



# CAU`S SUPPORT OF AGRI CLIENTS TRANSITION

**CAU AGRI ESG EXPERTISE & SYNERGY**

AGIR CHAQUE JOUR DANS VOTRE INTÉRÊT  
ET CELUI DE LA SOCIÉTÉ



# KEY IMPULSES FOR ESG IN UKRAINE



## Post-War Reconstruction = Green Transformation

Ukraine's recovery is being framed as a "green reconstruction" opportunity.

The EU, IFC, EBRD, UNDP, and World Bank emphasize building back better with sustainable infrastructure, low-carbon energy, and inclusive governance.

Green recovery is being embedded in Ukraine's National Recovery Plan, calling for ESG alignment across sectors



## EU Integration & Regulatory Pressure

Ukraine's candidate status for EU membership drives ESG alignment:

European Green Deal and EU Taxonomy influence policies.

Ukrainian banks increasingly align with EU-level standards.

Carbon Border Adjustment Mechanism (CBAM) creates pressure for ESG transparency from exporters



## International Finance & Donor Influence

Key IFIs (International Financial Institutions) require ESG integration as a precondition for funding: EBRD, IFC, WB all demand ESMS and climate risk assessment, and sustainability reporting for their projects. International donors of state support program "5-7-9" require ESG integration as well.

Banks receiving such support must adopt ESG-compliant lending, social and ecological standards alignment and reliable governance practices

## Public expectations



Recent research underscores a significant shift in Ukrainian corporate behavior, highlighting that philanthropy and volunteerism have become integral to brand integrity and reputation, especially in the context of the ongoing war. A 2025 survey by The Green Transition Office revealed that 87% of Ukrainian businesses (87%) have a positive attitude towards the implementation of ESG standards.

# COOPERATION GOVERNMENT-BANK-BUSINESS

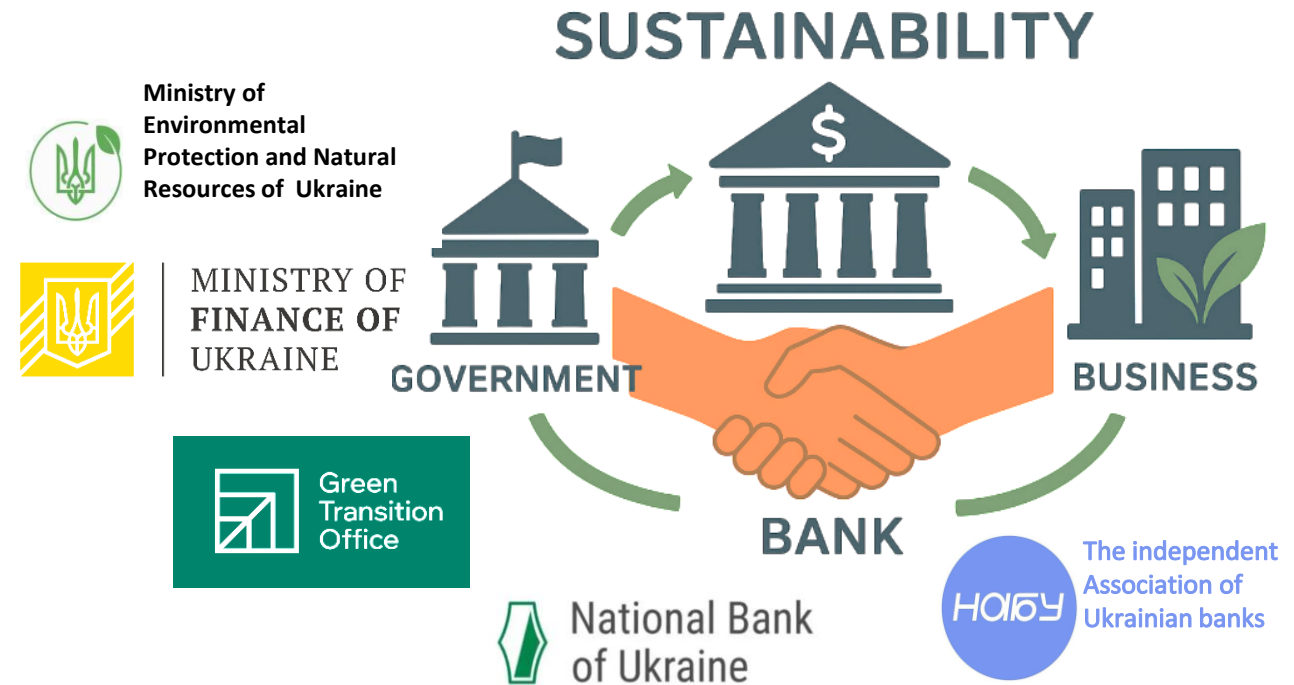


April  
2025

*The NBU's 'White Book'* – a roadmap for integrating ESG into the banking sector:

