

11th ACA Annual Cashew Conference



A NEW VISION FOR PARTNERSHIPS & INVESTMENTS



Cotonou, Benin

September 18-21, 2017

Knowledge sharing. Exposition. Field trips.

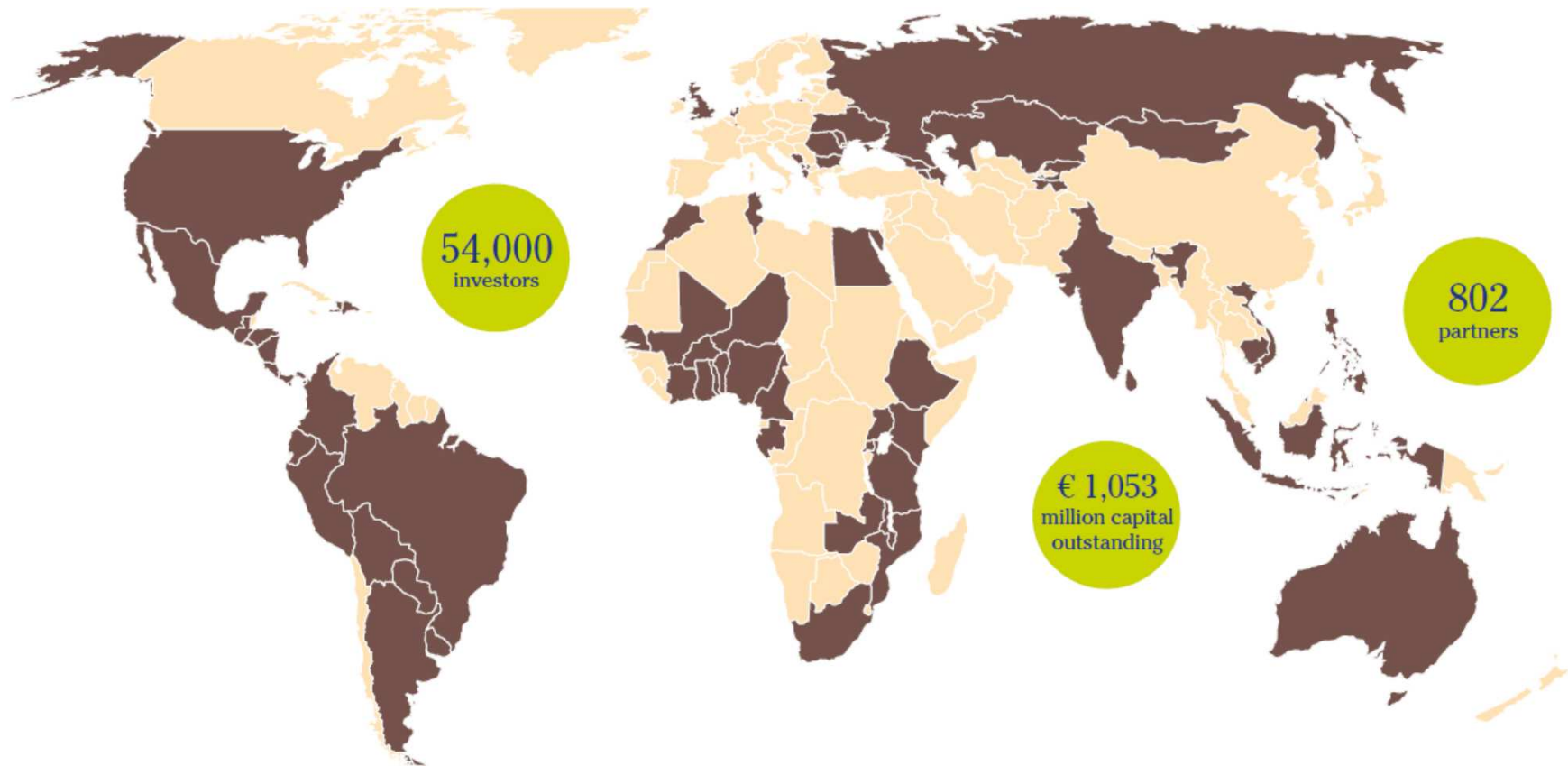


Nicaise TOSSOU, September 20th, 2017

Content

- Oikocredit footprint
- Key figures
- Our cashew projects in WA
- Financial instruments
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- Funding and monitoring requirements
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Oikocredit footprint

