



- ❖ FWWB, India was promoted in 1982, as an affiliate of Women's World Banking
  - ❖ Operate as an 'Apex' to build a strong network of institutions providing financial services to low income household women
  - ❖ FWWB has reached out to more than 300 Micro Finance Institutions
  - ❖ FWWB has been providing capacity building support to MFIs
  - ❖ Current programs
    - ❖ Agriculture finance
    - ❖ Solar Energy- Water and Sanitation
    - ❖ Capacity building (FPOs, Entrepreneurs)
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# Agri Finance program

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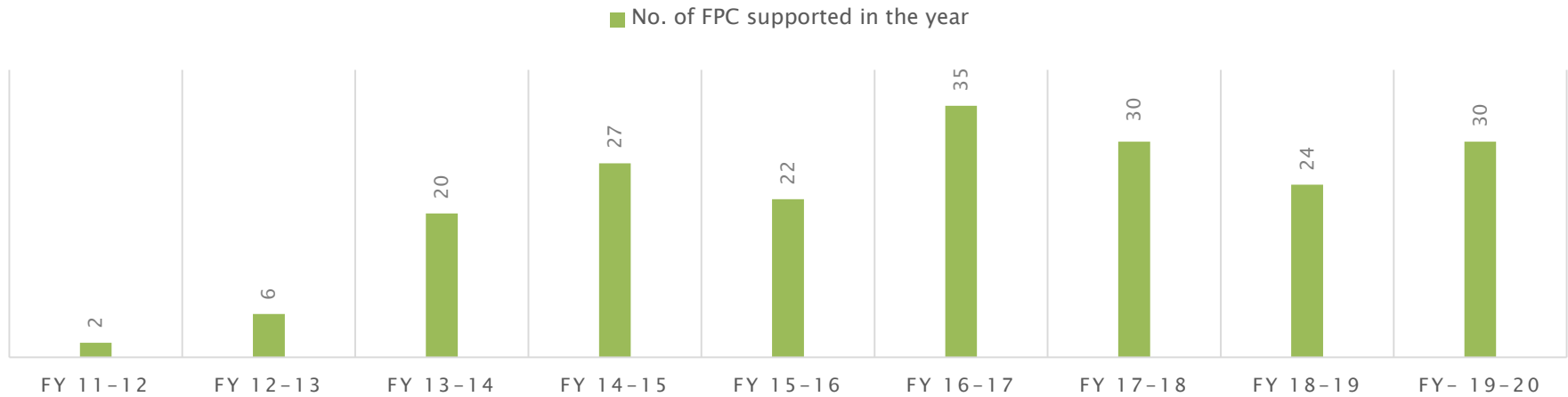
- ❖ In 2007, FWWB started financing agriculture cooperatives from own fund. Viewing the success of the cooperatives with the agri loans, FWWB further expanded the Program in 2011.
  - ❖ In 2011, with loan support of Ford Foundation started financing Farmer Producer Organizations (FPOs)
  - ❖ FWWB managed to mobilize funds from HIVOS , NABARD and NABKISAN.
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- **Current activities**
- Credit support to FPOs (Farmer Producer Organizations) –
- Current partners 32 with portfolio of Rs. 22.74 crore as on Feb 20
- Technical assistance to FPOs – current partners 32
- **Credit support to FPOs**
  - Legal entity: FPCs/Societies/Cooperatives
  - Purpose: Working capital (Procurement of produce from farmers/purchase of Agri inputs), loans to member farmers of the FPOs for diversification of income and activities of the FPOs.

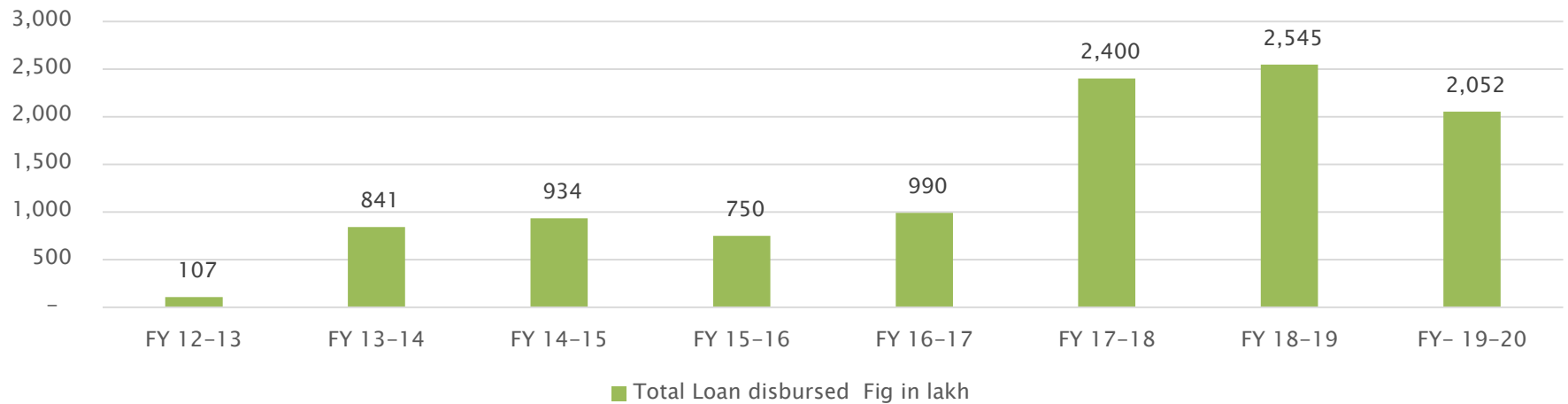
Cumulatively, we have provided loan support of INR 106.98 crore to 105 FPOs. out of which 84 are FPCs, 14 are cooperatives/MACs and 8 are section 8/ Pvt companies

