



ACA

A F R I C A N  
C A S H E W  
A L L I A N C E



**A DECADE OF TRANSFORMATION**

ACA World Cashew Festival & Expo 2016



**Bissau, Guinea-Bissau**

*September 19-22, 2016*

The role of Development Finance Institutions in facilitating  
Competitive Financing for the Cashew Industry

Rim AZIRAR – responsAbility Investments AG

September 20th, 2016

# Responsability Investments Ag

- Who we are



Founded in 2003 in Zurich

Over USD 3 billion assets under management

14 different investment solutions

240 employees

10 office locations (Zurich, Geneva, Oslo, Paris, Lima, Nairobi, Mumbai, Hong Kong, Luxembourg, Bangkok)

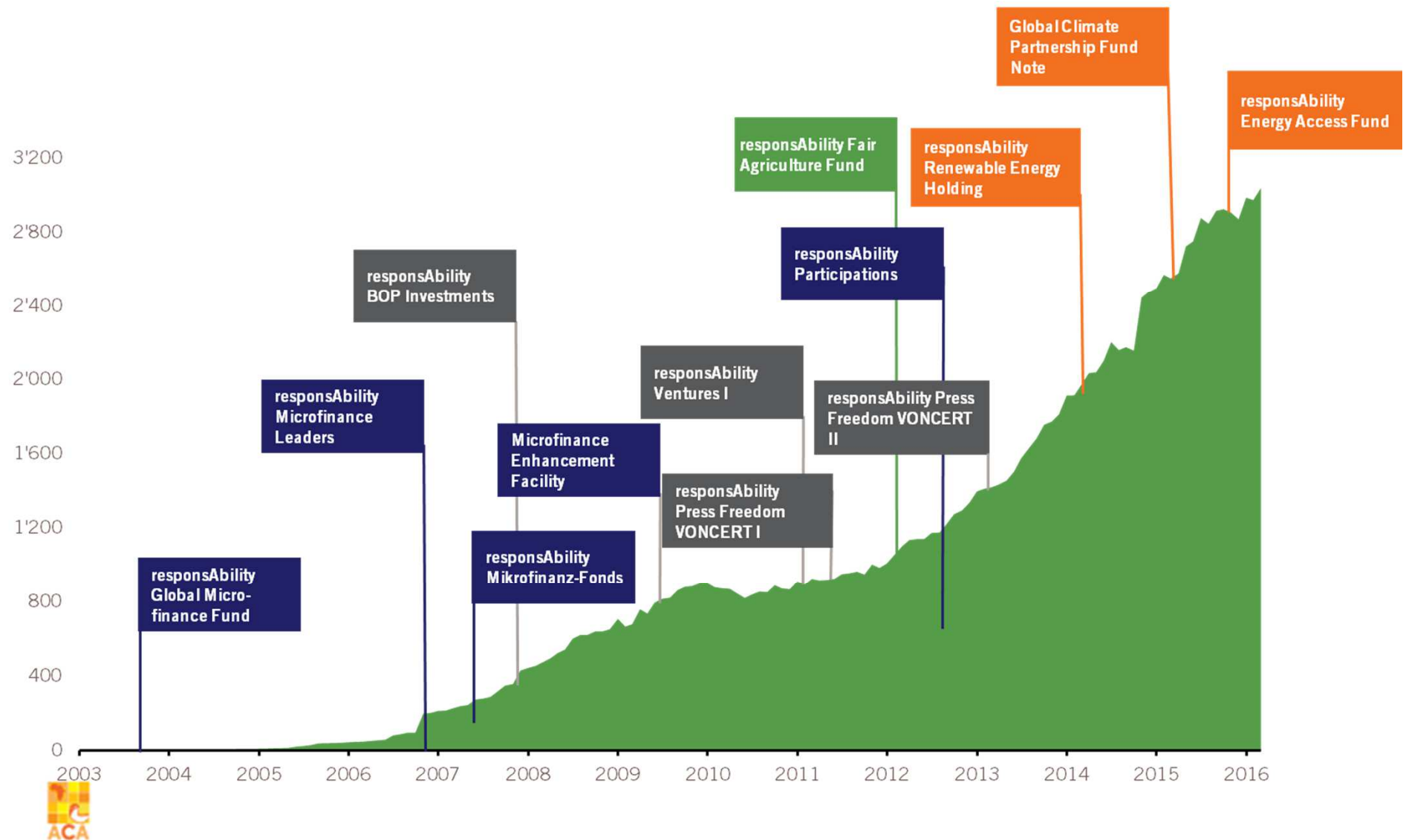
Authorized by the Swiss Financial Market Supervisory Authority FINMA

