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FINCA Afghanistan opened New Market Offices



FINCA Afghanistan opened two new Market Offices in two different Districts of Kabul City; Dehsabz and Chemtala, in September 2018.

The Market Offices were officially opened in the presence of the CEO and Management of FINCA Afghanistan, Community Leaders, local Government Officials and residents, through separate opening ceremonies.

The objective for opening the two Market Offices is to provide financial services to the residents of the mentioned two districts. The residents, Government Officials and Community Elders are happy and appreciate this initiative and commit themselves

to provide all needed support to these two Market Offices. FINCA Afghanistan is looking forward to expand more and provide more opportunities for the people of different areas to get access to finance. Dehsabz is a district where agriculture is the overwhelming business and majority of the population are involved in agriculture and farming. In the last few years, people have faced huge water shortage, though the water level is high enough. Farmers in this district do not have enough financial capability to invest on improving the productivity of their lands. FINCA Afghanistan provides the opportunity for them to get loan and purchase solar system for irrigation of their lands and improving their agriculture productivity.

Chemtala is an area where many constructions is taking place now, and many businesses are operating. Additionally, huge number of women have small home-based businesses. This provides the opportunity for FINCA Afghanistan to expand its credit provision and financial support to all the sectors in need.

Establishment of HR Forum



AMA, based on its member organizations' request, established a Human Resources (HR) Forum for microfinance sector in July 2018. All current AMA member

organizations (10 members) are part of the forum, and it is open for stakeholders to become a member of the forum.

The HR Forum is established with the purpose to discuss HR and capacity building related issues and opportunities in the sector with a particular focus on reducing staff poaching, and joint capacity building efforts. The Forum also creates the opportunity to discuss new initiatives or systems that can facilitate HR Departments' access to modern technology.

The meetings will continue on regular basis, at least once in a quarter.

Story of Mohammad Qasim



Mohammad Qasim is a 36 years old, a father of five kids, and living in Tajik Elatan village in the Sholgara district of Balkh province. He was a farmer and used to work very hard, but his life was not changing for the better because he was not able to earn enough. He was always worried about the future of his family, as he did not know any other skills and his earnings were insufficient. As he watched, his children grow up, the more he felt lost and helpless in building their future. Mohammad Qasim joined a self-help group mobilized by Hand in Hand Afghanistan in his home village three years ago.

"I joined the group to learn a new skill and build my own business," he recalled. "I learned several vocational trainings, including beekeeping. I chose it because it

requires few tools and manpower and I could have a beekeeping enterprise simultaneously with my agricultural activities.”

Mohammad Qasim started his beekeeping livelihood with a bee hive received from Hand in Hand Afghanistan as an enterprise startup kit, and then purchased two boxes of bees from his own money. In the first year, he collected 17 kg of honey and sold each kg for AFN 1,000. With this money, he purchased five more boxes of bees and in the following year, he was able to increase the number of bee boxes he owned to 21, producing 85 kg of honey. Mohammad Qasim can now earn AFN 85,000 a year by selling honey, and now he is a famous honey producer at the district level. *“Beekeeping not only increased my income, but also helped me become famous. People from the town come to buy honey from me.”*

Mohammad Qasim is considered a role model for beekeeping entrepreneurs in neighboring districts. *“It makes me feel proud when people come here to visit my farm and learn from me”*. He is planning to buy a honey extraction machine as well as expand his business with more beehives in the coming years to increase his business income.



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