

## Special Focus Green Economy



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## Green Economy: A new challenge for AFC?

AFC Consultants International GmbH within the Gopa Consulting Group is focusing on projects in agriculture, agribusiness, financial sector development and regional, economic & institutional development. The number of projects implemented by AFC Consultants International in these fields of work increased worldwide. In figures, our turnover grew by 20% to 8 Mio EUR in the year 2010.

What are the requirements for our company in terms of the “Year of the Green Economy”?

We understand Green Economy as a whole system focusing on the final product and analyzing the product preparation according to environmental standards and efficient use of energy – not only considering the production process but also the energy use for logistics and distribution.

Professional projects in development cooperation were always focusing on sustainability. However, sustainability is not equal to Green Economy. Especially projects focusing on agriculture and value chain development can cover various aspects requested by the Green Economy approach.

Our financial sector department started already some years ago to implement projects with the aim to develop special products for credit lines in energy efficiency. Furthermore, our last internal financial expert day organized by AFC and our strategic partner ADG in Montabaur in January 2011 focused on the topic of Green Finance.

Our challenge is to review our project experiences related to Green Economy and to join actively discussions and professional working groups in order to further develop our competences in Green Economy.

We appreciate these new opportunities to provide our services in a field that we personally consider as one of the most important for today and future generations.

One further step for active contribution is this special edition of our Newsletter.

Johannes Buschmeier  
Managing Director



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# „Green Economy“ - A catch phrase or a new economic concept

Seeing the chance rather than the thread

In view of the upcoming conference **Rio+20** in 2012 it seems the term “Green Economy” is omnipresent. As always, when something apparently *New* is coming up, the question is, what is the difference to the old concept, is it an advancement or *just old wine in new skins*?

As the word *green* is currently used progressively in terms such as “green growth”, “green finance”, “green jobs” etc. it seems to be necessary to make a critical analysis of what is meant by “green”. The terms by no means descend from the environmental movement, ecological institutes or the Green Parties, but from companies, business associations and global economic organisations, which have introduced ecology to the world economy agenda. In cooperation with international organizations such as UNEP (United Nations Environmental Programme) and ILO (International Labour Organisation) global initiatives or schemes have been launched, such as “**Green Economy Initiative**”<sup>1</sup> and “**Green Jobs: Towards decent work in a sustainable, Low Carbon World**”<sup>2</sup>,

which now spread to national, regional and local economic development programs. Global dangers arising from economic activities, such as severe environmental damages and climate change have transformed from a fearful and restricting future scenario to a chance to make progressive changes to the global economy, which lead not only to economic growth, but will also improve social equity and poverty reduction, while negative impacts to ecology are reduced.

Emphasising on the chances that arise for humanity, rather than concentrating on the decline of living standards and limiting aspects of an ecological economy, public discussions become more optimistic, increasing the willingness to participate in this new advantageous development.

The German National Government has acted by creating a “**New Deal**” of **Economy, Environment and Employment**<sup>3</sup> on ecological industrial policy published by the Federal Ministry for the Environment, Nature Conservation and Nuclear Safety.

The Federal Ministry for Economic Cooperation and Development agreed on “**Development partnerships with the economy**”<sup>4</sup> in 2009 and recently call for “**Ecological Economy**”<sup>5</sup> in development. Industry and public bodies are addressed to invest and start initiatives not only to decrease mitigation of the environment, but to take social responsibility not only in the industrial nations, but also in developing countries to increase economic and social well-being.



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<sup>1</sup> UNEP (United Nations Environmental Programme): Towards a Green Economy: Pathways to Sustainable Development and Poverty Eradication, 2011  
<sup>2</sup> ILO (International Labour Organization) and UNEP: Green Jobs: Towards decent work in a sustainable, low carbon world, 2008  
<sup>3</sup> BMU (Bundesministerium für Umwelt, Naturschutz und Reaktorsicherheit: Ökologische Industriepolitik – Memorandum für einen „New Deal“ von Wirtschaft, Umwelt und Beschäftigung, 2006  
<sup>4</sup> BMZ (Bundesministerium für Wirtschaftliche Zusammenarbeit und Entwicklung): Entwicklungspartnerschaften mit der Wirtschaft Jahresbericht 2009  
<sup>5</sup> BMZ: Ökologisches Wirtschaften – Green Economy, BMZ Informationsbroschüre 2011

