



USAID
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AFGHANISTAN

AGRICULTURAL CREDIT ENHANCEMENT PHASE II

(ACE II) PROGRAM

ANNUAL WORKPLAN No. 1

JUNE 23, 2015 – JUNE 22, 2016

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PROGRAM TITLE:	AGRICULTURAL CREDIT ENHANCEMENT PHASE II (ACE II) PROGRAM
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CONTRACTOR:	DEVELOPMENT ALTERNATIVES, INC.
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CONTRACTING OFFICER'S TECHNICAL REPRESENTATIVE:	ALI AHMAD
CHIEF OF PARTY:	JUAN M. ESTRADA-VALLE
PROJECT DIRECTOR:	EJONTA PASHAJ

LIST OF ACRONYMS

ADF	Agricultural Development Fund
ACE	Agricultural Credit Enhancement
AISA	Afghanistan Investment Support Agency
COP	Chief of Party
COR	Contracting Officer's Representative
EPA	Export Promotion Agency
GDA	Global Development Alliances
GIRoA	Government of Islamic Republic of Afghanistan
HC	ADF High Council
IDEA-NEW	Incentives Driving Economic Alternatives Project
MAIL	Ministry of Agriculture, Irrigation and Livestock
OAG	USAID's Office of Agriculture
PMP	Performance Management Plan

FOREWORD

USAID's ACE II program constitutes testimony of the commitment of USAID to the development of Afghan agriculture, through the provision of credit to the agriculture sector.

Under the first iteration of ACE (2010-2015) USAID established the Agricultural Development Fund (ADF), and managed the funds until its transition to the Afghan government. Under ACE management, the ADF made credit available to over 30,000 rural households and agribusinesses, through innovative and culturally acceptable financial products.

By the end of the ACE program in February 2015, the issue of long-term sustainability still needed to be addressed. At the request of the Ministry of Agriculture, Irrigation and Livestock (MAIL), USAID awarded the ACE II program to address the matter of sustainability from three perspectives: a) financial self-sufficiency, b) good governance and institutional independence, and c) human capital.

Therefore, ACE II has the overarching goal of transforming the ADF into a robust and sustainable institution providing credit for agriculture related activities. Initial estimates suggest that the ADF will require a capital injection of around US\$90 million in order to maintain a portfolio outstanding of US\$170 million, which will generate the income required to sustain its operations. ACE II will seek for ways to raise the capital required, while at the same time support the ADF to increase its portfolio outstanding, specifically by engaging financial intermediaries. The project will also strengthen the competence and the performance of ADF employees, while working with the members of the High Council to enhance their knowledge of the institution and manage ADF business in accordance to best practices in corporate governance.

This is no easy task, especially considering the organizational and institutional uniqueness of the ADF, as well as the ever present risks associated to agriculture related activities, security and a weak rule of law. However, the ACE II team is convinced that in close collaboration with both ADF and USAID, supported by the high level of competence of its technical team and its commitment to excellence, in 2018 the project will deliver a solid and sustainable institution.

Juan M Estrada-Valle
Chief of Party

BACKGROUND

In 2010, the United States Agency for International Development (USAID) launched the Agricultural Credit Enhancement (ACE) program, with the fundamental objective of establishing and managing the Agricultural Development Fund (ADF). The concept of the ADF was that of a *sui generis* institution, funded by USAID and owned by the Government of the Islamic Republic of Afghanistan.

Building an institution owned by the government, and impervious to political capture in a context characterized by a nascent rule of law was an insurmountable challenge. Nonetheless, by June 2014 the ADF initiated decoupling from the ACE program; the High Council (the equivalent to a Board of Directors) was in place, day to day operations were managed by an executive team led by the Chief Executive Officer, and the staff was being progressively transferred to the ADF.

In February 2015, by the time when the ACE program ended, the ADF was a functional organization, recognized in Afghanistan as the leading financial institutions providing credit to the agriculture sector. With loan approvals exceeding US\$103 million, disbursements above US\$50 million and clients in 33 of Afghanistan's 34 provinces, the ADF was on its way to consolidate its position in the financial sector.

Recognizing the need to ensure the long-term sustainability of the ADF, in June 2015 USAID launched the ACE II program with three main objectives¹:

- Supporting the launch of an independent and effectively overseen ADF and its transition to a sustainable agricultural development finance institution providing direct and wholesale loans for agriculture and agriculture related enterprises.
- Support the ADF in encouraging financial intermediaries in entering into agriculture-related finance—and in particular those that will service the financing needs of farmers and micro-small agriculture enterprises.
- Provide a point for learning, convening and advocacy which will provide best practices and support an enabling environment conducive to expansion of agricultural finance.

