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# Financial Access for Investing in the Development of Afghanistan (FAIDA)

Annual Report 2013



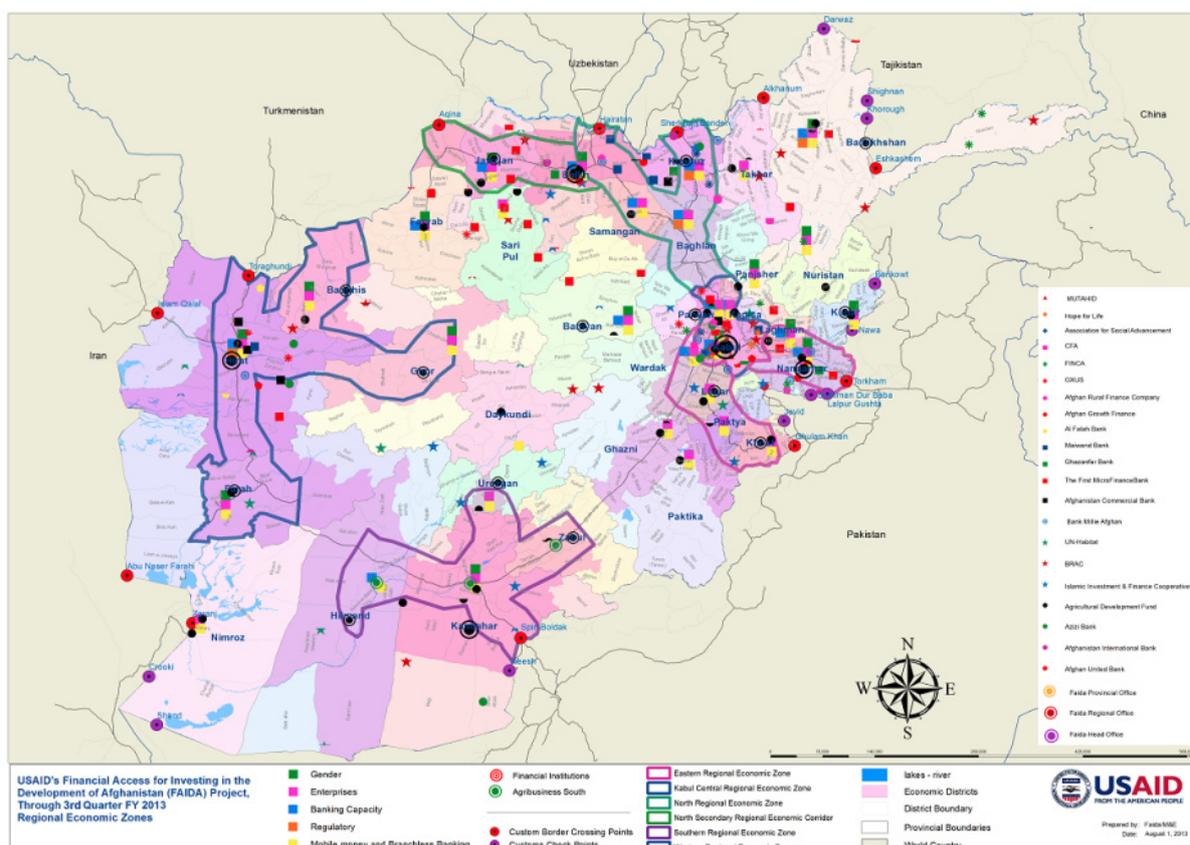
Mr. William Hammink, USAID Afghanistan Mission Director, speaks at the inauguration ceremony of the India-Afghanistan Innovation Partnership Fair on December 4, 2013 held at the Q-Kabul Hotel in Kabul. On stage from left to right: Mr. Haji Mail Agha Khairkhwa, Chairman of Kabul Chamber of Commerce and Industries (KCCI); H.E. Amar Sinha, Indian Ambassador to Afghanistan; and Mr. Ananth Aravamudan, Leader of the Indian Delegation.

*Photo by: Ms. Mariam Shahab, FAIDA M&E Assistant*

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## FAIDA Overview

The purpose of FAIDA is to build a sustainable, diverse, and inclusive financial sector that can generate and sustain quality employment to meet the needs of micro, small and medium enterprises (MSMEs) throughout the country, with a focus on the agricultural sector and the southern and eastern regions. FAIDA assists the Government of the Islamic Republic of Afghanistan and the private sector in developing the financial sector. FAIDA helps USAID's Afghan partners in building capacity to deliver finance where it can be used most effectively, and in developing a legal framework and market infrastructure in which financial sector institutions and their business partners create value that provides growth and employment opportunities for all Afghans. FAIDA provides technical assistance including Afghanistan's mobile network operators to introduce innovative mobile money products and services. FAIDA also directly assists Afghan women entrepreneurs by providing specially targeted business development trainings to enable them to gain access to financing and opportunities for economic and professional growth.

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## ACRONYMS

ABA	Afghanistan Banks Association
ACB	Afghanistan Commercial Bank
ACCI	Afghanistan Chamber of Commerce and Industries
ACE	Agriculture Credit Enhancement
ADF	Agriculture Development Fund
ADWSO	Afghanistan Development and Welfare Services Organization
AFAD	Afghans for Afghanistan's Development
AFN	Afghani
AGI	Afghan Global Insurance
AIA	Afghanistan Insurance Authority
AIB	Afghanistan International Bank
AIBF	Afghanistan Institute of Banking and Finance
AISA	Afghanistan Investment Support Association
AMA	Afghanistan Microfinance Association
AMMOA	Association of Mobile Money Operators in Afghanistan
ANIC	Afghanistan National Insurance Company
ARFC	Afghanistan Rural Finance Company
ASMED	Afghanistan Small and Medium Enterprise Development
A2F	Access to Finance
AWBF	Afghanistan Women Business Federation
AWCC	Afghan Wireless Communication Company
BDT	Business Development Training
BMA	Bank E Millie Afghan
BSB	Banking for Small Business
CBCG	Commercial Banks Consultative Group
CBS	Core Banking System
CDCs	Community Development Council
CEO	Chief Executive Officer
CII	Chartered Insurance Institute
CMU	Credit Management Unit
COR	Contracting Officer Representative
CSPIs	Community Saving Promoting Institutions
DAB	Da Afghanistan Bank
DABS	Da Afghanistan Breshna Sherkat
DCA	Development Credit Authority
DCA	Dutch Committee for Afghanistan
DLDP	Distance Learning Diploma Program
DMFI	Deposit-taking Microfinance Institution
EMI	Electronic Money Institution
FAIDA	Financial Access for Investing in the Development of Afghanistan
FICCI	Federation of Indian Chamber of Commerce and Industry
FINCA	Foundation for International Community Assistance
FMFB	First Microfinance Bank
FSCAA	Farm Service Center of Afghanistan
FSD	Financial Supervision Department
FTE	Full-Time Equivalent
GIRoA	Government of the Islamic Republic of Afghanistan
H.E.	His Excellency
IAA	Insurance Association of Afghanistan
IIFC	Islamic Investment and Finance Cooperatives
ITC	Information and Communications Technology

IT	Information Technology
KCCI	Kabul Chamber of Commerce and Industries
KIU	Kampala International University
KWG	Kabul Women's Garden
LCEP	Learning for Community Empowerment Program
MAIL	Ministry of Agriculture, Irrigation and Livestock
MFIs	Microfinance Institutions
MISFA	Microfinance Investment Support Facility for Afghanistan
MNOs	Mobile Network Operators
MoCI	Ministry of Culture and Information
MoU	Memorandum/Memoranda of Understanding
MOWA	Ministry of Women's Affairs
MT	Metric Tons
NFC	Near Field Communication
NGOs	None Governmental Organizations
PDD	Product Design and Development
PMP	Performance Management Plan
POF	Purchase Order Finance
POS	Point of Sale
PRRD	Provincial Rural Rehabilitation and Development Directorate
PVC	Poly Vinyl Chloride
SFL	Shelter for Life
SMEs	Small and Medium-sized Enterprises
SVC	Strategic Value Creation
SWIFT	Society for Worldwide Interbank Financial Telecommunication
ToT	Training of Trainers
UN	United Nations
U.S.	United State
USAID	United States Agency for International Development
WiFF	Women in Finance Forum

## Introduction

The purpose of FAIDA is to build a sustainable, diverse, and inclusive financial sector that can generate and sustain quality employment to meet the needs of micro, small, and medium enterprises (MSMEs) throughout the country, with a focus on the agricultural sector and the southern and eastern regions. FAIDA assists the Government of the Islamic Republic of Afghanistan and the private sector in developing the financial sector. FAIDA helps USAID's Afghan partners in building capacity to deliver finance where it can be used most effectively, and in developing a legal framework and market infrastructure in which financial sector institutions and their business partners create value that provides growth and employment opportunities for all Afghans. FAIDA provides technical assistance for Afghanistan's mobile network operators to introduce innovative mobile money products and services. FAIDA also directly assists Afghan women entrepreneurs by providing specially targeted business development trainings to enable them to gain access to financing and opportunities for economic and professional growth.

FAIDA is being implemented by Chemonics, Crimson, AZMJ, and an extensive roster of Afghan counterparts and partners, including: the Da Afghanistan Bank (DAB), Microfinance Investment Support Facility for Afghanistan (MISFA), Afghanistan Banks Association (ABA), Afghanistan Institute of Banking and Finance (AIBF), Afghanistan Microfinance Association (AMA), working with the businessmen and businesswomen of Afghanistan Investment Support Agency (AISA), microfinance institutions and commercial banks, and mobile network operators.

## Program Description

FAIDA is developing a sustainable, diverse, and inclusive financial sector that meets the needs of MSMEs (Micro, Small, and Medium Enterprises) throughout the country. Particularly in the agricultural sector in the South and East regions, FAIDA uses a financial systems approach, working at the micro, meso, and macro levels of Afghanistan's financial services sector as well as in branchless banking.

- **Enterprises Component:** Works with partner institutions to provide tailored financial solutions where access to capital will complete value chains and increase competitiveness. Links lenders to businesses in need of financing, with a special focus on the agricultural sector and remote areas. Provides Islamic and conventional financial products to lenders and the private sector.
- **Banking Capacity Component:** Enhances the capacity of financial professionals, and infrastructure organizations with assistance to build human and organizational capacity to strengthen Afghanistan's financial sector.
- **Regulatory Component:** Creates an enabling lending environment that reduces risk and increases certainty. Develops new or updated regulations across all financial sectors and key institutions.
- **Branchless Banking and Mobile Money Component:** Provides technical assistance to Afghanistan's mobile network operators to introduce innovative new products and services and expand the use of mobile money.
- **The Agribusiness South Component:** Focuses efforts on assisting buyers to obtain a reliable supply of high quality agricultural produce and also gain access to larger and higher end markets through improving input supply, harvest and post harvest management and market information and linkages in selected districts of Kandahar, Helmand and Zabul provinces.
- **Gender Mainstreaming Unit:** Ensures that women are integrated in financial sector activities and are provided access to financing and opportunities for economic and professional growth.

## Executive Summary

In its third year of implementation, the Financial Access for Investing in the Development of Afghanistan (FAIDA) project has continued to make important progress in its mandate to support a more sustainable, diverse, and inclusive financial sector within Afghanistan.

**The Enterprises Component** works at the micro level with partner financial institutions to provide tailored financial solutions where access to capital will complete value chains and increase competitiveness. Linking lenders to businesses in need of financing, with a special focus on the agricultural sector and remote areas, FAIDA facilitated \$ 16.38 million in loan applications in 2013. Through its regional and provincial coordinators, FAIDA extended its outreach programs to all 34 provinces of the country and has successfully conducted business roundtables across the country. FAIDA's business planning workshops for women entrepreneurs have earned kudos from governors, the Ministry of Women's Affairs, and the beneficiaries themselves.

**The Banking Capacity Component** enhances the capacity of financial sector associations, training providers and other financial sector infrastructure organizations to deliver the support lenders require. After making significant strides in strengthening the institutional capacity of the Afghanistan Institute of Banking and Finance (AIBF) and Afghanistan Microfinance Association (AMA), FAIDA began to support the Afghanistan Banks Association (ABA) in its efforts to improve its effectiveness as an association. This component aims to engage financial institutions directly, providing them with targeted assistance that enhances their capacity to lend, to be profitable and to extend their services throughout the country. Designed as a consulting window for financial institutions, FAIDA's Financial Institution Component delivers need-based technical assistance that includes risk management, bank application process streamlining, loan monitoring and evaluation, collection advisory services for non-performing loans, technical assistance for enhanced Micro Finance Institution (MFI) profitability, and operational sustainability. FAIDA is supporting MFIs such as Hope for Life, Shelter for Life, IIFC, UN-HABITAT, FMFB, ARFC, FINCA and OXUS.

**The Regulatory Component** works to help Afghanistan create a lending environment that is characterized by reduced risk and increased predictability. FAIDA works with stakeholders to develop new or updated regulations across key sectors and institutions. In 2013, FAIDA lent its technical expertise in the drafting more than a dozen laws regulations, policies, or areas of commercial law that directly impact access to finance. FAIDA continued to work to improve the lending environment via public-private dialogue events, information exchange events, and assistance regarding the reforms necessary to improve Afghanistan's performance against the World Bank's Doing Business Indicators.

**The Branchless Banking and Mobile Money Component** provides technical assistance to Afghanistan's mobile network operators to introduce innovative new products and services and expand the use of mobile money. A milestone accomplishment in 2012 was the creation of the Afghanistan Mobile Money Operators Association (AMMOA), which is comprised of the major mobile network operators in the country. Under the auspices of AMMOA, a series of mobile money contests in universities nationwide made big waves among students, and yielded novel mobile money applications, which will facilitate financial transactions by mobile phone users. International study tours, seminars and participation in global mobile money events contributed further to learning and training in Afghanistan's mobile money industry. In support of the AMMOA members, FAIDA organized road shows to attract mobile money agents in strategic provinces of Afghanistan.

**The Agribusiness South Component** between December 2012 and October 2013, served to transition USAID support to agriculture in southern Afghanistan from short-term stabilization activities to a longer-term development approach. Twenty-three distinct, in-depth technical training courses were conducted for owners and key personnel of existing agribusinesses and five market conferences were held for large-scale producers and traders in Helmand, Zabul and Kandahar Provinces. In total, nearly 100 trainings and conferences were implemented for more than 2,000 participants.

**The Gender Mainstreaming** is cross-cutting involving all the technical components of FAIDA. Access to finance has proven an important avenue for furthering Afghan women's economic and social empowerment.

## Enterprises Component

FAIDA's third year proved a stimulating and productive period for the Enterprises Component. During the year, the Strategic Value Creation (SVC) team included six regional coordinators and recruited ten provincial coordinators. As a result, the team effort facilitated 1,727 loans valued at \$16.389 million during the calendar year. In addition, the Enterprises Component continued its loan facilitation activities and launched various initiatives including a series of business to bank roundtables and the Access to Finance (A2F) Exhibition.

During 2013, the Enterprises Component continued its work in all 34 provinces with close coordination from the USG representatives from the Provincial Reconstruction Teams and Afghan stakeholders. FAIDA's regional and provincial coordinators closely engaged with private enterprises, industrial parks, private sector associations, commercial banks, women's business development organizations and others to identify and engage Afghan firms with viable lending prospects. In consultation with aforementioned entities the Enterprises Component identified agriculture, construction, carpeting, services, trade and small manufacturing as priority sectors for enterprise level lending.

To help facilitate financing for the agricultural sector, FAIDA engaged the Farm Service Center Association (FSCA), Kabul Dry Fruits Association, Kabul Fresh Fruits Association, Kandahar Dry Fruits Association, Kandahar Fresh Fruits Association and other smaller associations and cooperatives.

To promote lending to Afghan agribusinesses, FAIDA worked closely with several financial institutions in Afghanistan. FAIDA collaborated with Agriculture Credit Enhancement (ACE), a USAID funded program to facilitate loans in the agricultural sector and developed loan applications for agro enterprises from different provinces, following ACE lending guidelines.

### Business to Bank Round Tables

The Enterprises Component supported Afghanistan Banks Association (ABA) to organize 11 A2F Business to Bank Roundtables in ten provinces of Afghanistan in 2013. The primary objective of the Business to Bank roundtables are to link enterprises with financial institutions.

During the year, a total of 863 businesses, including 239 women-owned businesses, participated in the roundtables. Representatives from fifteen financial institutions presented their services and learned about loan products needed by the cross section of Afghan businesses that participated. The enterprises learned about specific requirements for different banks to process their loan applications. The roundtables were found to be very effective for the banks and businesses because they expedited financing activities.



**Workers at Omaid Bahar Juice Processing Company loading juice for shipment to Canada on April 11, 2013.**

*Photo by Mr. Qasim Nasiri, FAIDA Contract Farming Coordinator*



**Participants in the Takhar Province "Business to Bank Roundtable".**

*Photo by Mr. Fakhruddin Mujeeb, FAIDA M&E Field Monitor*

## Confederation of Indian Industry (CII) Delegation Visit and Matchmaking Event

On the second day of a Confederation of Indian Industry (CII) Delegation visit, March 17, 2013, FAIDA facilitated the 'India – Afghanistan Business to Business Matchmaking' event, in coordination with Indian Embassy of Afghanistan, Confederation of Indian Industry (CII) Delegation members and the Afghan business community. As a result of the business to business matchmaking activities, the following results were achieved:

- 130 Afghan businesses participated in 'India – Afghanistan Business to Business Matchmaking' event.
- 14 Indian companies attended the matchmaking event.
- 10 deals, with a total value of \$12.88 million, were closed during the India-Afghanistan B2B Matchmaking meetings. Additional deals are still under discussion.



Mr. Haidar Ali Muradi, FAIDA Regional Coordinator, (L) facilitating discussions between the Afghan and Indian businessmen on potential business ventures during the B2B Matchmaking meets on March 17, 2013 in Kabul Star Hotel, Kabul, Afghanistan.

*Photo by: Mr. Omaid Akakhail, FAIDA M&E Field Monitor*

## Second Access to Finance (A2F) Exhibition

The Second Access to Finance exhibition's main objectives were to link businesses with financial institutions, make Afghan businesses aware of different financial products and to identify the needs of the businesses to tailored financial products. FAIDA supported the Afghanistan Banks Association (ABA) in organizing the Second Access to Finance (A2F) Exhibition in Afghanistan on October 29 -30, 2013 in Kabul.

More than 3,700 business representatives and entrepreneurs from all regions of Afghanistan participated in the exhibition. 62 exhibitor booths, showcasing the financial products and services of financial institutions and mobile network operators were visited by the participants. More than 1,600 participants attended seventeen different workshops relevant to their fields of activities and interests (*for further details refer to Banking Capacity section of the report*).

## India - Afghanistan Innovation Partnership Fair

FAIDA facilitated in the organization of the India-Afghanistan Innovation Partnership Fair on December 4-5, 2013, in Q-Kabul Hotel in Kabul. Eighteen Indian organizations participated in the fair. The fair was organized in collaboration with the Kabul Chamber of Commerce and Industries (KCCI) and the Indian Embassy in Kabul which consisted of 43 booths. 17 Indian organizations and 26 Afghan organizations showcased their innovative products and solutions. More than 2,000 Afghan visitors comprising of business organizations, NGOs, academic institutions and individuals attended the fair.

In business, innovation often results when



Mr. William Hammink, USAID Afghanistan Mission Director, Mr. Mail Agha Khairkhwa, Chairman of Kabul Chamber of Commerce and Industry & H.E Amar Sinh Indian Ambassador to Afghanistan visiting the India-Afghanistan Innovation Partnership Fair on December 4, 2013 at Q-Kabul Hotel.

*Photo by: Mr. Omaid Akakhail, FAIDA M&E Field Monitor*

ideas are applied in order to further satisfy the needs and expectations of customers. In a social context, innovation helps create new methods for alliance creation, joint venturing and creation of buyers' purchasing power. Innovation is synonymous with risk-taking, and organizations that create revolutionary products or technologies take on the greatest risk because they create new markets.

The India-Afghanistan Innovation Partnership Fair is a platform to leverage creativity, expertise and resources to identify, support and scale innovative solutions relevant to Afghanistan. The objective of the fair was to bring together various actors within Afghanistan's social innovation ecosystem including, but not limited to, social innovators, businesses, associations, social venture capitalists, angel investors, donors, service providers and corporate foundations, to stimulate and facilitate financial and non-financial contributions from the private and public sectors in support of development innovation. This event generated 20 innovative development ideas that are currently being followed by FAIDA.

### **Farm Service Center of Afghanistan (FSCAA) Grant**

In March 2013, FAIDA approved a grant of AFN 7,438,110 (\$140,580.42) to the Farm Service Center Association of Afghanistan (FSCAA). The objective of the grant was to build a strong and profitable institution that will facilitate access to finance for agro input suppliers and the association members. The grant complemented a \$3 million credit line (loan) which was approved by the Agriculture Development Fund of the Agriculture Credit Enhancement Project (ACE/ADF), to help facilitate several agro loans financed under this credit line and through the project Credit Management Unit (CMU).

FAIDA could not continue with grant as ACE / ADF did not continue with the Credit Management Unit (CMU) at FSCAA and the grant was linked with CMU.

- **Afghanistan International Bank (AIB):** FAIDA embedded a short-term consultant within Afghanistan International Bank for nine months over two phases to reengineer the bank's retail banking activity, including the development and launch of risk asset-based products and services for the SME markets in Afghanistan.

The assignment included developing products, procedures manuals as well as supporting the bank's MIS system to be able to monitor and evaluate the performance of its business lines, operations and branches. In addition, the consultant's responsibility was to increase the credit portfolio and recruit loans under the USAID DCA loan guarantee agreement with AIB Bank. At the end of the assignment, the following was achieved:

- The reengineering of the bank and the introduction of modern business lines which will offer various financial services including Retail Banking, Banking for Small Business (BSB/SMEs Banking), Shari'a Compliant Islamic Banking and others.
- The introduction and launch of several products under the new business lines, including Education Loans, Payroll Loans under Retail Banking; as well as short term loans, medium term loans, invoice discounting, document collection, export credit finance and import customs guarantees. In addition, the Home Equity loans developed can benefit all clients especially Micro Enterprises clients.
- The implementation of several products were reflected positively on AIB's credit portfolio as follows:
  - Two loans were booked under USAID DCAs with AIB Bank totaling \$450,000, which created seven jobs. More loans will be booked under the USAID DCA as it was decided by the bank senior management committee that all BSB loans will be booked under the USAID DCA.
  - Piloting payroll loans totaling \$21,964 (through October 31, 2013) based on the payroll loan product developed by FAIDA' consultant.

- More than fifteen training sessions took place throughout the assignment, which were organized and took place during each of the branch managers' conferences in May, July and October 2013. The subjects covered included: SME Focus Groups, Customer Relationship Management, Credit Analysis (5 Cs), Financial Analysis (Balance Sheet, Profit & Loss, Cash Flow), Ratio Analysis, Risk Management Overview & Loan Monitoring, Loan Work Out and Recovery, Selling and Cross Selling of Products and Services, Introduction to three Consumer Products (Payroll, Home Equity & Education loans), Introduction to six products for small business (SME) and others. In addition, face to face and direct mentoring took place during the assignment to AIB's senior staff, including head of Retail Banking, Head of SMEs Banking and Head of Islamic Banking.

Different supports were extended to the bank management, operations and IT resources in developing a Budgetary and Forecasting Model, Executive Management Responsibility Matrix and a Schematic MIS System for AIB to cover all needs for AIB's SME and Consumer Banking businesses. In addition, the consultant attended Board Meetings in Dubai and participated in senior management meetings as well.

