

**9-10 травня 2024 р. відбулися заходи міжнародно-міжвузівської взаємодії  
у рамках роботи платформи  
«НАУКОВІ ДИСКУСІЇ ТА ТРЕНІНГИ SOFT SKILLS»  
у змішаному форматі (очно та з використанням zoom)**

Відбулися просвітницькі заходи – бесіди, у яких брати участь НППІ та здобувачі вищої освіти, присвячені:

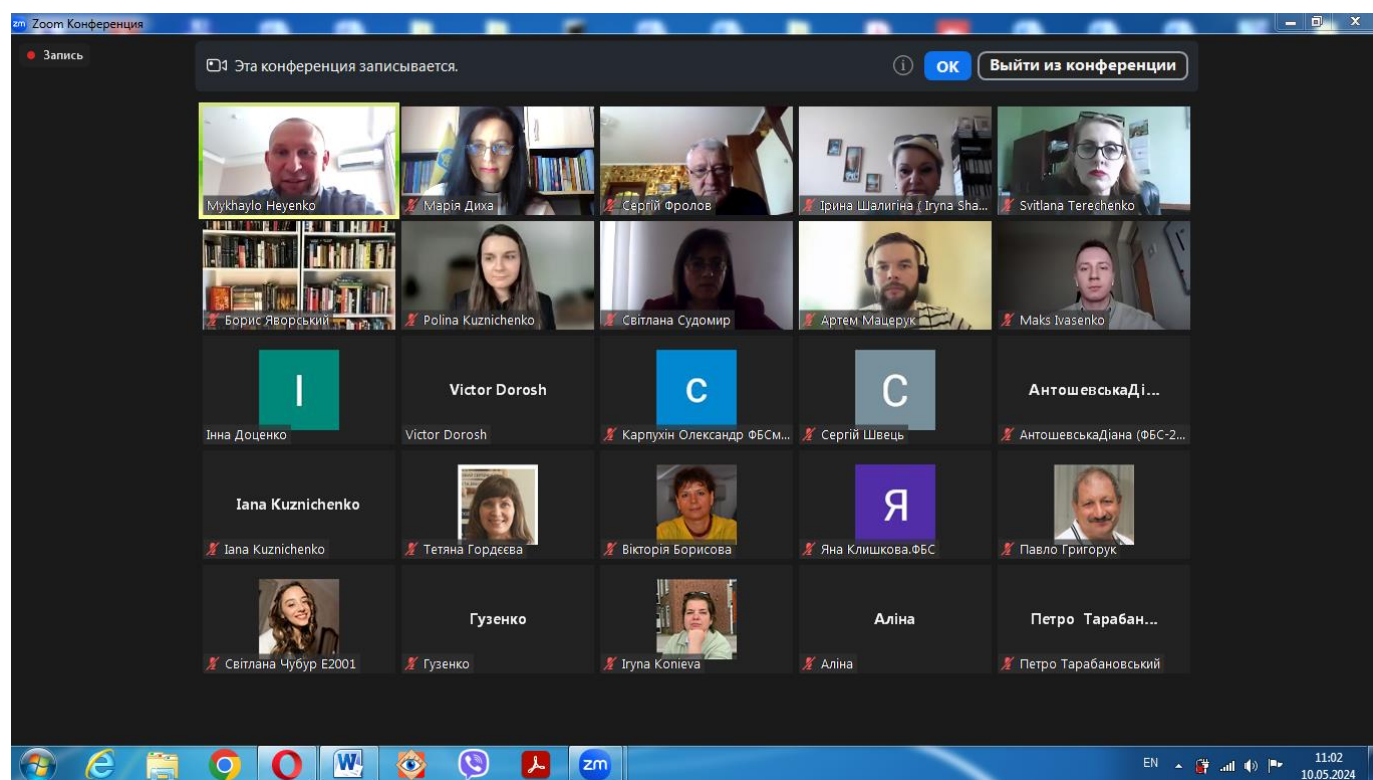
- пам'яті та перемозі над нацизмом у Другій світовій війні 1939-1945 рр.;
- Дню Європи.

Відзначення Дня Європи в умовах війни для України є не фактом географічної належності.

В рамках дискусій було сфокусовано увагу на важливих моментах подальшого цивілізаційного розвитку.

**Марія ДИХА**, д.е.н., професорка (ХНУ), **Михайло ГЕЄНКО**, зав. кафедрою, професор (СНАУ) та **Сергій ФРОЛОВ**, д.е.н., професор (СНАУ) озвучили низку важливих аспектів, що характеризують стан та обумовлюють перспективи подальшого розвитку України, відзначили актуальність досліджень, які проводять аспірати, важливість розвитку інтелектуального потенціалу та його застосування на забезпечення соціально-економічного розвитку України.