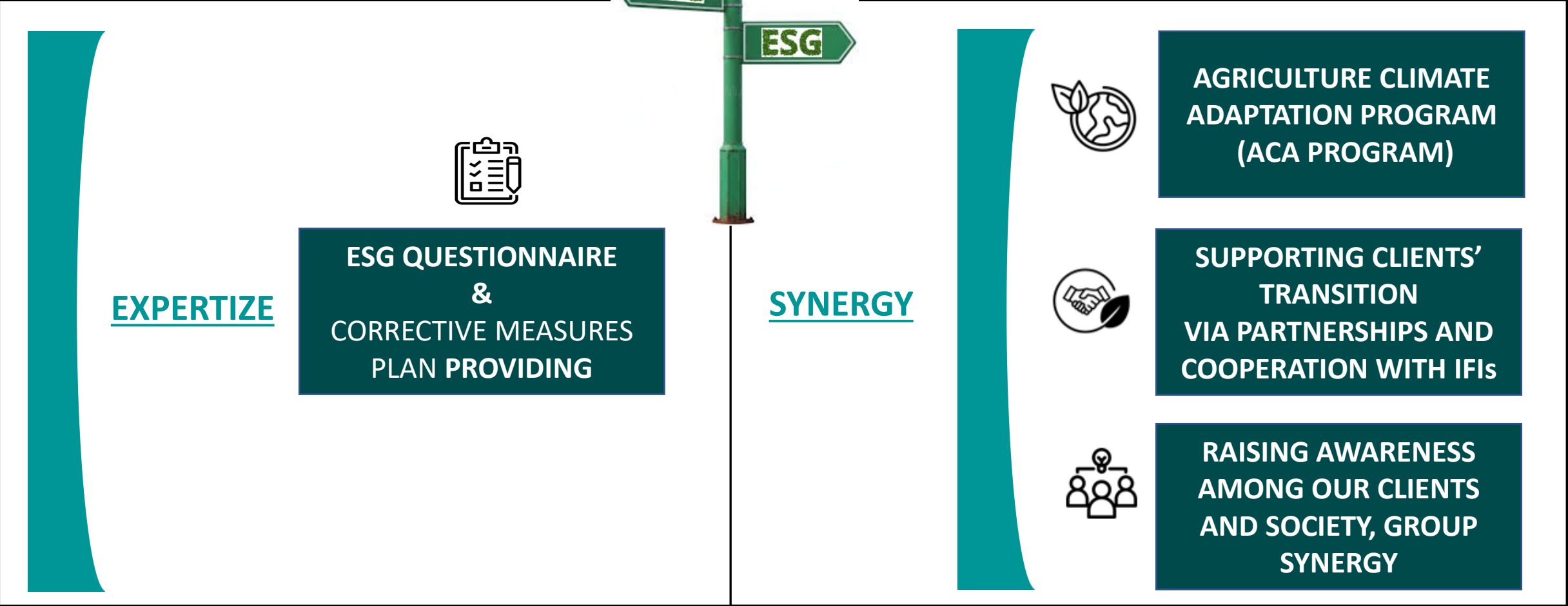
- Establishes unified rules for banks and businesses
- Guides the financial system to support green recovery and responsible financing

- The construction of an ESG risk management system involves the phased implementation of requirements for the financial sector.
- In the first stage (during 2025-2026), the main requirements will apply to banks, in the second stage (from 2026 to 2030) - to other socially important financial institutions.



Banks are considered as catalysators of changes and ESG standards implementation

# THE KEY DIRECTIONS OF CAU'S AGRI CLIENTS SUPPORT IN TRANSITION



**EXPERTISE**



# ESG QUESTIONNAIRE FOR AGRI CUSTOMERS. GENERAL CONCEPT



- Integration of ESG criteria when granting financing and calculation of client`s ESG score. If a client`s ESG score is low, then CAU`s experts provide guidance how to improve client`s ESG score.

## Designed to assess:

- Client ESG profile
- Client ability to manage ESG risks in the context of challenges facing agriculture.

