

Palm Finance

Shirley Carlon,Rosina McAlpine,Chrisann Palm,Lorena Mitrione,Ngaire Kirk,Lily Wong

Smallholder finance in the palm oil sector Sahara,Haryadi,Kusumowardhani, N.,2017-09-07 Key messages Smallholder farmers require significant financing to establish, maintain and replant their oil palm plantations, in order to both increase productivity and improve the quality of the fresh fruit bunches (FFB) produced.Smallholders are also limited in their capacity to self-finance their plantation operations.There is a significant gap, both in terms of amount and accessibility, between the demand smallholders in the palm oil sector make for credit and the supply of that credit by banks and financial institutions.The majority of credit approved for smallholders can only be used for working capital and cannot cover the costs of replanting or accommodate the timeframe required for it.A credit maturity gap also exists in the majority of financing schemes, with loan repayment schedules beginning immediately after fund disbursement. Few financing schemes consider oil palm farmers' initial wait for a harvest, and thus provide loans with a grace period adapted to these timescales.Risk sharing gaps are visible when farmers repay their loans, as any variation or volatility in production costs and palm oil prices is borne by producers.Legal gaps are also evident, with many smallholders not holding proper documentation, which prevents them for using their land as collateral to access credit from banks.These gaps reduce the possibility of smallholders accessing formal credit, which in turn drives an informal local lending market with higher interest rates.In order to improve formal credit access for smallholder oil palm farmers, the different gaps (i.e. maturity, risk and legal) must be addressed.

Smallholder finance in the oil palm sector Sahara,Haryadi,Kusumowardhani, N.,2017-10-17 There are about 2 million smallholders cultivating 40% of Indonesia's oil palm area. They require significant financing to establish, maintain and replant their oil palm plantations, in order to both increase productivity and improve the quality of the fresh fruit bunches. Their capacity to self-finance their plantation is limited. However, most of them are credit-constrained. Since the late 1970s, the Government of Indonesia has introduced a number of credit schemes for oil palm smallholders. Banks and other formal institutions have also been offering various credit schemes in terms of the amount, grace period and requirements for smallholders, both individually or in groups. Through interviews and focus group discussions in two districts, each in South Sumatra and Central Kalimantan, we found four gaps: (1) demand-supply gaps; (2) maturity gaps; (3) risk-sharing gaps; and (4) legal gaps. Demand-supply gaps exist where credit applications by oil palm smallholders were not approved because of issues related to collateral requirements, credit amounts, and crop gestation periods. Maturity gaps exist when only few financing schemes consider a grace period for smallholders to wait for the first harvest. Risk-sharing gaps refer to the volatility in production costs and palm oil prices that smallholders have to bear. Many smallholders do not hold proper documentation, which leads to the legal gaps that prevent them from using their land as collateral to access credit from banks. These gaps reduce the possibility of smallholders accessing credit from formal institutions, which drives an informal local lending market with limited credit amounts and higher interest rates. The government and financial institutions must address these gaps in order to improve formal credit access for smallholder oil palm farmers.

Current practices and innovations in smallholder palm oil finance in Indonesia and Malaysia Bronkhorst, E.,Cavallo, E.,van Dorth tot Medler, M.,Klinghammer, S.,Smit, H.H.,Gijzenbergh, A.,van der Laan, C.,2017-10-17 The objective of this study was to evaluate past and current policies and smallholder financing schemes in the palm oil industry in Indonesia and Malaysia. The outcomes of these models for smallholders were also evaluated, in terms of income security, sustainable practices and environmental impact. Finally, financing schemes that could contribute to more sustainable smallholder oil palm development were analyzed, and compared to past and existing schemes. The focus of this study is on oil palm smallholders, who play a crucial role in the palm oil production industry and account for the vast majority of oil palm cultivation in Malaysia, and even more so in Indonesia. A number of past and current financing schemes in Indonesia and Malaysia were evaluated through a literature analysis and field assessment. In Malaysia, the main long-term financing challenges faced by smallholders have been solved by large government-sponsored financing schemes and are, thus, less relevant for the report's discussion. As such, the case studies regarding current innovative financing schemes are restricted geographically to Indonesia. The report proposes potential models to increase the mobilization of long-term finance to smallholders in the palm oil sector. Furthermore, it identifies and reflects on the key enabling conditions that would help overcome the bottlenecks in smallholder long-term financing and create an enabling environment for sustainable oil palm investments. These are: 1) incentives to meet sustainability requirements including Good Agricultural Practices, RSPO certification and deforestation-free production; 2) land tenure security; 3) improved market linkages between smallholders and mills; 4) support for FSPs to assess and manage risks; and 5) strong and effective smallholder organizations.

