

# Green Gateway – Climate finance in action

11 & 12 February 2026 - Luxembourg



## 11:15 – 12:15 Breakout sessions

Ministers Room 1

*Supporting sustainability in agriculture*

# *Supporting sustainability in agriculture*

Lisa Burke

*Moderator*

Nivelin Noev

*Team Leader – Financial Instruments and relations with the EIB Group,  
DG AGRI, European Commission*

Roberto Stasi

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Sergio  
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*Head of Sustainability, Cajamar, Spain*

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Felipe González

*Senior Product Manager, MicroBank, Spain*

# *Supporting sustainability in agriculture*

Nivelin Noev

Team Leader - Financial Instruments and relations with the EIB Group

*DG AGRI, European Commission*

# The new CAP in MFF 2028-2034 & sustainability aspects

## The structure of the CAP is simplified and streamlined

- One single fund and a coherent policy framework

## Fairer and more targeted support

- Simplified degressive area-based payment / no more complex system of payment schemes

## Environmental protection and climate action remain central [43% spending target for NRPP]

- Shift from prescriptive conditions to rewarding positive actions / Water & bio-economy strategies

## Investments, support for young farmers and risk management remain a key feature

- Farm competitiveness, climate prevention and adaptation, de-risking, insurance

## Common performance framework

- Single system to track expenditure with a harmonised list of intervention fields, incl. climate adaptation

