



AGRICULTURAL CREDIT COOPERATIVES OF TURKEY

TURKEY'S LARGEST FARMER FAMILY



OUTLINE

- Historical Background
- Organizational Chart
- Mission & Vision
- Personnel
- Areas of Activity
- Activities in Credit Sector
- International Relations
- Subsidiary Companies

www.tarimkredi.org.tr



HISTORICAL BACKGROUND OF THE ACC

The first cooperative movement in Turkey was initiated by the establishment of “**Homeland Funds**” by **Mithat Pasha** in **1863**.

The first **Agricultural Credit Cooperatives** in the modern sense was founded thanks to the support and contributions of **Mustafa Kemal ATATÜRK**, whom we are proud to have as the first member of cooperative number 683 in “**Silifke-Tekir Çiftliği**”.



“Türkiye'nin gerçek sahibi ve efendisi, gerçek üretici olan köylüdür”.



COOPERATIVES IN TURKEY ARE FOUNDED ACCORDING TO 3 DIFFERENT LAWS

The legal basis of the Agricultural Credit Cooperatives was law number **2836** which passed in **1935**.

The Agricultural Credit Cooperatives and Unions Law number **1581** enacted in **1972** enabled the vertical organization of the Regional Unions and the Central Union.

Our organization obtained its democratic structure with the law **5330** enacted on 12 April **2005**. Democratic organizational system is commanded in each tier of Agriculture Credit Cooperatives.

Member farmers elect their directors among themselves.



Serves 1 million members through...



ORGANIZATIONAL CHART



ACTIVE THROUGHOUT TURKEY THROUGH ITS REGIONAL UNIONS



17 Regional Unions are located throughout Turkey: Tekirdağ, Sakarya, Balıkesir, İzmir, Kütahya, Antalya, Konya, Ankara, Samsun, Sivas, Kayseri, Mersin, Trabzon, Malatya, Gaziantep, Erzurum and Şanlıurfa.



Our Mission

The Agricultural Credit Cooperatives of Turkey (ACC) aims to answer **all the needs** of its members and the needs of the Turkish farmers in general by providing the services and goods they require in a timely, secure, high quality and affordable manner as well as **market their products** and ensure that Turkish agriculture is environmentally friendly, sustainable and the most productive sector.

Our Vision

Turkey's **biggest** agricultural credit lender and input provider, **apex** of the socioeconomic guarantee for Turkish farmers.



PERSONNEL - OVERVIEW

315 Personnel – Central Union

683 Personnel – Regional Union

3389 Personnel – Unit Cooperatives

2771 Personnel – Subsidiary Companies

TOTAL = 7158 Personnel

PERSONNEL STATISTICS



Sector of Activity	Description
Credits	Variety of inputs and services are provided as credit in kind & cash.
Inputs	Seeds, fertilizer, feed, livestock, pesticides, machinery, fuel-oil
Consumer Goods	Edible oil, canned goods, packaged dry foods, coal, soap
Insurance	ACC Cooperatives operate as authorized insurance agencies.
Marketing	Program to purchase grain (wheat, barley, corn) as well as the marketing of livestock, animal products and fresh fruits and vegetables.
Production	Primary cooperatives can also operate as producer associations.
Other Services	Artificial insemination, contract farming



Credit Limits

Up to:

