



The Loan on honour

Thursday 11.02.2021, 2:00pm - 3:30pm CET

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Time	Agenda
02:00-02:10	<p>Welcome speech and introduction</p> <ul style="list-style-type: none"> • Yasmine Galloul, Project Coordinator, Expertise France • Mr. Escipi3n Joaqu3n Oliveira G3mez, Under-Secretary General in charge of the Structural Economic Transformation and Trade Department, OACPS
02:10-02:15	<p>Presentation of the ICR Facility</p> <ul style="list-style-type: none"> • Yasmine Galloul, Project Coordinator, Expertise France
02:15-02:30	<p>Presentation of the conclusions of the study on the potential and challenges of the Loan on honour in ACP countries</p> <ul style="list-style-type: none"> • Thameur Hemdane, Managing Director, Afrikwity • Claire Neuschwander, Manager, Red Mangrove Development Advisors
02:30-03:05	<p>Round Table</p> <ul style="list-style-type: none"> • Bruno Casalan, Director of International Development at Initiative France • Virginie Lucas, Project Team Leader and Entrepreneurship Referent in the Education, Vocational Training and Employment Department at AFD • Gilles Kounou, Director of OPENSI in Benin, beneficiary of a Loan on honour • Omar Idrissi-Amraoui, head of the investment fund department at the Moroccan Central Guarantee Fund (CCG) • Mohamed El Mouden, President of the Association Initiative Souss Massa (Morocco)
03:05-03:25	<p>Questions and Answers</p>
03:25-03:30	<p>Individual support offered by the ICR Facility</p>

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Welcome word

Mr Escipión Joaquín Oliveira Gómez

Assistant Secretary-General of the Department of Structural Economic Transformation and Trade
ORGANISATION OF AFRICAN, CARIBBEAN AND PACIFIC STATES (OACPS)

Miguel Campo Llopis,

Policy Officer-DG INTPA- Unit E2 Micro-economic Analysis, Investment Climate, Private Sector, Trade and Employment, EU
Commission

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Investment Climate Reform Facility (ICR Facility)

Funding	EU, OACPS in the framework of the 11th EDF, with BMZ and the British Council
Objective	Support African, Caribbean and Pacific countries and regional institutions in their public-private dialogue process to create a more favourable and sustainable investment climate.

Technical assistance of up to 90 days for interventions:

- **Reform of the business environment** 
- **Business Environment for Sustainability** 
- **Public-Private Dialogue (PPD)** 

Applications must :

- aim to improve the business and investment climate in an ACP country
- be part of a broader strategy, reform process or DPP mechanism
- have a PPD component 
- To be submitted by government organisations, business associations, development finance institutions (DFIs) and EU delegations in ACP countries

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The Loan on honour

a comprehensive mechanism to foster development by supporting MSMEs

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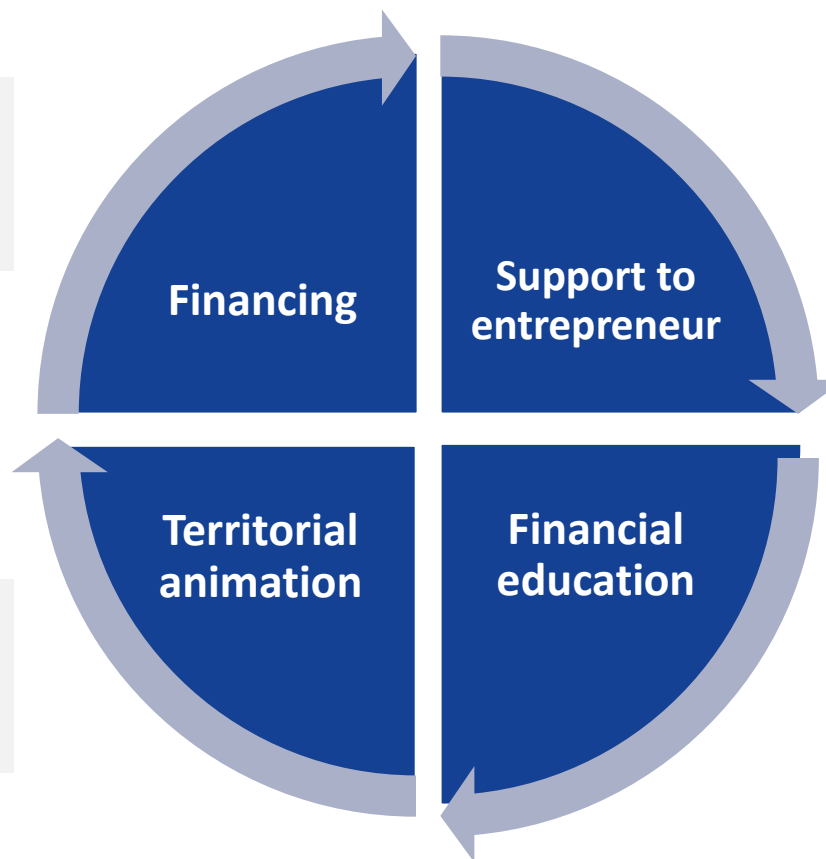