The Vision for EU agriculture and food

EU strategy for generation renewal in agriculture

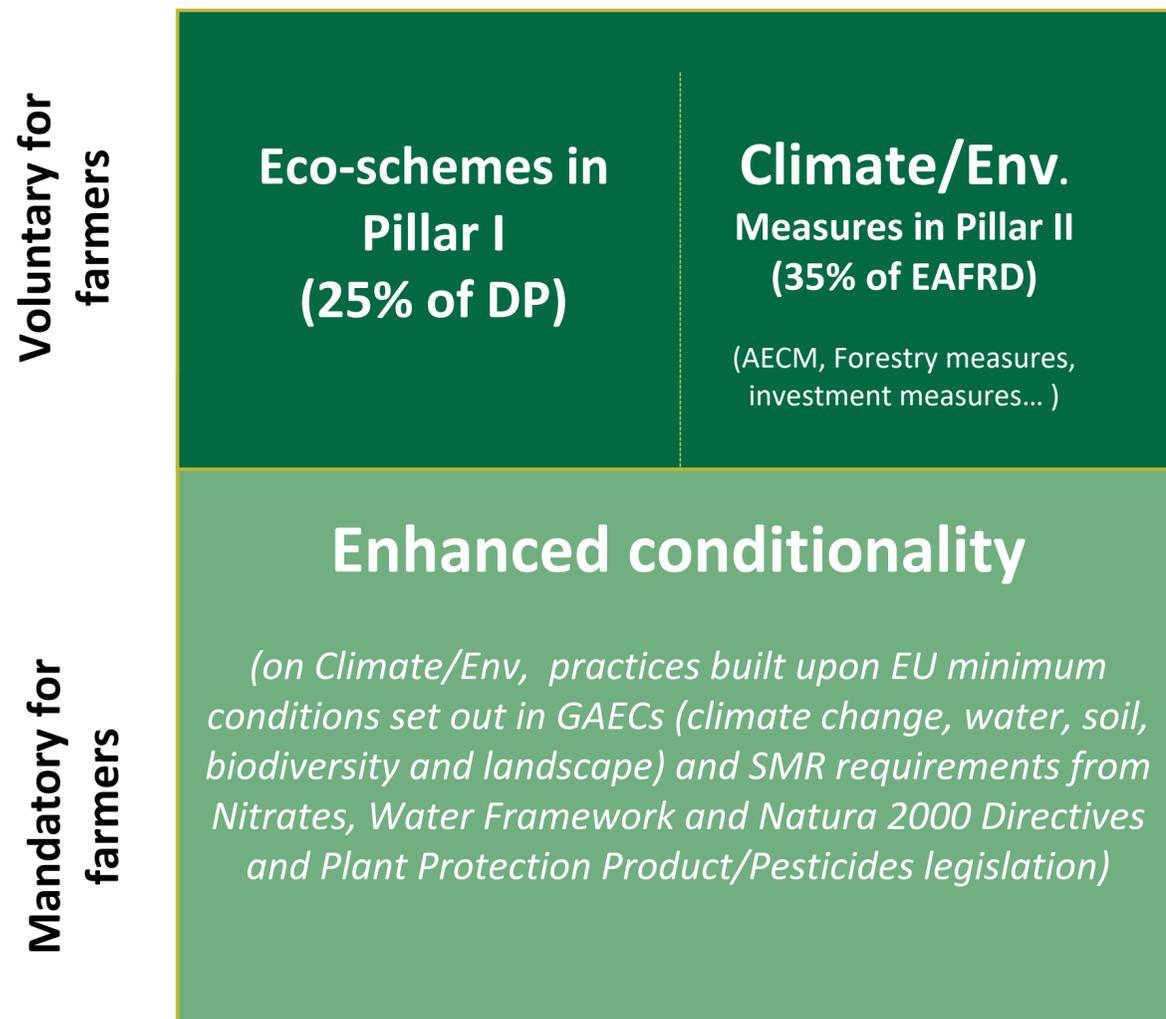
No Resilience



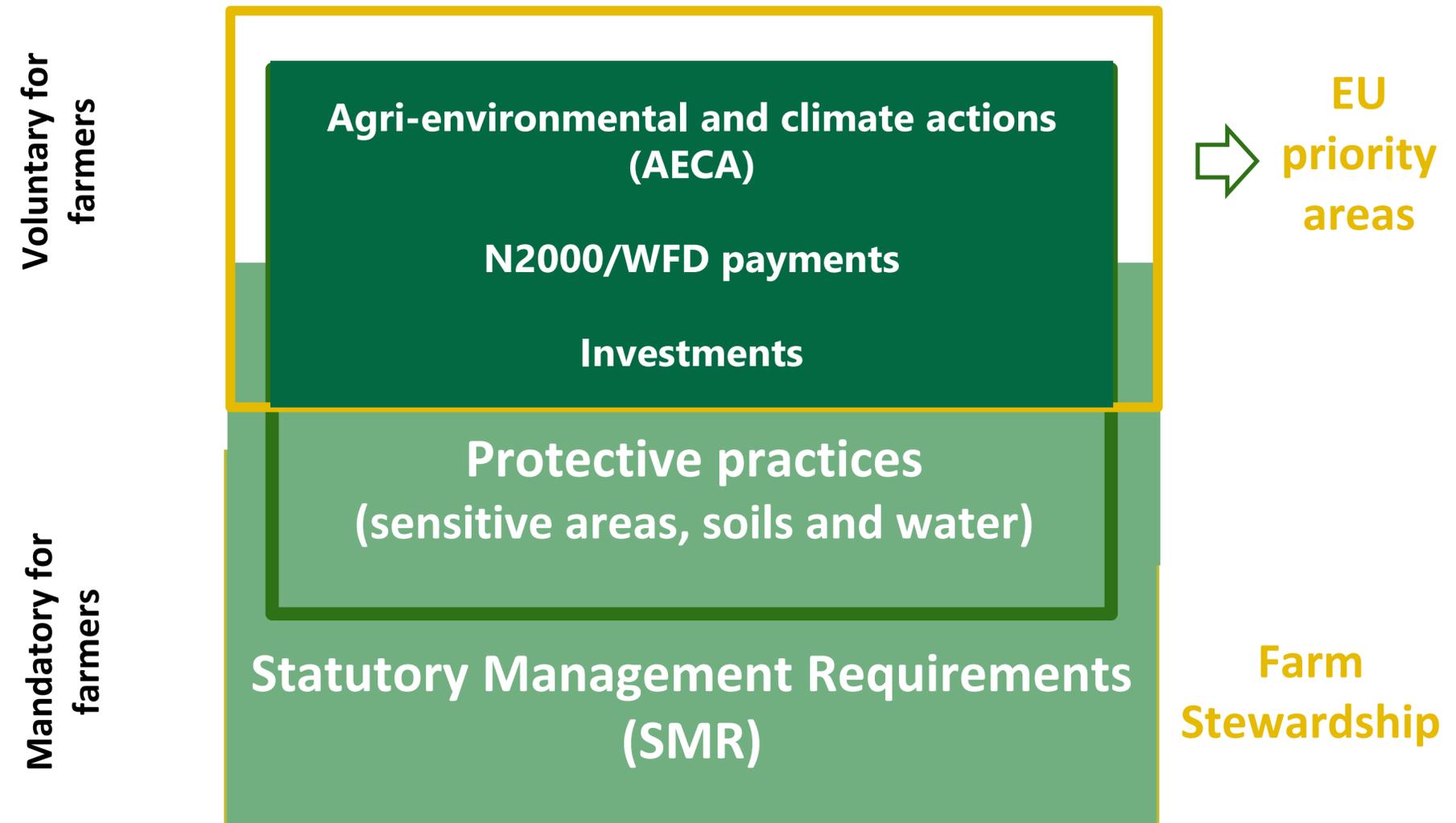
No Food Security

# The new CAP Green Architecture

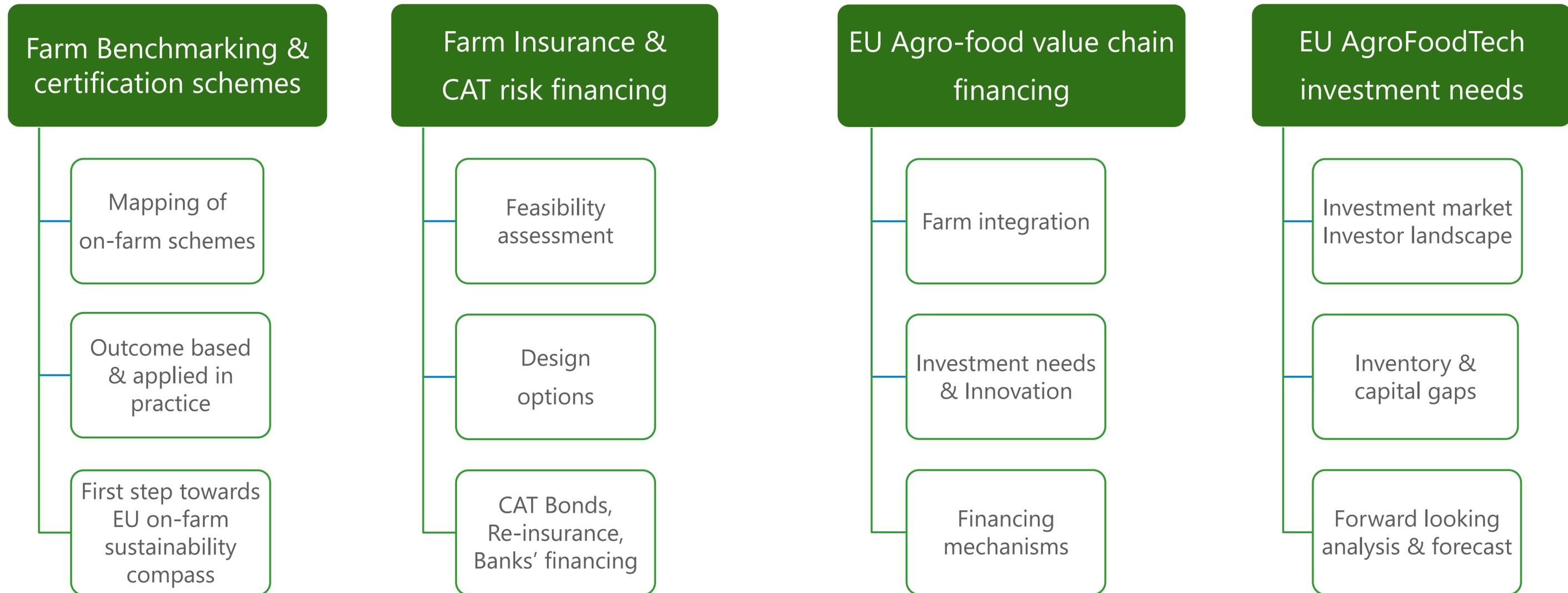
## PRESENT



## FUTURE



# DG AGRI – EIB fi-compass main analytical work



Thank you

# *Supporting sustainability in agriculture*

Roberto Stasi

Senior Loan Officer

*European Investment Bank*

# Intermediated lending for Agri

- Financial envelope of EUR 3 billion;
- Sub-project: up to EUR 25m for SMEs and EUR 50m for Mid-Caps;
- Cover project cost between 50 - 100%;
- Maturity up to 15 years;
- Focus on Climate and Green projects;
- Support for Young, New and Female farmers;
- Farmland acquisition eligible in special cases;
- EIB funding and EIF's guarantee products joinable.

# Eligible project examples

- sustainable and regenerative agriculture (soil health and fertility, carbon sequestration);
- digital and precision agriculture tools;
- working capital for climate resilience and adaptation crops varieties;
- water management systems;
- renewable energy (solar, wind or biogas production);
- animal welfare and sustainable livestock practices;
- innovation and resource efficient measures in agri, food or fibre industries;
- education and training in sustainable practices;
- infrastructure improvements (modern storage and logistics facilities to reduce post-harvest losses).