Debt and equity investments in development-related sectors of emerging economies such as finance, agriculture and energy



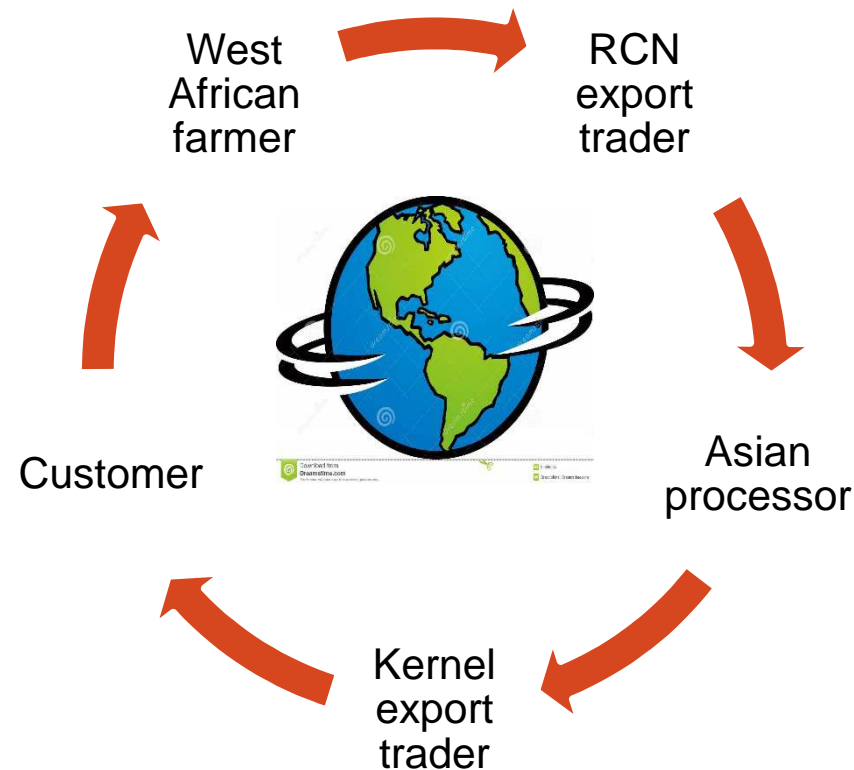
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- Our milestones



