

Platform Agri-PDB Webinar

Governance and Strategic Integration of Impact



Governance and Strategic Integration of Impact

Junetapelin Karimi
Ag. Head of Credit



March 2026

IMPACT AS A GOVERNANCE MANDATE

Alignment with national and global development priorities

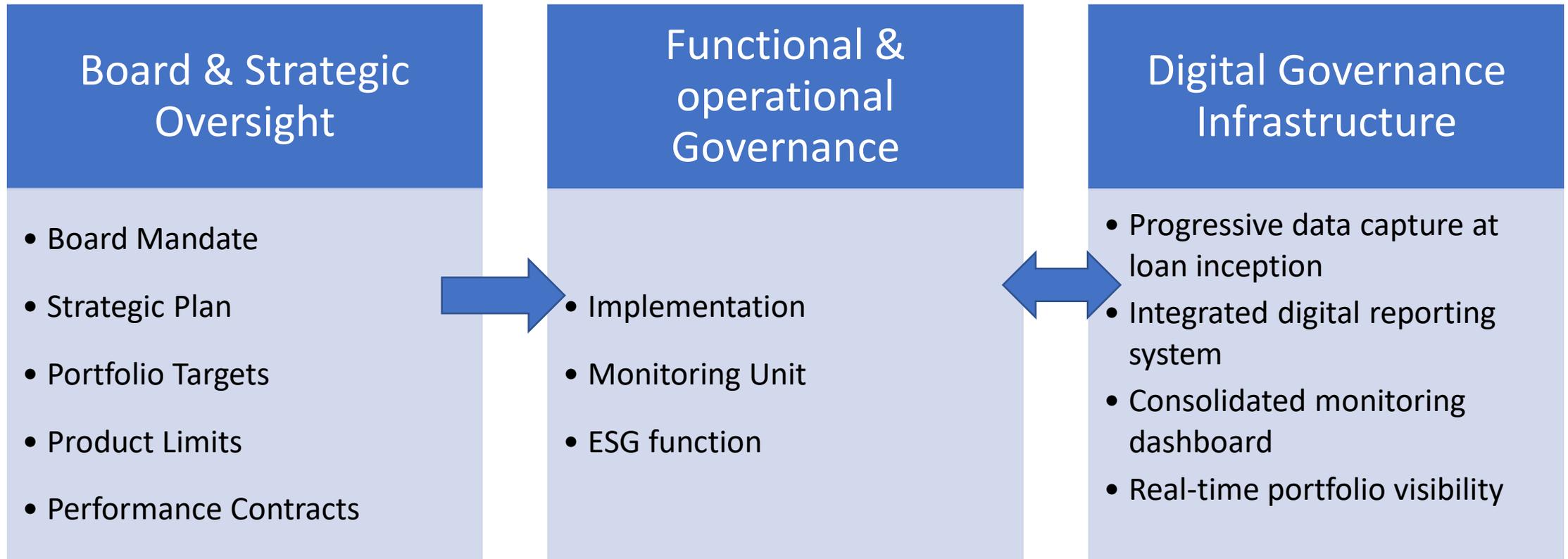
Improve evidence-based decision-making

Strengthened risk management.

Strengthen accountability and transparency

Improve evidence-based decision-making

Governance Architecture



KPI's in Decision Making

Strategic Design

- Before product launch-KPI's set; Approved by the board of directors

Origination

- At client onboarding, impact category captured by Credit team

Appraisal & Approval

- Impact alignment validated at Credit committee prior to approval; ESG classification and screening confirmed by Risk Department