Within this context, and different from ACE (I), ACE II will assume an advisory role to the ADF implementing a series of collaborative activities around three discrete components:

COMPONENT 1: Support the ADF to Transition to an Independent Agriculture Financing Institution

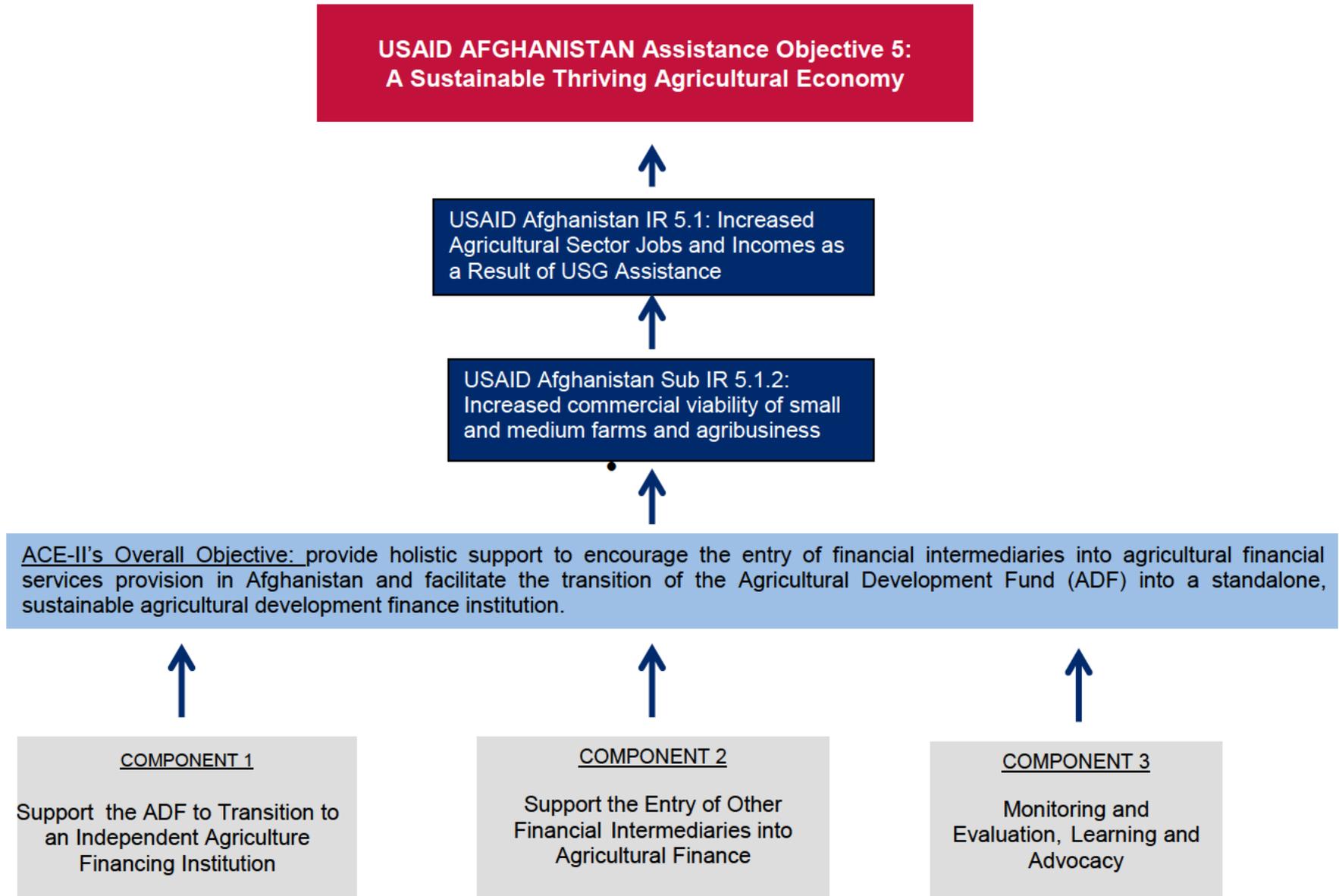
COMPONENT 2: Support the Entry of Other Financial Intermediaries into Agriculture Finance

COMPONENT 3: Monitoring and Evaluation, Learning and Advocacy.

The purpose of this document is to present the list and the sequence of the activities to be implemented in project year 1 as means to achieve the project's objectives.

¹ As stated in the project contract

FIGURE 1: ACE-II RESULTS FRAMEWORK



I. ACTIVITIES

COMPONENT 1:

SUPPORT THE ADF TO TRANSITION TO AN INDEPENDENT AGRICULTURE FINANCING INSTITUTION

The transition of the ADF to an independent financial institution integrates several dimensions of independence, among them:

FINANCIAL: Ensuring that by the end of the ACE II project, the ADF is able to generate enough income to cover operating costs, thereby becoming financially sustainable.

INSTITUTIONAL: Strengthening policies, procedures and safeguards with purpose of streamlining day to day operations, while reducing the risk of political influence.

OPERATIONAL: Enabling the ADF to reach a high level of efficiency in its operations by employing highly qualified personnel and ensuring that they perform to a high standard.

