

International Study Visit Programme on Initiatives towards
Enhancing Agricultural Value Chain (AVC) Financing,
Philippine Experience
APRACA, Manila, Philippines



20-26th November 2023

Organised by

Bankers Institute of Rural Development (BIRD), Mangaluru

in collaboration with

**Asia-Pacific Rural and Agricultural Credit Association
(APRACA-CENTRAB)**

Manila, Philippines



Exposure Visit to Philippines – Programme Details

1. Background

Global agri-food systems are witnessing rapid transformation towards higher-value products, stricter food standards, and closer international and vertical integration. Developing countries, in particular, face technical and institutional constraints, potentially limiting their participation in emerging value chains. Value chain represents the sequence of steps and participants involved in the process from production to delivery of a product to market and has to do with linkages generating value for the consumer. Agricultural value chains (AVC) represent organizational structures that enable the transformation of a physical product from input and production, handling, processing, and distribution through the end-product ready for final consumption. As products move through these transformative stages, a number of actors are involved who usually interact either through contractual arrangements (formal/informal) or on the free market. Physical goods flow down the chain until they reach the consumers, while finances flow back up the chain, along with information as value is progressively added at each step of the chain.

International evidence suggests that the development of AVCs and agri-food industries has helped forge the necessary link between the agriculture and manufacturing sectors, which in turn has catalysed the development of broader manufacturing industries by providing material inputs for food-processing, textiles, and biofuels. The agri-food processing sector is also one of the main sources of off-farm rural employment in poor countries, directly and indirectly impacting rural household income through wage employment and spill over effects that increase on-farm agricultural productivity, resulting in greater liquidity to purchase inputs and increased capacity to adopt technologies. It has been found to have positive effects on poverty reduction and empowerment of women in several countries where high-value agro-food exports are produced.

The productivity, efficiency, and depth of AVCs are important elements driving commercial agriculture and agribusiness. The AVC is also influenced by the enabling environment in which it operates. Such enabling environment includes the laws, regulations, policies and other institutional elements, and activities that take place, as well as the availability of support services such as financing, logistics, agricultural extension, and research and development. International experiences have

demonstrated that value chain development can be an important tool for initiatives aimed at improving the performance of agricultural, food, and fibre systems. It has also been amply proven that commercialization of smallholder production through a value chain (VC) approach is a promising strategy to improve rural populations' incomes and livelihood situation by linking producers to processors and markets.

It is in the above backdrop that NABARD, through BIRD, Mangaluru, plans to organise the '**International Training cum Exposure Visit on Agricultural Value Chain (AVC) Financing to APRACA, Manila, Philippines**'. The overseas training programme will be done in collaboration with the Asia Pacific Rural and Agricultural Credit Association (APRACA) and CENTRAB (Centre for Training and Research in Agri-Banking) situated in Manila, Philippines.

2. Programme Objectives

The training programme has been conceptualised with the following specific objectives:

1. Explain the concept of value chain financing in agriculture
2. Understand the regulatory framework and enabling policy Framework of AVC financing – features, models, types of credit products
3. Learn the salient features of Sustainable AVC financing for smallholder agricultural production in the Philippines, extent of participation of small farmers
4. Narrate the initiatives, strategy and best practices in AVC financing in Philippines.
5. List the existing commodity-specific AVCs in the Philippines and delineate the challenges, opportunities and prospects
6. Explain the infrastructure support for AVC development and financing
7. Identify the possibilities of replication of good practices in India for vibrant AVC financing

3. Programme Contents

The programme is envisaged to facilitate learning through interactive methods including interface, discussions and field exposure visits to various institutions involved in and supporting AVC financing in the Philippines. Visit and interactions would be organised with the Central Bank of Philippines, top Agricultural Universal Bank, Private Agricultural Bank, Rural Banks, other allied agricultural conduits and partners deeply involved in AVC financing and Government agencies undertaking credit and marketing programmes in Philippines.

The participants would have opportunity to interact with various stakeholders and practitioners of AVC financing, so as to deepen the appreciation and understanding of the context of AVC, the challenges and limitations involved in operationalising it, as well as the opportunities and prospects.

4. Participant profile / Target group

Senior and middle level officers of RBI, NABARD, SIDBI, State and Central Government, Public and Private sector Commercial Banks, Regional Rural Banks, Cooperative Banks, Small Finance Banks, NGOs, CBBOs, Implementing/ promoting agencies of FPOs (SFAC, NCDC, AFC and NAFED), Producer Organisations, Individuals, Progressive Farmers, MFIs, NBFCs, Faculty Members of various Training Institutions like NIBM, CAB, IIBM, SBIRD, CIBM etc. and Subsidiaries of NABARD.

5. Programme Directors

Shri. R. Ganapathy, DGM/FM & Dr. Sandhya Nagesh DGM/FM, BIRD, Mangaluru.

