



**YOMA BANK**

The Responsible Bank.

# Agribusiness Financing in **MYANMAR**

# Key Players In Agriculture Business



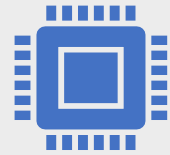
Farmers



Input Suppliers



Brokers



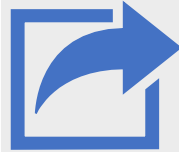
Millers/  
Processors



Manufacturers



Traders



Exporters

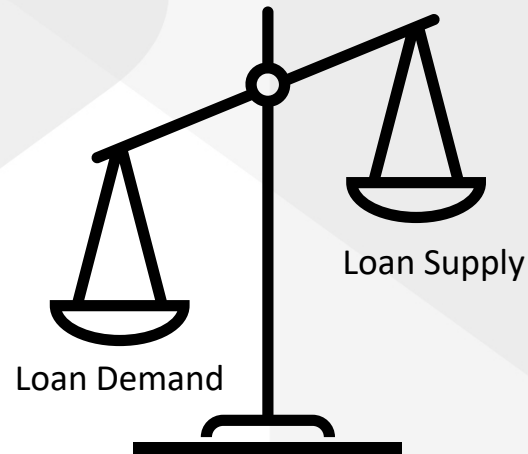


# Access to Finance Options for Agri Businesses

1. Myanmar Agricultural Development Bank (MADB),
2. Microfinance Institutions (MFIs),
3. Financial cooperatives,
4. Informal Money-Lenders,
5. NGO/INGOs
6. Commercial Banks



- Size of Loan – small
- Un-match seasonality
- High interest rates
- Difficult to assess credit worthiness
- Lack of records
- Lack of bankable collateral



**HUGE GAP of  
FUNDINGS**

**Big Potentials  
to create  
different  
financial  
products**

# How the Commercial Banks are Lending to Agri- Businesses



- ✓ SECURED LOAN
- ✓ LOWER INTEREST RATE
- ✓ REQUIREMENTS OF COLLATERALS



- ✓ UN-SECURED LOAN
- ✓ RISK PREMIUM INTEREST RATE
- ✓ NON – REQUIREMENT OF COLLATERALS



Financial Transactions  
or Records



Related Business  
Documents



# What are Our Agri Financing Products

- Seasonal Credit Facility
- Agri Payable Financing
- Agri Receivable Discounting
- Agri Inventory Discounting

**Short-term Working Capital Loan,  
Seasonality base**







# How we are assessing the Credit?

- Existence and Experience of the Business
- Business Related Documents (e.g tax, license, permit, etc)
- Business Related Financial Records
  - Sales vouchers / Sales Ledgers
  - Purchase vouchers / Purchase Ledgers
  - Bank Statements
  - Financial Statements

Thank you!