800.000 USD

Cooperatives – 15.000 USD

Regional Unions – 15.000 – 130.000 USD

Central Union – 130.000 – 800.000 USD

ACTIVITIES IN THE CREDIT SECTOR



KINDS OF CREDIT

AGRICULTURAL ACTIVITIES THAT ARE GIVEN CREDIT

Vegetable Production

Cereals, Pulses

Industrial Crops

Oil Seeds

Vegetables

Fruits

Livestock Production

Breeder Production

Livestock

Dairy Products

Stock Farming

Birds

Apiculture

Fishery Products

Fishery Products Breeding

Fisheries

Agricultural Investment

Mechanization

Agricultural Machinery and Equipment

Irrigation Systems

Greenhouse Products

ACTIVITIES IN THE CREDIT SECTOR



CREDITS GIVEN IN 2016

2 billion \$

97 % return rate

ACTIVITIES IN THE CREDIT SECTOR



ACC MEMBERSHIP IN INTERNATIONAL ORGANIZATIONS

ICA

- **International Cooperatives Alliance**

IRU

- **International Raiffeisen Union**

COGECA

- **General Committee for Agricultural Cooperation in the European Union**

INTERNATIONAL RELATIONS



SUBSIDIARY COMPANIES OF THE AGRICULTURAL CREDIT COOPERATIVES OF TURKEY



SUBSIDIARY COMPANIES

SECTOR OF ACTIVITY OF SUBSIDIARY COMPANIES

Sektörel Dağılım	Number
Fertilizer	1
Feed	1
Food	2
Seed	1
Greenhouse & Drip Irrigation	1
IT	1
Livestock	1
Chemical	1
Warehouse	2
Foreign Trade	1
Insurance	2
Logistics	1
Total	<u>15</u>



FERTILIZER SECTOR



GÜBRETAS

The Agricultural Credit Cooperatives owns 75% shares of GÜBRETAS.

The remaining 25% are publicly traded stocks in the Istanbul Stock Exchange.

Since 1953, GÜBRETAS has had a significant place amongst fertilizer producing enterprises in Turkey with a factory located in Izmit, 2 ports and 2700 outlets.



INTERNATIONAL INVESTMENTS

In order to best serve our members' chemical fertilizer needs for agricultural production, through a consortium led by our subsidiary company, '**GUBRETAS**' we have acquired;

'**RAZI Petrochemicals**' in Iran - Iran's largest fertilizer production Plant (Annual Production Capacity of 3 million 721 thousand tons),

GUBRETAS meets about 30% of Turkey's fertilizer needs with an annual production of 500.000 Ton / Year.

RAZI PETROCHEMICALS



SEED SECTOR



Since 1981 TAREKS has supplied certificated seeds of grain, corn and potato to farmers.

TAREKS provides 20% of the certificated seeds in Turkey.

TAREKS CO.



SEED SECTOR



As an authorized «Private Sector Agricultural Research Institute» on field crops, TAREKS has developed 36 types of registered seeds.

In collaboration with Osijek Institute (Croatia), Fundulea Institute (Romania) and Conase (Italy), TAREKS carries out plant breeding and R&D activities.

TAREKS CO.



LIVESTOCK SECTOR



TAREKS LIVESTOCK contributes to animal husbandry through the distribution of **pregnant heifers** and **artificial insemination** activities.

The company helps our farmers with fast and modern services through **mobile animal hospitals**.

TAREKS LIVESTOCK CO.



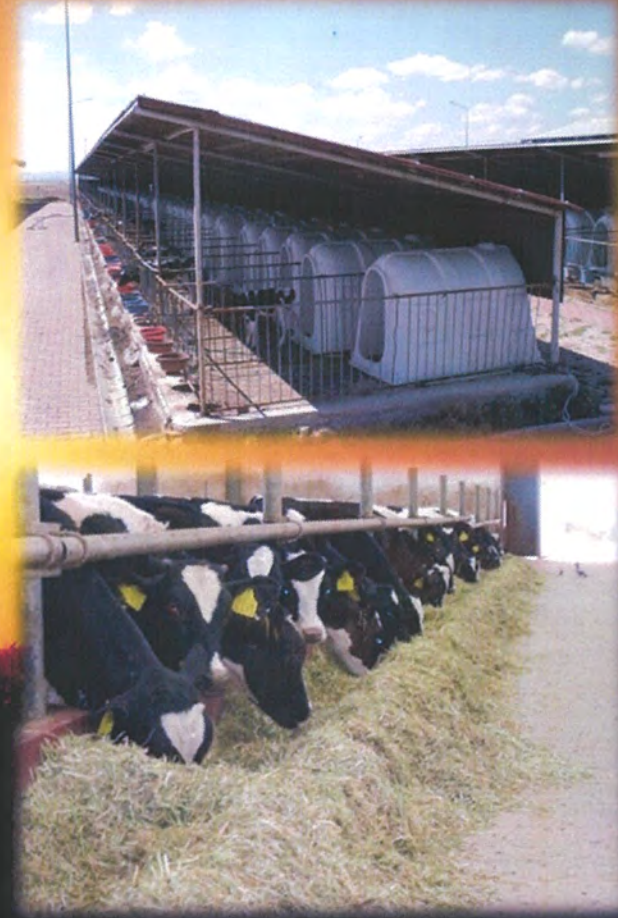


LIVESTOCK SECTORS

TAREKS has a stud and dairy farm established in Yozgat.

