

## Capacity Summit endorses National Capacity Development Strategy

**“Capacity, a solution, not the constant challenge”, says Liberia’s Vice President**



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onrovia, Liberia – June 22, 2010: A 10-Year National Capacity Development Strategy (NCDS), perhaps the first comprehensive capacity development strategy in sub-Saharan Africa and, indeed, by a country emerging from conflict has been launched in Monrovia, Liberia. Speaking at a one-day Capacity Summit convened to validate and launch the NCDS, Liberia’s Vice President H.E Joseph Boakai outlined the government’s primary objective that underlines the strategy, “our Strategy reflects Liberia’s

readiness to move out of an emergency mode and build capacity on a much larger and more sustainable basis”. While lack of capacity can be explained by the years of devastating conflict that Liberia endured, the Vice President said that this is no longer tenable.

“We have had now many years of peace and stability and we are beginning to enjoy the right conditions for building capacity and achieving prosperity. So, there are no excuses for our capacity gaps. We can fill

these gaps and transform our people and institutions if we can target our resources wisely. We can discuss capacity as a solution, and not only as the constant challenge we face in all of our endeavors”, added the Vice President.

ATMS/AMSCO was one of the panel members of the Plenary Session “Showcasing effective approaches to capacity development” and gave a presentation on AMSCO’s approach to capacity development.

### ATMS AND AMSCO WISH TO THANK ALL THE STAKEHOLDERS FOR THEIR CONTINUED SUPPORT



## AMSCO client wins Hospitality facility of the Year 2009

### The African Regent Hotel, Accra, Ghana

AMSCO client Airport West Hospitality Company Limited, trading as the African Regent Hotel, has been rewarded for their excellent work in 2009. The African Regent Hotel, set in Airport West, Accra's most prestigious residential community, is just a stone throw from the Kotoka International Airport, Accra Mall, Tetteh Quarshie Art Market and the city's major thoroughfares.

An icon representing the finest hospitality in Ghana, the luxury boutique hotel constantly maintains international standards with a strong local flavour. It is boldly contemporary, yet inspired by elements of traditional African design which resonates the Hotel's tagline 'Simply Afropolitan'- a combination of African and Cosmopolitan. The stunning African-themed décor and professional staff make The African Regent as much a place to stay and relax as a prime destination to entertain and socialise.

With a total of 109 well-appointed rooms, made up of 86 guestrooms, 19 junior suites, one executive suite, a penthouse, presidential and executive club suites; the 3-Star hotel caters to mostly business clientele, multinationals and leisure guests. The hotel also has a restaurant, lounge & pool bars, private swimming pool, fitness centre, beauty salon, spa, both indoor and outdoor event venues, and inspiring weekend entertainment.

### AMSCO impact

AMSCO seconded an Executive Chef and General Manager to the Hotel in October 2006. The General Manager is responsible for the day to day management of the hotel to international standards. The Executive Chef oversaw the smooth operation of the hotel's kitchen before successfully completing his assignment in 2008 and handing the Kitchen over to a local Ghanaian Chef.

The hotel started operations in 2007 and the contributions of the AMSCO Managers to the hotel have been remarkable. The AMSCO Managers



together with the Management of the hotel ensured a successful pre-opening and a continued growth in operation at hotel. Below are some of the specific contributions of the AMSCO Managers and the impact of AMSCO's intervention:

- Successful opening of the 3-Star hotel which has grown into a high standard hotel that is a market leader with excellent service delivery offering maximum value for money to its clientele.
- Employment generation, on start of the project there were about 100 employees and this has grown to over 200, out of which 40% are female in keeping with goals one and three of the Millennium Development Goals.
- The hotel enjoys a lot of repeat business due to the high level of standards and service. It currently maintains an average occupancy rate of 80% and there is room for improvement.
- The efforts of the AMSCO Managers have given the hotel the needed capacity to service a target market of business tourists.
- Through the support of the ATMS Foundation, AMSCO has played a critical role in capacity development at The African Regent Hotel. There have been several training activities conducted across all departments within the hotel which has built up the capacity of the Hotel as a whole to sustain its operations.
- The AMSCO Managers were responsible for the development and the rollout of standard operating procedures across the hotel.
- The hotel's kitchen is designed and maintained to operate at high quality and international standards. As fully developed as it is, the hotel now offers outside catering services. This required a revamping of the kitchen, introduction of new processes and the purchase of equipments and delivery vans for transporting the food.
- In 2007, the Standard Board of Ghana recognized the hotel for Excellent Food Delivery and Presentation. This was due to the introduction of procedures and training conducted in the kitchen by AMSCO and the Executive Chef.
- In September 2010, the Chartered Institute of Marketing Ghana (CIMG) selected the Hotel as the **Hospitality Facility of the year, 2009**. The citation reads: "The African Regent, a desirable destination for entertainment and socialization, provides an excellent ambience for relaxation. With flexible and tailor-made products you have exceedingly met the expectation of your customers, thus ensuring customer loyalty and repeat business, which have contributed over 75% of your revenue. With a focus of providing unparalleled guests services, you have consistently hosted celebrities the world over. These achievements rank you high above your competitors. The CIMG recognizes these achievements and confers on African Regent Hotel, *THE HOSPITALITY FACILITY OF THE YEAR, 2009*".



