

Financial Literacy Toolbox for Sustainable Coffee Producers

A collaboration between



Solidaridad

Eastern & Central Africa Expertise Centre



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Building livelihoods through sustainable trade finance.



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Project Abstract

The Finance Alliance for Sustainable Trade (FAST) is a member-driven, non-profit association, representing over 109 members in 29 countries including financial institutions, producers, supply chain actors, development NGOs, and certification agencies dedicated to bringing sustainable products to market. FAST brings together this diverse group of stakeholders to work collectively to increase the number of sustainable producers and SMEs in developing countries who can successfully access affordable financing, tailored to their business needs as they enter sustainable markets.

This project aims to strengthen the financial management capacity of sustainable coffee small and medium sized enterprises (SMEs) of Tanzania and Kenya. In this proposal SMEs will refer also to producer organizations which are certified or have demonstrated improvement in their sustainable practices. Strengthening the financial and accounting management capability of these SMEs will improve their capacity to access finance and sustainable and fair markets.

The project consists of developing the FAST Financial Literacy Toolbox (FLTBX) for sustainable coffee SMEs in Tanzania and Kenya in coordination with Sustainable Commodity Assistance Network (SCAN) and SECAEC. In Tanzania, the training materials will be developed with a sample of sustainable coffee SMEs of the Kilimanjaro region of Tanzania, and in Kenya with a sample of Solidaridad's coffee SMEs. The process of development of the training materials will include an active involvement and ownership of the SMEs and producers, from the needs assessment to the monitoring and evaluation. The tool will include a set of essential training materials that will cover basic financial and accounting management, and will be a direct response to the financial training needs of coffee SMEs in this region. The training materials will be presented to the local trainers working specifically with the producers and SMEs associated with member and partners of SCAN, SECAEC and FAST. Once the toolbox is developed and implemented, it will be available for a wide range of trainers and sustainable coffee SMEs in Africa.

Project Introduction

In OECD economies, SMEs and microenterprises account for over 95% of firms, 60-70% of employment and 55% of gross domestic product (GDP). In Africa, SMEs comprise 90% of African business operations, contributing to over 50% of African employment and GDP growth. In this context, sustainable SMEs contribute to this growth by increasing employment rates and overall household income while preserving and regenerating the environment. For these businesses, the access to sustainable and fair-price markets increases their possibility to develop and grow.

Markets for global sustainable production have grown rapidly in recent years. This market growth has had positive effects in removing many individual producers across the developing world from positions of extreme poverty, and in the improvement of environmental conditions through the increased adoption of environmentally responsible methods of production. Thus, as markets for sustainable products have grown,



finance has demonstrated itself as a key factor in determining the overall sustainability of producers' ability to participate in such systems.

Sustainable SME access to finance is always relevant for pre-harvest, pre-production, export, and infrastructure investment, which contribute to the scope of production and trade. In most cases, the absence of adequate financial accounting practices and strategic planning in individual producers and their organizations prevents them from accessing finance, undermining their potential capacity for growth and access to sustainable and fair markets. FAST members have identified particularly limited financing possibilities in the coffee sector, specifically in Africa, and hence the outstanding need of the producers and SMEs to strengthen their financial literacy skills.

Studies also reveal that SMEs in Africa face significant barriers that prevent them from furthering their business development, including low levels of education, limited access to finance, insufficient and poor infrastructures, as well as limited access to resources and narrow domestic markets¹.

The Financial Literacy Toolbox (FLTBX) Project will strengthen sustainable coffee producers' financial and accounting management capacity through the development of a comprehensive set of financial training materials tailored to their specific needs. The FLTBX will strengthen the SMEs' educational profile and skills in order to support their capitalization and financing strategy for their business development. Additionally, the FLTBX will include the key set of criteria and requirements that SMEs need to develop and fulfill in order to successfully access finance from FAST lending members and other local and international financial institutions.

Beneficiaries

The project will initially be implemented in Tanzania and Kenya, in partnership with SCAN through its Tanzanian Platform and SECAEC through its Kenyan network. .

