Partnering on Food Value

Knowledge, Network, Solutions

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Earth’s pin code is changing...
4 Global Challenges Food Security

Relevance

Economical

Societal

Building blocks

Increase the availability of Food

Improve access to food

Stimulate balanced nutrition

Enhance stability

Contribution

Rabobank

Access to finance

Access to knowledge

Access to networks

Because...

Together x Sustainable = Stronger
More with less

Increase food production...

...and halve the ecological impact
Food loss is a key issue - do we know our value chain

Opportunities are around – if we look for them

**Global greenhouse gas emissions (Gt CO2-e)**

China: 10, USA: 5, Food loss: 2

**Global land area (billion hectares)**

Russia: 1.5, Food loss: 0.5, Canada: 1

**Global bluewater consumption by agriculture (cubic km)**

Food loss: 300, India: 250, China: 200

Source: FAO, 2013; Rabobank, 2014
Food loss – throughout the supply chain

In developed regions: much by consumer (‘waste’);
In developing regions: much in supply chain (‘loss’)

Food loss and waste per capita (kcal/day)
Rabobank’s view in co-creating the value

- Stimulate innovation and sustainability among entrepreneurs
- Fueling societal debate
- Connecting entrepreneurs
- Facilitating frontrunners and sustainable projects from a banking perspective
Sustainable banking
Financing with a positive impact on society

Total
€ 22 bn

€ 8.9 billion
companies with a sustainability label

€ 1.5 billion
Green Loans

Rabo impact loan for frontrunners in sustainability in conjunction with the European Investment Bank (EIB)

3 themes to make society more sustainable together with our customers and partners:

- Energy
- Housing
- Circular economy
How Does It Work

Client Photo on Frontrunners:

1. Sustainability Strategy
2. Transparency & Reporting
3. Supply Chain
4. Business & Investment Scheme
5. Sustainable Leadership Label
Financing options

Subsidy
- Not for commercial projects
- High administration

Outside Investors
- Available for VF as a separate entity
- High interest rate (8-12%)
  - Less autonomy

Regular Loan
- Not available for VF as a separate entity

Impact Loan
- Lower interest rate
  - Using the Rabobank network