Sales & Marketing Manager of African Regent Hotel, Wilhemina Appenteng and General Manager of the Hotel, Alain Auckloo, receiving the award on behalf of the hotel.

## CASE STUDY:

### Rift Valley Products Ltd

<b>Commencement:</b>	November 1, 2009
<b>Manager:</b>	Pieter Vester
<b>Sector:</b>	Agriculture
<b>Location:</b>	Nakuru - Kenya
<b>Number of Employees:</b>	65

### Project Background

Rift Valley Products Ltd was founded in 1957 with the objective of producing edible oils from locally grown oil seeds, particularly sunflower, rape seed, soya beans and cotton seeds. The company was, therefore, involved in cotton farming for both oil and textile. In the last 10 years however the production of cotton has been on decline, this led the company to seek AMSCO's assistance in seconding an experienced Manager to assist with revitalizing cotton production.

The AMSCO Manager runs the company operations such as planting, seed multiplication and dressing, distribution to farmers, extension work to farmers, demonstration plots and other activities aimed at enhancing cotton production. Seed cotton will then be collected from the farmers, taken to the ginneries, ginned and the products marketed.

### Challenges

In order to meet its production targets the company will need to do the following in the next 3 years:

- Contract 35,000 farmers in 3 provinces
- Increase cotton yields at farm level to an average of 600kgs/ acre
- Train extension agents and farmers in good agricultural practice to achieve economically, ecologically and socially viable cotton production.
- Establish 130 demonstration plots for learning.
- Establish business linkages between cotton farmers, ginneries, cotton traders, and credit providers.

### AMSCO's Solution

AMSCO's intervention at Rift Valley Products included the secondment of Mr. Pieter Verster as the Chief Executive Officer for the company. The key responsibilities of the AMSCO manager included:

- Manage the contract farming project.
- Oversee technology transfer to increase cotton production.



*Farmers training at demonstration centre in Western Kenya*

- Oversee the setting up of the demonstration stations and the agronomy education program.
- Develop and implement an efficient supply chain system to ensure cost & quality effectiveness of the farming operations.
- Develop control systems for accountability of the operations.
- Develop database for extension program

### AMSCO impact

- 7,751 farmers in 3 provinces contracted under the program
- 12,000 farmers trained on cotton production technologies, good farming practices, harvest techniques, use and handling of pesticides.
- 130 demonstration plots established
- 5,206 acres under cultivation during the first planting season for the year 2010.
- 103,120 kgs of cotton seed delivered to the company.

### Integration with the MDGs

#### **MDG 1: Eradicate Extreme Hunger & Poverty**

This project is contributing significantly to eradicating extreme poverty for more than 7,000 farmers and their families. Cotton is largely drought resistant and can survive the harsh weather conditions of the semi arid regions of north rift. Rift Valley Products guarantee the farmers a market for their produce. The better farming practices have seen the yields increase thereby increasing the earning capacity of the farmers. Many farmers who did not have a regular income now have income from the cotton.

#### **MDG 7: Environmental sustainability**

Rift Valley Products is committed to using best practice in agriculture to ensure that they achieve economically, ecologically and socially viable cotton production. By using farm demonstrations trials, 12,000 farmers have been trained on environmental conservation, improved land productivity. This is by using such practices as reduced tillage, use of cover crops, intercropping, organic manure and crop rotations.

### Conclusion

The company has made significant progress especially in setting up the structure for the operations of the company. These included the recruitment of contract farmers, setting up demonstration plots, educating the farmers, distribution of inputs and collection of harvest. With good rains, the company expects a much better performance during the next harvest season. The contract farming scheme is an important contribution to poverty reduction through provision of a ready market to the farmers.



