

MASSIF-CD

Risk Management

Ghana – Process and Plant Sales, improve risk management policies and structure PPS is a Small & Medium Enterprise (SME) involved in providing industrial consumables and services to the mining & quarrying, construction and the processing industries. PPS is currently based in Ghana but is expanding its services to other West African countries such as Burkina Faso, Mali, Guinea, Sierra Leone, Liberia and Cote d'Ivoire. PPS received CD funding to support PPS to better translate profit growth into operating cash flow.

Organizational Strengthening

Africa – Business Partners International (BPI), Business Development Services for BPIs Investees

Business Partners International is a SME Fund providing risk capital finance to SMEs with viable business plans in 4 Southern African countries. As well as participating in the fund itself, FMO has provided funding to facilitate capacity building and technical assistance to BPI's investee companies. The CD funding is provided as an interest free loan to the investees, and enables them to access high quality and appropriate experts to support the growth of their business. Ultimately the aim of the project is to ensure sustainable economic development by helping SMEs to flourish.

Organizational Strengthening

Tanzania – Akiba Commercial Bank

Akiba Commercial Bank (ACB) is a commercial bank in Tanzania, targeting micro, small and medium enterprises (MSMEs). In order to support the consolidation and growth of ACB's operations, indirectly increasing the access to finance in Tanzania, Capacity Development co-funds are used in order to train management and operational staff in key technical areas, improve risk management tools, and assist in the diversification of the products that ACB is offering.

Organizational Strengthening

Zambia – Access Bank Zambia

Access Bank Zambia (ABZ) serves micro, small and medium enterprises in Zambia. Having received its banking license it is now working on establishing the banks operations, and ensuring a strong client base. In order to support ABZ, Capacity Development co-funds are provided to hire key international experts in order to ensure a structural approach to knowledge transfer and to build the capacity of local employees. The project's core focus is on access to finance for MSMEs.

Organizational Strengthening

Kenya – Two Investees from TBL Invest, TBL Invest

TBL Mirror Fund is a Private Equity fund in East Africa, with the main focus in Kenya. It does equity investments in Small- and Medium Sized Enterprises, of which Software Technologies Limited (STL) and The International Medical Group Ltd (IMG) are two.

STL provides implementation, support and training on Enterprise Resource Planning (ERP) software solutions. Since STL has tremendously grown over the last few years and it wants to continue this growth. They have requested for support in order to conduct a check of the company's processes and assistance in a new certification which will equip them better in their new round of capital rising. FMO agreed to fund part of those consultants through the Capacity development Program.

IMG is a medical services provider in Uganda, providing inpatient, outpatient and insurance services. One of the hospitals falling under IMG wants to improve its quality management further through the enrollment in a quality improvement and accreditation program. In order to improve their current system, FMO supports them with funding to hire consultants who will carry out a risk assessment.

MIS/IT systems

Nigeria – Aquila Leasing Ltd., ERP support

Aquila Leasing provides leasing services to blue-chip companies, corporates, SMEs and cooperative associations in Nigeria. FMO has provided CD funds to support Aquila to design and implement Enterprise Resource Planning software; this will better enable it to meet increasing and growing demand for timely and accurate information as Aquila's business develops.

E&S (CPP)

Global – Multiple Clients, Client Protection Principle Framework

The Client Protection Principles were developed by the Smart Campaign to set minimum standards and levels of protection that clients of microfinance institutions can expect. They encompass vital issues like transparency, responsible pricing and avoiding over-indebtedness. CD funding will be used for a number of Client Protection Principles (CPP) assessments. As a result, clients and prospective clients will be supported in developing a CPP Action Plan, where needed, to enable them to best adhere to the CPPs.

Product Development

Nigeria – SME Finance Implementation, Advans Nigeria

La Fayette Advans (Advans Nigeria), is a Microfinance Bank in Nigeria, located in Ibadan. It serves the needs of MSMEs (Micro, Small & Medium Enterprises) and wants to develop, implement and scale up its SME finance activities in order to better reach this underserved segment in Ibadan. FMO's Capacity Development co-funding will be utilized to support this process and an initial SME lending pilot.

Professional Development

Tanzania – Bank of Africa Curriculum Development and ToT, Bank of Africa Tanzania Bank of Africa Tanzania (BoA Tz) is a rapidly growing bank in Tanzania, focusing on its mission to serve clients with efficiency and courtesy. In order to keep up with its rapid growth, it is important to invest in the development of staff. Capacity Development co-funds the development of a lean capacity building model for BoA Tz

and a 'train the trainer' program which will build on internal capacity to train and manage this model on an ongoing basis. It is expected that the model will improve the ongoing development of staff.

FMO-CD

Professional development

Africa – AVCA, Limited Partner Training

The African Venture Capital Association (AVCA) was initiated in 2000 in the Republic of Cameroun. AVCA's members comprise of Africa-focused private equity and venture capital firms, institutional investors, international development institutions (including FMO) and global professional service firms amongst others. AVCA focuses on knowledge sharing and information dissemination among its members. Training on Limited Partnerships in Cape Town in April 2013 was partly funded through FMO's CD fund.

