2015

Panorama

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(Tahiti, Paris, Lyons)
The year 2015 culminated in the historic Paris Agreement on Climate Change. Throughout the world, the media, heads of state and government, businesspeople, local authorities, and non-governmental organizations all hailed the agreement, one marked by unprecedented unanimity for an international accord. The Paris Agreement was a major international policy success for France, the fruit of efforts by its diplomats, officials, and the AFD-supported COP 21 team. This emotionally-charged event also marks a watershed. It makes the fight against climate change a policy priority for all signatories: 189 countries registered national climate plans, while 150 heads of state attended in support of an agreement that will chart a new path for the global economy.

The Paris Climate Agreement, together with the United Nations Sustainable Development Goals, define a new space for deploying AFD resources. Our beneficiary countries will increase their requests and their priorities will change. Beginning next year, some of these countries will transform their national plans into investment in renewables and energy efficiency, as well as into policies for transportation, land use, and urbanism. These plans and policies will translate into programmes and projects. Every five years, these programmes will come up for review and potential improvement. For many years now, AFD has foreseen this evolution; its institutionalization now implies a change of scale. The Agency will be able to mobilize greater financial resources through 2020, particularly for climate-related projects, increasing the scale of its projects. However, change will occur only if sufficient human resources accompany the funding.

This is a wonderful challenge for AFD. The Agency will have to increase its innovation, since these general development goals and guidelines will lead it into still-unknown areas. No country has yet evolved a recipe or complete model for low-carbon development that could incorporate all sustainable development goals.

The Agency will have to understand the reasons for inertia in various nations and localities. In each case, AFD must detect or invent levers of change, and identify individuals with different visions – those who will become the entrepreneurs of new development models. Among development-finance institutions, the AFD team unquestionably counts as one of the most qualified to promote these changes, having demonstrated its skill through numerous projects. However, expanding scale – reaching a “new normal” – means that what were once pilot projects or trial balloons will become everyday practice. Never has the AFD motto – “shaping sustainable futures” – appeared more relevant. My heartfelt congratulations to the entire team!
Three 2015 events shaped the international development agenda: the Third International Conference on Financing for Development in Addis Ababa, the adoption of the United Nations Sustainable Development Goals in New York, and the 21st United Nations Climate Change Conference in Paris. Together, they defined a new, universal development framework for the entire planet. These major events emphasized the urgency of working together in a coordinated way and on a planet-wide scale, to meet the challenges of an increasingly interdependent world.

The new international development agenda affirms the relevance of the Agence Française de Développement (AFD), the French development agency, a body already achieving the United Nations Sustainable Development Goals (SDGs) globally. Wherever we intervene — on every continent, whether in France’s overseas provinces or in developing countries — we follow the same philo-

“We must work together urgently on a planet-wide scale.”

Anne Paugam
Chief Executive Officer
sophy and a single-minded mission: financing sustainable development.

We act on common challenges, assist populations in beneficiary countries, and help make globalization more equitable and development more sustainable.

We act in developing and emerging countries in the name of and on behalf of French citizens. They are increasingly aware of the common challenges that link France to other parts of the world, in issues such as climate change, human migration, and social norms.

The new development agenda also fortifies the way AFD fulfills its mission. The three 2015 conferences promoted the use of partnerships and coalitions while confirming the importance of deploying a large range of financial instruments and leveraging funds. The Agency vision of aid depends on working partnerships with public and private sector entities, local governments, and civil society. AFD proposes innovative, tailored financial tools and relevant expertise, anticipating and meeting our partner and beneficiary requests. The ways in which we respond to and bolster fragile situations, along with our support for public policy design (as with the national contributions to the Paris Climate Conference), offer two examples of the changes underway.

The three international summits in 2015 pushed France to aim higher. In September 2015, the French president announced an increase of €4 billion over the next four years to France’s aid budget for climate-smart development. The ambitious goal of increasing AFD Group financing commitments 50% by 2020 will strengthen and propel the Agency to the level of twenty-first-century challenges.

Beginning in 2016, supplementary loans and grants, along with joining forces with France’s domestic infrastructure and public savings bank, the Caisse des Dépôts et Consignations (CDC), will broaden AFD’s prospects and supply the means to rise to the universal challenges of the Sustainable Development Goals.

The AFD Group will attain a new heft and deploy its many strengths to meet global challenges. It will remain an influential actor among development finance institutions and professionals, while serving French foreign policy and prestige for the benefit of all French citizens. President Hollande’s decision to increase aid funding demonstrates official recognition of AFD’s position and the results that we have achieved in recent years. An additional strength resides in our ability to unite efforts and to identify talented people and problem-solvers. We do this in each beneficiary country through our local-office network; we achieve it internationally through initiatives and partnerships with other donors, and domestically through ever-closer ties with French problem-solvers: nongovernmental organizations, local governments, research institutes, companies, and engineering offices. Thus AFD serves France’s requirements worldwide, spreading French savoir-faire in foreign countries and helping in the transition to sustainable forms of development.

“AFD promotes a French vision of development as a virtuous circle.”

AFD supplies solutions for a more sustainable, equitable and secure world. The strong expansion between now and the year 2020, as confirmed by the events in 2015, will allow AFD to generate more progress and achieve real results as it spreads its intellectual influence, weighs in on the international agenda, and promotes a French vision of development as a virtuous circle – a vision that France and the French proudly support.
2015
A YEAR TO REMEMBER

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1. A common destiny

In recent years, ever-faster technical progress and communications have reduced distances in time and space, creating strong interdependencies between various regions of the world.

Our everyday life may feel the effects of events next door or, equally, on the other side of the world: a spreading epidemic; development choices made by China or India, whose middle classes aspire to Western living standards; geopolitical instability in Africa or the Middle East. We share a common destiny and therefore common challenges.

The logic that has development assistance flowing only in one direction, from the Global North to the Global South, has become obsolete. Flows of people, knowledge, and money go in more than one direction; for instance, firms owned by Indians, Brazilians, Africans and others now invest in France while Brazil, Russia, India, China and South Africa have launched their own New Development Bank.

With the fall of the Berlin Wall, international power tilted toward a multipolar world order; international development cooperation now follows suit.

SUSTAINABLE GOALS ARE SET
The 17 Sustainable Development Goals set by the United Nations in September 2015 aim to promote more equitable and sustainable development models, fighting climate disruption, reducing inequalities, and ending extreme poverty by 2030. What is new in this? For the first time, both developing countries (such as Chad or Peru) and developed ones (like the United States) have bound themselves to one set of universal and indivisible goals.

This shared global vision on the direction of the next 15 years both promises much and seeks to mobilize all — the international community, nations, nongovernmental organizations (NGOs), local governments, companies and citizens. We stand at the dawn of a new era, one where AFD, the French development agency, intends to play its role to the fullest.
ILLITERATES are women.

60% OF ECOSYSTEMS have undergone degradation in the past 50 years.

+5 MILLION NEW RESIDENTS move to cities in Africa, Asia and Latin America each month.

THE RICHEST 1% of the world’s population now owns 50% of its total wealth.

2/3 OF 796 MM ILLITERATES are women.