## AFC Network

### Clustering Know-How within the GOPA Group

As member of the GOPA Group, AFC focuses on agriculture, agribusiness and financial sector development. Within GOPA-Group technical working units are concentrating on important interdisciplinary topics and enable the clustering of our experts' know how. The **working unit on climate change** is focussing on one of the most pressing issues to be dealt with today and in the future, influencing all economic, social, political and ecological areas. It is therefore our responsibility to indicate our existing competencies and develop them further in order to apply high quality and innovative consulting services tailored to the needs of our clients and adapted to the local requirements.

We see professional exchange and an interdisciplinary approach as the main aspects to find adequate solutions for a green economic development:

- "Private Sector Development", headed by GIZ (German Agency for International Cooperation)
- "Regional and Community Development", headed by GIZ
- "Support to the Development of the Agricultural Sector in Middle and Eastern Europe", headed by BMELV (Federal Ministry of Food, Agriculture and Consumer Protection)
- "Development and Public Administration", moderated by GTZ / DED (German Development Service)
- "Good Governance", moderated by GTZ / DED

# Renewable Raw Material - Alternative for Non-energetic Use

## Impact of the export of renewable raw materials from developing countries for non-energetic use in Germany



**Castor oil plant, *Ricinus communis***  
© Joaquim Alves Gaspar

In view of increasing crude oil shortage and efforts to reduce climate-damaging greenhouse gas emissions, renewable resources in the form of botanical substitutes for petroleum-based materials gain high future market potential. A number of reasons suggest the increased use of renewable raw materials:

- high potential for innovation,
- potential positive impact on climate change
- conservation of fossil resources, and
- environmental protection through waste prevention.

Thus, since some time already, there have been different trials to use renewable raw materials for non-energetic purposes in different industries. As a result, political moves in Germany and the EU developed on the promotion of renewable raw materials for such non-energetic use, i.e. in the textile industry, the automotive industry, as composite materials, insulation materials, or as biodegradable lubricants.

In August 2009, the Federal Government of Germany presented its 'Action plan on the use of renewable raw materials for non-energetic use'. This plan serves as a supplement to the National Biomass Action Plan for energetic use of renewable resources which was adopted in April 2009.

The action plan names twelve priority areas in which the Federal Government wants to increase its engagement to

expansion of non-energetic use of renewable raw materials for non-energetic use, including research and development and the promotion of market launches.

However, economic policies and initiatives have in the past often not sufficiently considered important aspects such as sustainability, and here especially environmental and social costs and effects of economic development activities. An example of this is the undifferentiated promotion of the use of renewable raw materials for energetic purposes, which has led to a number of unintended effects and heated discussions on the pros and cons of the use of renewable resources.

In consequence, the Federal Government of Germany, by presenting its latest Action Plan, included a section on 'ensuring sustainability' and called for a study on the environmental and socio-economic impact of export of renewable raw materials from developing countries to Germany for non-energetic use, in order to avoid the mistakes of the past.

Developing countries have comparative advantages in the production of plant materials. The increasing demand for agricultural raw materials for non-energetic use, which often can be imported without customs barriers would give developing countries access to new markets, thereby creating a high potential for trade development and thus for foreign exchange earnings and poverty reduction.

At the same time, however, the additional demand for biomass increases pressure on the natural resources available and can generate social and environmental risks, particularly in developing countries with inadequate legal frameworks.

These include inter alia land grabbing and the displacement of small farmers and local communities, additional greenhouse gas emissions, increased discharge of other harmful substances into the biosphere, increased water scarcity, loss of biodiversity, and – endangering food security - competition with food production.

To highlight and explore the potential benefits and risks, and provide recommendations which would serve to help avoid the mistakes of the past, the study was commissioned. It includes a market overview as well as five case studies, which will cover:

- Palm kernel oil production in Indonesia, Malaysia and Ghana;
- Natural rubber production in Thailand;
- Coconut oil production in the Philippines;
- Jute production in Bangladesh; and
- Castor oil production in India.