The company has a capacity of **5.000 animals**. It also has an annual production of **8 million liters of milk**.

TAREKS sold more than **30.000** livestock in 2016.



TAREKS LIVESTOCK CO.



AGROCHEMICALS



tarkim



TARKİM is an importer of technical materials and producer of a wide variety of agrochemical formulations. It has a production of **12.000 ton / year**.

The company also exports its formulations under the TARKİM brand name.

The head office and production facilities of TARKİM are located in **Manisa** which is very close to the port of Izmir on the Western side of Turkey.

TARKİM AGROCHEMICALS CO.



FEED & DAIRY SECTOR

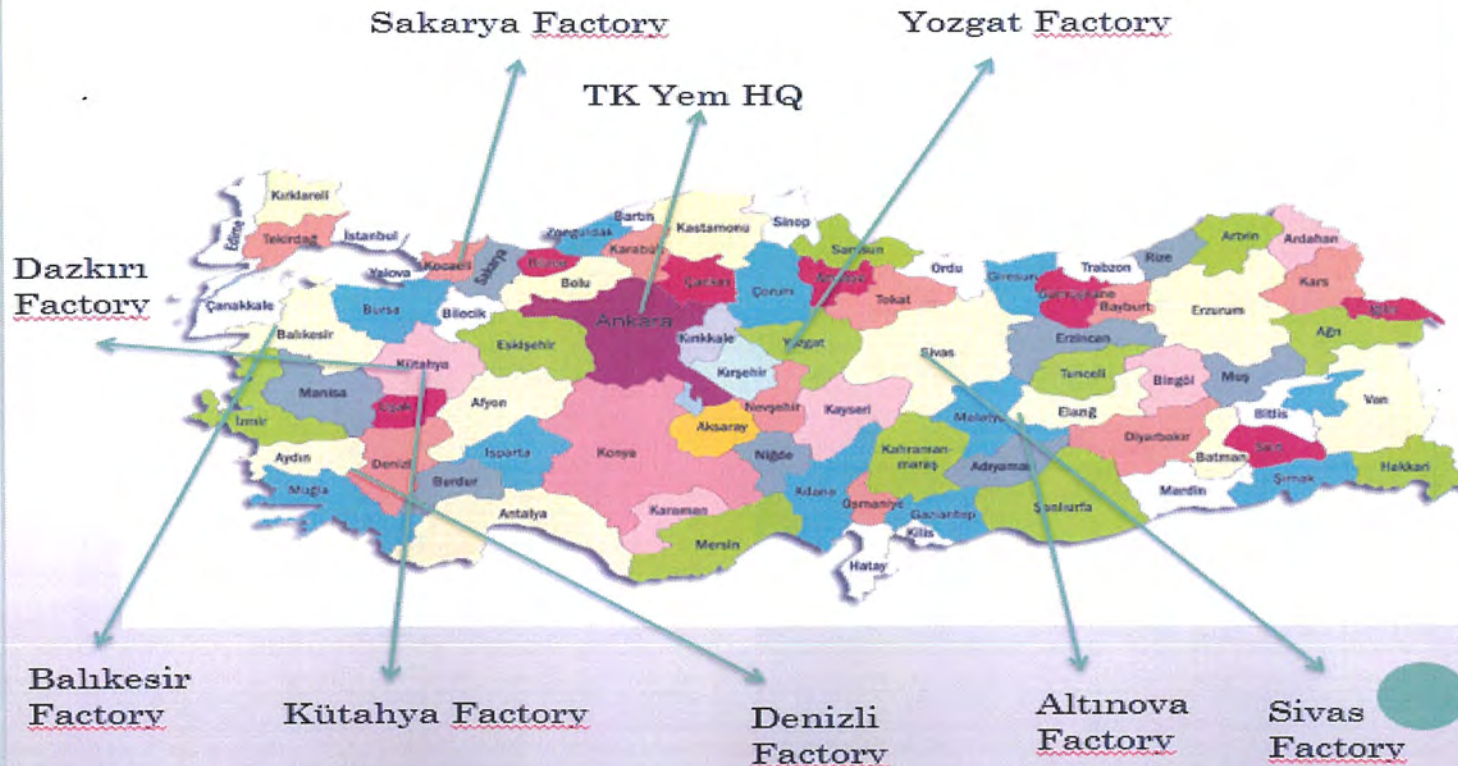


Tarım Kredi Yem
SANAYİ VE TİC. A.Ş.

Tarım Kredi Feed manufactures mixed (pellet & powder) animal feed in its 10 factories spread around Turkey.

With 800.000 tons of capacity, the company holds 5% of the market share.

TARIM KREDİ FEED CO.





Tarım Kredi Yem
SANAYİ VE TİC. A.Ş.

DAIRY SECTOR

From butter to milk, **Tarım Kredi Feed** also has a dairy brand «Tarım Kredi Süt» with a large product range.

42 types of dairy products are manufactured at its factory in Eskişehir.

The production capacity of the factory is **10.000 tons / year**.

TARIM KREDİ FEED CO.



GREENHOUSES & IRRIGATION SYSTEMS



At its factory located in Antalya, **IMECE Plastik** produces greenhouse materials and greenhouses on a turn-key basis which helps farmers receive crops at any time of the year.