The initial beneficiaries of the project will be the trainers from various local organizations, members and partners of SCAN and FAST, such as Solidaridad and UTZ Certified. These trainers work directly with local coffee producers and SMEs to strengthen their business capacities. The FLTBX will provide these trainers with a user-friendly tool regarding the specific financial literacy needs of the producers and SMEs of the particular regions in which they work.

The resulting direct beneficiaries will be coffee SMEs from the G32 Kilimanjaro Coffee Co-op Societies which currently market the coffee of 22 SMEs from the Kilimanjaro region in Tanzania and SMEs from Kenya, supported by Solidaridad's Regional Expertise Centre in Nairobi/Kenya (www.solidaridad.nl). The overall objective of the project is to improve the financial and accounting management skills of these target groups of

¹ Small and Medium Enterprises in Africa, Particular Analysis through three selected African countries: Algeria, Ethiopia and South Africa, Florie Thielin, Julien de Benedettis, Master 1 International Business, Reutlingen University, February 2009 in www.slideshare.net/floriethielin/smes-in-africa



producers, and a wide group of coffee producers and SMEs across Kenya and Tanzania, who work with the trainers that will participate in this project and are familiar with the methods of the FLTBX. As the tools are implemented by the trainers in their corresponding producer organizations and SMEs, they will be further adapted to other contexts and regions of the developing agriculture markets.

Implementing Partners

The project will be managed and lead by FAST. FAST, as the project manager, will oversee the project funding, research, development, monitoring, execution, evaluation, and reporting as well as coordinate the communication with other implementing partners and key stakeholders. Solidaridad is a co-financing and implementing partner with local presence in Kenya and will play an important role in selecting the participating SMEs, trainees and providing feedback throughout the implementation of the project. SCAN will provide local expertise in Tanzania and feedback throughout the development of the project.

About FAST

The Finance Alliance for Sustainable Trade (FAST) is a collaborative association between socially oriented financial institutions and a broad range of stakeholders aiming at increasing access to finance to sustainable small and medium enterprises (SMEs) in developing countries to combat poverty. FAST is uniquely situated to lead this project based on its successful experience both in forestry specifically and in other sectors.

About Solidaridad

Solidaridad Eastern & Central Africa Expertise Centre (SECAEC) is the co-initiator of this project. The overall objective of SECAEC is: "To improve the livelihoods of the smallholder producers and their overall standard of living as well as contributing to the national economies in the respective countries. This will be achieved by making commodity chains more sustainable."

SECAEC organizes activities, which are being implemented to create sustainability in various commodity chains. Project activities include implementation of certification standards like UTZ Certified, Fair Trade and Organic, but also focus on organizational development of producer organizations; collaboration with producers and capacity building within commodity boards at national level to influence decisions in favour of sustainability in these sectors. In short, SECAEC strives to forge a stronger relationship between actors in sustainable chain development in Eastern and Central Africa,

SECAEC is a member of the Solidaridad network and one of 9 regional expertise centres globally, of which three centres in Africa. With the establishment of these expertise centres, Solidaridad aims to strengthen local policy capacity in developing countries.



About SCAN

In 2008 the Sustainable Commodity Assistance Network (SCAN) was formed bringing together 19 leading international groups supporting sustainable agriculture and business development. The goal of the partnership is to improve the livelihoods of rural commodity producers, workers and communities in developing countries by empowering smallholder producer groups, through directed technical assistance, to undertake autonomous sustainable farming and business management practices and attain efficient entry into sustainable markets.

SCAN's competitive advantage stems from the fact that it works with most of the major voluntary standards initiatives, either through technical assistance activities, promotion of enabling infrastructure and policy frameworks or on the assessment of the programs' respective impacts, yet remains a neutral actor in an increasingly competitive sector.



Project Background

A Starting Point for Overcoming Financial Illiteracy

In the coffee markets, and with special emphasis in Tanzania and Kenya, there is inadequate financial accounting and financial management practices both at the level of individual producers and at the organization level. At the producer level, there is an acute need for basic financial record keeping and cost planning, as well as a more systematic and long-term plan for financing and risk management. The FLTBX project will provide tools for the training of sustainable coffee producers in sound financial and accounting management practices in order to strengthen the SME capacity to effectively manage and administrate its business. The materials in the FLTBX will be developed and will be first be explained to the trainers and technical assistance providers of the sustainable SMEs via face-to-face training sessions. These trainers will then implement the trainings directly with their associated coffee SMEs.

