



AFC Consultants International GmbH achieved new milestones

Last year we celebrated our 40th anniversary with several events jointly with our partners and staff members. In addition the last 12 months were quite important for the further development of AFC, as we achieved some quite important milestones.

The average number of projects under implementation increased from around 50 to 70 with an increase of the turnover from 11.6 to 14.5 Mio EUR. Out of these, 60% were implemented in Africa (including MEDA). This reflects the trend of the donor community to strengthen the activities in Africa (again). Nowadays a number of African countries are attractive business partners for international companies from Europe and around the world. Thus, Public Private Partnership Projects may have a more important role in the future in this region. In this respect AFC is already implementing a project to set-up a German-Maroccan demonstration farm financed under the Bilateral Cooperation Programme of the German Ministry of Food and Agriculture (BMEL). On site, our daughter company AFCI Marocc supports the implementation. We also refer to a new phase of the project "Market Oriented Agriculture Programme (MOAP) in Ghana on behalf of GIZ.

Recently AFC/ ADG started a new project "Technical Assistance Programme to various Financial Sector Operations in East Africa" on behalf of the European Investment Bank (EIB) in Luxembourg with project offices in Kenya, Tanzania, Uganda and Rwanda. The duration of three years is a sound basis to improve lending to SMEs and micro-lenders.

The number of projects supported by the donor community in fragile states is increasing. We are contributing to the implementation of relevant projects for example in Nigeria and Sierra Leone (GIZ and EC).

In terms of the eastern part of the world, Central Asia remains another important region for AFC and our strategic regional partner CAIConsulting based in Bishkek. In Tajikistan we support GIZ in different components related to private sector development mainly in the agricultural sector (financed by BMZ and DFID). Furthermore we are

Please turn over



AFC Consultants International GmbH achieved new milestones	p.1
Green Economy Competence Unit (GECU)	- p.2
New staff members	p.2
	p.3
Public-Private Dialogue helps to improve the business environment in Tajikistan	p.4
	- p.5
Technical Assistance Programme to various EIB Financial Sector activities in East Africa	p.6
Market Oriented Agriculture Programme (MOAP) in Ghana	p.7
Tajikistan: Rural Finance Programme	p.8
Inclusive Insurance in Asia	p.8
AFC supports roll out of biometric payment cards system in Ghana	p.9
Agricultural centre of excellency in Morocco	p.10
Promoting the ValueLinks approach in Benin	p.10
Gender and Agriculture	p.11
From project to NGO : a long way to autonomy	p.12
Development of Food Clusters within the Programme for Sustainable Innovations, Entrepreneurship and Employment (IDEE)	p.13
Employment Promotion Programme in the Cocoa and Coffee Sector in Sierra Leone	p.14
Ongoing project implementation in the GIZ programme "Sustainable Economic Development in Nigeria" (SEDIN)	p.15
Market and feasibility study on value chain agro-finance in the Kyrgyz Republic	p.15
Client Protection in Tajikistan – Coordinated Action between the GIZ Microfinance Output and the National Bank of Tajikistan	p.16
Final year of the German-Chinese Demonstration Farm	p.17
6th Financial Expert Day of the Strategic Partners AFC and ADG	p.18
Global Forum for Food and Agriculture (GFFA) 2014	p.18
AFC strives for certification of Quality Management System this summer	p.19
Financial Administration Team	p.19
A normal (busy) day at the Administration Office of AFC	p.19
New projects	p.20

active in KfW financed projects in Kyrgyzstan and Tajikistan aiming to improve rural finance and agricultural value chain finance.

In Asia, we extended our activities to Papua New Guinea. The project in Papua New Guinea is financed by ADB and related to financial sector development.

Besides the well-known contracting authorities mentioned above, AFC is pleased to be commissioned by other clients, like DEZA, ADB, World Bank, DANIDA, Lux Development, CTB and Finance in Motion as well.

As part of the GOPA Group, the fields of work for AFC remain Agriculture/Agribusiness and Financial Sector Development in cooperation with our strategic partners DLG and ADG. Taking into account the increasing demand for food, the relevance of climate related issues for agricultural production and the growing importance of financing instruments we are confident that both sectors have potential for future development.

The synergies of both fields of work become more and more important: We refer to our recent studies in Turkey and Romania dealing with Agricultural Credit Systems as well as different projects in the field of value chain finance. In recent years concepts for agricultural Insurance systems have been developed. AFC supports GIZ on this topic, for example in Myanmar, where we have already set up

a representative office which serves the whole GOPA Group.

Qualified and motivated Human Resources are crucial for the sustainable development of a consulting company. AFC can rely on a good balance of senior consultants and young professionals. Beside the technical skills, team work and cultural competences are key factors to achieve sustainable results abroad. Our Bonn based team of 30 staff members together with around 350 experts in the field are prepared to face the challenges of future project work.

We would finally like to mention the overhaul of our quality management. This not only enables us to be certified but will also lead to further improvement of our company's governance and processes.

In order to contribute to climate protection and to neutralize all flights carried out by AFC Staff, we have purchased, for the second year running, CO2 off-setting certificates from the European Emissions Trading Scheme.



Johannes Buschmeier
Managing Director



Wolfgang Schmitt
Managing Director

TheCompensators



CERTIFICATE OF PROOF OF DELETION OF EMISSIONS ALLOWANCES

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Berlin, 6 June 2014

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Green Economy Competence Unit (GECU)



For a greener tomorrow, we provide expertise and holistic concepts in the areas of:

- Environmental & climate protection
- Economic sustainability
- Social equity & inclusion

Our 'Green Economy Competence Unit' (GECU), an interdisciplinary working group of various GOPA Group units, has expanded over the past year its involvement in the acquisition and implementation of projects that support a green economy.

GECU has broadened its network of technical partners in the field of renewable energy and energy efficiency, technology transfer, environmental management, climate change as well as sustainable consumption and production. For example with support of GECU, a consortium of GOPA Group Companies was awarded the "Climate Fund Readiness Support Programme (CFReady) - KfW which aims to identify relevant projects in different selected countries around the world and to prepare up to 30 Feasibility Studies for potential projects.

In addition, GECU successfully supported GOPA's application for the ÖKOPROFIT (ÖKOlogisches PROjekt Für Integrierte Umwelt-Technik) Initiative, which is known as an Agenda 21 project. Within the next year, GOPA Group will systematically analyse and improve its environmental performance.

More information about the progress of the GOPA Group Green Economy projects, please refer to the website of the GOPA Group units and to the GOPA Group webpage: <http://www.gopa-group.org/who-we-are/greener-tomorrow>

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New Staff Members

Ms Ramona Keller

After two years working as a student assistant for the Financial Sector Development Team of AFC during her studies, Ramona Keller joined the Finance and Contract Manager Team in March 2014.



Ramona Keller holds a Master's degree in Sociology from the University of Bonn and a Bachelor's degree in African Studies with a minor subject in economics from the University of Bayreuth. Her interests and main study areas were development sociology, anthropology and international relations with a focus on Central and Eastern Africa. In Addition to her theoretical knowledge she gained first practical experience in the field of development cooperation in Congo-Brazzaville and Tanzania during internships and field research. Thanks to her experiences abroad she speaks French and English fluently and has also basic knowledge in Kiswahili and Kikongo.

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Ms Eva Adler

Eva Adler joined AFC in August 2013 as Project Assistant, focusing primarily on Financial Sector Development. She graduated in 2009 with a Master's in Philosophy, French and Computational Linguistics. During her studies, she spent one year in Paris, where she studied at Paris X/Nanterre University and also worked at the Pompidou Museum. This multi-cultural experience helped further develop her interpersonal skills. After graduating, she first worked in science and research before moving into Media, working for WDR television in Cologne for four years. Besides her mother tongue German, she speaks fluent English and French.



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Ms Virginie Duthoit

Virginie Duthoit joined AFC's Africa team on August 1st, 2013 as a senior consultant and project manager, moving to Germany in the process. Assigned primarily to Francophone countries and agriculture topics, she also gladly contributes to the Anglophone and financial sectors.



Virginie Duthoit is an engineer from the Ecole Polytechnique (France) with strong scientific background and experience at the highest levels of the French and European administrations. Educated partly in the UK and bilingual, she conducted a study on the competitiveness of Scandinavian countries for the Ministry of Finance while at the Economic Mission of the French Embassy in Stockholm. Later, at the External Relations' desk of the Prime Minister's European Affairs' Secretariat General, she contributed to the EU Council's negotiations on Services for the WTO. Virginie then worked as consultant in international relations and diplomacy, trainer and negotiator at a Dutch think-tank where she coordinated work with diplomats from MENA, Africa, ASEAN, Pakistan and Bangladesh. Her study areas were intercultural relations, negotiations, crisis and post-conflict situations (Sudan & Great Lakes) and European affairs. Back in Paris, she became Head of Training of a consultancy firm specialised in implementing development projects internationally; she implemented more than 20 trainings a year and major projects. A trainer herself and former lecturer at Paris Institute of Political Science, she developed a deep understanding of capacity-building issues and a wide range of the topics (public finances and administration, health, education, agriculture, environment, energy, transport, development of the private sector). Proficient public speaker, she remains involved in the Netherlands Negotiations' Network and the French Debating Association. She is also Deputy - President of the Africa group of Polytechnique's Alumni Association.

