

## AGRICULTURAL FINANCE COACHING PROGRAMME

### First Step: the Agricultural Finance Training Workshop

Vientiane, April 24-28, 2017



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- **Benefit from the expertise of FAO and ADA**
  - **Learn from the experiences of others**
  - **Be eligible to apply for a year-long coaching programme**
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### Training Description

There is increasing evidence that confirms the expansion of agricultural markets at a global level, particularly in developing countries. Many stakeholders, including rural households and smallholder families, require a variety of financial services to help them seize business opportunities in these markets. This overall trend makes the agriculture sector increasingly attractive to financial institutions.

The training provides an understanding of the opportunities, gaps and challenges of agricultural finance, as well as an introduction to key market assessment and product design principles and tools that can help financial institutions to:

- Estimate the demand for products specifically related to agricultural finance;
- Identify and operationalize good practices in the design and delivery of financial products that focus on the needs of the customer;
- Identify the various strategies for managing the risks and the distribution of these products.

The training is enriched by group work and the analysis of case studies which document the experience of financial institutions that have successfully increased their loan portfolio in agriculture, in an innovative, risk-mitigated and profitable manner. The selected case studies take into account the diversity of the institutional portfolio and the capacity of institutions to maintain it over time in the context of developing countries. Potential areas of collaboration between the public and private sectors to launch agricultural finance products are also discussed.



## Goals

- Sharpen the awareness of the fundamental issues of financing agriculture
- Define the concept, context and approach of agricultural value chain finance.
- Provide principles, methodologies, tools and other resources to help participants from financial institutions design and deliver agricultural financial products in an innovative, profitable and sustainable manner.
- Illustrate the key issues in the development of agricultural financial products that may involve both the public and private sectors and examine recent models of collaboration between these two sectors.
- Be eligible to apply for a year-long coaching programme

## Follow-up coaching programme preview

Attending this training will give the institutions the possibility to apply for a follow-up coaching programme.

Within this programme, coaching consists of interactive support given to an institution that is currently facing a challenge, seeks a solution to a problem, and aims to achieve an objective or develop new products. The institution will rely on its own capacities to bring change, as well as on the dedicated support of a coach who will offer expert guidance to maximize the institution's potential. In addition to the hands-on, dedicated coaching, this programme includes the development of a concrete action plan to achieve the desired results.

To boost the concrete implementation of this action plan, each coached institution might also receive a fund of maximum 30000 USD to co-finance key activities.

## Target audience

The workshop is aimed at CEOs of regulated financial institutions or public bodies who can use the principles and tools provided to formulate strategies for the design and delivery of products that help finance agriculture-related activities.

## Pre-requisites

The training workshop has been designed for financial institutions that want to develop and/or improve their portfolio of financial services for the agricultural sector.

Attending this workshop is a pre-requisite to being eligible to the coaching programme that will follow the training.

## Logistical Information

### Financial Conditions

The participant must contribute 500 USD (VAT incl.). This fee covers the cost of everything related to the workshop, accommodation (nights and breakfasts from April 23 to 28, 2017), lunches on training days, as well as a group dinner that will be organised one night.

This fee **does not** cover travel costs, and personal expenses (phone bills, mini-bar, dinners, transfer from/to the airport...).

This fee will be paid to ADA and FAO.



**Accommodation**

**Crowne Plaza Vientiane**

20 Samsenthai Rd., Nongduang Nua Village,  
Sikhottabong Dist., Vientiane, 01000  
Lao PDR  
Tel: 856-21-908888  
www.crowneplaza.com

**Seminar Venue**

**Crowne Plaza Vientiane**

20 Samsenthai Rd., Nongduang Nua Village,  
Sikhottabong Dist., Vientiane, 01000  
Lao PDR  
Tel: 856-21-908888  
www.crowneplaza.com

On the evening of Tuesday 25<sup>th</sup> April, a dinner will be organized with all the participants to the training. This will be an occasion to have an informal discussion and know each other a bit more.

**Languages**

The workshop will be held in English, with a simultaneous translation into Lao.

**Documentation & Resources**

The workshop presentations and other relevant documentation will be made available to all participants in paper and digital format. Participants will also have access to the FAO-administered Rural Finance and Investment Learning Center (RFILC) – an online platform with over 5000+ resources that include tools and operational guidelines for agricultural financing, self-study guides, and other learning opportunities to reinforce the training workshop.

We invite participants to take their laptop for the case study sessions.