The basic approach adopted by the Financial Literacy Toolbox project is to build the financial and accounting management skills of sustainable coffee SMEs in Tanzania and Kenya by providing access to a comprehensive, modular package of financial literacy training materials adapted specifically to their needs. By making these materials available directly to the trainers of the coffee SMEs, the transaction costs associated with widespread financial literacy training are significantly reduced. The project organizers will also work directly with local technical assistance organization to transfer materials and training capacity to those local institutions.

FAST, as a collaborative initiative between financial service providers, is uniquely situated to support and manage the delivery of such a toolbox in a neutral and objective manner that will serve the needs of producers, SMEs and the financial service community at a global level. As a member of SCAN, FAST provides to the network its skills, products and services to strengthen the capacity of sustainable coffee producers to access credit and other financial products. In addition, one of FAST's major strengths is its ability to directly connect financial service providers with sustainable SMEs in order to facilitate their access to finance.

Building on Existing Knowledge

A core part of the FLTBX strategy is to build from the knowledge and expertise already found in other publicly available materials, which will provide a more complete and widely accessible set of financial training tools responding to the specific needs of the various coffee producers. In a preliminary phase of this project, FAST conducted research to identify the existing financial literacy tools that will now be used as inputs for the development of the FLTBX. This research is available on FAST's website: <http://www.fastinternational.org/en/node/733>.

The combined knowledge of FAST and SCAN of the rural financial needs in Tanzania and Kenya, will be a valuable source of information that can be used to identify the financial training needs of the target beneficiaries and will contribute to the elaboration of the training materials. FAST will also provide the existing



learning experiences it has had in dealing with sustainable coffee SMEs in Tanzania and Kenya that are seeking financing, and the existing challenges that they are facing due to lack of financial literacy.

Additionally, as a result of the development of five FAST Financial Fairs in Honduras, Costa Rica, Tanzania, Nicaragua and Peru in 2010-2011, FAST has more robustly identified and confirmed with its lending members and partners the key aspects that SMEs need to develop and fulfill in order to successfully access finance. FAST would like to include this essential information in the FLTBX to effectively guide technical assistance providers in their capacity building assignment to support SMEs in accessing finance.

Objectives

The overall objective of the project is to increase access to finance for sustainable coffee SMEs, initially in Tanzania and Kenya by improving producer and SME financial and accounting management capacity. The specific objective of the proposed work is the development of an initial set of training tools presented in workshops addressed at the trainers that work directly with those sustainable coffee SMEs in need.

The proposed materials will form a "lite edition" of the FLTBX, which will be suitable for basic financial literacy training, and will be made available in English. The contents will also be tailored and adopted for the particular characteristics of the rural finance sector in Tanzania and Kenya.

The main components of the project are:

- a) Development of an initial Financial Literacy Toolbox ("Lite Edition") for SMEs business development and financial management. A previous survey of the need with the SMEs will be done to define the content of the FLTBX
- b) Implementation of the FLTBX through a Training of Trainers session, with trainers working directly with SMEs in the sustainable coffee sector in Tanzania and Kenya
- c) Validation and improvement of the training materials through their implementation with a select sample of producers and SMEs in Tanzania and Kenya
- d) Launch of the FLTBX
- e) Follow up trainings with SMEs (coaching of SMEs)
- f) The coffee SMEs that have received training will be potential candidates to participate in the FAST Financial Fairs to be held in February 2013.²
- g) Monitoring and Evaluation

² FAST Financial Fair© (FFF) is a process involving the research and targeting of industries in particular regions of the world that are in need of financing. The FFF invites eligible SMEs from various sustainable markets to attend the Fairs, where FAST organizes one-on-one meetings with socially-oriented financial institutions looking to invest in sustainable producer markets. Thus far, FAST has organized five FFFs, through which \$10 million dollars has been lent. The budget for the FFF is not included in this proposal.

