



EUROPEAN
MICROFINANCE WEEK 2014
DEVELOPING BETTER MARKETS



KfW Development Bank is part of the KfW Group



Domestic promotion

International financing

We promote Germany

We support internationalisation

We promote development

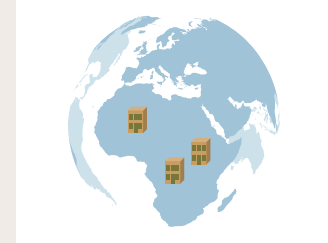
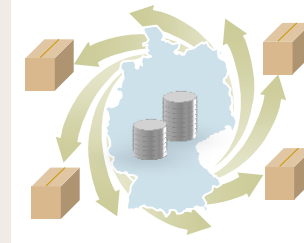
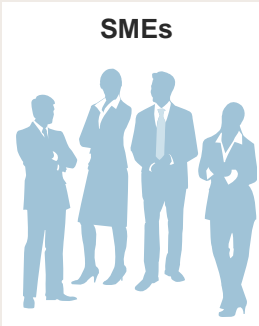
SMEs

Private clients

Municipalities

Export & project finance

Developing & emerging countries



Support for the environment and climate protection



Financing volume (FV): 51.6 billion (2013, EUR)

FV: 13.7 billion

FV: 5.3 billion and 1.5 billion



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KfW Development Bank is part of KfW Group, Germany's state-owned promotional bank

Task	› Promoting investment and reform processes in developing and emerging countries
Clients	› German federal government (especially BMZ), EU Commission and selected bilateral donors
Objectives	› Sustainably improve economic and social conditions › Poverty reduction › Climate and environmental protection
Implementing partners	› Government institutions as well as NGOs in suitable cases
Our Projects	› In our projects we provide capital for investments (in Financial Systems Development for refinancing or equity investments) and complementary advisory services (for product development, risk management etc.)
Financing volume 2013	› EUR 5.3 billion, 26% of all commitments for Financial System Development



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KfW
Bank aus Verantwortung

BMZ



Bundesministerium für
wirtschaftliche Zusammenarbeit
und Entwicklung

- **Fairtrade Access Fund:** Social investment fund (open-ended fund), uniquely designed to support smallholder farmer cooperatives and associations in Latin America (first phase), Africa and Asia
- Joint investment with Fairtrade Labelling Organisation International (FLO), Grameen Foundation and Incofin cvso (investor and fund manager)
- KfW on behalf of the German Government (German Ministry for Economic Cooperation and Development, BMZ) is one of the anchor investors in the Fairtrade Access Fund
- Equity Investment of EUR 2 million for refinancing smallholder cooperatives
- KfW's investment proposal (EUR 3 million for refinancing and EUR 1 million for TA) to BMZ for expansion to Africa underway



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KFW
Bank aus Verantwortung

BMZ



Bundesministerium für
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Manifold challenges and risks that smallholder farmers face require a holistic approach



Financing

- Long-term loans to invest in business development (crop renewal, equipment, farm improvements)
- Working capital loans (up to 1 year) for fertilizers, seeds and other inputs
- Trade finance (up to 1 year) for bridge payments to purchase members' produce, local sale and exports

Technical assistance

- Organizational capacity building: training on financial and economic management, agricultural practices, governance
- Mobile Information Management Services (provision of information such as agricultural skills, weather and price information etc. through mobile devices)
- Fairtrade support
- Training on Grameen Foundation's Progress out of Poverty Index (PPI) tool