Towards responsible and inclusive financing of the palm oil sector Kusumaningtyas, R.,van Gelder, J.W.,2017-10-04 The global palm oil sector faces ongoing threats to sustainability caused by deforestation, peatland development, labor rights violations and land right conflicts. Additionally, integrating smallholders into sustainable palm oil supply chains continues to be a challenge for the industry. Financial service providers (FSPs) could play a role in stimulating sustainability commitments from the palm oil companies they finance. Their potential influence stems from their capacity to set environmental, social and governance (ESG) conditions for financial services. This research shows that European and US FSPs are further along than their counterparts in Asia in adopting policies that include ESG risk assessments as part of the process for providing financial services. However, attention to smallholder inclusion is insufficient in the policies of all FSPs included in this report. Differences between European and US versus Asian FSPs in adopting ESG standards, as well as the unique markets they finance, present a risk that two parallel but separate financial systems could emerge. Efforts by both government and nongovernmental organizations should emphasize the prevention of a two-tiered marketplace with different quality requirements for palm oil. All actors in this sector still require a significant shift in thinking on the benefits of including ESG standards in cultivation and production processes. In palm oil producing countries, the lack of specific banking regulations emphasizing sustainability concerns regarding the sector forms a further hindrance to positive developments.

Toward responsible and inclusive financing of the palm oil sector Kusumaningtyas, R.,van Gelder, J.W.,2017-09-07 Key messages Many stakeholders, including governments, production and processing companies and non-governmental organizations (NGOs), are working towards a more sustainable palm oil sector. Although smallholders account for an important share of oil palm cultivation, the social and environmental challenges of smallholder practices receive relatively little attention.Financial Service Providers (FSPs), such as banks and pension funds, could play a more significant role developing a more sustainable and inclusive palm oil sector by tying Environmental, Social and Governance (ESG) conditions to the financial services they provide to palm oil companies that source products from smallholders.The majority of funds financing the major palm oil companies originate from FSPs based in Asian countries such as Japan, Malaysia, Indonesia and Singapore. Currently, these FSPs do not have adequate ESG policies.European and American FSP policies are more advanced in addressing such issues as deforestation and Roundtable on Sustainable Palm Oil (RSPO) certification. Nevertheless, they still pay very little attention to the inclusion of smallholders in sustainable supply chains.Due to the differences between ESG policies followed by European and American FSPs in comparison to Asian FSPs, palm oil companies still have ample alternatives to access financing with few conditions. As a result, the potentially significant contribution of FSPs to foster a more sustainable palm oil sector remains underutilized.Adoption of more adequate ESG policies by Asian FSPs could occur in the first place through an increased understanding by these FSPs of the financial risks involved in continuing business as usual. Second, peer pressure from European and American FSPs and sustainability initiatives would help. Third, financial regulators in the palm oil production countries increasingly look for instruments to stimulate the financial sector to contribute more to the sustainable development of their economies.

Development Institution Lending for Palm Oil Production United States. Congress. House. Committee on Banking, Currency and Housing. Subcommittee on International Development Institutions and Finance,1976

Nominations of Robert A. Gerard and Jerry Thomas United States. Congress. Senate. Committee on Finance,1976

Your Financial Action Plan G. Cotter Cunningham,2004-09-28 Your Financial Action Plan outlines twelve simple steps that will improve your level of financial literacy as well as help you forge the financial future you desire. Today, financial knowledge means financial power, and in Your Financial Action Plan, you'll be introduced to the important personal financial issues that affect your life. With this book as your guide, you'll learn

how to: * Make the most of your mortgage * Maintain a good credit rating * Build your retirement savings * Negotiate with your local bank to get the best deals * Navigate the ins and outs of insurance * Create a will * Handle tax deductions and credits * And much more Filled with practical guidance and extensive expertise, Your Financial Action Plan will help you build the type of financial life you've always wanted.

