TAMWIL AL FELLAH - SOLUTION OF AGRICULTURAL MESO-FINANCE

Description: Project to help all small and mid-sized farms with profitable projects and no access to classic financing due to the lack of guarantees; promotion of agricultural investment and thus improvement of income for beneficiary farms

Specificities: Support in the implementation of numerous projects in the frame of the Green Morocco plan Network of 248 agencies of which 7 are mobile to cover the less well-served rural areas

Impact: The number of clients served by TEF has been multiplied by 40 over the 2011 – 2016 period to reach more than 68 000 beneficiaries for a total volume of 80M USD (+61% per year)

VALUE PROPOSITION BUILT ON 5 KEY POINTS:

MARKET KNOWLEDGE
- Qualified staff, with deep knowledge of the agricultural sector and channels covered
- Regular contacts with customers, on the field
- Watch of agricultural and economic environment to anticipate any evolution

ADEQUACY OF PRODUCTS AND SERVICES
- Specific products, adapted to channel characteristics (maturity...)
- Strong link with the agricultural insurance distributed by the MAMDA
- Easier procedures, adapted to field realities
- Relying on specialized partners offering technical support to customers

CUSTOMER SUPPORT
- Process evaluation and experience feedback on each loan
- Customized advice to customers
- Monitoring over time of customers and investments made

OPERATION EFFICIENCY AND ADAPTED TOOLS
- Scoring and risk profile analysis of each farm (client history, activities, projects...)  
- Decentralized decision-making process, fluidity and speed of customer request processing

COLLABORATION WITH SUPERVISING AUTHORITIES
- Adoption by the Central Bank of specific prudential rules for classification of debts for the subsidiary
- Implementation by the State of a guarantee public fund (FSP1) covering 60% of debts classified as suffering

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IMPACTS

Agricultural productivity
Financing of farm modernization
63% of loans granted are investment loans

Climate change
Financing of CC adaptation projects
(modernization of irrigation equipments, compensation of climate hazards, energy audits, etc.)

Sustainable dev. goals
Financial support to small farmers DH1540M (150 000 HA)

PLAYERS

Donors

Partners

NEXT STEPS

- Reach 250 000 beneficiaries for a total volume of 330 M USD outstanding (by 2025)