### Study Visits and Training

- **Euromoney SMEs Master-class Study Tour:** FAIDA sponsored a delegation to participate in the '*Euromoney SMEs Master-class Study Tour*' held in Dubai in January 2013. Thirteen participants representing banks, microfinance institutions and other financing companies were trained on various topics, including innovative products to address SMEs needs, sales initiatives and understanding the credit criteria and process for the SMEs sector. In addition, FAIDA's Loan Products Specialist, who attended the study tour and trainings, was able to deliver training to 11 credit officers from Aziz Bank.
- **Islamic Banking Study Tour to Malaysia:** During February-March 2013, FAIDA sponsored Islamic Banking study tour to Malaysia for commercial banks and DAB. Subsequent to the study tour, Bank Islam, one of the Malaysian banks visited and approved Ghazanfar Bank's application to open the first fully Shari'a Compliant Correspondence Banking Account in Afghanistan. As a result of this successful relationship, FAIDA introduced Bank-e-Millie (BMA) and Azizi Bank to develop corresponding banking relationships with Bank Islam.
- **Insurance Summit:** In January 2013, FAIDA sent a delegation representing the Afghanistan Insurance Authority (AIA) and Insurance Companies – to participate in the 3<sup>rd</sup> Annual Insurance Summit in Dubai. As a result, the delegates (i) gained significant knowledge related to Takaful (Islamic Insurance), Insurance Operations, Distributions Channels, different types of products (Health, Fire, Marine and others) and different regulatory concerns; and (ii) built relationships with insurance professionals, regulators and players from different parts in the Middle East and the world.
- **Insurance Training:** FAIDA delivered the following one-day trainings on different types of insurance to employees from Afghan National Insurance Company (ANIC), Afghan Global Insurance (AGI) Company, and Afghanistan Insurance Authority (AIA).
  - Motor Insurance
  - Motor Insurance Co. Management Strategy and Planning
  - Construction Insurance and Claims
  - Cargo/Goods in Transit and Aviation Insurance
  - Governance, Ethics and Controls

## USAID's Development Credit Authority

FAIDA helped Afghanistan International Bank (AIB) access the USAID's Development Credit Authority (DCA) facility to promote loans for SMEs which has resulted in two loans booked under USAID DCAs totaling \$450,000 and has created seven jobs. FAIDA conducted an impact assessment to learn about challenges in the financial sector, the need for access to finance, and how DCA could help the financial sector in Afghanistan.

At the request of the DCA, FAIDA organized meetings in December 2013, with a range of Afghan institutions - financial institutions, insurance companies, health associations, World Bank and other donors. The DCA meetings were held to conduct an impact assessment and learn about challenges in the sector, the need for access to finance and how DCA could help the financial sector in Afghanistan.

### Contract Farming Initiative

FAIDA's Contract Farming activity started in March 2012, aimed at organizing the commercial agricultural production of both large-scale and small-scale farmers. It provides linkages between farmers, traders, processors and exporters to improve the reliable and safe supply of products to various local and international markets.

The contract farming agreement supports farmers, traders, processors and exporters to gain access to finance and credits which increases income for the farmers, especially in rural areas. FAIDA assisted seventeen companies to draft contract farming agreements with small farmers and linked them with local and international markets. The potential advantage of sound contractual practices is fostered by an adequate Afghan legal framework that supports the parties (farmers, traders, processors, exporters and bankers) in the proper implementation and enforcement of contracts – which helps parties to access finance and attract investment.

FAIDA organized six workshops on contract farming in 2013, which resulted in \$ 8,016,750 of signed contracts. The following table summarizes the signed agreements:

Produce	Quantity (Metric Tons)	No. of Contract Farming Agreements Signed	Estimated Value (\$)
Fresh Fruits	9,739	942	\$ 3,696,100
Dry Fruits & Nuts	4,480	9,795	\$ 4,217,150
Vegetables	230	15	\$ 103,500

### Product Design & Development (PDD)

During 2013, the Product Design & Development Team (PDD) has been responsive to the needs of the market and supported both financial institutions and businesses to identify their business needs, design business solutions and assist financial institutions in implementing the 11 financial products developed during the year.



Participants at the 'Contract Farming Enterprise: Reliable Access to Finance and Markets Workshop' held at Emperatory Hotel in Mazar-e-Sharif City of Balkh province from May 27 - 28, 2013.

Photo by: Mr. Omaid Akakhail, FAIDA M&E Field Monitor

PDD focused on extending technical assistance to the insurance sector. This support included the development of the Takaful (Islamic Finance) Operating Model and assisted the Afghanistan Insurance Authority in developing the regulations to implement and govern the Takaful Operations.

Moreover, the team developed several products and credit schemes to enhance access to finance for the agriculture sector and the different value chains. The PDD team designed the Islamic Finance Window Operating Model to help banks and other financial institutions offer Sharia compliant services.

The PDD team achieved its primary objectives of developing new products for financial institutions; eleven new products were developed during 2013. To ensure impact and further enhance access to finance, PDD helped the banks implement the developed products in nine financial institutions and is supporting them in implementing the Islamic Finance window.

## Conventional Finance

**Purchase Order Finance (POF):** FAIDA developed a POF product with several banks and financial institutions in Afghanistan, including Afghan Rural Finance Company (ARFC), Afghanistan International Bank (AIB), Azizi Bank and Agricultural Development Fund (ADF). Azizi Bank has initiated implementation and approved two POF loans totaling to \$730,000. FAIDA developed and completed a POF Training Workbook tailored for use by selected financial institutions and partners participating in FAIDA's Value Chain Finance - Purchase Order Finance (VCF-POF) Pilot Program.

## Islamic Finance

- **Afghanistan Banks Association (ABA):** FAIDA facilitated a dialogue between ABA and the Financial Supervision Department (FSD) of Da Afghanistan Bank (DAB) to discuss DAB's Islamic Banking Licensing requirements and challenges being faced by ABA members.
- **Bank-e-Millie Afghan (BMA):** FAIDA supported the Islamic Banking Department of Bank-e-Millie Afghan (BMA) in developing their existing Islamic finance window and delivered trainings to BMA's Islamic Banking team on Introduction to Islamic Banking, Murabaha and Mudarabah products. FAIDA also supported the development of BMA's Islamic Banking Brand, data and system migration and job descriptions for Islamic Banking window staff.
- **Afghanistan International Bank (AIB):** FAIDA continues to support AIB toward launching their Islamic Banking operations by finalizing the first draft of the Chart of Accounts for AIB's Islamic Banking Department along with developing AIB's Islamic Banking License Package requirements. FAIDA also developed a set of Islamic financing products and a handover to AIB's Islamic Banking Window.
- **Afghanistan Rural Finance Company (ARFC):** FAIDA supported ARFC in the implementation of the Murabaha product by training the ARFC staff on credit and Islamic finance. Additionally, FAIDA provided technical assistance related to product implementation, operation, development, and monitoring. FAIDA further assisted in the development and implementation of Shari'a Compliant guidelines in order to gradually convert into an Islamic finance company. In addition, FAIDA supported implementing the Shari'a Compliant Diminishing Musharakah (Partnership) product. The product manual was modified according to ARFC's operations.
- **Pashtany Bank:** Pashtany Bank's Core Banking System (CBS) Team has finalized the system development and configuration. This effort was based on FAIDA's technical assistance for designing and implementing the bank's Islamic Banking Window. The bank submitted the license application to DAB and is waiting for approval. The CBS has tested all possible transactions and has verified the system's readiness to conduct operations.

## Insurance

- **Fire Insurance:** FAIDA worked with the insurance sector in developing a unified approach to deal with the 'Ministry of Finance Fire Insurance Decree'. FAIDA developed a guideline, which the insurance companies can work within, to start identifying possible sectors to be insured, as a first step under the decree.
- **Agriculture Insurance:** FAIDA achieved the following results:
  - The design and specification of three agricultural insurance products
  - A Product Manual covering all key aspects of agricultural insurance products/solutions
  - Delivered a training program on agricultural insurance products to nine participants representing various financial institutions including but not limited to; banks, insurance companies and MFIs
  - Delivered Training of Trainers (ToT) on product manuals and underwriting procedures to 13 participants, representing all four insurance companies that are active in Afghanistan



**Cargo/Goods in Transit and Aviation Insurance Training on December 15, 2013 at the FAIDA Office.**

*Photo by Mr. Abdul Ghafoor Meraj, FAIDA's Insurance Project Coordinator*

## Enterprises Component's Indicators

The tables below and related narratives describe the Enterprises Component's progress towards contractual indicators:

Code	Indicator	Total Achieved During Period			
		Q1	Q2	Q3	Q4
A	Number of full-time equivalent (FTE) jobs created	866	60	808	42

Loans made by financial institutions as a result of the Enterprises Component's loan facilitation activities permitted the expansion of businesses, generating new jobs; helping to retain many more jobs not reflected by this indicator.

Code	Indicator	Total Achieved During Period			
		Q1	Q2	Q3	Q4
1.1	Number of families benefitted	5,407	1,905	2,326	3,423

Loans facilitated by the Enterprises Component and the trainings organized by the component benefitted a total of 13,061 Afghan families in different provinces of Afghanistan. It is worth mentioning that this indicator reflects the total number of families that have benefitted through all FAIDA components' interventions, including the Enterprises component.

Code	Indicator	Total Achieved During Period			
		Q1	Q2	Q3	Q4
1.2	Amount of private financing mobilized	\$7,433,452	\$6,247,378	\$1,992,672	\$715,700

The majority of the loans facilitated by FAIDA were with the following lenders or financial institutions: FMFB, ACE/ADF, Ghazanfar Bank and Afghanistan Rural Finance Company (ARFC). The loans received were mainly for: agribusiness, small manufacturing and trading activities.

Code	Indicator	Total Achieved During Period			
		Q1	Q2	Q3	Q4
1.3	Number of businesses supported with U.S. government assistance	1,511	928	1,180	527

The Enterprises Component organized a series of training programs and other events such as Business to Bank Roundtables, workshops and the Access to Finance Exhibition to build the capacity of Afghan enterprises. Business counseling to individual enterprises was also key.

Code	Indicator	Total Achieved During Period			
		Q1	Q2	Q3	Q4
1.4	Number of new financial products developed by U.S. government-assisted financial institutions	4	5	2	0

The Product Design and Development (PDD) team developed 11 products during 2013 covering finance, banking and insurance for both conventional and Shari'a compliant operations. Based on market needs, the team developed an Islamic Finance Window Operating Model which is being considered as the Road Map by financial institutions on how to develop, implement and offer Shari'a compliant services.

## Banking Capacity Component

At the meso-level, covering financial market infrastructure, FAIDA builds the capacity of financial sector associations, training providers, and infrastructure organizations to deliver the support that lenders require. The Banking Capacity Component helps FAIDA's meso-level financial sector partners build their organizational and human capacity to provide training, advocacy, and other member services. FAIDA's meso-level counterparts include Afghanistan Institute of Banking and Finance, Microfinance Investment Support Facility for Afghanistan, Afghanistan Microfinance Association, Afghanistan Banks Association, and Insurance Association of Afghanistan.

### Strengthening Capacity of Financial Industry Associations and Apexes

#### Afghanistan Banks Association (ABA)

The Afghanistan Banks Association (ABA) was established in 2004 to meet the need of the growing banking sector for a united body that will articulate their collective concerns in dialogues with the Da Afghanistan Bank (DAB), Government of the Islamic Republic of Afghanistan (GIROA), and other stakeholders. However, the ABA had not been effective as an association, and was mostly dormant. Since May 2012, FAIDA has supported ABA to strengthen and increase its visibility and effectiveness. In February 2013, FAIDA awarded a grant of AFN 31,581,620 (\$613,830) to the ABA for implementing its Strategic Plan: 2012-15 and broadening its presence in the Afghanistan financial sector.

- **Corporate Governance in Banks:** In response to Commerzbank discontinuing correspondent bank services for US dollar transactions to Afghan banks due to inadequate banking standards and corporate governance practices, FAIDA assisted ABA in supporting its member banks in adopting international best practices in corporate governance through capacity building and development of a Corporate Governance Code for Afghan banks.
- **Coordination with Afghanistan's Central Bank:** ABA enhanced its coordination with Da Afghanistan Bank (DAB) during the year. Formal coordination meetings with DAB are through Commercial Banks Consultative Group (CBCG) between DAB and commercial banks, in which the DAB Governor and other senior officials and the bank CEOs participated. Two CBCG meetings were conducted in May and November 2013, in addition to periodical meetings and follow-up. Some of the results include:
  - DAB issued a circular to extend the charge off period and provide classifications based on the new charge off period for doubtful loans - from 91-182 days to 91-539 days
  - DAB extended the date for conversion of foreign banks paid in capital from foreign to local currency through March 2014 instead of December 2013
  - DAB approved the sharing of data from financial supervision, monetary, and policy departments regarding the banking sector on a regular basis, to enable ABA to prepare Banking Sector Update Reports
  - DAB consented that Afghani is the legal tender and DAB's liability even if it is mutilated or old, and therefore will accept such currency
- **Public Credit Registry:** ABA organized a meeting on Public Credit Registry Implementation and Reporting for its member banks where an implementation timeline for the credit registry project; data structure, mandatory fields of data structure and the preparation of Banks were discussed. In addition, as the issue of data structure and mandatory fields is technical, ABA organized a follow-up meeting with ABA member banks' IT staff to develop a uniform way of reporting to DAB, with revisions to the banks' existing banking software.

- **Second Access to Finance (A2F) Exhibition:** ABA, with the support of USAID, organized the second A2F Exhibition in October 2013. The second A2F Exhibition promoted “Branchless Banking and Electronic Payments” as a new business model to deliver financial services to geographically dispersed customers using information technologies and retail agents. The event featured 62 exhibition booths of banks, microfinance institutions, other financial institutions, insurance companies, mobile network operators, financial sector



**Inaugural Ceremony Program of the second A2F Exhibition.**

*Photo by Mr. Abasin Nawan, FAIDA M&E Manager*

projects, business support services and associations with more than 3,700 visitors visiting the exhibition. In addition, ABA arranged an A2F Business to Bank Roundtable and 16 other workshops, in which 1,600 businesses and financial sector professionals participated.

businesses and financial sector professionals participated.

*The A2F exhibition, especially the business to bank roundtable was such a great opportunity for the businesses to understand what are the possible sources of funding their business opportunities. If this happens more frequently, it will be appreciated.*

Abdul Hassib Rahimi  
Executive Director, KCCI

- **Swift International Banking Operations Seminar (SIBOS):** ABA exhibited for the first time at the SIBOS Exhibition in Dubai. Nine Afghan member banks participated which resulted in over 80 meetings with international banks to discuss correspondent banking relations, exchanged information on the Afghan banking sector and developed business contacts. ABA member banks met with several external correspondent banks; one meeting between Afghanistan Commercial Bank (ACB) and Aktif Bank Turkey resulted in the creation of USD Correspondent account.



**Meetings at the ABA Booth, SIBOS, Dubai**

*Photo by Mr. Baz Mohammad Marshal, FAIDA Event Coordinator*

- **Communications:** FAIDA assisted ABA in developing a communications strategy for enhancing the visibility of the Afghan banking sector and ABA, within Afghanistan and abroad. ABA has initiated implementation of its communications strategy by publishing three e-newsletters and creating a Facebook page which was ‘liked’ by over 1,200 users.
- **Institution Building:** During 2013, FAIDA also supported ABA as follows:
  - Assisted in development of a human resources manual
  - Developed a chart of accounts, and assisted in developing a finance policy
  - Developed an authority delegation chart

*Since receiving the USAID grant, I have been witnessing constructive changes in the ABA profile and its more active contributions to strengthening the growing banking sector in Afghanistan. .... a good example is the annual SIBOS events of the Swift community across the globe. We have received a very positive feedback from exhibitors, visitors and other relevant institutions..... I also convey my*

*thanks to USAID on behalf of all the ABA member banks who have participated in the Second Access to Finance Exhibition and found the event most productive.*

Khalil Sediq,  
Chairman, Afghanistan Banks Association

### **Microfinance Investment Support Facility for Afghanistan (MISFA)**

Established in 2003, the Microfinance Investment Support Facility for Afghanistan (MISFA) is a unique facility which pools diverse donor funds and converts them into streamlined, flexible support services to microfinance institutions (MFIs) in Afghanistan. It is the only second-tier lender to MFIs in Afghanistan. FAIDA continued its involvement with MISFA through regular meetings and coordination on the Afghanistan microfinance sector, which included the provision of need-based technical support from AMA and AIBF.

- **Strategic Plan 2013-15:** Over the past few years, MISFA has undergone significant institutional changes and can now move forward to develop a viable and inclusive financial sector in Afghanistan. MISFA is in the best position to play a significant leadership role to move toward the financial inclusion agenda in ways beyond wholesale lending to MFIs.

In this context, FAIDA supported MISFA in developing its Strategic Plan: 2013-15, which was approved by USAID in April 2013. The Strategic Plan outlines the Guiding Principles for MISFA and includes strategic areas of focus, strategic directions and objectives. The plan reinforces the need for MISFA to focus on its core business of strengthening existing MFI partners, identifying new partners, and expanding financial inclusion. The Strategic Plan also specifies that MISFA's non-core activities should be transitioned to AMA in a time-bound manner based on AMA's performance, and that AMA funding should be increased for AMA to take-up said activities.

- **Deposit-taking Microfinance Institutions (DMFI) Regulation:** FAIDA continues to work with MISFA on the DMFI Regulation. The Supreme Council of Da Afghanistan Bank met on October 6, 2013. During this meeting, the draft of the DMFI Regulation was reviewed. MISFA was present at the meeting to provide clarifications to the queries raised by the Supreme Council in its previous meeting. The Supreme Council moved the DMFI Regulation draft to the priority list for its next meeting to be scheduled in 2014. The members were requested to thoroughly review the regulations before giving their opinion during the next Supreme Council meeting.

*Thank you for FAIDA's support in developing MISFA's strategic plan for 2013-15. A lot of thought, revision and hard work was put into it .... I would like to express my deepest appreciation for all of the effort and insightful feedback that LB put into this plan. He worked on it tirelessly alongside MISFA and it was our cumulative effort that produced this plan.*

Ms. Katrin Fakiri  
Managing Director, MISFA

### **Afghanistan Microfinance Association (AMA)**

Established in 2005, the Afghanistan Microfinance Association (AMA) is the national network of development finance institutions in Afghanistan. AMA aims to promote a sustainable development finance sector in Afghanistan. AMA was mostly dormant since its inception and was rejuvenated through FAIDA's support since October 2011. During 2013, major activities and achievements of AMA included:

- **Lobbying and Advocacy:** AMA liaises with relevant government agencies on behalf of its members. It conducts Program and Legal Awareness workshops for government officials in law enforcement, those in the Provincial Rural Rehabilitation Development (PRRD), as well as community leaders (Wakili Guzars) to get their buy-in and support for development finance. AMA has been more active in Parwan, Kunduz and Nangarhar provinces. AMA programs resulted in enhanced support for microfinance from government officials and community leaders.

- **Member Services, Networking and Coordination:** AMA builds bridges between its various partners through a number of forums, including CEO Coordination Meetings, MFIs Regional Coordination Meetings and CSPI Forum Meetings in Kabul and in the provinces. In addition to creating a platform for meeting and networking, the meetings are used to share AMA's recent progress and achievements, plans for the next months, new initiatives of MISFA and AIBF and any other matters of importance.

To expand its membership to all organizations working in the development finance sector in Afghanistan, AMA established the Community-based Saving Promoting Institutions (CSPIs) Forum for the organizations promoting community based savings. Officially launched in March 2013 with seven CSPIs, the forum is fostering discussion and coordination across CSPIs.

AMA played an active role in the second A2F Exhibition during October 2013, resulting in participation of nearly 800 employees and clients of development finance institutions. AMA organized Microfinance Pavilion in the second A2F Exhibition, where 13 MFIs, CSPIs and their clients showcased their products and services.

- **Capacity Building:** As part of its capacity building initiatives, AMA organized Peer Learning Workshops for microfinance practitioners across Afghanistan, a study visit within Afghanistan and in India; in addition, offered scholarships to participate in the Microfinance India Summit during December 2013. AMA also conducted orientations on new concepts such as Value Chain Finance and Purchase Order Finance for its members. During the second A2F Exhibition, AMA organized two workshops on Branchless Banking and Electronic Payment and Rural Finance in Afghanistan.
- **Knowledge Management and Communications:** AMA regularly published Quarterly Sector Update Reports based on operational data of MFIs and CSPIs. These reports disseminate the sector information and highlight the performance of the sector providing comparisons across each quarter and are fast becoming a good resource and reference material. In April 2013, AMA launched Micro View, an online application for information sharing among development finance practitioners in Afghanistan and abroad. FAIDA drafted the Communications Strategy for AMA, to facilitate AMA in taking on a larger role in coordinating the sector and engaging support from a wider base of stakeholders. As part of the Communications Strategy, AMA Branding Guidelines were drafted. AMA continues to regularly publish bi-monthly e-newsletters and half-yearly newsletters for communicating with various national and international stakeholders.

*It is indeed due to USAID/FAIDA's support without which AMA may have not been in the stage where it is today. The credit should go to USAID/FAIDA .... We will definitely put our efforts together to do more in the future.*

Najibullah Samim,  
Executive Director, Afghanistan Microfinance Association

- **Transitioning Responsibilities from MISFA:** Recognizing the increased organizational and technical capacities of AMA, MISFA initiated the transitioning of Coordination and Advocacy responsibilities by handing over the Nangarhar Regional Office in June 2013 to AMA. Based on the successful transitioning of the Jalalabad Regional Office, MISFA formalized the transitioning process by entering into an MOU with AMA in December 2013. The MOU specifies the 2014 timeline for transitioning the Coordination and Advocacy, Public Information and Communication responsibilities from MISFA to AMA.

### **Afghanistan Insurance Authority (AIA)**

FAIDA is advancing the development of the Afghan insurance sector by supporting the development of the Afghanistan Insurance Authority (AIA) through:

- Providing educational materials and resources to AIA
- Reviewing the needs for technical support for AIA, including the authority's previous request for supervisory and managerial support; and
- Promoting AIA to international regulators and insurance players
- Developing the insurance supervision mechanism and support AIA to monitor the insurance sector based on best international practices

### **Insurance Association of Afghanistan (IAA)**

FAIDA is supporting the formation of Insurance Association of Afghanistan (IAA) with Afghan National Insurance Company (ANIC) and Afghan Global Insurance (AGI) as founding members. FAIDA developed the bylaw, organization chart and strategic plan and budget of the IAA. The registration of the Association is in process with the Ministry of Justice.

### **Strengthening Capacity of Financial Institutions**

FAIDA responds to the needs of individual financial institutions by either direct engagement or through their associations, to enhance their capacity to lend, be profitable and extend their services throughout Afghanistan. During 2013, FAIDA supported commercial banks (Afghanistan International Bank and First Microfinance Bank) and MFIs (OXUS, Islamic Investment and Finance Cooperatives (IIFC) Group, Shelter for Life, UN-HABITAT and FINCA).

**First Micro Finance Bank (FMFB):** FAIDA conducted a gap assessment of FMFB's Small and Medium Enterprises (SME) departmental requirements to improve the lending process, and expand outreach and portfolio size to commensurate with the SME growth target and set up the roadmap. This was followed-up by an implementation planning exercise. The findings from the gap assessment were translated into a comprehensive Repositioning Program to include both program management tools and change initiatives of FMFB's SME program comprising of discrete projects and capacity building efforts, each geared to close or narrow the gaps identified.

FAIDA also supported FMFB to investigate core banking systems that could be of use to FMFB going forward and which may play a role in industry-wide solutions at the MFI and commercial banking level. Preliminary conclusions suggest that ORACLE and/or Polaris software solutions are applicable to FMFB.