Its production capacity has recently been increased to **35.000 tons**.

IMECE PLASTIC CO.





imece plastik
SANAYİ VE TİCARET A.Ş.

IRRIGATION SYSTEMS



IMECE Plastic also produces drip irrigation systems and equipment in **Aksaray**.

The ACC lends loans for

- drip,
- sprinkling and
- other irrigation systems.

Loans given for drip irrigation systems are paid back in **3 years with 0% interest rate**.

IMECE PLASTIC CO.



Tarım Kredi Birlik contains olive and oil processing factories in 5 cities: Kırklareli, Tekirdağ, Balıkesir, Samsun and Amasya.
The company has pulse processing and packaging facilities, as well.

Sunflower oil Co.

TK Birlik HQ

Sunflower oil Co.

Pulse Processing & Packaging



Olive & Olive oil

TARIM KREDİ BİRLİK Co.



Based in Mersin, **Tarım Kredi Birlik** is active in marketing and logistics sectors.

The company offers services related to packaging, marketing and transportation of agricultural products, livestock and fuel.



FOREIGN TRADE



Trakya Foreign Trade Co. is another international investment of the ACC, importing and exporting agricultural inputs.

The company has been operating in **Leva, Bulgaria** since **2009**.

TRAKYA FOREIGN TRADE CO.



Tarnet operates in information technologies and communication areas.

Founded in **1996**, the company has been delivering such services as data processing, security, software not only to our cooperatives but also to other companies.

i.e. MIS' used in the ACC and Chamber of Agriculture are developed by Tarnet.