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The Loan on Honour, a multi-dimensional mechanism that fosters territorial development by supporting MSMEs

0% interest rate loan
No guarantee / deposit
Granted to the entrepreneur



Before financing
After financing

Territorial authorities
Local financial players
Other private actors

Of the entrepreneur
Of the ecosystem

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Growing diffusion in Africa, the Caribbean and the Pacific

Born in France and present in Martinique, Guadeloupe and French Guiana

Strong presence in North and West Africa with integration in public policies (Morocco and Tunisia)

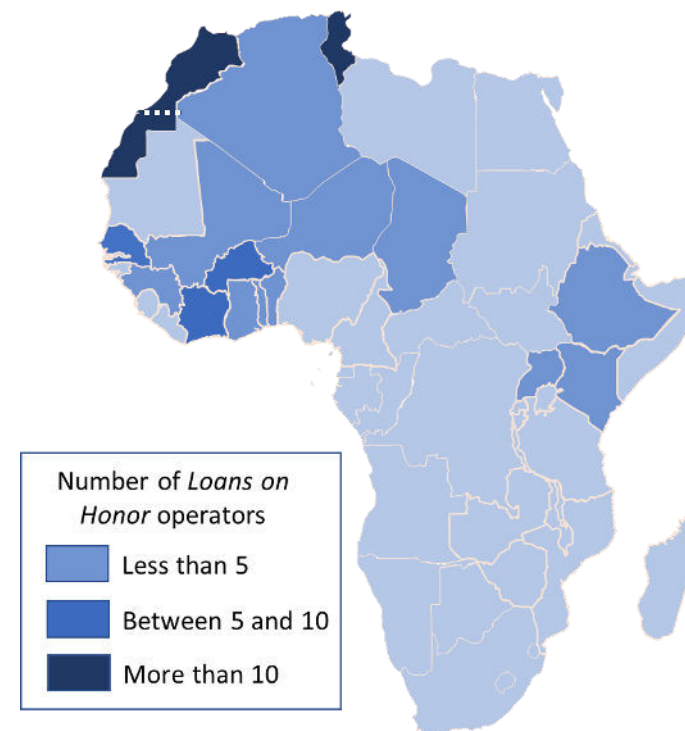
Adaptation of the scheme in several countries: Kenya, Nigeria