6. Duration: 7 days.

The programme is slated to be held during 20-26th Nov. 2023. The programme will commence on 20 November 2023 at Manila, Philippines and conclude on 26 November 2023. ***The participants shall plan their travel accordingly to reach Manila on 20th November 2023, ideally between 3:00 – 5:00 PM Manila time, and leave on 26th November 2023.*** The preferable port of departure is Mumbai.

During the programme, participants will visit and interact with different agencies including Regulatory body of Philippine Banking System, Universal commercial Banks, Rural Bank and allied Practitioners implementing Successful Agri Value Chain Financing in Philippines for first hand learning about the various activities / sectors. The detailed day-to-day programme schedule will be communicated shortly.

7. Nomination

Suitable nominations from potential stakeholders are invited for the programme. There are a maximum of 25 seats for the programme on **‘first come first served’** basis. Nominations may be sent to the Joint Director, Bankers Institute of Rural Development, Behind Women’s Polytechnic, Krishna Nagar Road, Bondel, Mangaluru – 575 008 or by e-mail to: bird.mangaluru@nabard.org with copy to

r.ganpathy@nabard.org and sandhya.nagesh@nabard.org. The last date for nomination/substitution/cancellation requests is **20th October 2023**.

8. About BIRD, Mangaluru

Bankers Institute of rural Development (BIRD) is an ISO 9001:2015 organisation established in November 1984 by National Bank for Agriculture and Rural Development (NABARD), the apex financial institution for agriculture and rural development in India. The mission of BIRD, Mangaluru is centred on capacity building of the Human Resources of Rural Financial Institutions and other organizations involved in Agriculture and Rural Development by providing relevant need based Quality Training and Development Interventions. BIRD, Mangaluru caters to the capacity building, awareness creation and sensitisation needs of the officers of Regional Rural Banks (RRBs), Cooperative Banks, Commercial Banks and Government/Non-Government Organisations across the country, so as to make them financially strong, managerially efficient and organizationally vibrant on a sustainable basis for deepening rural credit. As part of its capacity building initiatives, BIRD also organises well-structured customised training programmes, designed and tailor-made to suit the specific requirements of the client institutions.

9. About APRACA

APRACA is a non-government international organisation of rural and agricultural finance that helps promote productivity, inclusive growth, self-reliance and welfare of rural poor in the Asia-Pacific region. The General Secretariat of APRACA is at FAO, Regional Office for Asia and the Pacific (FAO-RAP) premises in Bangkok, Thailand. There are 89 APRACA institutional members from 24 countries, among them, 14 institutions are from India, covering RBI, VAMNICOM, IBA, Department of Cooperation, Ministry of Agriculture and Farmers' Welfare, Government of India, NABARD, NAFSCOB, SBI, BASIX Special Enterprise Group, YES Bank, Samunnati Group etc.

Realizing the need for a regional institution for research and training in rural finance and banking, APRACA spearheaded the formation of the Centre for Training and Research for Agricultural Banking (CENTRAB). Launched in Manila, Philippines, on June 19, 1989, CENTRAB serves as APRACA's training and research arm. CENTRAB aims to formalize existing informal arrangements to stimulate and facilitate cooperation in the area of training and research and promote better understanding of

financial, monetary, banking and economic development issues, particularly as they relate to agriculture and rural areas. APRACA CENTRAB has a virtual treasure trove of development initiatives, model-building experiences and best practices ready for documentation, analysis and replication.

10. Programme Fee

- i. **The programme fee per participant:** The programme fee, all inclusive, will be as under.

Sl. No.	Particulars	Programme fee (Rs.)	Programme fee with Early BIRD Discount (Rs.)
1	Programme fees	1,90,000	1,80,000
2	GST @ 18 %	34,200	32,400
3	Total	2,24,200	2,12,400
4	Last Date for receipt of nomination	20 Oct. 2023	10 Oct. 2023

- ii. **Last date of submission of Nominations:** - Nominations may be submitted in the prescribed nomination form with full fee latest by **20 October 2023** to BIRD, Mangaluru.
- iii. **Early BIRD and group discount:** - An early BIRD discount of Rs.10,000/- per participant will be available provided the nomination, with complete fee, is received by BIRD latest by 10 October 2023. A group discount of Rs.10,000/- per participant will also be available if any agency / institutes nominate minimum 4 participants by 20 October 2023. Only one discount, either early BIRD discount or group discount, will be provided.
- iv. **Cancellation and Refund Policy:**

Sl. No.	Particulars	Cancellation Fees
1	Confirmed nomination cancellation request received by BIRD by 5 PM on 26 October 2023	25 % of fees paid + GST thereon
2	Confirmed Nominations cancelled after 5 PM on 26 October 2023	100 % of fees paid + GST

- v. **Inclusions:** The fee **INCLUDES** all program related costs at Philippines (field visits including interactions with experts), lodging (on single occupancy basis in 4 star deluxe room) and boarding (breakfast, working lunch & dinner only) at Philippines.
- vi. **Exclusions:** The fee **DOES NOT INCLUDE** Domestic and International Air Fare, Visa Charges, Passport Fees, Overseas Travel/Medical insurance,

laundry, telephone, portage, and excess baggage. These are to be borne by the nominating institutions/participants themselves.