# EIB Green Gateway Programme

## *Overview of the advice for FIs*

### EIB Green eligibility & reporting criteria

- Sectoral trainings on EIB green eligibility criteria
- Front office eligibility and reporting manuals
- EIB-FI green eligibility conversion tables

### Green eligibility helpdesk

- Green eligibility check for operations in the pipeline
- Direct exchange with EIB technical experts for green eligibility review and approval

### Green market analysis & product development support

- High level review of the national green finance market to identify green investment measures
- Screening of FI portfolio
- Product development workshops

### Green Checker use & integration

- Green Checker trainings, manuals and complementary tools
- Technical meetings on Green Checker integration options
- Green Checker integration support

### EIB Green & InvestEU EIF Sustainability Guarantee implementation

- EIB Green - EIF SG conversion tables
- Support in implementing EIF SG eligibility framework in coordination with EIB green eligibility framework
- Use of Green Checker with EIF Guarantee tool

### Climate & env. disclosures & reporting

- Trainings and technical meetings on EU Taxonomy, climate risk incl. TCFD
- EIB PATH implementation support
- Support in defining internal env. and social standards and policies in line with EIB Standard 11

Thank you

# *Supporting sustainability in agriculture*

Sergio Rodríguez Pérez

Head of Sustainability

*Cajamar, Spain*

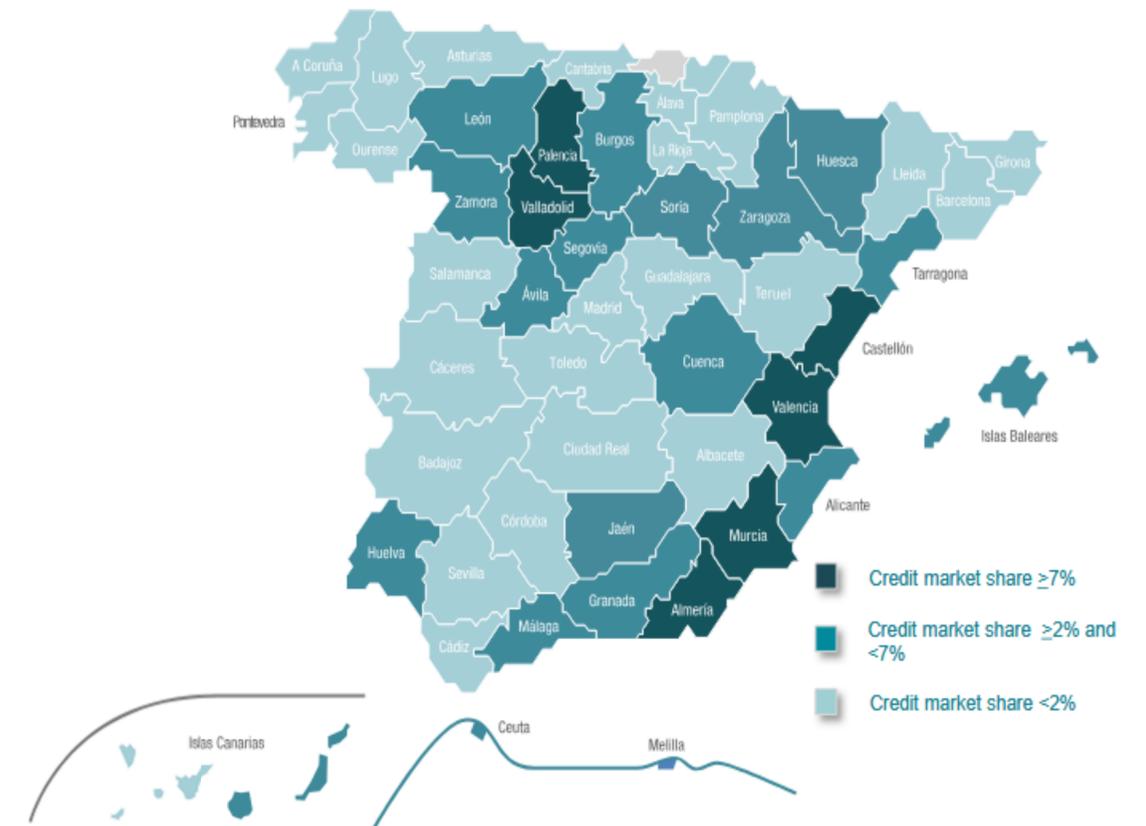
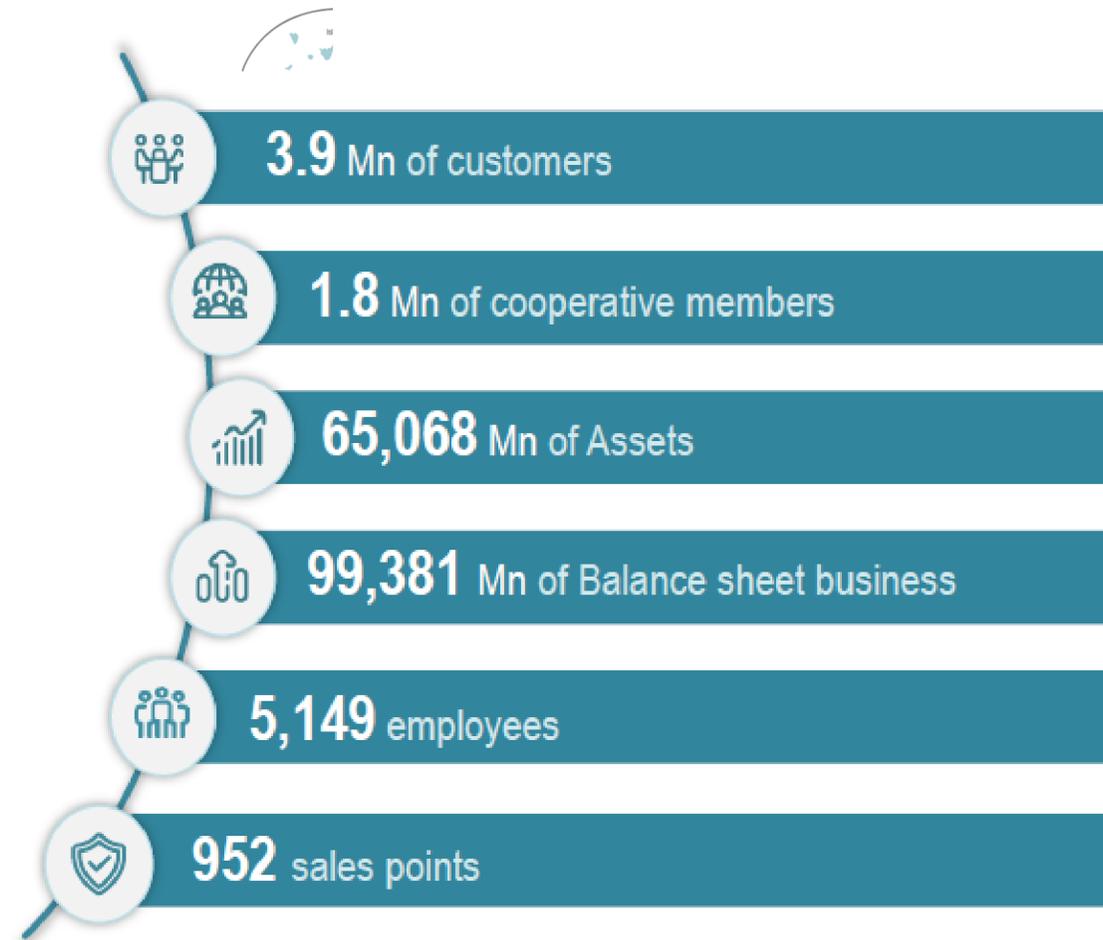
# GRUPO COOPERATIVO CAJAMAR

**Leading** financial cooperative group in Spain by asset size and the only one with a nationwide presence

18 credit unions make up Grupo Cooperativo Cajamar.

It is one of the 10 Spanish entities monitored by the Single Supervisory Mechanism (SSM).

Leading in the union of credit cooperatives through successful integration processes throughout its history.



