



Tha Bar Wa
A sustainable future for industry

Tha Bar Wa

Case Study: Working with Banks

Catalysing Sustainable Water and Energy Management

in the Food and Beverage Industry

in the Ayeyarwady River Basin

switchasia
GRANTS PROGRAMME



Funded by
the European Union

Implemented By



S Finanzgruppe
Sparkassenstiftung für
internationale Kooperation



MFPEA
Myanmar Food Processors &
Exporters Association



Core Issue: Banks don't do Green Finance

Banks (have to)
maximise profits



Programme
has to
increase
profits



Increase earnings

Reduce costs

Reduce risk



Involving banks in green lending

(Green) SME lending as a new field of business with huge potential

Helps to build (internal) capacity

Why would a commercial bank want to participate?

Technical support on energy efficiency and waste water management

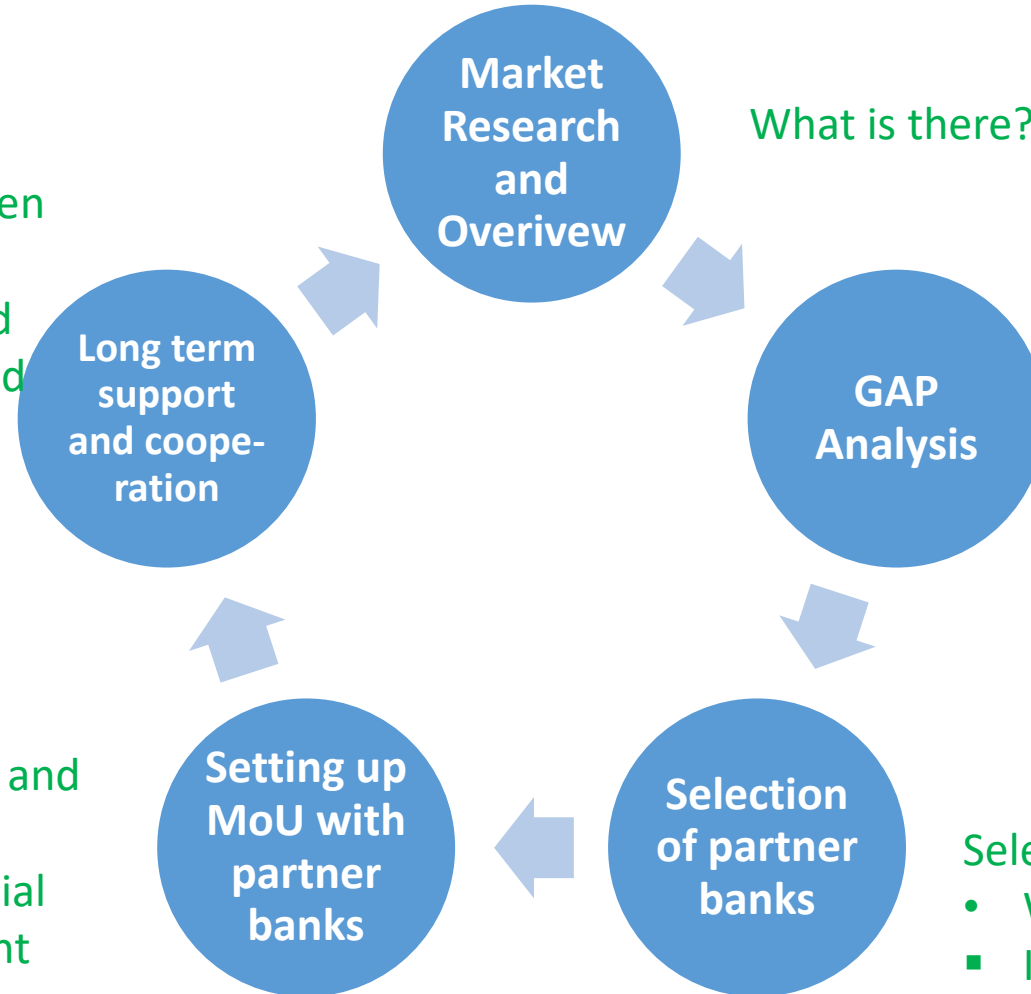
Good publicity - eventually access to cheap international funding



Involving banks in green lending

- Provision of technical assistance in setting up green SME lending
- Training of loan officers and middle management off and on the job
- Product Development
- Linking to suppliers

- Defining rights and obligations
- Signing as official marketing event



What is there?

