

MASSIF-CD

Product Development (Agri)

Tajikistan – Access Microfinance Holding A.G. Expansion of Agricultural Lending in Tajikistan

CJSC Accessbank Tajikistan (ABTJ) is a commercial bank in Tajikistan serving micro, small, medium and agri-enterprises. CD funding is supporting the introduction of a new agri-lending product, to develop the capacity needed for expanding agricultural lending services to rural MSMEs. Also, an ESMS for the agricultural lending services will be reviewed and tailored for the risks associated to the cotton industry. . This will improve access to finance for farmers and will open up responsible opportunities to diversify the agri-sector in Tajikistan.

FMO-CD

Risk and Governance

Moldavia – B.C. Moldindconbank S.A. (MICB) Risk and Corporate Governance Project

MICB is a bank in Moldova with a strong focus on SME financing. In order to structurally improve the risk management and corporate governance (CG) of MICB, CD funds were given. FMO's CG Officer worked in parallel and close cooperation with the client and external consultant to provide guidance in improving MICB's CG framework. CD funding was used to FMO provide an integrated risk and CG approach.

Professional Development

Southeast Europe – European Fund for Southeast Europe (EFSE) Technical Assistance Facility

EFSE has the mission to foster economic development in South-East Europe by providing finance to micro- and small enterprises and low-income households. In order to increase the development impact for EFSEs clients, CD funding is used to gain knowledge in the area of Responsible Finance, Agricultural Lending as well as Local Currency Lending.

E&S

Kyrgyz Republic – Client Protection Certification Project, MCC Mol Bulak Finance
MCC Mol Bulak Finance is one of the largest MFIs in the Kyrgyz Republic. Their organization has grown rapidly last few years, which resulted in some difficulties regarding lending practices. In order to improve their lending practices, FMO will provide a contribution from the Capacity Development Program to undergo a Client Protection Principle Certification exercise. It is expected that through this exercise the

lending practices will be improved, protecting clients from possible negative effects of the financial services provided.

Other organizational development

Tajikistan – IMON Bank Transformation, IMON (FCD-TJ-038-1)

IMON is a MFI with a leading position in the microfinance sector within Tajikistan. They are putting special attention to the capacity building of female entrepreneurs and they are mainly exposed to trade, agriculture and consumer loans. IMON wants to transform into a banking institution, which is generating new series of challenges for IMON. At the heart of the transformation process lays a very fundamental change – building the capacity of staff and graduating the working attitude towards becoming a professional bank. In order to structure this change process, EBRD, Triple Jump and FMO (through CD funding) are supporting a consultant who conducts a business strategy planning exercise that will generate a working plan in order to deal with the transformation process.