*Thanks for FAIDA's technical support in development of SME's transformation plan. The Bank now has a clearly defined route-map for the planned SME transformation, including the identified slate of projects and a high-level master plan. We take this opportunity again to thank USAID/FAIDA for their help in providing high-level technical assistance.*

Matthew Robinson,  
CEO, FMFB

### **Microfinance Institutions**

- **Oxus:** FAIDA provided a financial grant of AFN 14,700,000 (\$300,000) to OXUS MFI in July 2012, to increase access to finance by expanding the funds available for microfinance lending. With a FAIDA grant, during 2013 OXUS was able to leverage additional loan funds from MISFA for on-lending to clients and achieved the following results:
  - leverage additional loan funds by AFN 117 million (eight times of grant) to increase access to finance
  - 1,595 loans amounting to over AFN 127 million were disbursed, of which 452 loans (28%) were made to women, resulting in 1,506 jobs being created or sustained
  - became profitable in March 2013

- **IIFC Group:** Starting at the end of November 2012, FAIDA embedded a long-term consultant within IIFC Group for 12 months to provide technical assistance and strengthening to the IIFC Group. In addition to providing coaching and mentoring support to the IIFC Group's senior management, especially to the Acting CEO of the IIFC Group, FAIDA provided technical support to improve the functioning of IIFC Group and its member IIFCs. As a result of technical assistance, the performance of the IIFCs and the IIFC Group improved in the following ways:
  - Reduced risk and increased profitability across IIFCs through standardized and streamlined operations, loan application and applicant appraisal systems
  - Strengthened internal controls through development of Internal Audit System and training of internal audit department staff, resulting in systematic and periodical internal audits
  - Improved portfolio quality and reduced non-performing loan portfolio (PAR 30 from 11% to 4%)
  - Improved fund utilization - portfolio to total assets increased from 73% to 80%
  - Expanded loan portfolio by 22% - from \$19 million to \$23.1 million
  - Grew the number of IIFC members by 10%; from 92,135 to 108,285
  - Grew the number of IIFC borrowers by 9%; from 21,468 to 23,329
  - Developed IIFC Growth and Performance Improvement Strategy
  - Supported IIFC Group in obtaining approval of AFN 178 million (\$3.6 million) from the Ministry of Agriculture, Irrigation and Livestock's Agricultural Development Fund (ADF) to provide loans to member IIFCs
  - The outcome of the improved management and performance are reflected in:
    - The number of profitable IIFCs increasing from 11 (with operational grants) to 19 (without operational grants) out of 27 IIFCs and two POS<sup>1</sup>
    - Cumulative operational self-sufficiency (profitability) of IIFCs increased from 82% to 116%
    - IIFC Group's self-sufficiency increased by 32% from 106% to 140%

**From:** Bashir Khan [mailto:bashir.khan@iifcgroup.com]

**Sent:** Saturday, July 20, 2013 1:04 PM

**To:** Dan Mooney

**Cc:** Anjaneyulu Ballem; LB Prakash; 'Bashir Mohd khan'

**Subject:** Presentation to USAID about IIFCs growth

Dear Dan,

I would like to express my thanks to the support extended by FAIDA to the IIFC Group to strengthen it and the member IIFCs.

I had a meeting with USAID on July 16th, to share the progress and the growth story of the IIFC Group and member IIFCs. Anjan also came with me. We had an excellent meeting. I was very happy when Eric mentioned that Zack was right in his trust in IIFC Group and the IIFC model, and look forward to continue supporting and provide guidance.

I am sharing the presentation I made to the USAID, and the minutes of the meeting.

All this is possible because of the excellent support provided by LB Prakash and Anjan, and you make them available to IIFC Group. I look forward to your continued support and would like to meet you sometime when you are free. Please let me know.

With best regards,

<sup>1</sup> POS – Point of Service is an outlet of existing IIFC

- **UN-HABITAT:** As UN-HABITAT was closing down its Learning for Community Empowerment Program (LCEP-2) program and sought to resolve lingering issues amid their system of more than 1,500 community banks, FAIDA supported UN-HABITAT in drafting a Community Savings and Loans Transition Plan.
- **Shelter for Life (SFL):** FAIDA reviewed the credit manual of Shelter for Life (SFL) and provided recommendations for implementation. In addition, insight on developing an exchange risk clause was provided by FAIDA and sent to SFL. Guidance on tax implications of MFI registration was also provided by FAIDA.

FAIDA developed an excel-based loan tracking system with the ability to automatically generate weekly portfolio reports, Daily Cash Reconciliation, Delinquency and Aging Report, Clients Repayment Schedule and Clients Repayment History suitable for SFL.

- **FINCA:** FAIDA prepared a Credit Scoring Tool to assess credit worthiness of their SME clients which is currently under piloting. During December 2013, FAIDA initiated technical support to FINCA and will be providing support to review and revise FINCA's SME lending operations and assist in the design of a risk management framework.

#### **Afghanistan Institute of Banking and Finance (AIBF)**

Formally established in November 2010, the Afghanistan Institute of Banking and Finance (AIBF) is working to strengthen the financial sector by providing training and capacity building programs to banks and MFIs. A FAIDA grantee since October 2011, AIBF conducted 61 capacity building events which include short term trainings/workshops for the benefit of 626 financial sector employees (462 male and 164 female) working in banks and MFIs during 2013.

- **Long-term Training:** AIBF offered seven different long term trainings on Human Resource Development, Accounting for Bankers, General Banking, Bank Operation Management, Certified Credit Program, Certified Branch Management and Fundamentals of Risk Management and trained 82 (72 male and 10 female) employees of Banks and Microfinance Institutions.
- **Short-term Training:** AIBF trained 443 employees (335 male and 108 female) of Banks and Microfinance Institutions through delivery of 44 short-term trainings on 37 different topics, including Agriculture Insurance, Agriculture Value Chain Finance, Anti-Money Laundering, Banking Law and Regulations, Branch Operations Management, Internal Audit and Controls, International Trade Finance, Loan Portfolio Management, Risk Management, Management and Professional Development.
- **Forums and Executive Lecture:** AIBF conducted ten forums for 101 employees (55 male and 46 female) of Banks and Microfinance Institutions, including two Women in Finance Forums meetings.
- **Distance Learning Diploma Program:** The graduation ceremony was held on March 20, 2013, for the first group of graduates in the one year Distance Learning Diploma Program started in 2012; an open house followed for the selection of the second group. 32 out of 36 students from the first group completed the diploma program and were awarded their diplomas. 72 students from six financial institutions and three non-financial institutions registered in AIBF's second offering of the one-year Distance Learning Diploma Program (DLDP). The second DLDP commenced on June 1, 2013. AIBF is offering an additional four diploma courses in the areas of Banking and

Finance, Islamic Finance, Management Studies and Marketing Management. In addition, AIBF offered three more diplomas in Microfinance Management, Human Resource Management and Managerial Accounting. AIBF is offering the Distance Learning Diploma Program in collaboration with Kampala International University (KIU), Tanzania.

- Afghan Women Internship Program:** To strengthen Afghan women’s capacity and expand women’s employment in the financial sector, AIBF initiated a six-month internship program in September 2012 for recent women University graduates. Aside from basic banking skills, the interns will also be trained in speaking and writing using business-English terminology. AIBF aims to train 300 interns in three cycles of 100 women interns per cycle. The details are provided in the Gender component section.

*USAID is helping Afghanistan becoming a more responsible and integrated member of the region and the world... without persistent assistance and support from FAIDA/USAID we would not be able to achieve our milestones.*

Zarif Aminyar  
Deputy Director, AIBF

## Banking Capacity Component's Indicators

The tables below and related narratives described above Banking Capacity Component's progress towards contractual indicators:

Code	Indicators	Total Achieved During Period			
		Q1	Q2	Q3	Q4
2.1	Number of financial sector training and/or certification programs established or supported that meet international standards	20	25	12	36
2.2	Number of financial sector employees trained with U.S. government assistance	183	216	88	238
2.3	Number of financial sector professionals/supervisors trained with U.S. government assistance	68	86	55	51
2.4	Number of financial institutions with enhanced capacity as a result of U.S. government assistance	0	0	0	0

## Regulatory Component

The Regulatory Component works to help Afghanistan create a lending environment that is characterized by reduced risk and increased predictability. The Regulatory Component works with stakeholders to develop new or updated regulations across key sectors and institutions. During 2013, the Regulatory Component provided commentary or full-text drafts regarding a number of laws, regulations, policies or areas of commercial law that directly impact access to finance.

The mechanisms that the Regulatory Component primarily engaged in were (i.) public events, such as seminars, workshops, and conferences in which decision-making public officials participated; (ii.) meetings organized specifically to allow finance sector regulators to undertake dialogue with regulators and (iii.) support to the “Access to Finance Doing Business Indicators” initiative.

- Quarter 1: FAIDA organized, with other donor institutions and implementing partners, two donor coordination sessions in which relevant Afghan officials were able to restructure donor coordination, and, more importantly, to set forth GoIRA’s priorities regarding commercial law and related infrastructure. At least three meetings were arranged by FAIDA between General Counsel of Central Bank and individual applicants for so-called “Electronic Money Institution” licenses.
- Quarter 2: An “exchange session” discussion was held in Manila, Philippines, between officials of the Afghan Central Bank and the Central Bank of the Philippines. These covered the challenges that a regulator faces regarding mobile money and branchless banking.
- Quarter 3: Large conference event on “Access to Finance.” The Regulatory Component made presentations on trade finance and on the new collateral registry. About 50 persons attended each presentation. Also, the Regulatory Component coordinated and arranged meetings in Dubai for Afghan banks regarding the establishment of correspondent relationships. Three such relationships were established.
- Quarter 4: Two meetings were organized between the Ministry of Finance and individuals from various organizations that desire to work toward the drafting and implementation of a law on accountancy. Two relevant working groups were formed, the National Steering Committee (“NSC”) and the Technical Steering Committee (“TSC”).
- “National Steering Committee” on Accountancy: In concert with the World Bank, FAIDA spearheaded the organization of a high-level working group to oversee the drafting and implementation of a law on accountancy and related regulations. The NSC was organized in Quarter 4.
- “Technical Steering Committee” on Accountancy: This working group is working with FAIDA to actually draft the law and, ultimately the regulations.
- “Doing Business” Working Group: Members are relevant Ministry of Commerce and Industry officials, German Corporation for International Development (GIZ), as well as FAIDA. The purpose of this: (i.) to generate a systematized manner of private sector dialogue within the government; (ii.) to mobilize the Economic Committee such that it regularly considers



The Regulatory Component made presentations on trade finance in the second A2F Exhibition.

*Photo by Mr. Abasin Nawar, FAIDA M&E Manager*

the issues raised by the private sector and such that it formally includes “Access to Finance” advice in its docket; (iii.) raise awareness regarding the progress that Afghanistan has made in the “Doing Business Indicators” areas that impact access to finance. Although FAIDA completed its contractual mandate regarding this work during 2013, the Working Group continues to function.

- **Correspondent Banking and other Interbank Agreements:** Correspondent banking has been called “The Gateway to Money Laundering.” As such, money-center banks that provide correspondent USD accounts to Afghanistan-based banks face enhanced scrutiny from regulators in Western countries. In spring 2013, this resulted in the *de facto* cessation of correspondent accounts by banks such as Commerzbank of Frankfurt and Standard Chartered Bank of London. The Regulatory Component (i.) prepared a memorandum that demonstrated that Afghanistan’s bank oversight scheme is nearly identical to that of Western countries; and (ii.) organized meetings between Afghan banks and other banks at SWIFT’s “SIBOS” event in Dubai in September 2013. The SIBOS intervention resulted in the establishment of three new correspondent accounts.
- **Law on Secured Transactions/Regulation on Collateral Registry:** Movable property secured transactions have been called the *sine qua non* of access to finance. The Regulatory Component produced one workshop (in the course of the second Access to Finance Exhibition) and one stand-alone workshop, which included critical analysis of the new law, as well as an explanation regarding the operation of the registry.
- **Draft Bankruptcy Law:** Although the Draft Bankruptcy Law was drafted with the assistance of non-USAID donor in 2011, the Regulatory Component provided additional commentary at the request of the technical staff of the Ministry of Commerce and Industry (MoCI).
- **Commentary on Deposit Insurance Corporation Law:** Afghanistan purports to have organized a state deposit insurance corporation. The Regulatory Component analyzed the relevant license and it met several times with officials of this nascent state corporation to further discuss the insurance corporation laws.
- **The Institute of London Underwriters Cargo Clauses and War Clauses:** Most trade financiers require that the shipper (or, in some cases the consignee), obtain cargo insurance coverage. In the context of seminars and workshops that the Regulatory Component provided regarding trade finance, the Regulatory Component provided analysis of the most prevalent cargo insurance policy provisions, and intended to simplify, for Afghan shippers/receivers/manufacturers/banks, this occasionally arcane subject.
- **Analysis of Accountancy Certification Schemes:** Afghanistan, acting by and through the Ministry of Finance, desires that professional accountants be certified. The Regulatory Component drafted an overview of “best practice” certification procedures, and held a workshop for the Technical Steering Committee regarding this. The Technical Steering Committee is the multi-institution working group described *supra*.
- **Regulation on Money Service Providers:** Numerous questions continued to arise during 2013 involving such matters as trading in air-time; the degree to which “stored value” card purveyors are subject to licensure; “point of sale” terminals as credit devices; and a plethora of questions involving mobile money. The Regulatory Component provided written responses to each.
- **Banking Law:** As occurred in 2012, numerous questions were raised in 2013 by different financial sector stakeholders regarding the degree to which certain financing activities are within the purview of the Central Bank. The Regulatory Component provided relevant guidance.

- Accounting Law: In the 4<sup>th</sup> Quarter, the Regulatory Component began the task of preparing a draft of accounting law. At press-time, this task is ongoing. When the task is completed, the Regulatory Component will submit the draft to the Technical Steering Committee, described *supra*.
- Draft Banking Law. During the 4<sup>th</sup> Quarter, the Regulatory Component provided USAID an analysis of the draft banking law, which is presently pending.
- Commercial Contract Law. The Regulatory Component provided USAID, an analysis of the draft “commercial contract law,” which was drafted in 2009; but which does not appear ever to have been enacted.

### Regulatory Component's Indicators

Code	Indicator	Total Achieved During Period			
		Q1	Q2	Q3	Q4
3.1	Number of public-private dialogue mechanisms utilized as a result of U.S. government assistance.	2	2	1	1
3.2	Number of working groups established to address financial sector development issues as a result of U.S. Government assistance	0	0	4	2
3.3	Number of comments provided on financial sector related laws and regulations as a result of U.S. government assistance	3	3	2	1

## Branchless Banking and Mobile Money Component

FAIDA's branchless banking and mobile money component reached a number of milestones in 2013.

- As far as AWCC employees are concerned, all 301 employees in their head office are now being paid using mobile money services. These employees actually use mobile money to purchase goods and services from AWCC's corporate hotel and cafeteria. Not to be outdone, there were 80 FAIDA employees who have also registered using AWCC's mobile money service. These employees are now ready to receive their monthly reimbursements as well as medical allowances through AWCC's mobile money service.



A customer receipt from a cash-out of a women intern's monthly allowance using a point of sale terminal from AWCC's mobile money service.

*Photo by Mr. Kochi Rahimi, FAIDA Branchless Banking and Mobile Money Specialist*

- Secondly, 2013 marked another achievement in using mobile money for utility bill payments. Through the partnership with Da Afghanistan Breshna Sherkat (DABS), Etisalat, Pashtany Bank and FAIDA, a pilot project started to use mobile money for electricity bill payments. In the last quarter of 2012, close to 100,000 households were registered to use Etisalat's mobile money for electricity payments. So far, close to 500 Afghan households in Kabul with more than AFN 1.5M electricity bills have been paid using Etisalat's mHawala service. In order to increase active subscribers to use mobile money for mHawala service, Etisalat embarked on an aggressive media campaign on several TV and radio stations in Kabul to educate Afghans on the use of mHawala for



Inauguration ceremony of the electricity bill payment service using Etisalat mHawala mobile money service, in partnership with Da Afghanistan Breshna Sherkat and Pashtany Bank.

*Photo by Mr. Habibullah Saif FAIDA Branchless Banking and Mobile Money Specialist*

electricity payments. They also set up five payment kiosks and seven flagship stores around Kabul City to accept cash-in services for mobile money payments. There were also four active mobile money agents around the city that accepted cash-in services. More than 3,200 new households have been registered on the mHawala electricity payments in the 4th quarter of 2013.

- As a result of the new Electronic Money Institution (EMI) regulation which was implemented in October 2012, two new EMI licenses were issued by Da Afghanistan Bank (DAB). Roshan received the new EMI license in July 2013 and Etisalat received its new license in August 2013. AWCC is still in the process of completing all the required license documentation. They are expected to receive their new EMI license by the 1st quarter of 2014. In addition to FAIDA's assistance in the EMI regulation, a new initiative is underway on the Branchless Banking regulations at DAB. This new regulations is now being drafted by the Regulatory Component and Mobile Money Component of FAIDA. DAB expects to complete this new regulation by the 3rd quarter of 2014.

*"We would like to thank FAIDA for its support to DAB in making sure that the regulatory amendments for the new Electronic Money Institution (EMI) license are in place. With these new regulations, it opens up opportunities in mobile financial services and branchless banking that will increase digital payments in Afghanistan."*

Noorullah Delawari  
Governor, DAB

## Branchless Banking and Mobile Money Component's Indicators

Code	Indicator	Total Achieved During Period			
		Q1	Q2	Q3	Q4
4.1	Number of mobile money agents	152	0	742	14
4.2	Number of partner institutions using mobile money applications	0	1	6	1
4.3	Number of participating merchants	21	0	561	14
4.4	Number of GIROA and local government employees who receive salaries through mobile money	0	0	0	0

Key milestones were reached such as the launch of Etisalat's mHawala mobile money service, which will allow customers to receive their electricity bills and make payments through their mobile device. Afghan Wireless Communication Company (AWCC) also launched its NFC biometric registration service which introduced merchant payments via cell phone. The mobile money team anticipates this momentum to continue through 2014 to continually enhance and develop mobile money services for the Afghan population.

## Agribusiness South Component

Between December 2012 and October 2013, the Agribusiness South (ABS) component of FAIDA served to transition USAID support to agriculture in southern Afghanistan from short-term stabilization activities to a longer-term development approach.

The component addressed four vital agricultural development pillars:

- Expansion and improvement of agricultural input supply distribution through increasing the reach and efficiency and quality and range of products offered by input dealers
- Improvement of postharvest practices to decrease postharvest losses and increase product quality
- Development of market linkages and strengthening market information by improving information flows and promoting buyer-seller cooperation
- Implementation of cross-cutting initiatives including gender integration, agribusiness and agro-association strengthening and business planning and loan facilitation services

In support of each of these pillars, 23 distinct, in-depth technical training courses were conducted for owners and key personnel of existing agribusinesses and five market conferences were held for large-scale producers and traders in Helmand, Zabul and Kandahar Provinces. In total, nearly 100 trainings and conferences were implemented for more than 2,000 participants. Approximately 12% of the training participants were female agribusiness owners or their employees.

In addition to the training program, 22 diverse and specialized technical assistances were delivered including, for example:

- Packhouse design and layout
- Cold chain facility design and management
- Packhouse and cold store business plan
- Mitigation of a grape disorder
- Fresh and dried fruit market report: trends, prices, buyers and opportunities

ABS was able to realize numerous achievements. Some of these include the following: The expertise of expatriate and TCN specialist advisors was leveraged to provide specialized technical assistance to lead agribusinesses, to develop in-depth training courses and to train local national staff to take over the training program. An inexpensive technical training facility was established in the safe environment of Camp Xenia where effective combinations of both theoretical and hands-on practical training were delivered to conduct quality postharvest management training. Due to the persuasiveness of ABS staff and a quickly spread reputation for quality training, women engaged in agribusinesses significantly demonstrated their will and ability to travel from Helmand and Zabul Provinces to attend multiple day trainings in Kandahar City.

ABS established informal results indicators and carried out an initial measurement of the results of its training activities. In spite of its short life span, positive results were determined. For example, of the 264 postharvest training participants interviewed, 95% reported they had adopted improved technology as a result of the training. Also, of the 1661 training participants who were administered pre- and post-training tests, 98.5% of them demonstrated increased knowledge of the subject material.

Several conclusions including the following are discussed at the close of this brief report: The demand for quality input supply, postharvest management and agribusiness management training is strong among agribusinesses. Agribusiness owners and managers, including women, are willing to travel to provincial capitals, to attend trainings. Foreign expertise is required to provide internationally relevant information and competitive technologies and to train Afghan staff. Greater

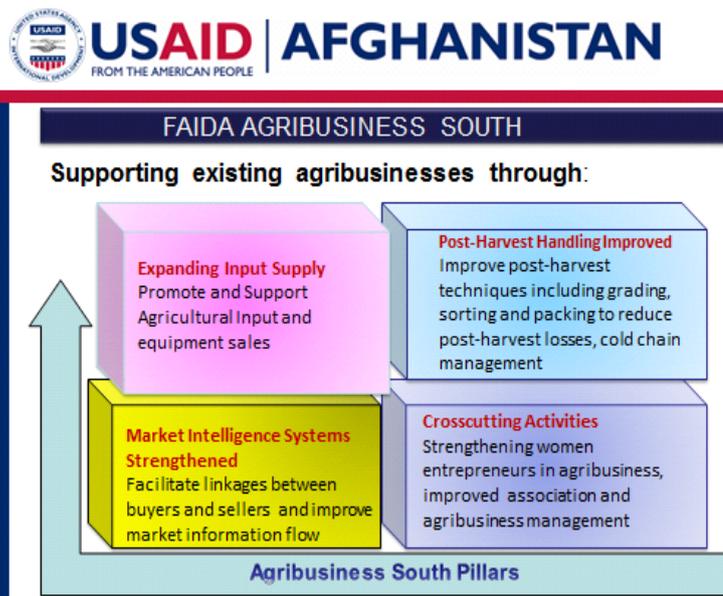
and more effective enabling of private sector growth is required from local and provincial government authorities.

ABS was officially added to the FAIDA Project on December 4, 2012 as a transition activity in southern Afghanistan between former agriculture stabilization programs and future, longer-term agriculture development programs. ABS technical program activities ended on September 22 and ABS staff completed the component close out operations on October 8. ANNEX A contains the Scope of Work corresponding to the FAIDA Agribusiness South (ABS) component.

The overarching objective of ABS was to scale-up agribusiness activities to support a sustainable, commercially viable, agribusiness-based economy as the best way to achieve long-term stability, security, and enduring peace in Southern Afghanistan.

Given the South region's competitive advantages in agriculture, the best opportunity for increasing economic growth in the near and medium-term was to focus on the high end production, processing and marketing of targeted high value agricultural produce. In this regard, FAIDA implemented strategic interventions that identified and helped mitigate critical gaps in the agribusiness value chain.

The FAIDA ABS component consisted of four important pillars, each addressing specific objectives which contributed to the overarching objective of the component. The pillars were expanding input supply distribution systems, market development, post-harvest handling, and cross cutting activities.



These pillars, described below, are essential elements for accomplishing the transition from stabilization to long-term agribusiness development activities. For example, the focus on improving the agriculture input distribution system supports increased production and supporting improved produce handling reduces postharvest losses, increases product quality and strengthens market options.

Strengthening the role of women in mainstream agribusiness and developing agribusiness and association planning and management skills were important cross cutting activities for preparing entrepreneurs to scale up their agribusinesses.

FAIDA worked with existing agribusinesses and lead firms to expand demand and pull supply from farmers. The approach was to deliver training and technical assistance to build the capacity of these agribusinesses. Geographic focus was on 12 target districts of Kandahar, Helmand and Zabul Provinces. Priority was given to high-value crops including pomegranates, grapes, almonds, stone fruits, melons and some key vegetables including cucumbers and sweet peppers, the latter especially for the Helmand winter greenhouse (plastic tunnel) production. FAIDA utilized a local implementing partner, Green Agriculture and Livestock Organization (GAALO) to facilitate access to target districts through its Field Coordinators; however, training and technical assistance was conducted by FAIDA direct hire personnel.

Upon conclusion of training and other technical assistance events, September 22 was the last event; the Agribusiness South Component had conducted 98 technical trainings and conferences for 2161 participants from the three target provinces. The technical trainings were composed of eight distinct input supply training courses, nine different types of postharvest trainings and five different cross-cutting trainings. Three district-level agribusiness market conferences and one provincial conference were also implemented. Annex B., Training and Conference Participation, details training attendance and origin of trainees and provides a breakdown of participation at provincial and district

conferences. In addition to these trainings an array of related technical assistances were provided including facilitating development of a business plan for a major fresh fruit association; pack house and cold storage designs for various agribusinesses; assessment of an existing cold store facility; advice to the Helmand Wholesale Produce Market Committee on optional business structures and management and a comprehensive report of fresh and dried fruit market trends, prices, and opportunities.

## Accomplishments

A few general ABS accomplishments are presented here according to the corresponding pillar.