AGRICULTURAL CREDIT COOPERATIVES OF TURKEY

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本邦受入研修日程

Date		Itinerary	Place	Remarks
7月10日 (月)	PM	成田空港19:30到着	成田、東京	TK052便
		移動:成田空港→羽田空港(リムジンバス)		
		移動:羽田空港→ホテルJALCITY羽田(ホテルシャトルバス)		
7月11日 (火)	AM	移動:ホテルJALCITY羽田→羽田空港(ホテルシャトルバス)	青森	JAL141便
		朝食(羽田空港内)		
		移動:羽田空港7:40発→青森空港8:55着		
		移動:青森空港→白鳥農機具店(レンタカー)		
		白鳥農機具店訪問・視察		
		移動:白鳥農機具店→木村秋則氏りんご園(レンタカー)		
		木村秋則氏りんご園視察		
	移動:木村秋則氏りんご園→りんご公園(レンタカー)			
	PM	昼食・りんご公園見学		日本のりんご品種見学、意見交換会
		移動:りんご公園→新青森駅(レンタカー)		
移動:新青森駅15:52発→燕三条駅20:50着(新幹線)				
7月12日 (水)	AM	移動:ホテル→フジコーボレーション(レンタカー)	新潟	工場見学、機材使用方法・維持管理に関する研修 意見交換会
		社内視察・機材研修		
	PM	昼食		
		移動:フジコーボレーション→新潟大学(レンタカー)		研究事例・施設紹介、意見交換会
		新潟大学農学部		
		移動:新潟大学→フジコーボレーション(レンタカー)		社内敷地でのビュッフェ
レセプション				
移動:フジコーボレーション→ホテル(レンタカー)				
7月13日 (木)	AM	移動:ホテル→フジコーボレーション(レンタカー)	新潟	長岡技術科学大学講師による安全意識向上に向けた研修
		作業安全研修		
		移動:フジコーボレーション→昼食会場(レンタカー)		
	PM	昼食		インド料理ニサン
		移動:昼食会場→新潟県庁(レンタカー)		新潟県農業政策の研修(機械化支援、ブランディング) 意見交換会
		新潟県農林水産部		
		移動:新潟県庁→園芸センター(レンタカー)		果樹栽培に関する研究事例紹介、施設紹介 意見交換会
		新潟県農業総合研究所園芸研究センター		
		移動:園芸センター→ホテルオークラ新潟(レンタカー)		和食や彦(万代シルバーホテル内)
		夕食		
移動:ホテルオークラ新潟→ホテル(レンタカー)				
7月14日 (金)	AM	移動:ホテル→フジコーボレーション(レンタカー)	新潟	フルーツ童夢やまだ農園で直売、加工品販売等を視察 意見交換会
		関係者への挨拶		
		移動:フジコーボレーション→果樹農園(レンタカー)		
		果樹農園視察		
	PM	移動:フジコーボレーション→燕市役所(レンタカー)		市長を表敬訪問
		燕市役所		
移動:燕市役所→ホテル(レンタカー)				
移動:燕三条駅15:45発→新潟駅19:06着				
移動:新潟駅→ホテル				
7月15日 (土)	AM	移動:ホテルニューセントラル→関工機店(レンタカー)	静岡	農業機械販売店視察 乗用草刈機導入事例紹介
		関工機店訪問・視察		
	周辺梨農家視察	お茶料理店での食事と、関係者との意見交換会		
PM	昼食、意見交換			
	移動:昼食会場→ホテルニューセントラル(レンタカー)			
7月16日 (日)	AM	フラップアップミーティング	静岡	本邦研修の取り纏め
		移動:ホテル→新潟駅(タクシー)		
		移動:新潟駅11:36発→新橋駅12:32着(新幹線、在来線)		
		銀座千疋屋視察	東京	高付加価値果実の販売視察、試食
		移動:有楽町15:49発→成田空港17:05着(在来線)		
移動:成田空港21:25出発				

“VERIFICATION SURVEY WITH THE PRIVATE SECTOR FOR UTILIZING JAPANESE TECHNOLOGIES IN ODA PROJECTS FOR ORCHARD AND FIELD MANAGEMENT MACHINES TO AGRICULTURAL COOPERATIVES IN EASTERN RURAL AREA OF TURKEY”

Briefing of KNOWLEDGE CO-CREATION PROGRAM(PRIVATE PARTNERSHIP) in Japan



【Schedule】 2017/7/10 (Mon) ~ 2017/7/16 (Sun) 7 days and 6 nights

【Meeting Time】 2017/7/10 (Mon) 19:30

【Meeting Point】 Narita International Airport Terminal 1,

【 HOTEL 】

■HOTEL JAL CITY HANEDA TOKYO (Tokyo)

4-11 Hanedaasahi-cho, Ota-ku, Tokyo 144-0042

TEL 03-5735-2525

Stays : 7/10/2017

■AQA HOTEL (Niigata)

1-72 Sugoro, Sanjo city, Niigata 955-0092

TEL 0256-36-7700

Stays : 7/11/2017,7/12/2017,7/13/2017

■HOTEL NEW CENTRAL (Shizuoka)

2-24-2 Nagata-cho Fuji city, Shizuoka 417-0055

TEL 0545-53-9111

Stays : 7/14/2017,7/15/2017

【TRAVEL INFORMATION】

〈Climate〉

- In each city you visit, the maximum temperature is about 30°C in July, please take care of yourself because of the High temperature.

