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bi-monthly newsletter - issue 31

AMA successfully completed the “Access to Agriculture Credit in Rural Communities” Project



Afghanistan Microfinance Association (AMA) completed a project on Access to Agriculture Credit in Rural Communities funded by USAID’s Agriculture Credit Enhancement (ACE II) Program. The project had two components; a) raising awareness of farmers, community elders, relevant local government authorities, and public through workshops and promotional materials; brochures and billboards, b) capacity building of Development Finance Institutions (DFIs) staff on Agriculture Credit through trainings, exposure visits and peer learning’s. As immediate outcomes of the project;

- The knowledge and awareness of around 700 farmers, and community elders, including 62 female, who participated in the workshops raised about the availability of Agriculture credit. The information/messages will further be conveyed to thousands of other farmers across 10 selected provinces, through the workshop participants. Additionally the awareness of public on availability of Agriculture credit raised through 20 billboards placed in 10 provinces, 200 standing banners, and 15,000 brochures.
- The capacity of DFIs staff enhanced through customized Agriculture trainings, national and international exposure visits and peer learnings. The participants indicated that they would be able to use and apply their learnings into practice to scale up their Agriculture credit portfolio with better quality.
- The farmers who participated in the awareness raising workshops, started approaching MFIs for Agriculture credit, and 135 farmers have received loans of AFN 10 million (USD 140,000) so far. The number will increase in the coming months.

AMA Client Success Stories Competition



The fifth AMA Client Success Stories Competition was held in the AMA General Assembly Meeting on April 04, 2018. During the session, the background and objectives of this event and the clients' selection procedure was explained to the participants.

The top three selected clients in the fifth competition were from The First Microfinance Bank (FMFB) Afghanistan, FINCA Afghanistan, and OXUS Afghanistan.

Each client was given five minutes to explain his or her success story to the participants of the general assembly. The clients received gifts and certificates from AMA. Their respective Loan Officers were also awarded with gifts and certificates for their hard work with their clients.

The initiative was very much appreciated and AMA was encouraged to continue with this in the coming years too.

Story of Zahra Niazi



Zahra Niazi is a 32-year old married woman living with her husband and three children in Kabul province. Her husband is a doctor and two of her children are school students.

Zahra has been a tailor since 13 years. She wanted to expand her business but she did not have enough capital to invest so she was looking for financial assistance.

Zahra applied for a loan from The First Microfinance Bank (FMFB) and got approval for AFN 150,000 credit. She used the money to purchase necessary items such as; silk cloths, and machineries and started designing new handicraft dresses that she later on sold in a good price. When her business grew, Zahra trained as well as hired 11 women in her business.

Zahra has now been a client of FMFB for the past three years. She received three cycle loans of AFN 150,000, AFN 250,000, and AFN 500,000. The first two loans were invested in expanding the business through purchasing tailoring machines and raw materials, and third loan was used to fulfil Indian company's offers.

Zahra has three handicraft cloth shops in different areas in Kabul. She has an

afghan design cloths contract with an Indian company to export her products outside Afghanistan.

Before receiving loan, Zahra was able to generate AFN 15,000 monthly, and now her monthly income increased to AFN 45,000. Their household expenses doubled from AFN 10,000 to AFN 21,000. With the income she has, she is able to cover household expenses as well as invest in her children's education. In addition, she is able to save AFN 13,000 every month. Zahra's successful business has had a positive impact on her neighbors and friends. Zahra is planning to open two more shops in Kabul and Kandahar provinces. She will hire four more employees and expand her business beyond Kabul.



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