73.4 MILLION YOUTHS are unemployed worldwide, including 1 out of 4 in the Middle East and western North Africa.

CHALLENGES IN OUR BORDERLESS WORLD

INEQUALITY

ECOLOGY

URBANIZATION

EDUCATION

EMPLOYMENT
2. **€ 8.3 billion committed**

**FINANCED SECTORS**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Sector Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>€1.862 MM</td>
<td>Business, industry and trade (microcredit, SME support, banking sector) (22.5%)</td>
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<tr>
<td>€1.678 MM</td>
<td>Clean and affordable energy (20%)</td>
</tr>
<tr>
<td>€1.592 MM</td>
<td>Infrastructure and sustainable cities (19%)</td>
</tr>
<tr>
<td>€863 MM</td>
<td>Healthcare and quality education (10.5%)</td>
</tr>
<tr>
<td>€775 MM</td>
<td>Drinking water and sanitation (9.5%)</td>
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<tr>
<td>€696 MM</td>
<td>Biodiversity and natural resources (8.5%)</td>
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<tr>
<td>€397 MM</td>
<td>Sustainable agriculture and food security (5%)</td>
</tr>
<tr>
<td>€447 MM</td>
<td>Other (budget support, etc.) (5%)</td>
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**FINANCING TOOLS**

**In the French Overseas Provinces**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
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</thead>
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<tr>
<td>€77 MM</td>
<td>Credit guarantees and private equity (5%)</td>
</tr>
<tr>
<td>€547 MM</td>
<td>SME financing (Bpifrance) (35%)</td>
</tr>
<tr>
<td>€945 MM</td>
<td>Loans (60%)</td>
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</table>

**In foreign countries**

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
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<tbody>
<tr>
<td>€65 MM</td>
<td>NGO funding (1%)</td>
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<tr>
<td>€153 MM</td>
<td>Delegated funds from other donors (2.5%)</td>
</tr>
<tr>
<td>€210 MM</td>
<td>Project grants (3%)</td>
</tr>
<tr>
<td>€307 MM</td>
<td>Credit guarantees and private equity (4.5%)</td>
</tr>
<tr>
<td>€684 MM</td>
<td>Other grants and subsidies (10%)</td>
</tr>
<tr>
<td>€2.133 MM</td>
<td>Non-sovereign loans (31.5%)</td>
</tr>
<tr>
<td>€3.194 MM</td>
<td>Sovereign loans (47.5%)</td>
</tr>
</tbody>
</table>

*in millions of euros

**FINANCING TOOLS**

**In the French Overseas Provinces**

- Credit guarantees and private equity (5%)
- SME financing (Bpifrance) (35%)
- Loans (60%)

**In foreign countries**

- NGO funding (1%)
- Delegated funds from other donors (2.5%)
- Project grants (3%)
- Credit guarantees and private equity (4.5%)
- Other grants and subsidies (10%)
- Non-sovereign loans (31.5%)
- Sovereign loans (47.5%)
GREENING DEVELOPMENT

Accelerating climatic changes threatens development progress everywhere, particularly in the poorest countries. At the same time, economic development aggravates climate disruption by increasing consumption of natural resources and fossil fuels. This reality poses a new problem for governments, institutions, and citizens — namely, how to reconcile these urgent and sometimes conflicting imperatives.

Since 2005, AFD has proven that climate-smart development is in fact possible. Over the past ten years, 55% of AFD-supported projects have met a dual need: fighting climate change and increasing prosperity. Obviously, AFD prioritizes aid to the poorest and most fragile countries, with the double objective of helping them adapt to the already tangible effects of climate disruption while seizing opportunities that arise from greening their economies.

In 2015, AFD financed €2.9 billion worth of climate-smart projects. The Agency also assisted 26 African countries in designing their national climate plans for the first universal climate agreement, adopted at the 21st Conference of the Parties on Climate Change (COP 21).

In 2015, AFD dedicated 69% of its grant monies to Africa’s poorest priority countries. Forty-one percent of AFD-financed projects achieved greater gender parity.

Reducing inequality also means working toward more-equitable globalization, one that does not worsen labor conditions or destroy natural resources. The Agency imposes strong social and environmental standards on AFD-financed projects to avoid social and environmental “dumping,” and supports initiatives to improve labor conditions, for instance in Cambodia’s textile industry.

AFD also remains convinced of the importance of private enterprise in developing countries, since companies foster job creation and economic dynamism. Between 2013 and 2015, AFD provided funding and/or advice to more than 150,000 small businesses. More generally, AFD supports the banking sector: it provides refinancing and shares credit risk through loan guarantees. These efforts encourage local banks to make loans which, in turn, allow businesses to invest, create jobs and initiate environmentally-friendly projects.

LESSENING CRIZES AND VULNERABILITIES

Natural catastrophes have affected nearly 2.6 billion people over the past ten years. More than 1.5 billion live in countries wracked by violent conflicts. AFD has modified its strategy for crisis-affected regions; it has also retooled its emergency-aid arsenal. Working in support of French diplomacy, the Agency now acts more quickly to provide relief and security when disaster strikes. AFD has also become more effective in collaborating with organizations dedicated to disaster preparedness, emergency response, and humanitarian relief.

The Agency seeks out development operations that bolster crisis prevention and adaptation; it also seeks out the underlying causes of crises, lessening the vulnerabilities fueling them. In 2015, AFD allocated 9.5% of its grant monies to crisis-affected countries such as Haiti and the Palestinian Territories. AFD also helped war-torn Central African Republic rebound from crisis by quickly implementing labor-intensive public works; meanwhile, the Agency funded French and local NGOs in Lebanon and Jordan working to shelter highly vulnerable Syrian refugees.

FIGHTING INEQUALITY

In the past few decades, hundreds of millions of people have escaped dire poverty. During the same period, however, inequality levels have risen throughout the world. At present, one percent of the world’s population owns half of the world’s wealth, an inequality that disproportionately affects women and youth.

Economic development that benefits everyone starts with access to essential services. AFD financing aims to fortify public services through educative and fiscal policies and social-insurance systems. The Agency also strengthens human development by financing projects that promote women’s advancement and bring young people into the workforce.

In 2015, AFD financed €2.1 billion worth of climate-smart projects since 2005 committed to climate-smart projects since 2005.
Prioritizing Africa

The African continent poses the most crucial development challenges and remains AFD’s priority region for promoting stability and prosperity.

African countries see sustained, twinned growth in their economies and populations. This growth presents opportunities as well as challenges for public policies and development professionals.

They need to ensure food security, organize more-sustainable cities, and integrate and furnish isolated areas, all while ensuring sustainable resource management in the face of climate disruption. They also need to alleviate poverty, reduce disparities, and bolster job creation, particularly for the millions of young people entering the job market each year.

In December 2013, French President François Hollande doubled the amount of AFD funding for sub-Saharan and northern Africa, budgeting an additional €20 billion for 2014-2018. In 2015, AFD Group financing for Africa reached a record €3.8 billion.

Projects in sub-Saharan Africa concentrated on building infrastructure, sustainable cities, and affordable energy as well as basic services — water, healthcare, education. AFD also supported smallholder agriculture, natural-resource preservation, and job-creating enterprise expansion.