Therefore, all project activities part of Component 1 will focus on the achievement of these 3 dimensions of independence and sustainability. This will require a strategic approach, addressing first the most relevant institutional challenges. The activities for year one will include:

1.1 Assessment of ADF operations. During the second quarter of year 1, ACE II will conduct an assessment of the efficiency and efficacy of the ADF operations. This assessment will primarily focus on the following areas: a) credit and risk management, b) auditing, c) external marketing/business development, d) operations and systems, and e) planning, f) risk management, and g) treasury. The outcome will be a thorough assessment of the operations under these areas, as well as specific recommendations to address operational weaknesses. These recommendations may include procedural changes, or more complex remedial measures that may require the deployment of experts in the subject matter, all which will be listed in the assessment report.

1.2 Reviewing the structure and performance of the ADF Management Team. While Activity 1.1 will look at the institution and its operations, this activity will focus on the assessment of the competence of the executive team and heads of department *vis-à-vis* the requirements of each position. This will be achieved via group presentations and individual interviews seeking to assess the degree to which the leadership of the ADF understands the opportunities and the challenges facing the institution, and can think critically and strategically to lead the consolidation process. The outcome of this activity will be a set of recommendations on ways to improve the performance of the institution, including the components of a capacity development program, and recommendations regarding promotions, dismissals and replacements.

- 1.3 Building capacity of Afghan staff to assume full management of the ADF.** Following the assessment and the technical capacity of the executive team and heads of departments, ACE II will structure a comprehensive training program that will span to the end of year 2. The capacity development program will fundamentally include a combination of in country training activities led by experts brought under ACE II, as well as study tours, and internships with financial institutions abroad. As a result of this activities, the executive team of the ADF, as well as mid-level professionals will: a) Identify the existing gaps between the way they do business and best industry practices; b) enable the participants to acquire planning skills, together with the ability to operate in a more structured and efficient fashion, and c) manage the ADF in a way in which the institution keeps its integrity, while effectively supporting the growth of the agriculture sector.
- 1.4 Review of policies and procedures.** On the assumption that changes in national policy and politics, as well as the growth trends of the ADF may require adjustments to the institution's policies and procedures, ACE II in collaboration with the leadership of the ADF will identify and prioritize the policies and procedures that require revisions. Following the prioritization, ACE II will assign expert consultants to conduct through reviews and introduce changes to strengthen the institutional framework of the ADF.
- 1.5 New Member Orientation for members of the ADF High Council.** Considering the recent appointment of *ex-officio* members representing MAIL and USAID, ACE II will deliver a ½ day orientation program that will also serve as a refresher for the remaining members of the a High Council. The program will include basics about the purpose of the institution, the governance structure of the ADF, the duties and responsibilities of the members. Regarding the latter, this activity will emphasize on the need for the High Council to effectively provide oversight and strategic direction, which has been a shortcoming until now.
- 1.6 Review of Strategic Plan and Business Plan.** ACE II will work closely with the CEO of the ADF to review the strategic plan of the organization, especially with regards to 2 crucial elements: a) financial sustainability, and b) the development role of the institution. Once the strategic plan has been adjusted, ACE II will deploy expert consultants to review the business plan of the institution.
- 1.7 Capital Campaign.** Considering the importance of attracting capital contributions as means to ensure the long-term financial sustainability of the ADF, ACE II will assist the ADF to launch a capital campaign. ACE-II expects to raise some US\$20 million in the first year, with the majority of funding being raised in year 2. This effort will include the following:
- 1.7.1 Conducting a thorough inventory of potential contributors among multilateral and bilateral donors, trusts, funds and international financial institutions. Some examples include the Islamic Development Bank, the Abu Dhabi Fund, the Kuwait Fund (with which ACE already had contact in 2014, as well as multilateral organizations.
 - 1.7.2 Initial contact with these organizations to assess their willingness to consider a potential contribution to the ADF. This sub-activity will require written interaction followed by visits to the headquarters of these organizations by an expert contracted by ACE-II. For this purpose ACE-II will produce a package that will include ADF briefer, success stories, annual report with financial statements and a video to be presented and discussed with potential donors.

- 1.7.3 Preparation of a 2- week road show that will include the Chairman of the High Council and 2 members, the CEO, 2 Directors and ACE-II's lead expert. The mission will visit a minimum of 6 potential donors, the Chairman and the CEO will deliver presentations together with the ADF Directors. This activity is expected to result in a minimum of 3 commitments from donors.

COMPONENT 2:

SUPPORT THE ENTRY OF OTHER FINANCIAL INTERMEDIARIES INTO AGRICULTURE FINANCE

ACE II will pursue the engagement of financial institutions in the intermediation of ADF funds; this undertaking assumes that the engagement of bank and non-bank financial institutions will contribute to the increase in the volume of loans and number of borrowers. This would have a positive and concomitant impact on the provision of financial services to the agriculture sector, thereby promoting its growth.

While during the period 2010-2014 the ADF and ACE (I) were faced with lack of interest from financial institutions, the environment has substantially changed since then. The withdrawal of NATO forces and the reduction in foreign assistance from the majority of donors has resulted in a rapid reduction of the demand for credit for "low-risk quick turnaround businesses", which for a long time constituted the main clientele of the financial system.

