

Study Tour to Israel – Innovations in Agriculture

Hatton National Bank (HNB) was selected as a project partner by the World Bank, to facilitate and build capacity under the World Bank, AgriFin Program funded by the Bill and Melinda Gates Foundation. AgriFin program has two main components: capacity building projects and a knowledge and networks program. Projects financed under the first component support the replication and scaling-up of business models that profitably finance agriculture.

Within the program scope, there are several initiatives lined up to support the ongoing programs of HNB. As an AgriFin project partner, our first initiative was to understand the agriculture innovations and technical assistance to support small holder farmers to be more commercially oriented Agri-Entrepreneurs. To this effect, an exposure tour to Israel took place to learn about holistic, pragmatic approaches of farming businesses, where financing, advisory services and appropriate technology transfer to farmers go hand in hand.

Mr. Chandula Abeywickrema, Deputy General Manager, Development Banking of HNB led a team of five senior level officials of HNB on a eight day exposure study tour to Israel from the 20th – 27th October 2012. The aim of the study tour was to expose the officials to a bountiful environment with limited resources achieved through the intelligent use of technology and pragmatic mechanisms for financing farming businesses. The plan of HNB is to replicate these mechanisms in Sri Lanka in order to enable traditional smallholder farmers to graduate to commercially oriented agri-entrepreneurs.

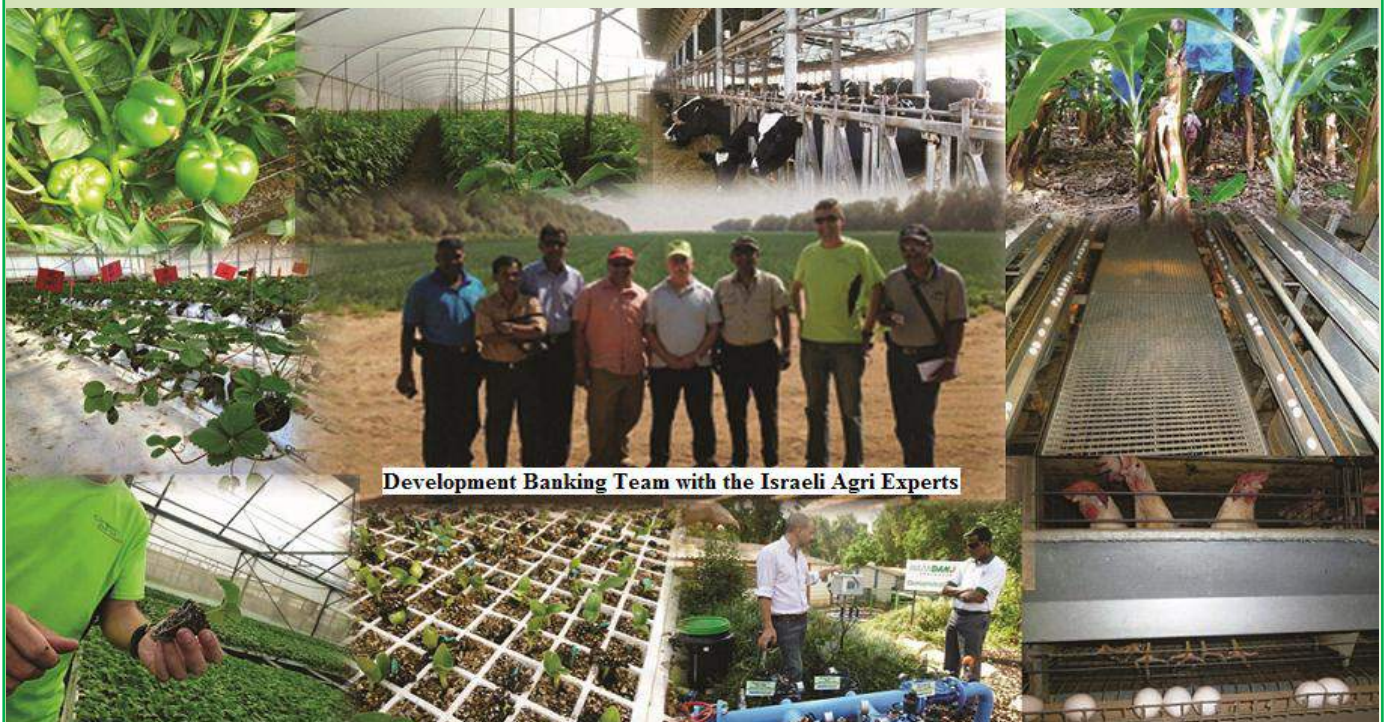
During the study tour, key areas of agriculture innovations were covered:

- Greenhouse projects for vegetable/herbs
- Greenhouse Production Company visit
- Seedling production nursery
- Vegetable nursery
- Packing for herbs, flowers and vegetables for exports
- Agriculture training facility (infield training) and R & D Centre
- Irrigation, poultry, dairy, fisheries (intensive earth ponds, closed & recycled systems)



Fresh produce at the market

The learning from the tour will be transferred to the entire field force of HNB and to the farmer community across the branch network.