In September 2015, AFD adopted a five-year “Sahel Action Plan.” It will use a regional rather than country-by-country approach to better assist an area laced with porous borders and geopolitical uncertainty. AFD and nongovernmental organizations will implement the plan, focusing on three objectives: youth job-training and employment, demographic transition management, and rural and urban development in the least-advantaged places.
ASIA AND THE PACIFIC

PRIORITIES: Promoting green and more egalitarian growth; sharing French savoir-faire.

MEANS: Primarily loans, without government-allocated funds in the largest emerging countries.

17% of our financing €1.4 billion

MIDDLE EAST AND NORTH AFRICA

PRIORITIES: Promoting regional integration with Europe; creating jobs; developing disadvantaged urban and rural areas.

MEANS: Primarily loans, with grants for actions benefitting populations under great hardship, such as Syrian refugees or the Palestinians.

14% of our financing €1.2 billion

12% of our financing €1 billion

MEANS: Primarily loans, without government-allocated funds in the largest emerging countries

19% of our financing €1.6 billion

MEANS: Loans, credit guarantees, small-business financing (Bpifrance)

Our missions vary each time

Whether financing projects, sharing French expertise and savoir-faire, advising on policy design, producing research, or participating in important international debates, AFD works with central and local governments, banks, companies, and nongovernmental organizations.

(1) French Guiana, French Polynesia, Guadeloupe, Martinique, Mayotte, New Caledonia, Réunion, Saint Pierre and Miquelon, Wallis and Futuna
Greening the global economy – a real project for the future

Gaël Giraud
AFD Chief Economist

Greening the global economy represents the main social, political, and economic challenge for the future. What kind of planet will we leave to future generations? The best-case scenario would lie in a sweeping and meaningful social project, one capable of creating jobs. The best scenario presupposes a radical transformation.

We will need small cities suffused with public-transit options, without cars or combustion engines worsening pollution. As much as possible, we will have to learn to avoid travelling by airplane. We must also learn to grow many kinds of organic foodstuffs close to urban centers. All these scenarios assume redistribution of revenues.

On society’s periphery, many ground-breaking initiatives have begun to move in these directions. The company of tomorrow begins today – think of trash and plastics recycling centers in Mexicali or agro-ecological cooperatives in Zambia, as much as technology firms in Silicon Valley. Fishermen off Senegal’s coast see increasingly scarce catches, just as farmers from central France see an urgent need to change methods. These fishermen and farmers, unlike urban elites, see the stakes behind climate change.

Strongholds of power – especially financial power – remain resistant to change; fortunately, we sometimes find powerful individuals acting courageously as prophets. Increased awareness and a desire for progress have already emerged on society’s periphery.

For AFD, as for all donors, proper allocation of financing constitutes a major challenge. This concern goes hand-in-hand with our fundamental mission to alleviate poverty and promote prosperity in our beneficiary countries. Corruption, fraud, and all other ways of siphoning aid monies from this mission harm the credibility and legitimacy of our operations on a long-term basis; they also increase costs, discredit our work, and lower public opinion about the validity and sometimes – more disturbingly – about the utility of aid.

For these reasons, AFD teams remain resolutely determined to fight all acts of fraud or corruption that could taint AFD-funded operations. We have deployed a range of tools to prevent, detect and curb corruption, fraud, and other misuses of funds.

When we execute projects, we monitor progress at each key stage through our field offices around the world: they provide oversight for preparation and execution of tenders, justified disbursements, and in-field missions. Our country offices can also conduct audits to verify the correct use of funds. In case of irregularities, we can suspend future payments and, if need be after an extensive examination, we can take corrective measures or even require the reimbursement of unexplained spending.

AFD works constantly to improve and fortify its anti-corruption measures and practices by relying on good practices and tools used by other donors, and by learning from the cases that do arise.
Reducing inequality within and between countries remains one of the signature goals in the passage from the United Nations Millennium Development Objectives to the Sustainable Development Objectives. We not only need to alleviate poverty; to meet Goal 10.1 by 2030, we must also ensure that incomes among the poorest – 40% of those below the global poverty line — increase faster than their national averages.

The exponential increase in inequality since the 1980s, even as extreme poverty declined, makes disparities the central issue in development circles, as illustrated by the award of the 2015 Nobel Prize in Economic Sciences to Angus Deaton for his analysis of consumption, poverty, and welfare.

Inequality reduction, trust, and identity serve as the glue of social cohesion, that is, to feelings of social membership, conceiving of society as more than the sum of its parts. Newly emerging countries (outside the BRICS) in particular see a need to reduce disparities: the challenge goes beyond fighting the exclusion of some to working for the cohesion for all. Cohesion comes under threat, for example, with disregard of individual rights and dignity, when production or consumption standards do not respect a “social minimum” (decent work) or an “ecological maximum” (resource waste), or when wealth distribution prevents a return on investment in the form of social progress.

Beyond taking action to alleviate poverty in the poorest countries, AFD has therefore a vocation to reinforce social cohesion in all developing countries.

Inequality reduction, trust, and identity serve as the glue of social cohesion, that is, to feelings of social membership, conceiving of society as more than the sum of its parts.

4. Models to reinvent

To build tomorrow’s world and overcome our shared and universal challenges, we must collectively change our production and consumption models. We must design pathways to economic growth that alleviate poverty, reduce disparities, and preserve the planet.
Financing development requires many more resources than public development aid can provide. Trillions of dollars are needed to implement the United Nations Sustainable Development Goals. While public solidarity in the face of common challenges is indispensable and serves everyone’s interest, we must also seek other resources, including private investment. Donors such as AFD can catalyze private investment, as can local public funding. Increasingly, international development funders must rely on central governments, banks, private enterprise, and local governments in developing countries — all stakeholders better positioned for effecting sustainable development strategies.

STRENGTHENING LOCAL BANKS
When development agencies finance projects directly, they run the risk of replacing local banks. Permanent access to credit requires reinforcement of the local fabric of banks and credit institutions. For this reason, AFD favors offering credit lines to local public and commercial banks. These lines have precise specifications, and deploy funds toward sectors suitable for sustainable development. In some areas with few or no banks or other credit institutions, the AFD Group provides capital to help build microfinance and other financial institutions.

SENDING POSITIVE SIGNALS TO OTHER FUNDERS
In the wake of decentralization and deconcentration movements, municipalities and counties have found themselves responsible for capital investments in basic services, such as housing, transportation, water and sanitation, and energy. To ease this burden, AFD loans money to local authorities without requiring a central-government guarantee.

Working with all cooperation organizations
In a multi-actor world, the effectiveness of AFD actions depends on its ability to work with other development professionals. To finance very large projects, AFD enters into cofinancing agreements with the European Union, other bilateral aid agencies, emerging providers, development finance institutions, and charitable foundations.

The Agency also maintains dialogue with private-sector companies and helps French nongovernmental organizations and local authorities committed to development actions.
When an international donor loans money directly to a local government, it sends a positive market signal that motivates other funders. The donor takes on risk that the market is unwilling to assume. When the donor displays confidence in the borrower, other international donors and domestic commercial banks may follow suit. Such displays of trust and credit may even allow localities to raise funding directly from financial markets.