**Polina KUZNICHENKO** (MSc Social Data Science at Oxford University; MSc Financial Risk Management at University of Dublin, Trinity College; BSc Economics at Vistula University), FINANCIAL ANALYST EUROPEAN BANK FOR RECONSTRUCTION AND DEVELOPMENT (FI New Product Delivery Team) представила доповідь на тему: «Agri-lending in developing markets».



Zoom Конференция

Запись

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Zoom Конференция

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## Agri-lending in Developing Countries

**Polina Kuznichenko**

- FI New Product Delivery Team at European Bank for Reconstruction and Development, London
- MSc in Social Data Science at Oxford University, UK
- MSc in Financial Risk Management at University of Dublin, Trinity College
- BSc in Economics at Vistula University, Poland

Contact details: [pkuznichenko@gmail.com](mailto:pkuznichenko@gmail.com)

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Zoom Конференция


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# Agenda

- Importance of Agriculture in Developing Markets
- Why Agri-Lending Matters
- Why There Should Be a Special Focus on Smallholders and Primary Agriculture
- Challenges Faced by Farmers in Accessing Finance
- Development Banks in Agri-Lending
- Case Study of Innovative Products offered by Development Banks
- Sustainable Agriculture Practices and Digital Solutions
- Future of Agri in Developing Markets: Government and Regulatory Framework (example from EU)
- Conclusion



Микхайло Нейенко

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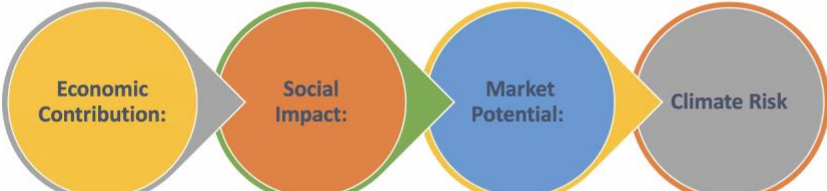
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# Importance of Agriculture in Developing Markets



- Economic Contribution:**
  - Agriculture is a cornerstone of economic stability in developing markets, contributing significantly to GDP.
  - Employs over 60% of the workforce in many developing countries, providing a primary source of income and employment.
- Social Impact:**
  - Supports the livelihoods of the majority of the population in rural areas.
  - Essential for food security, ensuring a stable supply of food and reducing hunger.
- Market Potential:**
  - Significant opportunities for growth through modernization and increased productivity.
  - Development of agricultural markets can stimulate investments in infrastructure and technology.
- Climate Risk:**
  - Agriculture in developing markets is especially susceptible to climate risks, including extreme weather events and changing rainfall patterns.
  - Addressing climate risks involves adopting climate-smart agricultural practices to enhance resilience and sustainability.

Микхайло Нейенко

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## Why Agri-Lending Matters

**Economic Empowerment:** Agri-lending provides essential financial resources to farmers, enabling them to invest in better equipment, seeds, and technology, which can lead to increased productivity and income.


**Sustainability and Innovation:** Loans can help farmers adopt sustainable farming practices and innovative technologies, contributing to environmental conservation and enhanced agricultural output.

**Food Security:** By enabling farmers to increase their productivity, agri-lending plays a crucial role in ensuring a stable food supply, which is vital for maintaining food security at both local and global levels.

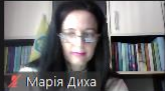
**Rural Development:** Agri-lending contributes to rural development by providing farmers the means to improve their livelihoods, which can lead to broader economic development in rural areas.

**Resilience Building:** Financial support helps farmers build resilience against unpredictable climate conditions and market fluctuations, ensuring they can continue to operate during adverse times.

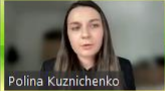
**Access to Markets:** With better financial backing, farmers can improve the quality and quantity of their produce, gaining better access to local and international markets.




Mykhaylo Heyenko



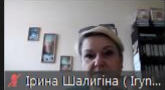
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## Why There Should Be a Special Focus on Smallholders and Primary Agriculture

**Vulnerability to Risks**

- Smallholders are often more vulnerable to economic shifts, climate change, and market fluctuations.
- Special focus in lending can provide stability and resilience, enabling them to invest in risk mitigation strategies.