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Mr Holger Christ

Holger Christ joined AFC's Financial Sector Development team in January 2014. He holds a Master's degree in Economics with a particular focus on international business, developing countries and SME finance. Holger started his career in 2007 at Sal. Oppenheim in Luxembourg before working for the Deutsche Bank Group as a Senior Associate in Luxembourg and Cologne. In particular he focused on the field of development finance as well as the management and structuring of various microfinance and energy efficiency funds. He was part of the Fund Management Team of the European Fund for Southeast Europe (EFSE), the Green for Growth Fund, Southeast Europe (GGF) as well as the SANAD Fund for MSME. Holger Christ gained international experiences during several long and short-term assignments in the Philippines and India as well as during various business trips to Eastern Europe and the Balkans.



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Public-Private Dialogue helps to improve the business environment in Tajikistan

I. Background and Context

GIZ is implementing the “Framework and Finance for Private Sector Development” (FFPSD) on behalf of DFID (British) and BMZ (German). GIZ sub-contracted AFC for implementing Output 1 (Business Enabling Environment), Output 2 (Rural Economic Development), and Output 3 (Finance Sector Development).

Within the activities of Output 1 the Public-Private Dialogue (PPD) is an important instrument to increase trust between the private sector and the Government as precondition to jointly improve the business environment. This is particularly important in a still very centrally planned country like Tajikistan. To this end FFPSD / AFC interacts with partner organizations at the national and sub-national level, both, from the private as well as from the public sector.

In 2007 EBRD initiated technical support for establishing a dialogue platform at national level. A permanent Secretariat was set-up to prepare the agenda in dialogue with the private sector for the sessions, which are chaired by the President of Tajikistan. FFPSD supports the Secretariat methodologically and, in coordination with EBRD and IFC, is trying to further promote this national level PPD platform.



In 2010 the FFPSD Programme initiated and started supporting the establishment of the regional level PPD platform in Sughd Region (Northern province), called “Consultative Councils on Improvement of the Investment Climate and Business Environment under the Governor (CC)”. This regional PPD platform became the model for other regions in Tajikistan. Since 2013 the Programme supports all regional level PPD platforms, i.e. in addition to Sughd also the ones in Khatlon Oblast, GBAO (Gorno Badakhshan Autonomous Oblast), and the directly republican subordinated Rasht Valley districts.

The regional PPD platforms are closer to the problems of the private sector, which allows the identification of more practical proposals for the improvement of the business climate, which is being chan-

nelled to the regional authorities. The regional – and at a later stage possibly also local – public-private dialogue contributes to a bottom up awareness rising and decision-making process of the private sector on important political issues along with the sub-national government administration. At the same time, the regional dialogue can contribute to effectively implementing national policies if the needed trust of the private sector to the government authorities is sufficiently developed.

II. Partnership, Structure and Processes

Public-Private Dialogue is not a singular, one-time intervention but rather a continuous process, which requires a certain level of institutionalization to promote a well structured, systematic, transparent, effectively functioning, and locally driven information and decision-making process on a long-term basis.

In accordance with the charter the current composition of the regional Consultative Councils (CCs) comprise of 7 members: 3 of them are permanent members; 4 are subject to rotation. One seat is reserved for donor representatives.

The CC Secretariat consists of one person nominated by the regional (Oblast) Government (Khukumat), usually from the “Investment and State Property Department”. A second person is assigned by the private sector. Both are responsible for preparing for, and inviting to the CC meetings. During the preparation they have meetings and carry out workshops with different stakeholders of the private sector to identify business environment problems and to prepare proposals to overcome these problems.

The charter of the regional CCs is currently being amended to strengthen the role of the private sector within the CC. The amendments will also regulate the selection mechanisms for the private sector representative in the Secretariat to ensure independent recruiting and dismissing process, without governmental interference.

The frequency of CC sessions depends on the time needed to prepare a selected subject. This includes the analysis of the situation, the identification of the problems and the formulation of proposals for solution. The participatory preparatory work for the sessions is actually the most important part of the dialogue. It is of essential importance that both, problems and proposals are formulated finally in a concise, self-explanatory and practice-oriented manner, which allows taking decisions during the CC sessions. The extensive process to prepare the sessions allows only 2 or 3 sessions per year.



The preparatory work for the sessions is supported by the Programme methodologically as well as technically. Local experts (selected according to the subject of the session) support the Secretariat in analysing the situation and preparing proposals for the sessions in a participatory manner. The outcome of this process is a report, which describes the situation of the considered sector, including the problems and proposals for solution. Finally also the impact the implementation of the proposals would have on the development of the relevant sector is assessed.

The report with its findings is presented during the CC session. The moderator of the CC has to be neutral and needs to ensure that the private sector has sufficient opportunities to express its thoughts.

Upon completion of the CC session the Secretariat prepares the minutes of the session and supports the establishment of the working groups decided upon during the CC. Further it actively supports the implementation of the CC decisions, monitors results and impact of the measures, and prepares respective reports to the CC. The working groups usually composed of specialists and officials of the government administration are equally responsible for the implementation of the decisions.

The Secretariat further acts as contact point for complaints and proposals from the private sector, which are systematically reviewed and collected. The secretariat forwards these complaints / proposals to the respective governmental body or person or takes them into consideration for the next CC session and ensures that the information of the respective reaction / action is communicated to the private sector. Setting-up an inclusive monitoring system is a further important tasks to identify results achieved and problems occurred.

Precondition for a functioning public-private dialogue is the organizational set-up of the private sector to talk at eye level with the Government. Ideally an umbrella business association has the mandate and competence to represent

business associations of the various economic sectors. The low organization of the private sector is a very weak point in Tajikistan. Since most business organizations are donor oriented and donor driven the FFPSD offers training courses on organizational development, on principles of a functioning market economy and on rhetoric skills. Also support is offered in establishing paid services enabling associations to become independent from donor grants. In these training events also officials from the public sector are participating, thus the Programme enhances a first public-private dialogue already at this learning stage. Some local trainers are from the governmental civil servant training organization, who convey important structural information to the public sector.

Through an alumni network the Programme keeps in touch with progressive business associations and individuals and informs them on important issues at national level. At the same time, the Programme receives information on developments in the various economic sectors and regions of the country.



Together with IFC the Programme is working on improving the important link between the national level CC Secretariat and the regional ones. This needs the establishment of communication routines to exchange information both, from bottom up as well as from top down. The regional CC Secretariats have the task to extend this communication to district and jamoat levels.

III. Exit Strategy

The exit strategy away from donor support was an integrated part of the concept right from the beginning. The Khukumat pays for office running costs of the Secretariat, as the office is located in the building of the Khukumat, and for the salary of the public representative in the CC Secretariat. So far, the Programme finances the private sector representative in the CC Secretariat at regional level and subsidizes the preparation of CC Sessions through local experts. Following the establishment of private sector organizations this salary

should be gradually taken over by the business associations through their regional umbrella organization, which finally should employ this person. The preparatory work of the CC Sessions should be born by the Government and the private sector jointly.



IV. Results so far

Since launching the regional PPD activities of the Programme 6 CC sessions were conducted according the Programme system and methodology in Sughd, 1 in GBAO, 1 in Khatlon, as well as the constitutional session of the CC in Rasht Valley. Out of 108 total proposals submitted by the private sector and approved during CC sessions, 50% are already implemented. The proposals concern changes and amendments to the existing legislation, removing administrative and economic barriers by also improving the rule of law.

Main challenges faced by the Programme were (1) substantial resistance of the local authorities to accept a neutral moderator during CC Sessions replacing the traditional role of the Governor, and (2) to accept a private sector representative in the CC Secretary, which is not selected by the government authorities. This is now accepted when we disregard sporadic attempts to re-establishing more governmental influence. The regional PPD system now provides adequate access of the private sector to this discussion forum and respective influence on decision-making. This started to change the command style of the Government representatives and resulted in a substantial increase of trust of the private sector to governmental institutions. The private sector starts to become more self-confident and aware of the need for better private sector organizations.

In the following a selection of tangible results of the regional PPD platforms are presented:

Improving the electricity supply for electric water pumps for irrigating crops during critical production periods (Sughd CC session on F&V sector);

Measures to diversify the export of processed F&V products; in addition to export to Russia also the export to Afghanistan and Europe is being promoted (Sughd CC session on F&V sector);

Increase of job opportunities and income

generation through use of abandoned agricultural land, among others by establishing orchards (apricot, apple and grapes) on 6,000 ha (Sughd CC session on F&V sector);

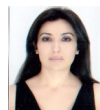
Improved understanding of entrepreneurs of the new tax code through a public-private-public information campaign, which was used at the same time to gather proposals from private sector to embank pitfalls and payoffs in future (Sughd CC session on the new tax code sector);

Creation of a "one-stop shop" by the city administration of Khujand (Sughd Region) to shorten the time for entrepreneurs to obtain necessary permits, e.g. for starting a business; during defined one stop shop days the concerned governmental institutions are gathered in one place to serve entrepreneurs to obtain permits, which saves the entrepreneurs months; at the same time the number of required permits were reduced from 600 to 86 (Sughd CC session on implementing the Law on Permits).

However, the underlying partnership approach for a joint economic success is still insufficient. The success still depends too much on the individual decision-makers of the respective governmental institution and remains therefore vulnerable to personnel rotations.

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Technical Assistance Programme to various EIB Financial Sector activities in East Africa

In April 2014 the consortium of AFC Consultants International, the Academy of German Cooperatives and INTEGRATION was awarded a 3-year contract funded by the European Investment Bank to support a group of 23 financial institutions in East Africa, namely in Kenya, Uganda, Tanzania and Rwanda.