## The client fills out it himself:

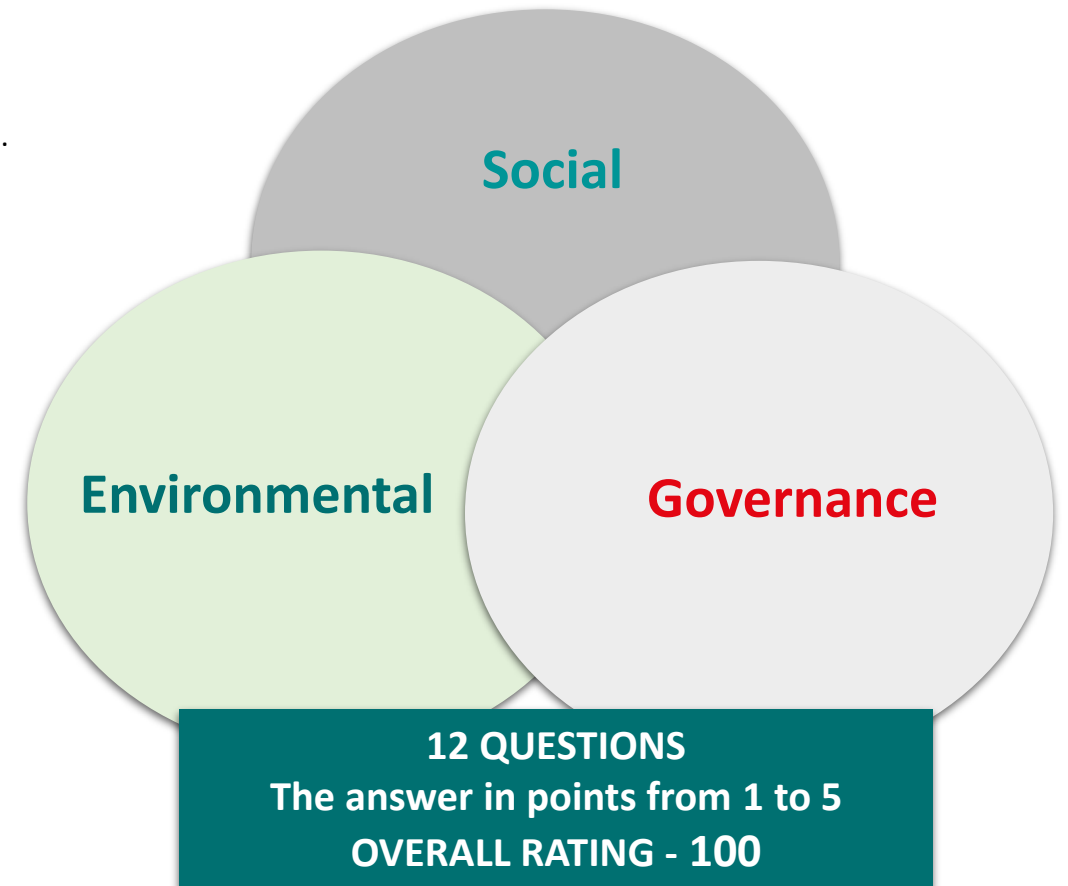
- Approximate time is 25-30 minutes.

## Types of questionnaires:

- For crops farming,
- For animal breeding,
- For mixed (crops farming+ animal breeding).

## Filled in the following cases:

- Setting a new client limit;
- Annual review of the client`s limit / renewal of existing limits, including changes, including early / unscheduled viewing;
- Participation in the state program 5-7-9;
- Participation in risk sharing programs with IFIs.



# ESG QUESTIONNAIRE FOR AGRI CUSTOMERS. ELEMENTS



## ENVIRONMENTAL FACTORS

### Assessment of farm practices

- ✓ Measures taken on the farm to reduce energy consumption or renewable energy production?
- ✓ Is smart water management implemented on the farm
- ✓ Biosecurity measures implemented in the economy, and measures taken to protect the economy from climate risks
- ✓ Carbon footprint assessment
- ✓ What measures have been taken in the farm to promote biodiversity
- ✓ Have you planned the introduction of organic production, reducing the use of pesticides?
- ✓ The farm introduced measures to reuse industrial waste



## SOCIAL FACTORS

### Assessment of social responsibility and the farm's contribution to the development of the local community

- Does the farm take part in the socio-economic development of its community
- Are steps being taken to improve the quality of life of employees (or seasonal workers)?
- Does the economy take part in the life of society and its region?



## GOVERNANCE FACTORS

### Assessment of environmental responsibility

- Are sustainable agriculture approaches/methods implemented in the company governance?

### Additional questions for the State Support Program 5-7-9 participation

- Does the company have a policy/system of environmental and social management?
- Please describe the available system/procedure for identifying, evaluating and managing potential environmental and social risks and impacts related to the business activities of the enterprise
- Is a manager and/or an official on environmental and social issues assigned to the enterprise to manage environmental and social risks and impacts of economic activity? Please provide the name of the assigned employee.

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# ESG QUESTIONNAIRE FOR AGRI CUSTOMERS. CALCULATION

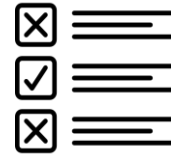


## 100 POINT SYSTEM

### SCORE CALCULATION:

Adds up the points for each question taking into account its weight from 1 to 5 and the chosen answer.

### Example



Use of organic fertilizers (manure, compost, silt, etc.) and biological pesticides?