Despite the fact that the majority of banks have very small loan portfolios (i.e. an average of 20 clients each) and most of their income derives from capital placements, ACE II will seek to capitalize on the gap in demand left by habitual borrowers. ACE II will pursue this course of action providing financial institutions with the opportunity to substantially increase their loan portfolios and generate income by serving the agriculture sector.

While it is unlikely that the majority of financial institutions will be eager to serve thousands of clients in the rural areas, derived from the inherent risks, it is highly probable that they will be keen to serve agribusinesses and farmer organizations.

To achieve this purpose, ACE II in collaboration with the ADF will access 2 grants funds:

Innovation grants. US\$2.5 million part of the ACE II contract, which will be primarily used to fund technological and institutional innovations that will support the growth of agricultural credit provided by the ADF and other financial institutions.

Challenge grants. Up to US\$10 million owned and managed by the ADF. These funds will be earmarked to assist financial institutions intermediating ADF funds to expand their operations into agriculture, manage risks and operate upstream the agricultural value chains (i.e. providing financial services to farmers). While the ACE II contract specifically requires these grants to be competitive, ACE II and ADF will seek USAID's approval to limit

the competition to intermediaries of ADF funds, in order to transform grants funds into a direct incentive to use ADF funds.

Within this context, the activities in year one will include the following:

- 2.1 Assist the ADF to recruit financial institutions.** This will constitute an opportunity to encourage banks and non-bank financial organizations, already identified as being interested, to borrow and intermediate ADF funds. This activity aims at producing immediate results and will be implemented in parallel with other activities that will yield results in the medium-term. Given the small number of financial institutions operating in the country, this activity will primarily include: a) roundtable discussions, b) interaction in the Agricultural Credit Technical Working Group, and individual discussions. ACE-II expects to engage a minimum of 2 new financial intermediaries in year 1.
- 2.2 Finalize the ACE II innovation Grants Manual.** This will set the foundation for the identification of key areas of investment (through grants), competition procedures, criteria for award and post-award reporting. ACE II expects to award US\$1 million worth of Innovation Grants in year 1. Innovations funded through these grants will include technology applications to enable financial and non-financial intermediaries to offer credit services to clients in the rural areas, innovations to support credit collection, and probably *e-Zarah*. The latter is an app that conceptualized by ACE-II that would allow financial intermediaries to conduct rapid in-situ loan appraisals for female agribusiness entrepreneurs.
- 2.3 Revise the ADF Challenge Grants Manual.** ACE II will work closely with the ADF CEO to introduce amendments to the grants manual produced by ACE (I). The modified manual will update the selection and award procedures ensuring efficiency and transparency, considering that no USAID approval will be required, thus a Grants Committee will have approval authority. ADF and ACE II expect to award US\$2 million worth of Challenge grants in year 1. Activities funded under this grants fund will primarily consist of: a) Design and establishment of agricultural credit departments within financial institutions, b) establishment of branches in unserved rural communities, and c) training and technical assistance.
- 2.4 Innovation Challenge Grant Competitions.** These competitions will be held every quarter and will involve financial institutions, individuals and firms with interest in rural finance, including university students. The guiding principle is that participants will submit a detailed write up, ideally including a prototype of their innovation and the grant will enable them to scale it up.
- 2.5 Design and Launch Innovative Financial Products.** This is an activity that ACE II will carry out in collaboration with ADF's lending officers and financial institutions. The main purpose of this activity is to design financial solutions to bottlenecks affecting the growth of the agricultural value chains, especially challenges affecting trade. It is expected that during year one, ACE II and the ADF will be able to design several products and after testing the, will roll out a minimum of 1 in year 1.
- 2.6 Establish and maintain Relationships with Bank and Non-Bank Financial institutions.** ACE II will establish rapport with potential intermediaries of ADF funds through the technical working group detailed in activity 3.2 seeking to engage a larger number of financial institutions in the provision of agricultural credit. This will be an activity that will take place throughout the life of the project, with the expectation to enlist a minimum of 5 financial institutions as intermediaries of ADF funds, 2 of them in year 1.

COMPONENT 3:

MONITORING AND EVALUATION, LEARNING AND ADVOCACY

Different from traditional project M&E activities, Component 3 will integrate a thorough and reliable system to monitor the performance of the project *vis-à-vis* performance indicators, and assess the impact of project activities at the *micro*, *meso* and *macro* levels, while integrating learning and advocacy activities.

Learning and advocacy will fundamentally provide ACE II with the ability to influence policy, recognizing the importance of policy constraints for the advancement of both the development agenda in general and agricultural finance in particular.

The team working under Component 3 will also collect and analyze field data, producing briefs that will assist ACE II and ADF management to make decisions related to business development, allocation of finance across value chains, or across intermediaries to maximize development returns on investment and to make other strategic decisions.

Main Activities to be implemented in year 1 will include.

