Partnering on Food Value

Knowledge, Network, Solutions

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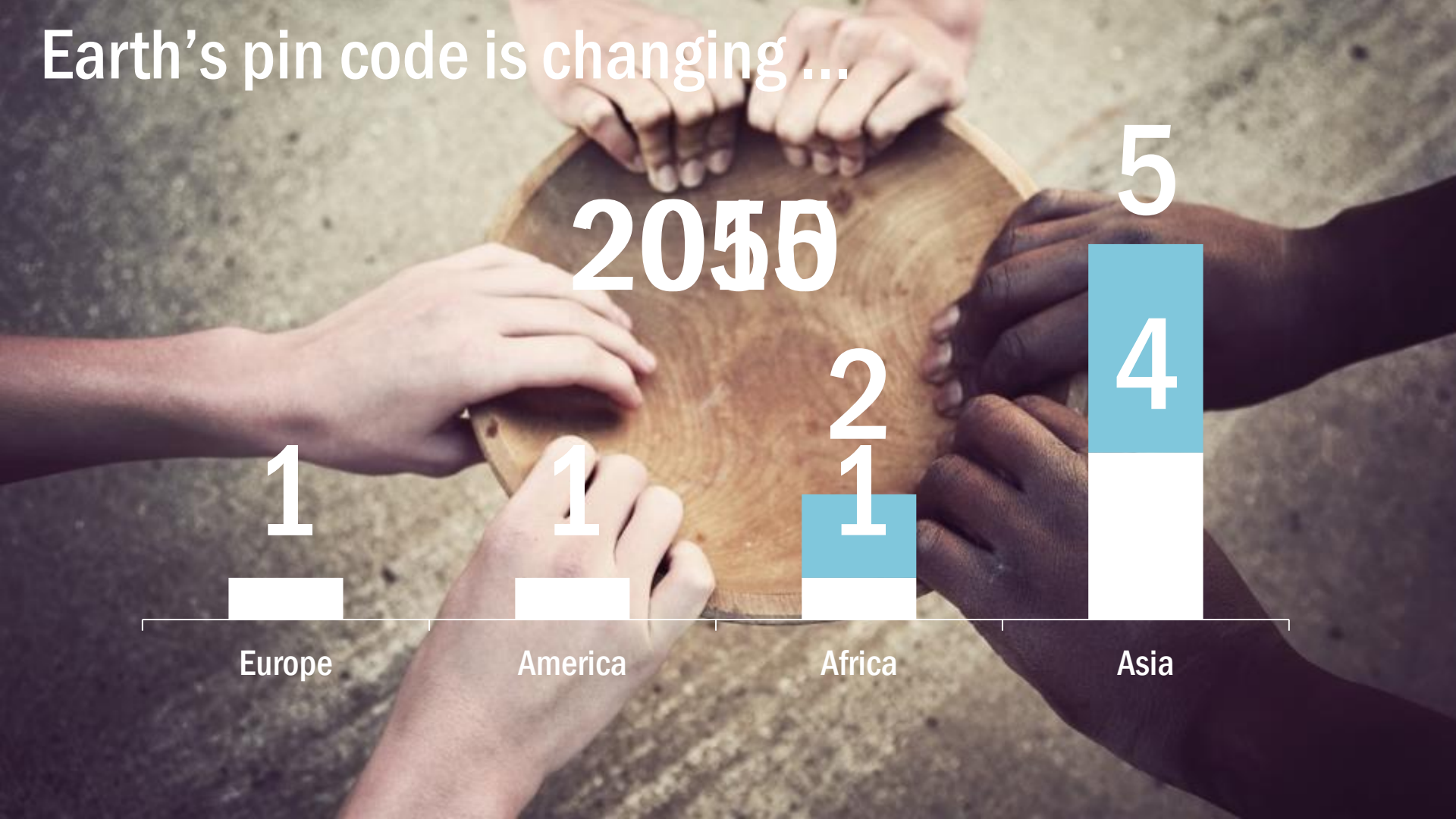
Earth’s pin code is changing ...



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...