11. Fee Remittance: The participation fee can be remitted on - line (NEFT / RTGS etc.)

The bank details for payment are furnished below:

Name of the Institute	Bankers Institute of Rural Development
PAN No.	AAACT4020G
GSTN	29AAACT4020G2ZM
Name of the Bank	ICICI Bank
Account Name	NABARD-RTC
Account No.	001405007777
IFSC Code	ICIC0000014
Type of Account	Current
Branch Name	Mangalore-P M Rao Road Branch

12. Visa Requirements:

It shall be the responsibility of the nominated participant to fulfil all the necessary formalities for obtaining visa and overseas medical/travel insurance, well in time for joining the visit.

To apply for Philippines visa, the passport must have at least 6 months validity counting from date of arrival and at least two blank pages left for new stamp. Application for Philippines visa (either downloaded from website of Embassy / Consulate or obtained from there in person) can be submitted through Philippines Embassy along with required documents & processing fee. It may also be noted that the nominated participants may be required to make personal appearance at the Philippines Embassy, if required for getting the Visa issued.

13. Other Terms and Conditions:

- a. **Medical Facilities to Participants:** We wish all the participants a very pleasant stay & good health during their visit to Philippines. However, we would like to request you not to depute such persons for the programme, who are suffering from serious ailments. Further, in case any participant falls sick during the course of the programme and requires specialist attention/ hospitalization, medical facilities may be arranged by BIRD/Host Institution, but all the expenses incurred by BIRD, Mangaluru in providing medical care shall have to be borne by the nominating institution/participant concerned.
- b. **Substitution of nominations** shall be done at the sole discretion of BIRD, Mangaluru. Requests for substituting nominations, if accepted, shall also entail the payment of such additional costs as may be incurred by BIRD, Mangaluru to facilitate the request. However, substitution of nominations shall be permitted only till 20 October 2023.
- c. BIRD, Mangaluru shall not be responsible in case, the nominated participant is not able to undertake the visit due to reasons like passport not in order, visa not issued,

etc. even in such circumstances, the policy of charging cancellation fees as indicated above shall apply.

- d. In the unfortunate event of any of the nominated participants losing their travel documents (Passport, Visa, Air Tickets, etc.) during the course of the program, BIRD Mangaluru may, without recourse, co-ordinate with the local host, for providing location-based travel-assist/alternate arrangements. However, all costs in this regard will have to be borne by the nominated participant /nominating institution.
- e. BIRD, Mangaluru shall not be responsible if any of the scheduled program, as per the itinerary, gets cancelled due to circumstances beyond its control like natural calamities/terrorist attacks / accidents/missed flights, etc.

For further enquiries, please feel free to contact

Dr. Sandhya Nagesh Deputy Gen. Managers/Faculty Member Email: sandhya.nagesh@nabard.org Phone: 0824-2888507 Mobile: 9446478742	Shri R Ganapathy Deputy Gen. Managers/Faculty Member Email: r.ganpathy@nabard.org Phone: 0824-2888508 Mobile: 9482534158
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Nomination Form

Training - cum - Exposure visit to Philippines On
*"Initiatives towards Enhancing Agricultural Value
Chain (AVC) Financing, Philippine Experience"*
(November 20-26, 2023)



GIVEN NAME (in capital letters as appearing in passport)

.....

SURNAME (in capital letters as appearing in passport)

.....

Date of birth: Date Month Year

Sex: Male Female

Passport Details: Passport No:
[Pl. attach self - attested copy of passport pages containing personal information]

Place of issue: Date of Issue.....

Valid up to:

Whether the passport has ECNR endorsement: Yes No

Educational/Professional Qualifications:

.....

Employer & Office Address incl. Name and phone number of contact person:

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Present designation:.....

Address for correspondence:

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Recent
Passport Size
[35 mm x 45
mm]
Colour photo
on mat paper

Emergency Contact Name / Number:

.....

Telephone No: Office Residence

Mobile:

e-mail:

Participant's Signature

**Signature and seal of
Head of the Sponsoring Organization
or Head of Dept./ Authorized person**

Details of fee paid:

On-line transfer.....

Date..... Amount Rs.....

Name of the Bank/Branch/UTR Number.....

(The duly signed nomination form must reach us latest by 20 Oct. 2023)

Please e - mail your nomination form to:

**bird.mangaluru@nabard.org with copy to sandhya.nagesh@nabard.org
and r.ganpathy@nabard.org**



**Bankers Institute of Rural Development,
Krishna Nagar Road, Behind Govt. Womens Polytechnic, Bondel,
Mangaluru – 575 008
KARNATAKA STATE
Phone (O) - (0824) – 2888504, 2888509, 2888517, 2888516**

**Please contact us for any further details
R Ganapathy, 0824 2888508 & 9482534158
Dr. Sandhya Nagesh, 0824 2888506 & 9446478742**

