

Title of case study	Expertise Reduces Climate Change Risks for Most Vulnerable
Name of organization(s)	Rabobank
Business sector	Financial Services
Region(s) relevant to case study	<input type="checkbox"/> All regions <input type="checkbox"/> Africa and the Arab States <input checked="" type="checkbox"/> Asia and the Pacific <input type="checkbox"/> Caribbean and Central America <input type="checkbox"/> Europe <input type="checkbox"/> Least Developed Countries <input type="checkbox"/> North America <input type="checkbox"/> Polar regions <input type="checkbox"/> Small Island Developing States <input type="checkbox"/> South America
Country(s) relevant to case study	Cambodia, India, Indonesia, Laos, Philippines, and Vietnam
Adaptation sector(s) relevant to case study	<input type="checkbox"/> Business <input checked="" type="checkbox"/> Education and training <input type="checkbox"/> Food security, agriculture, forestry and fisheries <input type="checkbox"/> Human health <input type="checkbox"/> Oceans and coastal areas <input type="checkbox"/> Science, assessment, monitoring and early warning <input type="checkbox"/> Terrestrial ecosystems <input type="checkbox"/> Tourism <input checked="" type="checkbox"/> Transport, infrastructure and human settlements <input type="checkbox"/> Water resources <input type="checkbox"/> Other (please specify):
Adaptation activity	<p>Through the Rabobank Foundation, Rabobank is involved in an initiative to develop saving and loan co-operatives in rural regions, by contributing donations, loans, trade financing and technical assistance</p> <p>In August 2005, the Rabobank Foundation undertook the development of a climate change risk reduction program in Jakarta. The Foundation partnered with the Indonesian Red Cross and its counterparts from Germany and the Netherlands to develop the “Integrated Community-</p>

	<p>Based Risk Reduction – Climate Change” program. The program strengthens disaster preparedness in Jakarta’s four most flood-prone sub-districts. In all, the program provides support to around 121,000 people.</p> <p>From 2006 to 2008, PMI conducted assessments to identify disaster risks and the most vulnerable community groups, including household-level surveys. Community members learned assessment methods through this process and are now conducting their own assessments and developing their own adaptation plans.</p> <p>As part of the program, the Rabobank Foundation’s Indonesian partner Yayasan Pengembangan Perdesaan (YPP) offers microcredit and microinsurance to vulnerable communities. Working with local organizations, PMI and YPP design microcredit and microfinance products to increase the capability of communities to cope with disaster risks and impacts. Additionally, the program provides public education and awareness-raising campaigns to teach low-income households about disaster risks and options for engaging in saving and insurance schemes.</p>
<p>Cost-benefit</p>	<p>The Rabobank Foundation’s contribution is self-sustaining: 100 percent of its funding will be returned through the microfinance program, which can then be invested in other community empowerment projects.</p> <p>Benefits include:</p> <ul style="list-style-type: none"> • Capacity building in the community and within key humanitarian aid and civil society organizations. • Project replicable to other locations, as centralized NGOs build the capacities and expertise of local organizations. • Community commitment created through involvement in design of project activities and project implementation. • Microfinance and microinsurance programs increase clients’ resilience.
<p>Case study source(s)</p>	<p>WRI: Making Climate Your Business: Private Sector Adaptation in South East Asia</p>
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