**Economic Impact**

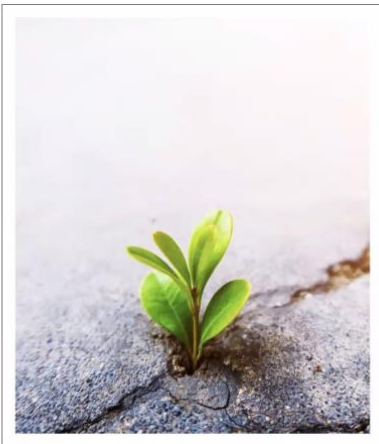
- Smallholder farmers produce a significant portion of the world's food supply, particularly in developing countries.


**Social Equity**

- Focusing on smallholders ensures that the benefits of agricultural financing reach those who might otherwise be marginalized in broader financial systems.
- This approach promotes social equity and reduces rural poverty by providing equal opportunities for growth and development.


**Innovation and Adaptability**

- Smallholders are often more flexible and quicker to adopt innovative farming techniques due to their scale of operations.







Mykhaylo Heyenko



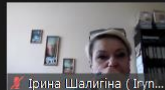
Марія Диха



Polina Kuznichenko



Maks Ivasenko



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# Development Banks in agri-lending



**Funding and Financial Products:**

**Tailored Loans:** Provide tailored loans through local banks designed to meet the unique needs of smallholders, such as seasonal repayment schedules.

**Credit Lines:** Establish dedicated credit lines to partner financial institutions for on-lending to the agricultural sector, ensuring liquidity for farm-related investments.



**Risk-Sharing Mechanisms**

**Guarantee Facilities:** Offer guarantee schemes to reduce the financial risks that partner institutions face when lending to smallholders, encouraging more lending to this sector.

**First Loss Coverage:** Implement first loss coverage facilities to absorb a portion of the potential losses incurred by lenders, enhancing their willingness to finance high-risk borrowers like smallholders.



**Capacity Building**

**Training Programs:** Conduct training programs for local financial institutions on agricultural lending practices, risk assessment related to farming, and the economic cycles of agriculture.

**Technical Assistance:** Provide technical assistance to improve the agricultural lending capabilities of financial institutions, ensuring that they can effectively serve smallholder needs.



**Innovation and Technology**

**Digital Financial Services:** Support the development and deployment of digital financial services that can reach remote smallholders, such as mobile banking solutions.

**Agricultural Fintech Solutions:** Promote fintech innovations that provide smallholders with more straightforward and more accessible ways to access financial services.



**Policy Advocacy**

**Regulatory Frameworks:** Work with government bodies to improve the regulatory frameworks affecting agricultural finance, aiming to create a more conducive environment for smallholder lending.

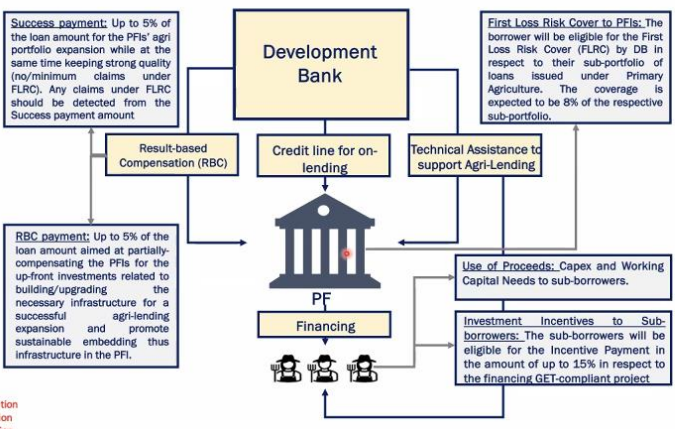
**Stakeholder Engagement:** Facilitate dialogue between financial institutions, government agencies, and farmers to align interests and resources towards the development of the agricultural sector.

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## Case Study:



**Success payment:** Up to 5% of the loan amount for the PFIs' agri portfolio expansion while at the same time keeping strong quality (no/minimum claims under FLRC). Any claims under FLRC should be detected from the Success payment amount.

**Result-based Compensation (RBC)**

**RBC payment:** Up to 5% of the loan amount aimed at partially-compensating the PFIs for the up-front investments related to building/upgrading the necessary infrastructure for a successful agri-lending expansion and promote sustainable embedding thus infrastructure in the PFI.

**Development Bank**

**Credit line for on-lending**

**PF Financing**

**Technical Assistance to support Agri-Lending**

**First Loss Risk Cover to PFIs:** The borrower will be eligible for the First Loss Risk Cover (FLRC) by DB in respect to their sub-portfolio of loans issued under Primary Agriculture. The coverage is expected to be 8% of the respective sub-portfolio.