BLENDING GRANTS WITH LOANS
For several years, AFD has subsidized some of its loans with a grant element to facilitate lending to developing countries.
With financing for large-scale infrastructure projects, the grant element can work on several levels. It can make an operation financially possible by lowering a loan’s interest rate, or it can improve the quality and durability of projects by financing technical assistance and capacity-building for the borrower. The grant element can also enlarge the number of end-user beneficiaries — for example, by financing electrical grid connections for low-income households.

Public funds should motivate private investors to finance sustainable development

The blending of grant and loan resources also often draws other funding, leveraging domestic and private resources.
AFD and the European Union, the world’s leading donor, have joined together to offer blended finance. The European Union has announced that from 2015 to 2020, it will allocate about €8 billion in grants to European blended-loan facilities. The latter provide an excellent means to leverage more funding, thus furthering the Sustainable Development Goals and strengthening donor coordination and cofinancing agreements. ◆

The Global South has financial resources. Funders in the Global North should help mobilize these funds.

Yves Guicquero, Head of the Aid Agenda and International Partnerships Department at AFD

The Sustainable Development Goals will be realized by cities, counties, and other local development actors. The decentralization movements taking place in many countries mean that local governments now determine and oversee the capital investments required to achieve the goals.

For this reason, local administrations should be the first to receive support, advice, and financing. The main challenge lies in strengthening their direct access to international and domestic financial resources, such as local tax revenues, transfer payments, direct borrowings, bond issues, and so forth.

To do that, we must strengthen domestic financial systems and institutions: national development banks, public and private-sector banks, and insurance companies, among other avenues. These institutions have proven the best placed to mobilize domestic savings and allocate financing to sustainable development. They also know local business persons better than anyone else does — their needs, constraints, reasons, and hesitations in making capital-investment decisions.

The Global South has financial resources. Funders in the Global North should aim to mobilize these funds to ease local borrowers’ access to them. Funders should also aim to channel domestic resources toward investments that will achieve the Sustainable Development Objectives.
Our real achievements

Before financing a project, AFD creates an estimate of the expected outcomes. Since 2012, the Agency has also systematically measured actual results achieved upon project completion. Depending on the extent of the completed work and local implementation, these results can vary greatly from one year to another; multi-year reviews therefore prove more accurate. Thus, from 2013 to 2015, 3.8 million people accessed a reliable source of clean drinking water thanks to AFD-financed projects.
ACTIONS SUPPORTING COP 21

AFD helped 26 African countries design their national pro-climate plans in preparation for the United Nations Climate Conference (COP 21) in Paris, thus facilitating the world’s first unanimous climate agreement. The Agency also hosted the Climate Finance Forum in Paris in March, an event for members of the International Development Finance Club (IDFC), which numbers 22 international and regional development banks among its members. Together with private-sector banks, insurers, and investment and pension funds, these participants established common principles to define and measure pro-climate financing, sending a strong signal in support of climate-smart project investment. In addition, AFD co-produced an exhibition, “60 Solutions to Climate Change,” to raise public awareness; the show traveled to 240 venues and reached 670,000 visitors around the world.

150,000 small businesses received advisory services or financing.

373,000 youths enrolled in vocational training programs.

16 million women and 15 million children under age five received health care.

1 million people benefitted from improved sanitation systems.

2.6 million children attended primary or elementary school.

Climate-change mitigation projects financed between 2013 and 2015 will abate greenhouse gases by 11.4 million metric tons of CO₂ per year.

34 million hectares of terrestrial and marine ecosystems protected each year by biodiversity conservation, restoration and sustainable resource-management programmes.

710,000 family farms supported on average each year through funding for training programmes, planting assistance, and irrigation systems.

1.6 million passengers per day rode new or modernized public transit.

1,750 megawatts of renewables installed.

2.6 million people housed in improved and safer homes.

602,000 people accessed electricity or electrical grid connections.

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(1) Numbers for 2015 only, resulting from the AFD implementation of the French Muskoka Fund, which aims to reduce infant mortality by 66% and maternal mortality by 75% in Haiti and in French-speaking African countries.
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OUR WORK

around the world

THROUGH 75 FIELD OFFICES AROUND THE WORLD, AFD DESIGNS AND FINANCES PROJECTS AND PUBLIC POLICIES THAT PROTECT THE ENVIRONMENT, FIGHT CLIMATE DISRUPTION AND REDUCE INEQUALITY. SOME EXAMPLES OF OUR WORK FEATURE IN THE FOLLOWING PAGES.
Farmers cultivate typically Reunionsese medicinal plants at Pierrefonds, a first generation Akuo Energy project. By alternating rows of threatened plant species with solar panel arrays, the farmers ensure the survival of traditional farming and healing methods, currently under threat from international competition and property development.
Réunion: an island laboratory for photovoltaic power

Réunion — Réunion’s exceptionally sunny climate makes it a perfect place to develop photovoltaic power. However, pressure from property developers hinders investment in solar panel arrays. The French company Akuo Energy has developed an innovative system called Agrinergie® that reconciles solar energy exploitation and traditional crop conservation. Such projects, supported by AFD for many years now, owe their success to solid integration with the local economic, social, and natural environment.
Because Réunion is an island, it imports most of the fuel burned in its electricity plants. This has motivated local officials to seek out innovative practices that may increase energy independence. With the high cost of shipping in fuel, renewable electricity generation can now compete financially with the diesel-burning power plants usually found on islands. Special climatic conditions in this overseas French province, particularly its 230 sunny days per year, further motivate interest in solar power.

Achieving energy independence through renewables will eventually prove less costly than diesel power production while creating more jobs. For this reason, Réunion has set the goal of achieving complete electricity-generation autonomy by 2030. At present, 30% of island-generated electricity comes from renewables. Through such efforts, Réunion serves as a laboratory and center of innovation for tomorrow’s power sources.

The Akuo Energy Agrinergie® system aligns with this logic by combining crops and solar panels in one field. Convinced of the possible benefits from this kind of approach, AFD has loaned €33 million to Akuo Energy for five innovative projects in Réunion.

**WHY DOES AGRINERGIE® WORK?**

“The Agrinergie® concept was born on Réunion,” explained Steve Arcelin, chief executive of Austral Energy, the Réunion subsidiary of Akuo Energy. However, those who know the mountainous island will recall that its sharp peaks leave scarcely any room for farming; arable land represents only one-fifth of the province’s territory.

Initially, farmers and officials feared that solar panels would take over farmland as a priori competitors for both flat land and sunshine. However, the technological synergy and space-sharing introduced by Agrinergie® largely allayed these fears. Akuo Energy agreed to reduce its profit margins by spacing panels more widely and by placing them on greenhouse roofs. The company also gave farmers 30-year leases to its land in return for one symbolic euro. Through these means, Akuo has won over Réunion farmers. Agriterra, an agricultural company deploying Agrienergie® on behalf of Akuo since 2011, also figured out how to gain value from local expertise as part of its sustainability efforts. Photovoltaic panels now collect sunshine alongside Bourbon geraniums, passionfruit trees, ayapana shrubs, lemongrass, watermelons and even fish farms, such as the 2015 Les Cèdres project.