With a market share of 15,7%, the group remains as a clear reference in the agri-food sector

## Fundación Grupo Cajamar.

Developing the innovative ecosystem of the Cajamar Cooperative Group, in the agri-food chain and the auxiliary industry

Non profit Organization committed to promote innovation all along the water and agrifood value chain



**Key challenges:** water, regenerative agriculture, digitalization, innovation.

➤ Received a **favorable Second Party Opinion** by Moody's

		SDG
Social Categories	Social economy	8, 9, 10, 11, 12, 13
	Economic underperformance and depopulation	8, 9, 10, 11, 12, 13
	Natural disasters	11, 13, 14, 15
	Health and access to essential services	3, 4, 5, 6, 7, 10, 11, 13
Green categories	Sustainable agriculture and biodiversity	2, 3, 4, 5, 6, 7, 10, 11, 13, 15
	Renewable energies	7, 13, 14, 15
	Sustainable management of water resources	6, 7, 11, 13, 14, 15
	Energy efficiency	7, 11, 13, 14, 15
	Sustainable construction	7, 11, 13, 14, 15
	Sustainable mobility	7, 11, 13, 14, 15
	Waste management and circular economy	6, 7, 11, 12, 13, 14, 15

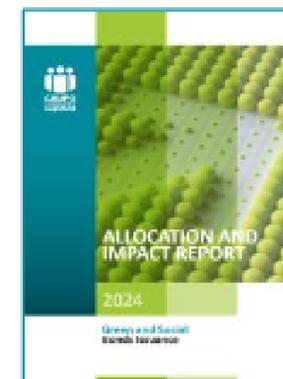
**4 Core Components:**



➤ **2022** €500M Social Emission

➤ **2023** €650M Green Emission

➤ **2024** Sustainable Bonds Impact Report already [published](#)



And of course, as a bank, financing the transition.

Thank you

# *Supporting sustainability in agriculture*

Alkiviadis Alexandrou

General Manager, Head of Agricultural Banking

*Piraeus Bank, Greece*

# Piraeus Bank | Impact & Scale

*Leading Bank in Greece ranking first across business lines*



/// Piraeus		September 2025
<b>€83bn</b> total assets	<b>€11,3bn</b> market cap (5.2.2026)	<b>4,5mn</b> clients
<b>€37bn</b> loans	<b>€64bn</b> deposits	<b>368</b> branches

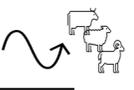
**SHORT TERM FINANCING | "AGRO-LINK"** A dedicated working-capital facility enabling livestock farmers to purchase feedingstuff exclusively from agri co-ops or designated supplier



**LONG TERM FINANCING | "AGRI-BUSINESS CENTERS"** Supports over 900 co-ops through specialized RM's across Greece, offering personalized service, promoting strategic growth & ESG adoption



**TREASURY PRODUCTS | "MILK-FLEX"** A loan-scheme feature that protects dairy farms cash flow by automatically adjusting loan installments under adverse milk prices



**VALUE CHAIN FINANCE | "CONTRACTUAL FARMING"** Over €1B financing has supported 40.000+ producers and 420+ businesses. Facilitates exports of 50+ products to 75 countries.



**TRIPARTY FINANCING | "AGRI EQUIPMENT LOAN"** Specialized financing solution enabling the acquisition of agricultural machinery through structured collaboration with equipment suppliers



**TRANSACTION BANKING** Provides integrated cash-management, trade-finance and factoring solutions that enhance liquidity



**ENERGY FINANCING | "AGRI PHOTOVOLTAICS"** Investments in Renewable Energy Sources, strengthening the energy autonomy of agricultural farms & rural businesses



**INSURANCE | "MY AGRO FARM" by ERGO** A comprehensive business insurance program for animal and poultry farmers, cooperatives and producers' groups



/// Piraeus		<i>Agricultural Banking</i>	September 2025
<b>€1,5bn</b> loans to farmers & co-ops	<b>€0,4bn</b> annual disbursements	<b>€0,4bn</b> co-ops credit limits	
<b>700 k</b> farmers	<b>&gt;120 k</b> financed farmers	<b>900</b> financed co-ops	
<b>€2bn</b> Payment Agency Credit Limit <small>(GD for Controls, Support Measures &amp; Payments)</small>	<b>4mn</b> annual transactions	<b>€3,1bn</b> annual agri subsidy payments	