### 1. Input supply

- a. Two expatriate/TCN expert advisors, working closely with ABS local national staff, were able to develop excellent, relevant and in-depth training courses for input suppliers and thoroughly prepare them to conduct all of the eight training courses that were provided.
- b. Agricultural input dealers rarely demonstrated the technical knowledge necessary to recommend good agriculture practices and integrated pest management techniques. For that reason, FAIDA ABS researched and collected technical data relating to the targeted crops to facilitate effective investigation and diagnosis of crop pests and diseases and management of nutrients by input suppliers for their farmer customers. Technical data was placed on DVDs and distributed to the agricultural input supply business owners and their sales and technical personnel who attended ABS input supply training courses. This information helped distributors solve farmer's production problems in order to increase yields and produce healthier and higher quality crops. The collection of technical data included basic descriptions of crop cycles, diseases, insect management strategies; tables listing recommended fertilizers, insecticides, herbicides and fungicides for each targeted crop; PowerPoint presentations designed to teach specific techniques and effective strategies; scientific papers describing the processes that lead to the reasons/bases for utilization of ag-inputs; and information about crop diseases and managing nutrient requirements.
- c. In response to a widespread grape disorder severely affecting several districts of Kandahar Province, ABS delivered samples and photos from affected vineyards to several laboratories and institutions for analyses. The results indicated there were at least three grape disorders causing the grape pre-harvest failures – downy/powdery mildew, grapevine/leaf roller/mealy bug moth and Botrytis. The Good Agriculture Practices (GAP) training that ABS had been providing to input suppliers was entirely on target as the most efficacious manner to mitigate these problems (water scheduling, green pruning, weed control, canopy management, vineyard clean up) including using GAP in conjunction with timely use of specific, high quality pesticides that are safely and effectively applied according to the label.
- d. At three different District Agribusiness Market Conferences, FAIDA Input Supply Specialists addressed solutions to pre-harvest losses and were instrumental in bringing



*As a result of FAIDA-ABS trainings, Sahrai Group recently hired an agronomist to help with pest, disease and soil analysis. "Now, we tell farmers to bring samples, then we recommend the right fertilizer or pesticide. Business has increased 10% in the last few months because of this." He proudly shared. "Farmers trust me and they appreciate the extra service I give them."*

*Rashid Ahmad Sahrai, Input Supply Dealer*

FAIDA ABS trained input suppliers from outside the districts to the conferences in order to interact with large-scale producers.

- e. ABS organized technical experts from the Provincial DAIL, Kandahar University, the CHAMP Project and several input supply companies trained by FAIDA, to address large-scale producers and traders at a FAIDA ABS sponsored conference held in Panjwai on September 8. At the invitation of FAIDA, Engineer Atiqullah Khan, Extension Manager, Directorate of Agriculture, Irrigation and Livestock (DAIL), summarized the grape disorder and its causes and remedies for the participants at the Panjwai conference. This activity provided the opportunity to the GIRoA to demonstrate its concern and expertise, in coordination with private sector input suppliers, to local authorities and farmers, with regard to the serious negative impact the grape disorder was having on the local community.
- f. The extension approach taught to input supply training participants encouraged them to go to the field to properly diagnose and recommend remedies for production problems being encountered by farmers. This proactive approach is in stark contrast to the norm of waiting in the store for farmers to come in, usually looking for the cheapest remedy for an already serious pest or disease problem. The approach taught helped dealers to develop a sustainable partnership with farmers to mitigate problems and establish sustainable preventative measures.

*“Today’s conference or program was very important and valuable for us because we have seen many people whom we had not seen before. We met those Input suppliers whom we had not seen before. For example: Engineer Ibrahim, FSCAA Chairman was introduced to us today, and we can get his assistant in future.”*

Haji Sayeduddin

President of Bost Fruits and Vegetables Production and Trading Association

## 2. Post-harvest management

Short-term, expatriate/TCN advisors, working closely with skilled national staff, were able to develop high quality and in-depth training modules that identified and addressed specific issues of the region regarding food safety, crop specific post-harvest requirements and process control. Four of the postharvest trainings, those dealing with food safety and food processing, were conducted for female agribusiness entrepreneurs and their key employees. These achieved 177 female participants.

The ability to provide both theoretical and practical training through erection and use of a technical training facility at Camp Xenia set

this ABS training program apart from and above previous training programs as noted by attendees and staff who participated in other donor supporting training programs. ABS was able to simulate a proper pack house environment by erecting a tent over a purpose engineered concrete slab equipped with a drain sump and utilities. The use of basic pack house equipment, used to grade, sort and pack the target fruit, was demonstrated to and practiced by the trainees. In addition to conducting 39 postharvest related training courses, local national staff presented solutions to postharvest losses at three different District Agribusiness Market Conferences.

Messages concerning inherent dangers of food borne pathogens, delivered through food safety and HACCP trainings, were a revelation to most of the participants. These trainings imbued them with a “duty of care” requirement when handling or processing food.



*FAIDA-ABS Postharvest Specialist Abdul Aziz Sabir provides pomegranate packing guidance to trainees at the technical training facility located in Camp Xenia, Kandahar.*

### 3. Market development

- a. Two short-term, expatriate Market Analysts assisted the Provincial Advisors and local national Market Specialists to develop a comprehensive Market Report on Selected Fresh and Dried Fruit and, as a result, ABS was able to establish and address important facts, not previously identified, including the following:
  - The \$190 million loss in Afghanistan's export revenue of fresh and dried fruit in the last five years
  - The \$88 million per annum combined pre and post-harvest loss of pomegranates and grapes in southern Afghanistan
  - The \$40 million per annum market opportunity of selling pomegranates and grapes into the domestic market, out of season
- b. Agribusiness market conferences: FAIDA ABS, armed with facts from the previously mentioned market report, organized three district agribusiness market conferences in Kandahar province and one provincial agribusiness market conference in Lashkar Gah, Helmand province. These market conferences created the platform to address a combination of important topics, in addition to market information and opportunities that ABS had been working on separately.

### 4. Cross-cutting activities

- a. To promote gender integration FAIDA ABS deployed its Gender Integration Manager to all three targeted provinces where she was able to establish communication with women entrepreneurs through organizations such as the Department of Women's Affairs (DOWA) as well as other remote district, private sector women's groups. The Manager traveled alone to locations in the districts in order to discuss FAIDA ABS training activities that would benefit female agribusiness entrepreneurs.



- Through her assertive but professional approach she gained the trust of many women and convinced them to attend FAIDA ABS trainings which included food safety principles, HACCP, work place hygiene, international food safety standards and agribusiness planning. A number of the participants have used their knowledge to improve their businesses, paving the way to confidently market, promote and sell their respective products. Through these efforts, women traveled from Zabul and Helmand Provinces to attend trainings and overnight in Kandahar City.
- b. The four day, Agribusiness planning training was conducted for men and women in Kandahar City and Lashkar Gah City. Women demonstrated their will and ability to come to the provincial capitals from outlying districts for this training and, as was the case for women from Zabul, were even able to stay in a Kandahar City hotel during the four day training.
  - c. ABS was successful in drawing participation from the districts of Helmand, Zabul and Kandahar Provinces. There was an initial concern that the trainings would need to take place in the districts to be well attended. This proved not to be the case; in fact, attendance from the districts was strong as is illustrated in the exhibit IV – 1 Origin of Training Participants table below.

District	Participants
Kandahar City	317
Dand /Daman	249
Zhari /Panjwai	104
Arghandab	53
Spin Boldak	35
Lashkar Gah City	508
Nad-e-Ali	86
Marjah	43
Gereshk /Nawa	69
Qalat City	312
Shah Joy	5
Tarnak Wa Jaldak	7
<b>12 Districts</b>	<b>1,788</b>

*“We have received much training in the past from a variety of sources which focused on theory only. Having the opportunity to see practical demonstrations and participating is a first for me and I found this to be both interesting and exciting. We look forward to future trainings.”*

Hikmatullah  
Business Advisor, Kandahar Business Development Centre

## Outputs

Between February 16 and September 22, 2013, ABS conducted 98 trainings and conferences. There were a total of 2169 participants, 255 female, from the three provinces. ANNEX B contains a detailed breakdown of trainings and conferences.

### 1. Input supply

Input supply: Conducted 34 trainings and developed agri-business skills for 671 participants made up of ag-input business owners and their sales and technical personnel. The attendees included 287 from Kandahar, 184 from Zabul and 200 from Helmand Province.

- a. Introduction to Development of Ag-Input Sales in Afghanistan: Through the end of September, 2013, this training was administered 12 times for 186 Ag-input business owners and their sales and technical personnel.
- b. Technical Information to Expand the Ag-Input Business - IPM and GAP: Through the end of September, 2013, this training was administered 7 times for 152 Ag-input business owners and their sales and technical personnel.
- c. Pesticide and Fertilizer Handling and Storage: Through the end of September, 2013, this training was administered 7 times for 152 Ag-input business owners and their sales and technical personnel.
- d. Suitable Agricultural Input Package Training – stone fruit: Through the end of September, 2013, this training was administered 1 time for 25 Ag-input business owners and their sales and technical personnel.
- e. Suitable input package – grapes: Through the end of September, 2013, this training was administered 2 times for 54 Ag-input business owners and their sales and technical personnel.
- f. Suitable input package – pomegranate: Through the end of September, 2013, this training was administered 2 times for 43 Ag-input business owners and their sales and technical personnel.

- g. Suitable input package – almond: Through the end of September, 2013, this training was administered 2 times for 40 Ag-input business owners and their sales and technical personnel.
- h. Suitable input package – vegetables: Through the end of September, 2013, this training was administered 1 time for 19 Ag-input business owners and their sales and technical personnel.

## 2. Post-harvest training

A total of 39 technical training courses related to postharvest management and food safety were provided to 638 participants during the period between February 16 and September 22, 2013. Of the total number of trainees, 177 were female. The specific attendance figures for each of the nine distinct training programs delivered are specified below:

- a. Introduction to Food Safety Principles: 6 presentations delivered with a total of 108 participants, of which 28 were female.
- b. Introduction to Post-harvest Management: 6 presentations delivered with a total of 83 participants.
- c. Hazard Analysis and Critical Control Points (HACCP): 8 presentations delivered with a total of 155 participants, 66 were female.
- d. Stone Fruit Post-harvest Management: 3 presentations with a total of 29 participants.
- e. Grape Post-harvest Management with Melon Addendum: 4 presentations delivered with 52 participants.
- f. Introduction to Food Safety and Workplace Hygiene: 3 presentations delivered for 55 female participants.
- g. Pomegranate Specific Post-harvest Management: 5 presentations delivered for 77 participants.
- h. Introduction to Food Safety International Standards: 3 presentations delivered to 64 participants of which 28 were female.
- i. Cold Chain Management: 1 presentation delivered for 15 participants.

## 3. Market development

- a. Arghandab Agribusiness Market Conference: was attended by a total of seventy two people consisting of large scale producers (43) traders (26), input suppliers (2), Cooperative Manager (1) GIROA officials and district DAIL representatives (6).
- b. Zhari Agribusiness Market Conference: was attended by a total of 82 people consisting of large scale producers (31), traders (29), input suppliers (3), cooperative members (10), DDA members (2), GIROA officials and district DAIL representatives (6), NGO extension officer (1).
- c. Panjaway Agribusiness Market Conference: was attended by a total of 102 people consisting of large scale producers (49,) traders (28), input suppliers (7), cooperative members (4), NGO extension officer (1), Kandahar University (1), Kandahar Business Development Centre (1), DDA members (6) GIROA officials and district DAIL representatives (5).
- d. The Helmand Agribusiness Market Conference: was attended by a total of 117 persons, not including FAIDA staff – 58 large-scale producers, 36 traders, 5 input suppliers, 3 GIROA and association representatives, and 15 donor organization representatives.

#### 4. Cross-cutting activities

- a. Agribusiness Planning Training: nine of these trainings were conducted for a total of 218 participants. 78 of the participants were women.
- b. Introduction to Business Development and Marketing: five trainings were conducted for 97 people.
- c. Basic Accounting Principles: this training was delivered twice with 40 people in attendance.
- d. Inventory Control Management: this training was conducted twice with 42 people in attendance.
- e. Association Management and Development Training: three of these trainings were conducted for 82 participants.<sup>2</sup>

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<sup>2</sup> For more details, please refer to the Agribusiness South Component final report.

## Gender Mainstreaming

Gender mainstreaming is a cross-cutting effort involving all the technical components of FAIDA. Through integrating gender in all its components FAIDA ensures that women benefit from equal opportunities as men with regards to access to finance. During the year 2012, the Gender Unit was established, and in the year 2013 it was fully staffed with a Gender Team Leader, Gender Advisor, Gender Manager and Gender Specialist. The section below includes key gender initiatives and results accomplished by FAIDA in the year 2013.

### Gender Strategy

A strategy for integrating gender in all activities of the FAIDA project was drafted in July 2012 by consultants from the Chemonics Home Office. During the reporting period, the Gender Team carried out a thorough review of the strategy. Views of different members of the FAIDA team were sought and incorporated into revisions of the document.

### Capacity Development on Access to Finance

- **Gender Outreach Trainings:** The capacity of women in starting up and running their businesses was improved through organizing six trainings of Access to Business Opportunities and Finance and five Business Planning trainings that were held in various provinces. Through the Access to Business Opportunity and Finance 299 women got trained on developing concept notes, basics of business planning, financing of projects and marketing. Likewise, through the Business Planning Training 138 women learned the concepts of: industry analysis, customer analysis, competitor analysis, marketing plan, operation plan, and team management.



Young entrepreneurs from Bamyan province working on a business plan, as part of the Women's Access to Business Opportunities and Financing Workshop conducted by FAIDA.

*Photo by Mr. Mohammad Tariq Amanyar, FAIDA M&E Field Monitor*

- **Agribusiness Planning Training:** An Agribusiness Planning Training was conducted in Kandahar City for thirty educated female entrepreneurs who are managing agribusinesses and/or women's organizations on April 7, 2013. The participants were from the provinces of Kandahar, Zabul and Helmand. One woman entrepreneur has applied for a loan. A similar training, Agribusiness Planning Training, was held for thirty-five women in Helmand province in May 2013.



Participants at the 'Agribusiness Planning Training' for women entrepreneurs from Kandahar, Helmand and Zabul provinces held in Mumtaz Hotel, Kandahar City, on April 7, 2013.

*Photo by Mr. Abdul Hai Karimi, FAIDA Agribusiness South Training Specialist*

### Gulfood 2013 Annual Food & Hospitality Show

FAIDA identified five businesswomen, to participate at the Gulfood 2013 Annual Food & Hospitality Show in Dubai held on February 23-27, 2013. In order to participate at the show and boost their business expansion, the women agreed to cover their own costs of travel and accommodation in Dubai.

The participation of the businesswomen in the Gulfood show had remarkable results for the expansion of their businesses. Ms. Kamela Seddiqui, from the Naweyan Naweed Ltd was able to sign contracts with different companies to export Afghan dry fruits to different countries including U.A.E, Saudi Arabia, Malaysia, Jordan and Pakistan. This not only has significance for Ms. Seddiqui's business but will have a positive impact on the economic development of the country's agricultural sector as well. Likewise, Ms. Shaima Kabir, from Four Seasons Dried Fruits signed contracts, to export Afghan dry fruits to Kuwait, Canada, Singapore and India. The other participants were also able to sign contracts to export their products to different countries. The Gulfood exhibition was a success for the Afghan women and is indicative of the fact that there is a great potential for further growth.



Gulfood 2013 Annual Food & Hospitality Show in Dubai held on February 23-27, 2013.

*Photo by Ms. Mina Sherzoy, FAIDA Technical Deputy Chief of Party*

As a result of participating at Gulfood, and through contract farming facilitated by FAIDA, the Nawyan Naweed Company exported 48 metric tons of soap roots to Dubai. The total value of this contract is \$50,400. The Nawyan Naweed Company also exported 38 metric tons of red raisins to the Almostaner Trading Company in Saudi Arabia. The total value of this contract was \$68,400.

Likewise, The Four Season Dried Fruits Company received the following orders:

- 24 metric tons (MT) of raisins, dried apricots, walnuts, and pine nuts to Canada; the total value of this shipment is \$ 147,000
- 35 MT of red raisins, almonds, and dried apricots to Singapore; the total value of this shipment is \$ 215,000
- 51 MT of red raisins, pine nuts, and walnuts to Kuwait; the total value of the shipment is \$394,400
- 129 MT of apricots, figs, walnut, pine nuts, black raisins, green raisins (Shindelkhane), and dried apricots to India; the total value of the shipment is \$ 695,100

A forum was organized on August 22nd 2013 to follow up on the results of women entrepreneur's participation at the Gulfood 2013, and to also showcase to other entrepreneurs in the food and agricultural sectors the successes made at this exhibition. The forum was attended by 23 women entrepreneurs. These women were highly encouraged to participate in the upcoming Gulfood of 2014. The five participants of the Gulfood 2013, shared their experiences and highlighted the importance of such opportunities for expansion of their businesses.

### **Seminar on Afghan Women's Access to Mobile Technology Survey**

Mobile technology empowers women to take control of their lives, from social services such as mobile literacy applications and mobile money, to the way they communicate not just locally but with the rest of the world. On May 22, 2013, a seminar on Afghan Women's Access to Mobile



Ms. Amb. Hilda M. Arellano, CDDEA Coordinating Director for Development and Economic Affairs, speaks at the inauguration ceremony of the Seminar on Afghan Women's Access to Mobile Technology Survey on May 22, 2013. On stage from left to right are: H.E. Husan Banu Ghazanfar, Minister of Women's Affairs and H.E. Amirzai Sangin, Minister of Communication and Information Technology.

*Photo by Ms. Mariam Shahab, FAIDA M&E Assistant*

Technology Survey was held to launch a women's mobile technology survey at the Hotel Intercontinental in Kabul, Afghanistan. The objectives of the conference were as follows:

- To share the survey results on the access and usage of mobile technology by Afghan women
- To demonstrate and exhibit mobile technology solutions that cater to Afghan women

Two hundred and eighty-seven participants, comprising 173 women and 114 men, participated in this event to show milestones and current developments in mobile technology affecting women in Afghanistan.

### **Afghan Women Internship in Banking and Finance**

A survey conducted by USAID's FAIDA project in August 2012 had indicated that only around 8% of women are employed in the financial sector. On September 2012, FAIDA, through AIBF, initiated the Afghan Women Internship Program, which aims at filling the gender gap in the financial sector through increasing the participation of women in the financial sector of Afghanistan. The program consists of a six month training period, which is organized into three batches for a total period of 18 months, prepares 300 female graduates to be embedded in the finance sector. The interns receive training in the areas of: i) Human Resources Management, ii) Banking, iii) Microfinance Management, iv) Finance, v) Marketing and vi) Communications. The selection process for the interns is transparent



**Ms. Fawzia Koofi, Member of Parliament and Head of Gender Committee of the Parliament, giving her words of encouragement to the students at the graduation ceremony.**

*Photo by Mr. Mohammad Tariq Amanyar, FAIDA M&E Field Monitor*

and competitive, as are the grading and graduation processes of the program. The interns receive trainings on the subjects relevant to the financial sector and are assessed on various parameters – quizzes, class participation, attendance, assignments and exams.

The first cycle of the internship started in September 2012. In the first cycle 86 of the 100 interns successfully completed the program. The graduation ceremony for these interns was held on May 4, 2013, at Kabul Star Hotel. The graduation ceremony was attended by 176 participants including the graduating interns, representatives from Da Afghanistan Bank (DAB), Afghanistan Microfinance Association (AMA), Afghanistan Banks Association (ABA), and other banks and MFIs. Of these 86 graduates in the first cycle, 53 have been placed in the financial institutions.

In the second cycle, 100 out of 106 graduates successfully completed the program. It is worth mentioning that the interns during their internship also assisted FAIDA in the organization of the second Access to Finance Exhibition and the Indian Afghanistan Innovation Fair. AIBF will continue to work for placement of these interns in finance-related jobs. The graduation ceremony of the second group of interns is planned to be held in January 2014.

Preparations are underway for selecting the interns of the third and final cycle of the internship program. Six hundred applications have been received so far from interested candidates.

### **Delhi Business to Business Matchmaking Conference**

The Gender Team led the Afghan Women Business Delegation to effectively participate at the Conference on Doing Business with Afghanistan held in Delhi and Mumbai, India on November 18-20, 2013. Five businesswomen Ms. Kamela Sediqi from Nawyan Naweed Ltd., Ms. Zohal Atmar from Saturn Logistic Company, Ms. Noor Jahan from Mahmood Zada Wood Industry, Ms. Zakia Wardak from Z Plus Group, and Ms. Belqis Anisa from Afghan Community Logistic Services participated in the four day event organized by Federation of India Chambers of Commerce and Industry (FICCI), in

association with the Afghanistan Chambers of Commerce and Industry (ACCI) and supported by Afghanistan Investment Support Agency (AISA). The Conference was also attended by 25 businessmen. The businesses came from various sectors including education, health, agriculture, construction, and services/logistics and participated alongside 30 Indian investment cooperation/companies in two business matchmaking sessions. Three to six matchmaking meetings were scheduled for each company with a 15-minute slot given to each meeting. As a result, 79 business meetings took place between the Afghan and Indian companies, 37 of which occurred at FCCI in New Delhi on November 18, 2013 and 42 others at ITC Grand Central, Mumbai on November 20, 2013.



Ms. Kamela Sediqi (left) speaks with Indian Companies on possible dry fruit exports collaboration.

Photo by Ms. Marzia Meena, FAIDA Gender Advisor

*“Participation in conferences and exhibitions is a great avenue for introduction of my business to the outside world. But more importantly this gives me a lot of confidence and courage to try harder and improve my business. In the Indian exhibition all, the businessmen were praising my work. Even here in Afghanistan, people show me a lot of respect because of what I do and because of what I achieve, and this would have not been possible if it was not for the generous support and assistance that the FAIDA project always extends to me”*

Noorjahan Mahmoodzada  
Director, Mahmoodzada Wood Carving Industry

### Women in Finance Forum

A Woman in Finance Forum (WiFF) was held by AIBF on December 10, 2013. The purpose of the meeting was to establish a clear agenda for the year 2014. The objectives and mission of the forum was discussed with the participants and common ground was achieved on the expectations from the participants. Key topics for discussion in future forum have been agreed upon. It is planned that the forum will be held six times in the year 2014, with the next one planned to be held on first Tuesday of 2014. The first topic that women requested to be put on the table and discussed is “security at the work place” as that has been named as a challenge both for the women on the job as well as women who plan to join the financial sector but are now allowed to do so. It was also decided that the WiFF will have a quarterly newsletter where women in finance will write articles that relate to the objectives of the forum.

### Grants:

- **Etisalat Grant:** On November 27, 2013, FAIDA received approval from the Ministry of Religious Affairs & Hajj to print a booklet on “Women’s Rights in Islam.” This Legal Rights booklet focuses on general women’s rights and family law. MOWA and Etisalat are responsible for developing and distributing these booklets to 10,000 women at the Kabul Women’s Garden. All 5,000 women who have signed up for the Business Development Training (BDT) pre-test will be given a copy. The additional 5,000 copies will be distributed to women who express interest in receiving information about their legal rights. This booklet is approximately twenty pages and will cover



Graduation Ceremony for Business Development Training (BDT) Course participants at Kabul Women’s Garden on December 11, 2013

Photo by: Mr. Koochi Rahimi, FAIDA Branchless Banking & Mobile Money Specialist

different aspects of women’s legal rights as well as an explanation of the various provisions of existing family law. Under the same grant, six groups of women consisting of 707 women received two weeks training on Business Development and mHawala by Etisalat at the Women’s Garden in Kabul. The purpose of grant is to enable these women to become mobile money agents. 615 of these women successfully completed the program and are now certified mobile money agents. Ersale Company, an Etisalat distributor, hired eight of these women as Ersala agents for mHawala. They will receive a month salary of \$217, plus a bonus if they reach a predetermined sales target.

- Several pilot projects were conducted in order to use mobile money for salary payments of government workers. The salary payments for government employees became one of the most significant projects for the Branchless Banking and Mobile Money Component. A number of schools chose to be pilot projects in Kabul and Sorobi districts. In partnership with Afghan Wireless Communications Company (AWCC), the pilot projects consisted of teacher registration using biometric-enabled point-of-sale (POS) terminals with Near-Field Communication (NFC) technology. This technology will enable teachers to register their AWCC SIM cards with high degree of security and accuracy, coupled with ease of use and user-friendly registration features. For the salary payment program, from two girls high schools like Zarghona High School and Aisha-i-Durani High School, 349 female teachers were registered respectively. In addition, Roshan also registered 50 teachers in Nasraw Khesrawy High School and 85 teachers in Sorobi High School using their M-Paisa mobile money service.

- Moreover, there were several pilot projects on mobile money salary payments that involved private organizations. In the Afghanistan Institute of Banking and Finance (AIBF), there were 109 female students who registered on AWCC mobile money. Since September 2013, these women have been receiving their monthly allowance of approximately \$100 using AWCC’s mobile money service. These women were able to cash-out their allowances through authorized mobile money agents in Kabul.