- 3.1 Defining the baseline and performance benchmarks.** ACE II will produce a monitoring and evaluation plan, which once approved by USAID will constitute the standard by which USAID will assess the performance of the contractor. Following the approval of the M&E plan, ACE II will collect baseline data and will build the M&E database That will allow the project to conduct periodic reviews and report to USAID.
- 3.2 Establish and lead the Agricultural Credit Technical Working group.** The group will have two main purposes; a) seeking to enlist financial institutions to intermediate ADF funds, and b) identify, prioritize and address policy issues constraining the expansion of agriculture finance services. The group will meet quarterly and ACE II, together with the ADF will lead the process. ACE II team leaders for components 2 and 3 will manage the activity.
- 3.3 Developing and strengthening decision making tools.** ACE-II, in collaboration with other implementing partners and Afghan organizations such as AISA, EPA and Harakat will create and update investment opportunity maps to be used by private sector, GIRoA and especially the financial sector. One of such decision making tools is PAYWAND, which will be strengthened in collaboration with MAIL.
- 3.4 Research activities to guide and document impact.** ACE-II, will commission research studies with a dual purpose; identifying key subsectors and key activities in which financial services could address existing bottlenecks, and measuring and documenting the impact of agricultural credit at the household, community and sector levels. In YEAR 1 the output of these activities will be 3 white papers to be shared with GIRoA and the development community within and outside Afghanistan. Under this activity, ACE II will also host 2 webinars in year 1.

II. RESOURCES

2.1 PERSONNEL

TABLE 1. TECHNICAL PERSONNEL

POSITION	NAME
Chief of Party *	Juan Estrada-Valle
Deputy Chief of Party *	TBD
Monitoring and Evaluation Specialist *	Lutfiya Farhodova
Director of Operations	Najibullah Nangialay
Director of Finance	Mohammad Hemat
Administration / Logistics Manager	Amin Frotan
Procurement Manager	Sayed Jalil
Finance Specialist	Sayed Jalal
Operations Assistant	Amarkhel Tamim
AhmadFahim Safi	M&E Manager
Najeebullah Siddiqui	Grants Specialist

* Key personnel

In addition to the personnel listed above, ACE II will have a proportionate number of support staff, including drivers, cooks and cleaners.