*Young crop of cotton*



*Treated cotton seed for distribution to farmer*



*Land preparation under process*



*Cotton lint*



*the salawa ginneries*

## CASE STUDY:

### WSP Africa, WSP Green by Design

**Case Study:** WSP Africa, WSP GREEN by DESIGN  
**Sector:** Engineering  
**Location:** Johannesburg, South Africa  
**Permanent Staff:** 15, WSP GREEN by DESIGN Team



### Background

GREEN by DESIGN was initially set up on the 17th October 2002 as a sole proprietorship of Eric Noir. GREEN by DESIGN consults to the professional team and the client body on all aspects of sustainability, from energy and water efficiencies, material and resources utilization, embodied energy, specifications of non-toxic materials, skilled transfers and training as well as stimulation of local economy.

GREEN by DESIGN joined forces with WSP to broaden the WSP consulting offering whilst providing an incredible depth to the engineering solution.

WSP provides consulting in the built and natural environment in 35 countries. Despite growing, significantly, they have retained their entrepreneurial spirit. That means doing things differently, and not suppressing individuality. So though united by their professionalism and desire to collaborate, they offer very different areas of expertise and outlook. They are a diversified global business, one of the most diverse engineering firms worldwide. Naturally emerging from the diversity of cultures, knowledge and professional backgrounds, is the inquisitive quality that prevails in their approach to design. Their inquisitive nature is key to their integrated design approach for sustainability in the built environment.

WSP operates in four core divisions to offer fully-integrated or specialist delivery teams for services to the built and natural environment. An international leader in property with significant resources in all the engineering and environmental technical and delivery skills required to support the world's tallest buildings, corporate headquarters, healthcare, education, cultural, sports and leisure, and urban regeneration. Their projects regularly receive credits for carbon reduction. The global consultancy in environment & energy specialises in identifying, evaluating and mitigating environmental, energy, sustainability issues and business risks, and shaping solutions for the environmental issues facing society. Services include contaminated land analysis, environmental planning, energy efficiency, renewable waste and carbon management, as well as developing strategic approaches to sustainability and corporate responsibility. As a world leader in transport & infrastructure, WSP works with governments around the world to create sustainable long-term transportation strategies. They advise at national and regional level on a wide range of major transport and infrastructure projects covering the full life cycle of a client's assets. Particular strengths are in planning,

analysing, designing and managing projects in aviation, bridges, highways, intelligent traffic systems, marine and rail. Separately identified from 2008, the management & industrial division comprises businesses providing industrial process engineering consultancy, project and planning management, and front end management consulting services, including the strategic, technical, and commercial support required for complex construction projects.



### The Challenge

Sustainability is at the core of WSP's vision and values in line with MDG 7. For WSP, sustainability is about making the world a better place. This is achieved through projects and services that protect the environment and enhance communities for the benefit of all stakeholders – communities, clients, employees, regulators, governments, and shareholders.

For many, sustainability issues could simply be resolved with eco-gadgetry. WSP thinks it should be done by applying the highest level of engineering combined with ingenuity and innovation to best serve the now well established sustainability imperative. From building design to transportation, public services to land development, investment, advice to corporate responsibility. WSP play a crucial role in delivering integrated sustainability solutions, designed and engineered led.

They work with their clients to create sustainable built and natural environments for the future. WSP believes passionately that they have a responsibility to be innovative and contribute actively to sustainability as part of their work constantly coming up with new ideas and services that ensure they remain the leader in sustainability.

WSP is fully conscious that the world faces growing environmental and social challenges needing to be addressed with the upmost diligence and care. They have the scientific and technical knowledge to address these issues.

The company concentrates on ensuring they have diverse teams who operate safely and ethically. WSP are also an active participant in communities in which they operate. As we have seen, environmental and social challenges often go hand in hand. Environment degradation and climate change can have severe societal consequences – food shortages, disease, poverty, and social unrest. The company aims to help address some of these issues to create sustainable communities and economies. WSP is committed to supporting community programmes that help address real and relevant issues at country level.

### The AMSCO Solution

By supporting the growth of WSP GREEN by DESIGN with the secondment of the current AMSCO manager, Koen Van Noorden, AMSCO aims to develop viable alternative solutions within the build environment, whilst maintaining and superseding current methods and technologies.



### AMSCO Impact

The secondment of an AMSCO Sustainability Manager has freed time for Eric Noir to embark on a broad range of pro bono activities like the Green Building Council of South Africa (GBCSA) Founding Director and current Board Member as well as UIA (International Union of Architects) Sustainability Director for Africa.

Equally WSP GREEN by DESIGN has managed to develop new capacity to successfully undertake Green Star SA certification which led to the delivery of the first three and only Green Star SA certified buildings in South Africa – Nedbank Phase II, Sandton; Zenprop in KwaZulu Natal and Villa Mall, Gauteng.