“Réunion is an ideal place to apply this concept, given the increasingly scarce land and the financial hardships farmers face in land and equipment investment, not to mention their losses from cyclones and other weather events,” added Coralie Vadebouze, agricultural engineer for the Bardzour site. To curb the destructive impact of tropical storms, Akuo has invested in cyclone-proof greenhouses.

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**AFD-FINANCED AKUO PROJECTS**

- **€5 MM**
  - Ligne des 400
  - Agrinergie®

- **€2 MM**
  - Chemin Canal

- **€5 MM**
  - Chemin Canal

- **€9 MM**
  - Bardzour

- **€12.5 MM**
  - Les Cèdres
1. At the company’s Pierrefonds site, the Akuo model successfully renewed interest in growing lemongrass along with Bourbon geraniums at its Chemin Canal site.

2. By supplying electricity to 500 households, the Agrinergie® solar-paneled greenhouses abate 1,100 metric tons of carbon dioxide per year.

Réunion’s predisposition for solar power generation has found echoes in exports of Akuo Energy’s savoir-faire to tropical island regions with similar weather. Steve Arcelin’s wish that the Agrinergie® concept would one day “be copied throughout the world” has been granted: Akuo Energy and Pertamina, Indonesia’s principle power company, have signed a partnership agreement to build and operate the same type of project in the Indonesian archipelago.

REHABILITATIVE ORGANIC FARMING IN BARDZOUR

A wasteland around the Port Prison became the birthplace of the Bardzour project, from the Creole word for “new dawn.” Since the site began operations in 2014, the Akuo Energy greenhouses and crops planted onsite serve as educational facilities for prisoners; they learn about agriculture and apiculture, making it easier for them to find work once they have served their prison terms.

Bardzour was also designed to conserve Réunion’s biodiversity. Its two-hectare arboretum protects many indigenous and endemic species from Réunion’s tropical semi-dry forest; only 1% of the original natural ecosystem survives today.

In addition, the Bardzour project demonstrates technical innovation: its photovoltaic solar farm is coupled with a power-storage solution. Battery arrays solve intermittency problems in the electricity grid that arise with daytime cloud passage; the batteries also supply power during peak usage in the evening, between six and eight o’clock. The Bardzour solar power plant supplies electricity to 12,000 Port residents, one-third of the town’s population.
What inspired the Bardzour project and what did you do to get it off the ground?
The Bardzour project arose from a meeting with the Port Prison director, who sought an innovative and sustainable project focused on three themes: improving site security, improving living conditions, and reintegrating prisoners into the job market after they serve their terms. Akuo Energy offered prisoners jobs building the power plant during panel installation; the company also offered to train prisoners in the agricultural jobs of the future — organic crops, permaculture, seed husbandry, horticulture, and apiculture. We also planted an arboretum of indigenous plants with support from the National Botanical Conservatory of Mascarin. In the arboretum, we built an exercise trail and a land-art space comprised of fruit trees and aromatic and medicinal plants.

Have you had any results from the job-market reintegration effort?
A local beekeeper trained eight prisoners for eight months. The beekeeping school built for this remains in place, maintained by prisoners in training for truck-farming. In all, 19 people have already received training. Out of six prisoners released since training sessions began, four now work in agriculture. One of them has set up his own business as a professional beekeeper. One operator (a type of prisoner who has the right to leave the secured area to work) learned truck-farming and then found employment with Agriterra while two others became greenway employees. It’s all very encouraging!
More than 65% of all Africans live without electricity. Connections to the national grid prove particularly complicated in rural and peri-urban areas. The scope of the challenge—installing electricity throughout Africa—calls for innovation. To answer this, AFD promotes an energy mix oriented toward renewables, as in Kenya, or off-grid solutions, as in rural Mali.

**INNOVATIVE OPTIONS FOR COLOSSAL CHALLENGES**
For a long time, governments had a tendency to think of electrification only in terms of grid creation and connection. The development of renewables has brought other options, with off-grid solutions becoming more commonplace. National grids do not allow for indefinite extension: connections for less-populated areas will prove costly and technically difficult. Instead, local electricity production—through solar, biomass or hydraulic means—can power localities; local distribution grids can then supply neighboring areas.

**CLOSEST TO POPULATIONS’ NEEDS**
Fortified by proximity, local nongovernmental organizations (NGOs) precisely understand the needs of local residents and entrepreneurs, and can therefore propose innovative approaches for off-grid power supply. With this rationale, AFD launched a call for projects in 2015 using its FSONG facility, a fund for NGOs. Four NGOs were selected to study current electricity use and estimate how much additional economic activity easier electricity access could prompt. In addition, AFD asked the NGOs to identify specific sectors of activity that the project should support. Ultimately, the project seeks convergence between rural electricity access and economic development.

**AFRICA**
Africa accounts for 16% of the world’s population but consumes only 6% of global energy production. The gap seems even more incomprehensible given that the continent could potentially tap considerable energy sources—solar, wind, hydroelectric and hydrocarbons, among other methods. African models of sustainable-energy access, indispensable for economic growth, cannot duplicate those found in the Global North. Rather, alternatives must adapt to the African landscape; AFD efforts promote such models.

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<th><strong>16%</strong></th>
<th><strong>65%</strong></th>
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<td>of the world’s population lives in Africa</td>
<td>of Africans have no electricity</td>
<td>are generated in sub-Saharan Africa, equivalent to Argentina</td>
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AFD has collaborated with GÉRES, a French NGO working in renewables, environment issues, and social solidarity, in the town of Koury, Mali. A private-sector operator had already supplied electricity to the town, but found it hard to meet the often-fluctuating needs of local businesses. Some activities, such as woodworking, require high levels of power, while other services use less, such as supplying mobile phone recharging outlets. However, local entrepreneurs universally hesitated to connect to the electrical supply, uncertain whether their sales prospects would justify the expense.

GÉRES used its deep knowledge of the region to help artisan-entrepreneurs assess their power use and create sales projections. Based on these estimates, AFD support will allow the artisans to bolster their production lines — for example with small solar power generators — to the required local capacity.

AFD has partnered in other energy efforts in Africa. In Madagascar, where the rural electrification rate is only 5%, it assists Electricians Without Borders in the Vakinankaratra region, where the NGO follows an approach similar to that of GÉRES in Mali. Another collaborative partnership between AFD and the World Energy Foundation centers on exchanging information between two projects, one in Senegal and another in Madagascar. The partnership also helps already-electrified communities with a more varied range of technologies: eight Basse Casamance localities in Senegal will receive individual solar kits. This technology has already swept through East Africa; AFD now helps its diffusion through West Africa. Beyond the effectiveness of designing case-by-case energy solutions, these projects prove that innovative partnerships can make off-grid energy access synonymous with economic development, without duplicating existing models.

