

EXECUTIVE SUMMARY

The African Training Management Services (ATMS) Project that was established to provide human capital solutions in Sub-Saharan Africa that lead to skills development and wealth creation through commercially operated enterprises presents the ATMS Newsletter – 3RD Quarter edition.

This edition brings ATMS interventions to the fore, featuring global interest stories that contribute positively to the Millennium Development Goals starting with women empowerment as Women World Banking Ghana gets honoured for their outstanding service to women; Attempts to combat HIV & AIDS depicted through KK Security's winning strategy in Uganda; A successful capacity development initiative in the area of safety for the telecommunications industry to enhance environmental sustainability; and the reaffirmation of ATMS Project's commitment to the ideals of the UN Global Compact with a feature on corporate social responsibility, where support was given to a school for the physically and mentally challenged. The newsletter ends with a case study of one of the outstanding projects that is significantly contributing to the eradication of poverty in Kenya.

WOMEN'S WORLD BANKING GHANA GETS RECOGNITION FOR SERVING WOMEN IN DEVELOPMENT



Mrs. Adjoa Annan, the COO and acting Managing Director of WWBG receiving the award

Accra, Ghana August 2011

The African Training & Management Services supported project, Women World Banking Ghana (WWBG), was recently acknowledged with a citation at the 10th anniversary edition of the National Banking Awards held on 13th August 2011 at the Movenpick Hotel Accra, Ghana. This was in recognition of their contribution to the empowerment of women.

WWBG, a Savings and Loans institution dedicated to providing financial products to women has been in operation for more than two decades. For all these years it has provided products/ services aimed at meeting financial service needs of micro/small business entrepreneurs particularly women. The institution is a network of affiliate organizations, involved in training, supporting and lending credit to low-income women entrepreneurs.

Currently women constitute 68% of the institutions' loan clients of 5,300, and 63% of savings clients of 77,538. This clearly reflects the institution's vision statement which states that:

We shall be the leading providers of world class sustainable financial services to micro entrepreneurs, particularly women, in the markets we serve.

In 1996 the institution became regulated under the Central Bank of Ghana as a deposit taking and loan granting financial organization. As at 30th April 2011, there were 48,000 active deposit customers with GH¢48 billion deposits. The company has recently been recapitalized with fifteen billion cedis equivalent to US\$1.7 million dollars. The major shareholders are Data Bank Financial Services Group (A reputable Ghanaian financial services company and a former AMSCO project in South Africa) with 45% shareholding and Africap Micro Finance Fund (an international Microfinance company) with 30% shareholding. The remaining 25% shares are held by various Ghanaian individuals.

The ATMS/AMSCO management support strategies are currently being implemented to grow the company and turn it into a first class micro finance institution which will continue to work hard towards the Millennium Development Goal of promoting gender equality & the empowerment of women. To this effect, an AMSCO Manager, Beatrice Odiyo, was seconded to the company in November 2009 in the capacity of Chief Credit Operations Officer to oversee the overall credit operations and services function within the company. The AMSCO Manager has over the period put systems and structures in place, formulated a credit operations plan, and restructured the credit department leading to the growth of the loan portfolio and an improvement in the quality of the loans disbursed. Beatrice is currently coaching her successor and will be handing over at the end of October 2011 when her contract comes to an end.

HIV & AIDS remains a challenge to the able bodied work force in Africa's enterprises, requiring joint forces and structured programming to combat the disease. KK Security, a client of AMSCO has the winning formula.

A CLEAR HIV & AIDS STRATEGY BREEDS SUCCESS

The ATMS/AMSCO capacity building support to KK Security in Uganda has proved beyond doubt that a clear strategy to fight the HIV & AIDS pandemic pays. In an effort to create more awareness on HIV & AIDS, KK security embarked on an ambitious project to provide training and sensitization on HIV/AIDS prevention, treatment and care to enhance HIV & AIDS prevention in the work place.