Project Implementation

A. Development of a “Lite Edition” Financial Literacy Toolbox adapted to the coffee sector

The FLTBX project will begin with a needs assessment of a sample of producers of the target regions. It will also include the revision of existing publicly available material that will be used in the development of the FLTBX for the use of sustainable SMEs for non-commercial purposes. The core financial literacy tools used in the “lite edition” will also serve as the foundation of a more complete toolbox to be subsequently developed and delivered to other sustainable markets across the world. The adaptation to the coffee sector will consider specific management, harvesting, processing, and commercialization activities as part of the language examples of the training materials. The “lite edition” will be available in English and will be composed of five modules covering themes that are relevant to SMEs’ s capacity development to strength their financial and business management and to be able to present their investment cases to a wide range to partners and financial institutions to work with The primarily overarching modules which have already been identified by FAST members are areas of general need are the following:

Basic Financial Management

This module will provide training and tools for basic organizational and financial management including the preparation of financial forecasts. It will introduce simple concepts related to understanding costs of production, revenues, and the basic use of balance sheets. In particular, SMEs will become familiar with a standardized cash flow statement available on the FAST Financial Marketplace or country specific standards, which will contribute to their preparation to present their investment cases to a wide range of financial institutions and social lenders.

Basic Accounting Principles

This module will explain the purpose and function of accounting systems while preparing users for the preparation of financial statements. It will provide a more detailed analysis of basic balance sheet concepts like debts, credits, assets, liabilities, materiality, depreciation, income/loss accounting, etc. This module will also cover the statement of financial position (income statement) and balance sheet.

Basic Credit Concepts

This module will provide an introduction to the use and management of credit within a larger business strategy. It will introduce basic credit concepts such as interest, capital, equity, collateral, and opportunity costs and provide instructions on how to apply for credit. This module will enhance the knowledge and capacities of the SMEs to be applied in their financial strategy management and how to evaluate financial institutions inters of terms and conditions, interest rates, requirements and conditions under which they operate .



Basic Risk Management

This module will provide an introduction to the importance of, and instruments available for, managing risk in the context of the business and investment plans of the SMEs. In addition to providing an introduction to the basic business plan and investment plan concepts and the methods for developing them, this module will focus on the various risk management strategies especially relevant in the context of African coffee markets (e.g. weather and price risk management). As a result, the producers will understand how to integrate the risk management strategies into their business and investment plans, so as to strengthen their credit worthiness and viability.

Basic Criteria and Requirements for SMEs to Access Finance

This module will provide a fundamental introduction to what are the key criteria and requirements that SMEs need to develop and fulfill in order to improve access to finance from FAST lending institutions and other local and international financial service providers. It will cover basic criteria and conditions to access finance that FAST has identified with its lending members such as: market position - sales history; trade contracts; certification held -; relationship established and position within the value chain; credit history; access to guarantees and financial performance among others. This module will also include key requirements, in terms of documentation, that SMEs need to have properly developed and aligned to their business model in order to present their investment cases to FAST lending members and other financial institutions in their business development context.

Methodology

With a focus on SMEs, cooperatives, and associations in the target regions, FAST will undertake the development of the "Lite Edition" materials in three stages:

- Diagnostic to identify the financial and training needs and limitations of the target beneficiaries in Kenya and Tanzania through the application of surveys to 20 selected players. The results of this survey will aid FAST and SCAN in tailoring the proposed content of the modules according to the target needs.
- Research and analysis of existing, publicly available materials
- Development of the five modules of the "lite edition" of the FLTBX in English

B. Implementation of the FLTBX through explanation and presentation of the materials to trainers working directly with SMEs in the sustainable coffee sector

Once the model has been developed, FAST and SCAN will select trainers from various organizations that work with SMEs to attend Training of Trainers sessions on the improvement and development of financial literacy skills of SMEs .



Methodology

- FAST and implementing partners such as SECAE, FAO and SCAN will select 10 trainers in Tanzania and 10 trainers in Kenya from different institutions that work closely to strengthen the business development of sustainable coffee SMEs of these countries
- There will be one workshop held in Kenya, which will serve as a basis for training both the Kenyan and Tanzanian trainers.
- FAST, SECAEC, FAO and SCAN will be responsible for identifying the trainees and organizing the workshop
- All on-site expenses at the training will be covered, as well as the accommodation and transport costs of the participants through the project. The purpose of these initial courses will be not just the training of the participants, but also to identify and help correct any weaknesses of the training modules, course contents, or methodology.
- Following the course, improvements and adaptations will be done in order to enhance the effectiveness and value of the training materials

C. Validation and improvement of the training materials through their implementation with a selected sample of producers and SMEs

In order to help guide and validate the development of the learning materials, a team of two to three trainers will host workshops in both Tanzania and Kenya, to which sustainable coffee SMEs from the region will attend.