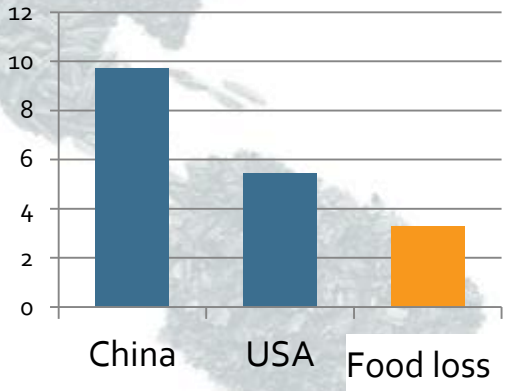
...and halve the ecological impact

Food loss is a key issue - do we know our value chain

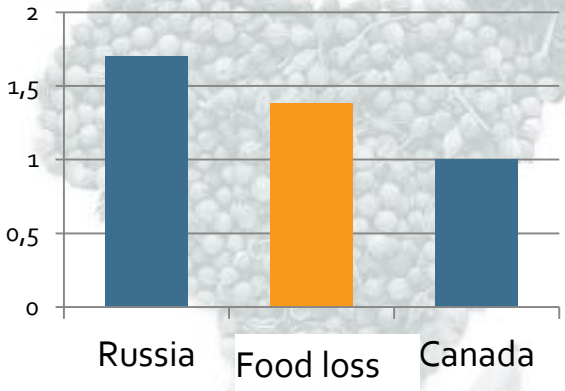
Rabobank

Opportunities are around – if we look for them

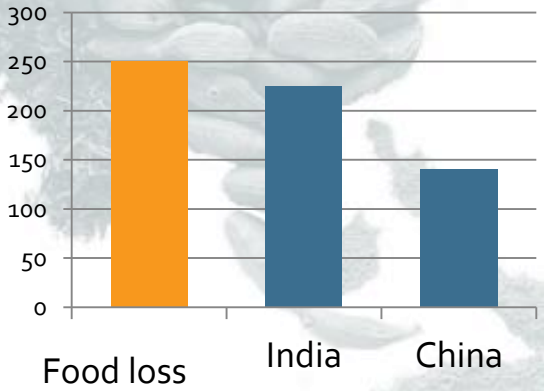
Global greenhouse gas emissions (Gt CO2-e)



Global land area (billion hectares)



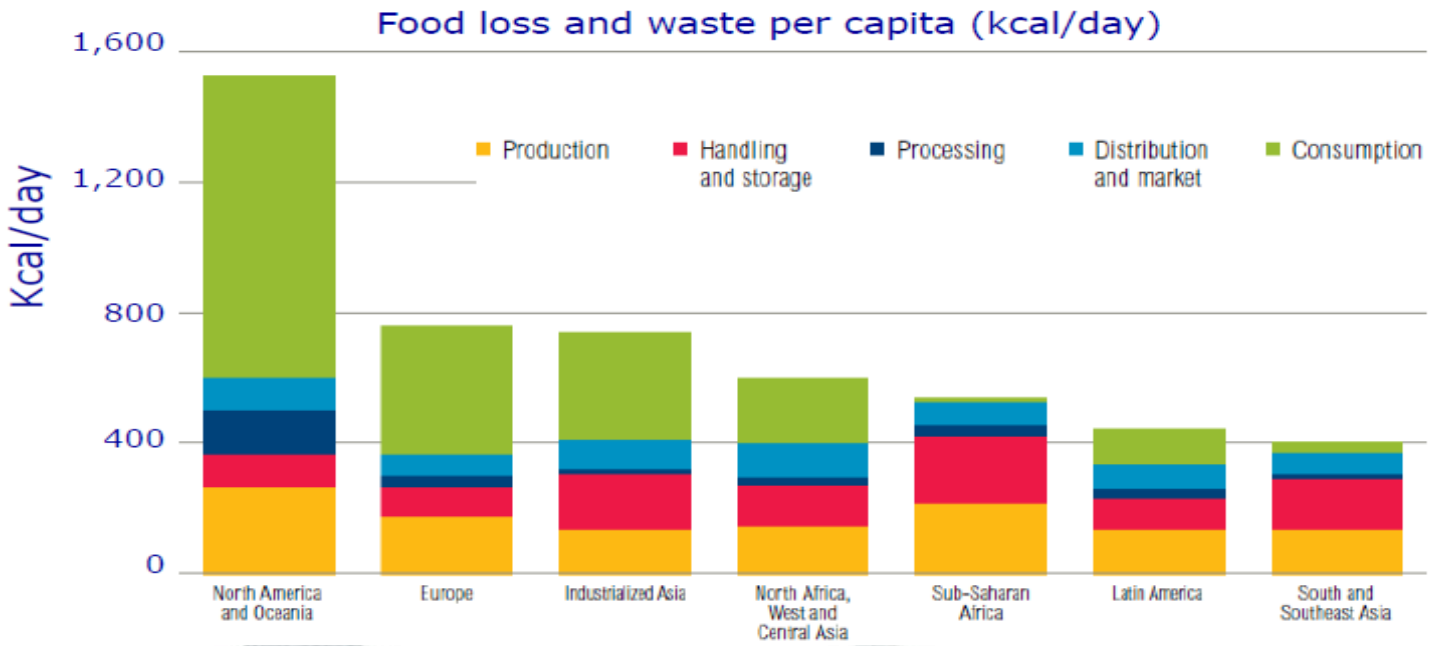
Global bluewater consumption by agriculture (cubic km)



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')



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

Access to finance

Access to knowledge

Access to networks

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 Impactloan NEW!

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

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VERSPILLINGS
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Business Model

Supermarkets | Business Catering | Events | Semi-finished

Farmers | Processors | Wholesale | Retail

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Financing options

Subsidy	Outside Investors	Regular Loan	Impact Loan
• Not for commercial projects • High administration	• Available for VF as a seperate entity • High interest rate (8-12%) • Less autonomy	• Not available for VF as a seperate entity	• Lower interest rate • Using the Rabobank network