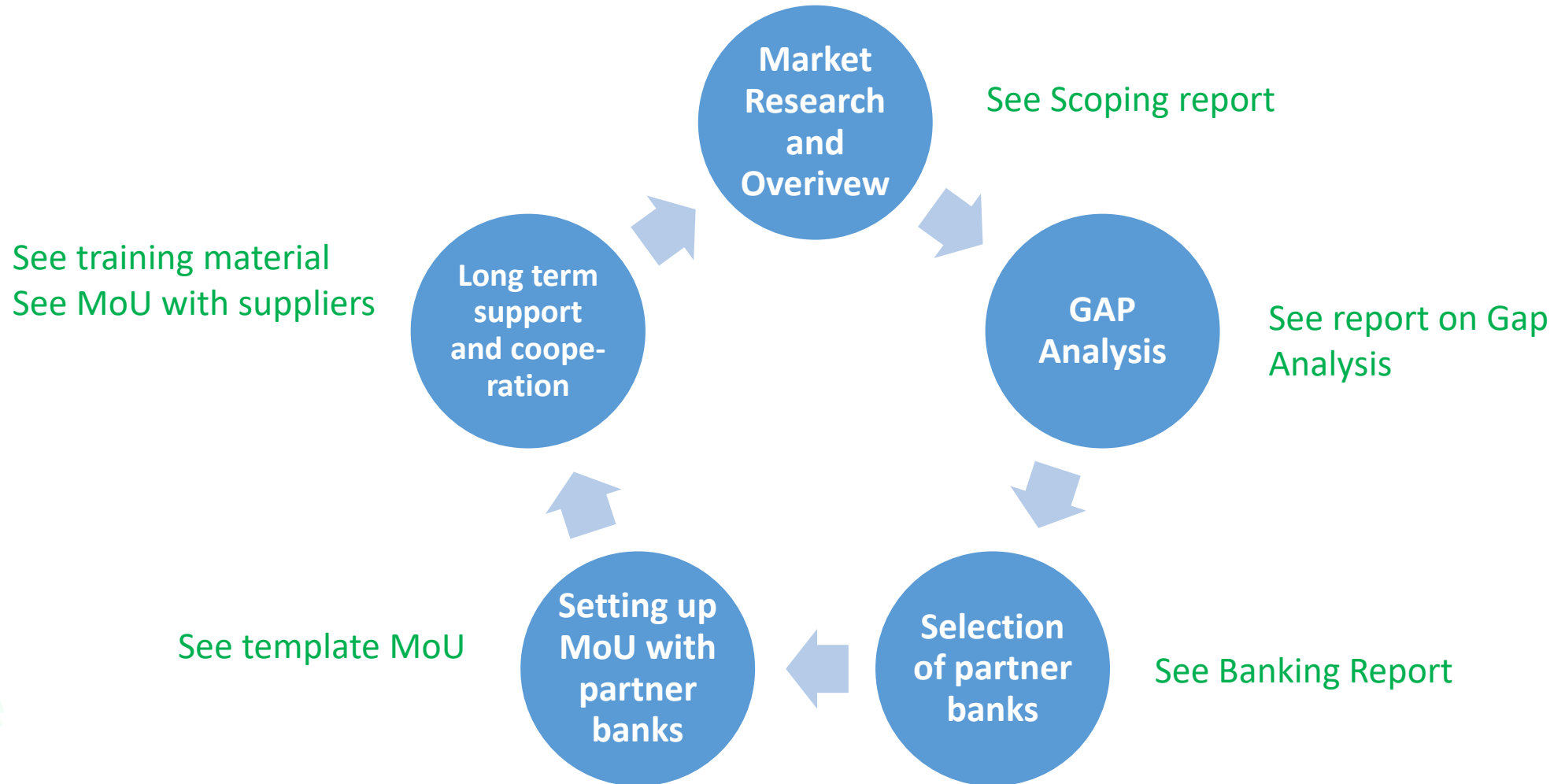
What is missing?