Methodology

- Each training course will be executed by a team of two-three trainers, with the support and guidance of the ground-level representative of FAST and in coordination with SECAE and the SCAN platform in Tanzania and SECAEC.
- There will be a selection of ten producers from ten distinct SMEs from various regions of Tanzania and Kenya that are in need of financing and improvement of their financial business capacities. Among these producers there will be representatives of those SMEs that participated in the diagnostic.
- There will be two workshops, one in Tanzania and one in Kenya, that will each last two days, with two modules to be organized for each day.
- All on-site expenses at the training will be covered, as well as the accommodation and transport costs of the participants by the project.
- The purpose of these courses will be not just the training of the participants, but also the validation of the materials with the final beneficiaries, including any final adaptations that need to be made. In addition, these workshops will provide the SMEs with the knowledge and information that they need in order to be prepared for attending a FAST Financial Fair or present their business case to any financial institution. .

C. Launch and Promotion of the Financial Literacy Toolbox “Lite Edition”

The Financial Literacy Toolbox will be formally launched alongside an organized FAST event, such as a Financial Fair or a Global/Regional Forum on Sustainable Rural Finance that FAST holds regularly every year. It will be

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also promoted to all FAST, SCAE, FAO and SCAN members and partners, including certification agencies, SMEs, members of the sustainable coffee supply chain and NGOs in order to maximize its impact and global reach.

D. Follow-up Training with SMEs

- The Trainees that are part of the FLTBX process will receive guidance from FAST and support to conduct one-on-one follow-up training with SMEs to assist in the implementation of priority elements of the tool-box and the preparation of profiles for the 2013 FAST Financial Fair. 10 trainers will be selected from the project trainer base to conduct individualized SME training follow-ups with 15 SMEs
- The following criteria will be used to identify which SMEs will receive training:
 - Interest and need in receiving further support
 - Recognized need and use for financing
 - Ability to implement and apply training
 - Meet basic criteria from financial institutions to apply for credit
- This strategy is based on a graduation model, where:
 - SMEs that are ready to apply for credits can be identified and trained to make a credit application
 - SMEs that are not yet ready to apply can build their capacity focused on filling the technical gaps in order to be ready to apply

E. The coffee SMEs that have received training will be potential candidates to participate in the FAST Financial Fairs to be held in February 2013.

As an additional step in the process of strengthening SMEs and producers' business and financial management skills and practices, this project will conclude by providing an opportunity for qualified SMEs to present their investment cases to financial institutions and social lenders within the context of Financial Fairs being planned for 2013. The FFF is also an event where workshops for SMEs trainers and financial institutions could be developed to encourage knowledge building and exchange of experiences and therefore represents a critical part of the larger training process as well as an opportunity to directly access finance. The SMEs will also be able to present their investment cases to other financial institutions as part of their business development and financial strategy.

F. Monitoring and Evaluation

This is a pilot project to develop and test some foundational financial literacy tools. In order to extract maximum benefit and learning from the process, the project will be complemented by a continual monitoring and evaluation process. The basic elements of the monitoring and evaluation can be summarized as follows:



- Feedback surveys and interviews with participants in both the trainers workshop and the SME workshop
- A review process of the draft FLTBX tools with a “trainer” focus group
- Number of SMEs that receive training
- Number of SMEs that successfully are able to prepare “FAST compliant” financial profiles
- Number of SMEs that successfully secure finance within the following year
- \$ value of finance delivered to SMEs in the project within the following year

The results of the monitoring and evaluation process will be used to revised and strengthen the FLTBX tools following the pilot phase of the project.

Deliverables

1. Financial Literacy Toolbox: “Lite Editions” of the financial literacy course materials consisting of five basic modules in English. The training materials will be available free online at FAST’s website: <http://www.fastinternational.org>.

