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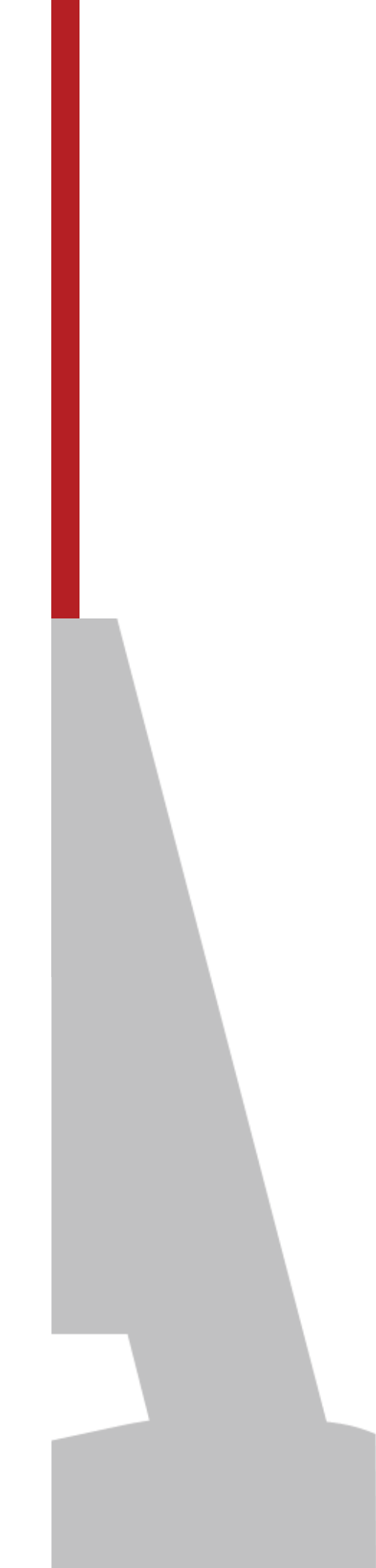
Agriculture & Finance Consultants



News 2018

Sustainable Solutions for
Agriculture, Agribusiness and
Financial Sector Development

MEMBER OF GOPA CONSULTING GROUP



AFC Agriculture and Finance GmbH (AFC, formerly AFC Consultants International GmbH) is a private German consulting firm focusing on agricultural, agribusiness and financial development projects in developing and transition countries. AFC was established in 1973. In 2007, AFC became a member of GOPA Consulting Group, Germany's largest group of consulting firms in development cooperation.

Our services for public organisations and private companies cover the whole range from primary production to processing and marketing. AFC's portfolio includes the institutional development of microfinance organisations and banks, in order to provide sustainable credit and savings systems.



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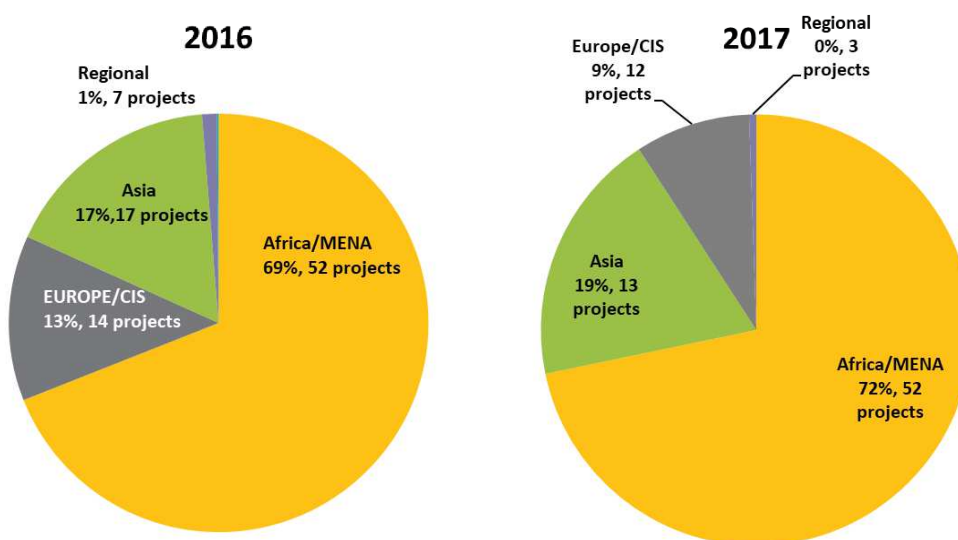
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Editorial

AFC Agriculture & Finance Consultants currently implement 85 projects in 40 countries, with an annual turnover of EUR 24 million. To a significant extent, our contributions to development cooperation address the need for poverty reduction, income generation and the stabilisation of political systems in developing countries. The AFC department for agriculture continues to provide high-quality services in support of agricultural value chains and rural development, as a basis for the generation of higher incomes. Further education and training, and the support of youth projects are other areas of high importance.

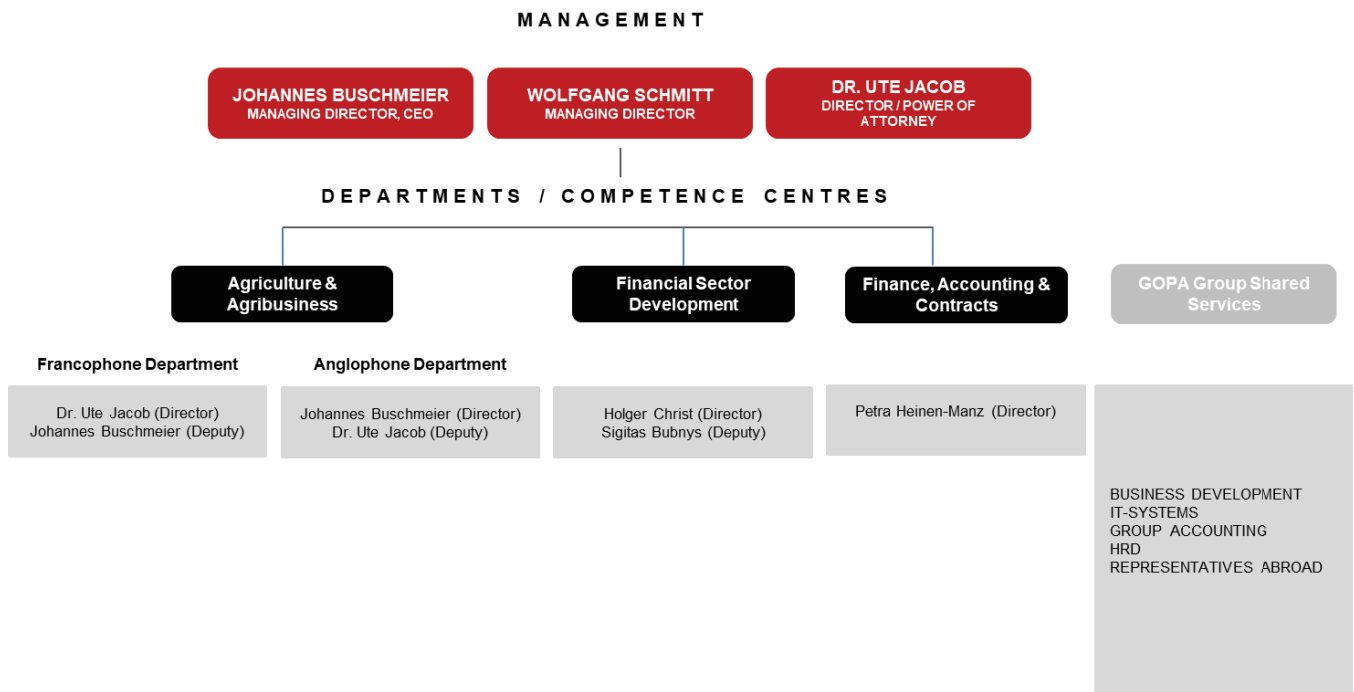
Migration is currently being addressed by development cooperation in various countries, and accordingly, a special initiative focusing on this topic has been set up within the GOPA Group. In this context, AFC is well-prepared to support agricultural development and to improve financial payment systems for refugees, in particular in Niger, Nigeria and Jordan. In Nigeria, AFC is involved in the implementation of various projects funded by GIZ and KfW, in the agricultural sector as well as in financial sector development. In Niger, AFC has launched a huge new project to support the government, on behalf of the EU. And in Jordan, AFC contributes to improvements of digital finance systems.

Turnover by regions in 2016-2017 (in percent)



As our department for financial sector development covers numerous banking-related activities and due to an increasing number of projects in agricultural finance, the synergies between our two departments have become more important. Profound knowledge of the combined fields of expertise is almost unique at AFC, building on the synergies of our different departments. Our strategic partner, the Academy of German Cooperatives (ADG, Montabaur) contributes to our activities in human resources development and professional training. A functioning banking system is a prerequisite for private investment. On behalf of EIB, AFC continues to support about 30 banks in East Africa that provide SME loans, and we also support East Africa Bank in Uganda on behalf of KfW.

In order to introduce modern agricultural techniques and appropriate equipment, AFC continues to implement Green Innovation Centres in Nigeria, Ghana, Mali and India, on behalf of GIZ. The introduction of ICT systems has become an important topic and AFC has organised internal strategic workshops in this area with our partner KIAG, Bonn, and our selected team leaders – in Bonn in January 2018, and in Accra in June 2018. AFC works with private companies engaged in agricultural value chains, at the local level as well as internationally, in cooperation with our strategic partner DLG International, Frankfurt. In this area, DLG has organised a number of exhibitions in Germany and abroad – some of these within our projects, especially those comprising demonstration plots. Agribusiness partners (i.e., producers of agricultural machinery and input providers) are directly engaged in our projects, testing and demonstrating their products.



Over the past year, AFC has provided further services in southern Africa: in addition to projects in Zambia (on behalf of the German Federal Ministry of Food and Agriculture, BMEL), we are now also active in Madagascar (on behalf of KfW, GIZ and the EU). Our network all over Africa, Eastern Europe and Asia contributes to the transfer of knowledge and adequate technology, exploiting synergies based on our extensive experience in several sectors.

In Europe, our activities cover a number of projects in Ukraine (on behalf of BMEL), a new project in agricultural finance in Moldova (on behalf of the EIB) and a continuation of our projects in Central Asia (in cooperation with GIZ, KfW and the World Bank). In Asia, AFC supports agricultural development in China (BMEL), India (GIZ), Myanmar (EU) and Bangladesh (ADB), as well as cooperative banking structures and micro finance institutions in Laos (KfW and World Bank), Myanmar (GIZ) and Thailand (ADB). Internally, AFC has introduced a new financial management and accounting system, tailor-made for the GOPA Group.

AFC is prepared to make further significant contributions to the development of agriculture and the financial sector, building on the expertise and experience of our team and the trust of our clients. We wish to thank our partners across the world for fruitful cooperation over the past year and look forward to further joint success in future projects.



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GOPA Group Day 2018

On May 3, 2018 the AFC team joined the GOPA Group Day 2018 in Bad Homburg, with almost 350 colleagues from the different units of the GOPA Group. Serving as a reflection on the future of international cooperation, the thematic portfolio of the



Welcome address: Dr Martin Güldner – CEO of GOPA Consulting Group

Group Day was broad, including topics such as Africa, access to energy, digitisation and global health coverage, management of agriculture and natural resources, support to the private sector, and innovation and communication. Furthermore, the day provided a unique opportunity to debate and share ideas. It allowed all Group members to explore our joint potential and synergies in order to face tomorrow's challenges.

Discussions were organised in panels on

- (1) Governance & Economic Growth
- (2) Agriculture, Food & Natural Resources
- (3) Health, Education & Employment
- (4) Infrastructure
- (5) Energy, and
- (6) Communication, Statistics & Innovation.

Naturally, AFC contributed to the panel on Agriculture, Food & Natural Resources, having invited Dr Theo de Jager, President of the World Farmers' Organisation, as a key note speaker. The panel focused on the following subjects:

- The growing world population and its impact on food demand
- The impact of climate change on the use of agricultural land
- How to stop deforestation, reduction of wetland, deterioration of coastal ecosystems, soil degradation and the extinction of species?
- How to increase productivity and at the same time avoid a destruction of the natural environment?
- What is GOPA Group's answer with respect to green and sustainable solutions for global challenges in the natural resources sector?



