

MASSIF-CD

Kosovo – KEP Trust

KEP Trust is Kosovo's largest MFI, founded in 2000. KEP is an NGO, without a banking license and has no private deposits. It is an important niche role in the country in ensuring access to finance. The board member plays an important role in making his knowledge on finance and management on an FI available. CD enables KEP to work with an independent board member with high standards.

Moldova – Total Leasing Ltd

Total Leasing is established in August 2006 and provides lease financing for the purchase of mainly motor vehicles in Moldova. CD grant is given for a board membership extension, whose contribution is very valuable as it enables Total Leasing to work with an independent board with high standards.

Kosovo – Kreditimi Rural I Kosoves LLC

Kreditimi Rural i Kosoves LLC (KRK) is a small but leading MFI that focuses on serving rural populations and provides loans to members of Savings and Credit Associations active in small scale farming, as well as trade and production in rural areas. This CD project entails the extension of the board membership at KRK. This is a particularly important time for KRK as it is undergoing significant change and will see two existing board members leave their post in 2012. Continuity is therefore important.

Asia, Latin American and the Caribbean, Eastern Europe and Central Asia – Incofin

Incofin IM is a European based microfinance fund manager with more than EUR 300 million under management. It is the fund advisory for Rural Impulse Fund (RIF) I and in RIF II in which FMO has invested. A CD grant is provided to support investee companies that provide SME lending and/or agro-lending in developing countries and equip the concerned MFIs to tackle the challenges they are facing in the microfinance industry.

FMO-CD

Eastern Europe and Central Asia – EFSE

The European Fund for Southeast Europe (EFSE) mission is to foster economic development and prosperity in Southeast Europe. A CD grant was provided to fund technical assistance projects in the area of responsible finance, agricultural lending as well as local currency lending, in line with FMO's and the capacity development strategy.

Azerbaijan – DemirBank

DemirBank (DB) focuses on consumers as well as micro and small enterprises. The main objective of the plan is to achieve competitive advantage within the market in the field of micro and consumer lending. This project is aimed to analyse the whole sales part of branch with focus on increase of sales effectiveness and improve the client services within branches.

Global – IDI Banking & Development

The IDI program is an intensive 2-week program covering all the key aspects of contemporary banking for FMO clients. Financial institutions face new challenges following the collapse of the financial system in 2008-2009. As a result, there may be a need to change the business model to survive market developments.