The East African Community (EAC) consists of a diverse group of countries which together share significant development challenges. They are low-income developing economies, heavily dependent on agriculture. With a 2010 population of 135 million, land area of 1.82 m km², and a combined 2011 GDP of USD 84.7 billion it offers considerable geo-economic potential. Regional integration continues with further consolidation of the East African Customs Union and the establishment of the Common Market in 2010.

The financial sector in the EAC is quite dynamic and growing. State participation exists in several banks in each country, albeit with reducing influence over time. There are also a significant number of foreign-owned or international commercial banks. In addition, a large number of microfinance institutions exist (microfinance banks, non-deposit taking and deposit taking), and are active also in rural areas throughout the countries serving low-income clients.



The European Investment Bank (EIB) has supported economic development in East Africa for a long time. Since 2003, almost EUR 1.6 billion have been invested in loan and equity investments in the following fields:

	Kenya	Tanzania	Uganda	Rwanda
Population	44 m	45 m	36 m	12 m
Surface (in sq km)	580,367	947,300	241,038	26,338
GDP	EUR 56 bn	EUR 55 bn	EUR 37 bn	EUR 5.7 bn
GDP per capita	EUR 1300	EUR 1200	EUR 1000	EUR 540
Literacy rate	88%	68%	73%	72%
Rural population	76%	73%	84%	81%
Gini coefficient	42.5	37.6	44.3	46.8

- ◆ Financial sector development, in particular MSMEs
- ◆ Energy
- ◆ Transport
- ◆ Water and sanitation
- ◆ Promotion and regional integration

EIB's global loan facilities called Private Enterprise Finance Facilities (PEFF) and the Microfinance Facilities (MFF) totalling to around EUR 450 million are intended to support the set-up and growth of micro-, small and medium-sized enterprises across all economic sectors through participating financial intermediaries (FIs). The group of 23 FIs that is eligible for this TA Programme corresponds to the majority of the current FIs and is highly heterogeneous, including commercial SME banks, government and development banks, regulated MFIs and mortgage banks.

The TA programme focuses on the following four components:

- ◆ Classroom training, along with ToJ (Training on the Job) and ToT (Training of Trainers) for FI staff
- ◆ Capacity building in the FIs
- ◆ Awareness raising and support of MSMEs
- ◆ Project selection assistance

This will be achieved through, on the one hand a professional and very experienced long-term team of five experts in four project offices and, on the other hand, a close cooperation with EIB's Regional Office in Nairobi and its partner institutions.

The team leader Guillermo Bosse has

already been fielded and a local kick-off meeting will take place on June 24th. AFC is looking forward to the successful launch of this large TA programme and to work closely with the EIB and its partners over the following years.



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Market Oriented Agriculture Programme (MOAP) in Ghana

A programme assisted by the German Government on behalf of GIZ with 2 out of 5 Outputs implemented by AFC Consultants International

The mandate of MOAP is to upgrade three fruit value chains in Ghana (pineapples, mangoes and citrus) as well as to improve post-harvest management of maize. Since 2009 AFC has been supporting GIZ in the implementation of MOAP. GIZ is working on the macro level (policy advice in the Ministry of Food and Agriculture) and the micro level (interlocked and inclusive business models). The role of AFC has been on the other hand to work at the meso level in particular to support viable service solutions for value chain development. In early 2014 our contract was renewed after winning the bid for MOAP's final phase.

Extension services – both public as well as association run – have been strengthened and new services for which demand has been expressed by value chain actors (producers and processors) have been supported. These are some examples:

Internal inspection and internal auditing service for GlobalGAP certification. This service is carried out by local resource persons such as farmer group members or Agricultural Extension Agents who have been trained and certified by IMO Switzerland. GlobalGAP certification is an entry requirement for the European fresh fruit market.

Local consultancy for organic producers. Organic consultancy has so far only been offered by international NGOs, but not by local consultants. Associations such as Bio Ghana Network and the Volta Value Chain Cooperative have now started to offer coaching services by experienced organic farmers to farmer groups which are preparing for organic certification.

Orchard maintenance services. Farmer associations are supported to establish spraying, pruning and weeding gangs. Staff has been trained in the use of improved technology to deliver services at lower costs and with a higher quality compared to individual farm operations.

Training farmers in planning and record keeping for their cash crop production. Local resource persons train and coach farmer group leaders in farm planning and record keeping to generate information which is then communicated to banks (loan application) and processors (food safety concerns).

Biological pest control. Staff of the Ministry of Agriculture (MoFA) and the commercial fruit farm TropiGha were trained to breed, release and monitor parasitoid wasps against papaya mealy bugs. An on-farm breeding facility is now available which releases parasitoid wasps and extension material to farms across Ghana.

Trade fair services. Bio Ghana Network was enabled to organise a Ghana stand at BioFach 2013 and 2014 with funds from the Ghanaian export development fund EDAIF. Other associations were supported to exhibit at FruitLogistica in Berlin and trade fairs inside West Africa.

Services for fruit juice manufacturers. The association of small fruit processors FPMAG was supported to provide a number of services to its members, among others hygiene training, preparation for Food and Drug Authority license, and supply of a common PET bottle to association members.

The above efforts fall within Output 2 of MOAP which reads: "Viable service solu-

tions are available for value chain development" and for which AFC has assumed responsibility. In addition, Output 5 has been mandated to AFC: "The Agricultural Public-Private Dialogue Forum and Value Chain Committees at national and regional level work according to defined roles & functions". This work centres on a meaningful representation of farmer groups in national commodity associations that discuss political issues (such as trade policies, budget allocations, taxation), articulate positions and effectively communicate them to the public sector (government and parliament) and media.

In MOAP's final phase from 2014 to 2016, AFC will support the programme with one international and three national long-term experts based in Accra, a pool of national and international short-term experts as well as funds for local subsidies and capacity building.



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On the Ghana stand at BioFach

Tajikistan: Rural Finance Programm of KfW

German Development Cooperation with Tajikistan began in 2002. More than EUR 92 million has been committed under German Financial Cooperation (FC) since then, with the credit lines channeled mainly by KfW. In 2008, EUR 4.5 Million was assigned to the KfW Rural Financial Programme in its first phase, which was implemented by AFC Consultants International. In 2013, AFC won the open tender for the second phase of the Programme commencing work in September 2013.

Funds have been extended by the Programme's Partner Financial Institutions (PFI) to rural entrepreneurs, mainly to small-scale agricultural producers (80% of the total portfolio disbursed). The first phase of the program was very successful, within nine months after signing of the channelling agreements 90% of funds had been disbursed by the PFIs.



An interest rebate mechanism for PFIs was established for encouraging PFIs to issue loans to agricultural (non-livestock) producers and to women.



As a result of this mechanism, the agricultural portfolio of the PFIs grew by 92% within only one year. Also, with the assistance of the AFC experts, three of four PFIs developed new or enhanced their agricultural equipment loan product. Within the Programme, training of loan officers, assistance in developing an agricultural equipment loan product as well as savings products and consultancy on risk management (especially in the area of operational risk) have been provided to the PFIs.

During Tajik-German Inter-Governmental Negotiations in December 2010 additional grant funds

amounting to EUR 12 million were committed for a second phase of the Programme. While in the first phase, the Programme cooperated with 5 PFIs, in its second phase, it is envisaged to lend additional resources to up to 5 more partner institutions, including banks.

The project is currently moving ahead with the selection of the Partner Financial Institutions which will be the recipients of the additional credit lines available for disbursement.

Additionally, the Programme is currently designing an awareness-raising TV clip in order to improve client protection and financial literacy. This movie will be shown nation-wide and is based on the international experience our Consortium has gathered in cooperation with the Microfinance Center in Warsaw, Poland.

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Inclusive Insurance in Asia

Following up on the 5th AFC-ADG Financial Expert Day in 2013 which was dedicated to "The Role of Insurance in Microfinance" the strategic partners have further increased their engagement in the field of inclusive insurance. AFC now implements a project on pro-poor insurance in Nepal, Myanmar, Mongolia and Indonesia on behalf of the GIZ program "Regulatory Framework Promotion of Pro-poor Insurance Markets in Asia" (RFPI Asia).

Currently, the knowledge of the demand for micro-insurance is rather limited in all of these four countries. Additionally, the regulators lack clear understanding of how to adapt their regulatory frameworks appropriately to accommodate this new line of business. The objective of the project is therefore to provide insights on the supply of and demand for inclusive insurance products and develop capacity building materials for potential clients, insurers and the insurance regulators.

During the first phase of the project the team of national and international experts conducted a market assessment in each country in order to analyse the gap between demand and supply as well as the required improvements in the regulatory framework. The specific focus was put on agriculture insurance in Nepal and Myanmar, MSME insurance in Mongolia and micro-Takaful in Indonesia.

Based on the results of this study the experts of AFC will develop a prototype insurance product in close collaboration with insurance companies and the regulatory authority in order to promote the access to affordable insurance, especially for lower income households and entrepreneurs.

Furthermore, AFC elaborates insurance literacy material for the end clients of insurance. These brochures are customised to the different cultural contexts and explain in an entertaining manner the assessment of risks, precautionary measures to prevent any damage as



Focus Group Discussion on risk management and insurance with agricultural entrepreneurs in Mongolia

well as guidelines for selecting a suitable insurance product.

The project thus works on all levels of the insurance sector from the end clients, the distribution system and the insurance companies up to the regulatory authority (multi-level approach).

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AFC supports roll out of biometric payment cards system in Ghana financed by KfW

In 2007, the Government of Ghana decided to set-up GhIPSS (Ghana Inter-bank Payment and Settlement Systems). This was in line with the vision to transform the Ghanaian economy by reducing the reliance on cash, mobilizing domestic savings, simplifying user access to banks, reducing the cost of banking service delivery and extending financial inclusion.

