## Presentation of Curricula vitae - Gary Arthur Reusche

Family name: Reusche
 First names: Gary Arthur
 Date of birth: 26 October 1951

**4. Nationality:** USA, Russia (Ukraine - permanent resident)

5. Education:

Institution	Mississippi State University, USA
Date: from (month/year) to (month/year)	1979
	1982
Degree(s) or Diploma(s) obtained	Doctorate – Agronomy (Seed Science and
	Technology)

Institution	Virginia Polytechnic Institute and State
	University, USA
Date: from (month/year) to (month/year)	1974
	1975
Degree(s) or Diploma(s) obtained	Master of Science – Agronomy (Soil Science)

Institution	Virginia Polytechnic Institute and State University, USA
Date: from (month/year) to (month/year)	1970 1974
Degree(s) or Diploma(s) obtained	Bachelor of Science – Agronomy

6. Language skills, mark 1 (worst) to 5 (best) for competence:

Language	Reading	Speaking	Writing
English	5	5	5
Russian	5	5	3
Ukrainian	3	2	2
French	5	4	3

- 7. Membership of professional bodies: American Chamber of Commerce (Ukraine)
- **8. Other skills:** Skilled with computers including design of web sites, GIS, MIS, spreadsheets, databases, presentation graphics, multimedia programs, and statistical analysis.
- **9. Present position:** Professor, Kyiv-Mohyla Business School, AgriFood MBA Program; Independent Consultant
- **10. Years within the firm:** 1
- 11. Key qualifications (relevant to the project):
  - 39 years project experience in over 60 countries, including 25 years as program manager for a wide range of clients (World Bank, IFC, ILO, SENTER (Netherlands), EU, USAID, UNDP, FAO, DFID, and others)
  - Overall 15 years' experience in banking/MFI agri-finance and agricultural insurance, 10 years as agribusiness manager;
  - 20 years as seed industry specialist, including classroom training, applied research, and serving as an Extension Specialist for the State of North Carolina (15 years employed from academic positions)
  - Most recent project management: 4 major projects in the "Access to Finance" business line of IFC, which includes 10 full time staff, between 20-30 part time staff (most working 150 days/year), and 3 outsourced contracts for specialized consulting services. Total combined budgets: 16.7 M USD
  - Experience key words: Agribusiness/SME Management, Bank Lending to Agriculture; SME Development, Credit Cooperation, Rural Microfinance, Crop Insurance, Agricultural Extension, Applied Agricultural Research, Advisory Services, Seed Science, Seed Industry, Strategic Planning, Consensus Decision Making, Values Based/Moral Leadership, Project Cycle Management, Monitoring and Evaluation, Team Building

• Awarded a "medal of honour" by the Government of Ukraine for the management and achievements of the "Support to SME in the Rural Sector" project.

12. Specific country experience:

Country	Date: from (month/year) to (month/year)	
Algeria	1993	
Bangladesh	1993	
Egypt	2002-2003	
Ethiopia	1992	
Haiti	1975-1977	
Kyrgyzstan	2002-2003	
Malawi	1993	
Netherlands	1992-1995	
Nairobi	2002-2003	
Philippines	2002-2003	
Russia	1992-2002, 2002-2003	
Sri Lanka	1986-1991, 1991-1992	
Sudan	2002-2003	
Suriname	1993	
Tanzania	2002-2003	
Thailand	1991	
USA	1979-1982, 1982-1986	
Ukraine	2003 to date	
Vietnam	1992	
West Africa	1977-1979	

13. Professional experience record (projects):

Date:	August 2015 to date
Location:	Kyiv, Ukraine/location of assignment
Client:	Independent contractor.
Position:	Professor - International Management Institute.
	Senior Technical Expert ILO, - Agricultural Index Insurance
	Credit Dnipr Bank, Agricultural lending to small/medium
	farmers
Description:	Professor, International Management Institute (MBA),
	September 2015 to date
	ILO, Senior Technical Experts, Agricultural Index Insurance,
	August 2015- May 2016
	Credit Dnipro Bank, Agricultural Lending to SME farmers,
	October 2015 to date