Panellists:

Dr Theo De Jager, President of the World Farmers' Organisation (WFO)

Mr Jernej Stritih, Expert on Climate Change, Conservation and Sustainable Development

Mr Johannes Buschmeier, Managing Director AFC

Mr James Walsh, Director GOPA Worldwide Consultants

Moderator:

Ms Judith Helfmann-Hundack, Director of Investment & Development Policy, German-African Business Association

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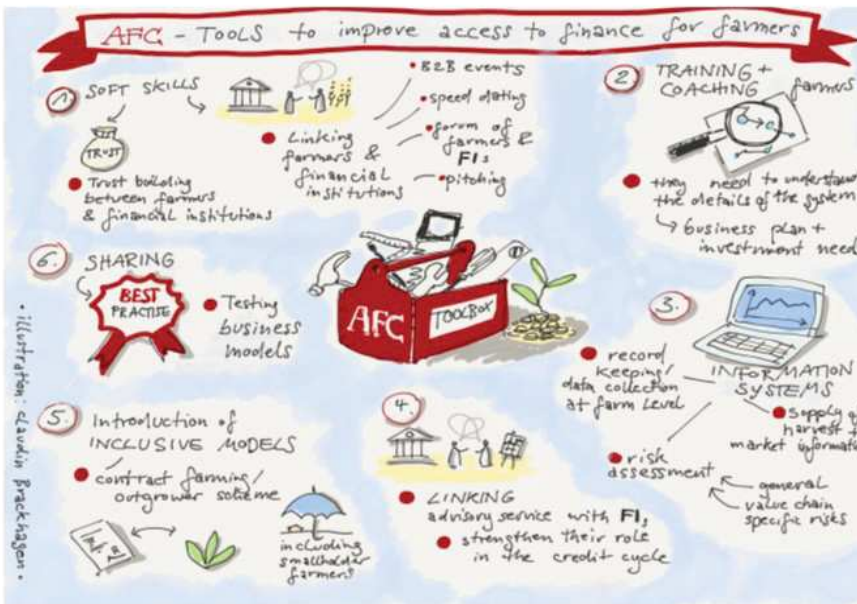


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Second Agri-Networking Day

Following up on the successful Agri-Networking Days in 2017, AFC hosted its second Agri-Networking Day in Bonn on January 15-16, 2018. Team leaders and project managers from GIZ/BMZ and BMEL-funded projects participated. During two days of intensive exchange of experience,

if you aim to create a visibility product for your project. For example, in some countries, social media might be the appropriate tool to reach many people, whereas in other countries a classical theatre performance is more suitable.



riences, best practices and lessons learnt, experts from projects in Africa, Asia and Eastern Europe benefited from the network of international projects. The Agri-Networking Days provide a platform for our project staff to meet each other in person, offering a venue for fruitful exchange.

The first day of the event focused on the discussion of successes and challenges in public relations and project visibility. Discussion topics included the potentials and risks of social media strategies. In terms of project visibility, the participants benefited from various examples from our ongoing projects. The main lesson from these examples was to always keep in mind local circumstances

The second day focused on the topic of agricultural finance, an important issue in many of our projects. The motivation to address this topic in greater depth stems from the fact that many financial institutions are unaware of the potential of agribusiness and therefore tend to classify the agricultural sector as a risky sector without economic potential. Inspired by our Financial Sector Development Department, AFC has identified an agri-finance-toolbox. This toolbox comprises several tools that mitigate the risks for both sides and aims to provide farmers and financial institutions with a better understanding of each other.

The Agri-Networking Days highlighted tools and challenges at the level of agricultural value chain actors. Follow-up activities of the topics of both days have been defined and will be taken up throughout the year. Feedback from participants showed that the event was a resounding success. We are therefore looking forward to welcoming our team leaders again in 2019!

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10th Financial Expert Day Developing tools and digital solutions for agricultural finance

For the 10th time, AFC Agriculture and Finance Consultants and ADG International jointly organised the Financial Expert Day (FED) at Montabaur castle, the headquarters of ADG, on January 8-9, 2018. Reflecting the synergies of the agribusiness and financial sector development teams at AFC and the strategic partnership with ADG as a training institute for financial institutions, the topic of this year's FED "Developing Tools and Digital Solutions for Agricultural Finance Projects" reflects the

importance of the two segments and the necessity of effective knowledge management.

Together with AFC's financial sector experts and ADG in-house staff, long-term experts from ongoing projects in the field of agricultural finance and digital finance, associated consultants and strategic partners had a unique opportunity to exchange best practices and knowledge on agricultural finance and digital solutions. Participation

by almost 30 experts from around the world at this year's FED emphasises the strong interest in the topic and the appreciation of such an annual event.

In view of the high priority assigned to agricultural finance in AFC's projects, the FED focused on sharing experiences and lessons learnt in terms of:

- Mitigating risks in agricultural finance
- Broadening outreach in the agricultural finance sector, with a focus on digital solutions, and
- Broadening the range of agricultural finance products.

Based on the experience and the agri-finance tools developed and used in our projects, the focus was placed on the development of a specific tool box for solutions in agricultural finance that aims to enhance financial institutions in approaching the topic. Specific agri-finance tools, such as mobile money solutions, Excel-based scoring sheets and suitable products (e.g. Bankassurance) were presented and their applicability and best practices were shared. Lively discussions and group work sessions resulted in a workable and practical prototype to further develop and expand our agri-finance toolbox.



We would like to thank all participants for their valuable input at this year's FED and look forward to further collaboration in the future!

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ICT Solutions Supporting AFC's Projects



ICT solutions support the implementation of AFC's various agricultural and financial sector development projects. To capitalise on extensive experience, create synergies and foster regional exchange among our projects, we organised an internal backstopping workshop on this topic. Bringing together team leaders and ICT experts from Nigeria, Mali and Ghana, the workshop provided an opportunity to exchange lessons learnt and jointly develop the potential for future interventions.

The event connected the AFC components of three Green Innovation Centres (Ghana, Nigeria and Mali) and two large agricultural projects (GIZ MOAP Ghana and GIZ SEDIN Nigeria).

Taking stock of ongoing initiatives to utilise ICT4Agriculture, project staff presented their experiences and insights. Discussions covered a wide range of methodological issues, from contract farming management to project monitoring tools. Looking ahead, workshop participants engaged in discussions of different approaches, highlighting the opportunities for regional collaboration among projects.

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New Africa Directorate in the GOPA Group Holding

A key asset of the GOPA Group is its philosophy of respecting the strengths of each specialised member company. However, the Group has also learned that its market and competition environment is changing quickly:

- Growing numbers of sizable contracts
- Additional cross-sectoral projects
- Broader local presence required by donors and partner countries.

In order to meet these new challenges, the GOPA Group has established a new “Africa Directorate” in its Holding, responsible for coordinating the intervention of the seven GOPA Group companies (AFC; B&S Europe; EPOS; GOPA; GOPA Com.; GOPA Intec; and GOPA Infra) within the African region, in order to enhance synergies between Group members.

The new “Africa Directorate” is led by Mr Houseine Diabaté, who has worked for the GOPA Group since 2001 as international expert, project team leader, coordinator of projects, Executive Director and Africa Director. As coordinator of projects, he managed several development projects funded by international donors, such as MCC, the World Bank, AfDB, EU, GIZ and KfW, in the following areas:

- Improvement of institutional frameworks in the energy sector
- Promotion of the private sector
- Capacity building strategy for private and public entities
- Public administration reform
- Macro-economic support
- Management of new information and communication technologies (ICT), and
- Training of trainers and users.



Originally, from Côte d'Ivoire, and having worked and carried out missions throughout the various regions of the African continent, Mr Houseine Diabaté has in-depth knowledge and profound understanding of numerous African countries. His fluency in English and French enables him to communicate easily with the stakeholders of the projects concerned.

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AFC Company Outing Escape rooms and gall insects



In September 2017, AFC staff enjoyed the annual company outing to enhance our team spirit even further. In the morning, we were locked up in five different so-called “escape rooms”. Teams were established and given a chance to discover the secrets of their rooms and

crack the codes, to “escape” within 60 minutes by solving puzzles and riddles. Given our strong group spirit, all teams managed to escape on time!

In the afternoon, we discovered tiny insects in the forest of the Siebengebirge. The so-called gall insects use plant tissue, leaves or sprouts to lay their eggs. The structure, which is then produced by the plant, offers the offspring of the animals both protection and nourishment. Each insect species is attached to a certain plant style, and the resulting “structure” always follows the same construction pattern. We studied a few selected examples of these exciting mechanisms that illustrate the close interaction among species and individuals.

Following up on this phenomenon, we applied our newly-gained knowledge interactively, creatively and artistically, in order to build a trustworthy and dependable team. Our day ended with a lovely dinner in a traditional winery.

Exploring Collaboration Between Bavaria-Saat and the Malian Potato Sector



Saat presented the company and its brand-new seeds as well as its main strategies and worldwide activities. Afterwards, AFC and the delegation from Mali described the current situation of the potato market and the specificities and particularities of potato production in Mali. Following the introduction, attendees discussed a potential concept and framework for future partnership. Ultimately, both parties agreed on the varieties to be sent to Mali and on a possible timetable for the implementation of the collaboration. On February 9, 2018, the Malian delegation visited the breeding station of Bavaria-Saat based in Stretense (Mecklenburg-West Pomerania). In Stretense, the breeding cycle of potato and the resulting varieties were showcased.

On February 8, 2018 at the Fruit Logistica in Berlin, stakeholders of the Malian potato sector convened with the seed company Bavaria-Saat. AFC had organised this meeting not only as an opportunity for exchange and for getting to know each other better, but also to discuss and determine the overall conditions for a potential partnership in potato seed production in Mali within the GIZ-funded Green Innovation Centres project. The Malian delegation (including potato researchers and seed importers) was welcomed by the main shareholder of Bavaria-Saat, Alexander von Zwehl, and the entire management team at their exhibition stand at the fair. Bavaria-

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Ukraine — Consolidating Trade Relations with the EU

More than forty percent of Ukrainian exports originate from the agriculture and food sector. Consequently, the demand for support and consultancy in trade-related issues is both high and growing. This becomes visible in our Agritrade Project (ATU), which aims to strengthen the Ukrainian Ministry for Agricultural Policy and Food (MAPE) as well as to provide practical training to the private sector. The number of requested events and the number of participants increased continuously during the first two and a half years of the project, pointing to a positive trend for the future. This article gives an overview of selected ATU activities, such as expert forums and export guidelines.

In February 2018, a delegation led by ATU took part at *Fruit Logistica*, the largest international fruit and vegetable fair, presenting opportunities for Ukrainian producers to export to international retail chains and other importers. At the Fruit Logistica forum, 54 people, mainly from Europe and Ukraine, gathered for a special event. The opening remarks were presented by the Vice Prime Minister of Ukraine for European and Euro-Atlantic Integration, who gave an overview of the Ukrainian fruit and vegetable industry and its export potential. ATU experts also presented other niche products, in particular organic products.

At *Biofach*, ATU supported Ukraine's presentation, together with *Forschungsinstitut für biologischen Landbau (FiBL)* and a Ukrainian consortium, through a large national stand with up to 20 Ukrainian exhibitors and a Ukrainian forum that showed sourcing opportunities for Ukrainian organic products, and the potential for market expansion. Efficient matchmaking was performed by the ATU team at the national stand. The team mainly helped with requests from Ukrainian producers for organic products that could be exported to EU markets, the development of their businesses and further information concerning the sector and its potential on the German market. Other discussions took place at the Ukrainian forum, where questions of certification, the quality of Ukrainian export products, and the corresponding legislative framework were raised.



Since the ATU project focuses on niche products that are mostly produced by SMEs in Ukraine, with promising export potential and business opportunities on the EU market, the ATU team also attended a big two-day *International Organic Forum* in March. Almost two hundred organic producers of raw and processed goods gathered in Odessa, considered to be one of the most prominent regions of Ukraine in terms of organic products, the number of producers, the production and export volumes, and the size of the organic land bank. The ATU team participated actively in the event with specific inputs on trade of organic products and the related requirements. Documents, analyses and trends in the European – namely German – organic market were reviewed from the consumer perspective.

Following several very successful export training sessions over the past year, the ATU project developed the so-called *Modular-Enhancing Export Training (MEET)* and presented its first edition at the *Agroport Lviv* fair in April. Almost seventy people attended the MEET, with great interest in the topics that were presented. Product development was highlighted by ATU international experts in several modules:

- Quality and safety certification and standardisation requirements

- Trends on the German retail market and its product requirements (including labelling)
- Appropriate packaging of products (with practical examples for baked goods), and
- Brand development for products (including brand naming, successful trademarks etc.).

Four practical guidelines related to export issues have been published since the project started at the beginning of 2016. Two updates and one new guideline (*Practical Guideline for International Standards in the Field of Safety and Quality of Food Products*) are currently under preparation.

With the objective to disseminate information among small and medium-sized agricultural producers about access conditions to the EU market, ATU developed the *Practical Guideline for the Agricultural Exporter to the EU*. The main questions covered by the guideline are practical aspects of tariff and non-tariff regulations for Ukrainian agricultural products exported to the EU. Another important part of the guideline describes Ukraine's regulatory standards,



addressing the question of product origin and the relevant certificates to prove the status of origin, which are highly relevant for Ukrainian exporters in order to benefit from the tariff preferences provided by the EU within the Deep and Comprehensive Free Trade Area (DCFTA). The last part of the Guideline contains a general description of existing private sector standards developed on a voluntary basis by EU traders, retailers and buyers. Understanding standards such as Global G.A.P., HACCP, QMS, BRC, Demeter and others is strongly recommended for Ukrainian agricultural producers and processors who are willing to establish trustworthy and mutually favorable relations with their EU partners.