Contributing to a better understanding of opportunities and risks of an enhanced biomass production for non-energetic use, the study will serve to improve the political framework for funding policies of the German federal government.



**Natural rubber sheets fresh from the sheets smoking cabinet**  
© Werner Siemers



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# Investing in Green Economy in the Tajik Pamirs

Where global thinking meets local action



## **Promoting transition to market-economy through MSME development**

Regardless of 20 years of political independence followed by economic transition, Tajik economy is still predominantly driven by the primary sector. Processing industry, especially of fruits and vegetables, exists, nevertheless is working under quite out-of-date techniques. Industrial enterprises, which are weak at management of their businesses, are a handful.

The business activity, as in any other economy in transition, is the driving engine for economic growth also in Tajikistan. SMEs provide a source of livelihoods for a significant portion of the domestic population and account for 43 per cent of the GDP. Nonetheless, stemming from several factors, the SME sector is underutilising its potential. Among the factors is the lack of business management skills, infrastructure, access to finance, business advisory services and advocacy for improving the business environment.

Set against this, AFC Consultants International has been working in Tajikistan since 2006 for strengthening the competitiveness of the Tajik economy. The GIZ project - "Private Sector Development in Tajikistan", implemented by AFC - activities revolve around stimulating the small enterprises, their associations and their supporting institutions in encouraging taking the initiative and improving their market position. The desired outcome is that the associations and business service providers improve their capacity of rendering demand-oriented services, for which by time the willingness for paying these shall increase.

Furthermore, at the micro level selected enterprise groups, with a focus on value chain development, are trained and consulted by the project for providing demonstration for future up-scaling. Among these selected enterprise groups are fruit and vegetable producers and processors; women-led micro enterprises as well as micro enterprises producing energy and water-saving technologies in the Pamirs (GBAO district).

## **The Tajik Pamirs - where global thinking meets local action**

During the first phase of the project (2006 - 2008), AFC concentrated its endeavours mostly in the north of the country, Sugd Region. The vertical deepening of the project mandate during the second project phase (2009 - 2011) has been accompanied by a horizontal, geographic expansion. The intervention in the Pamirs for supporting flourishing of the culture of entrepreneurship is built upon the firm partnership between GIZ PSD, Association of Entrepreneurs and Mountain Farmers in GBAO, Milal-Inter and former DED (German Development Service). Possessing an unequalled experience with business associations elsewhere in Tajikistan, GIZ PSD provides Milal-Inter with the necessary support for promoting start-up and existing businesses through offering sustainable services.

The regional presence of AFC Consultants in the Tajik Pamirs has deepened since then through the establishment of strong links to another GIZ Programme of Sustainable Management of Natural Resources (SMNR), which together with local craftsmen has developed a range of innovative products, aiming at enhancing energy and irrigation water

efficiency and livelihoods of households in GBAO. These products include double-glazed windows, roof windows and tightly closing doors, insulation measures for floor, wall and ceiling insulation, fuel-efficient combined heating-cooking stoves, efficient cooking stoves, solar water heaters, heat exchanger as well as water pumps. Local craftsmen (construction workers, carpenters, metal workers) are trained to produce and to install these products.

Nevertheless, despite the stable demand for these products, there are limiting factors to reach this demand, such as: the production capacity (effective working processes, lack on machinery, and material supply for production) as well as a limitation of marketing channels for village supply with consumer products and regional markets.

In order to overcome these bottlenecks and promote the up-scaling of the value chain, through the joint efforts between two projects, an organisation, using the legal form of a retailer cooperative, has been set up. Rationale for the latter is that a cooperative functions around the main principle of commitment to serving its members and the community.

The name of the retailers' cooperative "Zindagi", meaning "life" in Tajik language, stands for its mission to improve the living conditions in the Tajik Badakshan. Since its foundation in September 2010 with 16 members, "Zindagi" has been technically and financially supported by the GIZ / AFC project. Through this support "Zindagi" is striving towards up-scaling the value chain of these energy-efficient products starting from the supply of materials until the delivery of the products to the final clients.

## Impact: stimulus for the green growth

Green Economy is the topic of the year for the German development agencies, at the same time it gives a new dimension to the increasing importance in the value chain debate. The concept introduces new business opportunities arising from the challenges associated with climate change, such as energy efficiency, the use of renewable energy, and products and services for a sustainable economy.