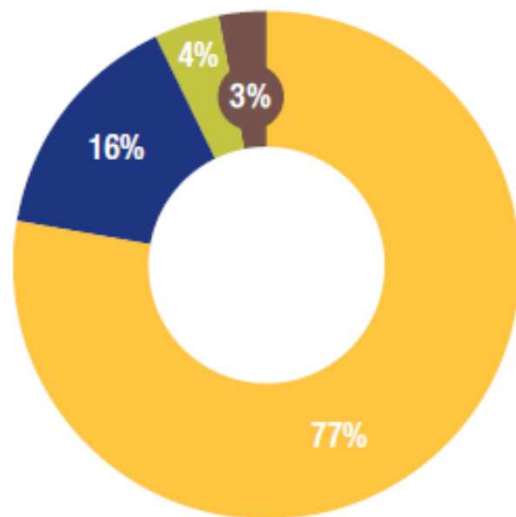


■ Oikocredit offers funding to partners in 69 countries and actively attracts investments in 13 countries worldwide.

Key figures

Funding by sector

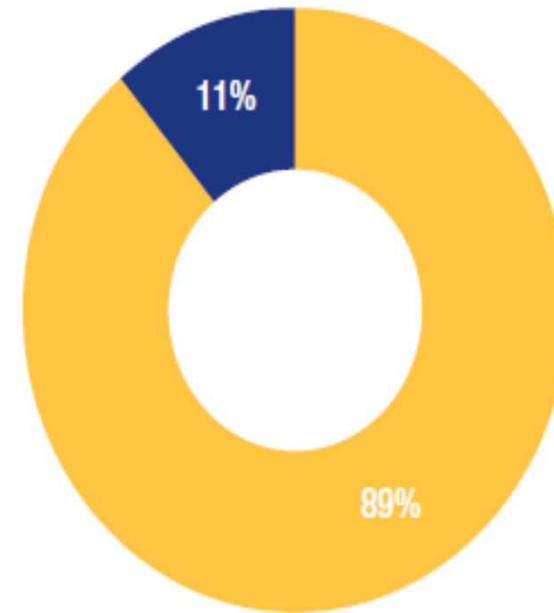
at 31 March 2017



* including microfinance and SME finance

Funding by type of financing

at 31 March 2017



