

Curriculum Vitae

1. **Name:** REUSCHE Gary Arthur (greusche@gmail.com)

2. **Date of Birth:** 26 October 1951

3. **Nationality:** USA, Russia, Permanent Resident Ukraine

4. Education

- a. **PhD**—Crop/Seed Science, Mississippi State University, (09/79 – 12/82)
- b. **Corporate MBA**, TSM Business School, Univ of Twente Enschede, NL (1999-2000)
- c. **MSc** – Agronomy (Soils), Virginia Polytechnic Institute & State Univ (03/74–09/75)
- d. **BSc** – Agronomy, Virginia Polytechnic Institute and State Univ (09/70 – 03/74)

5. Membership of professional bodies:

American Chamber of Commerce (Kyiv, Ukraine), EBBF (www.ebbf.org)

6. Key qualifications (Relevant to the project):

- 10 years experience in banking/MFI agri-finance and insurance risk management in Ukraine, 10 years agribusiness manager and specialist, 20 years seed industry specialist
- Most recent project management: 4 projects in the “Access to Finance” business line of IFC, which included 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

7. Professional Experience (Selected/Recent)

Project Location and Duration: Ukraine (10/2005-11/2006, 12 months)

Contracting Entity: Bank Credit Dnibr, Moisieienko Andrey Deputy Chair Board

Position: Advisor to the Management Team, agricultural finance for AgriSMEs

Helped develop internal and client processes to serve small and medium producers.

Project Location and Duration: Ukraine and Europe/Central Asia Region (12/2007 – 07/2015- 7 years, 7 months)

Contracting Entity: IFC (World Bank Group), Rolf Behrndt, rbehrndt@ifc.org

Position: Senior Operations Officer, Program Manager (managed 3 projects in Ukraine, and consulted in global programs for agricultural finance and insurance)

- e. **Agricultural Insurance** (12/2007 to 7/2015): Major accomplishments include: developed agri-insurance law enacted 1 July 2012, drafted more than 25 regulations to implement the new law; planned and then initiated program to train and license loss adjusters with the state regulator; launched 10 commercial agri-insurance products covering the major field crops in Ukraine; trained both government and private sector stakeholders in operational and business aspects related to agri-insurance. Collaborative programs were undertaken with major Ukrainian banks to improve access to credit.
- f. **Agricultural Finance** (11/2010 – July 2015) Principle achievements include: (1) established agricultural databases required for benchmarking and credit analyses (production norms; yields; input and equipment specifications and prices; commodity prices); (2) farm credit risk assessment methodology designed to efficiently process bank clients and prepare the credit application for the bank’s credit committee; (3) 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 benchmarking of both financial and technical parameters; and (4) 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 the methodology developed throughout the region (from Western Balkans to Central Asia).
- g. **Crop Receipts** (10/2013 – 07/2015) Improved access to pre-harvest financing for small and medium agri producers in Ukraine through implementation of new law on crop receipts. Supported the transparent launch of the required regulatory structures and de-

veloped instruments to facilitate the technical interplay between credit providers and producers in the design and monitoring of a crop receipt.

Project Location and Duration: Ukraine (12/2003- 09/2006: 2 years, 9 months)

Contracting Entity and Reference: ICON Institute Private Sector, Rolf Behrndt

Position: Project Manager EU TACIS Support to Rural SMEs Project

Principle responsibilities included: team management (19 full time plus over 5 person years of short-term consultants) located in 4 offices and covering 17 Oblasts in Ukraine. In partnership with the Ministry of Agrarian Policy and the regulatory agency, training was provided to over 400 Credit Unions (CUs) throughout Ukraine (>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. A participatory approach resulted in a wide partnership for the analysis of legal and regulatory constraints, the introduction of new laws designed to improve lending operations for rural areas.

Project Location and Duration: Russia, Ukraine and Central Asia (01/1998–03/2002: 4 years, 2 months)

Contracting Entity and Reference: ARCADIS Euroconsult, B.V., Netherlands (now: Euroconsult/BMB Mott MacDonald)

Position: Manager Regional Hub and Agribusiness Specialist

Established and managed subsidiary of ARCADIS Euroconsult. Responsibilities included the management of a regional business unit in Moscow for technical and financial control of agribusiness, environmental, SME and institutional development projects located in the region of Eastern Europe and Central Asia, including an associated local consulting company in Ukraine (UKRON). The business unit totaled 25 full-time staff, which monitored and supported 16-20 projects, supervised project-based staff, and the preparation of 30 major tender proposals per year

Project Location and Duration: Netherlands based and Russia (02/1992 – 01/1998: 5 years, 11 months)

Contracting Entity and Reference: ARCADIS Euroconsult, B.V., Netherlands (now: Euroconsult/BMB Mott MacDonald)

Position: Senior Consultant and Team Leader, Agribusiness. Selected assignments below:

- a. 1993-1995 (intermittent approx 6 months, client World Bank), Seed Specialist, Russia (Moscow, Voronesh, Krasnodar Kria, North Ossetia). Design of a USD \$100 million lending program for seed companies. Technical information was provided for facility design, financial and legal audits, and preparation of tender documents for the construction of turnkey facilities.
 - b. 1994 Team Leader (4 months, client TACIS), Leningradskaya Oblast, Russia. Managed multi-disciplinary team to assess credit requirements for agribusiness sub-sectors.
 - c. 1994-1995 (intermittent, approx 3 months, client World Bank), Russia (Moscow, Voronesh, Belgorod Oblasts). Evaluated economic, financial, technical and sociological factors on 18 collective farms. Prepared proposal for the development of government extension support services working with market information service
 - d. 1996-1998 (14 months, client AGRICO/CEBECO with Euroconsult), St. Petersburg Russia. Project leader for agribusiness start-up Izhora Agro LLC, and initial managing director. Established 1997 with initial investment of USD 3 million, plus USD 11.2 million commercial credit, and USD 2 million development assistance from Dutch Ministry of Economic Affairs.
 - e. 1995 (3 months, client SENTER/NL), Kolomna, Russia. Team Leader. Analysed co-operative development activities to establish/promote commercially viable spin-offs.
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Previous positions:

Seed Industry Specialist, Oregon State Univ/DAI, Sri Lanka (6/1986–5/1991: 5 years)

Extension Seed Specialist, North Carolina State University (7/1982–5/1986: 4 years)

Research Associate, Mississippi State Univ. Seed Technology (7/1979–6/1982: 3 years)