Selection based on:

- Willingness
- Integrity
- Financial Stability

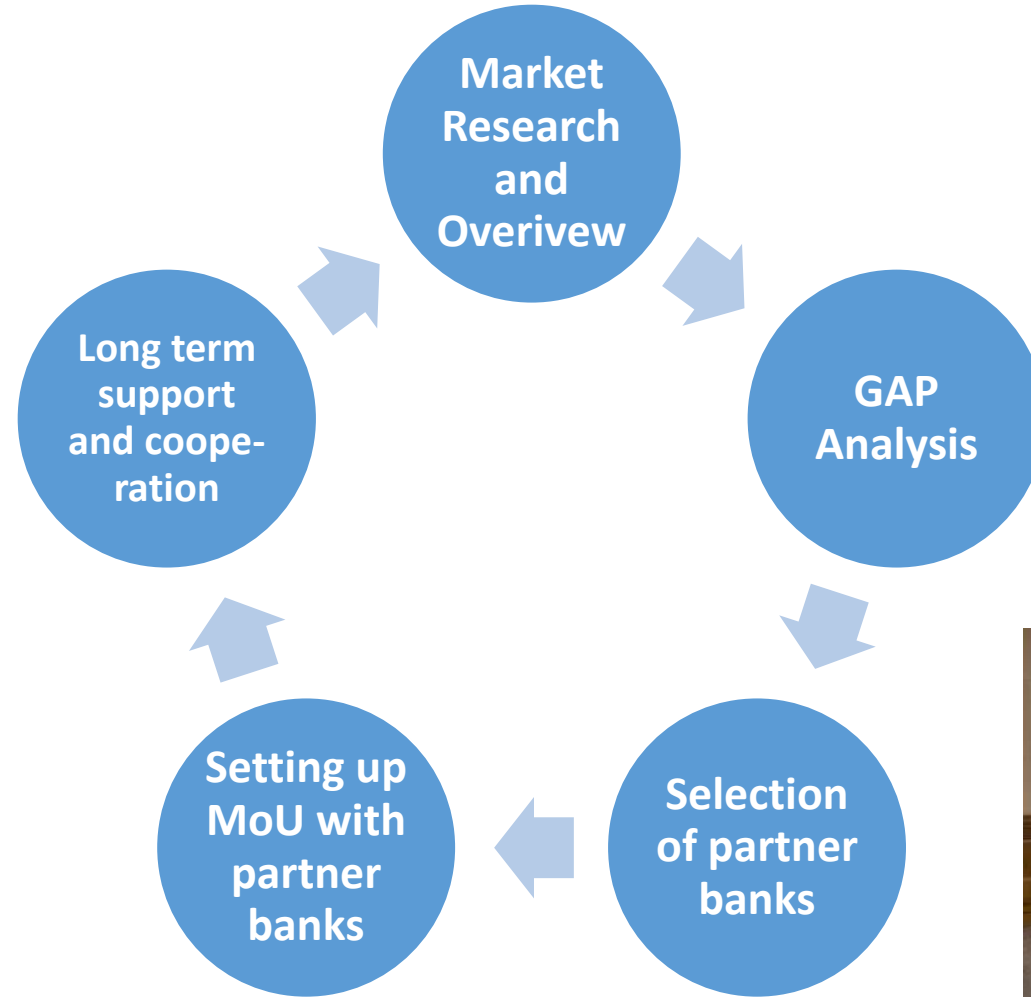


Involving banks in green lending





Involving banks in green lending





Banks go for Green Finance

Banks develop an interest in green lending



Results



MoU with 4 partner banks signed committing a total of USD 12million to green lending

More than 100 staff of partner banks trained

Linkage to suppliers established - reducing risk

41 green investments identified with approximate value of MMK 467 million (approx. USD 315.000).



Thank you!

Case study prepared by Green Finance Team Tha Bar Wa

 **Finanzgruppe**
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internationale Kooperation