A fund to prevent energy insecurity

In 2015, AFD Group invested €5 million in the Energy Access Ventures Fund through its private-sector subsidiary, Proparco. The fund invests in small and medium-sized enterprises that sell rural and peri-urban energy-access solutions. The fund made a first USD 2 million investment in Off.Grid:Electric, a company that develops solar power systems coupled with batteries that connect to LED lights, telephone chargers and other electrical appliances. Off.Grid:Electric offers low-cost electricity and prepayment by mobile phone, providing power to more than 10,000 new customers in Tanzania every month. The company anticipates reaching one million customers by 2017 and expanding to neighboring countries.

Support from development banks like Proparco is “essential to ‘de-risk’ our business model and attract capital,” explained Emmanuel Beau, cofounder of the Energy Access Ventures Fund. The success of companies in which he invests is “the sine qua non for replicating the model and making affordable electricity accessible for 620 million Africans.”
More heat without more warming

China – Coal supplies most of the power in China, with well-known ill effects such as rampant air pollution and greenhouse-gas emissions. In northern China, heating systems account for 40% of the coal consumed by buildings and services. This calls for new solutions that can make such systems more efficient and less polluting. French energy-efficiency expertise, financed by AFD, provided innovative assistance to two municipalities, Jinzhong and Taiyuan.
China's population density and continental climate in the north makes it the world’s second-largest market for urban heating, especially as a rural exodus has continuously enlarged its cities. Reducing the environmental footprint of these cities is therefore critical — both for their residents and for the rest of the planet.

**FRENCH INNOVATIONS FIND A PROMISING MARKET**

Innovative solutions exist for reducing the environmental footprint of heating systems. AFD loans of €68 million to the Shanxi Province municipalities of Jinzhong and Taiyuan have promoted such solutions. After an open tender, the two cities selected two French companies, Schneider Electric and Salmson, to help with heating-energy efficiency projects.

Schneider’s energy-management centers, first used for industrial applications, now control municipal heating services. The centers improve system management by regulating temperatures, balancing heat-transfer fluids, and increasing energy efficiency.

In addition, very small water pumps manufactured by Salmson in Laval, a town in western France, have been installed in building hallways or parking garages to improve energy-system yields. These space-saving, easy-to-use pumps propel hot water through pipes and generate a 50% energy gain.

“Our technique for burying pipe and treating water is unique, as is our control system. We worked with Schneider, a French company, to create an energy-management center; it is the leading benchmark for the sector in China, and possibly in the world,” explained Zhu Jianyong, chief executive of Ruiyang, a Chinese company that manages the urban heating system of Jinzhong.

He added that, once the project was completed, “more than 100 heating companies came to see the installations and find inspiration in them.” This proved a good advertisement for Ruiyang and prompted other Chinese companies to invest in these technological innovations for urban heating systems.

“More than 100 heating companies came to see the installations and find inspiration in them.”
How many people benefit from these energy-efficiency projects? How do the projects affect their quality of life?

In all, 400,000 people have benefitted from our projects in Jinzhong and Taiyaun, two cities situated in Shanxi Province, a mining region highly affected by air pollution. The residents are now warmer in the winter, with more consistent heating better adapted to their needs. We also note that air quality has improved since the concentration of atmospheric pollutants has declined.

Will other projects of this kind occur in China?

A large number of donors, Chinese officials, and Chinese companies toured the Jinzhong project. The visits encouraged the use of French solutions at other sites. Schneider Electric signed three contracts to build new energy-management centers, and more than seven new projects have been identified since then. Salmson also met with success: five provinces in northern China have solicited its services.

Since 2011, AFD has additionally supported programmes to restore wetlands, protect biodiversity, and develop ecotourism. These efforts help China conserve precious natural resources and rich biological diversity threatened by urban expansion and pollution.
Youth seeking a future

Tunisia — In Tunisia, the youth unemployment rate runs 18% overall, and rises to 33% among job-seeking university graduates. Youth joblessness derives in part from a depressed economy and a devastated tourism sector, but also from a gap between the skills that job-seekers possess and those that companies require.

At a sensitive juncture for the future of the country and its new democracy, public officials, training-center directors, entrepreneurs, and civil society have all begun to work towards change, with help from international donors like AFD.

These local entrepreneurs start up companies and show real dedication to Tunisian youth on a daily basis:

Mohamed Belaïd, Director of the Center for Welding and Metalworking in Menzel Bourguiba

“We must restore the image of vocational training centers.”

An April morning visit finds Mohamed Belaïd, the training-center director, hard at work. With help from his staff, he is preparing the center to take part in a vocational-training trade show in Tunis. It will provide an opportunity to showcase his center’s strengths in a country where beliefs about the superiority of higher education still reign supreme. Many young people attend universities, pursuing social sciences degrees that lead to few employment opportunities, while “there are many jobs available for metalworkers and welders – all our graduates find work,” Mohamed Belaïd explained.

Belaid’s training center enrolls 750 students annually. They earn two-year degrees in specialized technical, construction, or professional fields; the first class graduates in 2016. In the near future, the center will develop online courses. It will also receive certification that its coursework meets international standards, an official badge of quality that will ensure national and international recognition for its graduates’ skills.

Hichem Mejri, Director of the Aeronautical Trades Center in M’Ghira

“We must be more rigorous in our practices.”

Hichem Mejri, director of the Aeronautical Trades Center located in Greater Tunis, thinks a great deal about how to achieve quality. His vocational-training center, created in 2010 with the arrival of Tunisia’s aeronautic industry, trains a pool of essential technicians, thus allowing companies to hire locally. As of end 2014, the center had trained 940 technicians for the firms.

“Quality control is vital in the aeronautics industry. The fuselage and composite materials must be defect-free. When firms contract with us for continuous training, they provide very precise coursework specifications, and they conduct audits,” Hichem Mejri confided. He will integrate elements of this methodology into revamped primary training courses, beginning in September 2016.

“These very rigorous procedures require all my staff to work differently. It is a demanding way to operate, but indispensable if we want to become a showcase for the Tunisian aeronautics industry,” he added.
Nourhene Ksiksi, Founder of Artdeco

“I’ve given myself three years to consolidate my company.”

Twenty-eight year old Nourhene Ksikski has a degree from the École Superieur des Beaux-Arts in Tunis. After two years working for an interior design firm, she decided to start a company to manufacture custom-made furniture in Médenine, where she was born. She received a loan from the Banque Tunisienne de Solidarité (BTS) to finance equipment purchases and launch her business. However, the enterprise lacked cash flow; she therefore approached the Initiative Médenine, which gave her a 10,000 dinar no-interest, unsecured loan. The funds allowed her to get her business up and running, pay three employees, and purchase materials. “In the beginning, the biggest hurdles were gaining customer trust and finding skilled employees,” she explained. Now she looks forward to the next step: in 2016, she plans to open a showroom and hire a secretary.
“With Tunisia’s high unemployment rate, I didn’t think I would have a hard time recruiting workers.”

After the misfortune of losing his job, Khaled Azaiez decided to start a glassworks, the Verrerie de Carthage, in a suburb of Tunis. An alumnus of Réseau Entreprendre, a business-mentoring association, he was able to use a no-interest, unsecured loan to double his borrowing capacity. His interlocutors regarded his affiliation with the Réseau Entreprendre network as a badge of responsibility; his mentor even shared his Rolodex of contacts. Specializing in 100% hand-made blown glass, Azaiez positioned his products on the high end of the market. When he created his company, he never suspected how hard it would be to recruit and stabilize his staff. As a result he trains workers on the job. Once he has consolidated his team of workers, he will open a second, semi-automatic production facility. Located on the other side of the street from his present quarters, the new workshop is already fully equipped and only awaits workers. “We are confronting a paradox,” he said ruefully, “a high jobless rate and a difficult time hiring workers.”