# Co-financed programs | EIB & HDB cooperation with PB

10 year

**Piraeus**



**60 k**  
Loans



**€8,4 bn**  
Disbursements

# Loans



Loan disbursements



**Piraeus**

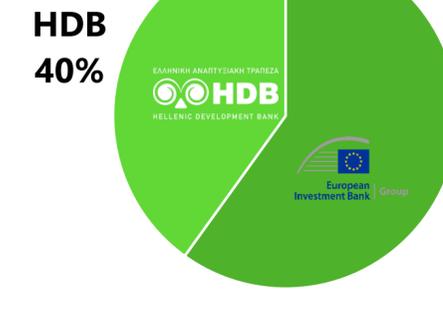
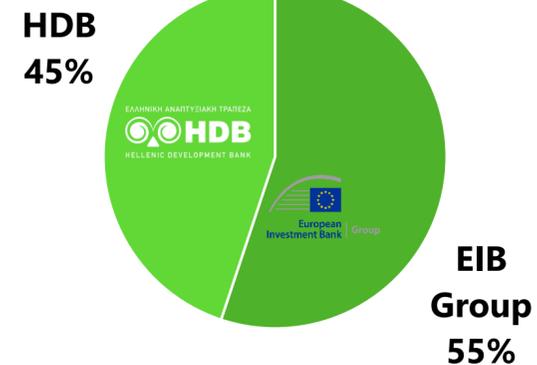
**Agricultural Banking**



**9 k** **8 k**  
Loans Clients



**€0,43 bn**  
Disbursements



**Specialized Agri-food Programs**

**EIF – ESIF EAFRD**

A Fund-of-Funds structure offering improved access to finance under preferential terms to support rural development and agricultural business growth in Greece. High-guarantee (80%) plus an interest rate subsidy at the end of the period up to 5% for 5 years.

**EIF – InvestEU**

High-guarantee financial instruments (50–80%) enabling microloans up to €50k and SME loans up to €7.5m, reduced collateral requirements and favorable terms for innovation, digitalization and sustainability investments.

**EIB – Loan for Agriculture & Bioeconomy**

Loan facility offering liquidity provision with a 25 bps interest rate benefit, financing up to €12.5m for working capital or investments, with tenors up to 8–12 years.

**HDB – Micro Loans Fund**

A co-financed financial instrument providing small-scale loans to farmers and agri-businesses, with an interest rate subsidy for loans of up to €25k

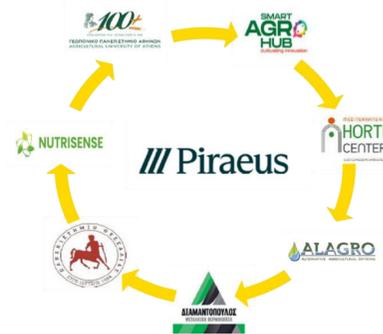
# Vertically Integrated Market Approach among Bank's Commercial Units

## Agri-Food Department / Center of Excellence

### A Transition from Open Field to Greenhouses

Today	→	2035
8.300 GH		15.000 GH
4.800 ha of GH		10.000 ha of GH
120 tn/ha production		500 tn/ha production

- Scale-up of hi-tech protected cultivation for yield and quality uplift
- Ecosystem with developers, technology providers and insurers
- Partnering with Greek Ministry of Agri-Food to align strategy and augment profitability
- CAPEX financing, grants pre-financing and operational advisory



### B Greek Livestock Enforcement

52.000 farms in Greece with a target to modernize at least 5.000 ones primarily due to sheep pox

- Strengthening dairy, meat and poultry value chains through capex and productivity upgrades
- Biosecurity, welfare and digital monitoring to reduce risk and losses
- Financing aligned to investment plans and resilience measures



### C Maximizing Irrigation Water Use

Agriculture uses 80% of Greece's water and target ≥20% savings through modern networks and precision irrigation

- Data-driven adoption with telemetry, metering and decision support
- Packaged solutions combining equipment, guidance and financing



Thank you

# *Supporting sustainability in agriculture*

Felipe González

Senior Product Manager

*MicroBank, Spain*

# MicroBank

## Who we are and what do we do?

- MicroBank is **the social bank of CaixaBank Group**, focused on inclusive finance and positive impact lending for the ones who need it the most. We support families, entrepreneurs, microenterprises and social or education enterprises.
- MicroBank is 100% owned by CaixaBank and **offers its loans exclusively through CaixaBank's 4000+ retail branches**
- Since 2008, MicroBank has signed **multiple agreements** with the EIF (*Guarantee*) and EIB (*Funding*):