The organic sector remains one of the most promising and high-margin markets in the EU, providing incentives for Ukrainian producers to transfer their businesses to the organic sector. Having the ability to produce

(certified) organic products, it is vital to understand the market for these products as well as the export and other requirements of the targeted market.

The *Guideline for the Organic Exporter to the EU* smoothens the path to the world of organic exports to EU countries, addressing questions regarding

- Legislative requirements of the EU with respect to organic products from Ukraine
- The TRACES system and practical recommendations for export strategies to organic markets, and the traceability of supply chains
- Different means of transportation used for organic goods (raw and processed), and
- Hazards that could occur during the various stages, presented in the Guideline from a professional hands-on perspective.

ATU's activities aim to inform and encourage Ukrainian enterprises to move towards the EU. Ukraine remains one of the biggest trade partners for EU coun-

tries, and trade volumes with these countries are increasing sharply. Still, SMEs face many questions, such as "How to find partners in the EU?" as well as "What are the existing tools for supporting small and medium-sized enterprises that aim to enter European markets?"

The *Guideline to the European Enterprise Network (EEN)* partly solves these questions,

providing information about one of the working tools that could be used by exporters from Ukraine to find partners in the EU. It introduces the objectives and benefits of the EEN, a B2B

platform that helps SMEs in finding trading partners, not only from EU countries, but also from other countries. This Guideline is a significant contribution of ATU that helps to improve "export literacy" among Ukrainian SMEs and facilitates their entrance to the EU market, using tools such as EEN.

Our Agritrade project is one of four projects implemented by AFC/IAK in Ukraine, with Humboldt University of Berlin being a close partner to the consortium. The project is funded by the German Federal Ministry of Food and Agriculture (BMEL) in Ukraine.

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Moldova — Fruit Garden

Heading for new shores

AFC, in consortium with the Academy of German Cooperatives (ADG) and the British Standards Institution (BSI), has recently been awarded a three-year contract to support the operation “Fruit Garden of Moldova”, funded by the European Investment Bank (EIB). This loan operation, in the amount of up to EUR 120 million, is being offered to the Government of Moldova by the EIB. Loans are extended to farms and enterprises in the Moldovan horticulture sector through four commercial banks, in order to (i) support the modernisation process throughout the entire value chain, (ii) provide wider access to finance via intermediary banks, and (iii) support local participants in developing export opportunities.

The target group of the operation consists of small- and medium-scale enterprises in the Moldovan horticulture sector, with loans ranging from EUR 5,000 to EUR 1 million. It is expected that loans will be used for planting and replanting of orchards and vineyards, post-harvest infrastructure as well as processing. EUR 12 million will be used to equip training institutions and laboratories in the horticulture sector.

AFC is being commissioned to support the implementation of this operation with the overall objective to accelerate the modernisation and development of the Moldovan horticulture sector. The TA programme focuses on the following key issues:

- Increase the business and technical capacity of the beneficiary SMEs in order to operate competitively
- Support SMEs to become bankable and coach them through the entire loan application process
- Identify key investment opportunities in the education and quality control sector
- Increase the capacities of financial institutions in financing the horticulture sector
- Ensure that EIB funds are allocated to eligible projects.

In May 2018, the project was kicked off in Luxembourg at EIB headquarters and the project became operational in



Chisinau. During the two-month inception period, cornerstones will be laid for the three-year implementation period by identifying extension agents and business development services that will be strengthened to prepare farmers and enterprises for these loan operations.

The key to the success of this project is our very experienced team of long-term experts, the close cooperation with our local partners in Moldova and the continuous communication with EIB headquarters in Luxembourg. AFC is looking forward to the successful implementation of its very first TA programme in Moldova.

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Kyrgyz Republic — Financial Services Delivery

at Kyrgyz Post

The Government of the Kyrgyz Republic received a loan and a grant from the International Development Association (IDA) in order to implement financial services through the network of branches of the Kyrgyzstan Post, “Kyrgyz Pochtasy” (KP). A consortium of AFC, ADG and CAICO was selected to implement this assignment.

The Kyrgyz Republic is located in Central Asia and borders with China, Kazakhstan, Tajikistan and Uzbekistan. The area of the republic is 199,951 km² with a population of 6 million. Kyrgyzstan is considered to be a country with an income level below the average transition economy. Only about 20% of the adult population have a per-

sonal bank account, and there is only a limited network consisting of 323 bank branches (on average, one access point for 18,500 residents). Access to financial services is even lower in rural areas, where there is only one bank branch for 150,000 residents. In rural areas, the number



of post offices exceeds the number of bank branches almost twentyfold. About 35% of the population live in cities (12.5% in Bishkek), while the remaining 65% are distributed in rural areas. For rural residents, the means of living are mainly based on the cultivation of agricultural products, pensions and remittances from abroad by labour migrants. Agriculture provides about 36% of GDP, while remittances make up about 40%.

Due to the prevalence of mountainous terrain in the territory of the country and the low level of urbanisation, access to formal financial services in rural areas is extremely limited and not profitable for banks and other financial institutions. Enhancing access to diverse financial services for all groups of people, migrants and businesses



throughout the country, including rural areas and hard-to-reach mountain regions, could stimulate economic growth and expand employment opportunities, especially in rural areas. The "Kyrgyz Pochtasy" can potentially play an important role in expanding the population's access to basic financial services throughout the country, with an

extended network of 871 post offices, out of which 684 are located in rural areas.

The consortium of AFC, ADG and CAICO saw the need for the KP to position itself as an agent in providing access to basic banking services through the postal network, such as checking and saving accounts, exchange of currencies, issuance and repayment of loans, payment of salaries and the sale of government securities etc. Delivery of services for the payment of utility bills and international transfers shall be made available in the framework of bilateral agreements with partner institutions. In order to accommodate these changes, the organisation structure of the KP was also changed.

AFC, ADG and CAICO aim to address the following objectives for the purpose of strengthening the KP capacity in financial services management. In particular, the following technical assistance was provided to the "Kyrgyz Pochtasy":

- Capacity building in marketing management of basic mass-market financial services, including "know-your-client" tools, competitor analysis, market planning, business planning, financial targeting, relationship management, operations oversight, quality assurance and risk management
- Establishment and support for the new Business Development Unit for Financial Services
- Diagnosis of the performance of KP's current financial services, identification and review of current relationships, and identification of potential new partners
- Preparation of a three-year business plan as input for the provision of financial services, improved financial management and business operations modernisation
- Preparation, implementation and evaluation of the pilot programmes to improve existing financial services and to add new ones
- Identification of ten new corporate clients starting delivery of financial services via KP, and
- Training in financial risk, marketing, customer relations and provision of customer-oriented services at the post offices.

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Serbia — Agricultural Insurance

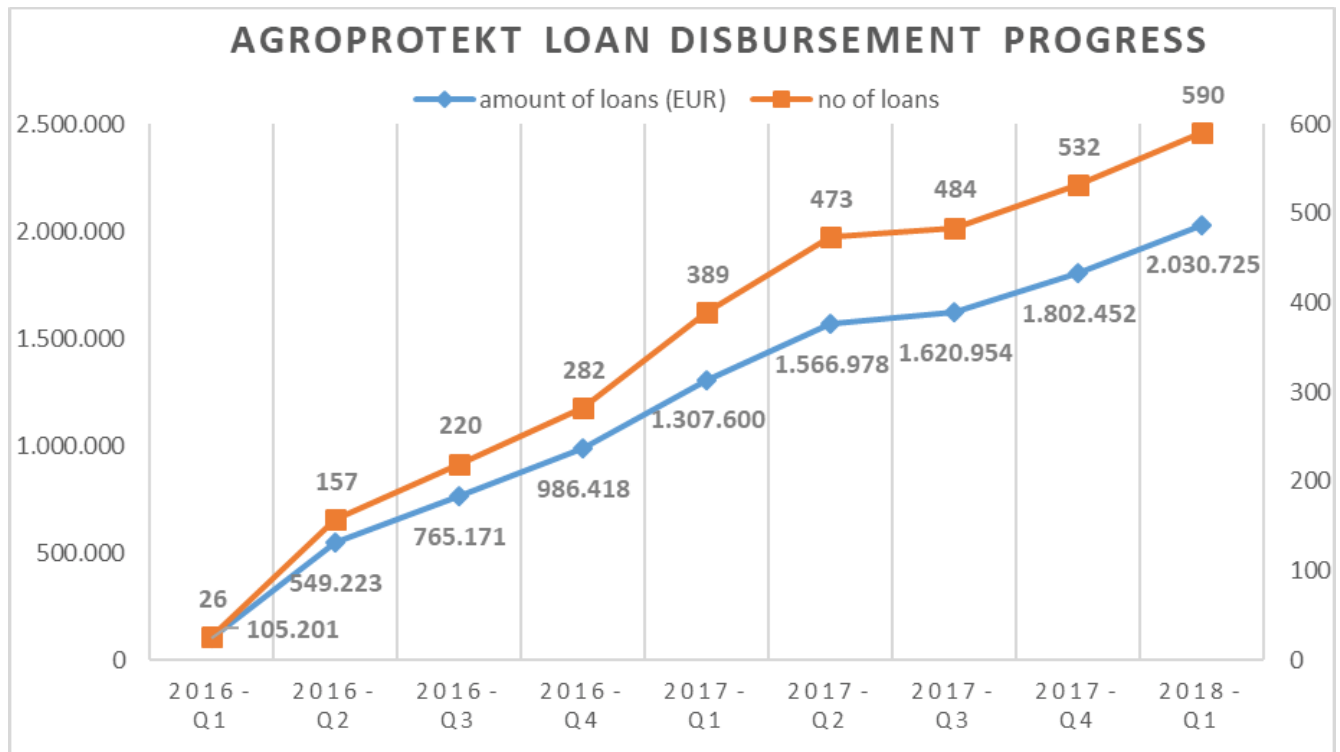
Successful completion of first phase of AFC project

On April 24, 2018, AFC Agriculture and Finance Consultants GmbH conducted the closing workshop of the first phase of the project “Implementation and Enhancement of Agri-Insurance under the Rural Financial Sector Development Programme in Serbia”, on behalf of KfW in Serbia.

The project was launched in March 2016, in cooperation with our partners AgrolInsurance International (All) and Academy of German Cooperatives (ADG).

The project started with a kick-off workshop in March 2016, ended in March 2018 and was officially closed with the workshop in April 2018. At the request of project stakeholders and beneficiaries, a potential project extension following the first phase is envisaged.

During the first phase of the project, the local private stakeholders BI and GI successfully established and sold AgroProtekt to the existing and new customers,



Over the past two years, we have successfully introduced the innovative bancassurance product AgroProtekt, which combines a loan with an insurance component, thereby strengthening the risk management of Serbian farmers.

KfW, in partnership with the Serbian Ministry of Agriculture, Forestry and Water Management (MoAFWM), provided a credit line to Banca Intesa Beograd (BI), which in turn distributed the innovative loan programme AgroProtekt to Serbian agricultural SMEs. This programme incorporated crop insurance coverage, provided by Generali Insurance (GI). In order to assist Banca Intesa and Generali Insurance in promoting the AgroProtekt loan product successfully, KfW contracted the AFC-led consortium to deliver the consultancy services for this project.

SME farmers. AFC provided the required TA to support sales and servicing of AgroProtekt, strengthening stakeholder capacity by analysing documents and processes, conducting training, supporting product marketing, and developing the IT and guidelines. The bank, insurance and consultants interacted and collaborated very efficiently.

While the main activities of the project focused on achieving business results, such as product operation, acceptance and sales, the public stakeholders (mostly MoAFWM) were supportive and provided the necessary assistance. Some of the concepts and principles (bank assurance, agricultural insurance with high standards, and government support of agri-insurance) were promoted to the national level by AFC and our partners.



AgroProtekt, as an innovative bank assurance product for Serbia, was generally well perceived by all stakeholders, especially the ultimate beneficiaries, demonstrating a favorable environment for such a concept in the country. Both our team and the stakeholders saw the need and opportunity to expand the project in other aspects, in terms of geography, crop type, risks and market players. Accordingly, the extension of the project duration and the development of several product expansion options are envisaged.

The workshop was opened by KfW and the MoAFWM. Following presentations by our team leader

and representatives from Generali Insurance and Banca Intesa, we facilitated an active discussion and exchange among all participants on both the results from the first phase and the potential for the immediate future.

During the closing workshop in April 2018, all stakeholders and beneficiaries – Generali Insurance, Banca Intesa and the Ministry – drew very positive conclusions and discussed the future of AgroProtekt proactively. The KfW project manager underlined that, due to its innovative character, the project implemented by the AFC-led consortium is being discussed intensely within KfW and referred to as a lighthouse project in the field of agricultural insurance.

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Uganda — Improving Data Utilisation of the Credit Reference System

In December 2004, the Bank of Uganda (BoU) formulated a policy paper for the establishment and opera-



tion of Credit Reference Bureau (CRB) services for supervised financial institutions in Uganda. BoU li-

censed only one provider, due to the small size of the Ugandan credit market at the time.