**Use of Proceeds:** Capex and Working Capital Needs to sub-borrowers.

**Investment Incentives to Sub-borrowers:** The sub-borrowers will be eligible for the Incentive Payment in the amount of up to 15% in respect to the financing GET-compliant project.

FLRC – First Loss Risk Cover  
DB – Development Bank  
RBC – Result Based Compensation  
GET – Green Economy Transition  
PFI – Partner Financial Institution

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Recording

**Sustainable Agriculture Practices and Digital Solutions**

Key Sustainable Practices	Digital Solutions in Agriculture
1. Crop Rotation and Diversity	1. Farm Management Software
2. Precision Farming	2. Remote Sensing Technology
3. Organic Farming	3. Blockchain for Traceability
4. Integrated Pest Management (IPM)	4. Smart Irrigation Systems
5. Agroforestry	5. Mobile Applications

**Impact of Integrating Digital Solutions**

- Increased Efficiency and Lower Costs:** Digital tools can streamline operations and reduce the need for manual labor and resources.
- Enhanced Decision Making:** Real-time data and analytics help farmers make informed decisions that can lead to better crop management and yields.
- Sustainability:** Digital solutions help monitor and manage the environmental footprint of farming activities, promoting sustainable growth.

From Виктория Борисова to Everyone  
SNAU

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**Future of Agriculture in Developing Markets: Government and Regulatory Framework (example from EU)**

Common Agricultural Policy (CAP)	EU Eco-Schemes
<ul style="list-style-type: none"> <li><b>Objective:</b> Supports farmers and ensures Europe's food security.</li> <li><b>Mechanisms:</b> Through direct payments, rural development support, and market measures, CAP aims to enhance agricultural productivity while ensuring a stable supply of affordable food.</li> <li><b>Future Direction:</b> The reformed CAP post-2020 focuses on increased environmental sustainability, incorporating more stringent green practices and enhancing the socio-economic fabric of rural areas.</li> </ul>	<ul style="list-style-type: none"> <li><b>Purpose:</b> Part of the new CAP, these are voluntary schemes that reward farmers for practices beneficial to the climate and environment.</li> <li><b>Implementation:</b> Farmers receive subsidies for adopting environmentally sustainable practices, such as organic farming, crop diversification, and maintaining permanent grassland.</li> <li><b>Impact:</b> Aimed at making agriculture more green and sustainable, directly contributing to the EU Green Deal objectives.</li> </ul>

The future of agriculture in developing markets, illustrated by EU initiatives, shows a **significant shift towards sustainability and environmental responsibility**. Government and regulatory frameworks are crucial in shaping these developments, providing both incentives and support for the adoption of innovative and eco-friendly practices in agriculture.

**Voluntary Carbon Markets**

- Overview:** These markets allow farmers to generate additional revenue by selling carbon credits they earn through carbon sequestration activities.
- Agricultural Relevance:** Farmers can adopt practices like reforestation, soil carbon enhancement, and sustainable land management to generate carbon credits.
- Potential:** Offers a financial incentive for farmers to adopt more sustainable practices, while contributing to the reduction of global carbon levels.

**Carbon Removal Certificates**

- Concept:** Certificates that officially recognize the removal of CO2 from the atmosphere, verified through rigorous standards.
- Application in Agriculture:** Practices such as enhanced soil management and agroforestry can qualify for these certificates, providing an additional revenue stream.
- EU Strategy:** Part of a broader EU initiative to boost the market for carbon removals, aligning with climate targets and promoting new green technologies in agriculture.

Polina Kuznichenko | Мария Диха | Maks Ivasenko | Ирина Шалигина (Гул... | Борис Дворский

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## Conclusion: Enhancing Agri-Lending to Propel Agricultural Development