# ATMS/AMSCO BOARD MEMBERS VISIT CLIENTS IN GHANA

The board members of the ATMS Foundation and AMSCO recently visited Advans Ghana Savings and Loans Limited and Afrotropic Cocoa Processing Limited, AMSCO's clients in Accra, Ghana to have a firsthand experience of the development impact achieved to date and on-going.



## **AFRIQUE EMERGENCE ET INVESTISSEMENTS (AE&I)**

# **A GENDER EQUALITY STRATEGY IMPLEMENTED BY AE&I TO PROMOTE WOMEN'S EMPOWERMENT**

### **Afrique Emergence & Investissements**

**Sector :** microfinance  
**AMSCO Manager:** Alain Agnikpe  
**Staff:** 34 at end 2008 and 64 at end June 2010.

### **Background**

AE&I is a microfinance institution which offers financial services to small businesses with low-income with special emphasis on women's income generating activities. The financial services available are

- Free savings using Savings Account
- Micro-credit ranging from \$50 to \$1000 for a period not exceeding six months.

AE&I currently has 7 branches in Cote D'Ivoire, six of which are in Abidjan and one in Sassandra, serving a total of 4,800 Clients with a credit portfolio of 1bn FCFA. It has 66 employees, of whom 40 are women. AE&I is in partnership with other national and international organizations and aims at becoming the first Microfinance institution to be listed on the Cote d'Ivoire Stock Exchange.

AMSCO assistance is organized around the following:

– Recruitment and secondment of an Operations Manager in charge of the middle and back office. The action plan is built around the following:

1. The definition of a new operational strategy
2. Conception and development of new credit products
3. Conception and organisation of a new reporting system
4. Review of the old organizational system
5. Training needs analysis, development and coordination of the implementation of the training plan
6. Provision of management and training subsidies

### **HOW DOES AE&I WORK TO PROMOTE GENDER EQUALITY?**

#### **Access to Financial Services:**

Micro-credit working capital is offered to both men and women micro-entrepreneurs. This facility is also applicable to: Savings account and Savings Support for the development of savings culture

#### **Access to non-financial services:**

Training in business management and advisory support are both given to the men and women by the Credit Officers who are in constant touch with Clients.

The table below shows the number of people trained to leverage training for the benefit of women.

<b>Period</b>	<b>Number of days</b>	<b>Number of People Trained</b>
March 2009	3	24
May 2009	3	18
July 2009	3	14
February 2010	3	14

### **Promoting women empowerment**

Women Empowerment is ensured by way of:

- Access to finance through micro-credits,
- Developing savings culture to meet social needs, and
- Access to training on how to manage a business.

#### **Access to Financial services:**

By providing a range of financial services, AE&I had the opportunity to develop the expertise in rendering service to these poor women who constitute its clientele. Thus, they are able to reduce their dependence on very expensive, poor quality or unreliable financial services provided by informal sources. They can also access valuable services which were not previously available. This is where the financial services develop AE&I specifically by contributing to solving these problems which constitute a valuable solution for the poor women.

AE&I adopts the commercial micro-finance approach which uses, at the forefront, the market channel to achieve the three major socio-economic

improvements as follows:

**Employment and Wealth creation:** This involves the disbursement of small loans, allocation of capital to SMEs, micro-leasing for the benefit of women, teller /counter services (payments) as well as warranty /guarantee services to facilitate small investments in SMEs, and put necessary financial muscle within their means in order to create and maintain jobs both for themselves and for others.

Taking into consideration the fact that SMEs constitute 80% of the economic informal sector, the effects that would induce any increase in financial services to micro entrepreneurs will constitute one of the key drivers for growth and economic development. Listen Recent impact studies on microfinance carried out world-wide confirm that micro-credit that is granted, paid back and renewed constitutes employment that has been created and sustained. For the micro-finance sector such as that of Cote d'Ivoire, which renews an average of 100,000 loans each year, this equates to 100,000 jobs created and sustained every year.

The Development of financial services to women provides clear benefits for AE&I. These benefits include:

- **Expanding markets:** Becoming a financial institution which serves the poor communities rather than only granting loans to entrepreneurs. AE&I is expanding its scale of intervention to include the vulnerable.
- **Diversification of Risk:** Loans for a variety of objectives such as education prevents the concentration of risk arising from the exclusive limitation of loans to only micro enterprises
- **Diversification of Income sources:** AE&I provides commissioned services such as funds transfer, insurance (intervenes just as an insurance broker) etc to generate income without assuming additional risk.
- **Diversification of Funding Sources:** By providing savings services to a wider community, AE&I mobilizes sufficient resources to fund its loan portfolio.
- **Reducing mobilization costs for Clients:** By offering multiple services to the poor, AE&I is able to spread mobilization costs for Clients on different services through the cross selling technique.
- **Direct Employment Creation:** the four advantages above enable AE&I to grow by recruiting and training more people who will no longer be faced with the misery arising from unemployment.