Date:	November 2010–July 2015
Location:	Kyiv, Ukraine
Client:	International Finance Corporation (World Bank group)
Position:	Program Manager and Global Agri-Finance Team
Description:	Agri-Finance Project
	Principle achievements include:
	<ul> <li>Eestablished agricultural databases required for</li> </ul>
	benchmarking and credit analyses for all the major field

crops and agri-climatic zones in Ukraine (production norms; yields; input and equipment specifications
and prices; commodity prices);
<ul> <li>Farm credit risk assessment methodology designed to</li> </ul>
efficiently process bank clients and prepare the credit
application for the bank's credit committee;
On-line processing of financial and technical information
including conversion of financial data to IFRS standard,
calculation of financial ratios, cash flow (annual and
monthly liquidity projection), and appropriate benchmarking
of both financial and technical parameters; and
Training materials to develop the capacity of bank officers
and management to implement a successful agri-lending
program with low NPLs.
Instruments, methodologies and training implemented
under bank agreements with 5 partner banks, 1 major input
supplier, and rural credit unions. A total of 402 agri-loans
with a combined loan volume of \$33.4 million were directly
impacted.
The project was extended (see ECA Agricultural Finance)
to extend the methodology developed throughout the ECA
region (from Western Balkans to Central Asia)

December 2007–July 2015	
Ukraine	
International Finance Corporation (World Bank group)	
Program Manager (Ukraine)and Global Index Insurance Team	
Agri-Insurance Project Major accomplishments include:  Established public-private partnership (PPP) based on law (initially enacted 1 July 2012, amendments 2015), agri-insurance pool, and more than 25 regulations to implement the new law.  Planned and implemented program to train and licence loss adjustors with the state regulator.  Launched 14 commercial agri-insurance products covering the major field crops in Ukraine, confirmed by Agricultural Ministry as the official standard products for the subsidy program. Introduced web based index insurance product and piloted index product with input supplier.  Trained both government and private sector stakeholders in operational and business aspects related to agri-insurance, from product design to reinsurance submissions, to insurance pool formation and management.  Overall approximately 900 consultations provided to government and private sector entities, and 400 training events for insurers, government officials and extension	

undertaken with major Ukrainian banks to improve access to credit for farmers, including a 2-year pilot activity with the market leader to introduce and promote agri-insurance as quasi-collateral and lending instrument to increase access to finance. Nearly 20 training events (over 350 participants) were conducted for bank staff. Consumer advocacy and education (for producers and banks) implemented in all major regions in Ukraine together with the extension service, local agricultural offices, insurance companies, banks, and mass media. To inform and market producers concerning new products and programs, provided training and consultations to about 4,500 agricultural producers representing 40% of the total arable land in Ukraine (302 training events). Wide reaching public information campaign resulting in over 3,000 substantive media appearances reaching approximately 100,000 persons per month designed to produce a positive impact on all program elements. Over 9500 policies, generating USD \$91.1 million premium income and a total sum insured of USD \$2.17 billion were sold during the life of the project, providing coverage for 3.4 million hectares of agricultural production. Global Activities (30-50% of work effort): Participated in technical committee responsible for reviewing all GIIF programs, and provided technical support to review, design and advise programs in West Africa, South Asia, the Far East and Caribbean. Published 5 agri-insurance manuals for use worldwide and

Date:	October 2013–July 2015
Location:	Ukraine
Client:	International Finance Corporation (World Bank group)
Position:	Program Manager
Description:	Crop Receipts Project
	Improved access to pre-harvest financing for small and
	medium agri producers in Ukraine through implementation
	of a crop receipt (financial instrument).
	Supported the development of regulatory structures,
	secure data management system, training of notaries, and
	farmer education to actualize the technical interplay
	between credit providers and producers when signing a
	crop receipt. An estimated USD 250-370 million of

training materials (indexinsuranceforum.org).

additional farm financing from agricultural input suppliers,
traders, and banks is expected in the first year following
introduction of the CPR system.
Specific features of the instrument include:
Persistence of obligations; quick contract enforcement; immunity to jurisdiction;
Creditor's rights to monitor the field; and transparency. A
pilot launch of a crop receipt took place in the spring of
2015 with a coordinated approach of the private sector and
government.
Led project steering committee including input suppliers,
traders, and financial institutions.