Green economy concept, which gives a fresh breeze to the debates on economic growth and sustainable development, provides us an alternative paradigm, which does not lead to growing environmental risks, ecological scarcity and social disparity.

Hence, GIZ / AFC intervention, through establishment and further development of the retailers' cooperative, "Zindagi", sets incentives through increased financing and investment, as well as building skills and innovation capacities to take advantage of opportunities arising from a green economy.

The cooperative provides the following services for its members:

- Raw material supply for processing innovative products including purchase, storage and distribution
- Financing services of the cooperative for the members aiming on a continuous production process and thereby enabling increased sales volume and higher benefits



- Production of semi-finished products
- Marketing for these products
- Support in the purchase of qualitative machinery and tools
- Further education of members and continuous

Through the provision of these services, the retailer cooperative "Zindagi" (i) ensures a reliable supply of materials and provide a basis for continuous production; (ii) utilises economies of scale, thereby enabling materials to be purchased at wholesale prices and made available more cheaply to the individual members, and (iii) enhances the quality of the consumer products through qualitative raw materials and improved production process which will cause a higher demand on the local market and provide products for the sub-regional market and enhance the competitiveness of the local craftsmen.

Furthermore, due to economies of scale, job creation and energy saving, there is a significant marginal value produced locally, which also remains in the region. Thus, "Zindagi" gives stimulus to local economic growth without depleting the natural capital. In this sense, it is exemplary model of growth where green growth meets sustainable development.



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# Green Financing – Energy Efficiency and Climate Protection

AFC assists the Land Bank of the Philippines (LBP) in setting-up credit line for investments reducing primary energy consumption and greenhouse gas (GHG)



Given its vast size and large population, the Philippines are a prodigious user of energy, depending on imports for most of its fossil fuels. The high cost of this dependence has motivated the country to aggressively seek indigenous alternative solutions well before energy efficiency and the development of alternative energy sources became major global concerns.

As a result, the Philippines are already able to meet close to half of its energy needs from indigenous renewable sources, primarily geothermal energy and solid biomass fuels.

The Credit Line for Energy Efficiency and Climate Protection is a good fit and a valuable addition to these efforts.

The objective of the consultancy services is to assist the Land Bank of the Philippines (LBP) and potential clients of the credit line to identify, plan, evaluate and implement investments reducing primary energy consumption and greenhouse gas (GHG) emissions and establish data on standards relative to Energy Efficiency (EE) and Clean Development Mechanism (CDM).

As a result of the project LBP will be able to independently manage the

credit line with its in-house staff and in cooperation with local energy experts. Furthermore LBP staff will be able to identify energy savings potential amongst the bank clients and attract potential clients for energy efficiency and renewable energy loans.

For more information, please contact.



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## Strengthening Date Production in Morocco

Support to local value chains by improving production techniques, training and marketing strategies

AFC together with its partners EuroConsultants (Belgium) and Agriconsulting (Morocco) was awarded the service contract for the project: **Training, Technical Assistance and Strengthening of Beneficiaries, Professional Organizations and Service Providers within the Date Value Chain in Selected Oasis Regions**, as part of the MCA Fruit Cultivation Project (PAF) which aims at promoting the cultivation and marketing of perennial fruit crops in various provinces of Morocco.

The project is being implemented in five provinces in the South-East of Morocco (Errachidia, Figuig, Tata, Tinghir and Zagora) with project offices in Errachidia and Zagora.

The contract aims to enhance the date palm production techniques by combining local knowledge with international innovations. Capacity development of actors in the date value chain from input supply to commercialization, taking into consideration good agricultural practices and the fluctuations of the market is a key factor of the services delivered by AFC.

Professional associations will be developed along the value chain of date

production and processing, enhancement of their technical, economic and management capacities with regard to an enlargement of their frame of action and an intensification of their activities.

Main focus of consulting services will be the vertical integration of suppliers, producers, traders and processors within the date value chain by setting up sustainable and equitable partnerships as well as the overall integration of women and female groups into the value chain.

In order to contribute to a dynamic intensification of investments in oasis zones, financial services and incentives for investment in the date value chain will be further facilitated.