Through these effects, the services of AE&I create jobs both upstream and downstream and clearly contributes to the creation of wealth.

**Poverty Reduction:** the savings products/services and emergency loans offered by AE&I stabilizes income levels, make constant use and thus reducing the vulnerability of poor people living on the edge of the subsistence threshold.

**Revenue Stability:** this is critical and it is the catalyst that initiates reduction in poverty among vulnerable people. Unforeseeable events give rise to un-budgeted-for expenses which in turn destabilize poor people and worsen their situation. Access to the financial services through the range of products (savings, credit, insurance) helps to resolve the basic challenges **that negatively impact on their daily life.**

Promoting or facilitating access to micro-finance services remain the basis or focus which characterizes the divergent opinions on the impact of microfinance.

In effect, access must cease to be sporadic in order to be permanent. Permanence implies that there should be some regulatory measures and incentives which bridge all access barriers (political, social and economic) of the poor to microfinance services. The role of government lies at this level. It is for them to stimulate, and not to offer financial services.

The most important contribution that governments can provide is the macro - economic stability. Also, interest rate restricts the poor's from having access to microfinance services, because it distorts the market rules and undermines the financial sustainability of microfinance institutions, and thus reduces the supply of loans. State credit facilities have a distorting effect on markets, because they are governed by political imperatives rather than commercial. Such political imperatives are obstacles to the sustainability of microfinance institutions that provide financial services to the poor. It is therefore incumbent on governments to ensure that legal systems provide support and strengthen a range of micro finance institutions, particularly financial institutions that receive public savings.

It should also support infrastructure at the sector level. This infrastructure can be a help or a **hindrance to the emergence of viable** financial institutions. When credit bureaus, rating agencies, auditors, payments systems and other services lack expertise, the ability of microfinance institutions to expand their services to the poor may be considered as very weak, thus limiting its effects on poverty reduction.

**Recovery (Empowerment):** the techniques of financial services delivery used in micro-finance is able to develop a sense of responsibility and leadership, reinforcing social capital, adding value to the work of poor people especially women and creating a solid basis for community action. Permanent access to financial services enables the poor to increase their income, to collect assets and reduce their vulnerability to external

shocks. Thanks to financial services, the poor acquires a certain level of control, as they are enabled to progress from daily survival to planning for their future, acquiring property and financial investments aimed at improving their nutrition, living conditions, their health and education of their children. As far as financial services are made available and sustainable, it is possible to continue to benefit from the gains listed above.

As a matter of fact, the micro-finance sector is still devilled with many types of problems, ranging from policy framework to the requisite infrastructure for the growth of the sector. It is not however, possible to take up all the facets of these problems but some key elements will be discussed on other occasions

The tables below illustrate the impact of AE&I's efforts in empowering women.

**Data provided by Management as a section on the volume of the Loan portfolio (Direct Loans)**

Dec-09	Women				Men			
Branch	Number of woman	Percentage %	Outstanding	Percentage %	Number of Men	Percentage %	Outstanding	Percentage %
Angre	178	70	26 539 654	75	75	30	9 017 421	25
Abobo	542	75	69 919 242	77	183	25	20 699 610	23
Treichville	333	81	42 288 036	88	79	19	5 822 606	12
Yopougon	471	79	39 950 799	77	129	22	12 177 222	23
Adjame	354	61	53 501 751	57	228	39	40 238 505	43
Koumassi	392	78	43 995 805	73	112	22	16 589 416	27
Total	2,270	74	276 195 287	72	806	26	104 544 780	28

June 2010	Women				Men			
Branch	Number of woman	Percentage %	Outstanding	Percentage %	Number of Men	Percentage %	Outstanding	Percentage %
Angre	183	68	27 209 363	71	85	32	11 239 451	29
Abobo	387	72	65 201 402	70	148	28	27 596 569	30
Treichville	251	75	33 724 692	75	83	25	11 293 953	25
Yopougon	628	73	77 220 895	73	229	27	29 120 609	27
Adjame	423	59	96 737 933	57	289	41	73 166 330	43
Koumassi	403	77	48 818 698	71	119	23	20 133 212	29
Total	2275	70	348 912 983	67	953	30	172 550 123	33