In 2008, GhIPSS launched e-zwich, a countrywide biometric payment system, which allows the delivery of financial services to all parts of the population (especially the formerly unbanked or under-banked) not only through bank branches but also via agents and merchants (in cooperation with Financial Institutions). The technology permits offline and fingerprint recognition opening additional perspectives in rural areas and for poorly educated people. It allows holders of an e-zwich card to receive, withdraw, deposit and transfer money via a biometric smartcard which serves as a common identification system in line with the Bank of Ghana Know Your Customer (KYC) requirements. It works as an anti-money laundering system since every transaction can be traced back to one individual user. It makes sure that transactions that are undertaken by the various participants are switched to their respective Financial Institution (FI) in real time, so that the customer can walk away from the terminal with full and instant gratification (cash in hand, deposit receipt, transfer). It should be noted that the bank of Ghana issued the directive that all banks should connect and use e-zwich biometric payment cards platform.

The strategy of GhIPSS is to deploy the e-zwich infrastructure and services in partnership with financial institutions. AFC, under KfW support, carried out the study in order to assess the deployment of e-zwich infrastructure in rural areas. During this study, financial institutions



Testing the finger print scanner: it is safe and reliable!

operating or intending to operate in rural areas recognized a business potential in developing e-zwich infrastructure through the development of merchants' networks. Later on, through technical assistance AFC supported the roll out of e-zwich biometric payment cards payment system.

In order to speed up the growth of the use of e-zwich the German Government granted a loan of up to 7,0 Mio Euros through the KfW Development Bank to fund the Revolving Credit Fund (RCF). This fund will be a strong catalyst for most financial institutions to take part in this project as it can be used to pre-finance investment components for the banks such as Point of Sales (POS) Terminals, merchant cards, customer cards and ATM's to enhance the access to financial services for the rural population.

In order to be more accessible, AFC and GhIPSS decided to deploy and support of installment hybrid ATMs and POS terminals those would serve both biometric and typical payment cards, encouraging banks to work with VISA and MasterCard international cards as well as marketing e-zwich as

national payment card.

AFC project team leader Mr Guillermo Bosse supported during 2013 – 2014 GhIPSS and e-zwich in this competitive market Number of pilots to roll out the e-zwich payment card, assess latest developments of the network infrastructure for branchless banking systems, review legal framework and regulation, review and optimize e-zwich business, marketing and financial model including pricing was done, new e-zwich financial services and products were defined, training of GhIPSS employees and agents was implemented.

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Pilot in Tarkwa region promoting e-zwich payment card

Official Inauguration of the German-Moroccan Excellence Centre CECAMA in Sidi Slimane Province - a project

On Saturday, 26. April 2014, the Moroccan Minister for Agriculture and Marine Fisheries (MAPM), Mr Aziz Akhannouch, and the Parliamentary Secretary of State at the German Ministry for Food and Agriculture, Mr Peter Bleser, inaugurated the German-Moroccan Excellence Centre CECAMA in Sidi Slimane Province. More than 300 people attended the inauguration among them representatives of the partner companies of the project .

CECAMA which was established by the AFC/ADT consortium in October 2012, is directly contributing to the implementation of the "Green Morocco Plan" for Agriculture and Rural Development, which should lead to a sustainable increase in agricultural production.



The Centre and the AFC/ADT project team are offering training courses on modern agricultural technologies, production and management methods. The project is financed under the Bilateral Cooperation Programme of our German Ministry of Food and Agriculture (BMEL)

The training courses are based on practical fieldwork, which is carried out on two farms in the area of Meknes (potato production) and Sidi Slimane (cereal and fodder production).

CECAMA is supported actively by several partner companies. They make available their machinery and inputs for the project work.

The Moroccan National Agricultural Extension Office ONCA is the official counterpart administration in the MAPM. The project activities are carried out in very close cooperation with this unit.

Since the beginning of the project, in October 2012, more than 600 people of different target groups have been trained on various topics of potato, cereal and fodder production.

We are very proud of the successful inauguration and will contribute together with our project team and with all partners to develop CECAMA further into a model for Morocco's agricultural development.

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Promoting the ValueLinks approach in Benin

Building regional trainer teams

Since 2011, AFC Consultants International and IDC have been working together to implement Component 1 of the GIZ Programme for the Promotion of Agriculture (ProAGRI) in Benin. The Component focusses on providing political support to the Ministry of Agriculture, Environment and Fisheries and training on the Value Chain Approach. During the latest period of the project between January and May 2014 important activities were undertaken for further embedding the value chain approach in Benin. In January a TOT-workshop took place with altogether 17 participants. This was the first ValueLinks TOT workshop fully realized by only national trainers. The workshop lasted five days.

Besides class room presentations, it also included practical exercises for the participants and a field visit which allowed discussion with actors at different steps of the value chain (producers, traders etc.). The qualification system for ValueLinks trainers, which has been introduced in Benin within the framework of ProAGRI, requires (after participation in an introductory ValueLinks



inks workshop) active participation in a TOT-workshop. In order to become a qualified ValueLinks trainer three introductory ValueLinks workshops (each of 5 days duration) have to be moderated under the guidance and supervision of a qualified and experienced trainer.

During the months of February up to April of this year four introductory ValueLinks workshops have been organized with around 90 participants. These workshops did not only allow the further dissemination of the ValueLinks approach within Benin, but they also offered the opportunity to qualify two additional trainers, as a large demand for ValueLinks workshops exists all over the country.

The qualification of these (female) trainers enabled the creation of two trainer teams, one for the southern part and one for the northern part of the country. These newly qualified trainers will work under the guidance of two very experienced ValueLinks trainers and in this way they can further deepen their practical experience and knowledge. As the members of the regional teams live in the respective regions, organization of ValueLinks workshops is made easier and travelling time is much reduced.

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Gender and Agriculture

Gender is a cross-cutting topic relevant to much of AFC's work with regards to supporting agricultural value chains. In this article we will draw from concrete examples in our projects in Afghanistan and Mali both on behalf of GIZ in order to discuss how correctly designing interventions in the agricultural sector can impact the lives of women with regards to (i) income; (ii) nutrition; (iii) empowerment.



Women, Agriculture & Income

It is well known that women play a prominent role with regards to both agricultural production and processing. However which value chain and in particular which step they are involved in varies depending on the nature of the agricultural product, and the cultural, religious and traditional norms of society. Furthermore these traditional norms will affect their property rights and therefore their right to keep the income generated. We therefore took this into account whilst undertaking a Gender Analysis in Northern Afghanistan in March 2014 in order to identify which value chains GIZ should work with in the future. In Afghanistan it is culturally acceptable for women to work if these activities can take place within the household compound. This has three noteworthy implications which we present below.

Firstly that livestock production such as poultry, milk production and small ruminant rearing is highly acceptable for women as this can be done within the household compound. Furthermore as women are fully responsible for livestock production, their husbands generally let them keep the income generated from these activities. Therefore focussing on livestock value chains in Afghanistan has high potential for increasing women's income.

Secondly, women play an important role in processing agricultural products as this can be done at home. This presents opportunities for value chains which have processing stages which can be undertaken at home, but also challenges as often this work is un-

paid. For example with the almond value chain, men own the orchards and are in charge of almond production; however the women in their household dry and shell the almonds directly after harvest. As the men own the almond orchards, and sell the final product they are entitled to keep the income and the women's work goes unpaid. However further along the value chain, traders in peri-urban areas will subcontract secondary processing of almonds to women who can undertake this activity at home - in this case it presents an income opportunity for these women. This highlights how important it is to not only map the roles of men and women within each step of the value chain but also to identify who owns the resource and is entitled to keep the income.

Thirdly, women are highly dependent on male family members for connecting them up and downstream within the value chain as they are often not allowed to leave the household compound. This therefore implies that women are dependent on men for the purchase of agricultural inputs (vaccines, animal feed, etc.), and also for the marketing of their produce. Therefore any programme focussing on supporting women needs to also include their male family members who are involved in these critical linkages.



Women, Agriculture & Nutrition

Women are generally responsible for preparing meals and therefore the nutritional status not only of themselves but also of their families. Malnutrition increases susceptibility to disease and in children can lead to stunting and learning difficulties. AFC has been working in Mali since 2011 supporting the use of small scale irrigation in order to boost agricultural production (as part of the GIZ PASSIP programme). We undertook a study at the beginning of 2014 in order to better understand the linkages between irrigation and the nutritional status of women within the project region. A surprising discovery was that there is no direct link between diversity of agricultural production and nutritional status. Indeed with the introduction of irrigation the variety of agricultural products increased - however these were overwhelmingly sold immediately after harvest and therefore not available for own-consumption, thus the nutritional

status of women did not improve. The results of the study highlighted the need for project planners not to assume that increased production and diversified production will ultimately lead to improved nutrition. Project design should also include activities such as training women on which foods are particularly nutritious and also teaching how to cook these products which may not be a familiar item for them. Furthermore, these activities provide a broader opportunity for women to get together, and share experiences, as well as being an entry point for discussing other issues such as hygiene and public health.

Women, Agriculture & Empowerment

In February and March 2014, AFC participated in the project progress control of the GIZ Baghlan Agriculture Programme in Afghanistan. This project provided striking examples of how working with women in the context of agriculture, in addition to increasing incomes, had been empowering for them. The project chose as an entry point to work with women on agricultural activities which were culturally accepted such as poultry production and wool spinning. The project conducted group trainings for women and set up female poultry producer groups and wool spinning groups. These groups were particularly empowering for women, who in previous circumstances had not even been allowed to leave their compound. These groups created a unique opportunity for women to meet weekly, share experiences and discuss topics not only related to agriculture but also to their daily lives. As a result women felt empowered and more articulate enabling them to better negotiate their position and rights within the household.