**Registration**

**Number of seats is limited to 25 participants.**

**Register now via this application form (Laos\_AgFin\_Training\_FI-Application\_vf.pdf) in annex. Please, include the last annual report of your organization and the last available MFI Factsheet to the application form.**

*N.B.: To download the MFI factsheet, please follow this link <http://www.microfact.org/microfinance-tools/mfi-factsheet> All participants are required to fill the factsheet in order to be considered.*

**The application form should be completed and sent with related documents to Savana Phothilath, Microfinance Association, [savana@laomfa.org](mailto:savana@laomfa.org), before the 24<sup>th</sup> March 2017.**

Applications will be validated after a selection process. The selection committee is composed of representatives from ADA and FAO.

Seats are reserved for CEOs, and possibly to COOs, of any regulated financial institutions.

The full payment of the contribution fee must be sent after the acceptance and before the workshop.

Payments by bank transfer to Lao MFA account (without any transfer fees for Lao MFA) at:

Bank name:	<b>Banque Pour Le Commerce Exterieur Lao - BCEL</b>
Bank address:	No01, Pangkham Street, Ban Xiengnheun, Chanthabouly District, Vientiane Lao PDR, Tel: (85621) 213200-1
Account name:	<b>Microfinance Working Group for the Lao PDR</b>
Account number:	<b>010 110 100 450 028 001</b>
Swift code:	<b>COEBLALA</b>
Currency:	<b>USD</b>

Lao MFA will transfer back these fees to ADA and FAO.

## Trainers



**A'kos Szebeni** is a consultant to the Rural Finance Team and the Investment Center of the Food and Agriculture Organization (FAO) of the United Nations where he is responsible for providing technical assistance to Member States, IFIs and field programmes to promote inclusive rural finance, investment and risk management initiatives, as well as developing a versatile and scalable agricultural credit underwriting toolkit. Prior to joining FAO, he was involved in exploring innovative ways to improve access to finance and investment for MSMEs in emerging economies as a researcher at MicroCapital, a microfinance market intelligence firm. In the past, he has held managerial, technical advisory and analytical roles at global financial institutions such as Citigroup, as well as boutique investment firms where he was responsible for supporting a variety of loan underwriting; financial and credit analysis; market assessment; product development; capital raising; mergers and acquisitions; and private equity transactions for emerging MSMEs globally. His work is primarily concentrated in Asia and Africa, and he has experience in Egypt, Ghana, Kenya, Lebanon, Pakistan, Tanzania, Thailand, Uganda and Zimbabwe, among others. Mr. Szebeni holds a Master's Degree in Development Economics from the University of Rome, is a candidate in the Chartered Financial Analyst (CFA) program and a faculty member at the Boulder Institute of Microfinance's annual Rural and Agricultural Finance Program (RAFP)



**Niclas Benni** is a consultant to the Rural Finance Team of the Food and Agriculture Organization (FAO) of the United Nations, working mainly in the areas of capacity building, technical assistance to field projects, and research work related to various aspects of rural finance and investment. Prior to joining FAO, he worked for the International Fund for Agricultural Development (IFAD), where his work focused on establishing partnerships with the private sector to co-fund financial provision projects in rural areas. In the past, he has worked extensively on community development projects for refugees in Lebanon and Malaysia, with humanitarian NGOs and the United Nations High Commissioner for Refugees (UNHCR), as well as doing research on the impact of refugee crises on countries' economies.



**Léa Merino** works for ADA as a senior project officer in the technical support to MFI unit. She is in charge of implementing and developing technical assistance schemes for MFI. She is particularly involved in several projects such as risk management, governance, and agricultural finance. Hence, she coordinates the agricultural finance programme aiming at supporting financial institutions willing to develop solutions for agricultural value chain actors, or enhance their actual products.

Léa has a Master Degree in Agriculture and Related Industries, and combines a technical experience in the field in farmers' organizations and a banking/microfinance background. Prior to working at ADA, Léa worked as an agricultural client officer in a French bank for several years, and spent 5 years in Africa as a technical assistant to a newly created MFI. She was also a technical assistant to the Agricultural National Bank of Mali (BNDA) in their Agrifin project dedicated to develop financial products and policies, procedures and tools for individual farmers.



**Gauthier Malnoury** works for ADA as a project officer in the technical support to MFI unit. He is particularly involved in the projects relating to agricultural finance due to his background. Gauthier is agro economist graduated from Gembloux Agro Bio Tech and Solvay Brussels School (Belgium). Prior to working at ADA, he worked 5 years in Africa (Cameroon, Burkina Faso and Mali) as project manager and consultant mainly in the field of rural and agricultural finance (warehouse receipt system) with the Italian NGO CISV and in the field of social and community forestry for the Belgian NGO Nature Plus.