



Fostering Access to Finance for Small-Scale Entrepreneurs with RuralInvest

Fermin Dibarbouré

FAO

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FAR2024

Training in agricultural and rural finance



Useful information



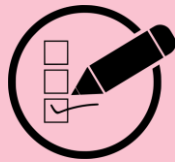
❑ The webinar will last a **maximum of 90 minutes**.



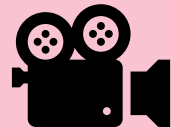
❑ The **microphones will be muted** to prevent background noise.



❑ You can submit your questions via **chat**, and the moderator will forward them to the speaker.



❑ During the webinar, you may be invited to respond to a **poll** with a click.



❑ This webinar will be **recorded**, and the link to the recording will be available on the platform calendar on the day of the event.

If you prefer not to appear in any images used for communication purposes, please contact far@ada-microfinance.lu.

Outline



- ❑ Why RuralInvest?
- ❑ More than just a software
- ❑ Components of RuralInvest
- ❑ RuralInvest business plans
- ❑ RIV features 2022 - 2024
- ❑ Demonstration

Why RuralInvest?

Why RuralInvest?

Over 80% of the world's food

in value terms is produced by family farming (FAO and IFAD, 2019).

80% of the extreme poor

live in rural areas (Global Food Policy, 2019).

Less than 10% of smallholders

have access to finance (IFC, 2014).

We aim to **create the conditions** for SMEs to **receive financing** for their business proposals by **developing the capacity** of the different actors involved.

Who do we support?

Who do we support?

We **link the different actors involved** in the financing **with the same approach**: both entrepreneurs and financiers **speak the same language** and understand each other.

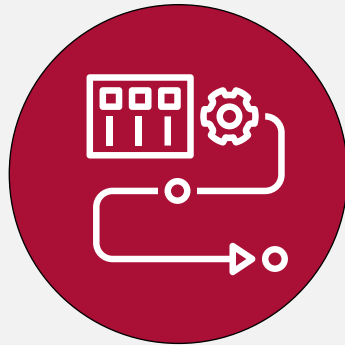


More than just a software

More than just a software

RuralInvest is a Capacity Development for Investment initiative of the FAO Investment Centre, specially designed to support all the actors involved in the decision-making and financing process of small-scale agriculture.

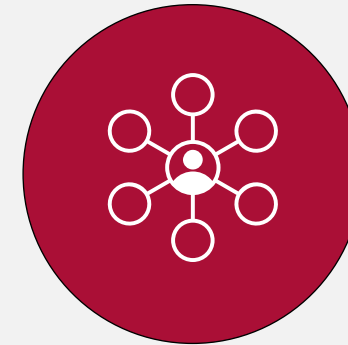
RuralInvest comprises three key elements that distinguish it as a suitable approach for facilitating grant and matching grant mechanisms.



Methodology



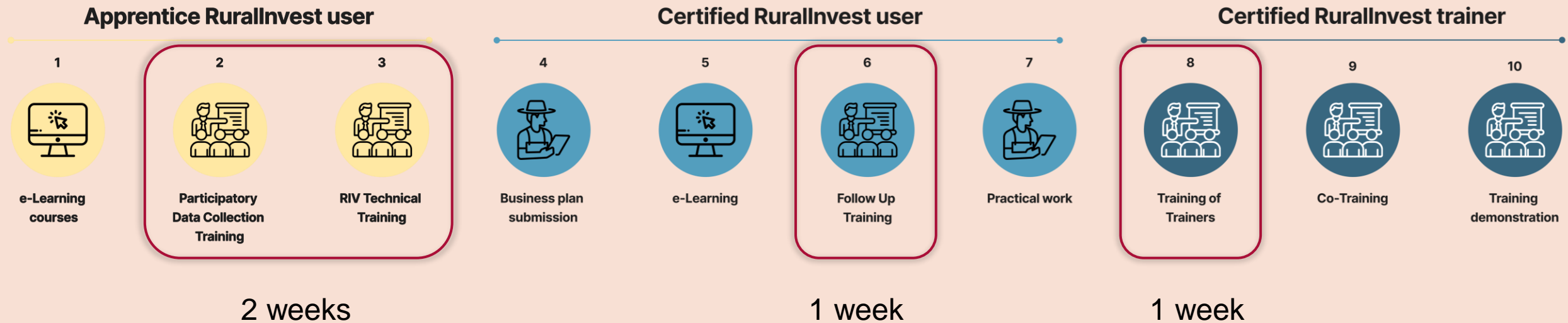
Toolkit



Network

Components: Methodology

Learning path with a “blended approach” combining e-learning, face-to-face and practice in the field.