Development Banking Team with the Israeli Agri Experts

Bell pepper cultivation using poly tunnels, dairy farm, banana plantation, poultry farm, advanced irrigation systems, seedling production and nursery



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අධිෂ්ඨාන හා යෞවනභිමාන ගිණුම් පිළිබඳ දැනුවත්කිරීමේ වැඩසටහනක් අම්බලන්ගොඩ ප්‍රාදේශීය ලේකම් කාර්යාලයට අනියුක්ත ග්‍රාම නිලධාරී හා තරුණසේවා නිලධාරී මහත්ම මහත්මීන් සඳහා අම්බලන්ගොඩ ප්‍රාදේශීය ලේකම්තුමාගේ ප්‍රධානත්වයෙන් 2012.07.20 දින ප්‍රාදේශීය ලේකම් කාර්යාලයේදී පවත්වන ලදී. මෙම වැඩමුළුව සඳහා සහකාර ලේකම්තුමියද සහභාගී විය.

හැටන් නැෂනල් බැංකුවේ අම්බලන්ගොඩ ශාඛාවේ කළමනාකාර ලලිත් වික්‍රමනායක මහතා විසින් දැනුවත් කිරීම සිදුකල අතර, හැටන් නැෂනල් බැංකුවේ දකුණු පළාත් ප්‍රාදේශීය කාර්යාලයේ, සංවර්ධන බැංකු කටයුතු පිළිබඳ කළමනාකාර, ජගත් දිසානායක, අම්බලන්ගොඩ ශාඛාවේ විධායක නිලධාරී , ගයාන් ඩන්ලස් හා ව්‍යාපෘති සහ ගැමි පුබුදුව උපදේශක, වානක වික්‍රමසිංහ යන මහත්වරු සහභාගී විය.



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Success Story of Haritha Plantation

Ruhunu Ridiyagama is a traditional village in the Southern Region situated 08 km away from Ambalantota town. The village has a population of around 4,000. Yet another success story of HNB Gami Pubuduwa unfolds from this remote village.

Mr. G G D Samaranayake, the owner of the 'Haritha Plantation' is a medium scale businessman from the village who has been banking with the Ambalantota Branch since 1996. Engaged in the business for over 12 years and at present he runs three plant nurseries in an area of around 10 acres. New agriculture technologies such as drip and sprinkler irrigation systems and poly tunnels are used. He is a professionally qualified businessman who has followed a six month Nursery Management Course at the Department of Agriculture at Peradeniya. His wife, Mrs. Nirosha Siriwardena is also an agriculture instructor attached to the Department of Agriculture inter province at Hambantota. She is actively involved in the business and plays a major role in managing the plant nursery whilst Mr. Samaranayake attends to all business development related work.

Mr. Samaranayake is another delightful success story of HNB Gami Pubuduwa Scheme (Village Awakening). Starting small with a Rs. 25,000 loan from HNB Gami Pubuduwa, he has developed and expanded his business to become the proud owner of 3 plant nurseries and has a work force of 35. Additionally, subcontracts the growing of plants and seed to people from the area. He has obtained number of facilities from HNB towards the development of the nurseries. At present he is supplying plants and seeds to government projects such as Divi Neguma and Negenahira Navodaya (Eastern Revival).

To further strengthen and grow the relationship with the employees of the 'Haritha Plantation' HNB Ambalantota Customer Centre organized an awareness program on 06th September 2012. Around 125 participants from the work force of the 'Haritha Plantation' and its subcontractors were exposed to banking products, loan schemes, especially the concept of group lending and seed and plant certification. The program was enriched by the sessions conducted by the Manager of Bata Attha, Department of Agriculture and the Plant Certification Officer and by the Manager, Development Banking (Southern Region) Mr. Jagath Dissanayake. The program was conducted by the Manager (Former) – Ambalantota Branch, Mr. Sanjewa Samarathunga and Agri Executive – Mr. Sampath Hettiarachchi.

As the partner in progress, HNB wishes Mr. Samaranayake and Haritha Plantation success and prosperity.



Reported by: HNB Ambalantota

Technical Assistance to TPC

With over 1.8 billion young people in the world today, youth represent one of the fastest-growing segments of the global population. According to the United Nations Department of Economic and Social Affairs Population Division, youth in 2010 comprised 17.6 percent of the world's population and 20.2 percent of the population in least developed countries.

Most young people, especially in developing countries, do not have access to the financial services and education that could help them move out of poverty and become productive citizens in their communities. Although numbers vary, it is evident that the demand for financial services by young people far exceeds their availability, with some sources estimating that less than 10 percent of the world's youth are currently being reached by financial services.



In order to scale up youth financial services, Hatton National Bank got an opportunity to work with the SEEP Network's Practitioner Learning Program (PLP) supported by the Mastercard Foundation. Under this program, two staff members have undergone extensive training attending workshops and exchange visits through the PLP activities to scaling up the youth financial services.