At end-2012, BoU prepared an additional policy paper to govern the future structure of the Credit Reference System (CRS), which allowed licensing of new CRB providers. Thus, a second CRB, Metropol Uganda Ltd, has recently been licensed and is currently setting up its operations in Uganda.

To optimise the benefits provided by the system, BoU, in consultation with Participating Institutions (PIs), has made efforts to determine how the utilisation of the credit reference system can be strengthened further. Through this consultation process, three major areas of potential gains relating to improved use of the system by key groups of stakeholders have been identified:

- Improved utilisation of the CRS by clients and potential clients
- Improved utilisation of the CRS by Participating Institutions
- Improved utilisation of the CRS by the Bank of Uganda itself.



This project will cover the second and the third area, aiming to achieve the main objectives of improved utilisation of the CRS by both PIs (Component 1) and the Bank of Uganda itself (Component 2). All activities aim to improve the utilisation of the CRB data and credit reports, to support better decisions by both stakeholders, the BoU and PIs. As each group of stakeholders has its own requests regarding the design and utilisation of the credit reports, the tasks of each component are designed to address the specific needs of the relevant institutions, departments and directorates of the respective stakeholder group.

Component 1:

- Review current credit report format and the use of credit reports in credit analysis
- Determine core CRB information required for effective credit analysis
- Provide recommendation for a “fit-for-purpose”-credit report format for Uganda and for improved use of credit reports by PIs
- Organise one-day workshop for participating institutions to present findings and recommendations
- Train trainers from participating institutions, Uganda training firms and BoU (153 participants) in the following modules: rationale of CRB, credit risk, managing disputes, and communicating the CRB to clients
- Develop e-learning modules.

Component 2:

- Develop reports to be generated from CRB data for use by different internal departments: research directorate, financial stability directorate, supervision directorate

- Identify training needs of the above-mentioned departments/directorates to be able to use the generated information effectively
- Deliver training to the above-mentioned departments/directorates
- Add value to the requirements defined by BoU by considering which additional CRB-related information could be generated to usefully support BoU
- Consider proportionality to ensure that the level of the reporting burden on CRBs is appropriate to the level of expected benefits from the receipt of these data
- Consider the current and likely future quality of CRB data in comparison with the quality of data reported directly by PIs.



Bank of Uganda and the Participating Institutions were very pleased with the quality of the training delivered, which included four modules:

- Rationale of the CRB
- Credit analysis
- Dispute management, and
- Communicating CRB to clients.

In addition, the experts organised a training-of-trainers session to enhance training capacities within the Ugandan banking system. In order to ensure sustainability of the programme, AFC has developed an e-learning platform for the four technical modules, in cooperation with its strategic partner ADG .

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Uganda — Promoting Biodiversity-Friendly Investments

In February 2018, AFC launched a new project in Uganda to promote biodiversity-friendly investments in the private sector. The facility is implemented by the East African Development Bank (EADB) as Project Executing Agency (PEA), with the AFC-led consortium (with GO-PA Consultants and ADG) providing technical assistance for the first three years of this initiative.



The inception phase was characterised by intense exchange with stakeholders from the organic agriculture, tourism, aquaculture and forestry sectors as well as the conservation society. Following the inception, the team has focused on the development of a comprehensive communication strategy, defining the mission and vision of the EUR 6 million credit facility and re-branding it as the *East African Development Bank's Biodiversity Investment Fund*.

The interdisciplinary team is currently engaged in the design of an Operations & Investment Manual, defining

the Fund's objectives and screening criteria. The Fund follows the IFC Performance Standard 6 Framework and aims to stimulate business investments across the "three pillars":

- Green production/services: reducing environmental and carbon footprints in operations and supply chains
- Inclusive business: creating more efficient and equitable business processes
- Conserve or restore habitats: delivering improved management of critical biodiversity habitat (land or water).

Furthermore, the team is developing a project pipeline with over a dozen projects (from the above-mentioned sectors) that could be eligible for financing. The potential investee companies will be assisted from the application period throughout the entire investment cycle. We expect to receive the first applications in late July 2018, with several projects to be funded by year end.

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Nigeria — Enhancing Microfinance Lending for Low-Cost Housing

In Nigeria, the second largest and most populous economy in Africa, out of 190 million people, 80% reportedly live in informal settlements with poor conditions. Nigeria's housing demand is expanding rapidly and is largely informal, with the formal sector contributing only approximately 15% of the housing market. Where housing supply exists, it targets high-income earners, while houses categorised as low-income are mostly beyond the reach of low-income earners. As a result, rents and house prices are high, resulting in a seller's market, where landlords demand that rents be paid two years in advance on average.

In a coordinated response to the critical lack of housing in Nigeria, the Central Bank of Nigeria (CBN) received



financing from the World Bank to facilitate access to capital for the unserved and underserved through a pilot programme of housing microfinance. The consortium of AFC and ADG has been implementing Component 3 of the project, which aims to enhance the internal capacities of selected microfinance institutions (MFIs) to expand access to housing finance in the central and northern part of the country. Over the past eight months, the project team has provided active support to four partner microfinance banks in Abuja, Kaduna and Enugu, as part of a pilot under the supervision of the CBN.

In the course of the project, three key experts analysed the partner MFIs' internal capacities to provide micro loans for home repair, improvement or incremental construction. Capacity building measures included:

- Analysis of the housing portfolio
- Review of the microfinance bank's MIS system and its readiness to process housing loans
- Credit appraisal processes and credit monitoring by loan officers on- and off-site
- Recommendations on product development
- Process and policy manuals for construction loans
- Marketing strategies, and
- Classroom training and direct coaching of the bank's staff on risk management.

These combined efforts resulted in the payment of a first tranche of the credit line by the CBN to the partner MFIs in the amount of NGN 460 million, tar-

geted to benefit low-cost housing. Furthermore, the project team will make recommendations to the CBN on a potential roll-out of the World Bank project on housing finance. Reflecting the needs of the Nigerian market, expectations are high that the financial sector will further enhance its efforts to tackle the critical housing situation of a growing population in Nigeria.

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Mauritania — Applied Research and Vocational Training in an Agropastoral Environment



Since January 2018, AFC has been implementing the applied research and vocational training component of the Programme “*Institutional Strengthening in Mauritania for Agro-Pastoral Resilience*” (RIMRAP) on behalf of GIZ. The RIMRAP is a multi-stakeholder programme funded by the European Union (EU), which supports numerous initiatives to strengthen food and nutrition security, and sustainable agriculture in the wilayas of Guidimakha, As-saba, Hodh El Charki and Hodh El Gharbi. The RIMRAP has five components, including the applied research and vocational training component (RIMRAP R&F), which the Federal Republic of Germany is in charge of.

Training reflecting the needs of rural communities is either inadequate or non-existent. It is widely recognised

that support to rural sectors, especially the agro-pastoral sector, has been neglected, despite the fact that this sector is crucial for rural populations. This situation affects both strategic and ministerial provisions, capacity building in research and training, and access to and sustainable management of essential resources. The training system, although weak, can rely on existing training structures, such as training or agricultural research centres. Consolidating this area is key to building the capacity of all stakeholders; however, adequate services are still deficient in the affected rural areas.



The Research & Training component (R&T) forms part of a broader strategy of institutional strengthening towards agricultural and pastoral resilience. The overall objective of the RIMRAP is to reduce agro-pastoral vulnerabilities and improve the resilience of all local actors and populations, specifically the governance of access to agro-pastoral resources and their use. The R&T component contributes to RIMRAP through capacity building in training and research and is divided into two fields of action:

- A research field aiming to implement applied agricultural research programmes in order to enhance the resilience of rainfed crops and extensive livestock



farming. This programme will lead to innovations resulting in increased yields in crop and production processes. It will be based on the concept of participatory research conducted with agro-pastoral producers in order to promote applied research activities that meet the needs and demand of the RIMRAP stakeholders.

- Regarding the vocational training component, the programme will target the needs of the stakeholders, supporting the resilience of rainfed agriculture and pastoralism. It will consider market prospects and strengthen the capacity of training centres to meet the needs of agro-pastoralists. This programme component will rely on a participatory concept of agro-pastoral field schools.

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Mali — Professionalising the Mango Sector

The mango sector has great potential for economic development and poverty reduction in Mali. In 2017, the country's total mango production was estimated at 64,730 tonnes, and the revenue of the value chain as a whole (including processing, export and local sales) was estimated at EUR 23 million, of which EUR 10 million were generated by exports of fresh mangos (16,881 tonnes) – mostly to the EU, followed by the U.S. However, production has not yet reached its full potential: it has been shown that Mali could export up to 50,000 tonnes of mangos per year with better agricultural practices on existing orchards, even without establishing new plantations.

Furthermore, the sector is currently inhibited by remnants of inappropriate use of plant protection products that do not meet the protection needs of mangos. Also, harvesting mangos under unhygienic conditions leads to injuries and reduces the marketability of the fruits. Finally, the lack of adequate infrastructure for packaging and preservation of fresh mango leads to failures in the cold chain, which harm the final quality of the product and also reduce the cash value added (CVA). Since 2015, within the Green Innovation Centre, AFC has been supporting the mango sector in Mali actively, in cooperation with its consortium partners ECO and DLG.

The support targets the following priority areas:

- Development of market opportunities: We have supported the exploration of market opportunities and niches as well as transactional networks. To this end, a mechanism for evaluating different markets was established. Furthermore, several exchanges and visits to fairs in Germany and across the sub-region have taken place. This support has not only facilitated the increase in export volumes, we have also assisted GIZ in the establishment of two public-private-partnerships. These partnerships were established with the companies EgeSun and CIMPEX for the promotion of dried organic mango, and with Bayer CropScience and Greenyard for fresh mango.
- Improved productivity and quality of mango production, addressing
 - ◊ The establishment of a data collection and processing system using geographical referencing
 - ◊ Mastery and rigorous application of Good Agricultural Practices (Farmer Field Schools and Farmer Business Schools) for orchard maintenance, fruit fly control, irrigation, fertilisation and appropriate harvest and post-harvest techniques
 - ◊ Better structuring of the input supply system (study on crop protection, linking with approved suppliers, production of certified seedlings for new plantations etc.).
- Standards and norms: Updating specifications as a reference framework for the main segments, and integration of the specifications into a normative scheme at the national level.

- Certification:
 - ◊ Orchard upgrade support for GLOBALG.A.P. certification, Bio, Tesco, BRC, HACCP, etc.
 - ◊ Use of different certification schemes as a means of accessing the network distribution channels in export markets.
- Support to the management of existing infrastructure and installations:
 - ◊ In cooperation with the World Bank-funded Mali Agricultural Competitiveness and Diversification Project (PCDA), support for the management of the cooling and conditioning infrastructure of the Logistics Perimeter Arranged in the Airport Zone (PLAZA), which has contributed to a strong increase in mango exports to Europe
 - ◊ Capacity building at the Sikasso cold management unit for the packaging of fresh mango and other perishable products before shipment, enhancing market access for small-scale mango producers.

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Madagascar — Climate Risk Insurance, Component III

Since 2017, GIZ has been implementing the programme “*Adaptation of Agricultural Value Chains to Climate Change (PrAda)*” in Madagascar. The overall programme objective is to increase the productivity of the participating actors in the agricultural value chains that are particularly affected by climate change.

GIZ is implementing measures in three components:

- Component I: Actors in the value chains gain improved access to agro-meteorological and agricultural extension services, enabling production that is adapted to climate change.
- Component II: The structural frameworks of the value chains, in particular the organisation and cooperation of actors, are improved. Access to equipment is facilitated and production techniques are adapted.
- Component III: Climate risk insurance schemes are introduced, implying that value chain actors can insure their crops against income losses resulting from climate- and weather-related events.

The consortium of Agriculture and Finance Consultants GmbH (AFC) and Academy of German Cooperatives (ADG) started implementing the third component during the initial 20 months of the project, beginning in late July 2018. The kick-off workshop was held successfully in Antananarivo on August 9, 2018, and the first very important meetings with GIZ and all major project stakeholders have been conducted. Our experts will support actors along the value chains in gaining access to insurance products, in order to strengthen their resilience to the effects of climate change on their agricultural production.

All three components are linked and the success of the programme depends on successful coordination among all stakeholders. The PrAda programme and our team intend to intervene at all levels, e.g. at the level of state actors (macro), insurance companies, umbrella organisations and other players that bring together the private sector (meso) and, ultimately, individual producers (micro).

Our technical team, consisting of three local long-term experts, supported by very experienced international and national short-term consultants, will work towards achieving the project objectives through six areas of intervention:

- Analyse and align the expectations of national actors
- Support and strengthen national insurance companies
- Analysis and improvement of the regulatory framework
- Development and distribution of climate insurance products
- Financial education, focused on climate insurance, and
- Risk assessment in the value chains.

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Madagascar — National Fund for Electricity

AFC and its consortium partner ADG have been awarded the contract for the GIZ project in Madagascar “Programme d’Electrification par les Energies Renouvelables (PERER)”. AFC and ADG have composed a team of highly skilled international and national experts in order to restructure the existing but largely dysfunctional National Fund for Electricity (FNE) into the new National Fund for Sustainable Energy (FNED).