Date:	June 2014–July 2015
Location:	Ukraine
Client:	International Finance Corporation (World Bank group)
Position:	Program Manager
Description:	<ul> <li>Program Manager</li> <li>ECA Region Agricultural Finance Project</li> <li>Designed and initiated a USD 3.6 million, 4 year, regional extension of the Ukraine agri-finance and agri-insurance projects. The project works to increase A2F for small and medium sized farms and agricultural value chains by assisting banks to build a profitable and sustainable agriloan portfolios. In parallel, agricultural insurance as a risk management instruments is reviewed and/or developed. CLARA (Cash flow Linked Agri Risk Assessment), developed initially in Ukraine, is a monthly cash flow linked to crop management operations. The system shows the costs and revenues per month and establishes benchmarked working capital needs to structure loans and repayments. CLARA processes were updated for bank partnership programs in Ukraine, and technical adaptations completed for Serbia, Kosovo, Azerbaijan, Tajikistan, Uzbekistan, and Kyrgyzstan.</li> <li>Clients included (June 2015): Ukraine: Syngenta, Oschadbank, AgroProsperis (NCH Capital), Celsius Pro; Kosovo: Kreditimi Rural i Kosoves and xxxxx, Uzbekistan: Hamkor Bank, Uzbek leasing Association; Tajikistan: Finca, HUMO, First Microfinance Bank; Kyrgyzstan: Finca</li> </ul>

Date:	December 2003–September 2006
Location:	Kyiv, Ukraine
Client:	ICON Institute Private Sector
Position:	Team Leader
Description:	EU TACIS Support to Rural SMEs. Principle responsibilities
	include:

<ul> <li>The management of a multi-cultural team (19 full time plus over 5 person years of short-term consultants) located in 4 offices and covering 17 Oblasts in Ukraine.</li> <li>In partnership with the Ministry of Agrarian Policy and the regulatory agency, training was provided to over 400 Credit Unions (CUs) throughout Ukraine (&gt;50%). CUs operating in rural areas were trained in microfinance methodologies, assisted to undertake market surveys and prepare new credit products for rural clients, and to train members to prepare business plans.</li> <li>Seventeen regional associations uniting 225 CUs in Ukraine were assisted to be established and intensive institutional development support was provided for an 18 month period.</li> <li>Eight "United Credit Unions" (precursors to cooperative banks) were assisted to be established and started liquidity management for the member CUs. A participatory approach resulted in a wide partnership for the analysis of legal and regulatory constraints, the introduction of new laws designed to improve the environment for the steady growth of the CUs operational in rural areas, and a common lobby.</li> </ul>
Common lobby.

March 2002–December 2003
ARCADIS Euroconsult
Various
Senior Consultant / Agribusiness specialist
<ul> <li>Senior Consultant / Agribusiness specialist</li> <li>Short-Term Assignments</li> <li>Khartoum, Sudan and and Nairobi, Kenya. Project Management Specialist; - Evaluated NGO grant proposals for EU funding, and trained NGO staff in participatory processes, project management, monitoring and evaluation.</li> <li>Cairo and Toshka, Egypt. Agribusiness Specialist; Developed strategic plan for development of a fruit and vegetable farm producing during the off season for European markets.</li> <li>Bishkek, Kyrgyzstan (HTS Development, UK). Extension Specialist; Training in participatory processes for rural development, project management, M&amp;E, and institutional and enterprise development. Training provided in Russian.</li> <li>Tanzania. M&amp;E Specialist; Designed Benefit Monitoring and Evaluation Methodology for a Dairy Development Project and Mid-Term Project Review</li> <li>Samara, Russia. Extension Specialist; Developed project design for a support centre for rural enterprises and participated in the development of recommendations for a venture capital fund for rural enterprises.</li> <li>Manila, Philippines. M&amp;E Specialist; Comprehensive final evaluation and recommendations on rural development</li> </ul>