Toward Responsible and Inclusive Financing of the Palm Oil Sector Retno Kusumaningtyas,

The Portable MBA in Finance and Accounting John Leslie Livingstone, Theodore Grossman, 2001-11-02 The latest volume in the bestselling series In today's business environment, a knowledge of finance and skills in budgeting and financial planning are more important than ever before. Totally updated and revised, this highly anticipated Third Edition provides new information on five such key topics as interpreting financial statements; information technology in finance; planning capital expenditures; information technology and your firm; business valuation, and much more. Top experts in each field explain the basics of cost-volume analysis, forecasts, and budgets, and reveal how to create a winning business plan. Ideal reading for any manager or executive who needs a refresher course in finance.

Global Biodiversity Finance Joshua Bishop, Chloe Hill, 2014-04-25 Global Biodiversity Finance sets out the case for scaling up Payments for Ecosystem Services (PES) at the international level. The book explores how International Payments for Ecosystem Services (IPES) can help capture the global willingness-to-pay for

Solving the Giving Pledge Bottleneck Sean Davis, 2021-08-27 This book highlights the historic inflection point we are in, both in terms of philanthropy in general, and specifically in financing the solutions to our largest and most urgent social and environmental problems. It covers the two movements that have recently had a dramatic influence on capitalism. First, wealthy millennials have been pressuring their bankers to invest their family portfolios in companies with high social and environmental impact (ESG ratings), triggering a wave where the wealth management industry, and now all public companies, are significantly adapting to the increasing demand for good. Second, The Giving Pledge triggered another wave, changing what success and the accumulation of wealth means. It has even begun to redefine the goal of capitalism as more than 200 billionaires have pledged to give half or more of their wealth away. This book also focuses on the bottleneck problem that The Giving Pledge has created, as it is very hard to give hundreds of billions away with measurable impact to nonprofits lacking detailed long-term plans to scale. Nonprofits have never had the luxury of having all the resources to invest in the planning, management training and systems needed to rapidly expand. Thus taking in very large gifts is very difficult, and almost impossible to justify. Large philanthropy can always be used for traditional capital campaigns and to fund endowments, yet The Giving Pledge signers are often looking for large visible impact beyond these traditional avenues. The result is a bottleneck which has grown as more billionaires pledge their funds away while their wealth continues to skyrocket and giving rates stay very small. Finally, this book covers the emergence of large giving vehicles, modelled after the private equity industry. They have sophisticated third-party managers focused on deploying funds and supporting management teams. It also covers the scaling of nonprofits in a significant way ("Big Bets") as well as investing large philanthropy through for-profits as Program Related Investments (PRI) at scale. This book is of interest specifically to nonprofit and foundation leaders, as well as wealth managers, estate attorneys and other philanthropic advisors. It is also of interest to investors and corporate CEOs as they begin to access these large pools for philanthropic capital to increase their impact. This book is focused on providing those with the ability to make large philanthropic investments a path to scale their impact and increase their fulfillment and that of their family. It provides a step-by-step guide of how these approaches, especially PRI at scale, can actually solve the social and environmental challenges that have been seemingly hopeless.

Financial Accounting Shirley Carlon, Rosina McAlpine, Chrisann Palm, Lorena Mitrione, Ngaire Kirk, Lily Wong, 2015-09-11 Financial Accounting, 5th Edition provides you with a set of accounting skills you can use to build a successful career in diverse professional environments. This text focuses on real company financial information, exploring how this information can be analysed, interpreted and applied to management and business decision-making responsibilities.--Publisher's website.