5

"Yes" = 5

"Not yet, but plan" = 2.5

"No" = 0

### ESG rating:

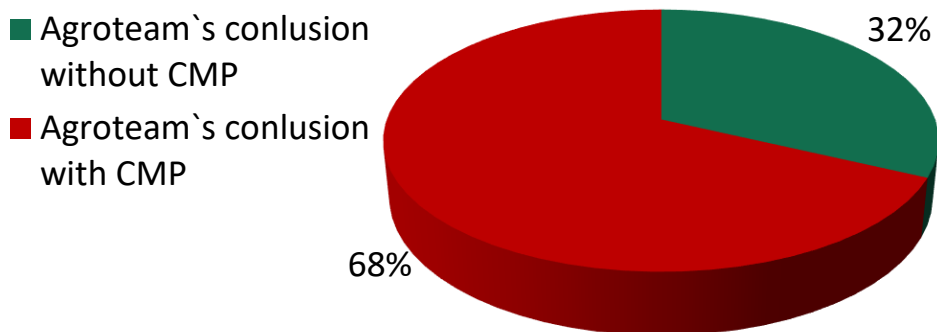
| ESG rating                   | Risk category for the bank                             | Risk Description   |
|------------------------------|--|--|
| <b>Low</b><br>(0-25)         | <b>«Red category»</b><br>The risk level is high        | The project is likely to have significant adverse environmental or social effects that are sensitive, diverse or unprecedented. The potential impact is considered "sensitive" if it can be irreversible (e.g., cause the loss of a basic natural habitat), influence vulnerable groups or ethnic minorities, anticipate forced displacement and resettlement or influence important cultural heritage sites, etc. |
| <b>Moderate</b><br>(26-50)   | <b>«Orange category»</b><br>Risk level is significant  | The project may have significant environmental or social impacts, but these impacts may be localized and partially reversible.   |
| <b>Acceptable</b><br>(51-75) | <b>«Yellow category»</b><br>The risk level is moderate | The project may result in some environmental or social impacts, but these impacts are localised and partially reversible.  |
| <b>High</b><br>(76-100)      | <b>«Green category»</b><br>The risk level is low       | The project is likely to have minimal negative environmental or social impact, or it will have no impact at all. No further assessment required  |

# ESG QUESTIONNAIRE FOR AGRI CUSTOMERS. BEST PRACTICES

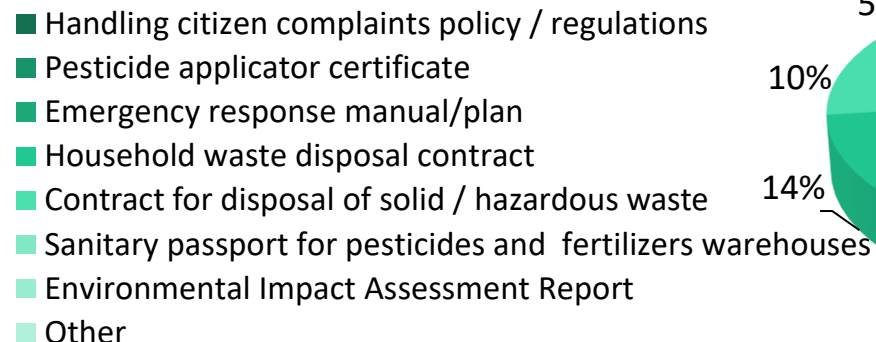


## ▶ HOW CORRECTIVE MEASURES PLAN (CAP) PROVIDING HELPS AGRI CLIENTS IN MOVEMENT TO SUSTAINABLE PRACTICES

### Statistic of ESG questionnaire processing



### The key reasons of CMP development



## ▶ EXAMPLE #1

### WESTLAND-AGRO

- Ivano-Frankivsk region
- Main activity: crops farming (mainly cereals)
- **The reason of CAP development:** absence of Pesticide applicator certificates



## ▶ EXAMPLE #2

### FILENKIVSKE FARMING ENTERPRISE

- Poltava region
- Main activity: crops farming (cereals and oilseeds), dairy cattle breeding
- **The reason of CAP development:** absence of Environmental Impact Assessment Report



**SYNERGY**



# SYNERGY. AGRICULTURE CLIMATE ADAPTATION PROGRAM



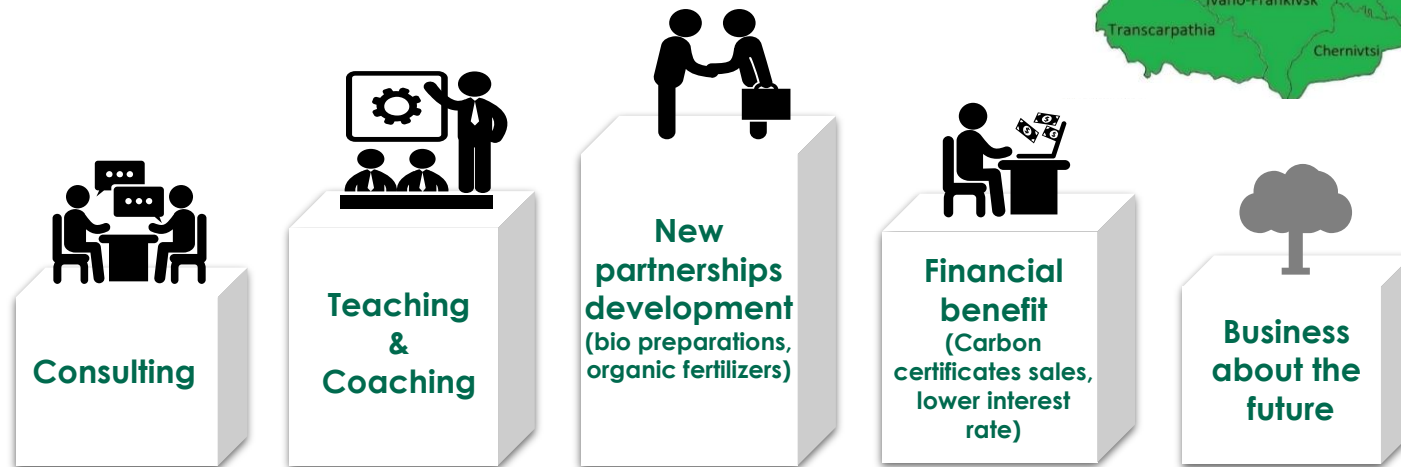
## KEY ASPECTS

Support of agricultural clients on the way to create a climate-resistant and carbon-neutral production model