Date:	1996–1998
Location:	St. Petersburg Russia
Client:	AGRICO/CEBECO with Euroconsult
Position:	Senior Consultant, Agribusiness
Description:	Established the company Izhora Agro LLC, and worked as
	managing director during start-up period. All steps leading up
	to company formation were undertaken, including: selection of
	local partners; development of business plans and financial
	models; and financial engineering. The activities of the
	company include: equipment leasing, contract production of
	approx. 20,000 tons of potatoes and vegetables, product
	storage, and wholesale/retail marketing.
	Company start-up took place in 1997 with an initial investment
	of USD 3 million. Commercial credit amounting to USD 11.2
	million was acquired from the World Bank, and a Dutch bank
	supported by the Dutch NCM credit insurance. In addition, the
	Dutch Ministry of Economic Affairs awarded a technical
	assistance totalling USD 2 million. The company initiated
	contract production in the spring of 1998.

Date:	1995
Location:	Kolomna, Russia
Client:	ARCADIS Eurconsult (Private Sector/SENTER)
Position:	Team Leader
Description:	Agricultural Support Project (KASP) experiences in co- operative development to support farm re-organization in Russia. A comprehensive review was undertaken to document commercially viable spin-offs, and to describe their technical and financial parameters. This resulted in a strategic plan for vertically integrated agribusiness operations, based on three years of practical experience. This profile was then used to promote the replication of the essential features of the model in other areas and for other commodities.

Date:	1994–1995
Location:	Russia (Moscow, Voronesh, Belgorod
Client:	World Bank
Position:	Team Leader
Description:	<ul> <li>Leader of an inter-disciplinary team that evaluated economic, financial, technical and sociological factors on 18 collective farms in Voronezh and Belgorod areas.</li> <li>Evaluated on-going activities in Nizhny Novgorod model and elsewhere in Russia designed to assist and accelerate the process of farm reorganization.</li> <li>Assessed new organizational/legal formats in relation to different reorganization scenarios.</li> <li>Assessed the impact of the macro-economic and policy environment on farm reorganization in order to evaluate the priority of different aspects of the reorganization program. Prepared a detailed proposal for the development of support services in the form of Farm</li> </ul>

Reorganization Offices, underpinned by an evolving
extension and market information service.

Date:	1994
Location:	Russia
Client:	TACIS
Position:	Team Leader
Description:	In association with other agri-business specialists, the credit requirements were analysed for the principal sub-sectors, including: animal husbandry (meat, broilers/layers, milk); forage, grain, vegetable and fruit production; forestry; input production and supplies; storage and processing (meat, dairy, flour mills, concentrated animal feed, fruit and vegetables), and wholesale distribution. The information was used to assist in the reorganization of the agricultural credit bank in St Petersburg and identify priority sectors for comprehensive feasibility studies.

Date:	1993–1995
Location:	Russia (Moscow, Voronesh, Krasnodar, Kria, North Ossetia)
Client:	World Bank
Position:	Seed Specialist
Description:	A series of assignments were undertaken to design a program to demonstrate the viability of private seed enterprises. Accomplishments included: design of a USD \$100 million on-lending program for 10 seed companies which would result in 35,000 t of hybrid seed production; development of eligibility criteria for companies to participate in the program; initial screening of loan applicants; and technical guidance to develop bankable documents. A model feasibility study was prepared for a 5,000 t hybrid maize seed facility. Designed technical assistance and training modules to support the new seed enterprises. Technical information was provided for facility design and equipment requirements for three seed companies. After the approval of the ARIS project, acted as team leader for financial and legal audits of the three companies and prepared tender documents for the construction of turnkey facilities.

