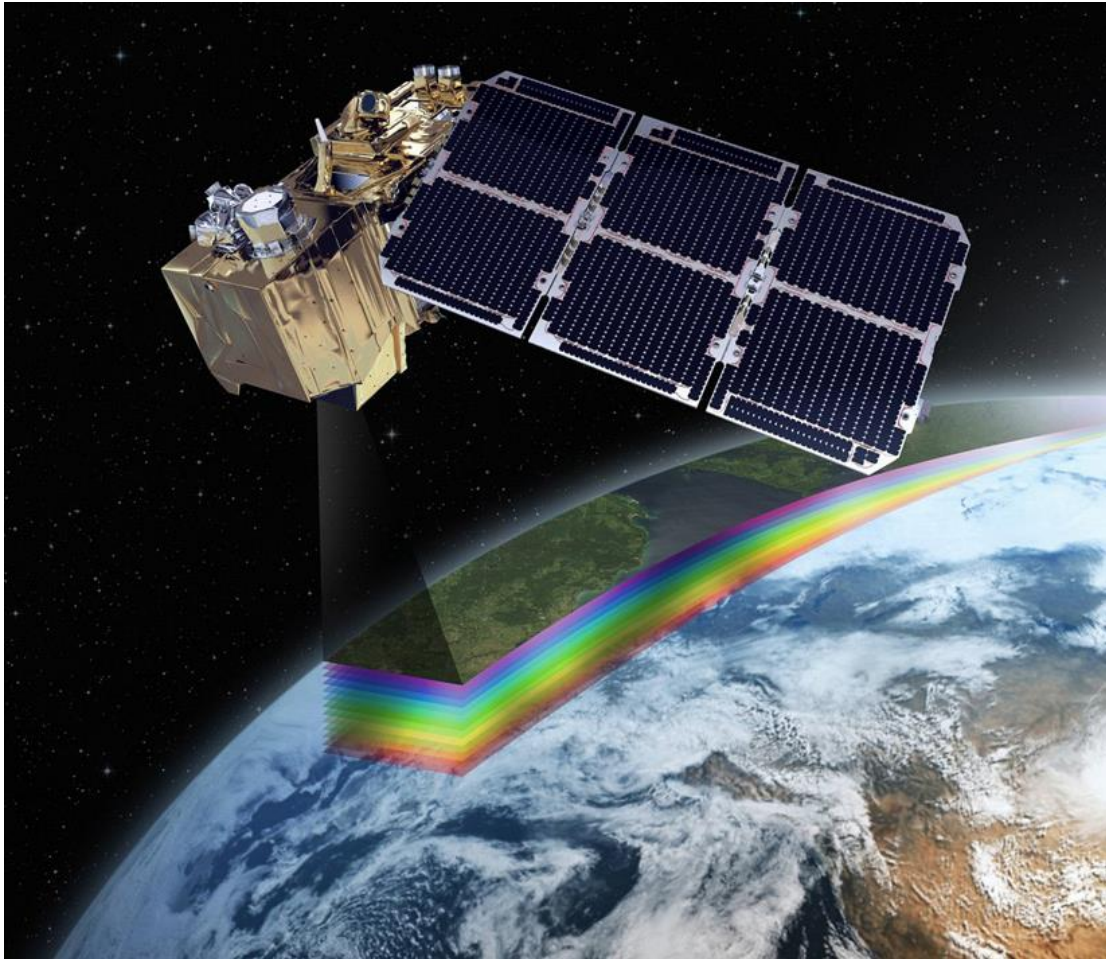


Net primary production



Opportunities for further development

- What is Remote sensing and how do we use it.
- ACORN, Biodiversity and the data in between.



Source

- *Above ground biomass monitoring*
- *Deforestation monitoring*
- *Carbon sequestration and emission monitoring*
- *Monitoring impact of climate change and weather*
- *Crop development and crop growth monitoring*
- *Water mining*
- *Soil health monitoring*

Questions?