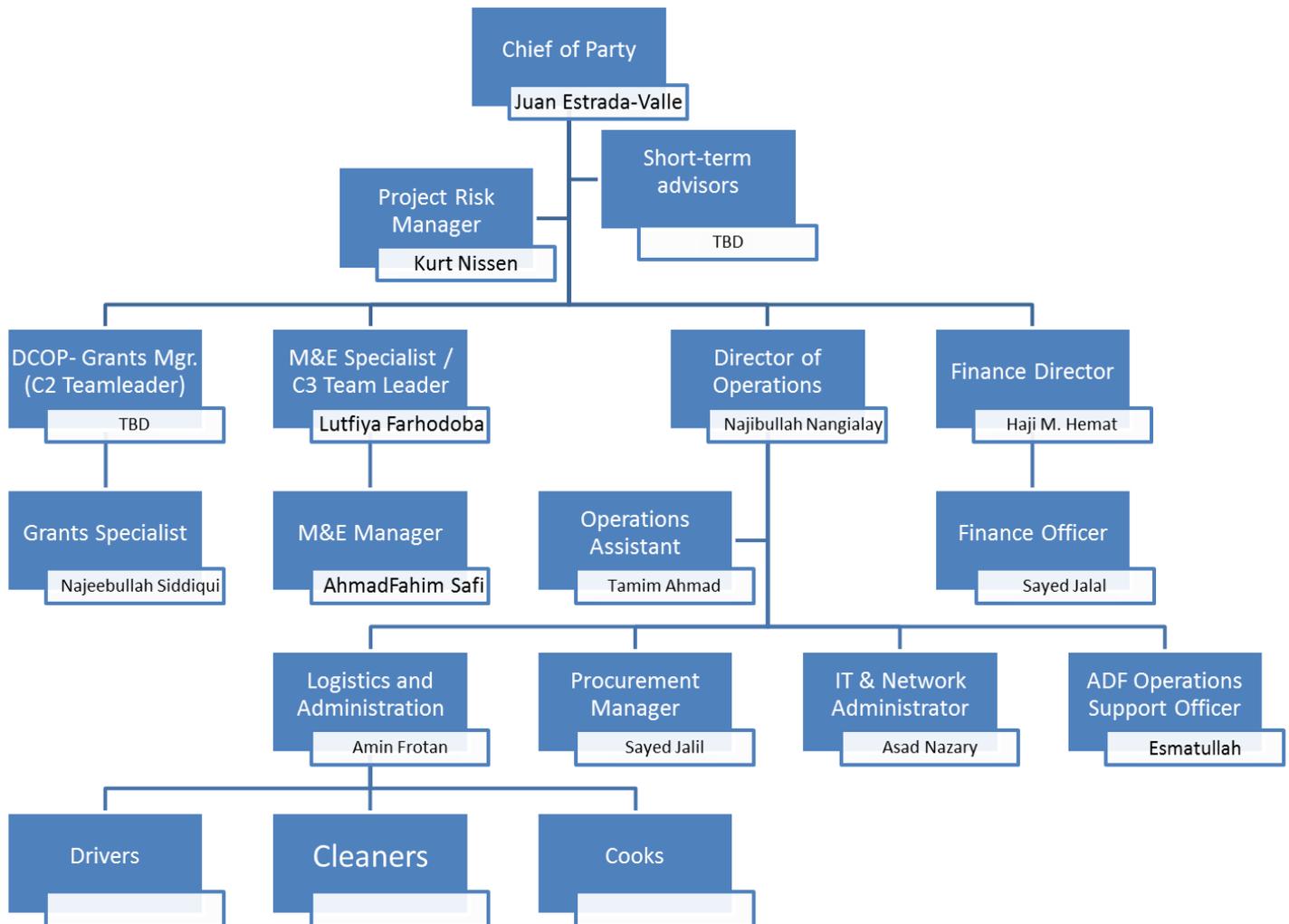
Short-term Consultants

ACE II will make use of a external consultants in order to provide the ADF with meaningful and impactful technical assistance. ACE II will also rely on a number of short-term advisors during its startup, as a way to ensure that the project has the systems structure to deliver development outputs, while complying with USAID's policies and regulations. Table 2 presents an illustrative list of short-term consultants to be deployed in project year 1.

TABLE 2. PROJECT'S SHORT-TERM CONSULTANTS; ILLUSTRATIVE LIST FOR YEAR ONE

Name	Labor Category	LOE (DAYS)
Robert Dressen	Functional Expert I	70
Greta Greathouse	Functional Expert I	30
Flouran Wali	Functional Expert II	60
Dorina Nikolla	Functional Expert II	20
Virginia Taus	Financial Systems Analyst	12
Christiana Hoffman	Financial Systems Analyst	16
Julia Grossman	Project Manager	40
Courtney McNamara	Project Associate	40

FIGURE 1. ORGANIZATIONAL CHART



2.2 PROJECT ASSETS

The project will provide life support to international staff and to the CEO of the ADF; for this purpose ACE II will operate a guest house in Kabul City. Office space will be provided by the ADF at no cost to USAID.

ACE II will require 3 armored vehicles, considering that it will have 3 full time expatriate staff and will likely have 1-2 short-term consultants at any one time. While in normal circumstances 2 armored vehicles would suffice, considering that the AV fleet owned by USAID is at least 5 years old, it is prudent for the project to have flexibility as there will be need to provide them with intensive maintenance. At the time of the submission of this document, ACE II had in its possession a 2009 Toyota Land Cruiser provided by USAID.



III. COMMUNICATIONS AND BRANDING PLAN

Branding Strategy

With reference to Section 320.3.2.1 of Automated Directive System (ADS) Chapter 320, below is the required branding strategy:

How the USAID logo will be positioned on materials and communications: All USAID logos on materials and communications produced under this BPA call will be positioned in accordance with the standardized USAID regulations on branding. In cases when the activity is jointly sponsored with other U.S. Government (USG) and non-USG entities, the names and/or logos of these entities will be mentioned in the branding, with an equal level of prominence to the USAID logo.

DAI will use full, exclusive USAID branding and the USAID tagline “From the American People” on materials and communications, which may be translated as appropriate. Co-branding and no branding will only be considered on a case-by-case basis as considered appropriate by the Contracting Officer’s Representative (COR) and Contracting Officer (CO).

Due to the nature of ACE-II with ADF as GIRoA owned institution and confidentiality of ADF clients, there will be instances where the deliverable may not be marked according to USAID guidelines and the Contractor’s Branding and Marketing Plan to, for example to maintain the Afghan ownership and confidentiality of ADF clients of the deliverables. An exemption will be

applied for on a case-by-case basis, in close coordination between USAID COR and ACE-II management.

Desired level of visibility: All branding must comply with the standardized USAID regulations on branding. All branding for USAID, its partners, and other U.S. Government and non-U.S. Government entities engaged in a specific activity implemented under this BPA call will have equal representation on all public or internal documentations, commodities, or equipment; printed, audio, or electronic public communications; and studies, reports, publications, websites, and all promotional and informational products and events in manner that complies with standardized USAID regulations on branding. No DAI corporate logo will be used in any public communications materials, with the exception of business cards and letterheads used for administrative functions of the contract; DAI will seek approval for use of these items from USAID.

Any other organization to be acknowledged: When activities occur in coordination with other USG or non-USG partners, acknowledgement of the contribution and efforts of these organizations will be included in any relevant public or internal documentations, publications, advertising, presentation, brochures, etc. As relevant, DAI will include acknowledgement of the contribution and efforts of other U.S. Government and non-U.S. Government actors using names and/or logos of these entities in equal level of prominence of USAID.

Branding Implementation Plan

With reference ADS 320.3.2.4h. , USAID reserves the right to request pre-production review of USAID-funded public communications and program materials for compliance with USAID graphic standards and approved Marking Plan.