In conclusion, the above examples demonstrate how development projects in the agriculture sector can contribute to empowering women, improving their nutrition and income opportunities. This is just a small snapshot from AFC's experience of how these topics can be included in project planning and implementation; however there are many more issues to address such as property rights, education, and health.

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From SDC project to local NGO : a long way to autonomy

In Chad, basic development is often left to local NGOs who help the rural communities by:

- ◆ Fostering a sustainable rural economy
- ◆ Providing community education adapted to the local culture for both girls and boys
- ◆ Developing a basic health care system based on prevention and hygiene complementary with traditional medicine
- ◆ Mobilizing communities for the building and maintenance of small infrastructures
- ◆ Supporting the involvement of women in literacy, education, nutrition, childcare, health and income generation.

Nevertheless, local actors' institutional capacity for implementing development programmes is limited. In the 1990s, this prompted the Swiss Development Cooperation (SDC) to establish 7 Regional Development Programmes (RDP) focused on three interdependent themes: rural/agro-pastoral economy, education and community health. RDPs emphasised training local communities in multipurpose training centres and integrated demonstration farms.

In 2010, AFC was mandated to support the transformation of the original RDPs into independent NGOs as a result of an empowerment process. The objective was to orient the new NGOs towards an autonomous functioning whilst maintaining their efficiency, and technical know-how to enable them to provide continued services to the communities in which they are embedded. It translated mainly into Capacity Building actions and trainings on institutional and organisational development processes and on strategic and operational planning.

Despite the nine NGOs obtaining legal recognition and the continued implementation of activities, the associative life and the NGOs statutory bodies still required nurturing. The valorisation of the multifunctional training centres and demonstration farms remained a challenge.

A fresh start and a revised approach

End 2012, AFC was awarded a subsequent mandate for which we made the switch to a tailor-made, individualised support to each of the nine NGOs. A two pronged-approach was followed focusing on the one hand on the institutional development of the NGO; and on the other hand on the valorisation of the multipurpose training centres and the agro-pastoral demonstration farms. The latter included increasing the demonstrations, implementation of trainings, research-actions, making the farm profitable, valorisation of the pre-existing infrastructure and equipment inherited from the SDC's dotation of the RDPs, identification and implementation of management mechanisms for this structure in relation with that of the NGO.

The human factor: trust and legitimacy

The individualised approach chosen shaped our own project team. Chad is the third largest country in Africa, transportation is nearly always a challenge, our team couldn't build working relationships with each NGO from N'Djamena so we had to grow local roots. Our three regional Counsellors each in charge of two to four NGOs are based in the East, the Centre and the South of the country. Our remarkably dedicated Team Leader and Deputy each make regular visits and maintain near daily contact with the Counsellors. They both contribute to the training and support of our own team, passing on key technical experience, mediation techniques and practical training tools to the Counsellors to replicate and use with "their" NGOs. They also tour the regions and spend time with the NGOs. This is a key factor of success, the NGOs benefit from constant local support but our Counsellors are never left alone to face the challenging situations. Trust and support has also been built between the Counsellors who share best practices, the multi-functional Manager who assists the NGOs with financial and administrative issues and our ever-watchful drivers.

AFC Chad developed an intense working relationship with SDC local staff who are very involved in the implementation and make regular visits to the NGOs. AFC's advice is shaped to help the NGOs meet SDC's requirements and conditionalities for funds and projects rely heavily on AFC supporting the NGOs, however, even SDC requires that AFC's support and assistance be neutral and confidential so as to be legitimate in the eyes of the NGO.

The relationship built over the years by the AFC team with the NGOs makes it possible to touch on very sensitive issues including political, ethnic-religious and governance issues. One key challenge facing all nine NGOs is human resources – who is hired, criteria for recruiting as opposed to co-optation, remuneration, nomination of women for key positions etc. We are now able to discuss these topics rather openly which was impossible even after the first phase. This shows the necessary long-term and local perspective required for effective capacity building.

Challenges but a mind-set revolution

The results still come short of the ambitious objectives but there are signs that the desired mind-set revolution is – finally – taking place. During their time as RDPs, the staff members were employees who didn't need to think strategically. Now, they have to steer the organisations towards self-reliance and sustainability. The crops or the herds must have an added-value to the demonstration farms either economically or because they actually demonstrate something new to the local communities. It was a proud



moment when one Head of Farm decided on his own accord to experiment and test growing lentils after understanding the nutritive value of the crop from the World Food Program's local distributions. Similarly, one of the Southern NGOs is considering selling its large cattle herd (against the traditional custom which considers cattle a sign of richness) because it has become too costly to maintain on the poor pastures. Instead they are considering keeping only two bulls and a few cows with genetic value for breeding animals for coupling and farm work, the extra money being used to fund other activities for the communities.

The mind-set revolution is percolating from the NGOs to the end users in the communities who benefit from the NGOs. For example, the local communities still cannot afford to build wells or schools on their own but they now contribute gravel and workhands, the NGO providing masons and cement.

More than 25 years after the first Regional Development Project, the involvement of SDC and the comprehensive assistance package provided by AFC seem to be bearing fruits. There are still undeniable challenges but for the first time, a spirit of independence, self-responsibility and ownership of their own development has taken root in the communities via the means of local NGOs. It has been a long learning curve for all involved from SDC's project formulation to AFC's revised approach to capacity building of institutions, self-standing NGOs and of course communities. We wish our Chadian connexion a safe continued journey as both SDC's involvement and AFC's project will end in November 2014.

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Development of Food Clusters (Tomatoes, Dates and Drinks) within the Programme for Sustainable Innovations, Entrepreneurship and Employment (IDEE)

At the beginning of January 2014, AFC started a project in Algeria for GIZ, as the follow up of the component 2 of the DEVED programme (Sustainable Economic Development): "Promotion of Regional Economic Development: Conceptualisation, Realisation and Promotion of Food Clusters". The precedent project (01/2012-12/2013) supported the successful development of a date cluster and the establishment of working groups with representatives from the private sector, food-sector companies and the ministry of industry. It also supported the initial stages of the development of two further clusters namely tomato and drinks clusters (fruit juices, soda etc.). The establishment of the date cluster can be seen as a pilot experimentation and a reference measure (baseline) for the efforts to be made by the other parts of the food industry in order to increase the effectiveness of actions which have been done.



This project focuses on strengthening the coordination and communication between the different actors of the clusters in order to promote sustainable innovations within the SMEs and clusters and the up scaling of these technical innovations at the national and international level.

The two projects' objectives are to i) support the development of three pilot clusters in the sectors of industrial processing of tomatoes, drinks and dates. AFC advises the actors and workings groups (Task Forces) on how to set up appropriate management structures and how to develop



innovation projects; ii) Advise the ministerial partner on cluster policy and the development of a concept for the promotion of clusters.



Through the development of clusters and effective management structures within the clusters, the micro, small and medium enterprises should be able to offer high quality products on the national and international markets.

During almost 1 year, AFC will provide the following services in order to support the development of Tomato, Drinks and Date Food Clusters:

As General Activities:

- ◆ Develop a concept (potentially reproducible) for the promotion of food clusters;
- ◆ Support the Ministry of Industry



with regards to developing its cluster policy;

- ◆ Organize training and awareness raising sessions for producers and processors (including packaging) on the concept of clusters and cluster management;
- ◆ Develop memos and information notes with regards to international food standards;
- ◆ Support the formalization of the date and drink clusters.

As Specific Activities:

- ◆ Analyze the possibility of establishing a network between the food clusters and a transport/logistics cluster
- ◆ Draft the legal basis for the creation of a cluster (statutes, rules,

protocol)

- ◆ Develop a roadmap for establishing clusters and define the roles and responsibilities of each member of the task force
- ◆ Accompany the packaging units with the establishment of a quality assurance and food security system following HACCP principles in order to achieve certification and tractability status
- ◆ Accompany the date task force of producers, processors and retailers from the Biskra region in prepare a request for certification status
- ◆ Evaluate the possibility of developing additional value chains from dates such as production of glucose syrup
- ◆ Develop a Good Hygiene Practice Guide

The project alternates between regular monthly missions of the international expert and Team Leader, and specific missions of national experts. It is supposed to end in November 2014.

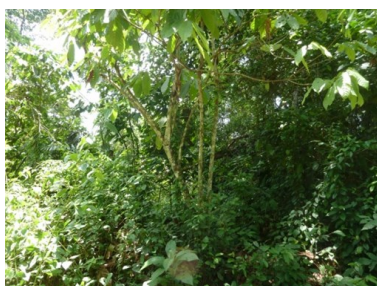
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Employment Promotion Programme in the Cocoa and Coffee Sector in Sierra Leone on behalf of GIZ

Sierra Leone belongs to the group of the Least Developed Countries (LDC). The country participates in the Highly Indebted Poor Countries (HIPC) initiative and meets FAO criteria for a Low-Income Food Deficit Country (LIFDC). The UN Development Programme (UNDP) Human Development Report 2013 ranked Sierra Leone 177 out of 186 based on 2012 data. However, the 2012 HD index of 0.36 has not significantly changed from 2009 (0.313). Its population is estimated at 5.8 million (2010) with an average annual growth rate of 2.1 percent. About two thirds of the population lives in rural areas and about 70 percent live below the poverty line, most in severe poverty. In 2008, life expectancy at birth was 48.8 years and the average adult literacy rate was 38.1 % of the population, with a female literacy rate of just 26.8%. The recent Gross Domestic Product (GDP) per capita was estimated at a mere USD 700-900 depending on the source. Despite the still dramatic socio-economic figures Sierra Leone has made considerable progress over the last years bearing in mind where it is coming from. Its real GDP growth has been between 13 – 15 % recently and is forecasted at 14 % for 2014. Even though substantial achievements of peace and mobilization of considerable external resources for the reconstruction of economic and social infrastructure have been made, continuous progress is not granted.