**AWCC-mobile money business development specialist is taking the fingerprint of an AIBF student on POS during their visit to AIBF on August 18, 2013.**

*Photo by Mr. Islamuddin, FAIDA Branchless Banking and Mobile Money Specialist*

- Another milestone in the Etisalat partnership is the training of Afghan women on business courses. With the partnership of the Ministry of Women’s Affairs (MOWA) and Kabul Women’s Garden (KWG), there were 933 women who graduated from the Business Development Training course at the Kabul Women’s Garden. These women were among the 2,550 women who have been invited to attend the two-week training course. After graduation, students received an additional training from Etisalat mHawala to become mobile money agents so they can become small business entrepreneurs. During 2013, 893 women passed the mobile money training and 555 women have become mobile money agents of Etisalat. Currently, the daily transport allowance of AFN 250 for each woman attendee is now being paid via the Etisalat mHawala



**Women graduates of the Business Development Training course at Kabul Women’s Garden.**

*Photo by Ms. Wahida Musleh, FAIDA Branchless Banking and Mobile Money Specialist*

mobile money service. The allowance payment via mobile money started in November 2013. Furthermore, Mutahid Microfinance has extended a loan facility for the women graduates. In 2013, 62 women have received loans through this partnership. This women training program is expected to last until June 2014.

- **Afghanistan Business Women's Federation (AWBF):** On December 18, 2012, FAIDA signed a grant agreement with the Afghan Women Business Federation (AWBF) towards improving the business skills of the Afghan women entrepreneurs as well as increasing their access to finance and financial resources. With a total, grant amount of AFN 6,686,750 and AFN 1,205,580 grantee contribution, the grantee conducted a series of six trainings in five provinces: two trainings in Kabul, one in Mazar-e-Sharif, one in Herat, one in Badakhshan and one in Samangan. The training modules were developed by the grantee and approved by FAIDA. The topics on which the participants received training included:
  - Leadership
  - Supervision and Decision Making
  - Basics of Management
  - Tracking Business Finances
  - Financing with Loans
  - Developing a Marketing Plan
  - Developing a Business Plan

A total of 199 women participated in these trainings. The trainings in Kabul were conducted over 20 days. However, as per the request of the participants in the provinces due to transportation challenges, the training days were reduced to 10 days while the program was made more intensive and the training hours longer. 101 of these participants, upon completion of the training programs, indicated their interest in obtaining loans. The AWBF assisted these entrepreneurs in developing their concept notes and submitting those concept notes to financial institutions for processing. The implementation of this grant started on January 1, 2013, and came to completion on October 31, 2013.

- **Afghans for Afghanistan's Development (AFAD):** 43 businesswomen received 16 days of training on Business Management in Ghazni province. The trainees were taught about diverse subject matters including the concepts of entering markets, small business management, monitoring and planning, and banking and finance. Many of these participants have indicated their interest in obtaining loans. However, due to absence of MFIs in Ghazni province women's access to loan facilities is great hindered.
- **Afghanistan Development and Welfare Services Organization (ADWSO):** The ADWSO started implementing the grant agreement on January 1, 2013, with a total grant amount of AFN 10,260,636, in Balkh province. As per the agreement, the grant was provided for the purposes of increasing the capacity of female entrepreneurs as well as facilitating their access to financial resources. Through this grant, ADWSO accomplished the following:
  - A call center was established where the entrepreneurs could call any time to receive consultation and advise on marketing, accounting, project management, communication, financial access, business planning and necessary guidance and consultation from the grantee. In addition to the call center, the grantee also regularly visited some of the women entrepreneurs to provide them with one-to-one consultations on improving their businesses
  - A directory of all the women with informal economic activities was been prepared
  - 60 received basic literacy and numeracy training, enabling them to make basic records of their transactions. The trainings were provided one hour per day, three days a week

- 27 - eight day trainings on various topics of communication, marketing, management and financial access was provided to groups of 30 entrepreneurs. The topic of the training was determined based on the needs of the participants

The grant agreement with the ADWSO concluded on December 31, 2013.

### **Businesswomen Directory**

It was realized that a comprehensive database that captures essential information on formal Afghan women owned businesses was absent in Afghanistan. The data on women enterprises were scattered, incomplete and often outdated. FAIDA took up the task of developing this database through interns hired. Various lists from Afghanistan Investment Support Association (AISA), Ministry of Culture and Information (MoCI), Afghanistan Small and Medium Enterprise Development (ASMED), and other projects' lists were gathered and women were contacted through phone and e-mail to complete a survey consisting of 39 questions relating to their businesses. Their responses have been added to the Afghan Women Business Directory. From over 3000 businesses that have been cited in different sources, it was found that about 300 of them are registered active businesses. The database now includes information on 300 businesses and it serves as the main source for contacting and referring these women to different opportunities relating to their businesses.

## Annex A: FAIDA Year Three Results by Indicator

Indicator Name and Number (and disaggregation by gender)	Q1 FY 2013 (total for this quarter only)		Q2 FY 2013 (total for this quarter only)		Q3 FY 2013 (total for this quarter only)		Q4 FY 2013 (total for this quarter only)		Q1 FY 2014 (total for this quarter only)		TOTAL Cumulative figures for FY 2013 and FY 2014	TOTAL Cumulative up to Sept 2013	TOTAL Cumulative up to Sept 2013
	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Target
<b>Number of Full-Time Equivalent (FTE) Jobs Created</b>	240	53	336	866	144	60	125	808	225	42	1,829	2,500	2,750
Male		33		627		44		578		29	1,311	1,646	-
Female		20		239		16		230		13	518	854	-
<b>Number of families benefitted</b>	431	2,978	604	5,407	259	1,905	750	2,326	1,350	3,423	16,039	20,446	6,756
Male		2,342		3,918		1,044		1,608		1,416	10,328	13,667	-
Female		636		1,489		861		718		2,007	5,711	6,779	-
<b>Amount of private financing mobilized</b>	1,610,000	983,000	2,254,000	7,433,452	966,000	6,247,378	3,750,000	1,992,672	6,750,000	715,700	17,372,202	26,553,854	22,050,000
Male											-		-
Female											-		-
<b>Number Businesses supported with U.S. government assistance</b>	304	1,101	426	1,511	183	928	625	1,180	1,125	527	5,247	7,157	3,421
Male		938		1,103		390		794		299	3,524	4,945	-
Female		163		408		538		386		228	1,723	2,212	-
<b>Number of new financial products developed by U.S. government-assisted financial institutions</b>	2	8	3	4	1	5	2	2	3	-	19	33	21
Male											-		-
Female											-		-
<b>Number of financial sector training and/or certification programs established or supported that meet international standards</b>	25	31	34	20	15	25	8	12	14	36	124	236	191
Male											-		-
Female											-		-
<b>Number of financial sector employees trained with U.S. government assistance</b>	387	446	542	183	232	216	125	88	225	238	1,171	2,339	2,610
Male		342		151		188		49		201	931	1,815	-
Female		104		32		28		39		37	240	524	-
<b>Number of financial sector professionals/supervisors trained with U.S. government assistance</b>	99	310	139	68	60	86	50	55	90	51	570	1,110	786

<b>Male</b>		262		63		75		37		45	482	955	-
<b>Female</b>		48		5		11		18		6	88	155	-
<b>Number of financial institutions with enhanced capacity as result of U.S. government assistance</b>	4	-	1	-	-	-	-	-	-	-	-	31	28
<b>Male</b>											-		-
<b>Female</b>											-		-
<b>Number of public-private dialogue mechanisms utilized as a result of USG assistance</b>	2	6	3	2	1	2	-	1	-	1	12	34	24
<b>Male</b>											-		-
<b>Female</b>											-		-
<b>Number of working groups established to address financial sector development issues as a result of USG assistance</b>	1	1	2	-	1	-	1	4	2	2	7	15	17
<b>Male</b>											-		-
<b>Female</b>											-		-
<b>Number of comments provided on financial sector related laws and regulations as a result of U.S. government assistance</b>	2	1	3	3	1	3	8	2	14	1	10	29	41
<b>Male</b>											-		-
<b>Female</b>											-		-
<b>Number of mobile money agents</b>	400	310	560	152	240	-	250	742	450	14	1,218	1,204	3,000
<b>Male</b>											-		-
<b>Female</b>											-		-
<b>Number of partner institutions using mobile money applications</b>	2	13	3	0	1	1	9	6	16	1	21	20	43
<b>Male</b>											-		-
<b>Female</b>											-		-
<b>Number of participating merchants</b>	20	270	28	21	12	0	119	561	214	14	866	852	433
<b>Male</b>											-		-
<b>Female</b>											-		-
<b>Number of GIRoA and local government employees who receive salaries through mobile money</b>	6,000	1067	8,400	0	3,600	0	500	-	900	-	1,067	1,067	31,400
<b>Male</b>											-		-
<b>Female</b>											-		-

## ANNEX B: FINANCIAL SECTOR TRAININGS CONDUCTED IN THE REPORTING PERIOD

No.	Topic	Date	Training Location	Number of Financial Sector Employees			Number of Financial Sector Professionals/ Supervisors
				Male	Female	Total	
1	Delinquency Management Workshop	16-Jan-13	Kabul	0	9	9	4
2	Human Resource Management	16-Jan-13	Kabul	4	1	5	4
3	Ratio Analysis	21-Jan-13	Kabul	6	0	6	3
4	Human Resource Management	22-Jan-13	Kabul	2	0	2	1
5	Insurance Sector Follow Up	27-Jan-13	Kabul	9	0	9	9
6	Peer Learning Workshop	5-Feb-13	Herat	3	6	9	5
7	Banking Law and Regulation	9-Feb-13	Kabul	19	1	20	12
8	Peer Learning Workshop	13-Feb-13	Kunduz	4	1	5	2
9	Loan Portfolio Management Course	17-Feb-13	Kabul	3	0	3	2
10	Customer Relationship Management	18-Feb-13	Kabul	15	1	16	0
11	SME Credit Risk Management	25-Feb-13	Kabul	15	1	16	0
12	Peer Learning Workshop	26-Feb-13	Balkh	7	4	11	9
13	Human Resource Management	2-Mar-13	Kabul	5	3	8	1
14	SME Finance Training	4-Mar-13	Kabul	11		11	0
15	Anti-Money Laundering	5-Mar-13	Kabul	24	3	27	8
16	Effective Communication	10-Mar-13	Kabul	4	1	5	3
17	Agricultural Insurance Workshop	13-Mar-13	Kabul	9	0	9	7
18	Internal Controls and Audit Workshop	17-Mar-13	Kabul	5	2	7	1
19	Agricultural Insurance	18-Mar-13	Kabul	7	1	8	0
20	Banking Financial Reports	23-Mar-13	Kabul	7	1	8	1
21	General Banking	1-Apr-13	Kabul	17	1	18	3
22	Accounting for Bankers	7-Apr-13	Kabul	12	1	13	3
23	Credit Training	13-Apr-13	Kabul	6	4	10	0
24	Risk Management Course	15-Apr-13	Kabul	9	3	12	2

No.	Topic	Date	Training Location	Number of Financial Sector Employees			Number of Financial Sector Professionals/ Supervisors
				Male	Female	Total	
25	Islamic Finance	17-Apr-13	Kabul	7	4	11	0
26	Procurement and Logistic Management	22-Apr-13	Kabul	4	0	4	2
27	Marketing for Financial Services	29-Apr-13	Kabul	8	0	8	3
28	Bank Operation Management	7-May-13	Kabul	10	3	13	12
29	Saving Mobilization Course	13-May-13	Kabul	23	0	23	0
30	Branch Management for Financial Institution	19-May-13	Kabul	16	1	17	15
31	Team Building and Motivation	25-May-13	Kabul	4	0	4	4
32	Value Chain Finance-Purchase Order Finance	25-May-13	Kabul	13	0	13	8
33	Value Chain Finance - Purchase Order Finance	27-May-13	Kabul	10	0	10	0
34	Value Chain Finance-Purchase Order Finance	27-May-13	Kabul	8	2	10	6
35	Team Building and Motivation	28-May-13	Kabul	5	3	8	4
36	Value Chain Finance - Purchase Order Finance	30-May-13	Kabul	6	5	11	8
37	Value Chain Finance-Purchase Order Finance	30-May-13	Kabul	9	6	15	9
38	Value Chain Finance - Purchase Order Finance	2-Jun-13	Kabul	11	0	11	8
39	Customer Care and Retention	9-Jun-13	Kabul	5	3	8	0
40	Introduction to Islamic Banking operation Bank Mille	9-Jun-13	Kabul	7	0	7	5
41	Murabaha Product Implementation	10-Jun-13	Kabul	7	0	7	6
42	Islamic Finance	11-Jun-13	Kabul	11	0	11	0
43	Agricultural Value Chain Finance - Purchase Order Finance	16-Jun-13	Kabul	4	0	4	2
44	Value Chain Finance - Purchase Order Finance	16-Jun-13	Kabul	7	0	7	4
45	Anti-Money Laundering	18-Jun-13	Kabul	20	4	24	2

No.	Topic	Date	Training Location	Number of Financial Sector Employees			Number of Financial Sector Professionals/ Supervisors
				Male	Female	Total	
46	Loan Portfolio Management	1-Jul-13	Kabul	2	22	24	9
47	Treasury Management	6-Jul-13	Kabul	4	0	4	2
48	Delegation and Supervision	7-Jul-13	Kabul	6	0	6	5
49	Deposit Mobilization for Banks	20-Jul-13	Kabul	9	3	12	6
50	Ratio Analysis	13-Aug-13	Kabul	1	22	23	9
51	Certified Credit Management	3-Sept-13	Kabul	15	0	15	2
52	Credit Branch Management	8-Sept-13	Kabul	6	2	8	7
53	Executive Lecture	10-Sept-13	Kabul	10	0	10	9
54	Islamic Finance	16-Sept-13	Kabul	17	0	17	12
55	Fundamentals of Microfinance	21-Sept-13	Kabul	10	18	28	13
56	Women in Finance	21-Sept-13	Kabul	0	16	16	2
57	Students Loan in Afghanistan	28-Sept-13	Kabul	2	1	3	3
58	Operation Planning and Budgeting	1-Oct-13	Kabul	10	2	12	4
59	Banking opportunities post 2014	2-Oct-13	Kabul	22	2	24	6
60	Branch Operation Management	7-Oct-13	Kabul	3	0	3	2
61	Effective Management Skills	8-Oct-13	Kabul	6	1	7	4
62	Internal Control and Audit	22-Oct-13	Kabul	14	0	14	7
63	Business English Training	26-Oct-13	Kabul	5	0	5	2
64	Fundamentals of Risk Management	26-Oct-13	Kabul	7	0	7	7
65	International Trade Finance	27-Oct-13	Kabul	7	0	7	0
66	HR Forum	28-Oct-13	Kabul	3	2	5	5
67	Bank Guarantee Process Management	2-Nov-13	Kabul	6	1	7	0
68	Anti-Money Laundering	4-Nov-13	Kabul	11	2	13	1

No.	Topic	Date	Training Location	Number of Financial Sector Employees			Number of Financial Sector Professionals/ Supervisors
				Male	Female	Total	
69	Islamic Finance	6-Nov-13	Kandahar	17	0	17	0
70	loan Portfolio Management	11-Nov-13	Kabul	7	1	8	1
71	Commercial Insurance	12-Nov-13	Kabul	17	2	19	4
72	Marketing of Financial Services	16-Nov-13	Kabul	6	4	10	0
73	Regulatory Compliance	17-Nov-13	Kabul	8	4	12	3
74	Cashiering and Teller Operation	18-Nov-13	Kabul	11	2	13	0
75	Islamic Finance	23-Nov-13	Balkh	25		25	0
76	Secure Lending Against Movable assets	27-Nov-13	Kabul	4	1	5	0
77	Governance, Ethics and Control Training	27-Nov-13	Kabul	15	0	15	3
78	Corporate Social Responsibilities	30-Nov-13	Kabul	8	0	8	7
79	Financial reporting for Banks	1-Dec-13	Kabul	6	2	8	3
80	Insurance Company Management Strategy Planning	3-Dec-13	Kabul	15	0	15	4
81	Islamic Finance	4-Dec-13	Nangarhar	24	0	24	0
82	Employee Retention and Motivation	4-Dec-13	Kabul	5	2	7	2
83	Finance for Non-Finance Manager	4-Dec-13	Kabul	3	0	3	0
84	Claims	8-Dec-13	Kabul	13	1	14	2
85	Women in Finance Forum	10-Dec-13	Kabul		23	23	4
86	Aviation Insurance	15-Dec-13	Kabul	15	1	16	3
87	Cargo Goods in Transit	15-Dec-13	Kabul	16	0	16	2
88	Cash and Liquidity Management	16-Dec-13	Kabul	3	2	5	0
89	Customer Relationship Management	17-Dec-13	Kabul	3	0	3	1
90	Tax Compliance	22-Dec-13	Kabul	11	0	11	3
91	HR Forum	24-Dec-13	Kabul	4	1	5	3
92	Delegation and Supervisor	24-Dec-13	Kabul	6	0	6	0
93	E-Banking	25-Dec-13	Kabul	2	1	3	0
<b>Total</b>				<b>818</b>	<b>216</b>	<b>1,034</b>	<b>340</b>

## Annex C: Trainings conducted for non-financial sector audience during the reporting period

No.	Topic	Date	Training Location	Number of Non-Financial Sector Employees		
				Male	Female	Total
1	Mobile Money Agent Requirement Road Show	16-Jan-13	Herat	107	3	110
2	Business to Bank Round table	21-Jan-13	Helmand	49	28	77
3	Women's Access to Business Opportunities and finance	27-Jan-13	Parwan	1	71	72
4	M-Hawala Agent Training	9-Feb-13	Kabul	0	63	63
5	Business to Bank Round table	10-Feb-13	Balkh	56	14	70
6	Strengthening Access to Finance for Women-Owned SMEs	10-Feb-13	Kabul	5	26	31
7	Post-Harvest and Food Safety	16-Feb-13	Kandahar	14	0	14
8	Business Planning Training for Businesswomen	17-Feb-13	Kandahar	7	25	32
9	Business to Bank Round table	23-Feb-13	Kandahar	36	0	36
10	HACCP Training	28-Feb-13	Kandahar	0	16	16
11	Ag - Input Supply Business Development	7-Mar-13	Kandahar	15	0	15
12	Food Safety	7-Mar-13	Zabul	15	0	15
13	Post-Harvest and Food Safety	9-Mar-13	Zabul	16	0	16
14	Strengthening Access to Finance for Women-Owned SMEs	9-Mar-13	Kabul	3	30	33
15	Women's Access to Business Opportunities and finance	9-Mar-13	Nimroz	0	63	63
16	Financing the Marble Industry	10-Mar-13	Herat	42	0	42
17	Mobile Money Agent Workshop	10-Mar-13	Kabul	89	0	89
18	Ag-input Supply Business Owner	12-Mar-13	Kandahar	3	0	3
19	Ag-input Supply Business Owner	12-Mar-13	Kandahar	5	0	5
20	Mobile Money Agent Recruitment Road Show	12-Mar-13	Kandahar	118	0	118
21	Post-Harvest Introduction	13-Mar-13	Helmand	12	0	12
22	Ag-inputs for Technical and Sales Personnel	14-Mar-13	Kandahar	13	0	13
23	Ag-inputs for Technical and Sales Personnel	16-Mar-13	Kandahar	3	0	3
24	Ag-inputs for Technical and Sales Personnel	16-Mar-13	Kandahar	8	0	8
25	HACCP	19-Mar-13	Kandahar	0	22	22
26	Mobile Money Presentation		Kabul	28	58	86
27	Agribusiness Planning	24-Mar-13	Kandahar	27	0	27
28	Contract Farming Enterprise Reliable Access to Finance	26-Mar-13	Kandahar	58	0	58
29	Development of Ag- Inputs for Technical and Sales Personnel	27-Mar-13	Helmand	20	0	20
30	Ag-Input for Sales Personal	30-Mar-13	Zabul	12	0	12

No.	Topic	Date	Training Location	Number of Non-Financial Sector Employees		
				Male	Female	Total
31	HACCP	31-Mar-13	Kandahar	22	0	22
32	Accounting training	1-Apr-13	Balkh	0	30	30
33	Literacy and Numeracy training	1-Apr-13	Balkh	0	30	30
34	Post-Harvest, Food Safety introduction and HACCP	2-Apr-13	Kandahar	15	0	15
35	Promoting Women Entrepreneurship	2-Apr-13	Ghazni	0	43	43
36	Financial and ratio analysis	3-Apr-13	Kabul	9	0	9
37	Post-Harvest Introduction	3-Apr-13	Kandahar	15	0	15
38	Agribusiness Planning	7-Apr-13	Kandahar	0	30	30
39	Business Planning Training for Businesswomen	7-Apr-13	Nangarhar	11	19	30
40	Communication training	9-Apr-13	Balkh	0	33	33
41	Hazard Analysis and Critical Control Point (HACCP)	11-Apr-13	Kandahar	16	0	16
42	Public Seminar	13-Apr-13	Balkh	0	105	105
43	Association Management and Development	14-Apr-13	Kandahar	25	0	25
44	Marketing training	18-Apr-13	Balkh	0	31	31
45	A2F Saffron Sector and Contract Farming	21-Apr-13	Herat	27	10	37
46	Agribusiness Planning Training	21-Apr-13	Kandahar	27	0	27
47	Mobile Money Agent Requirement Road Show	24-Apr-13	Kabul	9	268	277
48	Mobile Money Agent Requirement Road Show	30-Apr-13	Kabul	63	32	95
49	Business Plan training	1-May-13	Balkh	0	31	31
50	Literacy and Numeracy training	1-May-13	Balkh	0	28	28
51	Agribusiness Planning Training	5-May-13	Helmand	0	35	35
52	Business Planning Training for Businesswomen	5-May-13	Herat	0	38	38
53	Seminar	5-May-13	Balkh	0	210	210
54	Stone Fruit	5-May-13	Kandahar	10	0	10
55	Business to Bank Round table	7-May-13	Nangarhar	55	16	71
56	Introduction to Development of Ag-Input Sales in Afghanistan	7-May-13	Kandahar	13	0	13
57	IMP and GAP	8-May-13	Kandahar	19	0	19
58	Pesticides, Fertilizer Handling and Storage	9-May-13	Kandahar	19	0	19
59	Marketing training	11-May-13	Balkh	0	31	31
60	Public Seminar	12-May-13	Balkh	0	200	200
61	Stone Fruit	12-May-13	Kandahar	11	0	11

No.	Topic	Date	Training Location	Number of Non-Financial Sector Employees		
				Male	Female	Total
62	Women's Access to Business Opportunities and finance	12-May-13	Kandahar	0	27	27
63	Introduction to Development of Ag-Input Sales in Afghanistan	14-May-13	Kandahar	15	0	15
64	Association Management and Development	15-May-13	Helmand	30	0	30
65	IMP and GAP	15-May-13	Kandahar	24	0	24
66	Pesticides, Fertilizer Handling and Storage	16-May-13	Kandahar	24	0	24
67	Agribusiness Planning Training	19-May-13	Helmand	30	0	30
68	Marketing training	21-May-13	Balkh	0	33	33
69	Stone Fruit	21-May-13	Kandahar	8	0	8
70	Afghan Women Access to Mobile Technology Events	22-May-13	Kabul	118	169	287
71	Contract Forming	27-May-13	Balkh	45	5	50
72	Introduction to Development of Ag-Input Sales in Afghanistan	27-May-13	Kandahar	11	0	11
73	Grapes and Melon Specific Post-Harvest Handling	28-May-13	Kandahar	11	0	11
74	Integrated Pest Management and Good Agricultural Practices	28-May-13	Kandahar	15	0	15
75	Pesticides, Fertilizer Handling and Storage	29-May-13	Kandahar	15	0	15
76	Literacy and Numeracy training	1-Jun-13	Balkh	0	30	30
77	Marketing training	1-Jun-13	Balkh	0	29	29
78	Agribusiness Planning Training	2-Jun-13	Kandahar	16	0	16
79	Grapes and Melon Specific Post-Harvest Handling	3-Jun-13	Kandahar	15	0	15
80	Practically Show the Transferring and Cash Out of Salary Method Through Mobile	3-Jun-13	Kabul	13	73	86
81	Integrated Pest Management and Good Agricultural Practices	4-Jun-13	Kandahar	21	0	21
82	Business to Bank Round table	5-Jun-13	Kabul	0	1	1
83	Business to Bank Round table	5-Jun-13	Kabul	53	19	72
84	Pesticides, Fertilizer Handling and Storage	5-Jun-13	Kandahar	21	0	21
85	Agribusiness Planning Training	9-Jun-13	Kandahar	12	0	12
86	B2B Matchmaking	9-Jun-13	Kandahar	76	1	77
87	Training list of the teacher's salary payment throw mobile	10-Jun-13	Kabul	20	2	22
88	Grapes and Melon Specific Post-Harvest Handling	11-Jun-13	Kandahar	23	0	23
89	Marketing training	11-Jun-13	Balkh	0	29	29
90	Suitable Input Package- Stone Fruit	11-Jun-13	Kandahar	25		25