For more information, please contact:



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### AFCI Consultants Maroc



AFC Consultants International founded a subsidiary in Morocco. AFCI Consultants Maroc is organized under the laws of Morocco and 100% owned by AFC Consultants International GmbH, Germany. Headquarter of AFCI Consultants Maroc is Rabat. The newly established company offers services for clients from all over the world in Morocco and the Maghreb countries.

As subsidiary of AFC Consultants International, Germany, AFCI Consultants Maroc is currently implementing the recently awarded MCC contracts.

In future AFCI Consultants Maroc will participate in tenders for projects in the region.

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# Sustainability-management - an increasing global trend

## Integral part of the political and economic development

„Sustainability“ is one of the growing words in advertising language. Are these advertiser only “trend-setter”? Or do they just react on change in society, economy and technology? If you follow the discussions you can see that the sustainable consumer is more and more seen as a growth engine of an overall crisis-ridden economy. An increasing discussion is noted about the role of companies in relation to their social and environmental responsibility both international as in Germany. The advancing globalization, worldwide famines, ecological disasters, social change in values and the growth of moral requirements, increasing retreat of state of the social responsibility and a range of economical scandals for example are the drivers which initiated this discussion. Therefore the originally strategic orientation is more and more added with social and ecological aspects.

The original meaning of the word sustainability comes from the forestry sustainability thinking. For the first time ever the basic concept was phrase in the forest regulation of electorate of Saxony in 1560. Sustainability first was defined as a form of cultivation of a forest. The main principle was to clear so many trees as can grow again, so that the forest can regenerate. Follow today's definition sustainability is meant as a development that meets the needs of today's society without compromising those of future generations to meet their own needs and to choose their lifestyle. The demand to make this development on a sustained basis applies to all countries and people. Sustainable development aims shall leave for the future generations an intact economic, social and ecological system.

Companies connect in the context of sustainability-management their profit with social and ecological responsibility

to employees, suppliers, customers, consumers and the society, but also to the environment.

A sustainable Supplier-Relationship-Management with well-defined criteria, rights and duties on both sides can not only boost the bond of trust with the supplier, but also boost the competitive position, e.g. in complying with quality criteria or crop failures and a limited supply available. Investments in energy-efficient arrangements in the context of production also result in resource savings. Sustainability will increase in the next years to an integral part of the political and economic development. Proof for this are the European and German sustainability strategy, the central commitment of the United Nations and the senior anchor of the paradigm of sustainability, in addition to the objectives of employment and quality of life in the EU. Sustainability, therefore, releases a new line of approach and has become the trend. The term “mega trend” was characterized from futurologists for deep and sustained trends that affect the social and technological changes.

These are trends that encompass the entire western culture and their duration including at least decades. If one takes the concept of "sustainability" literally, we inevitably have to deal with future mega-trends. Company – not just the food and beverage industry – must lead to that fact in mind and respond accordingly. In addition, it must be noted that in the future a legal obligation for social and environmental criteria in the design of management is obligatory. Therefore every company needs to deal with the trend of sustainability (necessarily). We are heading towards the next dimension - sustainability 2.0.

AFC Risk & Crisis Consult provides consulting services in the field of sustainability management. Private and public clients trust in AFC's expertise e.g. in theme analysis, risk-assessments or the development of a communication strategy.



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AFC Risk & Crisis Consult

## Institute for Sustainable Management e.V.



The Institute for Sustainable Management (ifnm) is concerned with a holistic examination of questions regarding strategies and arrangements of sustainability and the resulting implications to the private commercial and public sector.

The focus of ifnm is on the management of this thematic area concerning the agrarian and food sector and its associated fields.

Here, sustainability affects economic, ecologic and social levels of observation – as part of a holistic and integrated point of view along the Supply Chain. An interdisciplinary and integrated scientific and practical approach is required to reply to all different questions about sustainable management in an extensive way.

As an independent platform, ifnm coordinates cooperation and exchange between academic, private and public agents and other social interest groups.

