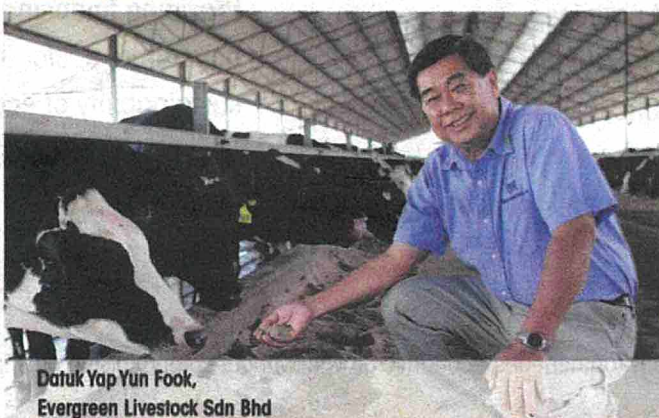
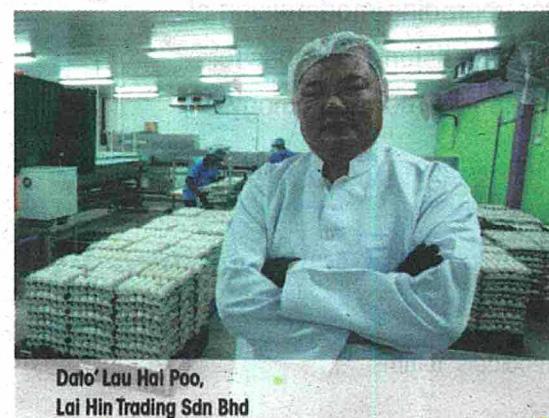


*Your Strategic  
Agri-business Partner*



# The people's paper Sunday Star

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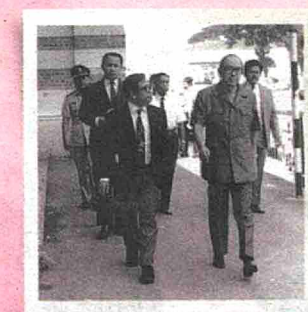
## PELANCARAN VISI & MISI BAHARU

7 November 2019

Dirasmikan oleh



**50 years of  
Empowering the  
Agriculture Sector**



New Vision  
**ADVANCING AGRICULTURE  
BEYOND BANKING**

1969  
2019  
#Agrobank50Tahun





## EMPOWERING THE AGRICULTURAL SECTOR TO ACHIEVE SUSTAINABLE GROWTH THROUGH VBI\*

As a Development Financial Institution (DFI) with a strong focus on the real economy via the agriculture sector, elements of VBI\* have been deeply rooted in the Agrobank's core values and business activities. Agrobank's business activities have always centered on community development and empowerment, investment in entrepreneurial development and enhancement of environmental sustainability, which are the core thrusts of VBI\*. Agrobank believes it carries greater responsibilities to influence a social change and creating values to the people and the planet, over and above its usual profits oriented banking activities. As a value-based financial intermediation, Agrobank is committed in transforming banking to another level in assisting its customers and their local communities thrive financially, socially and environmentally.

### 1 SUPPORT GROWTH OF SMEs IN AGRICULTURE

Agrobank offers a wide range of specialised financing programmes for small and medium-sized enterprises (SMEs) involved in the agricultural value chain to grow their businesses.



### 2 INCREASE THE SSL\* OF AGRICULTURE TO ACHIEVE STABLE FOOD SECURITY

Agrobank supports the sustainability of food production through the provision of financing across the value chain of the agriculture industry.



### 3 PROVIDE ACCESS TO FINANCING ACROSS AGRICULTURE VALUE CHAIN

Over the years, Agrobank has expended its portfolio of financing solution by designing financing programmes to support business model across agriculture value chain from production, processing, storage, marketing and other services.



## ECONOMIC DEVELOPMENT

**AGRO BANK**  
VALUE-BASED INTERMEDIATION (VBI)

## SOCIAL EMPOWERMENT

## ENVIRONMENTAL SUSTAINABILITY



### 1 PROVIDE MICRO FINANCING TO TARGETED LOWER-INCOME

As a DFI, Agrobank extends the right support to uplift the marginalised customer segments including indigenous, lower income B40, women, and disabled to bridge the income divide in rural and semi-urban areas.

### 2 GREATER FINANCIAL INCLUSION

Ensuring unserved and underserved communities have access to financing services to better their economic situation.

### 3 PROVIDE AFFORDABLE PROTECTION FOR THE LOWER-INCOME SEGMENT

The Bank introduces takaful protection programmes which are affordable yet provide the necessary coverage needed for unserved and underserved community such as B40 and Persons with Disabilities (PWD).

### 1 PROMOTE GOOD AGRICULTURE PRACTICES

Advocating good agriculture and environmental best practices through MyGAP certification, MSPO certification & Environment Impact Assessment (EIA) as a guide in reviewing financing applications.

### 2 SUPPORT MODERNISATION FOR ENVIRONMENTAL

Providing financing for upgrading/modernising of agriculture sector including fishing methods for sustainability of ecosystem of marine ecology.



Notes:

\*VBI - Is a strategic intermediation concept introduced by Bank Negara Malaysia (BNM) in 2017 with the aim to improve the products and services offered by Islamic financial institutions towards a better facilitation of entrepreneurship, community well-being, sustainable environment and economic growth, without compromising on shareholders' returns.

\*SSL - Self sufficiency level