They did this in partnership with Supporting Public sector work places to Expand Action and Responses to HIV & AIDS (SPEAR Project), a PEPFAR funded initiative for supporting Ministries of Local Government (MoLG), Education and Sports (MoES) and Internal Affairs (MoIA).

HIV & AIDS tops the list of the causes of deaths in Uganda averaging 25 per cent, with the highest deaths recorded constituting people living below the poverty line.

Security Guards are at high risk of contracting HIV & AIDS due to the nature of their jobs, hence training was very fundamental. SPEAR carried out a number of activities mainly among the new recruits at KK Security's training ground in Bulenga. These activities included provision of HIV & AIDS counselling and testing to the groups.



Some KK Security members of staff and a SPEAR trainer

In an effort to promote positive behavior change towards prevention of HIV & AIDS among adults, SPEAR further shared educative information on the prevention of HIV & AIDS, Voluntary Counselling and Testing services as well as other information relating to HIV & AIDS prevention, care and treatment.

The table below provides details of the numbers reached with HIV & AIDS counselling and testing.

DATE	SITE	MALE	FEMALE	TOTAL	POSITIVE
5th/02/2011	KK Training Ground	59	5	64	1
19th /03/2011	KK Training Ground	67	8	75	2
16/04/2011	KK Training Ground	57	7	64	0
7th/05/2011	KK Training Ground	45	04	49	0

SPEAR made a follow up visit to ensure that those who tested positive would get access to care and treatment. In addition, they were encouraged to disclose their condition to their supervisors in order to obtain support, especially in allocation of duties and also to facilitate easy release whenever they needed to visit health facilities for medication.

In their report to ATMS/AMSCO, KK Security General Manager confirmed a change in attitude amongst the Security Guards which had a tremendous impact on work output as a result of greater understanding and enhanced team work.

Ensuring that there is environmental sustainability for different companies in their different spheres of work remains the key to development for the Small and Medium Enterprises (SMEs) and commercially operated enterprises. To this effect, special training was conducted for the telecommunications industry focussing on safety.

AMSCO & PARTNERS DELIVER TRAINING ON ‘WORKING AT HEIGHT’ AND ‘RESCUE’ TO THE TELECOM INDUSTRY

On 04 July 2011, AMSCO ushered in a fortnight of intensive and much needed training in the critical area of Safety for the telecom industry. The training was the first of a series planned to be rolled out, and was titled: WORK SAFE, WORK SMART.

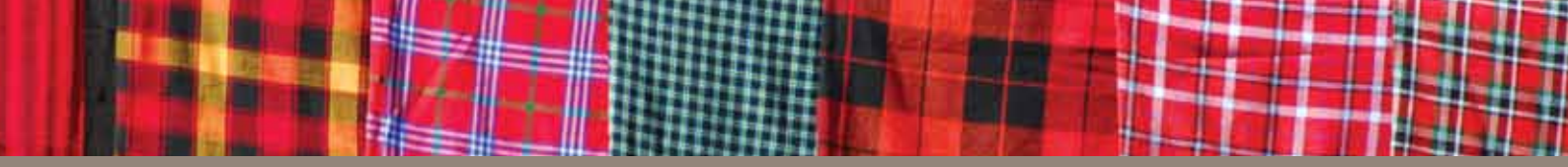
It was organized with significant support from Services and Technologies for Africa (S&TA) and Eaton Towers. It took place at Korkdam Hotel from the 4th to the 16th of July, 2011, during which the two critical modules of WORKING AT HEIGHT and RESCUE would be rolled out to riggers, technicians and project managers of the industry, until all 216 training seats have been filled. Certification was done by international industry experts - Latchways Fall Arrest System from South Africa. A total of fifteen telecom companies attended the training.

The curtain to this much awaited training was lifted through an opening ceremony which brought together key stakeholders and major players in the sector. The industry regulators - the National Communications Authority, was represented by Major Rtd Owusu Adansi, Director for Special Programmes, who also stood in for the Minister for Communications – Mr. Haruna Iddrissu. The International Finance Corporation was represented by the Country Manager Ms. Mary-Jean Moyo. Among the many heads of telecom companies and health and safety managers who promptly turned up for the opening, were the MD of Eaton Towers Mr. James Gray and Mr. Jean Farhat, MD of Services and Technologies for Africa.