The registered association was founded in 2010 with participation of AFC Management. For more information contact **Dr. Christoph Willers:**

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## New Projects 2010

**ALGERIA** Local Development Plans and Plans for the Fight against Poverty and Exclusion, CTB, 2011

**GHANA** Responsible Finance – Banking Supervision, Financial Literacy and Consumer Protection, GIZ, 2010-2013

**GUATEMALA** Support of the National Policy of Food and Nutrition Security in Guatemala and its Strategic Plan, EC, 2010-2013

**KAUKASUS** Private Sector Development: Food Safety Module, GIZ, 2010-2011

**KYRGYZSTAN/TAJIKISTAN** Strengthening Internal Control and Audit Framework at IMON and Bai-Tushum, IFC, 2010-2011

**LAOS** Microfinance in Rural Areas - Access to Finance, GIZ, 2010-2011

**MOROCCO** Support to Beneficiaries, Professional Organizations and Service Providers within the Date Value Chain in Selected Oasis Regions, MCC, 2010-2013

**MOROCCO** Provision of a project management training cycle for staff of the Ministry of Agriculture, MCC, 2010-2012

**SENEGAL** Decentralisation and social development for peace, GIZ, 2011-2012

**SERBIA** Support to Organic Farming, GIZ, 2010

**TAJIKISTAN** Rural Financial Sector Programme, KfW, 2011-2013

**TAJIKISTAN** Microloan Impact Assessment, GIZ, 2010-2011

**THE PHILIPPINES** Rural Finance Programme: Adaptation to Climate Change, KfW, 2010

**VIETNAM** Evaluation, Production of Aqua and Agricultural Products and Renewable Energy from Water Hyacinths and Waste, Lux Development, 2010

**VARIOUS COUNTRIES** Study on the current state of ecological and socio-economic impact of the export of renewable raw materials from developing countries for non-energetic use in Germany, GIZ, 2010-2011

## Personnel – New Colleagues

### Erika Bürkle

Ms Erika Bürkle joined the Financial Systems Department of AFC Consultants International as a senior expert and project manager in November 2010. Prior to this she worked with AFC on numerous short-term assignments in the development and design of projects aiming at catalysing economic growth, including SME development, development of business associations and microfinance. She is currently Project Director for the consulting services rendered by AFC as part of the KfW Rural Finance Sector Programme in Tajikistan.

Her expertise in the area of microfinance is based on a longstanding working relationship with the microfinance sector in Tajikistan where she supported the Association of Microfinance Organisations through long-term assignments for capacity building, institutional development and social impact monitoring since 2006.

Ms Bürkle has successfully conducted several microfinance impact and capacity building assessments as well as studies of the microfinance sector in Central Asia and Africa and developed and implemented the Participatory Impact Monitoring System for the GTZ Project “Support to Private Sector Development” in Tajikistan.

As senior affiliate, she is also involved with the Institute for Development Strategy (IfDS) in Munich, Germany, which focuses on the evaluation of global development programs and Public Private Development Partnerships.

Ms Bürkle holds a MPhil degree in Social Science from the University College London (School of Slavonic and East European Studies), UK, and a Magister degree from the University of Bonn, Germany.

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### Sigitas Bubnys

Sigitas Bubnys joined AFC Consultants International in April 2011.

Between 1995 and 2011 Mr. Bubnys worked within the Lithuanian Credit Unions Network and became CEO and President of the Lithuanian Central Credit Union Board in 2006. Before that he was working as chief accountant, financial manager and internal auditor in the Lithuanian Central Credit Union, where he was responsible for financial management, budgeting, accountancy, implementation of financial international accountancy standards, internal and external audit procedures, as well as banking risks management. His work included the implementation of credit unions sector payments cards, internet banking, MIS and other products and tools.

Sigitas Bubnys is President and member of the management committee of Proxfin, a network of microfinance and finance institutions of twenty developing or emerging countries that share the same business model and values, which promotes

communication and sound community finance practices.

Since 2010 Mr. Bubnys has worked as short term consultant in Ukraine, Kyrgyzstan, Uzbekistan, Nigeria, Russia and other countries mainly in financial institutions supervision, institutional and apex organisations development.

At AFC Sigitas Bubnys is working as a consultant and project manager. His regional project responsibility focuses on Eastern Europe and Asia.

Sigitas has a 9 years old son, Simonas. His wife Ruta works at United Nations Climate Change Secretariat in Bonn.

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