Madagascar suffers from lack of access to clean and reliable supply of electricity, a major impediment for the economic development of the country. The lack of access to and the unstable supply of electricity has a negative impact on the country’s most productive sectors, the manufacturing, tourism and food-processing sectors, and undermines the sustainable growth of the economy and the efforts to eradicate poverty. Rural areas without access to electricity fall back on biomass (mainly wood and charcoal) for cooking purposes and on paraffin for lighting purpose, with a negative impact on the health of the Malagasy people and the environment of the country.

In 2015, in order to address these challenges, the Malagasy government decided, within the framework of its New Energy Policy (*Nouvelle politique énergétique, NPE*), to install hydro power, solar power and wind power capacities as well as clean off-grid power capacities in order to increase the use of renewable energy sources. The objective is to generate 70% of the country’s energy from renewable energy sources by 2030. Currently only 15% of the country’s energy for electricity and illumination purposes are generated by clean energy sources.

The objectives of the NPE cannot be reached without proper funding from public and private investors. The GIZ in Madagascar and the awarded project are addressing precisely this shortcoming by establishing a financial institution that will be entrusted with the management of the FNED. AFC’s and ADG’s extensive experience in introducing and establishing efficient and transparent processes at financial institutions, based on international standards for accounting and reporting, will help to attract the necessary financial support from private and public investors as well as donors.

Starting in June 2018, AFC’s and ADG’s support to the financial institution and its entrusted FNED will make investments in renewable energy projects more attractive, secure and transparent. The project will result in greater mobilisation of funds for such projects and will thereby support the government’s strategy, as outlined in its NPE. It will form an essential corner stone for steady and sustainable growth, which can help to eradicate poverty and improve the economic well-being of the Malagasy people.

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Sierra Leone — Rural Extension Services Ltd as Training Provider

Sierra Leone faces extremely high levels of unemployment. The current labour force is estimated at 2.7 million people, out of whom about 1.6 million (59%) are unemployed or underemployed – in particular young people, especially in rural areas. In order to increase youth employment in the agricultural sector, building the capacity of young farmers is vital. To this end, AFC has partnered with the Gesellschaft für angewandte Kommu-



nalforschung mbH (GEFAK) to develop and implement an Integrated Farmers Training (IFT) programme in Sierra Leone. The activities take place within the GIZ Employment Promotion Programme (EPP III), for which AFC is implementing the agricultural value chains component, in cooperation with Welthungerhilfe.

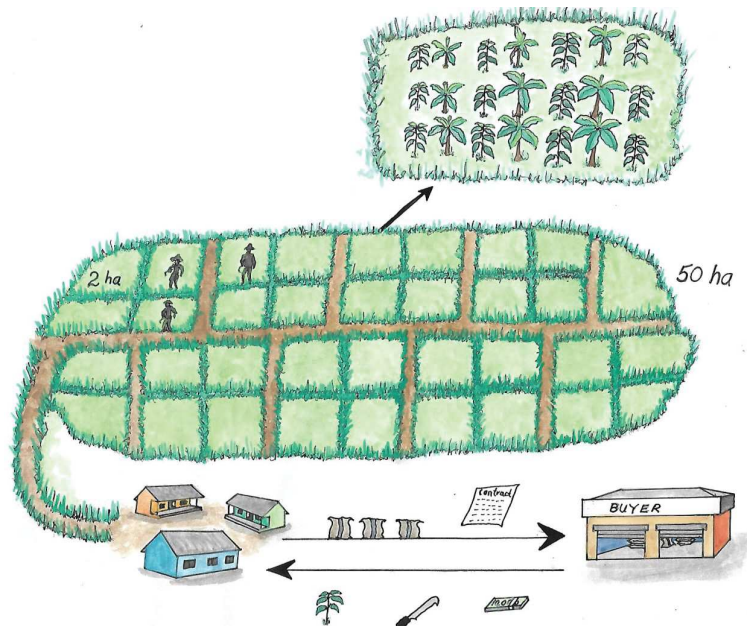
In the context of this programme, AFC rehabilitates cocoa, coffee and rice fields that were abandoned and neglected because of the civil war and builds the capacity of young farmers. With regard to these activities, it is important to address all aspects that can improve the employment situation of the young. Accordingly, the IFT programme comprises elements strengthening their agricultural practices (Farmer Field School, FFS), business knowledge (Farmer Business School, FBS) and attitude development (Farmer Entrepreneurship Training/ Bauernunternehmungsschule). The project carefully selected over 40 local facilitators who are being instructed continuously in these methodologies, so that they can roll out high-quality training to our farmers. Until mid-2020, the envisaged end of the EPP III, AFC plans to reach more than 14,000 farmers with this programme.

The IFT methodology combines theory with highly practical elements. Following each session, farmers are en-

couraged to implement the key training results in their daily practice. After a week, the facilitator returns to the community and visits fields together with the farmers, where the questions or problems they encountered in the meantime are demonstrated in practice. To provide farmers with the opportunity to see successful agricultural practices for themselves, AFC implemented seven rice pilot fields, using the System of Rice Intensification (SRI) methodology. We are currently planning other pilots in cocoa and coffee, with the aim to demonstrate different fertilisation practices. The rice pilots have already shown how farmers' productivity can be increased threefold.

During implementation, we realised that we are filling a considerable gap in Sierra Leone, since such an extension service for farmers did not exist in the country. This gives AFC the opportunity to contribute to wider agricultural development in the country and, with regard to the facilitators, also to higher employment. To capitalise on these results in a sustainable way, we support the facilitators in their strategy to set up their own company, which will provide farmer training services to EPP. We very much hope this start-up will be able to attract clients beyond EPP, thereby contributing to the sustainability of this approach.

The facilitators' company was registered on May 11, 2017, under the name Rural Extension Services Limited (RES Ltd). The company has 21 shareholders and six



board members, selected among the facilitators. We are pleased to report that the project has already signed its initial contracts with RES Ltd for the training of 3,857 cocoa, coffee and rice farmers.



Setting up a new company is not an easy process. For this reason, we have decided to connect RES Ltd with another local company, Jula Ltd, which has already existed for some years, working on organic certification. Jula has gone through the entire start-up process already and

will assist RES Ltd in the coming months with administration, finance, human resources management, planning, marketing etc. Over the next few years, AFC will continue to coach RES Ltd, ensuring that the company will be able to function sustainably as a reliable service provider, thus contributing to both agricultural development and higher employment in Sierra Leone.

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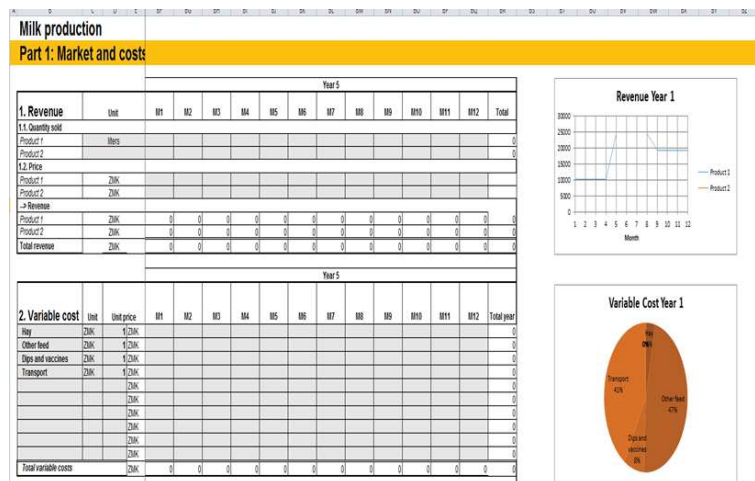
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Benin and Zambia — Agricultural Business Analysis and Investment Training

Between June 2017 and July 2018, AFC has been developing a new training concept to facilitate access to agricultural finance for emerging farmers and agri-based SMEs. Within the GIZ global project “Promotion of agricultural finance for agri-based enterprises in rural areas”, our team designed a 4-5 day training concept that has been piloted in Benin and Zambia: Agricultural Business Analysis and Investment Training (AgBAIT). As the name suggests, the training concept does not only focus on investments in new productive assets, but also provides tools to facilitate analyses that compare different activities pursued by entrepreneurs.

A core feature of the training is the introduction of an Excel-based support tool that has been developed through an iterative process in the course of the project. The tool takes into account the diversity of activities that emerging farmers and agri-based SMEs perform and enables the trainees to generate a well-structured overview of historical and anticipated business data. During the pilot training sessions, participants appreciated the use of laptops for the analysis of their business data. Besides computer-based training, AgBAIT can also be implemented as paper-based training. However, automated calculations and the option to easily adopt and project business developments make the Excel-based analysis more powerful and suitable for growing agricultural businesses. While the target group for computer-based training measures for agricultural producers in sub-Saharan Africa is rather small as yet, we are convinced that ICT-based training measures provide significant advantages, if well-designed.

The AgBAIT training material has been developed in French and English and will be put into practice through



GIZ in Benin and Zambia. The project has been implemented in consortium with ADG and CEFE International.

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Benin — Promotion of Agriculture, ProAgri III

Together with its partner IDC Unternehmensberatung GmbH, AFC is again involved in the implementation of the GIZ project ProAgri (*Promotion de l'Agriculture*) in Benin. After implementing two components of the first phase of this project, AFC now participates in the third phase. Activities started in October 2017, with a team now consisting of 20 members.

The ProAgri intervention area comprises 16 selected communes in the four departments Atakora, Donga, Borgou and Collines in Benin. The third phase of ProAgri focuses on three intervention areas:

- Policy and strategic support
- Structuring of value chains
- Qualification of service providers and selected sector actors.



Picture by Olivier Girard; Copyright GIZ/ProAgri

Our consortium is responsible for the implementation of the third intervention area at the micro and meso levels. ProAgri works along four selected value chains: rice, soya, cashew and shea, in nine sub value chains (for example parboiled rice for the local market, cashew kernels for export, shea butter for the local and regional markets, and industrially-processed soya). The general objective is to improve the performance of the value chains in a sustainable way. Thus, the intended result of the third intervention area is as follows: actors in the selected value chains have improved entrepreneurial and technical capacities to apply sustainable production, processing or marketing methods. ProAgri therefore targets actors along the four value chains, for instance input suppliers, producers, processors and traders. Given the important role of women in rural development in general, and specifically in the selected value chains (shea, rice and soya), ProAgri places particular emphasis on supporting them and contributing to their income growth.

ProAgri III is based on the activities and results achieved during previous phases and aims for further up-scaling and development. Training materials and approaches will be adapted and the pool of qualified trainers ex-

tended. The main partners in project implementation are the umbrella farmer organisations of the four value chains. An important objective is to strengthen these entities at the staff, organisational and strategic levels, to enable them to offer professionally sound and effective services to their members who would then be more than willing to pay their membership fees.



Picture by Olivier Girard; Copyright GIZ/ProAgri

Among other activities, ProAgri organises and supports

- Technical, entrepreneurial (Farmer Business School) and organisational training
- Measures to facilitate access to credit, equipment and improved stoves
- Marketing and public-private dialogue platforms, and
- The establishment of sector organisations.

Technical training takes place in the area of good hygienic and processing practices, for instance with regard to the processing of soya grains into tofu (approx. 6,000 women will be targeted), of shea kernels into shea butter (approx. 9,000 women will be targeted), of rice into parboiled rice (2,500 women will be targeted) and of cashew apples into natural juice. Furthermore, equipment for production and processing is provided and participants are trained in the proper use of equipment.

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Nigeria — Green Innovation Centre

Scaling up contract farming

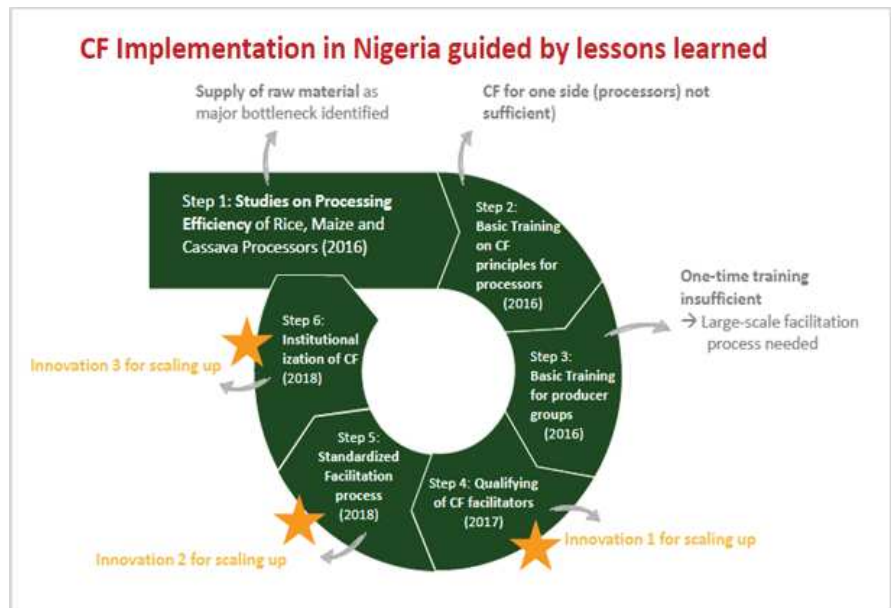
In 2016 the Green Innovation Centre (GIAE) Nigeria started its Contract Farming (CF) intervention by implementing a series of studies on processing efficiency in the cassava and rice value chains. The objective of these studies was to better understand the major bottlenecks and challenges that processors face and to make specific recommendations to the GIAE partner companies on possible improvements to their efficiency.