Cashew projects in WA

Senegal

- 1 partner
- € 300,000 in 2017
- Working capital

Côte d'Ivoire

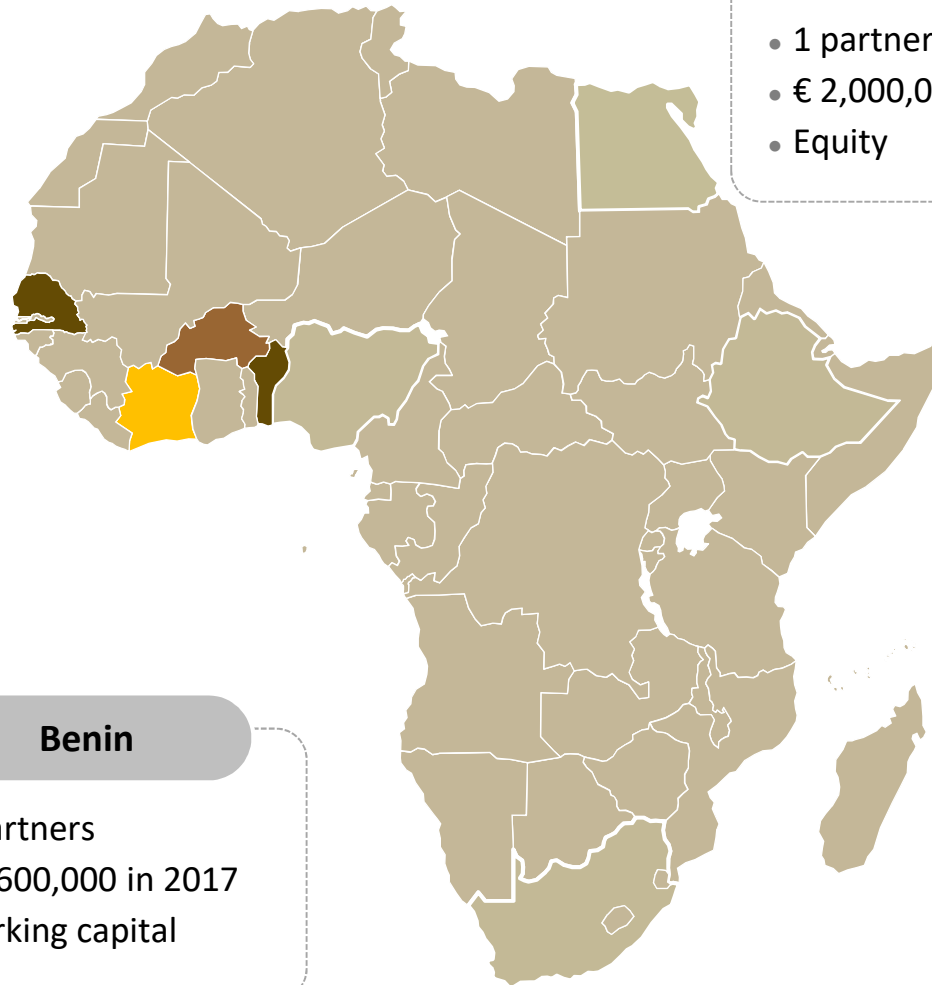
- Some prospects for 2018

Benin

- 4 partners
- € 2,600,000 in 2017
- Working capital

Burkina Faso

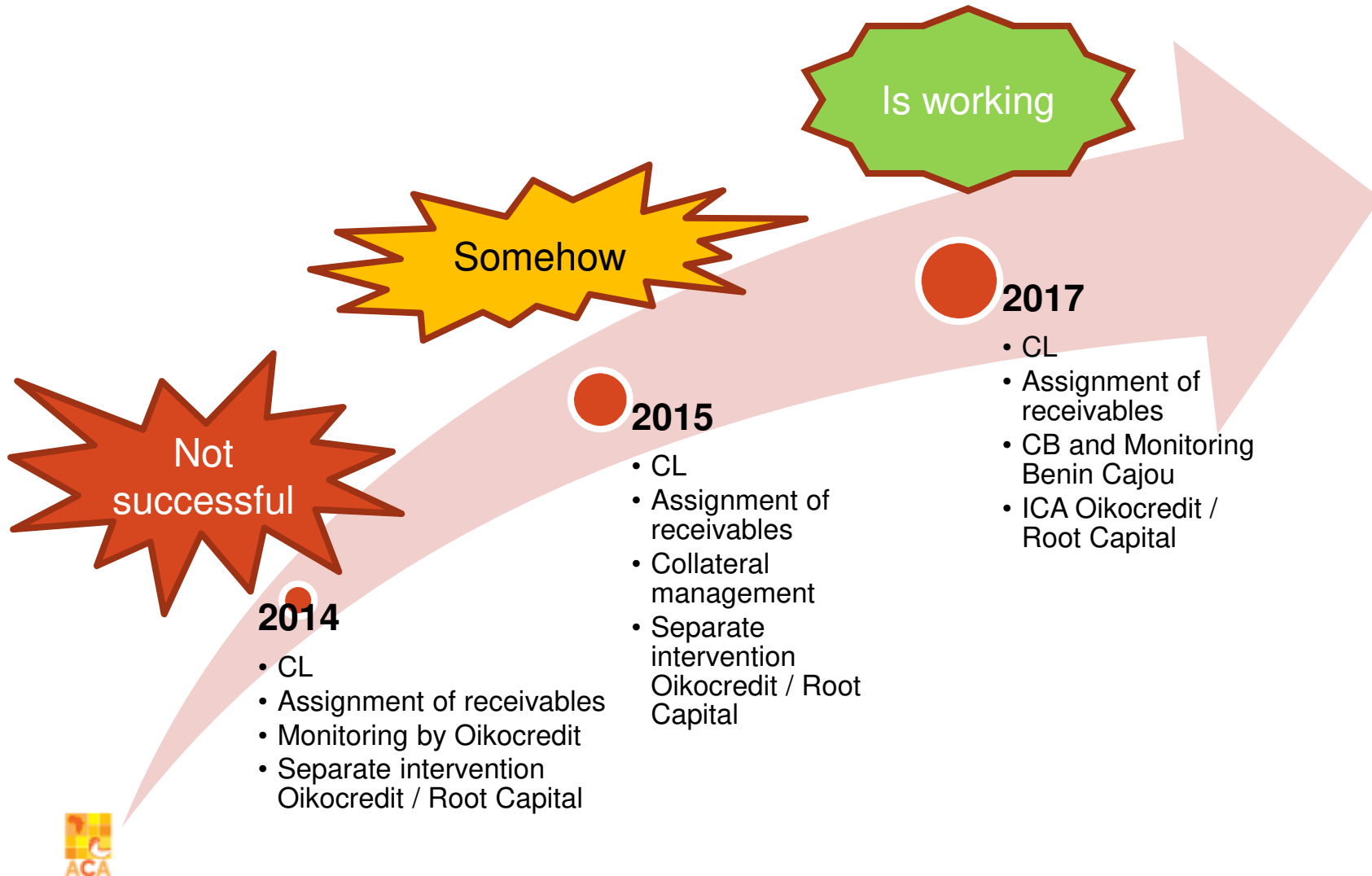
- 1 partner (legal process)
- € 2,000,000
- Equity