A carbon program with partners should be seen as:

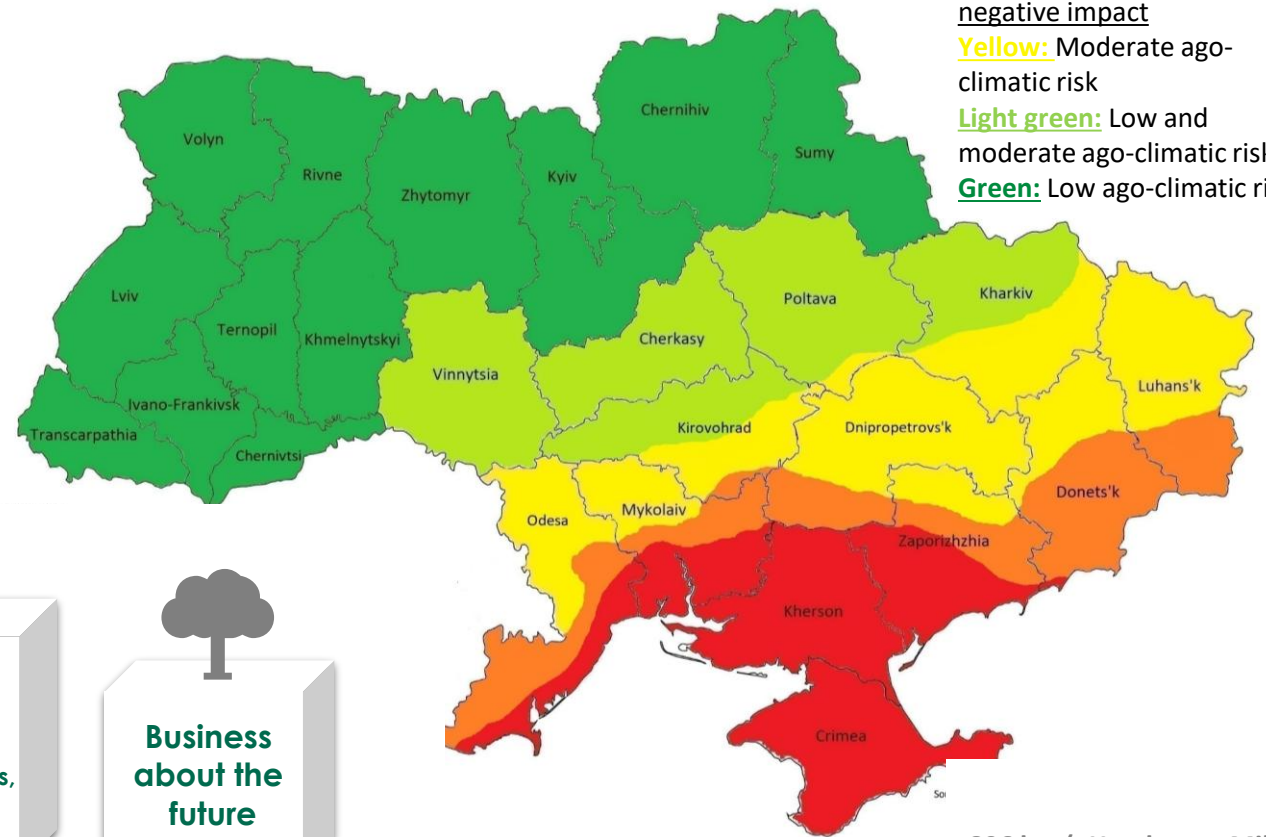
1. A source for additional support for existing clients in adapting to climate change
2. A key to attracting ESG-oriented clients for financing
3. Climate risk mitigation tool

## MORE THAN FINANCIAL OFFER FOR CLIENTS:



## Agro climatic zones of Ukraine

1360 km (~Paris – Krakow)