〈Clothes〉

- Short-sleeved Shirt is suitable.

〈Money〉

- Currency : TL\$1 = about 32.5JPY
US\$1 = about 3.7TL
(e.g. Coca Cola (500ml) is 151 YEN)

* Fujii Corporation will pay travel expenses and meals. Personal burden of the participants, is the telephone bill, snack and souvenir

- "Chip" is not necessary in restaurant and hotel.

〈Meal〉

- Fujii Corporation provide meals. Don't hesitate to tell us If you have food allergy.

〈Water〉

- You can drink tap water.

〈Medicines〉

- Please bring medicine by yourself just in case.

〈Mobile Phone〉

- A charger for your mobile phone is unavailable in Japan.

〈Hotel〉

- Amenities are available to you in all hotel.
(e.g. Bath towel, Face towel, Toothbrush, Body soap, Shampoo and Conditioner)
- Please don't call in the room because of the expensive charge
- Please don't take drinks from a refrigerator because of the expensive charge.

〈Passport〉

- Fujii Corporation doesn't collect your passport. Please keep it by yourself.

【 CONTACT NUMBER 】

- Embassy of the Republic of Turkey(Tokyo)

Telephone : 03- 6439-5700

Address : 2-33-6 Jingumae, Shibuya-ku, Tokyo, 150-0001 JAPAN

- Fujii Corporation

Telephone : 0256-64-5512

Address : 285 Koike Tsubame City Niigata Prefecture
959-1276 Japan

Kikuchi : 080-1216-4794 (English)

Kobayashi : 080-8406-3133 (Japanese)

【Schedule】				
*** 1st Day ***				
	Month/ Day	Time	Schedule	Remarks
1st day	7/10(Mon)	19:30	Arrival Narita Airport	※Money exchange
		20:30	Leave Narita Airport to Haneda Airport (Limousine Bus)	
		22:05	Leave Haneda Airport to Hotel (Hotel Shuttle bus)	
		22:20	Arrive at Hotel	HOTEL JAL CITY HANEDA TOKYO

*** 2nd Day ***				
	Month/ Day	Time	Schedule	Remarks
2nd day	7/11(Tue)	6:10	Meet up at Hotel Robby	
		6:30	Leave Hotel to Haneda Airport (Hotel Shuttle bus)	
		7:00	Breakfast at Haneda Airport	
		7:40	Leave Haneda Airport (07:40 dep) to Aomori Airport (08:55 arr)	JAL141
		9:20	Leave Aomori Airport to Shiratori Agri Machines Shop (Rent car)	
		10:20	Visit Shiratori Agri Machinery Shop	Visit agricultural machine shop, introduce a case application of Boom Lift
		11:00	Leave Shiratori Agri Shop to Kimura Apple Farm (Rent car)	
		11:20	Kimura Apple Farm	Observe high value added, pesticide free apple farming, exchange opinions
		12:00	Leave Kimura Apple Farm to Apple Park (Rent car)	
		12:25	Visit Apple Farm	
		13:00	Lunch at Apple Farm	Observe Japanese apple varieties, exchange opinions
		14:20	Leave Apple Farm to Shin Aomori Station (Rent car)	
		15:52	Leave Shin Aomori Station (15:52 dep) to Tsubame Sanjoh Station (20:50 arr)	Bullet train Dinner
		20:50	Leave Tsubame Sanjoh Station to Hotel (Walk)	
		21:00	Arrive at Hotel	AQUA HOTEL