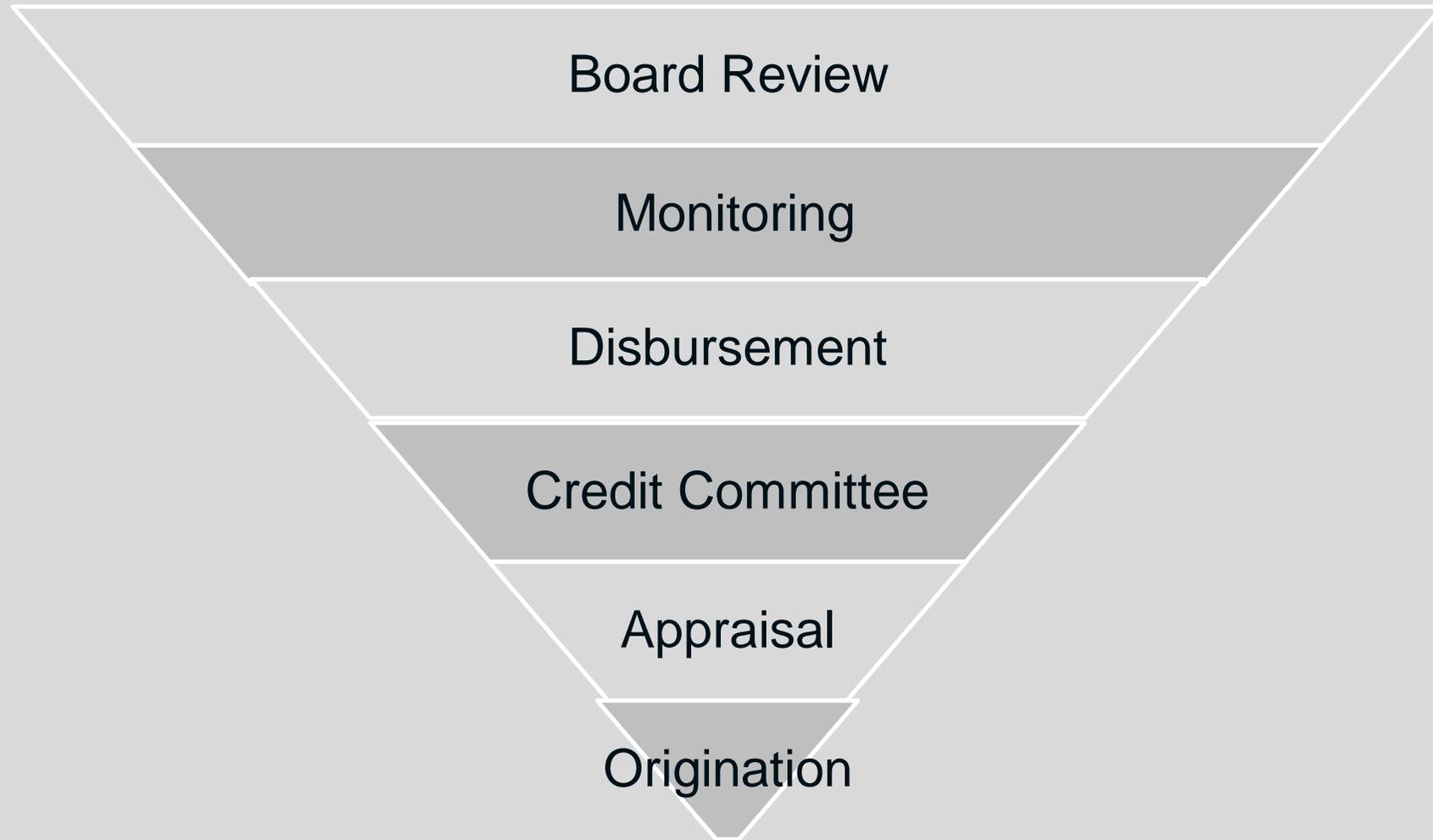
Monitoring

- Early warning signals & underperforming segments flagged by Business Development and strategy unit

