

4th INTERNATIONAL COURSE ON AGRICULTURAL CREDIT
AND COOPERATIVE BANKING - 1985

Availability of resources (funds) for the provision of credit is a necessary condition for a well functioning rural sector in developing countries. Financial organizations at work in these countries are constantly striving - in cooperative framework or otherwise - to improve the existing savings and credit systems and to develop new ones adapted to the specific situation in place.

Objective of the ACCB Course:

In this context, the course offers an opportunity for managers of banking institutions from these countries to study both the development and the modern practice of the Dutch cooperative agricultural credit system, so that they can get a better overall picture of the financing of businesses, in particular agricultural businesses. In addition, they are offered the chance to study Dutch fund-raising practices. These studies will enable the participants to make a better analysis of their own (problem) situation and to form ideas for possible solutions so that their own organizations can become more efficient.

Method:

The following instruments will be used to reach the objective as set out above: lectures, discussions, the study and analysis of practical cases, practical orientations (both in groups and individually), and the mutual exchange of experiences and ideas among participants themselves.



Theme: Agricultural credit

Objective:

The participants will gain insight into the following aspects of agricultural credit:

1. Historic development of agricultural credit system
2. Internal organizational structure with regard to agricultural credit
3. Financial services for the agricultural sector
- x 4. The relationship between financier and (para)governmental organizations
- x 5. Possibilities for application of agricultural credit
6. Specific aspects of the financing of Dutch agricultural cooperatives
- x 7. The importance of institutional credit in developing countries, in particular for small farmers
- x 8. Experiences and problems with credit provision in developing countries.

Subjects to be covered:

- Banking in the Netherlands
- The organization of agricultural credit
- Financing instruments of agricultural business
- Agricultural credit - practical case
- * - Credit control and risk management
- * - Financing of agricultural cooperatives
- * * - Credit for small farmers
- * - Agricultural credit and related government services

Method:

- Lectures
- Practical orientation at local banks, in groups and individually
- Visit to a flower auction
- Visit to a cooperative



Theme: Mobilization of resources

Objective:

The participants will gain insight into the following aspects of resource mobilization:

1. The historic development of the money market in the Netherlands and in the Rabobank organization in particular
2. The current position of the Rabobank in the money market
3. Marketing of a cooperative bank both in the retail sector and the wholesale sector
4. Mobilization of resources in the retail sector and in the wholesale sector
5. Money market and capital market
6. Payment systems
7. Problems and experiments with regard to the mobilization of resources in developing countries

Subjects to be covered:

- Development of the fund market in the Netherlands and within the Rabobank organization
- Marketing and fund raising of a cooperative bank
- Fund raising in the retail market
- Fund raising in the wholesale market
- Treasury and capital market
- Payment systems

Method:

- Lectures
- Practical orientation at local banks in groups and individually



Theme: Cooperative Structure

Objective:

The participants will gain insight into the following aspects of cooperatives:

1. Historic development of cooperatives in the Netherlands, in particular agricultural cooperatives
2. Typology of cooperatives
3. Origins and development of the cooperative banking system
4. The Raiffeisen organization in Western Germany compared to the situation in the Netherlands

Subjects to be covered:

- Organization of cooperative banking in the Netherlands
- The importance of agricultural cooperatives for rural development

Method:

- Lectures
- Audio-visual presentation of the Rabobank organization
- Practical orientation at local banks in groups and individually
- Visit to Central Delegate Assembly of the Rabobank organization
- Excursion to German Raiffeisen Bank organization in Bonn and historic Raiffeisen places, West Germany (3 days)



Theme: Information facilities

Objective:

The participants will gain insight into the following aspects of information requirements and provision:

1. Historic development of the facilities available for the provision of information
2. Organization of information facilities in the banking world, in particular with regard to the supply of credit
3. Organization of information facilities for the benefit of management
4. Organization of accountants control facilities (auditing)
5. The use of internal and external supervisory standards
6. Possibilities and limitations of automated administrative systems for developing countries

Subjects to be covered:

- The organisation of information processes
- * - Information in the banking process
- * - The management information process
- Mechanization and automation
- Auditing
- * - Netherlands Bank supervision

Method:

- Lectures
- Practical orientation at local banks in groups and individually



Theme: Management and personnel aspects

Objective:

The participants will gain insight into the following aspects:

1. The developments in business management (phases) parallel with the development of the qualities of the personnel of the business and the connected problems (as a dynamic process)
2. The most relevant aspects for setting business objectives
3. The consequences that a particular business objective (policy) can have for management with regard to the personnel
4. The instruments available to management to optimize the qualities of its personnel
5. The use of training as one of the instruments for the optimization of staff efficiency
6. The advisory and supervisory role of bank managers in developing countries with regard to internal (organizational) and external problems

Subjects to be covered:

- "Management"
- Development and the role of Board management and personnel within the Rabobank organization
- staff and training aspects

Method:

- Lectures
- Consultancy workshop for banking officers on 'Management'
- Practical orientation at local banks in groups and individually