### Historic

- Guarantee Agreements - EIF

CIP I | CIP II | ERASMUS+ | COSME

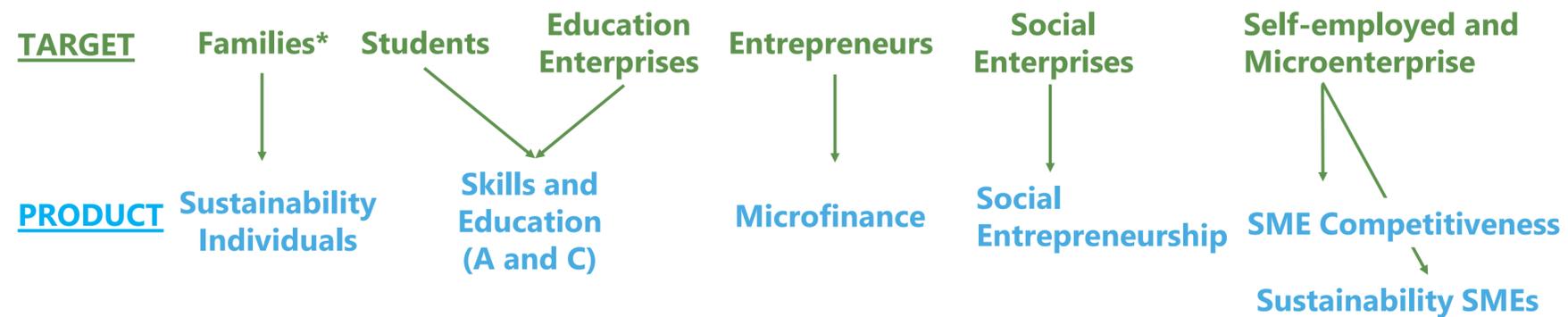
EaSI Programme | Skills & Education Pilot

Impact of the collaboration with EIF  
→ **€4,190 M** → **260,653 loans**

*Data of last communication to the EIF in June 2025*

### Current: InvestEU Programme

- Implemented by MicroBank in 2022



**Thanks to EIF's support we have been able to expand our positive impact on the society**

\* With annual income below €25.200€ (3 x Public Multi-Purpose Income Indicator).

**WE FINANCE A FAIR TRANSITION TO A SUSTAINABLE ECONOMY**

HOW?



**Through financial services:**

Loans and microcredits for businesses and families to make the energy transition.

**And non-financial services.**

MicroBank Academy

**With a focus on:**

Sustainable investments by the self-employed and microenterprises in the agricultural sector.

# How do we support sustainability in the Spanish agrifood service?

## *By creating a specialised sustainable loan*

### TO WHO?

- Self-employed farmers
- Small farms (up to 9 employees and 2M€ yearly revenue)
- *WIP*: individuals with farming as a 2<sup>nd</sup> activity



### FOR WHAT?

- Renewal of farm machinery, irrigation efficiency, climate resilient crops, and precision agriculture
- *WIP*: renewable energy, sustainable and organic practices, and sustainable forests and other climate mitigation.

### HOW?

Providing **Enhanced Access to Finance**, thanks to the InvestEU SMEs Sustainability Guarantee  
Which supports the



#### **Sustainable Agroinvestment Loan**

- ✦ This personal loan, supports sustainable investments in the agrifood sector
- Main terms of the loan:
  - **No collateral** requirement
  - **Up to €150,000**,
  - **Tailored repayment schedules** (monthly, quarterly, seasonal)
  - Fixed rate,
  - Up to **10-year term**
- **€1,960,957 granted in 33 loans** (avg. €59,423 per loan)

MicroBank also offers these loans to support this sector:

#### **Microcredit for Emergencies**

✦ MicroBank's Microcredit for Emergencies loan supports self-employed and microenterprises whose businesses have been affected by exceptional emergency situations (floods, major wildfires, etc.). This loan is only available in the geographically affected areas

Thanks to the InvestEU SMEs Guarantee

#### **Microcredit for Generational Farm Transfer**

✦ MicroBank's Agricultural Loan supports the economic development of rural areas by promoting rural entrepreneurship, generational renewal, and contributing to the revitalisation of depopulated areas in Spain

Thanks to the InvestEU Microfinance Guarantee



# Overview of the Spanish agricultural market

## *Challenges*

- Target customer doesn't have an obligation to report (CSRD), and generally is not familiarized with sustainability concepts
- Complexity to apply the Guarantee requirements
- Some eligibility documents don't exist in the market (i.e., emissions reduction certificate)
- Offering loans for some measures that are subsidized

## *Opportunities*

- Being part of CaixaBank Group
- EIF's support and open communication
- Develop solutions to verify eligibility (i.e., in-house emissions and energy consumption reduction calculator, specialized back-office)
- Spanish aging tractor and harvester fleet
- Customer is already investing – but how do we identify what meets the eligibility criteria?
- Awareness of climate change impacts – Water Efficiency, Resilient Crops

Thank you