

We help rural households, farms and other enterprises access essential financial services to expand their economic activities along integrated value chains. Operating in a variety of local market conditions, we introduce and adapt proven financial systems practices and tools that reduce the cost and increase the efficiency of financial intermediation.

Drawing on 45 years of experience, we identify opportunities that link farmers and enterprises to markets and financial services, and build on the relationships that exist in nascent and existing value chains. Over 20 years, we have founded and worked with financial institutions that have provided more than \$615 million in loans.

Today, we are a leader in shaping the financial services industry's efforts to close market gaps that currently limit the credit options of rural households, farmers and micro, small and medium-sized enterprises. Our mission is to promote competitive commercial markets that offer increasingly diverse financial products that promote equal access to the global marketplace.



tools



Financial Services Tools

- **Financial Institution Development:** We strengthen our financial institutional partners through capacity building and dissemination of best practices.
- **Innovative Loan Products:** In addition to microloans and wholesale, agricultural and business loans, we identify practicable solutions including leasing, warehouse receipt financing, supplier credit, purchase order contracts, working capital and equipment financing, and housing finance.
- **Microfin Planning & Projections Tool:** With this application, we can help a financial institution develop a business plan that tests and reports the impact of key variables.
- **Warehouse Receipts Financing:** By introducing and improving warehouse receipts systems, we provide farmers with the opportunity to reinvest in their businesses and see higher returns.
- **Financial Analysis and Performance Monitoring Database:** Our comprehensive analysis tool allows us to track the asset quality, efficiency and profitability of partner financial institutions.
- **Institutional Viability Assessment Tool:** Our quick assessment tool provides a snapshot of an entire institution and measures its progress towards sustainability.
- **Policy Support:** We work with local stakeholders and government officials on legislation to create environment that enables rural and microfinance institutions to thrive.



Financial Services In Practice

SUCCESS STORY:
Improving the Banking and Finance Sectors in Azerbaijan

In Azerbaijan, we have steadily supported growth and improvement in the banking and finance sectors. Our Certified International Professional Accountant program—the only Russian-language certification program of its kind—trains accountants to become certified according to International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), which are increasingly prevalent in Azerbaijani business. Further, to improve access to credit for small and medium-sized enterprises (SMEs), **ACDI/VOCA** has helped draft a new secured-transaction law and establish a related filing office, which will make it easier for banks to provide capital to SMEs. Both initiatives, among many others, enhance the banking and finance sectors of Azerbaijan, encouraging broad-based economic growth.



SUCCESS STORY:
Strengthening Microfinance in Uganda

Uganda's Kagadi Women Financial Services Ltd., a union of six women's groups, was formed in 1999 but suffered from low recovery rates, poor internal recordkeeping and minimal member savings. Dave Willet, an **ACDI/VOCA** volunteer consultant, worked with the group to develop operational procedures and set appropriate lending rates. In under a year, the organization built a \$58,000 loan portfolio. Following visits by two more consultants to prepare the organization to operate as a limited company and boost its management capacity and operational efficiency, Kagadi now boasts a \$215,000 loan portfolio with \$23,000 in reserves. Recovery rates have climbed from less than 30 percent in 1999 to over 85 percent today. Membership has grown from under 100 to over 1,500. The organization's goal is to become the largest women's village bank in the country.

success stories

us

about



financial services

ACDI / VOCA
Expanding Services,
Building Competitiveness

ACDI / VOCA

True to its mission, ACDI/VOCA employs four and a half decades of technical experience in financial services, agribusiness systems, community development and enterprise development to promote economic growth, improve livelihoods and create vibrant communities worldwide.

With an impressive track record, qualified and committed staff, and highly developed tools and methodologies, we help communities, households, enterprises and industries create sustainable wealth. Whether we are employing value chain analysis, organizing producers for greater efficiency, providing reliable business or financial services, developing capacities, reducing vulnerability, or creating sustainable communities, we empower people to succeed.

After all, when it comes to improving lives, we mean business.



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