

EMRC International interviewed **Berry Marttin**, Rabobank Executive Board member responsible for the International Rural and Retail division, who will be a key speaker at the upcoming **Africa Finance & Investment Forum 2012**:



1. 2012 marks the year of Cooperatives. How important is the philosophy behind doing business the 'cooperative way' for Rabobank?

In the course of more than 110 years, Rabobank has grown from a collection of small, cooperative rural banks into the largest all-finance bank in the Netherlands. Today we are also the world's leading food & agri bank and a globally respected strong rated bank. Taking it's cooperative basis as a starting point, Rabobank puts the common interest of people and communities first. The key orientation of cooperatives is to create value for customers and not to maximize profitability. They aspire to 'build', not to aim at realizing financial objectives only.

2. How can African cooperatives/member-based organizations contribute to the sustainable economic growth of the Continent?

Africa has a strong long term growth potential because of the existence of resources in this continent. The basic principle of a cooperative is that members 'own' the company. Their interests have to be served and they are involved in the governance and influence the strategy and the risk management of our banks.

This economic and social democracy is the foundation of cooperative banking in Europe. It's a proven, successful business model that is both economically and financially efficient and contributes to social cohesion.

Cooperatives are the motive behind important developments in local economies and communities. So it can be a source of inspiration.

3. What is the main focus of Rabobank Foundation and Rabo Development in sub-Saharan Africa and their impact on the smallholders, cooperatives?

Rabo Development continues to build on the bank's heritage of providing financial services to people with insufficient access to capital, particularly in rural areas. Rabo Development invests as a substantial but always minority stakeholder in rurality-oriented bank in developing countries, such as Tanzania, Zambia, Rwanda and Mozambique. We help them evolve into leading financial institutions. The objective is to strengthen



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these banks with management services, technical assistance or capital. Supporting rural economies is a natural activity for Rabobank. By providing people and companies in developing countries with access to affordable financial services, we remain true to our cooperative roots.

Rabobank Foundation's aim is to support Savings and credit associations and farmers producers organizations in about 11 African Countries with technical assistance, Microfinance, trade finance and guarantees.

4. Rabobank is hosting the 2012 edition of the "Africa Finance & Investment Forum" which will focus on SMEs/Cooperatives/Financing in Africa. What do you expect AFIF 2012 will achieve this year and why should people join this forum?

That all participants will acknowledge the possibilities of the continent. That they will start to build new business oriented relationships, and won't forget the advantages and lessons learnt of cooperation and of the cooperative model.



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