Board Review & Adjustment

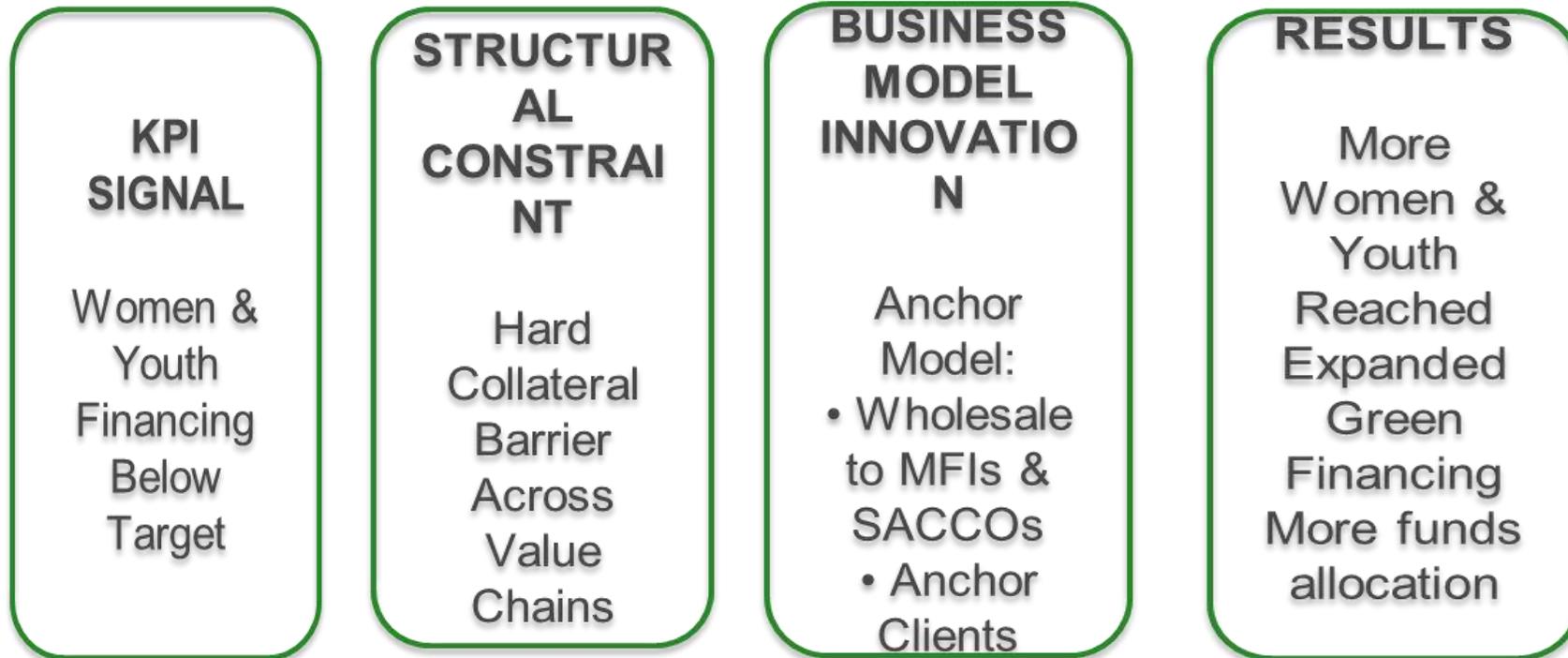
- KPI signals drives board approved capital reallocation; closes the loop