As a part of this project, the trained practitioners of HNB have conducted Training of Trainer (ToT) program on Youth Financial Services (YFS) and extended technical support to developing savings products to Thanekae Phum Cambodia (TPC) a Microfinance Institution in Cambodia.

The ToT was successfully conducted for 12 key level staff members and it was highly extoled by them since Cambodia has a very high youth population. Approximately 55 percent of the country's population is aged between 12-25 years. Therefore, particular training program was very much fitting to TPC. Under this ToT program, the trained TPC staff members will be able to assist young people of Cambodia in directing them for better management of their finances to support themselves and their families over both the short and long term.

TPC is currently in the process of designing its savings products and HNB was able to assist them in developing savings products considering various factors such as country's situation, capacity of the TPC and also drawing inputs from own experiences as a pioneer in child and youth savings as well as the school banking units.

Reported by: Bandara Rekogama, PRM (DB)

HNB – SLBFE Collaboration

HNB Adishtana is a savings account with access to credit, insurance and financial education for the migrant workers and their dependents. As a result of its extensive efforts and numerous discussions with the Sri Lanka Bureau of Foreign Employment (SLBFE), HNB was able to secure the opportunity to address the young migrant workers at five of their training centers in Badulla, Hambantota, Kandy, Kurunegala and Puttalam. HNB is the only private bank to get this opportunity having showcased our commitment to the migrant worker population in many ways.

In the light of the above, a training program was held for thirty three field staff from the respective districts / regions who will attend the training center sessions at the SLBFE to address the segment.

The Deputy General Manager of SLBFE, Mr Mangala Randeniya on our invitation attended the training session. He conducted a very interesting, timely and apt session on how the migrant worker should be addressed on their financial literacy and management. In addition, Mr. Harendra Jayalal (Renowned TV presenter and news reader) conducted a session on presentation skills with practical application with the field staff adding greater value.



Value of Savings – Mandaram Nuwara

Mandaram Nuwara (Misty City) is a unique eco location and a beautiful village settled at the foot hills of Piduruthalagala on the Walapane side. The gloomiest spot in Sri Lanka covered by the tallest mountain ranges and the forest shadows, is probably one of the best locations for adventurous excursions like trekking in trails mostly lush with a full range of flora and fauna to resemble a complete biodiversity on offer. This mountain top forest village is covered with mist whole day making it one of the most beautiful places of Sri Lanka Nature.

Situated near Rikillagaskada about 40 km on Nuwara Eliya Kandy Road via Walapane it is renowned for its scenic views and natural beauty. The villagers in the area are mainly farmers and it is a high potential area for vegetable cultivation. HNB Rikillagaskada Branch is the closest to Manadaram Nuwara. Mr. P Dhayabaran, Gami Pubuduwa Upadeshaka (GPU) attached to HNB Rikillagaskada visits the village daily and attends to financial needs as well as financial guidance, entrepreneurial and marketing skills of the farmers from the village. Joined in October 2011 his first assignment was at Nuwaraeliya, and subsequently transferred to Rikillagaskada w.e.f February 2012. Currently he maintains a portfolio of Rs. 33 Mn.



An awareness program on 'The value of savings' Initiated and organized by the HNB Rikillagaskada Customer Centre was held on the 07th November 2012 at Mandaramnuwara Temple. The session on savings was conducted by Mr. Amila Jayasekera of Development Banking Division. The event was attended by over 50 customers and cultivators from the area. The awareness program not only focused on savings but added value to the audience by the sessions conducted by Mr. Lalith Samaratinga, Extension & Development Officer, CIC National Seeds for Agri Business and by the session conducted on insurance by the HNBA Area Manager and Bancassurance Officer. Mr. M V P Gunawardena, Senior Manager Development Banking and Mr. Vedeha Dharmathilaka, Manager Rikillagaskada was also present at the event.

Reported by: P Dhayabaran (GPU), HNB Rikillagaskada

Lifelong Asset Building - China

The Conference on Lifelong Asset Building: Strategies and Innovations in Asia was held on the 16-18th November 2012 in Beijing, China. It was an effort to harness the experiences and brainpower of leading scholars, policy makers, practitioners, corporate leaders and funders from around the world. The conference not only provided a platform for sharing advances in asset building policies and programs, but also built a network of stakeholders who will explore strategies and chart promising directions to advance asset building in Asia and beyond.

Key topics discussed at the conference included, national asset building policies, savings for children and youth, community-based social entrepreneurship, innovations and research in asset building, and asset building policy diffusion. Conference was organized by the Hong Kong Polytechnic University and Peking University China Social Work Research Center; Center for Social Development, Washington University of St. Louis; Center for Social Development (Asia), National University of Singapore; and China Association for Social Work Education. Presenters were experts in their respective fields in 14 different countries.

Mr. Chandula Abeywickrema, the Chairman of the Banking of the Poor Network and the Deputy General Manager, Hatton National Bank delivered a presentation on 'A Savings Program for Children and Youth at HNB' on the invitation of the Peking University, China and Washington University of St. Loius at the conference.

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