The results of the studies clearly showed that the majority of processors are facing problems with steady supply of quality raw material. To tackle this challenge, the project first aims to strengthen smallholders in boosting their production (with GAP, “good agricultural practices” and FBS, “farmer business school training”), in order to enhance the availability of quality raw material in the market. In addition, the GIAE started to roll out basic training on the principles of CF for processors, adhering to the GIZ CF approach. However, to establish sustainable linkages between producers and off-takers, the solid CF conceptual approach had to be made operational and the farmer organisations



also had to be sensitised to balance knowledge on both sides of the CF relationship. Therefore, the project started to offer training for the suppliers of partner companies.

Establishing functioning CF schemes requires strong commitment from all parties involved; it also takes time to build trust incrementally between suppliers (producers) and off-takers (processors). One-off-training can only help to trigger basic understanding of the principles, but further support in the form of needs-based training and/or coaching is a key success factor for restructuring the existing CF schemes or developing new ones. To cater to this need, GIAE Nigeria developed and successfully



launched a comprehensive three-step-qualification process for CF trainers and coaches. 14 pre-selected trainers and coaches underwent a series of training-of-trainers sessions and practical field work exercises. Out of the 14 participants, six were finally nominated to work together with selected partner companies in the four GIAE value chains. These coaches and trainers will work in tandem during a period of six months, under close supervision of a CF master trainer. The facilitation process was kick-started in April 2018 with 15 GIAE partner companies. Based on rapid assessment of the existing scheme, the partner companies and the coaches defined and set milestones for their collaboration, as captured in a CF development plan. To ensure the success of this pilot and to foster peer-learning processes among the consultants, the project also organises periodic learning events. At the end of the six-month-period, there will be a comprehensive evaluation. The results will be used to further standardise the facilitation process and to develop a certification for CF consultants.

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Algeria — Preparing Young Entrepreneurs for Their Future Farms

In order to diversify their country's economy and fight against poverty in rural areas, the Algerian authorities have, since 2008, deliberately engaged in a proactive policy of agricultural and rural renewal. In 2011, as a central aspect of this policy, the "Programme for the Creation of new agricultural and breeding farms" (PCNEAE) was launched, aiming for the allocation of untapped land concessions to young men and women from the agri-



cultural and rural communities. Gradually, the Ministry of Agriculture, Rural Development and Fisheries (MADRP) has become aware of the need to complement the concession-granting mechanism by implementing processes for the capacity-building of young people, agricultural and rural operators, institutional actors providing guidance, as well as teaching staff at agricultural schools.

A project to support the PCNEAE was therefore set up in March 2016, with the financial support of the African Development Bank (AfDB); its implementation was entrusted to AFC. This project focuses on the implementation of a pilot training and support for agricultural and rural entrepreneurship for young people willing to start their own business. For example, a total of 86 young future farmers (20% of whom women) from about ten wilayas were able to benefit from a three-month agricultural entrepreneurship training, resulting in the development of their own business plan. The training was followed by an accompanying phase in order to facilitate the first start-up stages of the young agricultural entrepreneurs. These sessions took place in two agricultural training establishments attached to the MADRP, the Technological Institutes for agriculture (ITMAS) of Sétif for the Eastern Zone and the ITMAS of Djelfa for the Highlands area.

At the same time, in order to ensure the sustainability of the project, sixteen trainers from a dozen agricultural training schools across the country have also benefited from capacity building in agricultural entrepreneurship. Six of the aforementioned trainers have been coached by the AFC team and have intervened as co-facilitators during the training of young farmers, preparing them to take over after the completion of the support project. Finally, about fifteen managers from different farmer support structures, such as the Agricultural Services Directorates (DSA), National Agricultural Land Office (ONTA), Wilaya Chamber of Agriculture (CAW) and National Office for Studies of Rural Development (BNEDER) have seen their capacity strengthened in the areas of agricultural entrepreneurship, project cycle management and communication adapted to young farmers.

By the end of the project implementation period, in June 2018, the PCNEAE support project had contributed to the establishment of several dozen young Algerian farmers. It has also created the conditions for its sustainability by setting a benchmark for agricultural entrepreneurship training that has been tested under local conditions. The project has also enabled the training of trainers in agricultural public schools and of coaches in agricultural extension services, who will then be able to promote, independently, agricultural entrepreneurship among young men and women aiming to start their own farm business in other regions of Algeria.

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Niger — Food and Nutritional Security and Sustainable Agricultural Development

In March 2018, AFC, in consortium with CA 17 (France), ADE (Belgium) and GOPA, signed a new contract with the European Union Delegation in Niger. The project,



with a financing volume of EUR 8 million, has an envisaged duration of 3½ years. AFC will support the Haut Commissariat à l'Initiative 3N (HC3N) “*Les Nigériens nourrissent les Nigériens*” (Nigeriens feed Nigeriens) and the EU Delegation with technical assistance for the sectoral reform agreement “*Food and nutritional security and sustainable agricultural development (CRS-SANAD)*”.

The main project activities are to provide the HC3N, the partner ministries and the steering committee with

- Methodological and technical support

- Support in the areas of steering, monitoring and reporting, and
- Support to capacity building in terms of project management.

These activities should contribute to the following goals:

- Promote sectoral policies and reforms
- Strengthen governance at the sectoral level, and
- Respond to the population’s essential needs through improved access to services in the areas of sustainable agriculture, and food and nutritional security.

The target group of the operation consists of institutional partners of the HC3N (ministries and public institutions), while smallholder farmers are the ultimate beneficiaries. In Niger, this is AFC's first project as consortium leader and its third project as partner.

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Ghana — Diversifying Mango Varieties

The GIZ Market-Oriented Agriculture Programme (MOAP), partly implemented by AFC Agriculture and Finance Consultants, supports major stakeholders in the mango industry through the National Mango Roundtable and helps them decide on value chain upgrading strategies and the removal of major bottlenecks. During the first Roundtable, the problem of a far too narrow variety base for the development of the mango industry in Ghana was examined. In a common position paper, addressed to the Ministry of Food and Agriculture (MoFA) and signed by all participants of the Roundtable, the requisite to “identify the varieties, which can fill gaps in supply windows in a collaborative manner involving the whole industry” was highlighted and the need for varietal trials as well as the import of new inputs was expressed.

Variety diversification enjoys high priority at MOAP because of the well-developed processing industry, which constitutes a particular strength of the Ghanaian mango sector. Processors need to utilise their installed capacity for as long periods of the year as possible and will therefore require an extended harvesting period,



Picture by Manuela Blaser

which is only possible with a wider range of varieties. HPW Fresh & Dry Ltd is showing considerable interest in variety diversification, which the company sees as a win-win for both commercial and public interests. MOAP partnered with HPW and shared the costs of a mango development expert, Nicholas Evans, in 2014 to assess the varietal situation in Ghana and benefit from international best practice.

In 2014, a mango nursery was set up at HPW with the aim to develop varieties which have done well in trials in Ghana. HPW imported 32 new varieties in 2015, which were grafted at the HPW nursery. An endoplasm collection plot was planted at the HPW factory site and also at the farms of HPW's contract farmers in the mango clusters of the Eastern and Brong Ahafo Regions. In addition, MOAP brokered a deal with HPW to provide regular funding to a local MoFA office to enable it to perform basic maintenance of the mango variety plot in Vakpo, which had been set up by MoFA but had fallen into disarray. HPW also conducted a first crop evaluation in May and June 2017 at the Vakpo varietal trial, which is owned by MoFA and therefore a genuine public good. Three varieties stood out: Oro with a high yield and notable resistance to fungal infection, Maya with quite large fruits as well as Rapoza with an excellent sweet flavour. All three varieties ripened significantly earlier than Kent and Keitt, which are the dominant varieties in Ghana.

This project is a showcase for successful collaboration between a bilateral development project, a lead firm in the value chain and the Ministry of Food and Agriculture. In Ghana it is difficult to expect MoFA to contrib-

ute financing to such a tripartite agreement, given that MoFA's budgetary funding is mostly channelled into programmes supporting staple food chains. Without private partners, willing to invest their own resources into variety collection and testing, such a variety diversification project cannot be carried out. MOAP can only assist with technical expertise and contribute limited investment. The recurrent costs of maintaining trials, analysing them and making commercial use of them must be met by one or several private sector companies with sufficient financial capacity to add these outlays to their core business.

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Zambian-German Agricultural Knowledge and Training Centre — Successful Start into a New Phase

Since 2014, AFC has been implementing the Zambian-German Agricultural Knowledge and Training Centre, in cooperation with its partners DLG International, DEULA Nienburg and IAK Agrar Consulting Leipzig. The project is financed under the Bilateral Cooperation Programme of the German Federal Ministry of Food and Agriculture (BMEL) and is supported by 12 German agribusiness partners, supplying machinery, seeds and plant protection inputs for the AKTC. Our local partner Golden Valley Agricultural Research Trust (GART) provides land and other facilities for the AKTC training and demonstrations on their Chaloshi Research farm, 70 km north of Lusaka.

In August 2018, the project started its second phase, during which more emphasis will be laid on training for emergent farmers and national extension officers who can act as multipliers of the training in other regions of Zambia.

At the start of phase 2, a baseline study was conducted with 158 emergent farmers in the vicinity of the AKTC. Participants of this survey were interviewed, among other topics, about their farming practices, their level of mechanisation and their most urgent training needs. Based on the outcome of this survey, the AKTC team together with the Ministry of Agriculture extension team can now adapt their training to the demands of the new target group.

In addition, a cooperation with the Institute of Agricultural Sciences in the Tropics (Hans-Ruthenberg-Institute) at the University of Hohenheim has been initiated, and cooperation will take place at four levels:



- Determination of training approaches in mechanisation in various African countries
- Analysis of Zambian farmers' training needs
- Evaluation of different training approaches for farmers and assessment of the long-term economic impact of the training, and
- Field trials and training in conservation agriculture.

The latter will be implemented jointly with the CFU (Conservation Farming Unit), situated close to the AKTC.

In order to be able to offer more in-depth and longer-term training, the AKTC team – with financial support from the BMEL – has built a trainee house that can provide accommodation for 28 trainees on the premises of our partner organisation GART.



The first applications for long-term training at the AKTC have already been received and these training sessions are under preparation. AKTC presented its training programme at the Agritech Expo, one of the largest agricultural fairs in the region, which took place during April 12-14, 2018. A request for training was received from a Ghanaian private company and a one-month training for three young Ghanaian agriculturalists started at the beginning of May.



Another new AKTC feature during phase 2 was the installation of a pilot photovoltaic system provided by our private business partner BayWa r.e. The pv-system supplies sufficient green energy to irrigate a 9 ha pivot and to supply the AKTC office building and the trainee accommodation with electricity.

In order to be more independent from the unreliable power supply and to reduce CO₂ emissions by the project, 520 m² of modules supply more than 450 KWh per day on average, equivalent to 150 litres of diesel or 145 tonnes of CO₂ per year. The pilot system is one of only a few operating pv systems in Zambia and therefore attracts several visitors to the AKTC.

In addition to and in view of the increasing demand for digital solutions in agriculture, the AKTC has also

introduced an innovation: the AKTC AGRO-BOT, a system mounted to the 9 ha irrigation pivot, which supplies pictures of the field in combination with



information on temperature and humidity. Beyond the automatically-generated pictures and information, the team can send pictures during important field work (soil preparation, fertiliser and plant protection applications, and harvesting) as a kind of remote advice to interested farmers in the region. The system is currently using Twitter, and tweets are automatically published on the AKTC website (www.aktczambia.com).

On April 13, 2018 the AKTC photovoltaic system and the new trainee accommodation were officially inaugurated by the Honourable Minister of Agriculture, Mr Katambo and the Provincial Minister of the Central Province, Mr Mushanga. In addition to these two ministers, the German Ambassador to Zambia, Mr Burkart, a delegation from the German Ministry of Food and Agriculture, four District Commissioners and representatives of AKTC's private sector partners were part of the delegation.

During a Project Steering Committee Meeting preceding the opening ceremony, the representatives of both ministries expressed mutual appreciation for the successful German-Zambian cooperation in agricultural education and training. The Zambian Ministry of Agriculture considers the AKTC to be an important contribution to the targeted mechanisation strategy.