Mrs. Audrey Mensah representing the AMSCO Regional Manager - Mr. Mohamed Ky, commended the participating companies for showing their commitment to safety issues and industry regulations. She encouraged the workers who had been sponsored for the training to endeavor to optimally use the skills and knowledge to be acquired in order to avoid the occurrence of accidents at the workplace.

Maj. Rtd Owusu Adansi, underscored the need for this training on safety, which he said was long overdue. Commending AMSCO for the initiative, he highlighted other equally critical safety areas to be considered in subsequent trainings to be organized.

Ms. Moyo expressed her satisfaction at the demonstration of respect for environmental standards and safety regulations by the good turn-out of telecom companies present. Also patting AMSCO on the back, she encouraged the participation of women workers as well in such training programmes going forward.



Ms. Theodora Acquah, the Senior Capacity Development Officer for the region, expressed AMSCO's appreciation for the encouraging response received to the call to attend this training. Given AMSCO's mandate to drive the development agenda in Africa through training and expertise transfer, she hinted that AMSCO will keep carrying out high level needs analyses to target the right audiences and deliver the needed training since this indeed is the blue print needed by the various sectors on their journeys to becoming recognized international players.

The training effectively took off with the first batch of 25 riggers and technicians from five 5 companies. These were effectively given intensive theoretical and practical sessions on 'Working at Height'. The trained workers expressed great satisfaction for the training, as they felt more capable and more confident about climbing and working on towers in the prescribed manner so as to avoid accidents while at work.



Members of telecom companies, the NCA, the IFC and AMSCO in a group photo after the opening.

As the social, political and economic challenges affect many businesses and entities globally, the ATMS Project has taken corporate social responsibility seriously in line with the United Nations (UN) Global Compact. The west and Central Africa team offered support to the school for the physically and mentally challenged.

THE ATMS PROJECT THROUGH AMSCO PLEDGES SUPPORT TO THE NEEDY.

The AMSCO Regional Manager for West and Central Africa, Mohamed KY, together with members of his team, took the opportunity to present food items and toiletries to the physically and mentally challenged children of Dzorwulu Special School, as part of the corporate social services rendered to deserving audiences.



Mrs Veronica Sackey thanking the AMSCO team for their donations

Receiving the visiting team, the Headmistress of the school, Mrs. Veronica Sackey, expressed her gratitude for the magnanimous gesture shown and encouraged the public at large, to spare a thought for other needs of these children such as educative tools and software as well as mattresses and bed items needed for a new dormitory being constructed.

The Dzorwulu Special School, which has been in existence since 1970 with 150 students is currently facing challenges with space and is therefore in the process of putting up additional dormitories to accommodate 200 more children with special needs in society but who have had to be put on the waiting list as a result.

Extending a warm welcome to the visitors, the deputy head of the school – Mr. Tamba Gbessey, shared an overview of the training and development programmes that are carried out by the school for these children in order to equip them with the skills they need to be able to make a living upon leaving school. These skills range from housekeeping to artisan works as well as basic secretarial support.

He recounted some of the experiences they go through as teachers and their wish to see these children reintegrated back into society to lead as normal lives as possible. He also shared some of the challenges they face due to stereotypes and prejudices on the part of the public which often impede the reintegration process. He attributed these negative practices neither to malice nor mischief, but to sheer ignorance in most of the cases. He added that an enlightening documentary on the school will go a long way to disabuse the public's mind about the negative images it often has about children with special needs. Naturally, to put together a documentary of this nature and assist with the basic needs of these children would require the support of more of the benevolent companies, individuals and sponsors.

The AMSCO team was happy to share not only the items but some quality time with these physically and mentally challenged children as well as the staff of the school as a reaffirmation of their commitment to development in the society.



Students an of Dzorwulu receiving the goods from AMSCO

The eradication of extreme poverty and hunger remains key to the ATMS project's existence. Below is one of the successful projects contributing to poverty eradication in Kenya.