## Cashew Nuts – a travel around the world

- One of the only raw material that travels twice around the world



=>High financing needs required for the cycle

=>Processing capacities to be build in producing countries



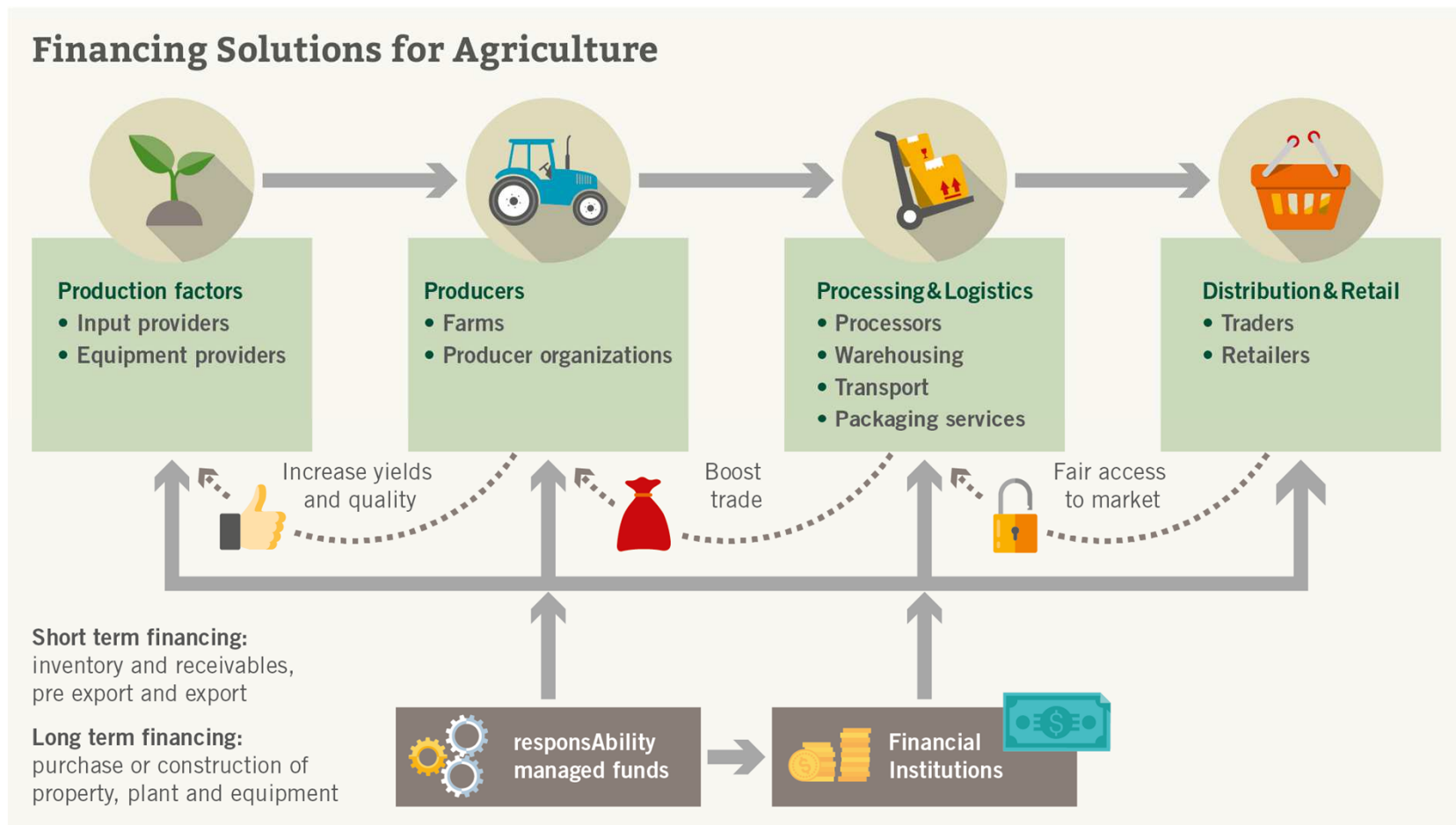
# Responsability Investments and cashew

- A video worth a thousand words



# Responsability Investments added value

- Addressing the whole value chain



# Responsability Investments terms and conditions

- A tailor made solution

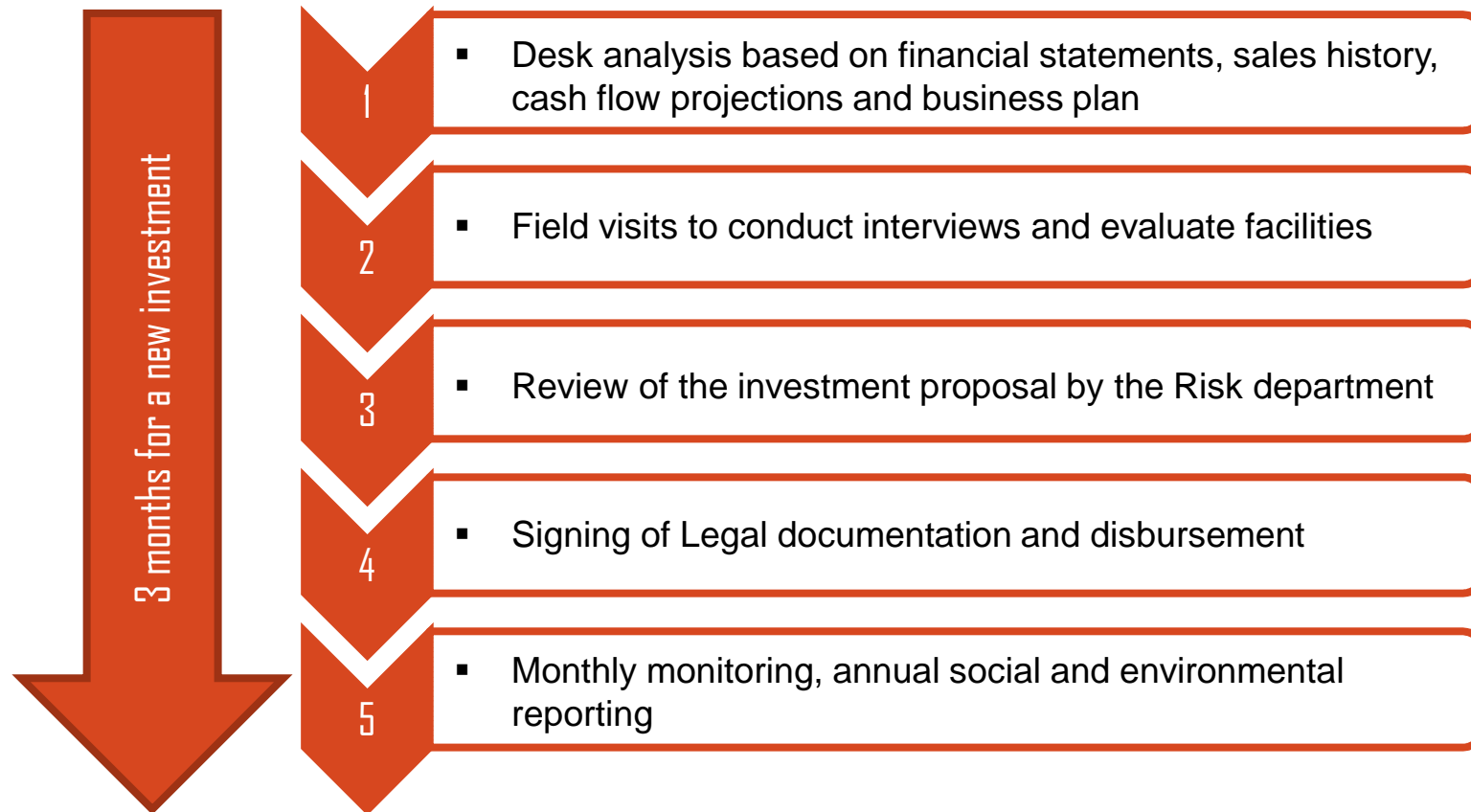


	Working capital	Long term financing
Purpose	Financing of inventory, receivables, advances to suppliers	Construction or acquisition of land, property, equipment
Amounts	Minimum 1 million USD	Minimum 1 million USD
Tenor	Up to 12 months	Up to 7 years
Currency	USD, EUR	USD, EUR
Interest rate	Market rates	Market rates
Collateral	<ul style="list-style-type: none"> <li>▪ Sales contract assignment</li> <li>▪ Floating charge on assets</li> <li>▪ Collateral management agreement</li> <li>▪ Guarantee mechanisms</li> </ul>	<ul style="list-style-type: none"> <li>▪ Pledge on fixed assets</li> <li>▪ Pledge on loan portfolio</li> <li>▪ Trust agreement</li> </ul>



# Responsability Investments process

- Few steps







# Thank You

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