Date:	1993
Location:	Bangladesh
Client:	DGIS
Position:	Team leader
Description:	Developed a 30 month, detailed plan of work for the project "Strengthening and Development of the Seed Industry in Bangladesh" which specifically address the implementation of the recently approved National Seed Policy. The work plan focuses on activities to stimulate the development of the private seed sector in Bangladesh.

Date:	1993
Location:	Malawi
Client:	World Bank
Position:	Seed Industry Specialist

Description:	Review of seed industry, including legal framework, demand of
	smallholder crops, the activities of the commercial seed
	companies, seed certification and the requirement for a buffer
	seed stock. Developed in consultation with counterpart a
	comprehensive National Seed Policy for Malawi.
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Date:	1993
Location:	Suriname
Client:	EEC
Position:	Seed Industry Specialist
Description:	Assignment included broad range of activities involving the rice
	seed sector. Reviewed seed industry development to-date, varietal research programmes, prepared draft seed legislation
	and policy statements including the mechanism to enforce the
	seed act, assessed seed demand through surveys with
	farmers and seed suppliers, designed new basic seed unit
	including all equipment, personnel and cost/benefit analyses,
	designed new agency for seed certification including personnel
	requirements, equipment for seed laboratory and fee structure
	for recurrent costs.
Date:	1993
Location:	Algeria
Client:	World Bank
Position:	Seed Industry Specialist
Description:	Participated in review of seed sub-sector as team member of
	Agricultural Sector Mission.
Date:	1992
Location:	Russia
Client:	Private Seed Company
Position:	Business Consultant
Description:	Prepared a pre-feasibility study for the establishment of a joint
•	venture company producing and marketing vegetable and
	flower seeds in southwestern Russia.
Date:	1992,
Location:	Viet Nam
Client:	UNDP
Position:	Seed Policy and Legislation Advisor
Description:	Together with counterparts, drafted the "National Seed Policy
	1993-2000" and "Basic Seed Act" for the Socialist Republic of Vietnam. The basic contents of the documents were accepted
	by the Minister of Agriculture on 8 July 1992 and special
	mention was made of the harmony among policy mechanisms
	established in the reports. Also, drafted "Inception Outline" to
	prepare a "Mekong Delta Seed Improvement Project" for World
	Bank funding.
Date:	1992
Location:	Ethiopia
Client:	Lithianian Cood Company
Position:	Ethiopian Seed Company Business Consultant

Description:	An "Annual Business Plan" was prepared in consultation with
	the management staff of the Ethiopian Seed Corporation for
	the period 1992-1997.

Date:	May 1991–February 1992
Location:	Sri Lanka, Thailand
Client:	Independent Consultant
Position:	Senior Consultant / Agribusiness specialist
Description:	1991 (July-August), Colombo, Sri Lanka; Input Specialist World Bank; Assessment of the privatization and regulation of agricultural input supplies. 1991 (Oct-Dec), Bangkok, Thailand, Seed Industry Specialist FAO; Co-author of "Seed Enterprise Development" manual encompassing all aspects of the business development of seed enterprises.
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Date:	June 1986–May 1991
Location:	Kandy, Sri Lanka
Client:	Oregon State University and Development Alternatives, Inc
Position:	Seed industry specialist
Description:	Privatization of seed industry and seed marketing and development of new rural enterprises. Team member of Diversified Agricultural Research Project.  • Accomplishments included the collection and compilation of data on the seed industry for private sector and government analysts, market research to improve seed sales, assistance to establish a regulatory body for truthful labelling, feasibility studies for new seed enterprises, technical advice to the Department of Agriculture to implement the reduction of government activities in the seed sector, and coordination of short-term consultants in the areas of seed and plant quarantine, seed processing equipment installation, and seed economics.