In February 2014, Adnéne Necibi won second prize in the Réseau Entreprendre Innovation Contest. His prize: assistance in refining his business model and plan, an unsecured loan, and a credit guarantee from the association to secure a second loan from the Banque Tuniso-Koweitienne (BTK), a financial services company based in Tunis. Necibi, a former technical director of a nautical materials company, used the prize to begin manufacturing sacrificial anodes, which protect metal parts on boat hulls.

While Necibi is now a happy entrepreneur, he recognizes that his success could not have been possible without mentoring arranged by Réseau Entreprendre: a finance expert advised him during every phase of his company’s development. “I had technical skills but lacked knowledge of management and finance,” he explained. Such mentoring proves highly valuable, especially during the first 18 months of a company’s life – the critical period for determining longevity.

Khaled Azaiez, Founder of the Verrerie de Carthage

Adnéne Necibi, Founder of Medibateau

“I learned how to lead a company thanks to help from Réseau Entreprendre.”
Initiative Médénine members see regional development opportunities in decentralization.

One of the 54 fishermen practicing sustainable fishing techniques.

Moustafa Abichou, fisherman from the village of Hessi Jerbi

“In 30 years, our incomes have fallen five-fold.”

“Around here, there are fewer and fewer fish due to global warming, pollution in the Gabès Gulf, and illegal fishing by trawlers. In 30 years, our incomes have fallen five-fold,” Mousafa Abichou complained.

By uniting as an agricultural development group, fifty-four fishermen who had no voice as individuals made themselves collectively heard by the authorities. The fisherman joined forces on the advice of the Sustainable Development and International Cooperation Association (or ADDCI), with financial assistance from the Initiative Médénine, a nonprofit group that funds young entrepreneurs. This formalized union has already allowed them to receive training from the merchant marine on overfishing prevention. The group’s current objectives: having a port built to shelter boats during storms, and purchasing an ice-maker to increase local sales.
MÉDENINE, NEAR LIBYA’S BORDER

Situated in a region of southeastern Tunisia long ignored by public authorities and weakened by proximity to Libya, Médenine has one of the highest unemployment rates among governorates, particularly for women. Its residents have therefore taken their future into their own hands.

The region’s isolation requires that local forces ally with one another to support employment and help entrepreneurs. In 2014, the nongovernmental organization Mercy Corps therefore prompted two local development banks (BFPME and BTS), two nonprofit associations (Initiative Médenine and ADDCI), and a deconcentrated government service (the Office of Southern Development) to unite and create a centralized business network.

“Usually, everyone works in a silo,” explained Faisal Zammouri from the Business Center, a consultancy for business start-ups. He continued, “We work together and leverage our complementary skills to help company founders.” In a year’s time, the network’s partner companies hope to have a common IT system and a centralized means of monitoring member-entrepreneurs. More generally, the partner companies have begun preparations for Tunisia’s 2017 decentralization.

PREPARING FOR DECENTRALIZATION

Tunisia’s new Constitution, adopted in January 2014, prescribes a decentralized and open government, with each region (very probably) responsible for local economic development and employment. The new local government decision-makers will therefore need information about the strengths and weaknesses of their regions, about the employment situation, and about the state of small and medium-sized businesses. Although regional statistics remain wretchedly spotty or nonexistent, the business-network members hold the conviction that “if we had reliable information, our decisions would be reliable, too.”

GIVING TEENS A TASTE FOR ENTREPRENEURSHIP

Mercy Corps is an international nongovernmental organization dedicated to fostering entrepreneurship and employability in Africa. It has begun to create business-focused clubs, such as Entreprendre Clubs, in many job-training centers. Young people can gather at the clubs to launch projects, expand their knowledge, and meet business leaders. Sirine Saïdi, board chairman of the Entreprendre Club in Beni Khedache explained that, “Because of the club, we are more motivated, we dare to start something. We have already produced an open house featuring a fashion show, to make the center better known. This year, we are creating a cafeteria. I had no idea how much work that would be, but I am getting used to taking on new responsibilities.”

Kilani Henchir, director of the Center for Welding and Metallic Construction in Médenine, very much wanted an Entreprendre Club in his job-training center as soon as the center itself opened in February 2016. “The young members are still learning how to run it. They are going to elect a board of directors and gradually achieve more autonomy. They are going to launch public relations actions to increase awareness of our training courses.”

AFD: a partner for the long haul

“We support training courses that support employment,” said Basma Farrhoud, professional-training and employment project manager for the AFD office in Tunis. AFD has seen its 20-year partnership with the Tunisian government evolve over that period. In the beginning, AFD financed job-training center construction and renovation. It then funded technical assistance to build trainer teaching skills. Most recently, in 2015, AFD added support for Tunisia’s training and employment policy. An ambitious policy reform aims to compel trade-union and employer-organization participation in decision-making, a step that in AFD’s view will also support business start-ups. The latter aim has also prompted AFD funding for innovative associations and nongovernmental organizations, such as the Réseau Entreprendre, Mercy Corps, Initiative Médenine and Carthage Business Angels. What unites these actions is the hope that vocational and professional training may become a veritable springboard to employment. AFD and its partners also hope to scale up successful local initiatives to the national level.
Job search and employment research

In Tunisia, as elsewhere in Africa, youth training and employment represent a major challenge. For Rohen d’Aiglepierre, an AFD researcher, one of the keys to helping public policy decision-makers is to provide a better understanding of how young people enter professions or trades, and how they can develop the skills that employers need.

Rohen d’Aiglepierre holds a doctorate in development economics and education economics. He works in the AFD Research Department studying employment and training issues.

AFD has supported professional and vocational training in Tunisia for 20 years. You launched a survey to find out what has become of the graduates. What do you expect to learn?

Rohen d’Aiglepierre: Unemployment among university graduates has gained much attention in recent years, while vocational- and technical-graduate pathways to employment remain poorly understood. We have proposed technical and financial assistance to the National Observatory of Employment and Qualifications (ONEQ) to survey nearly 7,000 youths who graduated from public and private job-training centers in 2012.

The survey will assess how they became professionally employed as well as the quality of their employment; it will also evaluate how well their present occupation matches their training. We have two objectives: bringing information essential for policy decisions to the Ministry of Professional Training and Employment, and encouraging Tunisia to produce high-quality analysis of these issues.

Why does AFD research employment and training issues?