Impact Integration in the Credit Process

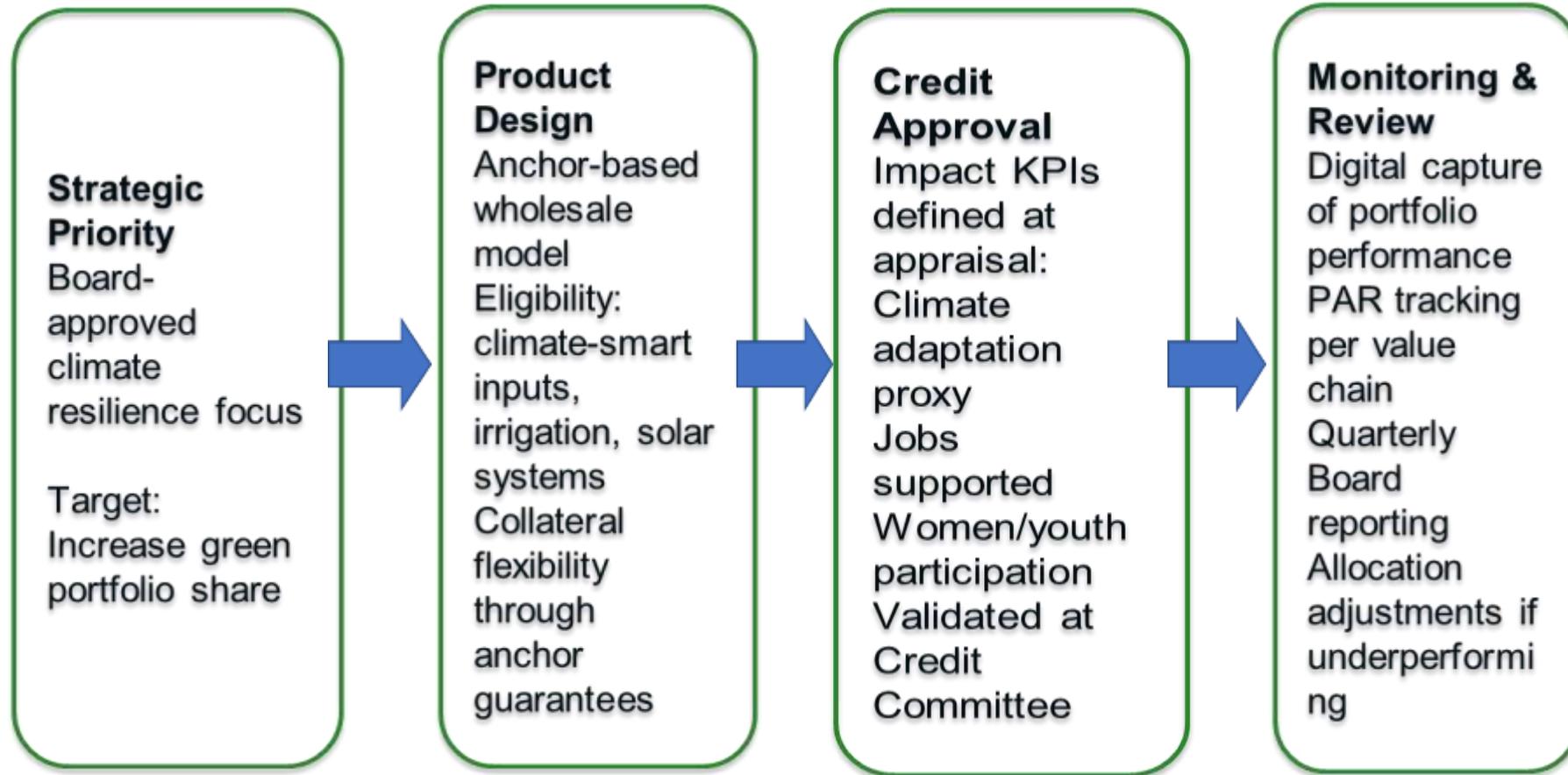


How KPIs Drive Decisions at AFC

KPI Signal → Structural Constraint → Business Model Innovation → Results



Product Lifecycle: Anchor-based wholesale model



Strategic Challenges



Limited Standardized Agricultural Taxonomy

Impact: Difficulty comparing impact metrics with peer institutions



Gaps in Carbon Emissions Measurement

Response: Partnering with research institutions to develop sector-specific tools



Dynamic Agricultural Value Chains

Lessons Learned



Data strengthens fundraising and investor confidence

Impact data improves default predictability

Value chain-level PAR tracking informs allocation shifts

Reduced concentration risk through diversified segments

Collaboration for Harmonization



THANK

YOU

FOR

YOUR

ATTENTION