Professional Development

Ghana – Devtraco, Improvement of construction management abilities

Devtraco, a housing developer, is currently building a locally unprecedented 1,078 housing units. FMO is supporting Devtraco in this endeavour not only through financing, but also in the engagement of a 2-year interim Director of Construction and Project Management. This will ensure that a sustainable transfer of knowledge and know-how to a range of staff in related functions will take place.

E&S (ESMS)

Kenya - Rift Valley Railways Kenya, support RVR Environment Health and Safety 2013 Program

Rift Valley Railway Kenya runs the railway services in Kenya. This means that they are responsible for management of rail track, locomotives and rolling stock of Kenya Railway Corporation. In order to support RVR in their Environment Health and Safety (EHS) 2013 Program, CD funding is provided so trainings can be financed partly by FMO.

E&S

Nigeria – Not client specific, Nigerian Sustainable Finance Week

FMO supported the embedding of Sustainable Banking in Nigeria through the development of case studies which draw on real examples to show potential Environmental and Social pitfalls, risk and opportunities to banks. The aim is to contribute to E&S training for the sector by illustrating the business case for managing E&S risk and identifying E&S opportunities.

E&S and Corporate Governance

Zimbabwe – Investors in Africa Takura Ventures

Takura II is a private equity fund investing in Small and Medium Enterprises (SMEs) in Zimbabwe and other Southern African countries. It has a special focus on agri-business, Fast Moving Consumer Goods, ICT, health, mining services and tourism. With the support of CD funding an Environmental, Social and Governance (ESG) management system will be integrated in Takura's way of working. This will add value to the company, since effective ESG management is becoming more and more important within the financial community.

E&S

Nigeria – Union Bank of Nigeria, Development of an ESMS

Union Bank Nigeria is one of the leading banks in Nigeria, providing banking services to a variety of banks in Nigeria, as well as to SMEs and retail consumers. The Union Bank of Nigeria wants to develop the integration of Environmental and Social assessment in their processes, since they are aware of E&S topics. For this purpose, FMO is supporting Union Bank of Nigeria with external consultants.

E&S

Kenya – Kenya E&S Sector Initiative, Kenya Banker's Association

The Kenya Banker's Association (KBA) is Kenya's umbrella body of commercial banks with a current membership of 43 banks. Currently it has positioned itself as having a "mandate of ensuring strategic alignment across the banking sector; proactively engaging with the regulator; and addressing education of the banking public". In this light it is taking a leadership role in the enhancement of Environmental and Social Management in Kenya's financial sector, by coordinating the development of sector wide Sustainable Finance Principles. Together with UNEP-FI, DEG and FMO, KBA organized a Sustainable Finance Roundtable for CEOs. The aim of this was to discuss collaboration between member banks and to obtain the commitment of all CEOs to cooperate to develop sustainable banking principles. The mandate was given and the sector will now collaborate in the development of the sustainable banking principles themselves.

E&S

Nigeria – Environmental and Social Secondment to FMO, Access Bank Plc

Access Bank Plc aims to become a market leader in the financial services sector across Africa. It has made headway in mainstreaming environmental and social considerations into its credit risk and business operations and has been centrally involved in the development and roll-out of Nigeria's sustainable banking principles. In order to further support the bank in its approach to E&S, a secondment of an employee of Access Bank Plc to FMO will be facilitated and co-funded by CD. The employee will work in FMO's Energy and Credit departments in order to learn from FMO's E&S practices, and vice versa, better enabling FMO to understand the environment in which our clients work.

E&S

Tanzania – Development of an Integrated Water Resource Management Plan and Policy, Aviv (Tz) Ltd (Olam International)

AVIV TANZANIA LIMITED is 2,000ha Greenfield coffee plantation in the Songea district of Tanzania and intends to produce Arabica coffee berries, and process this into washed beans. The project is wholly owned by AVIV TANZANIA LIMITED, a 100% subsidiary of OLAM, which through this project intends to further vertically integrate its operations and hence secure quality input for its trading activities. A CD contribution was provided to support Aviv in the development of an 'Integrated Water Resources Management' plan. With this plan, a holistic view will be applied to the water footprint of the project, both up- and downstream. OLAM intends to use the IWRM not just for the project, but as a blue print for all its upstream activities.

Other organizational development

Madagascar – Socolait, investee from I&P Capital fund III (Managed by Adenia)

Socolait is a dairy product factory in Madagascar, producing and selling fresh and long-life dairy products, snacks and juices to the local market. Socolait has changed management a number of times and is recently owned by I&P Capital and the newly recruited managing director. As a result there was a need identified on ways to document and improve procedures and systems. Therefore CD funding is going to be used to implement a Food Safety Management System in order to improve these systems regarding food security. In addition Socolait is going to work with existing local producers in order to help them structure their organization and processes so they can meet Socolait's needs in terms of food safety and quality and ensure the supply of enough fresh milk to produce dairy products.

Product Development

Kenya – Asset Finance Product Development, NIC Bank

NIC Bank is the Kenyan market-leader in asset finance. Through its Capacity Development fund, FMO supported its client to engage a leasing expert to examine NIC's current approach to asset based finance in light of international best practice and to seek ways to better serve its clients.