

Asian CU Development Educators Grand Reunion
 March 9-11, 2013, Bangkok, Thailand

Session 6:
 AgriFinance for Farmer Members: The need to Educate, Advocate and Cultivate Sustainable Agriculture for Farmers' Long Term Well Being


Organized by:  ASIAN CONFEDERATION OF CREDIT UNIONS

Sponsored by: U GROUP
   

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Credit Union Mission


We are in the business to provide quality financial services that improves the socio-economic lives of people.



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The Credit Union Role

- Enters into the financial lives of members to guide them in fulfilling their life goals and aspirations.
- Becomes the trusted wealth creation advisor for members



Staff of Siddhi Ganesh SACCOS in Nepal providing financial counseling to members.

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Credit Union Microfinance Innovation - CUMI

Target: **Poor, unemployed, landless & has ability to undertake entrepreneurial activities**



Strategies:

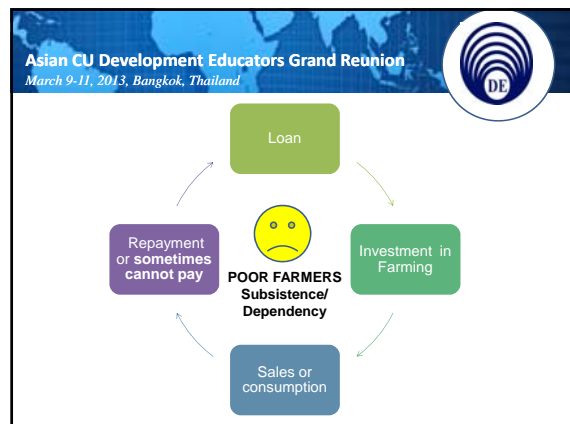
- Education
- Develop thrift habit
- Enterprise loan

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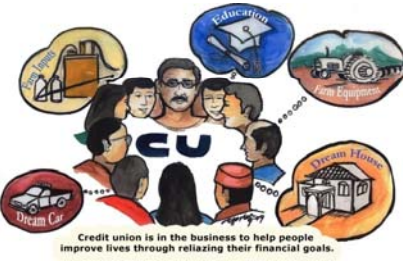
What about our Farmer members?

They are still poor and in subsistence economy

Means:
 "People barely meet their everyday needs."

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Credit union is in the business to help people improve lives through realizing their financial goals.


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To help our farmer members improve their lives, credit is not the only solution...



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Responsible Lending

Help is required under any circumstances for members who offer the necessary guarantee for good use of the money they want to borrow. Guarantee is made on the evidence of sound personality, the reliability of their character and a serious effort to work their way up".

F.W. Raiffeisen

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What credit unions need to do?

- Understand agriculture, it's challenges and opportunities
- Identify problems faced by farmers
- Develop our need based financial services for farmers
- Establish linkages to help farmers get access to new technology and skills
- Educate farmers on Financial Literacy
- Promote agriculture in our communities

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Challenges in Agriculture – land conversion



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Challenge – reliance on chemical based farm inputs



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Challenge – environmental damage

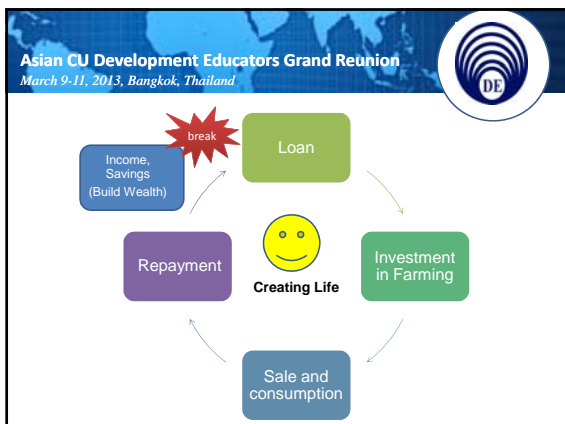
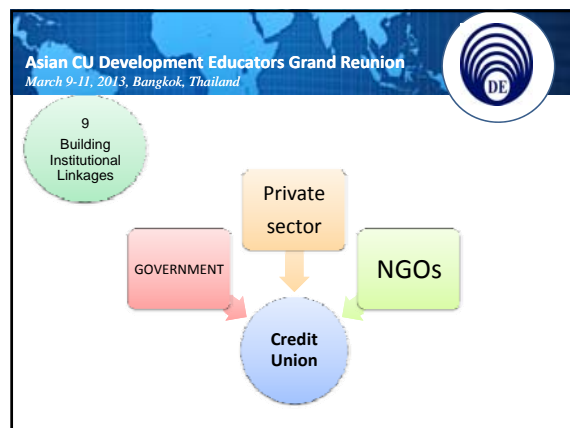
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Challenge – population growth

Year	Philippines	Japan	United Kingdom
2011	~80,000,000	~125,000,000	~60,000,000
2016	~90,000,000	~125,000,000	~60,000,000
2021	~100,000,000	~125,000,000	~60,000,000
2026	~110,000,000	~125,000,000	~60,000,000
2031	~120,000,000	~125,000,000	~60,000,000
2036	~130,000,000	~125,000,000	~60,000,000
2041	~140,000,000	~125,000,000	~60,000,000
2046	~150,000,000	~125,000,000	~60,000,000

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Challenge – lack of support on agriculture



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CU Solution No. 20: AgriFinance Methodology for Credit Unions

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Members life goals fulfilled → Socioeconomic empowerment of People → Members gross happiness

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7 Promotion of Small Farmer Groups

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8 Agricultural financial services

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10 Agricultural programs

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10
Agricultural
programs



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F. W. Raiffeisen
(1818 - 1888)

Credit Unions must not confine themselves to granting loans. Their main objective should be to control the use of money, to improve the moral and physical values of people, and their will to act by themselves.”



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The surest way to ruin a man who does not know how to handle money is to give him some.

George Bernard Shaw 1856-1950, Irish critic and playwright




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A bank is a place where they lend you an umbrella in fair weather and ask for it back when it begins to rain.

Robert Frost, American poet



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