+80 operators covering 17 countries

+11 million € to finance + 3000 entrepreneurs

+9000 jobs created or maintained

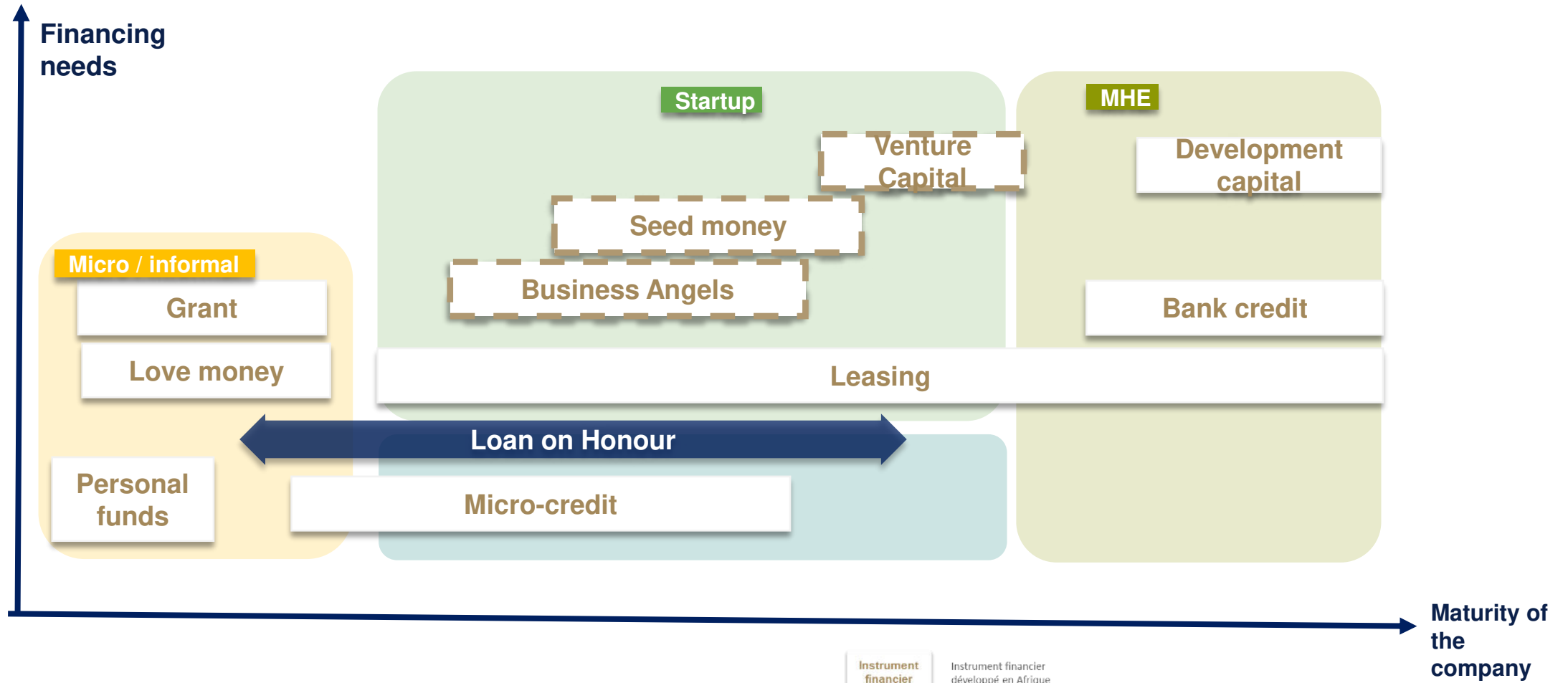
Loans on Honor in Africa



Source: Observatory of honorary Loans in Africa + a study conducted by AFD in 2020
The designations employed and the presentation of colours on this map do not imply the expression of any opinion whatsoever concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

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A contribution adapted to the funding continuum



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Benefits for business creation and employment

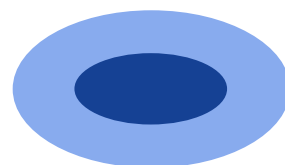
Short term

- Visible support for entrepreneurship
- Incentives for the formalisation of companies and their business banking



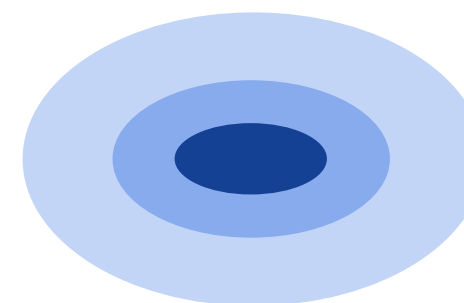
Medium term

- Employment
- Creation of a financial leverage effect
- Creation of a dynamic in favour of entrepreneurship



Long term

- Spill-over effect on the ecosystem of the targeted territories
- More jobs and companies
- Financial education of the local ecosystem



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Main challenges to develop Loan on Honour

Lack of a legal framework for the financial activities of the Loan on Honour

The challenge of sustainability for operators with an economic model that depends on receiving founding for the benefits created.

Need for education on the dimensions of the Loan on Honour scheme and its good practices



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The Loan on Honour

Round table discussion

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Round table discussion

- **Bruno Casalan**, Director of International Development at Initiative France
- **Virginie Lucas**, Project Team Leader and Entrepreneurship Referent in the Education, Vocational Training and Employment Department at AFD
- **Gilles Kounou**, Director of OPENSI in Benin, beneficiary of a Loan on Honour
- **Omar Idrissi-Amraoui**, head of the investment fund department at the Moroccan Central Guarantee Fund (CCG)
- **Mohamed El Mouden**, President of the Association Initiative Souss Massa (Morocco)

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Questions and Answers

Please write your question in the Chat.

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Upcoming events

Mobilising international finance to stimulate investment into Climate Change Adaptation (Climate Smart Investments series)

- Date and time: 25.03.2021, from 14:00 to 16:00 CET
- Language : English
- Invitation and registration link in the chat room

Start up Act (Innovative Finance series)

- Date and time: 22.04.2021
- Language : French
- More details to come on www.icr-facility.eu

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Clinics of the ICR Facility

Targeted support: virtual and individual support sessions

- Eligibility: public or private actor based in an ACP country
- Slots will be allocated according to availability.
- Aid will respect a regional balance across all ACP countries.



Exchange directly
with us and get
support for your
organisation

- Express your interest until 25 March 2021 via info@icr-facility.eu.
- Indicate your organisation and the questions you wish to ask.



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