Sierra Leone's national strategy "Agenda for Prosperity" is therefore reflecting the dire need to focus on agriculture and employment creation in order to make a tangible change for the better for the majority of the population to guarantee sustainable peace and stability. The main challenge for the country's future is to tackle its paramount challenge of youth unemployment. About 1/3 of the Sierra Leone's population consists of young people of the 18-35 age range. The majority, approximately 63%, of the young generation lack employment and income opportunities. Many of



Overgrown cocoa plantation

Year	Source	N	Yield [kg/ha]		Total income [SL/holding]	
			Cocoa	Coffee	Cocoa	Coffee
2012	A4D Baseline Survey Report 2013	516	123	103	1 243 584	525 977
2013	EPP CC Baseline	700	95	76	896 186	422 615

Tab.1: Household income from cocoa and coffee and yield in Sierra Leone

those with work face precarious under-employed situations that are not providing enough income to enable an independent livelihood.

Therefore, the GIZ Employment Promotion Programme (EPP) was set up to help counteract this symptom of an underperforming economy by reducing some causing factors like lack of resources, lost capacities/skills during the war and too little entrepreneurship. The Programme is covering selected agricultural value chains. Work in the cacao and coffee value chain is implemented by the consortium AFCI/GOPA, with Welthungerhilfe and GEFAK as additional implementation partners on behalf of GIZ. The main objective of the EPP cocoa & coffee working area (EPP CC) is to improve the employment and income situation of young people in rural areas in the cocoa and coffee sector in Sierra Leone. EPP CC is working in Kono and Kailahun districts, which are the major cocoa & coffee growing districts in Sierra Leone. In Kono approximately 22 % and 18 % of the cultivated land is coffee or cocoa plantation whereas in Kailahun more cocoa (36 %) is grown compared to coffee (23 %). Both districts represent more than 100 000 ha of cocoa and coffee plantation each, which are equally either lying completely idle or perform vastly under their capacity. As in other West African countries, the plantation trees have become too old and are now beyond their high-yield phase but primarily this is due to the neglect of the plantations during the war. For too long there was no maintenance which created a huge task for many farmers too difficult to cope with in financial or workload terms as the general income of the farmers is too low to purchase farm tools and start to invest in their plantations. Additionally, interest is nowadays diverted from cocoa and coffee due to higher opportunity costs in other crops. The current baseline is revealing that for the majority of farmers in the intervention area neither cocoa nor coffee is among the important crops anymore.

The average yield of cocoa and coffee is significantly lower in Sierra Leone than in other West African countries. Compared to countries with similar small holder structure Sierra Leone is producing (e.g. Ivory Coast, Ghana and Nigeria) only 1/3 per hectare and only 1/10 of what is realistically possible.

EPP CC is to be implemented over 27 months and will in the mid-term support farmers to overcome this initial resistance by rehabilitating or replanting a portion of



Well maintained small holder cocoa plantation

their plantations and equip them with the necessary technical and managerial skills to run farms, organisations and enterprises in the sector. It is projected to adapt Farmer Field Schools to the local conditions and incorporate elements of Farmer Business Schools and bjujs Bauern Unternehmer Schulung in the training modules. The trainings will be scheduled according to the seasonal agricultural tasks at hand. Furthermore, assistance will be provided in the form of farm tools for rehabilitation, basic equipment for post-harvest processing and provision of improved seedlings. In the long run the activities will focus on accompanying the creation of businesses in various layers and industries of the value chain as well as contributing to an increased reward for quality raw material in order to break the spiral of low cocoa and coffee commodity prices in the country that is rendering many other crops more profitable. This process will be supported by CEFE trainings for selected people in charge of managing enterprises horizontally and vertically along the value chain. Currently, the project has finished the preparation phase including the final demarcation of the intervention areas and is about to complete farmer registration and the baseline study.

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Ongoing project implementation in the GIZ programme “Sustainable Economic Development in Nigeria” (SEDIN)

Since July 2011 the consortium AFC/GOPA/ADG under leadership of AFC implements two Sub-Units “Improving Access to Finance at State and Local Level” and “Support Reforms and Improve Business Environment at Local Level” in the GIZ SEDIN programme.

Microfinance practices in Nigeria are unique relative to other countries. Although NGO-microfinance institutions are present, regulated microfinance banks (MFBs) dominate the landscape. With roughly 870 MFBs licensed by the Central Bank of Nigeria, the microfinance banking sector is large but still quite young – established in 2005. It is within this environment that the GIZ SEDIN programme supports service providers in the sector since many years.

The consortium supports MFBs, financial service providers and the state chapters of the NAMB (National Association of MFBs at the local level in 3 states.

In the business sector the vast majority are micro businesses, most of them not

formally registered. Internal enterprise constraints such as “lack of capital, high labour costs, inadequate management / accounting skills, poor market information, low technology level”, but also external constraints “taxes and duties, unofficial payments and other fees, land reform/ registration, water and power supply” a. o. determine the business environment.

The consortium supports state and private business development service providers, a. o. with priority Business Development Committees (BDCs) on the level of Local Governments (LGAs) in three states.

The new phase starts in August 2014 for another 32 months.

The consortium will go on in the same constellation and responsibility and with the same staff as in the past - increased by two local junior experts. The 3 international team members, the 2 junior experts and administration staff will have their duty station in Abuja, while the national field officers work in the 3 GIZ offices in the states.



The implementation approach for both sub-Units is essentially the follow-up of individual and institutional capacity building in the past considering close linkages with the new Unit “Support of Value Chains”, part of the programme from Sept 2014 on. This means even more focus on improving access to finance not only in cooperation with MFBs but including Commercial Banks and improving the business environment of MSME including value chains in the agriculture and construction sectors with more attention to tax, land reform and power supply constraints.

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Market and feasibility study on value chain agro-finance in the Kyrgyz Republic

Nearly Euro 210 Million has been committed to the Kyrgyz Republic through KfW on behalf of the German Government since 1992. One of the latest initiatives pursued by KfW in the area of financial sector development in the country lies in the area of Value Chain Financing (VCF). In order to assess the potential and demand for this kind of financing in the agricultural sector, AFC Consultants was contracted in February 2014 to conduct a Market and Feasibility Study on Value Chain Agro-Financing in the Kyrgyz Republic.

This approach of facilitating agricultural and rural development through VCF is strongly supported by the Government of the Kyrgyz Republic, and more specifically the beneficiary, the Kyrgyz Ministry of Finance. This leads to an extensive exchange between the AFC expert team on the one hand, and the Minister of Finance as well as the Minister of Agriculture on the other hand.

The core methodological concepts of this study are value chain analysis, analysis of financial institutions and focus group discussions together with surveys for qualitative and quantitative data gathering.

In more detail, the AFC experts focus on the following tasks:

- ◆ Analysis of at least three promising

commodity groups (incl. organic and non-organic), mapping value chains and identifying the bottlenecks and the key drivers to unleash value and productivity among small farmers and others in the value chains.

- ◆ Assessment of government policies including trade policies, strategy papers, regulations and instruments that impact agriculture and agribusiness in these sectors and overall.
- ◆ Analysis of the demand for financial and other services by commercially oriented small farmers and other key players in agriculture and agribusiness in the respective commodity groups.
- ◆ Analysis of the supply of finance from institutional and other sources for commercially oriented farmers and other key players and the financing gap.
- ◆ Recommendation of at least four projects suitable for potential KfW engagement in the respective commodity groups, applying the approaches outlined and others developed by the expert team.

Fulfilling these tasks, our experts adhere to the following principles. We focus on a small number of value chains/commodity groups in order to



ensure that the feasibility study provides an in-depth analysis of a small number of value chains/commodity groups (as opposed to a more superficial analysis of all possible combinations). Additionally, we make effective use of AFC's excellent local expertise

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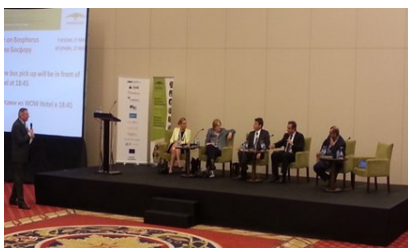


Client Protection in Tajikistan – Coordinated Action between the GIZ Micro-finance Output and the National Bank of Tajikistan

In the past year, the Microfinance Output of the *GIZ Framework and Finance for Private Sector Development in Tajikistan* has been at the forefront of client protection activities in Tajikistan. After rolling out financial literacy activities at the level of partner financial institutions in the country, the AFC expert team supported the National Bank of Tajikistan (NBT) in establishing an inter-governmental Working Group which is tasked with designing regulations aimed at helping the NBT to ensure that international best practices in the area of client protection are adhered to by banks and MFIs in Tajikistan.

The Tajik experience was presented by the Head of the Supervision Department of the NBT, Mr Iskandar Davlatov, and the AFC project staff at the framework discussions of the Annual Microfinance Conference organized by the Microfinance Center (MFC) in Istanbul in May 2014.