CASE STUDY: JUHUDI KILIMO LTD:

Sector: **Micro Finance**

Location: **Nairobi Kenya**

Number of Employees: **40**

THE PROJECT BACKGROUND

Juhudi Kilimo is a social enterprise that provides asset financing and technical assistance to smallholder farmers and small-to-medium agro-businesses throughout Kenya. Juhudi operates exclusively in very rural areas, giving smallholder farmers access to the tools they need to scale up and succeed.

Its mission is to provide market-driven, wealth-creating financial services for rural smallholder farmers and enterprises while achieving a positive social impact.

THE CHALLENGE

At the time of commencement of the AMSCO intervention, the company was facing the following challenges:

- Start-up operations with no track record
- New business model that was being tested for the first time
- Low capital base
- An inefficient Management Information System



Juhudi clients

AMSCO SOLUTION

AMSCO's intervention at Juhudi Kilimo commenced on September 1, 2009 with the secondment of the Chief Executive Officer Mr Nathan Robinson.

At the commencement of the contract, AMSCO's project deliverables included:

- Improving operations of the company to enable it meet its business objectives.
- Securing financing for the company to enable it to scale up its lending
- Marketing and branding of the company
- Putting in place an IT infrastructure to support the company operations
- Building the Human Resource Capital

AMSCO IMPACT

- The company won the social entrepreneur award of the year 2011 for its achievement in doubling the income of its clients as a result of their asset loans.
- Over 7300 farmers in Kenyan rural community have received a Juhudi Asset finance loan, enabling them to start the journey towards escaping poverty.
- The innovative model of productive asset loan finance, backed by asset insurance and life insurance, limits the exposure of the client and prevents them from falling deeper into poverty in case of failure of the venture.
- The AMSCO Manager has helped the Company to raise US\$3 Million for its lending portfolio.
- The ATMS Foundation provided training grants of US\$ 13, 614 for the training of the Company's Loan Officers and Operations Staff.
- Juhudi has increased its loan repayment rate from 90% in 2008 to 96% in 2010
- Juhudi has also increased its average loan size from US\$455 in 2008 to US\$594 in 2010.

Integration with the MDGs

MDG 1: Eradicate Extreme Hunger & Poverty

This project is contributing significantly to eradicating extreme poverty for more than 7,000 families that have been assisted to acquire income generating assets. The project works predominantly in rural Kenya where poverty levels are most pronounced.

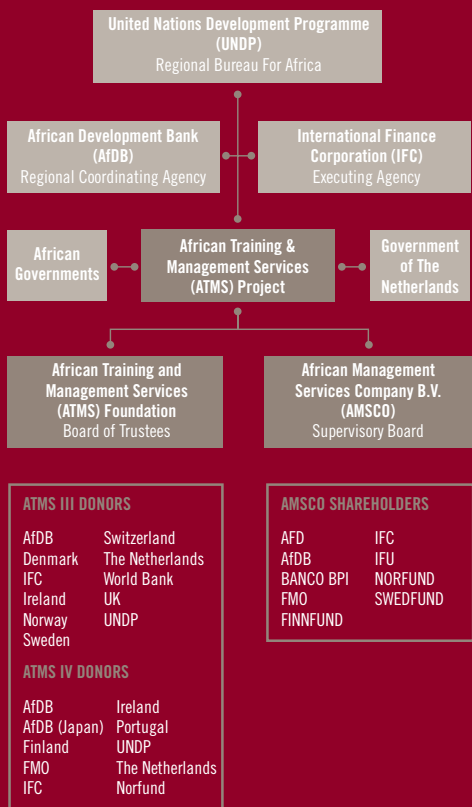
The insurance on the assets also assists the family to avoid falling into further debt in case of loss of the asset. Juhudi supplements its lending with training to the farmers to assist them better manage their businesses thereby creating more sustainable livelihoods for the families.



Juhudi Kilimo receiving the Schwabs Award

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





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