No.	Topic	Date	Training Location	Number of Non-Financial Sector Employees		
				Male	Female	Total
91	Business Planning Training for Businesswomen	12-Jun-13	Badakhshan	13	6	19
92	Suitable Input Package- Grapes	12-Jun-13	Kandahar	25		25
93	Agribusiness Planning Training	16-Jun-13	Kandahar	0	13	13
94	Food Safety, Hygiene and New Product Development Training	17-Jun-13	Kandahar	0	17	17
95	Cold Chain Management Training	19-Jun-13	Kandahar	15	0	15
96	Food Safety, hygiene and New Product Development Training	19-Jun-13	Kandahar	0	18	18
97	Communication Training	22-Jun-13	Balkh	0	29	29
98	Agribusiness Planning Training	23-Jun-13	Helmand	23	0	23
99	Agribusiness Planning Training	23-Jun-13	Kandahar	4	0	4
100	Introduction to Development of Ag-Input Sales in Afghanistan	23-Jun-13	Helmand	25	0	25
101	Pomegranate Post-Harvest Handling	24-Jun-13	Kandahar	16	0	16
102	Food Safety, hygiene and New Product Development Training	1-Jul-13	Kandahar	0	20	20
103	Literacy and Numeracy training	1-Jul-13	Balkh	0	30	30
104	Strengthening Access to Finance for Women-Owned SMEs Training	1-Jul-13	Badakhshan	2	30	32
105	Communication Training	2-Jul-13	Balkh	0	30	30
106	Description about usage of Agro tools/Machinery	2-Jul-13	Kabul	30	0	30
107	Introduction to Business Management and Marketing	2-Jul-13	Kandahar	18	0	18
108	Pomegranate Post-Harvest Handling	2-Jul-13	Kandahar	17	0	17
109	Description about usage of Agro tools/Machinery	6-Jul-13	Kabul	23	0	23
110	Women Access to Business and Finance Workshop	7-Jul-13	Bamyan	0	50	50
111	Integrated Pest Management and Good Agricultural Practices	8-Jul-13	Kandahar	30	0	30
112	Strengthening Access to Finance for Women-Owned SMEs Training	8-Jul-13	Balkh	2	34	36
113	Pesticides, Fertilizer Handling and Storage	9-Jul-13	Kandahar	30	0	30
114	Afghanistan Kazakhstan business to business matchmaking	13-Jul-13	Kabul	94	4	98
115	Introduction to Business Management and Marketing	14-Jul-13	Kandahar	10	0	10
116	Strengthening Access to Finance for Women-Owned SMEs Training	15-Jul-13	Herat	3	31	34
117	Business to Bank Round table	17-Jul-13	Balkh	42	25	67
118	Grapes and Melon Specific Post-Harvest Handling	24-Jul-13	Kandahar	3	0	3
119	Introduction to Business Management and Marketing	28-Jul-13	Helmand	26	0	26
120	Literacy and Numeracy training	1-Aug-13	Balkh	0	30	30

No.	Topic	Date	Training Location	Number of Non-Financial Sector Employees		
				Male	Female	Total
121	M-Hawala Agent Training	5-Aug-13	Kabul	0	41	41
122	Mobil Money Presentation	7-Aug-13	Kabul	86	2	88
123	M-Hawala Agent Training	11-Aug-13	Kabul	0	29	29
124	Marketing training	14-Aug-13	Balkh	0	30	30
125	Introduction to Business Management and Marketing	18-Aug-13	Helmand	25	0	25
126	Introduction to Development of Ag-Input Sales in Afghanistan	19-Aug-13	Helmand	27	0	27
127	Association Management and Development	20-Aug-13	Helmand	27	0	27
128	Integrated Pest Management and Good Agricultural Practices	20-Aug-13	Helmand	27	0	27
129	Pesticides, Fertilizer Handling and Storage	21-Aug-13	Helmand	27	0	27
130	Pomegranate Post-Harvest Handling	21-Aug-13	Kandahar	17	0	17
131	Communication Training	24-Aug-13	Balkh	0	30	30
132	Gulfood women knowledge sharing form agribusiness	24-Aug-13	Kabul	0	25	25
133	District Agribusiness Market Conference	25-Aug-13	Kandahar	72	0	72
134	Introduction to Food Safety Principles	25-Aug-13	Helmand	18	0	18
135	Introduction to Food Safety Principles	25-Aug-13	Kandahar	19	0	19
136	Introduction to Development of Ag-Input Sales in Afghanistan	26-Aug-13	Kandahar	16	0	16
137	Basic Accounting Practices	27-Aug-13	Helmand	24	0	24
138	Hazard Analysis Control Point (HACCP)	27-Aug-13	Helmand	18	0	18
139	Hazard Analysis Control Point (HACCP)	27-Aug-13	Kandahar	18	0	18
140	Integrated Pest Management and Good Agricultural Practices	27-Aug-13	Kandahar	16	0	16
141	Inventory Control Management	28-Aug-13	Helmand	26	0	26
142	Pesticides, Fertilizer Handling and Storage	28-Aug-13	Kandahar	16	0	16
143	District Agribusiness Market Conference	29-Aug-13	Kandahar	82	0	82
144	Literacy and Numeracy training	1-Sep-13	Balkh	0	30	30
145	Communication Training	2-Sep-13	Balkh	0	30	30
146	Contract Farming workshop	2-Sep-13	Badakhshan	29	9	38
147	Introduction to Food Safety Principles	2-Sep-13	Helmand	0	28	28
148	(Module 4) Suitable Input Packages, Pomegranate	3-Sep-13	Kandahar	24	0	24
149	Introduction to Business Management and Marketing	3-Sep-13	Kandahar	18	0	18
150	Introduction to Food Safety International Standards	3-Sep-13	Helmand	0	28	28
151	(Module 4) Suitable Input Packages, Grapes	4-Sep-13	Kandahar	29	0	29
152	Hazard Analysis and Critical Control Points (HACCP)	4-Sep-13	Helmand	0	28	28
153	District Agribusiness Market Conference	8-Sep-13	Kandahar	100		100

No.	Topic	Date	Training Location	Number of Non-Financial Sector Employees		
				Male	Female	Total
154	Introduction to Post-Harvest Management	8-Sep-13	Kandahar	19	0	19
155	Basic Accounting Practices	10-Sep-13	Kandahar	16	0	16
156	Pomegranate Specific Post-Harvest Management	10-Sep-13	Kandahar	19	0	19
157	(Module 4) Suitable Input Packages, Almond	11-Sep-13	Kandahar	21		21
158	Inventory Control Management	11-Sep-13	Kandahar	16	0	16
159	Marketing Training	12-Sep-13	Balkh	0	30	30
160	(Module 4) Suitable Input Packages, Pomegranate	15-Sep-13	Kandahar	19	0	19
161	M-Hawala Agent Training	15-Sep-13	Kabul	0	48	48
162	(Module 4) Suitable Input Packages, Almond	16-Sep-13	Kandahar	19	0	19
163	Introduction to Post-Harvest Management	16-Sep-13	Kandahar	7	0	7
164	(Module 4) Suitable Input Packages, Vegetables	17-Sep-13	Kandahar	19	0	19
165	Pomegranate Specific Post-Harvest Management	17-Sep-13	Kandahar	8	0	8
166	Accounting Training	22-Sep-13	Balkh	0	30	30
167	Literacy and Numeracy training	1-Oct-13	Balkh	0	30	30
168	Islamic Finance Training	1-Oct-13	Badakhshan	0	57	57
169	Communication Training	2-Oct-13	Balkh	0	30	30
170	Business Development Training	2-Oct-13	Kabul	0	89	89
171	Marketing Training	5-Oct-13	Balkh	0	30	30
172	Business Development Training	6-Oct-13	Kabul	0	29	29
173	Business Development Training	8-Oct-13	Kabul	0	102	102
174	Business Development Training	15-Oct-13	Kabul	0	118	118
175	Business Development Training	18-Oct-13	Kabul	0	28	28
176	Accounting Training	23-Oct-13	Balkh	0	30	30
177	Internal Audit and Controls	29-Oct-13	Kabul	56	16	72
178	Mobile Money and Branchless Banking by MNOs	29-Oct-13	Kabul	77	58	135
179	Women Access to Finance	29-Oct-13	Kabul	8	48	56
180	Business to Bank Roundtable	29-Oct-13	Kabul	147	69	216
181	Trade Finance	30-Oct-13	Kabul	28	5	33
182	Collateral Registration and Secured Transaction Law Program	30-Oct-13	Kabul	30	20	50
183	Branchless Banking Initiatives by Afghan Banks	30-Oct-13	Kabul	43	35	78
184	SME Banking	30-Oct-13	Kabul	66	20	86
185	Developing Afghan SMEs Through Alliances	30-Oct-13	Kabul	27	22	49
186	Afghan Payment System	30-Oct-13	Kabul	30	35	65
187	Women in Finance forum and Afghan Women Internship Program	30-Oct-13	Kabul	34	91	125
188	Financing the Mining Sector	30-Oct-13	Kabul	96	56	152

No.	Topic	Date	Training Location	Number of Non-Financial Sector Employees		
				Male	Female	Total
189	Insurance and Economic Growth	30-Oct-13	Kabul	33	27	60
190	Branchless Banking and Electronic Payment in Microfinance	30-Oct-13	Kabul	95	56	151
191	Rural Finance in Afghanistan	30-Oct-13	Kabul	32	8	40
192	Construction Finance: Opportunities and Challenges	30-Oct-13	Kabul	73	28	101
193	Contract Forming for Reliable Access to Finance and Market	30-Oct-13	Kabul	64	65	129
194	Literacy and Numeracy training	1-Nov-13	Balkh	0	30	30
195	Marketing Training	3-Nov-13	Balkh	0	30	30
196	Business Development Training	6-Nov-13	Kabul	0	190	190
197	Communication Training	12-Nov-13	Balkh	0	30	30
198	Business Planning Training for Business Women	17-Nov-13	Kandahar	0	19	19
199	Business to Bank Round Table	17-Nov-13	Baghlan	42	18	60
200	Business to Bank Round Table	20-Nov-13	Bamyan	19	33	52
201	Business to Bank Round Table	20-Nov-13	Takhar	22	5	27
202	Marketing Training	23-Nov-13	Balkh	0	30	30
203	Motor Insurance	1-Dec-13	Kabul	12		12
204	Construction Insurance	8-Dec-13	Kabul	13	1	14
205	Women Access to Islamic Finance Workshop	14-Dec-13	Balkh	0	40	40
<b>Total</b>				<b>4,191</b>	<b>4,470</b>	<b>8,661</b>

**Annex D: BUSINESSES THAT ACQUIRED FINANCING, DURING THE REPORTING PERIOD, WITH THE SUPPORT OF ENTERPRISES TEAM**

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Provinces
1	Etifaq Fuel Pump Station	3	0	\$ 20,000	Badakhshan
2	Jahan Sang Jafary Limited	2	0	\$ 100,000	Herat
3	Nawin Maihan Electric Co.	3	0	\$ 150,000	Kabul
4	Kamran Sports Center	1	0	\$ 2,000	Kunar
5	Mohammad Hussain Food Store	1	0	\$ 6,000	Badakhshan
6	Shahri Kodak wa Jahani Kodak	0	8	\$ 100,000	Kabul
7	Mujahid Hotel	2	0	\$ 2,600	Badakhshan
8	Sahib Nazar Construction Material Shop	1	0	\$ 2,000	Badakhshan
9	Maryam Co Limited	10	0	\$ 600,000	Balkh
10	Najmuddin Akhundzada Trading Company	80	0	\$ 3,000,000	Nangarhar
11	Bahar Sabz Wedding Hall	5	0	\$ 70,000	Kabul
12	Dr Farid Radiology Services	6	2	\$ 100,000	Kabul
13	Warasyan Water Supply Company	2	0	\$ 100,000	Kabul
14	ARFC Murabaha Implementation	21	0	\$ 1,830,000	Heart
15	Mehrab Farm - Bee Keeping Business	3	2	\$ 5,000	Badakhshan
16	Ahmad Zahir Maghaza	1	0	\$ 6,000	Badakhshan
17	Mohammad Essa Shop Business	1	0	\$ 4,000	Kunduz
18	Shesh Mahal Bakeries	3	0	\$ 2,000	Kunar
19	Bibi Gul Tailoring Business	0	25	\$ 3,000	Parwan
20	Women's Husbandry Association	0	0	\$ 2,000	Parwan
21	Women's Vocational Training and Agriculture Organization	0	14	\$ 6,000	Parwan

22	Herat Cashmere and Skin Processing Plant	25	125	\$ 500,000	Herat
23	Abdul Rasool Hotel Business	1	0	\$ 4,000	Kunduz
24	Khalifa Aziz Cakes and Cookies Shop	6	0	\$ 20,000	Balkh
25	Ezzatullah Cakes and Cookies Production	4	0	\$ 25,000	Balkh
26	Hashimi Laboratory	0	0	\$ 2,000	Kunar
27	Muska Poultry – Roma	0	8	\$ 1,600	Helmand
28	M/s Heray Ansar Plastic Production Company	10	0	\$ 100,000	Herat
29	Shefa Non-Alcoholic Beverages and Food Company	40	0	\$ 300,000	Balkh
30	Mohammad Tahir	1	0	\$ 9,000	Badakhshan
31	Ghulam Dastageer Tayeb Zada Co.Ltd	1	0	\$ 250,000	Balkh
32	Etimid Clothes Production and Sales Shop	20	0	\$ 100,000	Kabul
33	Zalmai General Store	0	0	\$ 2,000	Kunar
34	Abdul Ahmad Animal Business	1	0	\$ 1,200	Badakhshan
35	Abdul Dayan Food for Sales Business	1	0	\$ 4,000	Kunduz
36	Jurum Bus Transportation	2	0	\$ 5,000	Badakhshan
37	Jamila Tailoring, Beauty Parlor and Beads weaving Business	0	0	\$ 1,000	Kapisa
38	Samargul Grocery Shop & Livestock	1	0	\$ 1,000	Kapisa
39	Sima Livestock	0	0	\$ 1,000	Kapisa
40	Tor Pekai Livestock Business	0	0	\$ 1,000	Kapisa
41	Noor Agha Fruit Trade	1	0	\$ 4,000	Badakhshan
42	Akbari Brothers	50	0	\$ 450,000	Kabul
43	Aziz Mohammad Herawi	0	0	\$ 1,200	Kabul
44	Khwaja Shafi	0	0	\$ 700	Kabul
45	Farah Gostar Limited	30	0	\$ 2,000,000	Herat

46	Mohammad Tahir	1	0	\$ 4,000	Kunduz
47	Takhar Dry Fruit Processing Company	300	100	\$ 600,000	Takhar
48	Ahmad Wasim and Abdul Shukoor Flower Shop	1	0	\$ 10,000	Badakhshan
49	Azimullah Cosmetics Shop	1	0	\$ 5,000	Baghlan
50	Mohiuddin Shoes Shop	1	0	\$ 10,000	Badakhshan
51	Rokhan Clothes Shop	1	0	\$ 2,000	Kunar
52	M/s Kawon Sultani Mohammad Khail Const. and Material Prod Co. ltd	5	0	\$ 300,000	Kabul
53	Nezam Ewa Plastic	15	0	\$ 100,000	Balkh
54	Marwa Hekmat Sherzad Ltd	4	0	\$ 100,000	Nangarhar
55	Al Faqir Shirkat	20	5	\$ 200,000	Kandahar
56	Nawi Henna Production Company	20	10	\$ 100,000	Nangarhar
57	Sama Poultry Farm	20	10	\$ 855,478	Balkh
58	Tokhi Shirkat	10	0	\$ 100,000	Kandahar
59	Abdul Ghani Food Store	1	0	\$ 4,000	Takhar
60	Asia National Chicken Meat Sales Agency Kunduz	5	0	\$ 50,000	Kunduz
61	Mohammad Asif Grocery	0	0	\$ 1,200	Kabul
62	Jamila Tailoring & Livestock	0	2	\$ 1,000	Kapisa
63	Allah Mir Hotel Business	1	0	\$ 2,000	Kunduz
64	Aminullah Drug Store	1	0	\$ 14,000	Badakhshan
65	Nawab Khan General Store	1	0	\$ 5,000	Kunduz
66	Jamela Tailoring	0	2	\$ 1,000	Kapisa
67	Abdul Ghafar - Tahiry Fuel Pump Station	4	0	\$ 5,000	Balkh
68	Mohammad Zarif Food Wholesale Business	4	0	\$ 4,000	Kunduz
69	Shabir Ahmad Mobile and Furniture Shop	1	0	\$ 3,000	Badakhshan

70	Wali Asar Bradaran Wakily Trading Company	15	0	\$ 20,000	Kabul
71	Merza Grocery Shop	1	0	\$ 1,800	Balkh
72	Anwari Kunduz Transportation Company	4	0	\$ 6,000	Kunduz
73	M/s Sadeq Hamid Badghesi Limited	25	0	\$ 300,000	Herat
74	Meran Guzar Gah Cold Storage Service and Flour Mill Production Company	30	0	\$ 350,000	Balkh
75	Harun Food Store	0	0	\$ 2,000	Takhar
76	Gharib Dost Homeopathic Store	0	0	\$ 2,000	Kunar
77	Fawzia Livestock	0	0	\$ 1,000	Kapisa
78	Lala Muskinyar Unani	0	0	\$ 2,000	Badakhshan
79	Toor Pikai Handicrafts	0	0	\$ 6,000	Baghlan
80	Mohammad Asif Clothes Shop	0	0	\$ 1,000	Takhar
81	Dor Mohammad Mobile Shop	0	0	\$ 40,000	Kunduz
82	Maisara Co. Ltd	0	0	\$ 100,000	Balkh
83	Chamany Clothes Shop	0	0	\$ 2,000	Kunar
84	Hayatullah Shoes Shop	0	0	\$ 2,000	Kunar
85	Khairul Bashar Chapal Shop	0	0	\$ 2,000	Kunar
86	Abdul Ahmad Drug Store	0	0	\$ 4,000	Badakhshan
87	Alahuddin Cosmetics	0	0	\$ 3,000	Badakhshan
88	Faiz Mohammad Spare Parts Trader	0	0	\$ 4,000	Badakhshan
89	Shirin Jan Tailoring	0	0	\$ 2,000	Kapisa
90	Zulaikha Zarlisht Groceries	0	0	\$ 2,000	Kapisa
91	Abdul Ghafor Car Spare parts	0	0	\$ 4,000	Nangarhar
92	Abdul Wakeel Store	0	0	\$ 1,200	Nangarhar
93	Ajmal Fruit Shop	0	0	\$ 2,000	Nangarhar

94	Dr. Khalil Diagnostic Clinic	0	0	\$	5,000	Badakhshan
95	Mostafa Color and Cement Store	0	0	\$	6,000	Balkh
96	Ghawsuddin Grocery Shop	0	0	\$	2,000	Balkh
97	Ghulam Faroq Taxi Driver	0	0	\$	2,000	Balkh
98	Ghulam Haidar Taxi Driver	0	0	\$	3,000	Balkh
99	Esmatullah Arab Fuel Station	2	0	\$	10,000	Faryab
100	Haftshar Khana	0	5	\$	6,000	Jawzjan
101	Parsah Women's Social Association	0	3	\$	4,000	Bamyan
102	Ganjina Tailoring Business	0	1	\$	1,000	Baghlan
103	Juma Khan Clothing Sales Business	1	0	\$	1,000	Baghlan
104	Abdul Shakoor Clothes and Cosmetic Shop	1	0	\$	10,000	Kunduz
105	Mohammad Nasim Coal Store	0	0	\$	30,000	Balkh
106	Mohammad Tahir Battery, Engine Oil and Tire Store	1	0	\$	5,000	Balkh
107	Mostafa Clothes Store	1	0	\$	10,000	Jawzjan
108	M/s Morad Shahi Ltd	2	0	\$	150,000	Balkh
109	Mohammad Arif Bike and Bicycle Spare Parts Store	0	0	\$	30,000	Balkh
110	Zabiullah Coal Store	0	0	\$	12,000	Balkh
111	Abdul Shukoor Grocery	1	0	\$	2,000	Badakhshan
112	Anwar Bik Spare Parts	1	0	\$	3,000	Badakhshan
113	Dawlat Begum	1	0	\$	600	Badakhshan
114	Gul Mohammad Candy(Shirpira)Producing Shop	1	0	\$	1,600	Balkh
115	Halimi Ibrahimi Drug Store	1	0	\$	5,000	Kunduz
116	Najibullah Grocery Business	1	0	\$	900	Badakhshan
117	Najibullah, Abdul Qayoom Trader	1	0	\$	3,000	Badakhshan

118	Wilayat Bakery Services	1	0	\$ 600	Badakhshan
119	Pamir Khorasan Fuel Pump Station	3	0	\$ 80,000	Jawzjan
120	Kahkashan Ahmadi			\$ 300,000	Kabul
121	Kardan Balkh Industrial Company	20	0	\$ 25,000	Balkh
122	Awaluddin Food Stuff Business	2	0	\$ 20,000	Badakhshan
123	Abdul Zahir Bakery Business	1	0	\$ 5,000	Herat
124	OXUS Grant Loans <sup>3</sup>	1,136	459	\$ 2,424,524	Kabul <sup>4</sup>
<b>Total</b>		<b>2,009</b>	<b>781</b>	<b>\$ 16,389,202</b>	

<sup>3</sup> 1,553 businesses received loans as a result of OXUS grant.

<sup>4</sup> OXUS Grant Loans was in Kabul, Herat, Faryab, Parwan, Takhar, Jawzjan, Kunduz, Badakhshan and Balkh provinces.