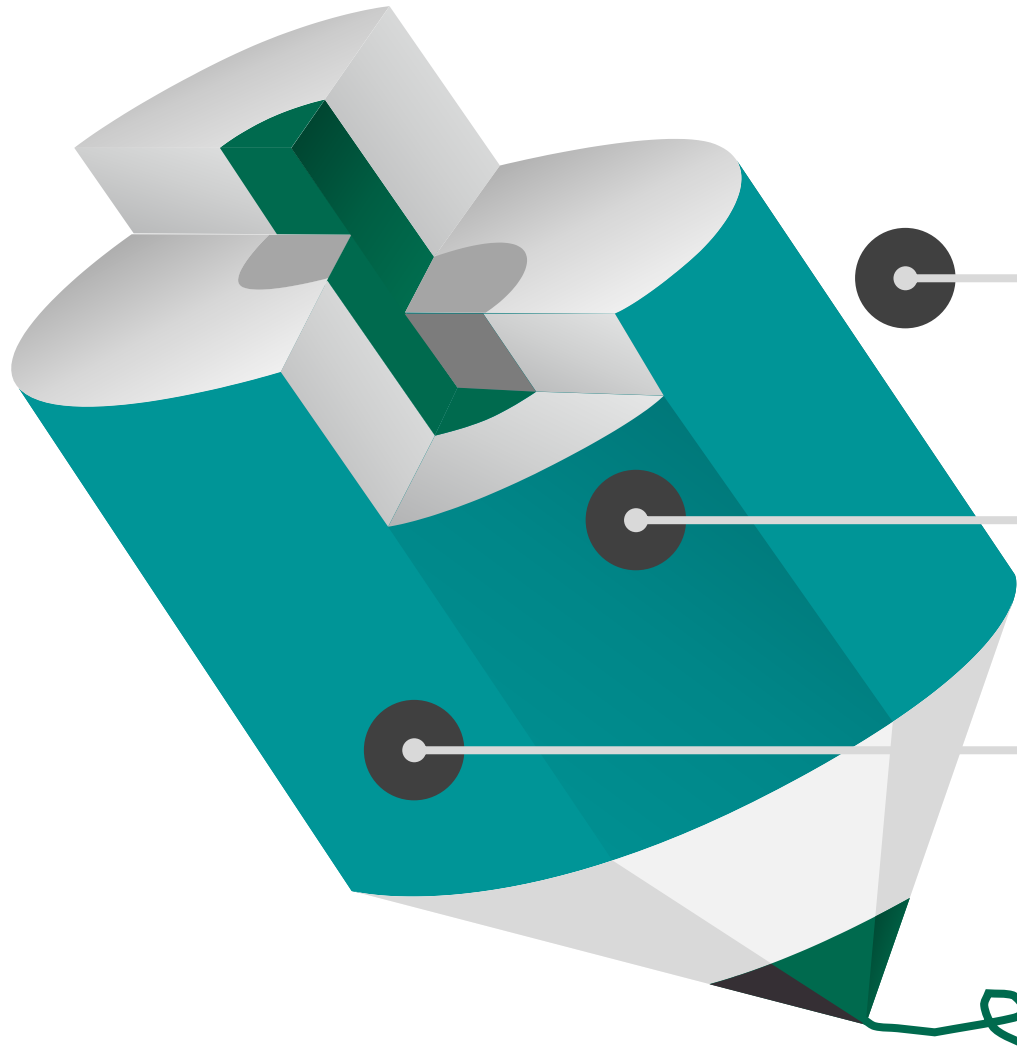


896 km (~Hamburg – Milano)

# SYNERGY. AGRICULTURE CLIMATE ADAPTATION PROGRAM



▶ THE PROGRAM IS BASED ON MAIN THREE-PARTY PARTNERSHIP AGREEMENT



## KEY ROLES OF THE PARTNERS WITHIN THE PROGRAM:



- Popularization of the agri transition
- Agri transition plan
- Technical support in precision farming & innovation
- Equipment dealer (if needed)\*.



- Agricultural producer's carbon footprint
- Carbon certificates emission and sale on behalf of agri producers



- Popularization of the agri transition
- Sustainable agri financing (SLL):
  - Financing of the equipment purchase
  - Financing of working capital needs (cover crops, innovationi, etc.)