Components: Methodology

3-step analysis learnt during the training allows the preselection of solid proposals and the development of a bankable business plan, owned by the entrepreneur

INVESTMENT IDEA

A precise idea and organised information

- Entrepreneur detailed her/his idea and its justification
- First results
- Information available and verified

BUSINESS CONCEPT

Quick feasibility analysis of the investment idea

- Analysis of one year in full production
- Net annual income
- Time to recover the investment

BUSINESS PLAN

Detailed profitability analysis of the investment idea

- Multi-year analysis
- Cash flow (annual and monthly)
- Working capital requirement
- NPV & IRR
- Income statement indicators

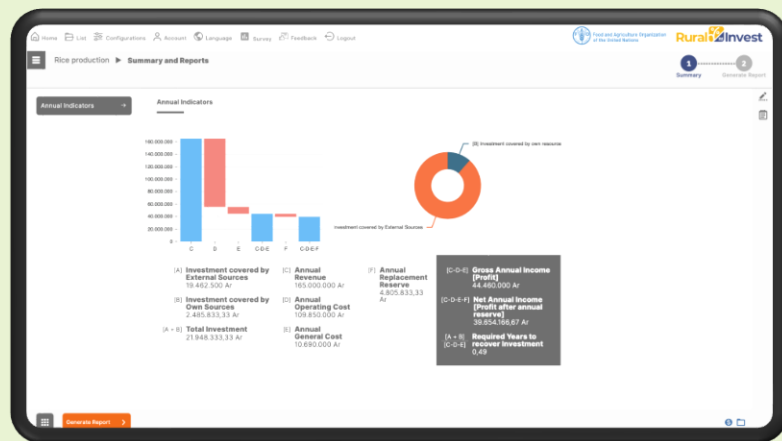
Components: Toolkit

Software: allows to produce professional business plans with a user-friendly interface

- Open source
- Free of access
- Mac and Windows (Android is coming soon)
- Works offline and online for collaboration

Didactic materials: facilitate the understanding of all the aspects of a business plan