**ANNEX E: BUSINESSES SUPPORTED THROUGH CONCEPT NOTE DEVELOPMENT BY ENTERPRISES TEAM DURING THE REPORTING PERIOD**

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
1	Women Beekeeping Association of Ghazni (WBAG)	0	10	\$ 5,000	Ghazni
2	Abdullah Shahidani Carpet weaving Company	50	200	\$ 49,000	Bamyan
3	Afghan Women Council	0	10	\$ 4,000	Kunduz
4	Afghan Women's Social Association	0	8	\$ 3,000	Takhar
5	Amiri Flour Mill Production Company	24	6	\$ 100,000	Kunduz
6	Arian Embridary	0	20	\$ 3,000	Helmand
7	Babaraano Soznai Cooperative	60	0	\$ 400,000	Kandahar
8	Badakhshan Nursery Growers association	90	60	\$ 143,000	Badakhshan
9	Bahar Sabz Wedding Hall	3	2	\$ 100,000	Kabul
10	Baradarn Cookies and cake sales Shop	5	0	\$ 2,000	Bamyan
11	Brotheran Takana Sofla	50	0	\$ 100,000	Kabul
12	Education Center and Women Organization (ECWO)	0	20	\$ 3,000	Takhar
13	Haji Hussain Zaki	0	0	\$ 100,000	Kabul
14	Haji Nika Cooperative	60	0	\$ 200,000	Kandahar
15	Haji Sultan Potatoes Trader	15	10	\$ 22,300	Bamyan
16	Hope Agricultural Livestock Company	25	0	\$ 130,000	Nengarhar
17	Kabul Shamshad Co. Ltd	0	0	\$ 150,000	Balkh
18	Karima Embridary	0	15	\$ 1,000	Helmand
19	Khoshbakht Fasion Hall	0	5	\$ 1,800	Helmand
20	Laghman Fruit and vegetables Association	50	0	\$ 200,000	Laghman
21	M/s Hariwa Agricultural & Seed Company	0	20	\$ 300,000	Herat

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
22	M/s Tawakoli Brothers Carpet weaving Company	0	800	\$ 200,000	Herat
23	Mardumy Livestock Farm Industry	5	0	\$ 50,000	Kunduz
24	Muhammad Husain food store	1	0	\$ 6,000	Badakhshan
25	Mujahid Hotel	2	0	\$ 3,000	Badakhshan
26	Nasrulallah	12	6	\$ 1,684	Bamyan
27	Naz Mohammad Candy production	5	0	\$ 5,000	Bamyan
28	Nikan Sanat Compost Production Company	10	0	\$ 150,000	Kunduz
29	Osmany Echco Group Polyethylene Company (Farzad Framarz PE Company)	40	0	\$ 300,000	Kabul
30	Qurghan Seed Enterprise	100	11	\$ 57,800	Bamyan
31	Raghza Weaving	0	10	\$ 3,000	Takhar
32	Roz Beauty Salon	0	4	\$ 2,000	Helmand
33	Sabz Co0op	30	120	\$ 980,000	Kabul
34	Safe Log Logistic Co	2	0	\$ 200,000	Parwan
35	Sahib Nazar construction material shop	1	0	\$ 2,000	Badakhshan
36	Shefa non0alcoholic drink and food co.Ltd	40	0	\$ 500,000	Balkh
37	Shesh Mahal Bakries	3	0	\$ 2,000	Kunar
38	Sultan Akbar Ltd	24	1	\$ 300,000	Khost
39	Warasyan WaterSupply Co	2	0	\$ 100,000	Kabul
40	Women of Improvement and Development Organization Afghanistan	0	44	\$ 6,000	Takhar
41	Women Production and Self sustainable Center	7	1	\$ 5,000	Takhar
42	Yakawlang carpet selling shop	4	2	\$ 20,000	Bamyan
43	Yanos Carpentry Production	30	0	\$ 30,000	Bamyan

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
44	Afghan shoes Shop	0	0	\$ 3,000	Kunar
45	Afghan Social Services and Women and Children Org	0	30	\$ 1,000	Helmand
46	Agricultural farm	0	0	\$ 3,000	Parwan
47	Ahamd Hussain Testile store	2	0	\$ 50,000	Kabul
48	Ahmad Fawad Meghaza	1	0	\$ 12,000	Badakhshan
49	Ahmad Zahir Magaza	1	0	\$ 7,000	Badakhshan
50	Bagram Nursery Growers Association	60	0	\$ 100,000	Parwan
51	Basharan Dairy Farm	6	2	\$ 100,000	Helmand
52	Building Materials Store Business	2	0	\$ 24,000	Kunduz
53	Dost Mohammad Welding Workshop	1	0	\$ 3,000	Kunar
54	Etimad Production and selis shop	20	0	\$ 100,000	Kabul
55	Ezatullah cake and cookies production company	4	0	\$ 30,000	Balkh
56	Golshan Windows Social Org	0	50	\$ 8,000	Helmand
57	Gulbahar	0	3	\$ 1,000	Helmand
58	Habibullah0Aqkoocha Fuel pump station	2	0	\$ 20,000	Takhar
59	Haji khair Mohammad Dry Fruit business	10	0	\$ 150,000	Kunduz
60	Hamidullah General store	0	0	\$ 2,000	Kunar
61	Kabutari Solah	0	30	\$ 2,000	Helmand
62	Kohi Baba Cooperative	15	15	\$ 32,000	Bamyan
63	M/S Herat Delta Paper/ Carton production Company	12	8	\$ 10,000	Herat
64	Mehrab Farm	1	3	\$ 5,000	Badakhshan
65	Nengarhar Aluminum Company	40	0	\$ 350,000	Nengarhar
66	Naweed Hamid Tomato paste Production Company	40	60	\$ 200,000	Balkh

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
67	Qezel Alten Carpet Waving Association	100	800	\$ 500,000	Jowzjan/Faryab
68	Rehand Dairy Cows and Poultry farm Center	22	3	\$ 10,000	Kunar
69	Samiullah Boot Shop	0	0	\$ 3,000	Kunar
70	Sayed Ibrahim Hashimi	8	0	\$ 100,000	Kabul
71	Sayed Karamtullah nuersery	2	0	\$ 4,000	Badakhshan
72	Sherzad Mohammadi Car Bargian	5	0	\$ 200,000	Kabul
73	Tailoring	0	5	\$ 1,000	Helmand
74	Tailoring	0	25	\$ 3,000	Parwan
75	Whole saler of dclothing and banjarh shop business	2	0	\$ 7,000	Baghlan
76	Women Vocational Training Agriculture Services Org	0	14	\$ 6,000	Parwan
77	Women's Husbandry Association	0	0	\$ 2,000	Parwan
78	Abdul Rasool Hotel business	1	0	\$ 4,000	Kunduz
79	Agricultural products Processing and trading Company	3	10	\$ 150,000	Kabul
80	Ahmad Rahimi Construction & Transportation Company	70	3	\$ 20,000	Kandahar
81	Al Faqir Shirkat	15	0	\$ 100,000	Kandahar
82	Alghochak Chips Factory	0	0	\$ 1,000	Bamyan
83	Amar Koh Oil Production Business	15	0	\$ 150,000	Kunduz
84	DIS	5	5	\$ 70,000	Kabul
85	Dr, Khalil Diagnostic Clinic	3	1	\$ 8,000	Takhar
86	Grocery shop	2	1	\$ 6,000	Bamyan
87	Hashmi Laboratory	0	0	\$ 3,000	Kunar
88	Helmand Bost Agriculture Company	5	0	\$ 200,000	Helmand
89	Horticulture	0	2	\$ 2,000	Bamyan

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
90	Kamran Sports Center	1	0	\$ 2,000	Kunar
91	Khowaja Mosafir Hospital	3	2	\$ 60,000	Kabul
92	M/s Bakhteyar Agricultural and Garden Business	40	20	\$ 100,000	West
93	M/s Elyas Hamid Trading Company	2	1	\$ 100,000	Herat
94	M/s Eqbal Popal Agriculture and Garden Business	12	28	\$ 100,000	West
95	M/s Gostaresh Plastic Production of PVC and Polyethylene and Pipe Production Company	4	1	\$ 80,000	Herat
96	M/s Nabizada Furniture Company	2	1	\$ 50,000	Herat
97	M/s Peshgaman Mustafa Big Agricultural&garden business	40	50	\$ 150,000	Herat
98	M/s Sayed Shah Agriculture and Garden Business	20	25	\$ 100,000	West
99	Mobile selling&fixing	1	0	\$ 1,500	Bamyan
100	Mohammad Essa Shop business	0	0	\$ 4,000	Kunduz
101	Nawy Al Madina Car Dealer	0	0	\$ 500,000	Kabul
102	Nawyan Nawid Ltd.	0	0	\$ 100,000	Kabul
103	New Etehad Food PC	6	4	\$ 1,000,000	Paktia
104	New Safi fruit Company	6	2	\$ 200,000	Kunar
105	Pacha Khan, Hayatullah Duranai/Pharmacy	4	0	\$ 200,000	Helmand
106	Rahat Norani Processing Factory	45	80	\$ 400,000	Kandahar
107	Rajab	1	1	\$ 2,100	Bamyan
108	Sama Poultry Farm	20	10	\$ 855,478	Balkh
109	Shayan Tomato paste company	55	5	\$ 105,000	Takhar
110	Sultan Carpnetry	7	0	\$ 5,000	Bamyan
111	Wali Assar, Bradaran Wakily Trading company	10	0	\$ 20,000	Kabul
112	Mohammadi Construction Material	0	0	\$ 2,000	Kapisa
113	Abdul Ahmad Animal trade	1	0	\$ 1,200	Badakhshan
114	Abdul Dayan Food for sale Business	1	0	\$ 4,000	Kunduz

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
115	Abdul Latif Livestock Egg and Chicken Trade	0	0	\$ 1,000	Kapisa
116	Ahamad Wasim and Shukoor Flowers shop	1	0	\$ 10,000	Badakhshan
117	Akhlasmand Dry and Fresh Fruits Cooperative	5	0	\$ 50,000	Zabul
118	Alamyar Commerical Fuel Tank	1	0	\$ 5,000	Takhar
119	Arab Afghan Agriculture Company	0	10	\$ 200,000	Nengarhar
120	Asia Ghazni Gypsum Company	10	0	\$ 15,000	Ghazni
121	Azimu Ullah Comsitic Shop	0	0	\$ 6,000	Baghlan
122	Bahar Kohistan Technical Metal Workshop	0	0	\$ 4,000	Kapisa
123	Baharistan Garden Owners Union	200	160	\$ 195,000	Badakhshan
124	Dari Soof Coal Company	4	0	\$ 20,000	Saripul
125	Firoza Ghazni Gypsum Company	6	0	\$ 17,000	Ghazni
126	Ghaieb Nazar Food Store	1	0	\$ 2,000	Badakhshan
127	Ghulam Nabi Pankchar Man	0	0	\$ 1,000	Kunar
128	Gulbudin Burgers Shop	0	0	\$ 1,000	Kapisa
129	Haji Ahmad Shah Cooperative Soin	2	8	\$ 164,900	Kandahar
130	Haroon Food Store	1	0	\$ 5,000	Takhar
131	Hedayat Jewelry	2	0	\$ 600,000	Herat
132	Jamela Tailoring	0	2	\$ 1,000	Kapisa
133	Jurum Bus Trasnporation	2	0	\$ 5,000	Badakhshan
134	Khairullah Grocery and Cltohs Shop	1	0	\$ 4,000	Bamyan
135	Khorshidi Aryana Gypsum Company	3	0	\$ 15,000	Ghazni
136	Khowaja Shafi	0	0	\$ 700	Kabul
137	Khuram Sahra Honey Beekeeping Cooperative	20	0	\$ 130,000	Kunduz
138	Livestock	0	0	\$ 3,000	Kapisa

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
139	M/S Sadeq Hamid Badghis Ltd	5	10	\$ 400,000	Badghis
140	Maisara Co. Ltd	10	0	\$ 150,000	Balkh
141	Manufacturing Mazatu Company	20	20	\$ 100,000	Kabul
142	Marmari Tellai Gypsum	10	0	\$ 15,000	Ghazni
143	Marwa Hekmat Sherzad LTD	4	0	\$ 100,000	Nengarhar
144	Masjidi Grocery Store	0	0	\$ 1,000	Kapisa
145	Mehr Ali Baba Gypsum Company	3	0	\$ 50,000	Ghazni
146	Meran Guzar gah Cold Storage Services Company	50	10	\$ 1,000,000	Balkh
147	Mohammad Asif Shop	1	0	\$ 7,000	Badakhshan
148	Mohammad Tahir Shop	1	0	\$ 9,000	Badakhshan
149	Mohammad Wais Cooperative	300	0	\$ 69,250	Kandahar
150	Mohmmad Kabir Wood Seller	0	0	\$ 1,000	Kapisa
151	Murtaza Photo Studio	0	0	\$ 2,000	Kapisa
152	Muska	0	8	\$ 1,600	Helmand
153	Nargis Sadat Tailoring	0	0	\$ 2,000	Kabul
154	Nek Mohammad Firm	2	0	\$ 16,000	Herat
155	Noor Ullah Barbar and Musician	0	0	\$ 1,000	Kapisa
156	Omaid Cloth Shop	0	0	\$ 2,000	Kunar
157	Omaid Olai Water Supply	3	0	\$ 23,000	Kabul
158	Omid Bamyan Chicken Fattening Company	3	0	\$ 10,000	Bamyan
159	Paimani Ghaznawi Company	6	0	\$ 10,000	Ghazni
160	Paktia Fruit, Vegetables and Nursery Assocaition	10	20	\$ 250,000	Paktia
161	Parwana Noor Co	0	0	\$ 25,000	Kabul
162	Qaderi Agro Business Company	12	0	\$ 100,000	Kunduz
163	Qafila Development Foundation	0	5	\$ 2,000	Kabul
164	Safa Bahadorian	3	0	\$ 10,000	Ghazni

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
165	Sayeed Hassan Motorcycle Workshop	0	0	\$ 4,000	Bamyan
166	Sdaf Abdali Gypsum Company	5	0	\$ 20,000	Ghazni
167	Shahre Qadim Bazarak Marmal Limited	10	0	\$ 100,000	Takhar
168	Shamale Amoo company	5	0	\$ 25,000	Takhar
169	Shirin Qahraman	0	0	\$ 3,000	Ghazni
170	Shorai Enkeshafe wolswali Paghman	10	0	\$ 3,000	Kabul
171	Sima Livestock	0	0	\$ 1,000	Kapisa
172	Standard Ghaznawyan Group of Companies	5	0	\$ 50,000	Ghazni
173	Sultan Capentry Workshop	2	0	\$ 4,000	Bamyan
174	Tahiry Zada Jewlary Shop	0	0	\$ 100,000	Kabul
175	Tailoring, Beauty Parlor & Bead Weaving	0	0	\$ 5,000	Kapisa
176	Tawfiq Kabul Edible Oil Refinery Factory	20	0	\$ 50,000	Balkh
177	Tawledat Bahirstan	0	6	\$ 5,000	Kabul
178	Toorpakai Livestock	0	0	\$ 1,000	Kapisa
179	Yakta Gypsum Company	2	0	\$ 15,000	Ghazni
180	Zalmai General Stor	0	0	\$ 2,000	Kunar
181	Zanan Nesfe Jahan	10	10	\$ 4,000	Kabul
182	Zarmina Livestock	0	2	\$ 5,000	Kapisa
183	Mohammad Kabir Grocery	0	0	\$ 1,000	Parwan
184	Abdul Majid & Wahidullah	0	0	\$ 3,000	Kabul
185	Afghan women new Desires	0	0	\$ 1,000	Kandahar
186	Ahmad wasim and Ab. Shukuor	1	0	\$ 10,000	Badakhshan
187	Ali Bahar Sabz Dried Fruit	5	5	\$ 25,000	Kabul

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
188	Ali Hossain Grocery Shop	1	0	\$ 4,000	Bamyan
189	Allah Dad Consturaction Company	6	0	\$ 80,000	Bamyan
190	Aziz Mohammad Herawy	0	0	\$ 1,200	Kabul
191	Azizullah Copmany	0	0	\$ 70,000	Kabul
192	Badghis Youth Association	0	30	\$ 10,000	Badghis
193	Baghlan Safari	0	0	\$ 20,000	Kabul
194	Bamyan Livestock Naqash	30	0	\$ 100,000	Bamyan
195	Band Amir Bamic Livestock Service Provider Company	15	0	\$ 100,000	Bamyan
196	Baradaran Wakily Carpentry Shop	3	0	\$ 12,000	Bamyan
197	Basira Handicrafts	0	0	\$ 500	Kandahar
198	Baz Mohammad Grocery	0	0	\$ 2,000	Bamyan
199	Bewazahat Handicraft	0	0	\$ 300	Kabul
200	Brotheran Yousufzay LTD	2	0	\$ 100,000	Kabul
201	Burhan Food Store Business	1	0	\$ 4,000	Kunduz
202	Burhan Food Store Sales	1	0	\$ 8,000	Kunduz
203	Carpet Production0Hamide	30	30	\$ 7,000	Herat
204	Dena Clothing Store	1	1	\$ 5,000	Herat
205	Dorukhshan Carpet Association	40	40	\$ 20,000	Badghis
206	Gholghola Mobile Sells	1	0	\$ 20,000	Bamyan
207	Ghulam Sakhi & Abdul Majid	0	0	\$ 1,000	Kabul
208	Hadaf Handicraft	10	10	\$ 8,000	Herat
209	Iqbal Pharmacy	1	0	\$ 4,000	Bamyan
210	Ismail Dry Fruit Trading	5	0	\$ 100,000	Zabul

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
211	Karim Dad Consturacrion	1	0	\$ 10,000	Bamyan
212	Karimyar Telecommunication Company	2	0	\$ 20,000	Bamyan
213	Kohi Baba Photography	2	0	\$ 8,000	Bamyan
214	Kunduz Jewellery and Gemstone Workshop Business	3	0	\$ 30,000	Kunduz
215	Logar Nursery Association	20	5	\$ 200,000	Logar
216	M.Esmayal	0	0	\$ 1,500	Bamyan
217	Mahsomi Cooperative	0	0	\$ 1,000	Wardak
218	Masuma Anwari	3	3	\$ 5,000	Ghor
219	Mirza Mohammad Grocery	0	0	\$ 2,000	Parwan
220	Mohammad Asghar	0	0	\$ 1,500	Bamyan
221	Mohammad Grocery	0	0	\$ 2,000	Bamyan
222	Mohammad Ibrahim Grocery Shop	0	0	\$ 2,000	Bamyan
223	Mohammad Saber Electrical Equipment Shop	1	0	\$ 5,000	Kunduz
224	Mohammad Sharif Bicycle Spare Parts Store	0	0	\$ 20,000	Jawzjan
225	Mohammad Yousof Food Sales Business	1	0	\$ 10,000	Kunduz
226	Mohiuddin Shoes Shop	1	0	\$ 10,000	Badakhshan
227	Motmayen Batta Services Store	0	0	\$ 5,000	Mazar0e0sharif
228	Mr. Malik Mohammad	0	0	\$ 1,000	Parwan
229	Mumtaz Handicrafts	10	10	\$ 10,000	Herat
230	Mustafa Store	8	0	\$ 80,000	Herat
231	Najmo 0 Afghani Cloths	5	5	\$ 400	Uruzgan
232	Negar Zarin Carpet	2	0	\$ 50,000	Kabul
233	Nezam Ewa Plastic	15	0	\$ 200,000	Balkh

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
234	Noor Agha Fruit Trade	1	0	\$ 3,000	Takhar
235	Noor Safa	4	2	\$ 4,000	Ghor
236	Omar Agriculture Company	15	2	\$ 100,000	Kunduz
237	Pir Mohammad Grocery	0	0	\$ 2,000	Parwan
238	Production of Ms.Kohan	10	10	\$ 2,000	Herat
239	Qandi Livestock	2	2	\$ 2,000	Helmand
240	Raniya Handicraft Firm	20	10	\$ 2,000	Herat
241	Rokhan Cloths Shop	1	0	\$ 2,000	Kunar
242	Roshan gul	0	0	\$ 1,000	Bamyan
243	Sadaf Dairy Cooperative	8	4	\$ 150,000	Logar
244	Sadiqa Poultry	0	0	\$ 300	Kandahar
245	Said Nasim Juice and Ice	0	0	\$ 2,000	Bamyan
246	Sayed Mohibullah Former	1	0	\$ 1,000	Badakhshan
247	Sayed Abass Rizayee Workshop	1	0	\$ 4,000	Bamyan
248	Shabistan Tailoring	3	0	\$ 2,000	Bamyan
249	Shah Abodali Plastic	40	0	\$ 160,000	Balkh
250	Sherabad Certified Seeds Production and Agro Services Company	0	0	\$ 200,000	Mazar0e0sharif
251	Spin Ghar Nursery	6	0	\$ 10,000	Nengarhar
252	Stone One Marbale Factory	10	0	\$ 100,000	Kunar
253	Training beauty Salon	1	1	\$ 1,000	Herat
254	Vinegar Production	3	3	\$ 400	Kandahar
255	Yanus Carpentry	3	0	\$ 30,000	Bamyan
256	Zaheed Husain Khail Iodin Salt Company	10	0	\$ 50,000	Logar

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
257	Zinat Tailoring	0	0	\$ 500	Kandahar
258	Abdul Ghafoor	2	0	\$ 10,000	Balkh
259	Abdul Ghani food store	2	0	\$ 6,000	Takhar
260	Abdul Mobin Cow Farm	2	0	\$ 8,000	Parwan
261	Abdul Rahim Net Café	0	1	\$ 1,200	Wardak
262	Abdul Sayed Livestock	0	0	\$ 1,000	Kapisa
263	Abdul Wahid and Mukhtar agha	0	0	\$ 4,000	Parwan
264	Ahmad Shah Reja Tailoring	10	0	\$ 30,000	Kabul
265	Al Madina Honey Bees farm	0	0	\$ 100,000	Paktya
266	Allah Mir Hotel Business	2	0	\$ 4,000	Kunduz
267	Aminulla Drug Store	1	0	\$ 20,000	Badakhshan
268	Anwari Kunduz Transportation Co	2	0	\$ 6,000	Kunduz
269	Aria Poor Company	3	2	\$ 30,000	Badakhshan
270	Aryan Marble Company	30	0	\$ 139,000	Nengarhar
271	Astana shoe Production	0	0	\$ 2,000	Panjshir
272	Bakhtana Livestock	0	0	\$ 1,000	Kapisa
273	Banwane Shamal Sharq	3	3	\$ 5,000	Kunduz
274	Barge Bahar Dairy Production Company	5	3	\$ 30,000	Kabul
275	Bilal Rahmat Ahmadi Ltd	5	0	\$ 150,000	Wardak
276	Dil Jan livestock	0	0	\$ 1,000	Kapisa
277	Faizullah Grocery	0	0	\$ 2,000	Kapisa
278	Fardaye Behtar for Afghan women0Noorzia Ahmadzai	5	5	\$ 5,000	Kunduz
279	Fardaye Darakhshan company, Adila shahab	2	2	\$ 3,000	Kunduz

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
280	Fawzia Livestock	0	0	\$ 1,000	Kapisa
281	Ghullam Hazrat Grocery Store	2	0	\$ 30,000	Balkh
282	Haji Fazal	5	0	\$ 100,000	Uruzgan
283	Hayatullah	2	0	\$ 30,000	Takhar
284	Kamel Dairy Products Company	20	0	\$ 200,000	Herat
285	Khwaja Abul Khaliq Ghezhwani Marmul.co	30	0	\$ 70,000	Balkh
286	Logar Honey Bees Association	7	3	\$ 200,000	Logar
287	Lutfullah Naiab Flour Mill Production Co	20	0	\$ 200,000	Baghlan
288	M/s Bahadori Brothers Trading company	2	0	\$ 10,000	Herat
289	Madar khan medicose	0	0	\$ 1,000	Kunar
290	Mahboob Shah Goldsmith	0	0	\$ 50,000	Balkh
291	Mahmood Satar Seel Mills	200	0	\$ 200,000	Kandahar
292	Mandagar Door and Windows PVC Company	4	0	\$ 100,000	Herat
293	Masoud Muslim Popal Ltd	2	0	\$ 250,000	Baghlan
294	Massoma Yaqin Ag Co	1	1	\$ 500	Baghlan
295	Merza Grocery Shop	0	0	\$ 1,818	Balkh
296	Mohammad Agha Grocery	0	0	\$ 2,000	Kapisa
297	Mohammad Asghar Goldsmith	2	0	\$ 10,000	Jawzjan
298	Mohammad Zahir Food Wholesaler Business	1	0	\$ 5,000	Baghlan
299	Mrs. Freshta Beuty Parior	0	0	\$ 2,000	Kapisa
300	Mrs. Shirin Jan Tailoring	0	0	\$ 2,000	Kapisa
301	Mrs/Arzo Pickle	0	0	\$ 2,000	Kapisa
302	Mustafa Bilal Momin Company Limited	3	1	\$ 30,000	Takhar

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
303	Muzkan Beauy Salon	0	0	\$ 3,000	Herat
304	Nadira Fruit Process Business	1	1	\$ 3,000	Baghlan
305	Nawab khan general store	2	0	\$ 10,000	Kunduz
306	Nigin Sang Ltd	10	0	\$ 20,000	Kabul
307	Noor Wahab Ice Cream Company	100	0	\$ 2,000	Nengarhar
308	Paktia Honey Bee Association	6	5	\$ 100,000	Paktya
309	Paktya Chilgoza Association	20	5	\$ 250,000	Paktya
310	Par Shahin Poultry Farm	5	0	\$ 35,000	Balkh
311	Parwin Tailoring Co	1	1	\$ 1,000	Baghlan
312	Qudratullah Nursery	15	0	\$ 50,000	Kunar
313	Rahmudin Bakery	0	0	\$ 6,000	Kabul
314	Razia Rug Weaving	0	0	\$ 2,000	Parwan
315	Roya Livestock	1	1	\$ 1,000	Kapisa
316	RWDO0 Parwin Tailoring	3	3	\$ 3,000	Takhar
317	Saadat Mobile store	3	0	\$ 60,000	Jawzjan
318	Sadaf Aquarium	0	0	\$ 2,000	Bamyan
319	Said Bahramudin	2	0	\$ 40,000	Kabul
320	Shabir Ahmad Mobile and	0	1	\$ 3,000	Badakhshan
321	Shah Mohmood livestock	0	0	\$ 1,000	Kapisa
322	Shaima Livestock	0	0	\$ 1,000	Kapisa
323	Sofiaa livestock	0	0	\$ 1,000	Kapisa
324	Speengar Saffron Association	10	5	\$ 100,000	Paktya
325	Toofan Fasion House	1	1	\$ 5,000	Badakhshan