With reference to section 320.3.2.2 of ADS 320, below is the required Branding Implementation Plan:

How to Incorporate the Message

DAI will use full branding and the USAID tagline “This assistance is from the American People” on materials and communications. Co-branding and no branding will only be considered on a case-by-case basis as considered appropriate by the COR and CO.

How to publicize the Project

This Section discusses how publicize the project and includes a description of the communications tools to be used.

Audiences. Subject to approval by USAID, ACE-II has the following target audiences with which it will promote and publicize USAID sponsorship:

- The **Primary Audience** for materials and documents produced by ACE-II is USAID, the government of the Islamic Republic of Afghanistan (GIROA), afghan citizens (especially farmers and agribusinesses, Afghan private sector representatives, Afghan nongovernmental organizations, Agriculture Associations, and Cooperatives.
- The **Secondary audience** for all materials and documents produced under this contract is GIROA officials, other U.S. Government agencies, other donors, non-client regional and national government and civil society institutions, other development institutions, international universities, the international women’s rights coalitions and business development community, and the international private sector.

Messages. In all materials and events, the project will be branded as from USAID and prepared by DAI as part of ACE-II. All materials will acknowledge that they were produced with support “from the American people”. In some cases, the appropriate translation into Dari or Pashto will be used in branding the project, depending on the context and target audience. Additional ideas to increase awareness that the American people support this project include training any short-term consultants or trainers to include in each presentation or training session a statement that the technical assistance or training that they provide and the other project services are made possible as a result of “assistance from the American people”. ACE-II will follow specific procedures for including the Branding Implementation Plan requirements as stated in the mandatory internal reference Branding and Marking in USAID Direct contracting in ADS 320.

Tools

The following communication tools may be used: press releases, press conferences, media interviews, site visits, VIP visits, success stories , beneficiary testimonials, professional photography, public service announcements, videos, webcasts, e-invitations, some of which will be co-branded with ADF.

Key Milestones and Opportunities

Key milestones are anticipated to generate awareness that the project is from the American people. These milestones will be linked to specific points in time, such as the beginning or end of a project, or to an opportunity to showcase reports or other materials. These milestones include launching the project, announcing research findings, publishing reports, spotlighting trends, highlighting success stories, featuring beneficiaries as spokes person, showcasing before- and after photographs, securing endorsements from ministry or local organizations, promoting final or interim reports, and communicating project impact/ overall results.

Acknowledgements

Acknowledging USAID AND USAID/ACE-II. The following acknowledgment will be included on external ACE-II publications and internal publications, such as quarterly reports, as appropriate:

This [study/report/website/project asset (DAI will specify based on the output)] was made possible by the support of the American people through the United States Agency for International Development (USAID). The contents of this [study/report/website /project asset (DAI will specify based on the output)] are the sole responsibility of DAI and do not necessarily reflect the views of USAID or the United States Government.

Acknowledging Host-Country Government. All DAI documents will follow USAID Branding Guidelines. If, during the course of this project, other major sponsors are involved, we will advise the COR of their involvement and request permission to include them as necessary.

Acknowledging other Host-Country Partners. Co-branding will occur when these organizations have contributed funds to the activity. Co-branding with in-country partners may also be desirable when trying to promote local ownership and capacity building. However, when products are fully funded by USAID, CO approval is required for any exceptions to full branding requirements per ADS 320.3.2.5.

Co-Branding With Other International Organizations. In such cases, the guidelines for co-branding will be followed, assuming the funding contributed is more than a token amount.

MARKING PLAN FOR THE ACE-II

With reference to section 320.3.2.3 of ADS 320, below is the required marking plan:

Marking

Marking plan for materials to be produced

The table below outlines the types of materials that may be produced under USAID/ACE-II. Any materials that are not anticipated below, but are produced under the initiative, will also be subject to branding guidelines and CO approval, as appropriate. Please note that marking is not required on items used as part of the administration of the contract, such as stationery products, equipment, and offices. The goal is to mark projects, and not implementing partners. Thus, letterhead, nametags, business cards, office space, equipment, and supplies are not subject to branding. However, if DAI “mixes” use of this equipment to perform administrative functions AND actual assistance delivery, then it will be marked in the same manner as if it were being used solely for assistance delivery.

Category	Type of Marking	Remarks
Administrative		
Stationery products (Administrative Business)	USAID Standard graphic identity will not be used	Pertains to letterheads, envelopes, and mailing labels
Stationery products (Project related)	USAD standard graphic will be used	Letters that accompany project materials
Business cards	USAID standard graphic will not be used on business cards. DAI will use its own business cards but include a line Agricultural Credit Enhancement II (ACE II)	
Office Signs	USAID standard graphic will not be used	ADF signs
Project deliverables	Follows guidelines for full branding	
ADF website	USAID standard branding will not be used.	This applies to changes and amendments to the ADF website
ACE II project website	Follows guidelines for full branding	
Vehicles	USAID standard graphic will not be used	
Project Office Equipment	If ACE II project equipment has “mixed use” in that it is used to perform administrative functions AND actual assistance delivery, then it will be marked in the same manner as if it were being used solely for assistance delivery.	