- E-learning courses
- Tutorials
- Manuals
- Guides

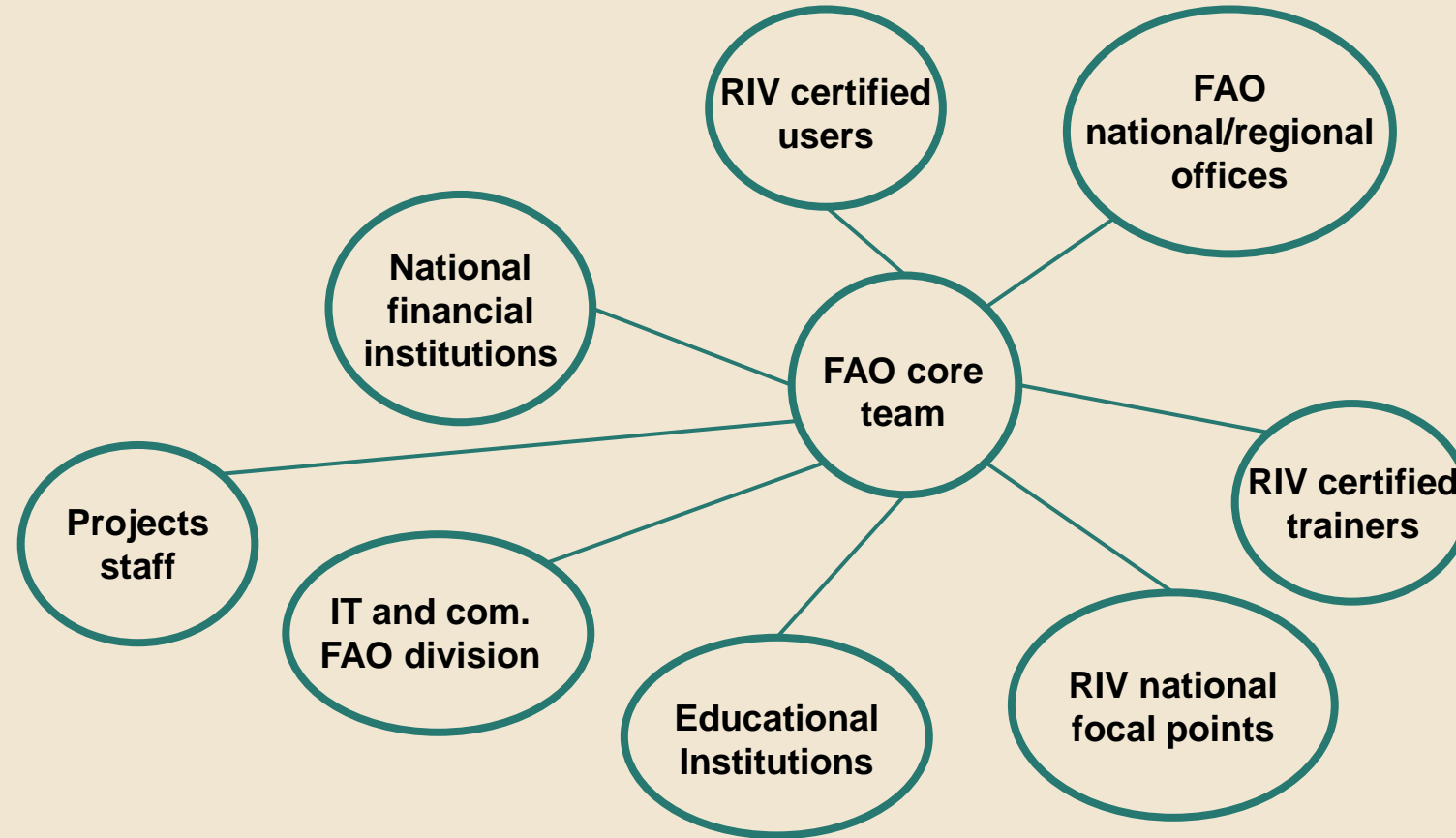


The screenshot shows an e-learning course titled 'Creating a business concept for the mango orchard investment idea'. It includes a text box with instructions, a cartoon character, and a diagram of operation costs:

- operation cost
- 300 kg
- 100 lt
- 80 units
- UNIT OF REFERENCE: 1 piglet

The screenshot shows the cover page of the 'RURALINVEST20 USER MANUAL'. The title is 'RURALINVEST20 USER MANUAL' and the subtitle is 'User guide for the RuralInvest software'. The cover features a photo of people using the software and the FAO logo.

Components: Network



CFI support for the use of RIV

- ❑ Basic training for 25 technicians - 3 trainers
- ❑ Refresher training and certification - 3 trainers
- ❑ 25 technicians can support the development of around 100 business plans/year
- ❑ Potentially to be included: training for people reviewing business plans: Project and/or Banks
- ❑ National monitoring: 1 full-time person - 1 year
- ❑ International monitoring CFI: 2 weeks/year

Some results for 2022-2024

RIV features 2022 - 2024

12,000+ learners on the FAO e-learning academy
1,000+ people trained
2000+ people have downloaded RIV20 in 2 years

Projects

12 projects in 13 countries are using RIV and have disbursed **USD 39 million in grant**. The projects have invested **USD 1,163,638 in RuralInvest training**.

1

2

National funds

The National Agriculture Fund (FDA) of the Ministry of Agriculture in Madagascar uses RIV at the national level managing around **USD 40 million/year**.

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Universities

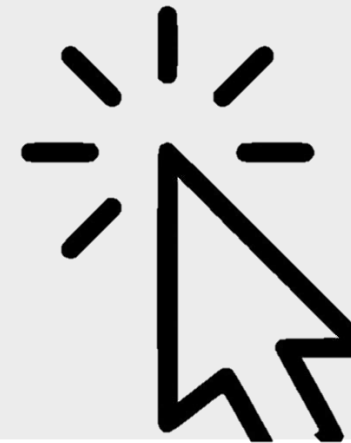
Collaboration started with **4 universities** to establish a network of training institutions deploying RIV

National financial institutions

Around **15 financial institutions** have been exposed to RIV in different projects and countries. **USD 9 million disbursed in loans**.



Demo of the software RIV20



Thank you

Dank u

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Danke

Grazie

Merci



Fermin Dibarboure

FAO

CFI-ruralinvest@fao.org

Obrigado

Gracias