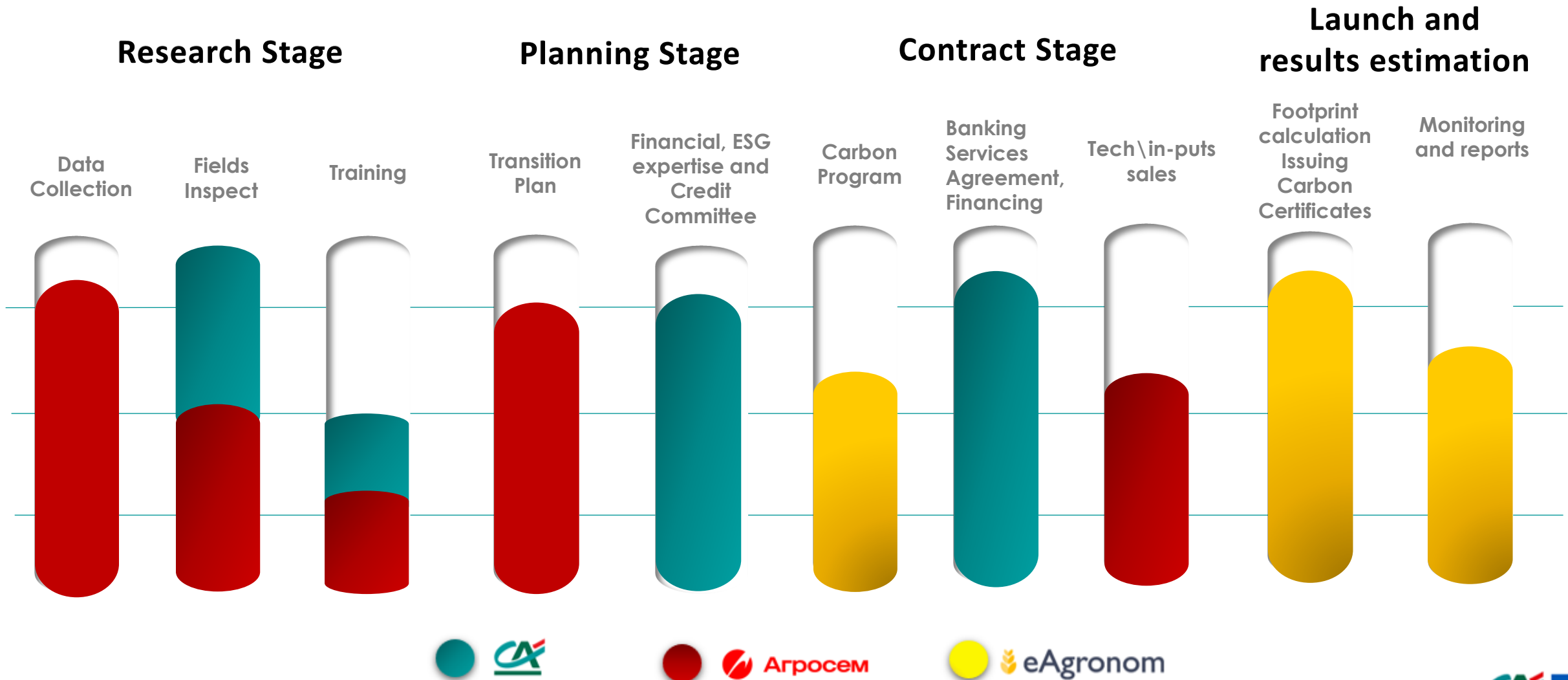
*Regenerative Agriculture\**

*\* Brand name to be created*

# SYNERGY. AGRICULTURE CLIMATE ADAPTATION PROGRAM



▶ COORDINATED WORK WITH THE CLIENT ON A TURNKEY BASIS:



# SYNERGY. SUPPORTING ENERGY TRANSITION VIA PARTNERSHIPS AND COOPERATION WITH IFIS



▶ CAU's partnership programs with the leading market players offering preferential lending conditions



JOHN DEERE



## MORE THAN 70 PROGRAMS

### ➤ 2025 RESULTS:

- **Investment financing:**
  - ✓ 33 mEUR (UAH 1.5 bln, +142% yoy)
  - ✓ 132 borrowers (+67% yoy)
- **Working capital financing:**
  - ✓ 24 mEUR (UAH 1.1 bln, +11% yoy)
  - ✓ 86 borrowers (+48% yoy)



## BENEFITS:

- ✓ High-quality offer from market leaders
- ✓ Cost-saving solutions
- ✓ Lower cost of financing
- ✓ Combination with state support programs
- ✓ Investment incentives (cash-backs) from IFIs

# SYNERGY. SUPPORTING ENERGY TRANSITION VIA PARTNERSHIPS AND COOPERATION WITH IFIs



## ▶ COOPERATION WITH IFIs AS OF MARCH 2026

|                               | EBRD   | IFC                     |
|-------------------------------|--|-------------------------|
| Date of signature             | 22.11.2023   | 07.07.2025              |
| Amount of envelope            | €50M<br>Tranche A - €25M, effective from 13.02.2024<br>Tranche B - €25M, effective from 05.11.2024 | €100M                   |
| Characteristics               | Risk-sharing / Cashback  | Risk-sharing / Cashback |
| Cashback sum                  | Tranche A - €3,75M<br>Tranche B - €3,75M   | €4 M                    |
| ESG/green portion of envelope | 70% Cashback should be green loans and 50% vulnerable groups                                       | €30 M                   |

## ▶ COOPERATION WITH IFIs. PLANS FOR 2026

| NAME OF FI | Expected launch | Limit | Characteristics                 | ESG/green portion of envelope   |
|------------|-----------------|-------|---------------------------------|---|
| EBRD       | 1Q 2026         | €150M | Risk-sharing + cash back option | €40M for green&energy projects<br>€30M – portfolio with cash back option, basic level of cash back 10%, 70% of cashback should be green loans and 50% vulnerable groups |

### EXAMPLES OF CASH-BACK ELIGIBLE TECHNOLOGIES



# SYNERGY. RAISING AWARENESS AMONG OUR CLIENTS AND SOCIETY, GROUP SYNERGY



## ▶ **MISSION DETAILS:**

- **PERIOD:** June 4-6, 2025
- **LOCATION:** CR Val De France, Blois
- **FOCUS ON:** ESG and biogas production
- **FORMAT:** exchange of experience in Blois office and 3 field visits
- **NUMBER OF CLIENTS FROM UKRAINE:** 20 (from different regions of Ukraine)

## ▶ **RESULTS:**

- ✓ Education on ESG and biogas production
- ✓ PR campaign on the development of the ESG concept in Ukraine
- ✓ Creation a positive ESG image of the CAU
- ✓ Increasing clients loyalty and providing recommendations for cooperation with CAU (attracting new clients)
- ✓ Cooperation between clients from different regions
- ✓ Better synergy between French and Ukrainian farmers, between CASA and CAU.