Category	Type of Marking	Remarks
Technical		
Technical reports and studies	USAID identity will be printed on the cover of documents; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	Co-branded with ADF
Briefing papers, memoranda, and policy recommendations	USAID identity will be printed on the cover of documents; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	Co-branded with ADF
Training Materials and Manuals	USAID identity will be printed on the cover of documents; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	Co-branded with ADF
CD-ROMs	USAID identity will be printed on the CD label, splash screen/menu, and packing; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	Co-branded with ADF
PowerPoint Presentation	The USAID identity is required on titles breaker slides; design follows guidelines for the full branding unless co-branding is acceptable or an exemption is provided for branding	
Conference Posters and presentations	USAID identity will be printed on the posters and presentations; design follows guidelines for professional meeting or full branding unless co-branding is acceptable or an exemption is provided for no branding	Co-branding with ADF
Videos	USAID identity will be printed on the label or cover; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	
Project Materials	USAID identity will be printed on the cover of the documents; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	
Technical web portal	Follows guidelines for co-branding; the USAID identity will be included on the homepage and sub-pages as appropriate	

Category	Type of Marking	Remarks
Promotional		
Event signs, banners, and exhibition booth materials	USAID identity will be printed on the materials; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	Co-branded with ADF
Project promotional materials (success stories, research, findings, testimonials and project results)	The USAID identity will be printed on the materials; design follows guidelines for full branding.	
Materials for policy launch	USAID identity will be printed on the cover of documents; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	Co-branded with ADF
Materials for site visits	USAID identity will be printed on the documents; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	Co-branded with ADF
Commodities	USAID identity will be printed on the documents; design follows guidelines for full branding unless co-branding is acceptable or an exemption is provided for no branding	

ACTIVITY		IMPLEMENTATION TIME LINE											
		JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
1.7	Capital campaign												
	1.7.1 Donor inventory					*							
	1.7.2 Contacts/visits to potential donors						*						
	1.7.3 Road show									*			
	1.7.4 Follow up by ACE II									*	*	*	*
2.1	Assist the ADF to recruit financial institutions												
	2.1.1 Initial contacts with banks and non-bank Fis	*	*	*									
	2.1.2 Discussion of terms and conditions				*	*	*	*	*	*	*		
	2.1.3 Presentation of options to ADF CEO					*	*	*	*	*	*	*	
	2.1.4 Preparation of proposals						*	*	*	*	*	*	*
	2.1.5 Submission to ADF for processing							*	*	*	*	*	*
	2.1.6 Provision of technical assistance							*	*	*	*	*	*
2.2	Finalize ACE Innivation Grants Maual		*										
			*										
2.3	Revise ADF Challenge Grants Manual												
2.4	Innovation and Challenge Grants Competition				*			*			*		
2.5	Design and launch innovative financial products												
	2.5.1 Identification of bottlenecks					*	*	*					
	2.5.2 Prioritization							*					
	2.5.3 Identification of alternative remedial measures							*	*				
	2.5.4 Design of innovations								*	*	*		
	2.5.5 Testing with Fis									*	*	*	
	2.5.6 Documentation										*	*	
	2.5.7 Launch through Fis												*

ACTIVITY		IMPLEMENTATION TIME LINE											
		JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
2.6	Establish and maintain relationships with bank and non-bank Fis												
	2.6.1 Initial approach	*	*	*									
	2.6.2 Participation in Ag Finance TWG				*			*			*		
	2.6.3 Follow up on FI's interests				*	*	*	*	*	*	*	*	
	2.6.4 Facilitation of deals with ADF				*	*	*	*	*	*	*	*	*
3.1	Defining baseline and performance benchmarks												
	3.1.1 Submission of M&E Plan (Draft) to COR		*										
	3.1.2 Incorporation of comments		*										
	3.1.3 Submission of final version of the M&E Plan		*										
	3.1.4 Baseline survey			*									
	3.1.5 Design and deployment of M&E database			*	*								
3.2	Establish and lead Ag Credit Technical Working Group												
	3.2.1 Individual meetings with FIs		*	*									
	3.2.2 Planning and logistics		*	*									
	3.2.3 First meeting				*								
	3.2.4 Second meeting							*					
	3.2.5 Third meeting										*		
	3.2.6 Fourth meeting											*	
3.3	Developing and strengthening decision making tools												
	3.3.1 Assessment of PAYWAND			*									
	3.3.2 Design of plan to revamp the database				*								
	3.3.3 Integration of additional data and features				*	*							
	3.3.4 Design of app					*	*						
	3.3.5 Trial							*	*				
	3.3.6 Adjustments									*			
	3.3.7 Launch										*		

ACTIVITY		IMPLEMENTATION TIME LINE												
		JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	
3.4	Research activities to guide and document impact													
3.4.1	Study to identify priority value chains and nodes								*					
3.4.2	Research paper: Analysis of ROI of key commodities vis a vis interest rates										*			
3.4.3	Research paper: Impact of credit in cro productivity													*