Key Takeaways	Moving Forward
<p><b>1. Vital Role of Agri-Lending</b> Agri-lending is crucial for supporting agricultural operations, enabling farmers, especially smallholders, to access necessary financial resources to invest in productivity and sustainability.</p> <p><b>2. Addressing Challenges</b> Overcoming barriers to finance, such as lack of collateral, high interest rates, and geographical isolation, is essential for expanding access to agricultural credit.</p> <p><b>3. Role of Key Players</b> Diverse stakeholders including government agencies, commercial banks, MFIs, and international organizations play integral roles in shaping the agri-lending landscape.</p> <p><b>4. Importance of Sustainable Practices</b> Integrating sustainable agricultural practices and digital solutions is critical for the long-term viability of the agriculture sector and for addressing environmental impacts.</p> <p><b>5. Government and Regulatory Support</b> Robust government and regulatory frameworks, such as those exemplified by the EU through policies like the CAP and eco-schemes, provide a model for supporting agricultural finance and sustainability.</p>	<p><b>1. Enhanced Collaboration:</b> Strengthening cooperation among financial institutions, governments, and agricultural businesses to create supportive ecosystems for farmers.</p> <p><b>2. Innovation in Financial Products:</b> Developing innovative financing models that are tailored to the unique needs of the agricultural sector in developing markets.</p> <p><b>3. Focus on Sustainability and Technology:</b> Emphasizing sustainable farming techniques and digital advancements to ensure environmental and economic sustainability.</p> <p><b>4. Policy Advocacy:</b> Encouraging policies that support agricultural financing, risk mitigation, and investment in agricultural technology and infrastructure.</p> <p><b>5. Final Thought:</b> Empowering the agricultural sector through enhanced agri-lending practices is not just about economic growth; it's about fostering a sustainable future, enhancing food security, and improving livelihoods in developing markets globally.</p>

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Polina Kuznichenko

Марія Диха

Maks Ivasenko

Ірина Шалигіна (Iryna Sha...)

Мухайло Неуєнко

Борис Яворський

Лариса Рибна / Larysa Ry...

Артем Мацерук

Сергій Фролов

Svitlana Terechenko

Іана Кужніченко

Ruslan Kapustynskyi

Віталій Карпенко

Ірина Форкун

Oksana Proskurovych

Victor Dorosh

Anastasiia Danilkova

Світлана Судомир

Фрадинський Олександр

Анастасія Одемчук

Ірина Копієва

Павло Григорук

Леся Матвійчук

Oksana Polinkevych

Карпукін Олександр ФБСМ...