*** 3rd Day ***				
	Month/ Day	Time	Schedule	Remarks
3rd day	7/12(Wed)	8:50	Leave Hotel to Fujii Corporation (Rent car)	
		9:20	Fujii Corporation	Factory tour, Training for how to use machines and maintenance, exchange opinions
		11:15	Leave Fujii Corporation to restaurant	
		11:30	Lunch	
		12:30	Leave Restaurant to Niigata University (Rent car)	
		13:30	Niigata University Department of Agriculture	Intrduce research case and facility, exchange opinions
		16:00	Leave Niigata University to Fujii Corporation (Rent car)	
		17:00	Reception	Buffet style dinner at company
		18:45	Leave Fujii Corporation to Hotel (Rent car)	
		19:00	Arrive at Hotel	AQUA HOTEL

*** 4th Day ***				
	Month/ Day	Time	Schedule	Remarks
4th day	7/13(Thu)	8:45	Leave Hotel to Fujii Corporation (Rent car)	
		9:30	Work Safety Training	Training for improvement of work safety awareness by lecturers from Nagaoka University of Technology
		11:30	Leave Fujii Corporation to Lunch (Rent car)	
		12:00	Lunch	Indian restaurnrant Nisan
		13:00	Leave Restaurant to Niigata Prefecture Office (Rent car)	
		14:00	Niigata Prefecture Department of Agriculture, Forestry and Fishery	Training for Niigata Prefecture Agricultural policy (Support for mechanisation, Branding) Exchange opinions
		14:45	Leave Niigata Prefecture Office to Horticulture Centre	
		15:30	Niigata Agricultural General Research Institute Horticulture Centre	Introduce research case on fruit cultivation, facility, exchange opinions
		17:00	Leave Horticulture Centre to Hotel Okura Niigata	
		18:00	Dinner	
		19:30	Leave Hotel Okura Niigata to Hotel (Rent car)	
		20:30	Arrive at Hotel	AQUA HOTEL

* * * 5th Day * * *				
	Month/ Day	Time	Schedule	Remarks
5th day	7/14(Fri)	9:20	Leave Hotel to Fruit Orchard (Rent car)	
		10:00	Visit Fruit Orchard	Visit Fruit Dome Yamada Farm, observe direct sale, processed products sale exchange opinions
		11:00	Leave Fruit Orchard to Restaurant (Rent car)	
		11:30	Lunch	
		12:50	Leave restaurant to Tsubame City Office (Rent car)	
		13:20	Tsubame City Office	Visit Mayor of Tsubame City
		14:15	Leave Tsubame City Office to Tsubame Sanjoh Station (Rent car)	
		15:45	Leave Tsubame Sanjoh Station (15:45 dep) to Shin Fuji Station (19:06 arr)	
		19:20	Dinner	
		20:30	Arrive at Hotel	HOTEL NEW CENTRAL

*** 6th Day ***				
	Month/ Day	Time	Schedule	Remarks
6th day	7/15(Sta)	9:50	Leave Hotel to Seki Machinery Shop (Rent car)	
		10:00	Visit Seki Machinery Shop	Visit agricultural machine shop
		10:30	Leave Seki Machinery Shop to Suzuki pear orchard (Rent car)	
		10:45	Visit Suzuki pear orchard	Introduce a case application of Ride on Mower
		11:45	Leave Suzuki pear orchard to restaurant (Rent car)	
		12:00	Lunch, meeting	Exchange of opinions
		13:00	Leave restairant to Sano Tea factory (Rent car)	
		13:30	Visit Sano Tea factory	
		18:00	Dinner	
		19:00	Arrive at Hotel	HOTEL NEW CENTRAL

*** 7th Day ***				
	Month/ Day	Time	Schedule	Remarks
7th day	7/16(Sun)	9:00	Wrap Up Meeting	Summarise Knowledge Co-Creation Program
		10:30	Leave Hotel to Shin Fuji Station (Taxi)	
		11:09	Leave Shin Fuji Station (11:36 dep) to Shinbashi Station (12:32 arr) (Bullet train)	
			Lunch	
		12:45	Sightseeing in Tokyo	
		14:25	Visit Ginza Senbikiya Fruit shop	Observe high value added fruits shop, tasting
		15:49	Leave Yurakucho (15:49 dep) to Narita Airport (17:05 arr) (Local train)	
		21:25	Departure Narita Airport 21:25	TK053