Easy Money Liz Weston, 2007-11-09 Pulliam Weston (Your Credit Score), columnist for MSN Money and author of the nationally syndicated column Money Talk, provides a practical, easy-to-understand guide to taking control of personal finances and establishing financial security. Like most financial advice books, this collection covers the basics, such as creating a financial toolkit, investing, planning for retirement and saving for college. While Pulliam Weston provides insights into these areas-especially for those without a financial background-she also charts new territory with her 60 Percent Solution and 50/30/20 Plan, both aimed at spending control, as well as getting the most out of your credit cards and what to do if you've overspent on a car purchase. An advocate of online banking, Pulliam Weston maps out the right way to pay bills and advocates account aggregation and consolidation. She also provides a useful resource guide for finding a financial planner, a tax professional and an estate planning attorney. Checklists are included in each chapter, as well as helpful charts and tables that aid in getting and staying organized. This book will be a valuable guide on the path to financial control and security. --Publishers Weekly "If you want to simplify your life and make solid decisions—fast—this book is your answer. It's one more reason Liz remains one of America's most trusted financial columnists. Quick, easy, and empowering!" —Jennifer Openshaw, Author of The Millionaire Zone and CEO, WinningAdvice.com "As usual, Liz cuts to the chase to provide readers with practical, easy to implement tips for living a rich life. If you follow only half of her on-the-money recommendations you'll be exponentially better off tomorrow than you are today." —Lois P. Frankel, Ph.D., Author of Nice Girls Don't Get Rich and Nice Girls Don't Get the Corner Office Simplify your financial life... now and forever! • By the Internet's #1 personal finance expert, MSN's Liz Pulliam Weston • Stop feeling overwhelmed by your finances: take control, the easy way! • Save time, avoid mistakes, and help secure your future Common sense. Easy solutions. Plain English. Best selling author, Liz Pulliam Weston, takes on the problem everyone has, and nobody talks about: the sheer hassle of managing your money! Weston offers practical guidance and easy checklists for every decision: investments, credit cards, insurance, mortgages, retirement, college savings, and more! Discover how to consolidate, delegate, and automate your finances...save time and money...and live a more rewarding, secure life! www.lizweston.com

Resolution Trust Corporation's Asset Disposition Policies United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on General Oversight and Investigations, 1992

Financial Accounting Shirley Carlon, Rosina Mladenovic-McAlpine, Chrisann Palm, Lorena Mitrione, Ngaire Kirk, Lily Wong, 2016

Advances in Behavioral Finance, Volume II Richard H. Thaler, 2005-07-05 This book offers a definitive and wide-ranging overview of developments in behavioral finance over the past ten years. In 1993, the first volume provided the standard reference to this new approach in finance--an approach that, as editor Richard Thaler put it, entertains the possibility that some of the agents in the economy behave less than fully rationally some of the time. Much has changed since then. Not least, the bursting of the Internet bubble and the subsequent market decline further demonstrated that financial markets often fail to behave as they would if trading were truly dominated by the fully rational investors who populate financial theories. Behavioral finance has made an indelible mark on areas from asset pricing to individual investor behavior to corporate finance, and continues to see exciting empirical and theoretical advances. Advances in Behavioral Finance, Volume II constitutes the essential new resource in the field. It presents twenty recent papers by leading specialists that illustrate the abiding power of behavioral finance--of how specific departures from fully rational decision making by individual market agents can provide explanations of otherwise puzzling market phenomena. As with the first volume, it reaches beyond the world of finance to suggest, powerfully, the importance of pursuing behavioral approaches to other areas of economic life. The contributors are Brad M. Barber, Nicholas Barberis, Shlomo Benartzi, John Y. Campbell, Emil M. Dabora, Daniel Kent, François Degeorge, Kenneth A. Froot, J. B. Heaton, David Hirshleifer, Harrison Hong, Ming Huang, Narasimhan Jegadeesh, Josef Lakonishok, Owen A. Lamont, Roni Michaely, Terrance Odean, Jayendu Patel, Tano Santos, Andrei Shleifer, Robert J. Shiller, Jeremy C. Stein, Avanidhar Subrahmanyam, Richard H. Thaler, Sheridan Titman, Robert W. Vishny, Kent L. Womack, and Richard Zeckhauser.

Agricultural value chain finance in Indonesia de Brauw, Alan, Herskowitz, Sylvan, Ambler, Kate, Sayaka, Bambang, Pasaribu, Sahat M., Dabukke, Frans B. M., Suhartini, Sri Hastuti, Suryani, Erma, Suwarno,

Agus,Moyes, Tom,2021-08-13 Smallholder farmers in developing countries face substantial constraints that limit their ability to reach their production potential. Two constraints—risk exposure and limited access to liquidity—pose particular challenges. Smallholders face a wide variety of risks that constrain both the choices they can make and their willingness to make investments. Limited availability of affordable credit, borrowing and saving products poorly aligned with the needs of the agriculture sector, and prohibitive borrowing eligibility requirements all impede farmers’ access to the liquidity necessary for investing in new, more profitable crops and technologies (International Finance Corporation, 2014). Observers have noted that a large share of long-term credit needs is not being met in Southeast Asia, despite its location near some of the world’s largest consumer markets (Shakhovskoy & Wendle, 2013). While existing financial services may be suitable for some farmers, access to finance is particularly inadequate among women, low-income groups, and ethnic minorities, and risk excluding the most vulnerable groups from these emerging economic opportunities.