For further information, please visit our website www.aktczambia.com, follow us on twitter [@AKTC_Zambia](https://twitter.com/AKTC_Zambia) or contact us:



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India — Successful Registration of Farmer Producer Company under Green Innovation Centre

Farmers in India are often members of political parties and less often well organised with respect to farming interests. One of the main objectives of the Green Innovation Centre India is to form Farmer Producer Companies (FPCs). Organising farmers in FPCs will give them more bargaining power not only with regard to the cost and quality of input purchases and the sales of their produce, but also at the political level.



took place, partly conducted in collaboration with Deutscher Genossenschafts- und Raiffeisenverband e. V. (DGRV). FPC members also took part in quite a few different exposure visits. Members were able to visit several coco peat companies in Karnataka as well as an FPC in Nashik, in order to benefit from the experience of a successful FPC.

We are establishing two types of Farmer Producer Companies: those directly owned by a small group of farmer entrepreneurs, and larger ones consisting of small groups of about 20 farmers who join hands to create an FPC



with 1,000 to 2,000 members. The Narayangaon tomato team in Maharashtra was able to register the first Producer Company on December 6, 2018, the Versatile Agrofirst Producer Company, which has 10 members – all tomato

nursery owners providing healthy tomato and other seedlings to the farmers in the area.

Registration is only the first step towards successful organisation of farmers. Accordingly, the focus of the last few months has been to train members as well as the Board of Directors with respect to their tasks, responsibilities and legal matters. Moreover, the development of a joint vision formed part of the many training sessions that

Until March 2018, the FPC had a turnover of about EUR 35,000, based on two exclusive contracts, signed with Future Biotech in Dharwad and natura cropcare of the Indian Institute of Horticultural Research (IIHR) in Bengaluru, both providing bio fertilisers. Stimulated by the project, smaller tomato farmer groups now purchase bio fertilisers from the FPC instead of on the open market, thereby saving EUR 350 per group. The success is thus twofold: the FPC made a profit and the small farmers groups reduced their farming costs.

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India — First Locally-Produced Potato Planter

Labour in India is getting expensive and difficult to organise. This seems like a contradiction to most of us who have the impression that India is overpopulated and that labour should thus not be an issue.

Green Innovation Centre India, implemented by AFC in collaboration with ETC Consultants India Pvt Ltd, has interviewed many male and female farmers on the costs, availability and reliability of labour. Costs have increased dramatically from around Rs 70 per day in 2009 to somewhere between Rs 300 and Rs 600 per day, while potato prices have not even doubled since 2009. Groups of la-

bourers are sometimes unreliable and will opt for higher pay from other farmers, in spite of their earlier commitment to work. As planting and harvesting of potatoes is time-sensitive, the lack of reliability among labourers is pushing farmers towards mechanisation to an even larger extent than rising costs.

Most potato farmers do not grow more than 1 hectare of potatoes, mostly comprising three smaller fields of 1 acre and occasionally 2 acre plots. The limited size of the fields poses major challenges for mechanisation. In addition, farmers in Maharashtra (but not in Karnataka) face a very



peculiar problem: the soil, which is normally hard like concrete, turns into “soft porridge” after only a little rain, so that heavy machinery sinks into the ground.

We have tested the plough and power harrow from LEMKEN and the GE32 planter from GRIMME, both of which need a 55 HP tractor with front weight. Due to the small fields and type of soil, most farmers have tractors up to 45 HP. Not much work can be found for 55 HP tractors after potato planting, which is a major impediment.

The larger ridges, created by combining the LEMKEN and GRIMME equipment, result in a significant yield increase. Having understood this, SONALIKA, an Indian firm based in Punjab, has started manufacturing an adapted version of the potato planter produced by GRIMME – at half the price.

Since larger ridges should be created by smaller and lighter implements, we also tried an IMAC planter. This equipment worked well, apart from problems with depth regulation. To overcome this challenge, we engaged a local manufacturer of agricultural implements, Rohit Krishi Industries Pvt Ltd from Pune, to construct a planter similar to the IMAC planter, but with depth regulation and fertiliser application. We are presently testing a version of this semi-automatic planter without fertiliser box with good results, farmers being satisfied with both costs and performance. Jan Bulthuis, our potato consultant, should be credited for this success. We have agreed an MOU valid through 2021 with Rohit Krishi Industries Pvt Ltd.

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Thailand — Support for Communities

Thailand's communities in over 7,000 tambons are the backbone of the country's economy. Many economic decisions are taken at the community level by individual community leaders, small community businesses, or farmers and cooperatives. Poverty levels are higher in rural communities with low access to big-city infrastructure, limited skills enhancement opportunities, and poor market access. Enhancing opportunities at the community level to complement national policies therefore helps to empower people to generate income streams, enhancing equality and promoting inclusive growth.

The following three areas enable community development and inclusive economic growth, providing opportunities for all people and promoting more equality:

- Access to finance for individuals and local businesses through community banks, enabling them to save and finance investment in order to take advantage of economic opportunities for their families and businesses
- Access to support for improved market access for local businesses, to allow them to grow and compete with larger national and even international businesses, move up the value chain, and access new markets, and
- Access to funds for social projects at the community level to develop local organisations and leaders capa-

ble of tackling specific local problems, exploring additional funding sources for community needs.

The AFC/ADG consortium, funded by ADB, is supporting the three key areas for community development by

- Strengthening the community bank system by developing a common IT network, designating community banks as a distribution channel for other government services, and enabling growth and improved management of community banks' welfare funds
- Supporting community businesses through affordable e-commerce platforms, networks, and skills development training to enable these businesses to move up the value chain and access new markets, and
- Establishing a new Social Investment Fund, for which community organisations can bid competitively in order to solve local, social, and economic problems to encourage grassroots activities and local leadership.

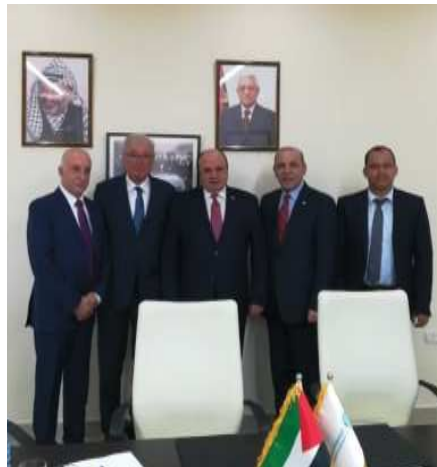
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Palestinian Territory — Deposit Insurance Fund

The Palestine Monetary Authority (PMA) has recently established the Palestine Deposit Insurance Corporation (PDIC), in order to safeguard small bank depositors, promote a stable and sound banking sector and contribute to sustainable economic development in Palestine.



The principal aim of the PDIC is to provide insurance for all deposits and especially for small deposits (up to US\$ 20,000 and covering around 92 percent of depositors) at PMA-licensed banks operat-

ing in Palestine in case of bankruptcy or liquidation of the bank.

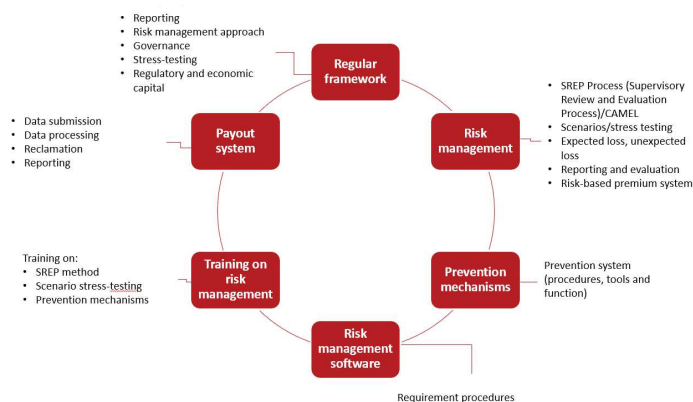
The German Financial Cooperation (FC), represented by KfW, maintains a long-standing relationship with the Palestinian Territory. During the German-Palestinian bilateral negotiations held in Ramallah on June 29, 2016 the two governments agreed on a grant to support the Palestinian Deposit Insurance Corporation. The grant involves a financial component of EUR 10 million to finance the main part of the capital contribution of the Palestinian government to PDIC and to facilitate technical support for PDIC with respect to identification, procurement and establishment of a risk-based premium system, stress testing system and a payout system, in capacity building and in the improvement of the legal framework for the deposit insurance.

Within this framework, AFC has been selected to support PDIC in order to further the development of the deposit insurance system towards a well-functioning, efficient, effective and sustainable structure. The services expected to be provided are:

- Implementing an adequate risk management approach, including a stress test system, in order to establish a risk-based premium for the deposit insurance scheme
- Supporting PDIC in acquiring/developing an adequate bank risk management and assessment system, as well as a payout system
- Implementing the payout system
- Supporting PDIC in strengthening staff capacities in risk management, stress testing, risk-based premium and payout system, and
- Improving the related legal framework.

Based on our experience, a risk-based premium is a very useful approach. It can counter the moral hazard issue that might arise in the framework of a flat rate insurance premium. With a risk-based insurance system, riskier banks would pay a higher deposit insurance premium than low-risk banks. However, the transmission from a flat rate to a risk-based premium has to be implemented carefully, in order to ensure a smooth transition between the two approaches.

Due to the highly technical aspect of the assignment, we have chosen a team that combines strong experience in deposit insurance schemes, payout systems, deposit insurance legislation, training and integration of IT solutions. The approach of the intervention is demonstrated in the following chart:



Regarding the size of the banking sector in Palestine (15 banks), AFC suggested to consider, besides the quantitative analysis, a qualitative appraisal of each bank and to establish risk prevention techniques that create incentives for banks to avoid unwarranted risks. The project started officially in May 2018 and is expected to be completed by April 2021.

PDIC is strongly committed to implementing a risk-based insurance premium system and enhancing its internal capacities in the area of risk management. We therefore believe that this project will be a success story that enforces the AFC/GOPA presence in Palestine.

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GOPA Group Unifies Its IT Infrastructure

ERP-System now fully in place

Over the past years, GOPA Group companies, including AFC, have experienced a very respectable growth in business. With its expansion policy and the growing number of entities within GOPA Group, the companies' stability and worldwide presence has been strengthened. In addition to offices in Bad Homburg and Bonn, further head offices are located in Brussels, Luxemburg, Bucharest and Abu Dhabi, besides many subsidiary offices and representations worldwide.

The GOPA Group's continuous growth process required an integrated system to unify its IT infrastructure, in order to facilitate a comprehensive assessment of the company's profitability and efficiency across its projects and lines of business. „We are an independent Consulting Engineering Group“, explains Johannes Buschmeier, Member of the Group's Management Forum. “Our success is based on our vision that private actors in development cooperation can work efficiently and flexibly as trusted advisors for programmes and projects funded by tax payers' money. The introduction of a new ERP in all our companies confirms this vision.”

Following a comprehensive evaluation process that included rigorous solution demonstrations, a scoping session and multiple customer reference visits, GOPA opted to implement Deltek's project ERP solution, and a tremendous effort by all staff members guaranteed full operability of the new system as of May 2018.

The new ERP system allows full transparency of projects, operations and processes across GOPA's lines of business. This includes comprehensive project and resources management features as well as full financial management control throughout individual project lifecycles, from the budget scoping stage to evaluation. The introduction of the new system is an ongoing process, which GOPA Group staff will engage in continu-

ously over the next couple of months. We apologise for any inconvenience caused by these far-reaching and necessary changes and very much hope for your understanding. We are optimistic that the new system will enable us to further enhance our project management procedures and improve financial management efficiency across the GOPA Group. Introducing the new ERP system has been a big step towards an integrated IT framework, linking the GOPA Group companies and facilitating exchange and cooperation.

GOPA Consulting Group is one of Europe's leading consulting companies in the field of international cooperation and engineering with headquarters in Bad Homburg, Bonn, Brussels and Abu Dhabi and consisting of seven independent consulting companies and smaller legal entities, such as Cofad Consultants and GOPA Luxembourg. The Group uses the full range of synergies, joint structures and processes to respond to changing market requirements. In 2017, the Group crossed the EUR 200 million revenue threshold – an important milestone on the company's development trajectory.

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Some AFC Staff Have Moved to New Offices

AFC Agriculture and Finance GmbH continues to grow and new team members join our company at a steady pace. Initially, all teams were located at our headquarters in Dottendorfer Str. 82, but since March 24, 2017, our Financial Sector Development team as well as our Francophone Agriculture team have moved to our new offices at In der Raste 12, also located close to our headquar-

ters and to the Anglophone Agriculture, and Finance and Contract Management teams. The logistics of our move were so well-prepared and smooth that our housewarming party could begin immediately afterwards. Our light and friendly new premises offer a nice view of the immediate surrounding scenery and foster a lively exchange of information and networking between the teams.

New Staff Members at Our Headquarters

Since mid-2017, twelve new staff members have joined our team

Akram Bourhrara joined AFC in November 2017, after having worked as a bank adviser at International Project Consulting (IPC) for six years. He has been implementing long- and short-term bank advisory assignments with a focus on the MENA region and Africa. He was responsible for developing credit risk tools to assess the creditworthiness of urban, rural and agricultural MSMEs, drafting the process guidelines and procedures for lending and deposit products as well as developing and implementing training measures for senior and operational banking staff on credit risk management. Mr Bourhrara has successfully established units specialised in financing MSMEs and agricultural clients in various commercial banks and microfinance institutions. In addition, Mr Bourhrara has conducted feasibility, financial sector and market studies in numerous countries. He combines a strong academic background, holding a Bachelor's degree in economics from the University Duisburg-Essen as well as a Moroccan degree in banking and finance (Diplom Technicien Spécialisé en Banque et Finance), with extensive work experience in his native Morocco, in Germany and other countries. Well-acquainted with the markets and cultures of various MENA countries, he speaks German, English and French, in addition to his native Arabic.