Financial instruments

- Direct loan
- **Credit line**
- Equity and quasi equity
- Multiple currency
- **Co-finance & syndication**

Various financing models in Benin



Funding requirements

Production capacity assessment

Export delivery track record

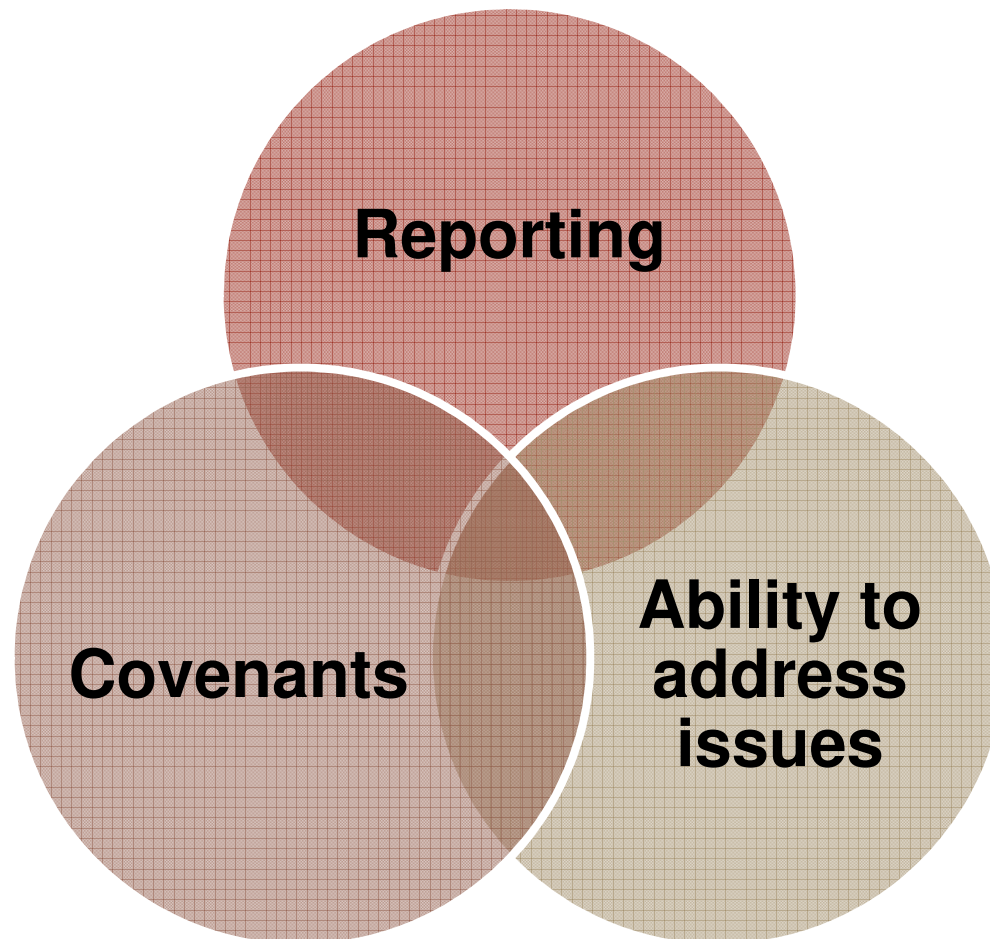
Producer cooperative linkages

Operational Sustainability

KYC & AML : Compliance

Audited Financials + Accurate projections (Cash Flows)

Monitoring requirements



Lessons learnt

- Need of proper and pro- active monitoring
- Proper segregation of RCN and kernel
- Disbursement to be done before the start of the season
- Sales price contract to be flexible (according the price market volatility)
- Administrative authorization to be done on time