EBOOK: Behavioral Corporate Finance, 2/e SHEFRIN,2018-05-18 EBOOK: Behavioral Corporate Finance, 2/e
Panic in Paradise Raymond B. Vickers,1994 Even when lawsuits disclosed the chicanery, state and federal regulators misled the public. Despite the official denials, the public panicked. The ensuing runs caused the banking crash.

Unveiling the Energy of Verbal Beauty: An Emotional Sojourn through **Palm Finance**

In a global inundated with screens and the cacophony of immediate communication, the profound energy and emotional resonance of verbal artistry often fade in to obscurity, eclipsed by the continuous barrage of sound and distractions. However, nestled within the musical pages of **Palm Finance**, a fascinating perform of fictional brilliance that pulses with natural feelings, lies an unforgettable journey waiting to be embarked upon. Composed by way of a virtuoso wordsmith, that exciting opus guides viewers on an emotional odyssey, delicately revealing the latent possible and profound affect embedded within the elaborate web of language. Within the heart-wrenching expanse with this evocative examination, we will embark upon an introspective exploration of the book is central themes, dissect its charming writing style, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

Table of Contents Palm Finance

1. Understanding the eBook Palm Finance <ul style="list-style-type: none">◦ The Rise of Digital Reading Palm Finance◦ Advantages of eBooks Over Traditional Books	◦ Participating in Virtual Book Clubs
2. Identifying Palm Finance <ul style="list-style-type: none">◦ Exploring Different Genres◦ Considering Fiction vs. Non-Fiction◦ Determining Your Reading Goals	◦ Following Authors and Publishers Palm Finance
3. Choosing the Right eBook Platform <ul style="list-style-type: none">◦ Popular eBook Platforms◦ Features to Look for in an Palm Finance◦ User-Friendly Interface	9. Balancing eBooks and Physical Books Palm Finance <ul style="list-style-type: none">◦ Benefits of a Digital Library◦ Creating a Diverse Reading Collection Palm Finance
4. Exploring eBook Recommendations from Palm Finance <ul style="list-style-type: none">◦ Personalized Recommendations◦ Palm Finance User Reviews and Ratings◦ Palm Finance and Bestseller Lists	10. Overcoming Reading Challenges <ul style="list-style-type: none">◦ Dealing with Digital Eye Strain◦ Minimizing Distractions◦ Managing Screen Time
5. Accessing Palm Finance Free and Paid eBooks <ul style="list-style-type: none">◦ Palm Finance Public Domain eBooks◦ Palm Finance eBook Subscription Services◦ Palm Finance Budget-Friendly Options	11. Cultivating a Reading Routine Palm Finance <ul style="list-style-type: none">◦ Setting Reading Goals Palm Finance◦ Carving Out Dedicated Reading Time
6. Navigating Palm Finance eBook Formats <ul style="list-style-type: none">◦ ePub, PDF, MOBI, and More◦ Palm Finance Compatibility with Devices◦ Palm Finance Enhanced eBook Features	12. Sourcing Reliable Information of Palm Finance <ul style="list-style-type: none">◦ Fact-Checking eBook Content of Palm Finance◦ Distinguishing Credible Sources
7. Enhancing Your Reading Experience <ul style="list-style-type: none">◦ Adjustable Fonts and Text Sizes of Palm Finance◦ Highlighting and Note-Taking Palm Finance◦ Interactive Elements Palm Finance	13. Promoting Lifelong Learning <ul style="list-style-type: none">◦ Utilizing eBooks for Skill Development◦ Exploring Educational eBooks
8. Staying Engaged with Palm Finance <ul style="list-style-type: none">◦ Joining Online Reading Communities	14. Embracing eBook Trends <ul style="list-style-type: none">◦ Integration of Multimedia Elements◦ Interactive and Gamified eBooks

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