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Ana Braumüller joined AFC's Finance and Contract Management Team in January 2018, following her earlier work for Welthungerhilfe. Ms Braumüller is a graduate of the Economics Faculty of Lisbon University and a state-certified bilingual secretary (INP Lisbon). As finance manager, she was responsible for monitoring and coordinating the financial management of projects, gaining extensive experience in managing and completing donor-financed projects on time and on budget. She has wide-ranging experience in project planning, implementation of project interventions, budgeting, report writing, documentation, supervision, and monitoring & evaluation. Ms Braumüller has facilitated the capacity building of local partner NGOs in Africa and Asia, guiding and providing technical support to finance staff. Besides Portuguese, her mother tongue, she speaks fluent German, English, French and Spanish.

Stéphane Dé Mfouangoum joined AFC as project manager in the Francophone Department in January 2018. He holds a Bachelor's degree in Agricultural Science and a Master's degree in Agricultural Economics and Rural Development from the Georg-August-University of Göttingen. As an intern, Mr Dé Mfouangoum gained experience in working with the GIZ Representation at the EU in Brussels, supporting GIZ staff on agricultural trade and policy issues. He also conducted a study for the GIZ sector project on agricultural trade and value chains about the effects of import restrictions on the Cameroonian poultry sector. Mr Dé Mfouangoum is fluent in French, German, and English and has intermediate knowledge of Portuguese and Spanish.



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Olena Giesen joined AFC in June 2018. Previously working for Pfizer in Köln as Accounting Manager and Controller, she set up a controlling system comprising cost and performance accounting, forecast, profit forecast and liquidity planning. At Pfizer, she was also responsible for the preparation of financial statements, monitoring of the preliminary account assignment of all current business transactions, payment transactions and dunning procedures. Ms Giesen holds a degree in economics from Odessa University and is a certified auditor (Ukraine). She also holds a degree as a state-certified accountant from IHK Köln. Besides her mother tongue Ukrainian, she is fluent in Russian and German, and she also speaks English.

Martin Groß joined AFC's Anglophone Department as a project manager in December 2017. Prior to taking up his position at AFC, Mr Groß worked for GIZ in Berlin on a short-term basis, supporting the division "Policy issues of development cooperation with Africa; African Union" at the Federal Ministry of Economic Cooperation and Development (BMZ). During this time, he was primarily involved in organising the BMZ's representation at the 5th AU-EU Summit in Abidjan, Côte d'Ivoire. Mr Groß holds a Master's degree in Agricultural Economics from the Humboldt University of Berlin and a Bachelor's degree in Agricultural Science from the University of Bonn. His main interest during his studies was the agricultural sector of developing countries. Accordingly, his Master's thesis focused on the value chains of moringa and shea, building on research in this field in Northern Ghana. While studying, Mr Groß also worked as an intern at GIZ, gaining extensive experience in GIZ's support to agricultural value chains. He contributed to the monitoring & evaluation unit of GIZ's large umbrella programme "Agricultural Value Chains for Sustainable Development" (A4SD), which focuses on the cotton, rice, cashew and cocoa value chains in Sub-Saharan Africa. Working with GIZ in Eschborn, Ghana and South Africa, Mr Groß gained extensive professional experience. He speaks German, English and French.



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Nadine Loridan joined AFC as a project assistant in April 2018, being assigned mainly to the project team responsible for anglophone countries. Following her studies of French, German and Art History, she completed her training as a foreign language correspondent. Ms Loridan has worked for industrial companies in Bonn (Guillaume-Werke, Kautex Maschinenbau and Mecafrance) in their respective export and administration departments. Moreover, for a total of 15 years, she worked at the German Association of the Sugar Industry, in the departments for international trade, food law and public relations. In addition to her mother tongue German, she speaks French and English fluently.

Anne Marie Mandiamy joined AFC as Finance and Contracts Manager in May 2018. She started her career in the humanitarian and development field after having graduated in anthropology and linguistics from the University of Heidelberg. Ms Mandiamy has worked for several international non-profit organisations, with a focus on Sub-Saharan Africa including Senegal, Guinea Bissau, Angola, Democratic Republic of Congo, South Sudan, Kenya, and Uganda. Before joining AFC, Anne lived and worked in South Sudan for nearly four years, the last two as Country Director for HELP - Hilfe zur Selbsthilfe. Her duties comprised project management, financial planning, developing and budgeting projects, as well as controlling, monitoring and evaluation. Having lived in several countries, Ms Mandiamy has a diverse cultural background. Among other languages, she speaks fluent French, German, English and Creole Portuguese.



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Miriam Ohlmeyer joined AFC as Finance and Contract Manager in November 2017, holding an M.A. in International Migration and Intercultural Relations. In her studies, she focused on the nexus between migration and development. For her Master's thesis on family and migration strategies, she conducted field research in rural Mexico. Ms Ohlmeyer's work at BMZ and the Forum Civil Peace Service, as well as different projects on migration issues and indigenous rights in Brazil, Mexico and Australia, strengthened her interest in development cooperation. Ms Ohlmeyer also worked for the programme MobiPro-EU at the Federal Employment Agency, supporting the promotion of vocational mobility of young people from other European countries with an interest in vocational training in Germany. She was responsible for advising and consulting potential beneficiaries with respect to funds and technical issues. Because of her experience with financial audits of participating organisations, she gained extensive knowledge of financial monitoring and controlling of projects financed by public funds. In addition to her mother tongue German, she speaks English, Spanish, Portuguese and French.

Agnieszka Windel joined AFC in August 2018, following her earlier work as a project manager and consultant in financial sector development at various locations. As a long-term adviser with a focus on microfinance, she implemented a downscaling programme in Uzbekistan and an up-grading programme in Mongolia, and she also established micro-finance banks in Azerbaijan and Tanzania. Ms Windel has successfully established units specialised in MSE financing at commercial banks and financial institutions and been responsible for developing loan assessment tools, drafting lending procedures and developing and implementing training for loan officers. She has gained experience in various positions, ranging from branch manager to head of credit department and deputy CEO of a microfinance bank. Ms Windel has also conducted feasibility studies for greenfield micro-finance banks in Sierra Leone and Nigeria. In her previous position at AFC, Ms Windel has contributed substantially to the expansion of the financial sector development unit and implemented technical assistance projects in renewable energy and energy efficiency financing. She holds a diploma in culture studies and economics from the University Viadrina at Frankfurt (Oder). In addition to her native Polish, she speaks German, English and Russian.



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Susana Zschocke joined AFC in August 2018, having worked for Welthungerhilfe (WHH) in Rwanda, Uganda, Madagascar and Burkina Faso for five years. As Head of Programme and in charge of M&E, she developed country programmes and the financial planning for WHH missions, and M&E systems and tools. Ms Zschocke implemented and supervised 15 projects in food and nutrition security, agriculture and adaptation to climate change, rural development, value chains, WASH, disaster preparedness and natural resources management. She also organised and developed co-financing and sponsor applications for these projects. In charge of all communication between HQ, donors, consortia partners and other stakeholders, Ms Zschocke developed and implemented training modules for national and international staff in management and M&E. Susana Zschocke has conducted and supervised a number of studies and surveys (such as feasibility studies; baseline surveys; mid- and end-term as well as impact evaluations; and studies of anthropological issues). She has studied Political Science, French and International Law at the University of Bonn and Sciences Po, Paris. Ms Zschocke is a native speaker of German and Spanish and she also speaks French and English, in addition to basic Malagasy and Italian.



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Ahmad Janjan joined AFC Agriculture and Finance Consultants as trainee in August 2017, working for the Agriculture and Agribusiness Team in the Anglophone Department, following an internship at AFC during October-December 2016. He holds a Bachelor's degree in Agricultural Engineering from the Department of Horticulture at the University of Aleppo, Syria with a focus on organic agriculture. Mr Janjan has worked as agricultural engineer on various assignments for different governmental organisations in Syria. His assignments included consultancy, implementation, overseeing and reporting, as well as private work on designing and creating fruit tree orchards, especially olive and grape trees. He speaks Arabic and English, as well as good German and basic Turkish.



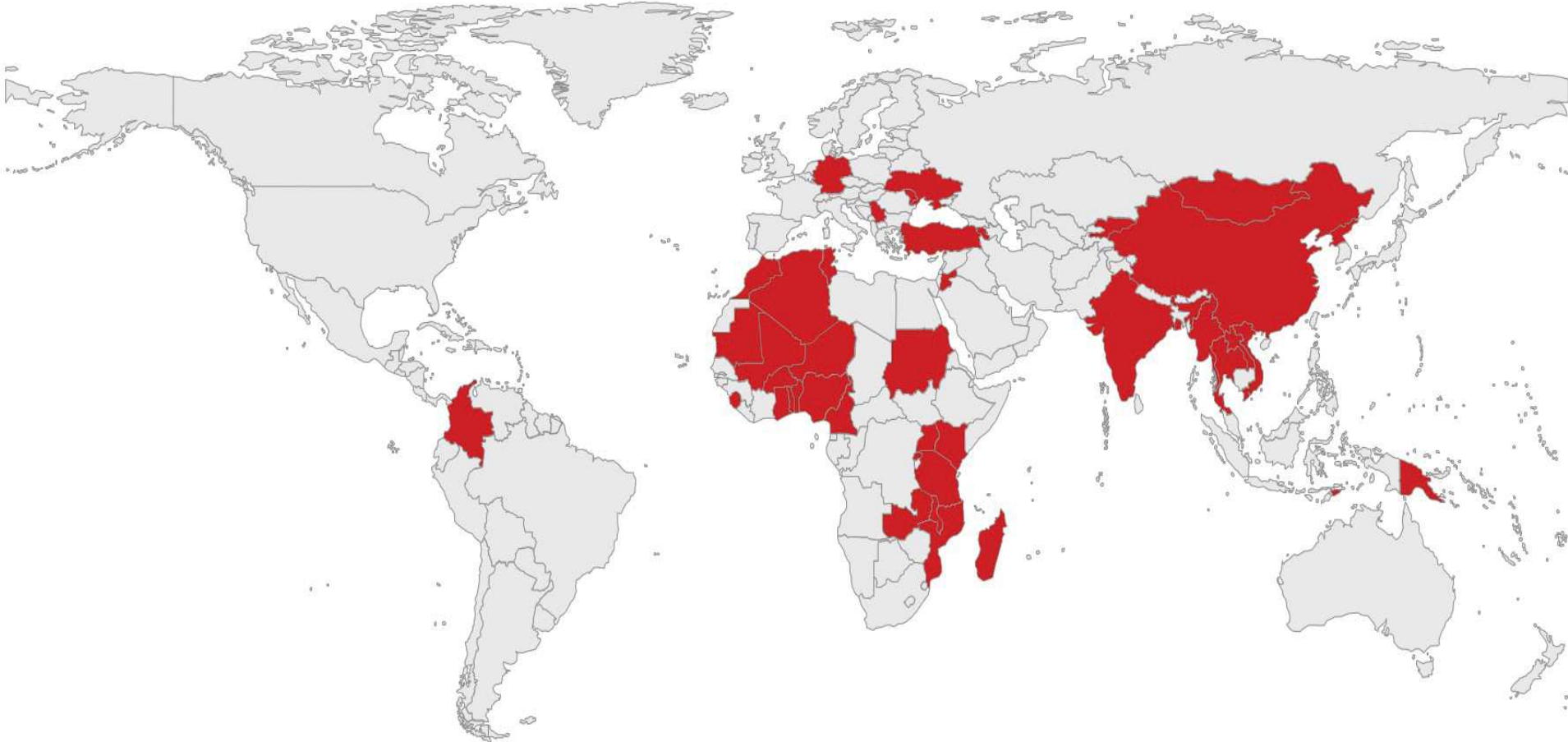
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In August 2018, **Claus Breuer** joined AFC as a trainee, to become Industrial Management Assistant. Earlier on, since January 2018, he worked as office support staff for the Finance and Contract Management team and in accounting. Mr Breuer studied Political and Media Science and Ethnology at the University of Bonn and has experience volunteering for NGOs such as Germanwatch and Greenpeace. He speaks German and English and has basic knowledge of French.

AFC Projects Worldwide



New AFC Projects Worldwide

- Burkina Faso. Management of the Agricultural Private Sector Entrepreneurship Support Fund (PCESA II). DANIDA. 01/2018 – 12/2020. AFC (partner) – NIRAS (lead).
- Burkina Faso. Global Programme: Soil Protection and Rehabilitation of Degraded Soils. GIZ. 01/2018 – 06/2021. AFC (partner) – GOPA-RDE (lead).
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