Responsible finance is key for the bank-



ing system in order to gain trust of clients. Transparency, trust and a functioning banking system are interrelated. This is closely linked with financial literacy, i.e. the level of knowledge of clients about the financial services they are using and about procedures and performance of financial institutions in general.

In close cooperation with the World Bank, the Programme conducted a workshop on Responsible Finance in order to move forward in the areas of consumer protection regulation, responsible providers and financial literacy with the participation of NBT, GIZ, international organisations, banks, MFI's, insurance companies, the Ministry of Finance, and the Ministry of Economic Development and Trade.

In cooperation with the GIZ Micro-finance Output and the World Bank, the following activities are being conducted:

- ◆ Developing the legal and regulatory framework for consumer protection.
- ◆ Strengthening the institutional framework by supporting the NBT in establishing a unit to regulate and supervise consumer protection.
- ◆ Encouraging the NBT to establish a working group on the legislative issues by involving key stakeholders in the process of this reform (including GIZ).
- ◆ Working directly with banks and MFIs, ABT and AMFOT to develop a Code of Conduct.
- ◆ Leading financial literacy activities.

Responsible Finance will be set on the Agenda of the up-coming annual Microfinance Conference, planned for September 2014.

Additional efforts towards more savings and investments have increased the importance of financial literacy and consumer protection. Within the area of financial literacy information brochures on the following topics have been developed: saving, loans, household budget, insurance and leasing. These brochures are aimed at increasing the knowledge about financial products and services among the population. The MFIs distributed brochures on financial literacy, prepared by the AFC expert



team during the last reporting period, to around 80 per cent of MFI clients. Additional distribution channels are currently being explored in order to achieve comprehensive coverage even in the rural area.

An additional long-term idea is to establish Financial Literacy as a permanent element of high school and primary school curricula in Tajikistan. In the short-term, pilot activities will be imple-

mented in a small number of selected schools during one school year.

International experiences with past projects have shown that an educational approach focusing on children and teenagers is much more effective to achieve long-term results, such as a "culture of savings" and responsibility in dealing with money. Young people are more open to new information and they often share their knowledge with other family members who would normally not be willing or able to have such information.

A highlight of our awareness raising efforts was a publicity campaign organized countrywide in cooperation with the National Bank on the World Savings Day on 31 October 2013. Our experts developed jointly for GIZ/DFID and KfW a poster for advertising this day, which was distributed among all FIs. At the same time the FIs were encouraged by the NBT to organize additional events. Three of the Programmes' partner institutions offered an "Open Day" as part of the World Savings Day. As a result 1,150 customers opened savings accounts with a total amount of almost 2 million USD. Within the AFC team working in Tajikistan, employees within the financial sector module celebrated the day with a small exhibition and a quiz for local and international staff, thus contributing to knowledge development.

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Final year of the German-Chinese Demonstration Farm

AFC together with its partner DLG International is implementing the German-Chinese demonstration farm in Ganhe, Inner Mongolia since 2008. The project is financed under the Bilateral Cooperation Programme of our German Ministry of Food and Agriculture (BMEL) and is now in its 6th and final year of implementation.

The project team works towards implementing more efficient and sustainable farming methods in order to modernise agriculture in north-eastern China by optimising the production, and thus increasing the harvests, while – at the same time – looking at the conservation of natural resources. The German-Chinese demonstration farm combines advanced German technology and good professional practice on an area of 1,000 ha.

Despite a difficult project environment, such as a very remote location, challenging climate conditions, degraded soils contaminated with plant protection residues and a high weed occurrence due to long years of monoculture and poor soil tillage, we have achieved quite a lot in the past years.

Thanks to a dedicated and very experienced team leader, supported by two well-trained project assistants, short-term experts and young professionals, project activities have resulted not only in a shift to modern, adapted and soil conserving plant production techniques but also in a change of thinking from profit-orientation and natural resource exploitation to agricultural production in a sustainable manner, considering all aspects of the process chains.

The demonstration farm has become a lighthouse project in the region, attracting lots of visitors and raising demands for training and seminars also outside the project area.

How did we achieve this?

- ◆ Through the introduction of new modern agricultural machinery, provided by the German project partners Claas, Lemken, Grimme and Rauch.

But modern machinery alone will not automatically result in healthy soils and higher yields!

- ◆ An intensive theoretical and practical training and coaching programme for the state farm management and employees was also implemented. This included training two project assistants through a trainee programme on German farms and coaching in their daily work on the farm, farm management training for state farm and holding management and training of tractor drivers. In addition, study tours were carried out at least once a year to German agricultural enterprises, research, training and extension organisations, demonstrating how important education in agriculture is, how to put research results into practice through extension services, etc..
- ◆ With the assistance of the DLG office in Beijing, Public Relation activities in form of press conferences, participation in agricultural machinery fairs, publishing of technical articles in German and Chinese professional journals were organised as well as annual field days with trials and demonstrations on tested new technologies and production processes.

In its last year of implementation the project will again welcome a Chinese delegation from the Ministry of Agriculture (MoA) for a study tour in Germany. Amongst others, the group will visit the DLG field days in Bernburg.

As a second highlight of this final year, a big field day in Ganhe will take place on the 10th of July. Preparations are in full progress and more than 200 visitors have already registered, about 300 are expected, including a high level delegation from the Chinese and German ministries of agriculture. A number of demonstrations, e.g. on diesel saving techniques and the use of drones in plant protection will show innovations in plant production that can be applied to achieve sustainable agricultural production in northern China.

In October, the project will participate in the most important agricultural machinery show in China, which will take place in Wuhan, Hubei Province and where project results will be presented in a final press conference.

A continuation of the demonstration farm under Chinese management and the integration of the results and experiences of the project into the envisaged German-Chinese Agricultural Centre are being discussed at the moment between BMEL, MoA and the project partners.

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Mr Horst Bunge



6th Financial Expert Day of the Strategic Partners AFC and ADG

As it has already become a tradition AFC and ADG invited their associated financial experts to the premises of Montabaur Castle on 10th and 11th of January 2014 in order to discuss new topics in the field of financial sector development and to exchange experience from different projects. The 6th Financial Expert Day offered an interactive forum to discuss the topic of "Management of Refinance and Guarantee Funds" with experts from all around the world in a friendly and familiar setting. AFC and ADG chose this topic because of its growing importance in financial sectors all over the world

The event started with a short company presentation including news from AFC and ADG held by the Managing Director of AFC, Johannes Buschmeier, and the Head of the International Department of ADG, Rüdiger Meister. In addition to positive developments in turn-over and new in-house staff members, AFC and ADG also consolidated their market position in 2013 with a number of new projects especially in the fields of agricultural finance and green finance. As strategic partners AFC and ADG have already implemented more than 25 projects together.

Subsequently, Holger Christ from AFC gave an introduction into the basics of fund management and presented the

case of the European Fund for Southeast Europe (EFSE). With a total portfolio of about EUR 800 million EFSE channels funds from both public and private investors to more than 130,000 end borrowers in Southeast Europe and neighboring countries. These end borrowers are micro and small enterprises who receive loans with an average size of around EUR 5,757. Thanks to its advanced structure as well as its capability to satisfy the different requirements and risk appetite of public and private investors EFSE has become a blueprint for many other responsible investment funds. Among the group of participants at the Financial Expert Day lively discussions quickly evolved around important topics such as governance and the market position of refinance funds in different regions.

In order to examine more closely the reality of fund management on the ground, Erika Bürkle and Jens Windel presented two additional case studies from projects implemented by AFC and ADG. In two respective working groups the participants developed recommendations that were based on lively discussions on relevant questions concerning the legal set-up, the governance structure, selection of partner institutions, risk management and marketing of refinance and guarantee funds.



Finally, participants exchanged suggestions for future cooperation in the field of financial sector development. This brainstorm revealed several fields of work with growing importance in which AFC and ADG already play an active role in.

The two day event significantly contributed to an increased awareness and knowledge about fund management with many insights from a practitioner's perspective. Looking back on this successful event AFC and ADG would like to express their gratitude for the successful cooperation with their associated experts.

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Global Forum for Food and Agriculture (GFFA) 2014

The sixth Global Forum for Food and Agriculture (GFFA), which was held in Berlin from 16 to 18 January 2014, is an international conference on key future topics for the global agriculture and food sectors. With over 2,000 delegates from all over the world and about 70 Agriculture Ministers participating in the Agriculture Ministers' Summit, the largest forum of its kind in the world, it is described as the "Davos of the food and agriculture sector".

AFC Consultants International took again the opportunity to present the company as well as information and news about its ongoing and currently implemented projects during the Cooperation Market - a regular side event of the GFFA. The Cooperation Market was a great opportunity to meet our partners from all over the world and to discuss potential new projects and ideas related to this year's Forum topic. Questions have been raised

as to what strategies and projects already exist at various levels by which agricultural and rural structures could be reinforced. How can the entire production and logistics chain for food products (agriculture value chain) be improved? How can farmers, the food sector, and the trade and crafts sector be sustainably supported?

The presentation of AFC and its invitation to join a Get Together at our stand was again received with great interest by our partners and national as well as international experts.

If you are interested to learn more about worldwide job opportunities with AFC Consultants International, don't hesitate to contact us.