## ▶ **LOAN PORTFOLIO GROWTH (for the group of clients who visited France)**

- ↗ Growth in investment loans and leasing by ≈2M EUR
- ↗ Growth in the working capital financing by ≈550K EUR
- ↗ 3 clients plan to build a biogas plant after the war ends



CRÉDIT AGRICOLE UKRAINE 



# SYNERGY. RAISING AWARENESS AMONG OUR CLIENTS AND SOCIETY, GROUP SYNERGY



Feedback from regional opinion leaders



Ivano-Frankivsk  
Western part  
of Ukraine



Volyn region,  
Western part  
of Ukraine



Chernihiv  
region,  
Northern part  
of Ukraine



Vinnytsia  
region,  
Central part  
of Ukraine



# SYNERGY. RAISING AWARENESS AMONG OUR CLIENTS AND SOCIETY, GROUP SYNERGY



**Nick Gordiichuk** · 1-й

MD Agrico Ukraine/AF Andriivske/TM « PAPAS »  
11 год · Змінено · 🌐

Two russian drones destroyed half of our potato storage. What happened next showed me the true meaning of partnership.

In May 2025, our farm was hit by two russian drones. Overnight we lost around 50% of our storage capacity, while potatoes were still standing in the field waiting to be harvested.

For a farm, storage is not just a building — it is the backbone of the entire season.

At that critical moment Crédit Agricole Ukraine stepped in. Through the 5-7-9 loan **#financing** program, we were able to act quickly.

We purchased an old facility and within three months transformed it into a modern potato **#storage**, allowing us to save the harvest and continue preparing for the next potato season.

My sincere thanks to the Agro department of Credit Agricole team in Ukraine - **Natalia Porvina**, Igor Gurzhiy, Vita Vynnyk for their professionalism and trust.





In Ukraine today, supporting agriculture means more than financing. It means standing with farmers who continue to **#rebuild**, **#innovate**, and **#produce** food despite war.

Because Ukrainian farmers don't stop. We rebuild. 🇺🇦  
🇺🇦 🇺🇦

**ANNEX**



# THE KEY DIRECTIONS OF CAU'S AGRI CLIENTS SUPPORT IN TRANSITION

|   |   |  |
|---|---|--|
| <p><b>EXPERTISE</b></p>    | <p><b>ESG QUESTIONNAIRE &amp; CORRECTIVE MEASURES PLAN PROVIDING</b></p>                | <ul style="list-style-type: none"> <li>✓ Integration of ESG criteria when granting financing and calculation of client's ESG score. If a client's ESG score is low, then CAU's experts provide guidance how to improve client's ESG score.</li> <li>✓ For all clients who were assigned with moderate ESG risk, CAU develops a plan with corrective measures             <ul style="list-style-type: none"> <li>➤ The plan with corrective measures is an important part of the ESG process, as it ensures a real reduction in risk and improves the compliance of the client's activities with sustainable standards</li> </ul> </li> </ul>   |
| <p><b>SYNERGY</b></p> <br><br> | <p><b>AGRICULTURE CLIMATE ADAPTATION PROGRAM (ACA PROGRAM)</b></p>                      | <p><b>Tripartite Partnership:</b></p> <ol style="list-style-type: none"> <li>1) AGROSEM LLC</li> <li>2) eAgronom OÜ</li> <li>3) Credit Agricole</li> </ol> <p><b>Partners are Responsible for:</b></p> <ul style="list-style-type: none"> <li>✓ Selection of land plots for No-till, Strip-till</li> <li>✓ Development of a full transition plan, equipment supply</li> <li>✓ Issuance of carbon certificates</li> </ul> <p><b>CAU:</b></p> <ul style="list-style-type: none"> <li>✓ Financing</li> <li>✓ Agri &amp; ESG expertise</li> </ul>  |
|   | <p><b>SUPPORTING CLIENTS' TRANSITION VIA PARTNERSHIPS AND COOPERATION WITH IFIs</b></p> | <p><b>Climate smart Agriculture</b></p> <p>Partnership programs with the leading suppliers of Agri machinery providing ecological resources saving technologies (strip-till, no-till, precision farming)</p> <p>➤ <b>CAU's borrowers also have a possibility to receive cash back from IFIs (IFC, EBRD) back when purchasing equipment/machinery that complies with sustainable practices</b></p> <p><b>Solar energy</b></p> <p>During 2024-2025 4 Partnerships on solar panels were established. 8 projects were financed.</p> <p><b>Biogas</b></p> <ol style="list-style-type: none"> <li>1. In 2026 CAU plans to join Bioenergy Association</li> <li>2. Trip of Ukrainian farmers to Val de France was performed in June 2025 to exchange biogas experience with local farmers. This experience will help CAU start biogas projects financing.</li> </ol> |
|   | <p><b>RAISING AWARENESS AMONG OUR CLIENTS AND SOCIETY, GROUP SYNERGY</b></p>            | <ul style="list-style-type: none"> <li>✓ Educational trips and events for clients</li> <li>✓ Training on sustainable agri financing</li> <li>✓ Training on climate smart agriculture practices, renewable energy</li> <li>✓ Creating Agri ESG handbook</li> <li>✓ Regular meetings of agri experts with CASA for sharing experience in transition to sustainable agriculture</li> </ul>  |

**Thank you for  
your attention!**