Date:	July 1982-May 1986
Location:	Raleigh, North Carolina USA
Client:	North Carolina State University
Position:	Extension specialist
Description:	Technical assistance and educational programme for farmers and agribusiness throughout the state. Directed an educational and service programme to assist seed producers in the promotion of major field crop seeds grown in North Carolina. Responsible for all operations of a seed laboratory for applied research and diagnostic testing, and conducted field research on stand establishment, pesticide use, and seed weathering. Provided design assistance for new and established conditioning plants, including detailed plans for equipment installation and plant layout.

Date:	July 1979–June 1982
Location:	Starkville, Mississippi
Client:	Mississippi State University
Position:	Researcher

Description:	<ul> <li>Applied research and technical assistance to enterprises.</li> <li>Conducted seed technology research, particularly in analysis of stand establishment problems and the effect of seed vigour and seedling characteristics.</li> <li>Under USAID contract, short-term assignments in Burkina Faso, Cameroon, and Haiti, providing technical assistance in training, evaluation, and design.</li> </ul>
	<ul> <li>Conducted field research in the Sahel to investigate the production of grain sorghum.</li> <li>Assisted with domestic service and training activities oriented towards the US seed industry.</li> </ul>

Date:	June 1977–June 1979
Location:	Abidjan, Ivory Coast
Client:	Conseil de l'Entente
Position:	Project Manager
Description:	<ul> <li>Project cycle management in 5 countries of West Africa.</li> <li>Administered grant and loan funds from USAID to finance agricultural development project in the</li> <li>Entente member states (Ivory Coast, Togo, Benin, Burkina Faso, and Niger).</li> <li>Responsibilities included management of four projects with a combined budget of \$9.7 million, with extensive and frequent travel in project areas.</li> <li>Responsible for preparation of technical documents for the design and implementation of projects, as well as coordination of technical assistance personnel.</li> <li>Prepared project implementation plans, performed financial planning, and undertook secondary responsibilities in the execution of 12 other Entente projects financed in the overall programme.</li> </ul>

14. Professional experience (long term positions):

Date:	November 2006–November 2009
Location:	Poltava and Kyiv, Ukraine
Company:	Poltava Cooperative University
Position:	Professor
Description:	Senior Lecturer and International Relations

Date:	Jan 1998–March 2002
Location:	Moscow, Russia
Company:	ARCADIS Consult (subsidiary of Euroconsult)
Position:	Managing Director / Regional Manager
Description:	<ul> <li>Established and managed subsidiary of ARCADIS Euroconsult.</li> <li>Responsibilities included the management of a regional business unit in Moscow for technical and financial control of agribusiness, environmental, SME and institutional</li> <li>development projects located in the region of Eastern Europe and Central Asia.</li> <li>The business unit consists of 4 branches: ARCADIS Konsult LLC for project management, a representation office for marketing and acquisition, and associated local</li> </ul>

consulting companies in Ukraine (UKRON) and Kazakhstan (Eurasiaconsult).  • The business unit totals 25 full-time staff, which monitors and supports 16-20 on-going projects, supervises project-based staff, and fully prepares 30 major proposals per year.
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Date:	June 1994–March 1998
Location:	Russia
Company:	ARCADIS Eurconsult (Private Sector/SENTER)
Position:	Senior Consultant, Agribusiness
Description:	Various projects

Date:	February 1992–December 1995
Location:	Arnhem, the Netherlands (based)
Company:	Euroconsult (TACIS, World Bank, and the Dutch Government)
Position:	Manager, Seed Unit
Description:	Series of assignments relating to the seed sector, including assessment of the stage of seed industry development, legal framework, preparation of new legislation and policy statements, organization of seed certification, and recommendations to further develop the sector.

Date:	June 1975–June 1977
Location:	Cayes, Haiti
Company:	VPI & State University
Position:	Research Associate
Description:	Applied research and farmer outreach programmes. Responsibilities included testing and genetic improvement of open pollinated varieties of maize in cooperation with the Haitian Department of Agriculture. Project activities incorporated were germplasm research and breeding, small farmer extension, seed improvement and production, training of counterpart staff, and improvement of storage methods.