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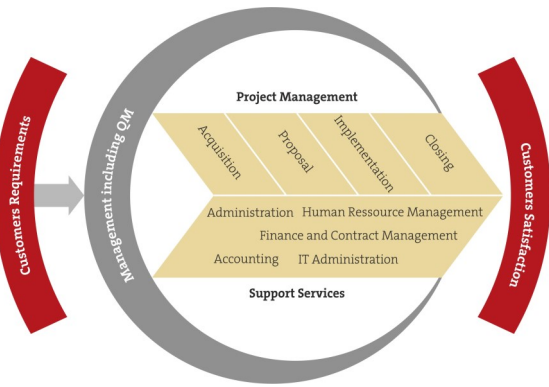
AFC Awarded ISO 9001:2008 Quality Management Certificate

AFC's quality management system has been certified according to the ISO 9001:2008 standards in July 2014. As Quality management is an integral part of the day to day work at AFC, we strive for continuous improvement and adaptation of processes according to actual requirements. Due to strong existing quality structures, it took us less than six months between the official application and the certification by DNV GL.

The system is understood as a basis for AFC's work as a private consulting company focused on international technical assistance projects in agriculture, agribusiness and financial sector development. Reasons to strive for an official certificate are to thoroughly fulfil customers' requirements by meeting internationally recognized standards on the

one hand. On the other hand, the QMS provides employees with clear guidelines and best practice examples, thus, serves as an efficient tool to optimize AFC internal procedures. Internal and external audits of the company will be conducted once a year.

The QMS defines processes, procedures and workflows, which are documented in our Quality Management Manual. This QM Manual may be received by all interested parties upon request. The System includes a series of corresponding guidelines, forms, checklists, and project-related documentation. Emphasis on interaction with donors, partner companies and experts as well as the quality of outputs are essential parts of the QMS. The following graph shows an overview on the process scenario related to AFC daily business.



For further information and if you would like to receive our QM Manual, please contact:

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Financial Administration Team

No matter how small or big a project is, its success hinges a lot on the work of the financial administration team, consisting of five people. For this reason we want to use the opportunity of this newsletter to present the Finance and Contract Manager (FCM)-Team, by name Elena Bakay, Aigul Beishekeeva, Ute Linda Voegt and Ramona Keller and our financial accountant Chadicha Oued-Aissa. Elena Bakay is the most experienced FCM at AFC Consultants International; she is the person who established the financial controlling in 2008. Today she is responsible for the financial administration of a large number of projects, including a big project in Tajikistan (GIZ), North Korea and Sierra Leone (EU) and East Africa (EIB), which requires significant input from her side. Aigul Beishekeeva,

whose country of origin is Kyrgyzstan, is responsible for projects in Central Asia and Africa. She joined AFC after working eight years for Welthungerhilfe in Bonn. Aigul and Elena both speak Russian fluently. Ute Lina Voegt who is highly experienced in accounting and controlling and speaks fluently French and English is particularly in charge of the financial administration of AFCi Maroc, our subsidiary and responsible for the financial administration of a large number of projects, including EU- and DEZA-projects in Africa. She is also responsible for the technical feeding of all bank- and cashbooks in our accounting system. Ramona Keller joined the AFC Team, after working two years as a student assistant for AFC. She will be particularly in charge of projects of the Financial System Development Department. Not to forget our important financial ac-

counting department; Chadicha Oued-Aissa started her career as trainee for office communication and is working for AFC since 2007. She undertook her traineeship with the well-respected industry chamber of commerce Germany. After that she took her exams in financial accounting and is now responsible for the whole financial accounting department. Moreover she works closely together with the Accounting GOPA Shared Service Team in Bad Homburg.



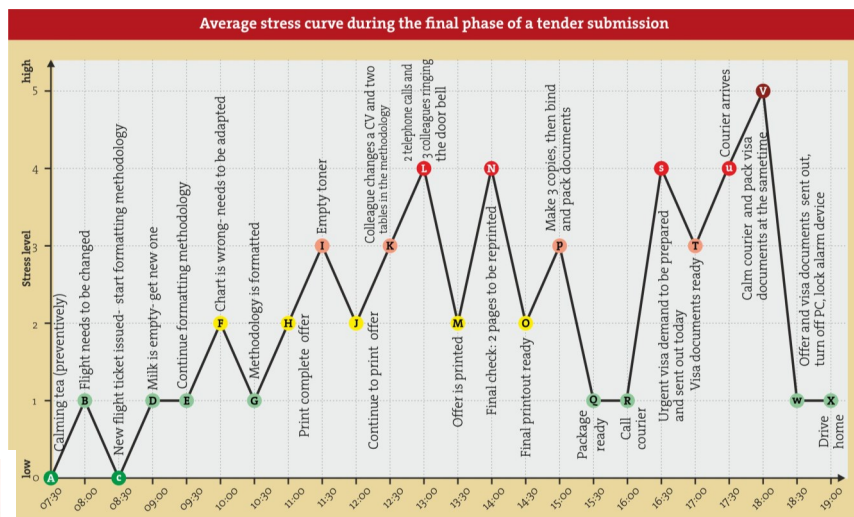
A normal (busy) day at the Administration Office of AFC

The administration office at AFC in Bonn provides various services for in-house staff and our experts in the field. Thus, the team is well-known as a contact point in Bonn from around the world.

High levels of stress on one day or low levels on another day – that is the question. In the mornings, you cannot predict how high your stress curve will rise or how deep it will fall. In order to give you an example, the below-mentioned graphic indicates several tasks during the final phase of the submission of a tender. However, the graphic only shows the stress curve of one of us three. As the three of us are sitting in the same office, it would be interesting to see a total stress curve for all three.

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New Projects

ACP REGION: Framework for final and mid-term evaluation of projects and programs funded by Cooperation Technique Belge (CTB) in the agriculture sector. CTB, 2013 - 2017. SOPEX Lead, AFC Partner.

AFGHANISTAN: Project Progress Control and Gender Analysis of GIZ Economic and Employment Promotion Programmes in Rural Afghanistan. GIZ, 2014. *

ALGERIA: Development of Food Clusters (Tomatoes, Dates and Drinks) within the Programme for Sustainable Innovations and Employment. GIZ, 2014. AFC Lead, AFC Management Consulting AG Partner.

BANGLADESH: Supporting Implementation of Bangladesh Climate Change Strategy and Action Plan. ADB, 2013 - 2014. AFC Lead, Bangladesh Centre For Advanced Studies and Services and Solutions International Ltd. Partner.

BURKINA FASO: Expansion of the Agricultural Finance Programme of the RCPB network of financial cooperatives in Burkina Faso. World Bank, 2013 - 2014. AFC Lead, ADG and SECAM Partner.

BURKINA FASO: Programme for Agricultural Development in Burkina Faso. GIZ, 2013 - 2016, AFC Lead, GOPA-RDE Partner.

BURKINA FASO: Programme for the protection against erosion, restoration and development of degraded surfaces. GIZ, 2013 - 2014, AFC Lead, GOPA-RDE Partner.

BURUNDI: Gender Analysis in the Security Sector. 2013. *

CHAD: Market Assessment and Value Chain Analysis. UNHCR, 2014. *

EGYPT: Agricultural water productivity for adaptation to climate change. GIZ, 2013 - 2014. *

GHANA: Market Oriented Agriculture Programme. GIZ, 2014 - 2016, AFC Lead, CDC Consult Ltd Partner.

INDONESIA, MONGOLIA, MYANMAR, NEPAL: Regulatory Framework Promotion of Pro-poor Insurance Markets in Asia. GIZ, 2014, *

KYRGYZSTAN: Market and Feasibility Study on Value Chain Agro-Finance in the Kyrgyz Republic. KfW, 2014, AFC Lead, ADG and Caico Partner.

KENYA, RWANDA, TANZANIA, Technical Assistance Programme to various EIB Financial Sector Operations in East and Central Africa: EIB, 2014 - 2017, AFC Lead, ADG and INTEGRATION Partner.

MALI: Technical Assistance to the National Programme for Sustainable Small-Scale Irrigated Agriculture: Promoting Small-Scale Irrigated Agriculture at Local Level. GIZ, 2013, AFC Lead, ECO Partner

MALI: Gender sensitive evaluation of the nutritional situation of farmers using small-scale irrigation. GIZ, 2013 - 2014. *

MOROCCO: Adaptation to climate change / Implementation of the Nagoya Protocol. GIZ, 2013 - 2014. GOPA Lead, AFC Partner.

PAPUA NEW GUINEA: Microfinance Expansion Project - Risk Share Facility Manager. ADB, 2014 - 2018. AFC Lead, ADG Partner.

PALESTINIAN TERRITORIES: Debt Advice Centre Assessment, Palestine Monetary Authority. Finance in Motion, 2014. AFC Lead, ADG and GOPA Partner.

SIERRA LEONE: Employment Promotion Programme: Cocoa & Coffee Component. GIZ, 2014 - 2016. AFC Lead, GOPA Partner. In Cooperation with Welthungerhilfe and GEFAK

SOUTH, CENTRAL AMERICA AND THE CARIBBEAN: Organisation and implementation of training activities on improving and strengthening the sanitary and phytosanitary framework in non-EU countries ('BTSF world') under the 'Better training for safer food' initiative. GIZ, 2013 - 2015. GIZ-IS Lead, AFC Partner

TAJIKISTAN: Tajikistan Rural Financial Sector Programme. KfW, 2013 - 2016. AFC Lead, ADG and CAICO partner.

TURKEY: Feasibility study for a rural MSME loan programme. KfW, 2013. *

VIETNAM: Strengthening Microfinance Sector Operations and Supervision. Microfinance Training. ADB, 2014 - 2018. AFC Lead, ADG and Economica Vietnam Partner.

WORLDWIDE: Climate Finance Readiness Program. KfW, 2014 - 2016, GOPA Lead, AFC Partner



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