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P	Світлана Судомир	Дубовик Светлана	Sergiy Gonta	Віталій Карпенко
Oksana Polinke...	Артем Мацерук	Viktoriia Datsen...	Павло Григорук	Lesia Bilorusets
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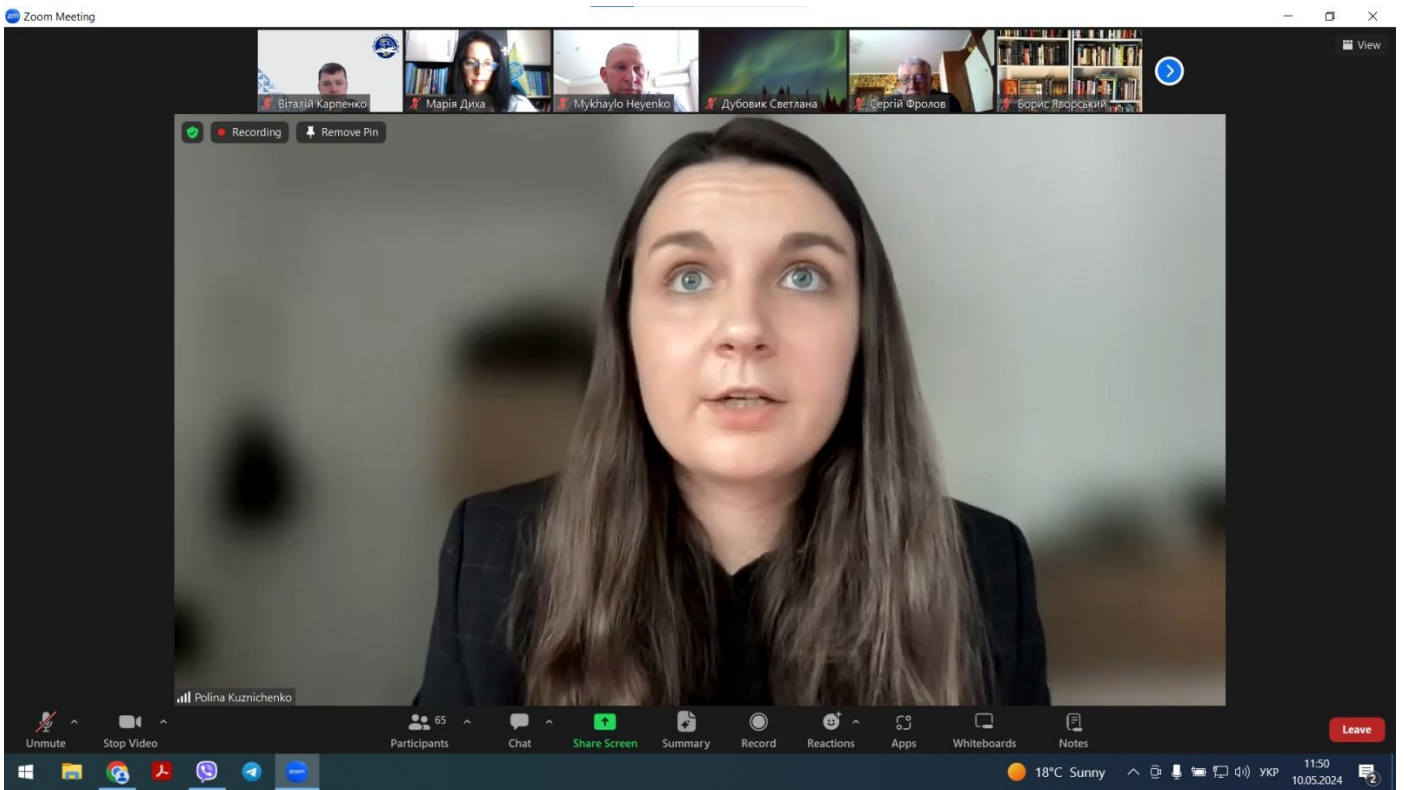
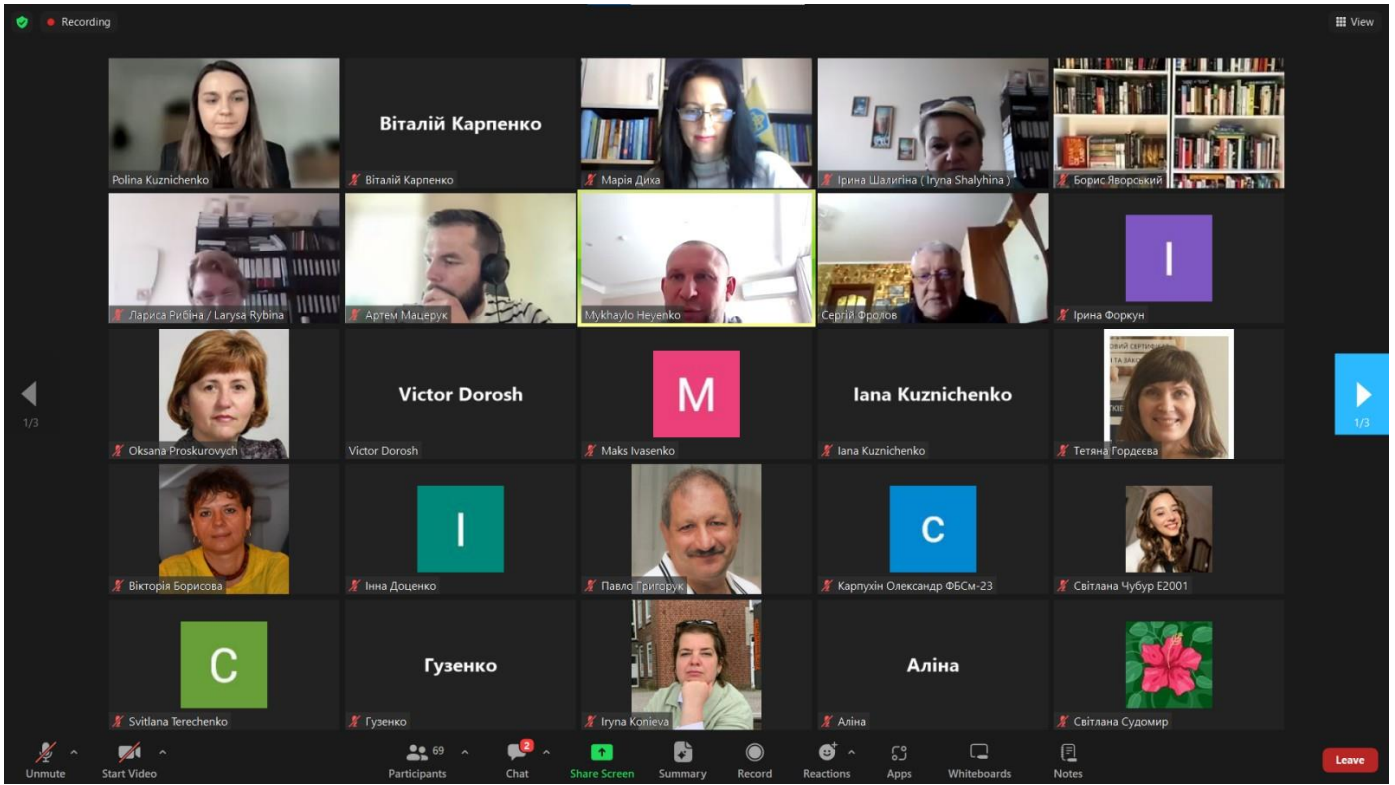
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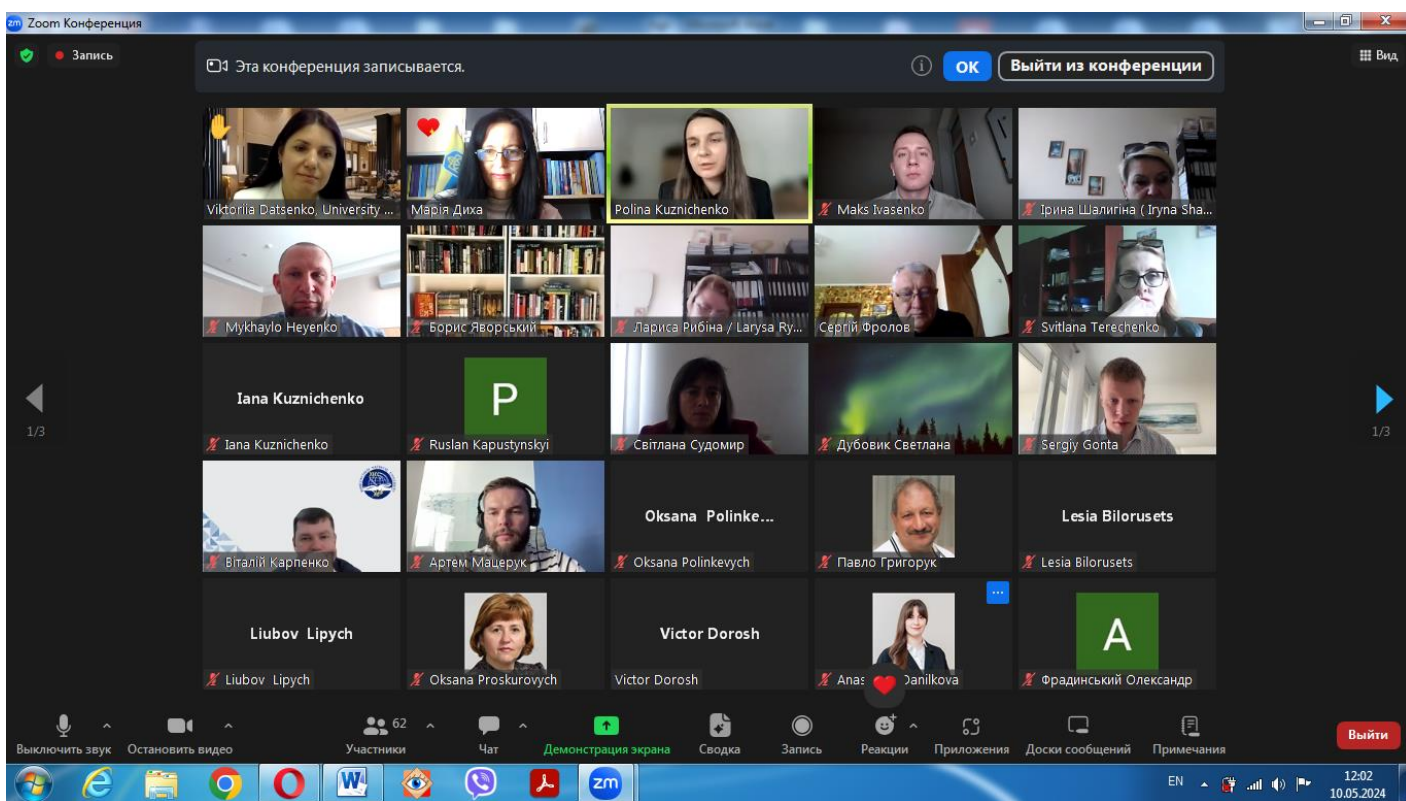
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This screenshot shows a Zoom meeting in progress. The main video feed displays Mykhaylo Heyenko, a man with a beard wearing a blue shirt, speaking from a room with a window. The top toolbar includes 'Recording' and 'Remove Pin' buttons. A gallery of participants is visible at the top, with names: Віталій Карпенко, Марія Диха, Дубовик Светлана, Сергій Фролов, Борис Дворський, and Лариса Рибіна / Larus... The bottom toolbar shows 'Unmute', 'Stop Video', 'Participants' (65), 'Chat', 'Share Screen', 'Summary', 'Record', 'Reactions', 'Apps', 'Whiteboards', 'Notes', and a 'Leave' button. The system tray at the bottom right indicates '18°C Sunny' and the date '10.05.2024'.