2. One workshop for trainers: The workshop will take place in Kenya (10 trainers invited per workshop)

3. Two workshops for SMEs: 10 sustainable coffee SMEs will attend each of the two training sessions held in both Tanzania and Kenya.

4. Individualized Training Follow-up of SMEs: 15 SMEs demonstrating need and capacity will receive up to one day each of follow-up training for the preparation of key financial documents.



Timeline

The following timeline has been prepared for implementation of this project:

Activity	Month								
	1	2	3	4	5	6	7	8	9
Activity A: Development of a Financial Literacy Toolbox "Lite Edition" for the coffee sector (English)	■	■	■	■					
Activity B: Implementation of the FLTBX through explanation and presentation of the materials to trainers working directly with SMEs in the sustainable coffee sector				■	■				
Activity C: Validation and improvement of the training materials through their implementation with a select sample of SMEs through workshops						■	■	■	■
Activity D: Launch and Promotion of the Financial Literacy Toolbox								■	■
Activity E: Individualized training of SMES.							■	■	■
Activity F: The coffee SMEs that have received training will be potential candidates to participate in the FAST Financial Fairs to be held in 2013.	2013, East Africa								
Activity G: Monitoring and Evaluation			■	■	■	■	■	■	■



Budget

Please find below the proposed budget for the implementation of the FLTBX Project in Tanzania and Kenya:

Budget Item	Unit	Quantity	Unit Cost(EUR)	Total (EUR)
Development				
Activity A: Development of a Financial Literacy Toolbox “Lite Edition”				
Financial Expert	Per month	3.5	2,600	9,100
Educational Expert	Per month	1.5	2,600	3,900
Activity B: Implementation of the FLTBX through explanation and presentation of the materials to				
Financial Expert for training workshop	Per month	1.5	2,600	3,900
Local coordinator affiliated to FAST in Kenya	Per month	2	2,600	5,200
Local coordinator affiliated with SCAN	Per month	2	2,600	5,200
Local administrative assistant from SCAN	Per month	2	1,700	3,400

Activity C: Validation and final adaptation of the FLTBX through workshops in Tanzania and Kenya				
Financial Expert (modification and improvement of training materials)	Per month	1.5	2,600	3,900
Trainers who will lead the workshop	Per month	2	0	0
Local Coordinator from SCAN	Per month	2	2,600	5,200
Local Coordinator affiliated to FAST in Kenya	Per month	2	2,600	5,200
Administrative Assistant from SCAN	Per month	2	1,700	3,400
Activity D: Launch and Promotion of the Financial Literacy Toolbox				
FAST Communications Manager	Per month	1.5	2,600	3,900
Event launch and promotion of the Financial Literacy Toolbox	Per launch event	1	3,600	3,600
Consultation, travel and translation				
Interviews for the application of questionnaire to 14 key players	Per interview	20	250	5000
Travel expenses for the Financial Expert to Kenya 1 pax. (5 days per visit for travel and workshop)	Per visit	1	2,250	2,250
Organization and execution of one face-to-face workshop with trainers in Kenya with trainers of both countries.[1]	Per workshop	1	8,185	8,185

Organization and execution of one face-to-face workshop with producers in Tanzania	Per workshop	1	8,185	8,185
Organization and execution of one face-to-face workshop with producers in Kenya	Per workshop	1	8,185	8,185
Coaching of SMEs A selection of trainers follow up and coach at least 15 SME	Per SME	15	2,600	39,000
Other Expenses				
Rent, utilities, webex, and other office resources consumed in the course of project work (FAST)	Per month	9	1395	12,555
Project Management (FAST)	Per month	9	1,785	16,065
TOTAL			EUR	
			EUR	155,325
Multi-Donor Contribution		Funds Approved Development of the FLTBX	FAO	35,357
		Funds Being Assessed (development of the FLTBX)	CFC	25,001
		Funds Being Assessed (FFF2013)	CFC	53,571
		Proposition to Solidaridad	Solidaridad	94,967

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³ [1] Includes promotion, registration of participants, materials, renting of the site for 3 days, food for 18 persons (15 participants, local coordinator, financial expert, an a representative of SCAN), local transportation and accommodation.