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
326	Toor Pakai Handicrafts	0	10	\$ 10,000	Baghlan
327	VEOAW 0 Laila Tayeb Haddicrafts	3	3	\$ 5,000	Kunduz
328	Zia Gul livestock	0	0	\$ 1,000	Kapisa
329	Zulaikha Zarlisht Grocery	0	0	\$ 4,000	Kapisa
330	Abdul Jan Money Exchange Center	1	0	\$ 10,000	Kunar
331	Abozar Iron Shop	1	0	\$ 20,000	Bamyan
332	Ahmad Shah Pump Station business	4	0	\$ 150,000	Baghlan
333	Ahmad Zai	0	0	\$ 2,000	Kabul
334	Arghawan Paints Production Company	2	0	\$ 20,000	Parwan
335	Aria Embridary	20	0	\$ 3,000	Helmand
336	Ashraf Ramazan Mosaic Company	0	0	\$ 80,000	Balkh
337	Atiqullah Bee Keeping	2	1	\$ 5,000	Takhar
338	Dawood Zada and Brothers Ltd	0	0	\$ 300,000	Balkh
339	Delsoz General Store	0	0	\$ 1,000	Kunar
340	Dor Mohammad Mobile Shop Business	2	0	\$ 40,000	Kabul
341	Dr. Abdul Ahmad Pamiri	5	3	\$ 15,000	Badakhshan
342	Freshta Livestock	1	1	\$ 1,000	Balkh
343	Gharib Dost Homeopathic Store	0	0	\$ 2,000	Kunar
344	Haji Baba Mangal Agriculture Company	8	3	\$ 100,000	Paktya
345	Handicraft Industry	0	0	\$ 3,000	Kabul
346	Haqani Medicose	2	0	\$ 2,000	(blank)
347	Ihsan Poultry Farm	16	0	\$ 190,000	Helmand
348	Insaf Farm and Business	2	2	\$ 5,000	Takhar

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
349	Jamila Diary Production	0	2	\$ 8,000	Takhar
350	Lala Muskinyar Unani	1	1	\$ 6,000	Badakhshan
351	M/s Benazir Saffron Company	0	100	\$ 100,000	Herat
352	Marjan Livestock	1	1	\$ 1,000	Balkh
353	Masoma Livestock	0	0	\$ 1,000	Balkh
354	Meri Book Store	1	0	\$ 2,000	Kabul
355	Milad Shayeq Dairy Farm	5	5	\$ 100,000	Logar
356	Mohammad Asif Shop	1	0	\$ 7,000	Badakhshan
357	Mohammad Halim Grocery	0	0	\$ 2,000	Balkh
358	Mohammad Ibrahim Food Store Business	10	0	\$ 10,000	Baghlan
359	Nafas Gul Livestock	0	0	\$ 1,000	Balkh
360	Nengarhar Henna Sellers Union	10	0	\$ 100,000	Nengarhar
361	Pai Gul Livestock	1	0	\$ 1,000	Balkh
362	Pezhman Tailoring	10	20	\$ 2,500	Balkh
363	Ramzia Livetock	1	1	\$ 1,000	Balkh
364	Rehana Livestock	2	2	\$ 1,000	Kapisa
365	Rohullah Grocery Shop	0	0	\$ 6,000	Kabul
366	Sahar Beauty Shop	1	1	\$ 1,800	Bamyan
367	Standard Pharmaceutical Ltd	30	20	\$ 40,000	Kabul
368	Abdul Ahmad	1	0	\$ 5,000	Badakhshan
369	Abdul Ghafoor Car Spare Parts	1	0	\$ 4,000	Nengarhar
370	Abdul Wakeel Store	1	0	\$ 1,200	Nengarhar
371	Afghan Polystyrene Contruaction	4	8	\$ 20,000	Kabul

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
372	Ajmal Fruits Shop	0	0	\$ 2,000	Nengarhar
373	Alahuddin	1	0	\$ 3,000	Badakhshan
374	Bakhtar Paktya Iodine salt production company	10	0	\$ 5,000	Paktya
375	Blue Sky City Company	0	0	\$ 100,000	Kabul
376	Chamany Cloths Shop	2	0	\$ 2,000	Kunar
377	Dost Mohammad Fuel Shop	1	0	\$ 4,000	Kunar
378	Esmatullah Arab Fuel Pump Station	2	0	\$ 4,000	Faryab
379	Faiz Mohammad	1	0	\$ 4,000	Badakhshan
380	Habibullah Carpentry	2	0	\$ 2,000	Kabul
381	Habibullah Rasooli Dairy farm	6	4	\$ 200,000	Farah
382	Hamza Kheel Cooperative	15	5	\$ 200,000	Logar
383	Hayatullah Shoes Faroshy	1	0	\$ 2,000	Kunar
384	Khairul Bashar Chapal Store	1	0	\$ 2,000	Kunar
385	M/s Mansoori Pharma LTD	3	2	\$ 100,000	Herat
386	Madina Mariam	5	5	\$ 2,000	Kabul
387	Mastora Hand weacing	0	0	\$ 500	Kabul
388	Minaa Tailoring	0	0	\$ 6,000	Kabul
389	Mohammad Tahir Bettery, Engine Oil and Tire Store	1	0	\$ 30,000	Balkh
390	Mostafa Color and Cement Store	1	0	\$ 5,000	Jawzjan
391	Naqibullah Men Beauty Parlar	1	0	\$ 1,000	Nengarhar
392	Narenj Solar shop	8	0	\$ 5,000	Farah
393	Nazar Kheel Cooperative	0	10	\$ 200,000	Logar
394	Parwin Handicraft	0	0	\$ 2,000	Kabul

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
395	Qasim Restaurant and Bakery	8	0	\$ 10,000	Parwan
396	Rodat Mohmand Electric shop	4	0	\$ 20,000	Nengarhar
397	Roshan Jan Tailoring	0	0	\$ 800	Kabul
398	Roshan Tailoring	0	0	\$ 1,000	Kabul
399	Sadaf Car Bargain	5	0	\$ 40,000	Kabul
400	Sagar Photo Studio	2	0	\$ 5,000	Kunduz
401	Sayed Khalil Glodsmith	0	0	\$ 100,000	Balkh
402	Seemin Beauty Parlor	0	0	\$ 2,000	Kabul
403	Sia Moye Tailoring	3	3	\$ 1,600	Kabul
404	Tawana Gym	0	0	\$ 40,000	Kabul
405	Abdul Majid Wali Zada Construction material store	0	0	\$ 4,000	Balkh
406	Abdul Qahar Shop	0	0	\$ 2,000	Takhar
407	Abdul Shokor	1	0	\$ 2,600	Badakhshan
408	Afghan Khalis Dairy Production Company	8	0	\$ 150,000	Baghlan
409	Ali Akbar Chapal store	0	0	\$ 2,000	Kunar
410	Ansar Sheep and Cow Slaughtering house	20	10	\$ 500,000	Herat
411	Anwar Bik	1	0	\$ 4,000	Badakhshan
412	Arosi Sharqi Beauty	2	2	\$ 1,000	Kabul
413	Ayenda0e0Durukhshan	3	0	\$ 300,000	Kabul
414	Beh Poshan Tailoring	4	0	\$ 8,000	Bamyan
415	Bibi Gul	2	1	\$ 4,000	Balkh
416	Bradaran Azizi Store	7	0	\$ 10,000	Balkh
417	Bushra	4	4	\$ 4,000	Takhar

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
418	Dawlat Bigim	1	0	\$ 2,000	Badakhshan
419	Dawlat Mah	1	0	\$ 1,500	Badakhshan
420	Dil Aram Bead Weaving	4	4	\$ 2,000	Kabul
421	Ehsanullah Shop	1	0	\$ 5,000	Takhar
422	Faizullah and sons construction material store	2	0	\$ 50,000	Jawzjan
423	Fardin Metalwork	0	0	\$ 3,000	Kabul
424	Ganjina Tailoring business	0	0	\$ 1,000	Baghlan
425	Ghawsuddin Grocery shop	1	0	\$ 2,000	Balkh
426	Green Organic Agriculture Production Company	10	5	\$ 5,000	Kabul
427	Haji Mirwais Cosmetics shop	0	0	\$ 2,000	Kunar
428	Haram Jam Making	1	0	\$ 1,200	Badakhshan
429	Helmand Show Room	0	0	\$ 10,000	Helmand
430	Heray Sabzwar Painting Color Company	5	1	\$ 60,000	Herat
431	Juma khan Clothing sales	1	0	\$ 1,000	Baghlan
432	Kunduz Central Secondary Agriculture and Horticulture Cooperative Association	50	0	\$ 1,000,000	Kunduz
433	M: Zahir Niazi Co.Ltd	0	0	\$ 200,000	Kabul
434	Mahbooba	2	0	\$ 5,000	Badakhshan
435	Maroof shah Cloths store	1	1	\$ 10,000	Herat
436	Mina Backrey	1	0	\$ 2,000	Badakhshan
437	Mir Ahmad and Noor Ahmad Karimi Ltd	3	0	\$ 10,000	Herat
438	Mohammad Arif Bike and Bicycle Sapre Parts Store	0	0	\$ 40,000	Balkh
439	Mohammad Ewaz Hassani, Jawazjan province	2	0	\$ 50,000	Jawzjan
440	Mohammad Hussain Carpet weaving	0	0	\$ 4,000	Bamyan

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
441	Mohammad Nasim Coal Store	0	0	\$ 30,000	Kabul
442	Mohammad Nazir Plastic Houshold	0	0	\$ 80,000	Kabul
443	Mohammad Tahir Nadiry Trading Market	0	0	\$ 30,000	Balkh
444	Mostafa Cloths Store	1	0	\$ 6,000	Jawzjan
445	Mrs, Maryam	0	0	\$ 1,000	Kabul
446	Nadersha Paint store business	0	0	\$ 10,000	Herat
447	Najibullah	1	0	\$ 2,000	Badakhshan
448	Najibullah, Abul Qayoom Trade	1	0	\$ 3,000	Badakhshan
449	Naseem Gul Tailoring	0	3	\$ 5,000	Kabul
450	Natural Spice	15	6	\$ 100,000	Kandahar
451	Noor Bibi	2	1	\$ 8,000	Takhar
452	Omerakhan Cosmetics And shoe store	0	0	\$ 1,000	Kunar
453	Rozi Dry Fruits Packaging	1	0	\$ 200,000	Badakhshan
454	Samia Natiq	1	0	\$ 4,000	Badakhshan
455	Shahbaz Qalandar Cooperative	5	4	\$ 100,000	Logar
456	Sharara Tailoring	9	9	\$ 12,000	Kabul
457	Sherek Cooperative	10	3	\$ 100,000	Logar
458	Shir Ahmad Cumin&Pistachio Business	0	0	\$ 10,000	Badghis
459	Sonia Tailoring shop	0	7	\$ 1,000	Balkh
460	Subhan Grocery shop business	0	0	\$ 10,000	Badghis
461	Sukhan	3	3	\$ 8,000	Takhar
462	Tailoring Center	0	5	\$ 3,000	Kabul
463	Wilayat Backrey	1	0	\$ 500	Badakhshan

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
464	Yaqoob Charkhi Cooperative	10	6	\$ 100,000	Logar
465	Zabihullah Coal Store	0	0	\$ 18,000	Kabul
466	Zakia Tailoring	0	1	\$ 2,000	Kabul
467	Mohammad Ashraf Fresh Fruit Shop	0	0	\$ 1,000	Balkh
468	Abdul Ghani	10	0	\$ 100,000	Uruzgan
469	Allahuddin Poultry Farm	8	2	\$ 15,000	Farah
470	Business Women Association of Takhar	0	5	\$ 6,000	Takhar
471	Carpet Weaving Home	0	1	\$ 1,000	Parwan
472	De Shandak Manda Cooperative	100	0	\$ 100,000	Helmand
473	Dhandar Village Farmers Cooperative	0	0	\$ 7,000	Nengarhar
474	Doshi Seed and Agriculture Services Company	10	0	\$ 15,000	Baghlan
475	Essa Khan	1	0	\$ 1,500	Nengarhar
476	Fardaye Darkhshan Handicrafts	1	0	\$ 2,000	Kunduz
477	Fazila Karimi Tailoring Business	1	0	\$ 1,000	Takhar
478	Fereba Handicrafts	1	0	\$ 1,000	Badakhshan
479	Genral Abdul Hamid	10	10	\$ 350,000	Kunduz
480	Ghaljis Village Cooperatives	300	0	\$ 100,000	Kandahar
481	Ghulam Ali Fresh fruit Shop	0	0	\$ 700	Balkh
482	Gul Mohammad Candy (Shirpira)	1	0	\$ 1,800	Balkh
483	Gule Shegofa Company	5	5	\$ 30,000	Kabul
484	Habeba Jacket Weaving	0	1	\$ 600	Balkh
485	Hajera	2	0	\$ 3,000	Badakhshan
486	Haji Abdul Jalil	10	0	\$ 100,000	Uruzgan

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
487	Haji Abdul Qayoum	3	0	\$ 100,000	Uruzgan
488	Haji Aziz Village Dairy form	15	10	\$ 150,000	Kandahar
489	Haji Mohammad Anwar	9	0	\$ 100,000	Zabul
490	Haji Qalandar	20	0	\$ 100,000	Uruzgan
491	Halim Ibrahim Drug Store, Abdul Majeed	1	0	\$ 5,000	Kunduz
492	Home Based Cow	0	14	\$ 6,000	Parwan
493	Home Based Handicrafts	0	3	\$ 1,000	Parwan
494	Jam Mobile Sale shop Business	0	0	\$ 16,000	Herat
495	Jan Mohammad Shoes Shop	1	0	\$ 4,000	Parwan
496	Karima Handicrafts	1	0	\$ 1,000	Badakhshan
497	Karima Livestock	3	0	\$ 2,000	Parwan
498	Khalid Halim	13	0	\$ 100,000	Farah
499	Khatira Hand weaving	0	1	\$ 1,000	Parwan
500	Kogula	0	1	\$ 3,000	Kandahar
501	Kubra Gia	3	0	\$ 3,000	Badakhshan
502	Laila Handicrafts	2	0	\$ 2,000	Kunduz
503	Lal Mohammad Trade	9	0	\$ 100,000	Zabul
504	Lalai	10	0	\$ 100,000	Uruzgan
505	M.Naim Grocery Shop Business	2	0	\$ 8,000	Herat
506	M/s Noshkawaran Production Ltd.	10	5	\$ 70,000	Herat
507	M/s Tawfiq Amini Water Tubine Making Company	10	0	\$ 100,000	Herat
508	Madar Jan	1	0	\$ 1,000	Badakhshan
509	Mahmood Spare Parts of Refrigerator Acs Business	1	0	\$ 6,000	Herat

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
510	Maliha Arzush	1	0	\$ 1,000	Badakhshan
511	Mallalai Vegetables Processing	6	6	\$ 2,000	Parwan
512	Maria	0	1	\$ 1,000	Takhar
513	Mehterlam Baba Nursery Farm	0	0	\$ 6,000	Nengarhar
514	Mohammad Nabi Drug Store	1	0	\$ 10,000	Nengarhar
515	Mohammad Sadiq Grocery Shop	0	0	\$ 900	Herat
516	Mortaza Mojtaba Hakimi PVC	3	0	\$ 50,000	Balkh
517	Mr. Hadi Shadeyan Industrial Company	0	0	\$ 5,300	Balkh
518	Mrs. Zuhra Tailoring	0	0	\$ 2,000	Balkh
519	Mrs. Yasamin Tailoring and Zardozi	0	0	\$ 1,500	Balkh
520	Ms. Halima Tailoring	4	0	\$ 2,000	Balkh
521	Nadershah Paint Store Business	0	0	\$ 10,000	Herat
522	Nargis Embroidery	0	0	\$ 1,000	Parwan
523	Nawai Ahmadi	2	0	\$ 100,000	Kandahar
524	Nazia Rug Weaving	3	3	\$ 1,000	Parwan
525	Nematullah Commercial Market Business	4	0	\$ 60,000	Baghlan
526	New Almas Electronics	15	6	\$ 100,000	Kandahar
527	Niamatullah Dairy Farm	15	12	\$ 100,000	Kandahar
528	Nikmal Afghan	3	0	\$ 100,000	Helmand
529	Noor Qudrat Rahimi Ltd	10	0	\$ 200,000	Kandahar
530	Parsa Women's Social Association	4	0	\$ 5,000	Bamyan
531	Parwan Handicraft Association	3	3	\$ 4,000	Parwan
532	Qari Shafiullah Trade	1	6	\$ 100,000	Kandahar

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
533	Rahmani Parts of Mobile Store & PCO	1	0	\$ 1,500	Nengarhar
534	Raqiba Dry Fruits	2	2	\$ 4,000	Parwan
535	Raze Donya Handicraft Company	3	0	\$ 5,000	Kabul
536	Sadaqat Slaughtering Business	8	0	\$ 50,000	Kabul
537	Shabana Tailoring	0	4	\$ 800	Balkh
538	Shaima Vegetable Processing	4	4	\$ 1,000	Parwan
539	Shamem Tailoring	0	2	\$ 600	Balkh
540	Subhanallah Livestock	0	0	\$ 1,300	Parwan
541	Surtgar Printing Press Company	4	0	\$ 20,000	Balkh
542	Tawakal Cooperative	60	0	\$ 100,000	Kandahar
543	Zakira Hand Embroidery	10	10	\$ 2,000	Parwan
544	Aimal Khan Construction Tools & Equipoment Shop	3	0	\$ 5,000	Nengarhar
545	Abdul Ghani Daryab Dry Fruit Trade	3	0	\$ 100,000	Zabul
546	Abdul Zahir Bakery Business Shop	1	0	\$ 5,000	Herat
547	Aliya Arozu Shop	0	4	\$ 600	Balkh
548	Almas PVC Production	30	0	\$ 60,000	Balkh
549	Awaluddin Food Stuff Business	2	0	\$ 15,000	Badakhshan
550	AWCDO	0	10	\$ 7,000	Badakhshan
551	Ayena Bee Keeoing Cooperative	60	10	\$ 100,000	Badakhshan
552	Center of Scientific and Cultural Below the Ceiling of Sky Business	0	1	\$ 2,000	Herat
553	Fawad Tailoring House	1	0	\$ 1,300	Kunar
554	Fayaz Hasan Zada Tailot Paper Production Company	30	0	\$ 150,000	Kunduz
555	Haji Abdul Rasool Herbal Medicine Store	2	0	\$ 30,000	Jawzjan

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
556	Karwan Hadaf Advertisement Company	0	2	\$ 5,000	Kabul
557	Mia Zada Production Company	10	0	\$ 50,000	Balkh
558	Mohammad Raiz Barbershop	0	0	\$ 2,000	Balkh
559	Mr.Mashal Azizi BORNA New City	21	14	\$ 30,000	Badakhshan
560	Naser General Store	1	0	\$ 2,000	Kunar
561	Rahela Tailoring	0	4	\$ 600	Balkh
562	Shafiq Haidari Company Oil & Generator	1	0	\$ 100,000	Herat
563	Shamshad Electricity Workshop	2	0	\$ 1,000	Kunar
564	Spinghar Safai Honey Bee Company	1	0	\$ 5,000	Nengarhar
565	Stone One Mmarble Company	2	0	\$ 16,000	Kunar
566	Zawar Dairy Company	5	1	\$ 100,000	Takhar
567	Safiullah Shop	0	0	\$ 500	Laghman
568	Abdul Karim Dairy Farm	0	0	\$ 100,000	Farah
569	Abdul Rahman Agriculture	0	0	\$ 1,000	Kunar
570	Abraheem	0	0	\$ 1,400	Kunar
571	Afghan Solar and Water Sump Shop	0	0	\$ 100,000	Farah
572	Agriculture	3	0	\$ 3,000	Kunar
573	Ahmad General Store	0	0	\$ 2,000	Kunar
574	Aminullah Metal Work	1	0	\$ 1,000	Badakhshan
575	Aminullah Shop	0	0	\$ 1,200	Kunar
576	Atiqullah shop	1	0	\$ 14,000	Kunar
577	Aziz Motor Bargain	1	0	\$ 3,000	Kunar
578	Benafsha Handicrafts	0	4	\$ 1,200	Balkh

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
579	Computer course 0 Anjuman Danish	0	4	\$ 2,000	Balkh
580	DelJan Handicrafts & Tailoring	0	15	\$ 4,000	Balkh
581	Driving	2	0	\$ 2,000	Kunar
582	Ewaz khan Driver	0	0	\$ 2,000	Kunar
583	Hajera Handicrafts	0	4	\$ 1,000	Balkh
584	Haroon Ahmadi Poultry Farm	4	3	\$ 100,000	Nengarhar
585	Hasem Salim seed producing company	0	0	\$ 120,000	Farah
586	Hayat Wood Selling Center	1	0	\$ 1,000	Kunar
587	Huria Tailoring	0	1	\$ 600	Balkh
588	Injela Gand Afghani Duzi and Tailoring	0	4	\$ 800	Balkh
589	Juma Khan Poultry Farm	0	0	\$ 100,000	Farah
590	Kabul Cola Soft Drink Production Co.Ltd	100	50	\$ 700,000	Kabul
591	Khorsheed Tailoring Center	0	0	\$ 4,000	Kabul
592	Khoshal Fresh Fruit and Vegetable Shop	0	0	\$ 2,000	Nengarhar
593	Kitchen Kween	0	3	\$ 30,000	Kabul
594	Malika Tailoring	0	3	\$ 600	Balkh
595	Meya gul Cloth House	0	0	\$ 2,000	Laghman
596	Mirza Hassan Bakery Business Shop	1	0	\$ 4,000	Herat
597	Mohamad General Store	1	0	\$ 1,000	Kunar
598	Mohammad Dine	0	0	\$ 120,000	Farah
599	Mohammad Esemel Grapes Garden	10	0	\$ 1,100,000	Farah
600	Mohammad Qahar Cows Farm	0	0	\$ 1,500	Nengarhar
601	Mohammad Wood Selling Center	0	0	\$ 2,000	Nengarhar

No.	Business Name	Expected Jobs for Male	Expected Jobs for Female	Dollar Value (USD)	Location
602	Naeem Bargain	1	0	\$ 2,000	Kunar
603	Noor Agha Agriculture	2	0	\$ 1,500	Laghman
604	Noshkawaran Production Ltd	15	20	\$ 200,000	Herat
605	Pardis Nasimi Logistic Services Company	3	0	\$ 50,000	Nengarhar
606	Parwaz Proof PVC Production Company	35	0	\$ 65,000	Balkh
607	Parween Handicrafts and Gleem	0	5	\$ 5,000	Takhar
608	Prince Eva Company LTD	70	10	\$ 70,000	Balkh
609	Rahim Shah Abdali Agriculture and Electric Equipments Company	5	0	\$ 4,000	Takhar
610	Rahimullah Pomegranate Garden	0	0	\$ 100,000	Farah
611	Samaullah General	1	0	\$ 1,500	Kunar
612	Sayed Nazim Bakery Business	0	0	\$ 7,000	Kunduz
613	Shabnam Handicraft	0	10	\$ 5,000	Balkh
614	Shadman Durg Store	0	0	\$ 50,000	Kabul
615	Shamshad Noodles Production Company	2	0	\$ 10,000	Nengarhar
616	Shir Ahmad Cumin & Pistachio Business	1	0	\$ 4,000	Badghis
617	Shop	3	0	\$ 20,000	Kunar
618	Shopkeeper	2	0	\$ 3,000	Kunar
619	Sobhan Grocery Shop Business	1	0	\$ 10,000	Badghis
620	Tahiry Production	3	0	\$ 50,000	Balkh
621	Tajul Haq Cows Farm	0	0	\$ 1,500	Nengarhar
622	Toryali Tailoring House	3	0	\$ 2,000	Nengarhar
623	Wahida Handicrafts	0	4	\$ 800	Balkh
624	Yakta Curtain Production	0	2	\$ 30,000	Kabul
625	Zarmina Green house	0	0	\$ 100,000	Farah
<b>TOTAL</b>		<b>4,817</b>	<b>3,767</b>	<b>\$ 33,798,730</b>	