This screenshot shows the same Zoom meeting. The main video feed now displays Sergiy Gonta, a man with short hair wearing a patterned shirt, speaking from a room with a painting on the wall. The top toolbar includes 'Recording' and 'Remove Pin' buttons. The gallery of participants at the top now includes Mykhaylo Heyenko. The bottom toolbar shows 'Unmute', 'Stop Video', 'Participants' (62), 'Chat', 'Share Screen', 'Summary', 'Record', 'Reactions', 'Apps', 'Whiteboards', 'Notes', and a 'Leave' button. The system tray at the bottom right indicates '18°C Sunny' and the date '10.05.2024'.



До заходу доєдналися здобувачі вищої освіти різних освітніх рівнів (бакалаврського, магістерського, рівня PhD) спеціальностей 051 «Економіка», 071 «Облік і оподаткування», 072 «Фінанси, банківська справа та страхування», 075 «Маркетинг» факультету економіки і управління Хмельницького національного університету та НПП.


**Марія ДИХА**, д.е.н., професорка та **Віталій КАРПЕНКО**, декан факультету економіки і управління ХНУ висловили вдячність **Поліні КУЗНІЧЕНКО**, фахівцю Європейського банку реконструкції та розвитку, колегам із Сумського національного аграрного університету а також усім колегам із ЗВО Дніпра, Луцька, Полтави, які прийняли участь у дискусії.

Zoom Meeting

Віталій Карпенко

Віталій Карпенко Микхайло Нейенко Дубовик Светлана Сергей Фролов Борис Яворський Лариса Рибіна / Laruz...

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Марія Диха

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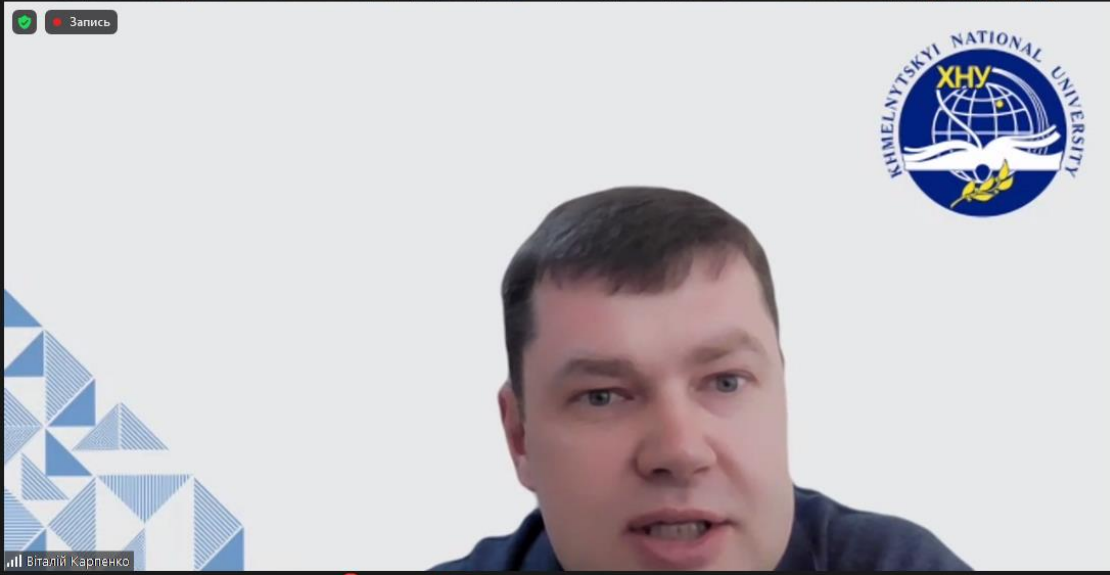
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Марія Диха Polina Kuznichenko Микхайло Нейенко Сергей Gonta Viktoriia Datsenko, U... Борис Яворський

Запись



Віталій Карпенко

Виключить звук Остановить видео Участники 60 Чат Демонстрация экрана Сводка Запись Реакции Приложения Доски сообщений Примечания Выйти

12:06 10.05.2024