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## NO. OF FPOS SUPPORTED



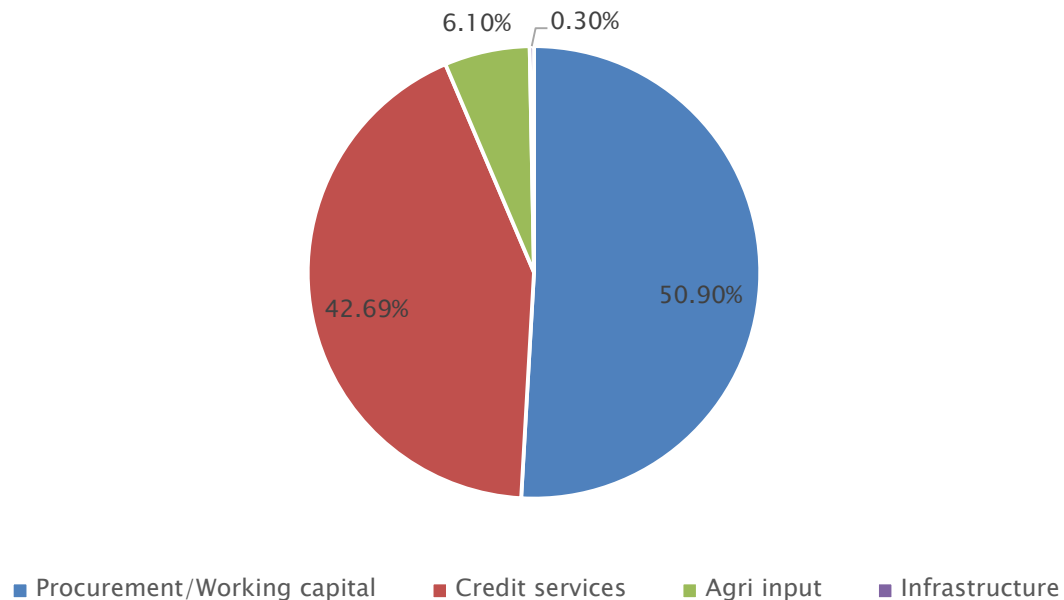
## Total Loan disbursed



# Legal entities

Legal entities	No. of org
Farmer Producer Companies	84
Cooperatives/MACS	14
Sec 8 Company/Pvt limited	8
<b>Total</b>	<b>106</b>

Loan utilization



# Impact

- Till now FWWB has supported 106 organizations they have member base of more than 60,000, among which around around 28,000 are women members.
- Details of farmers supported in last two financial years

No of farmers	10,819
Quantity procured (QTL)	71,344
Major commodities	Soya, wheat, pulses
No. of loans disbursed	7,858

# Challenges

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- Since these are nascent and emerging organization they don't have healthy financials.
  - Uncertain business
  - Lack of linkages with formal financial sectors like banks.
  - Issues with governance and legal compliances.
  - Lack of clarity in business plan, either made by consultant or by promoter.
  - Lack of robust accounting, operational processes and monthly information system.
  - Awareness and involvement of board members is very low in most of the organizations.
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# Learnings

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- FPOs required strong hand holding support in day to day operations
  - Governance of FPOs need to be strengthen
  - Timely disbursement of loan is essential
  - It is recommended to provide short term loan for one season which will reduce the credit risk
  - FPOs are not priority of auditors and company secretaries which leads to delay in ROC compliances
  - FPOs are not ready to implement credit activities
  - Staff attrition rate is very high, need to develop local resources
  - NGOs and promoters should have clear exit strategy
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# Capacity building initiatives

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- FWWB believes that any community based organizations can not become sustainable until you provide them credit plus capacity building services.
  - FWWB is closely working with 3 promoting agency from Tamil Nadu, Karnataka, Andhra Pradesh and Telanagana.
  - FWWB is supporting 31 FPCs located in southern region
  - We are providing support in following areas
    - Strategic business planning
    - Governance
    - Accounting and MIS
    - Cultivation of traditional crops
    - Climate change adaptation
    - Institutional linkages
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# Capacity building initiatives

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- Established agri facilitation centre in Tamil Nadu covering 12 FPCs, the centre is handholding them in accounting, audit, legal compliances and marketing
  - The aim is to provide technical assistance and long term hand holding to FPCs in the areas of accounting, marketing, governance, strategic business planning, ROC compliances
  - This is the pilot project, we are aiming to established more facilitation centers in the country.
  - Conducted trainings, workshops on governance, financial management and strategic business planning of FPOs
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# Impact

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- We are in process to prepare detailed impact study of our capacity building initiatives. However, till now we have observe following changes.
    - Awareness of board members has increased
    - Improvement in accounting and MIS
    - FPCs are adhering to ROC compliances
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# Milch animal supported through FWWB loan



# Procurement activity