R. d’A.: In Africa more than elsewhere, youth employment simultaneously constitutes a great opportunity and major risk. Observers estimate that 10-12 million African youths enter the job market each year, while the public and private sectors create only three million jobs annually. By 2030, over 30 million more African youths will be seeking employment. They need job opportunities, or the continent – and the rest of the world – will suffer devastating effects. Many challenges therefore exist, and to enlighten future public policy, we need rigorous research – we must create knowledge about what needs doing, as much as how to do it.
We need comparisons, we need to improve quantitative and qualitative data, and we need stronger collaboration with researchers in the developing world: these are the angles we are now exploring. AFD’s attempts to further discussions and inspire new solutions appear in reports such as *Youth Employment in Sub-Saharan Africa*, co-published with the World Bank, or *Youth Employment Schemes in Africa*, co-published with GRET.

You also monitor major technological and societal changes that could affect training and employment. How might digital technology change the situation?

R. d’A.: The digital revolution in developing countries has prompted an abundance of highly promising experiments, including some that could help those excluded from training and formal employment. Mobile and/or smartphone functionalities, such as voice, text, readers, mp3 recordings, photos, videos and web applications, offer new ways to connect youths with the job market, improve their skills, and secure direct contact between employees and employers. These technological and societal changes should profoundly change employment and training policies. Academic research and scientific evaluations therefore play vital roles in informing decision-makers and helping them create new solutions.

Why does AFD do research?

In a rapidly changing world, scientific rigor becomes even more important for understanding economic, social, environmental and institutional dynamics, both within countries and globally. Long-term and comparative studies have proven highly valuable in refining development policy. They help us go beyond common preconceptions and empiricism; they also help us draw lessons from experience, and can substantiate French positions in international debates. Ultimately, they help AFD assist in public policy design and decision-making. That is the mission of AFD’s 16-person research team: it works closely with research centers around the world on diverse subjects, such as greening societies, building sustainable cities, or identifying issues related to poverty, disparities, human migration, and population dynamics.
Microfinance bolsters the formal economy

NIGER – In many African societies, the informal economy remains the norm, particularly because entrepreneurs have difficulty obtaining credit. Microfinance services partially solve this problem by proposing small loans. One example appears in Niger, where ACEP, a credit agency for private enterprises, offers a procedure that benefits individuals and society as a whole.

The subsidiary of a French company, ACEP is a microfinance institution supplying credit in Burkina Faso, Cameroon, Madagascar, and Niger, where AFD supported its 2013 start-up in Niamey and Maradi. Through its headquarters and 15 credit offices, ACEP supports nearly 3,300 small shop owners and artisans, primarily in urban areas.

AFD provided €1.5 million of financing to support ACEP activities in Niger, with a grant supplying half the funding and a local-currency loan making up the other half. ACEP Niger deployed the funds to extend €600-€1200 loans to its clients. AFD also provided local banks with ARIZ credit guarantees to share default risk, thus encouraging the banks to work with very small credit-hungry companies as well.

These loans allow shop owners and artisans to weather the vagaries of their business by ensuring more financial visibility and security. Bringing these often vulnerable small-business households out of the informal economy (which represents 70% of Niger’s GDP) will eventually also allow efficient tax collection, essential for sound institutions.

“I was able to increase production in my grain-processing company with a loan from ACEP. It allowed me to pay for my own needs and my family’s. We are also planning to export products.”

Aminatou Issaka, (at right), entrepreneur in Niamey.
Small and medium-sized enterprises (SMEs) account for 90% of private sector companies in Africa; they also create 45% of the jobs. SMEs open the door toward innovation and entrepreneurship, ensuring more equitable distribution of the benefits of economic growth. Widely dispersed through the African continent, SMEs provide jobs and purchasing power in areas far from economic centers.

Given this, why do SMEs account for only 33% of Africa’s GDP compared with 60% in developed economies? One factor strongly undermines small-business expansion in Africa: difficulties accessing credit. Proposed bank loans carry prohibitively high interest rates and financial markets remain too underdeveloped. To find money, business owners are often reduced to less-reliable and not necessarily less-expensive avenues, such as usurers, tontines, and other funding sources. In Africa, domestic credit to the private sector reaches only 18% of GDP on average, compared with 30% in South Asia.

Fortunately, innovative initiatives exist. They include “meso-finance,” a financing mechanism that proposes alternative, flexible and fast credit instruments to businesses already grown too large for microfinance institutions, but still too small for standard bank loans. Another solution to ease credit access lies in creating more interactions between bankers, company executives, government ministries, and financial institutions within the credit ecosystem.

“Small companies are more likely to innovate and hire.”

Furthermore, banks must develop close proximity with SMEs; this will help bankers understand the companies and management so that they can offer better advice on which credit instrument to use for cash-flow, capital investment, payables, or other purposes.

Small and medium-size companies also need easier access to growth incubators and financial and stock markets. In addition, professional organizations should furnish more technical support to small businesses and encourage stronger relationships with large companies — through subcontracting, training, talent sharing, and knowledge transfers.

Government funds to guarantee credit and provide small-business support and assistance should have better management and make smarter choices in the form aid can take. For example, by reproducing the Phoenix Plan that AFD recently launched in Côte d’Ivoire, governments could make it easier for small companies to respond to public tenders. African SMEs need a range of tools, relationships, and services to fulfill their vocation: sustainably transforming Africa and becoming champions of the future.
In the DR Congo, the mortality rate for children under five years of age declined 30% between 2007 and 2014.

**Women and children first in Kinshasa**

**Democratic Republic of the Congo** – The DR Congo is one of six countries that collectively account for half of all deaths among children under five. Despite worrisome national infant and maternal mortality rates, two Congolese hospitals stand out for their quality and affordability of care. AFD has funded the modernization of the Monkole Hospital Center and the Ngaliema Clinic. AFD also supports healthcare system reform in the DR Congo through the Promekin Initiative, a mother and infant health project in Kinshasa.
The Democratic Republic of the Congo (DR Congo) sees one of the highest infant mortality rates in the world: in 2015, 75 infants per 1,000 died before reaching one year of age, compared with France’s rate of 4 infant deaths per 1,000. The alarming Congolese infant-mortality rate stems from sustained high population growth, households with limited financial resources, and hospitals suffering from dilapidated infrastructure, inadequate equipment, lack of personnel, and other problems.

**IMPROVING HEALTHCARE THROUGH STRUCTURAL REFORMS**

In light of these concerns, the Congolese Health Ministry has launched reforms for the country’s hospitals, assisted by AFD funding. The Agency gave the DR Congo a €1 million grant to study healthcare delivery costs and patient rates; the grant monies also funded training sessions for questions related to norms and standards. AFD simultaneously gave €5 million to the Monkole Hospital Center, a private nonprofit, and €2 million to the Ngaliema Clinic, a public facility, for service and governance improvements. The Health Ministry will use the operational improvements at the two facilities as a practical case study to guide its reforms.

**A,B,C OR D: RATES FOR EVERY INCOME LEVEL**

The Ngaliema Clinic was built in the 1940s in the very center of Kinshasa, in La Gombe County. The 300-bed facility (85 for surgery and 82 for pediatrics) provides care to a large number of patients. In the first quarter of 2015, surgeries performed in the clinic increased 12% over 2014, to a total of 1,108.

The Monkole Hospital Center, created in 1991 through the efforts of Monseigneur Alvaro Del Portillo, was built in an outlying district of Kinshasa that had few healthcare facilities. The private nonprofit facility has 360 employees, including 180 healthcare professionals who see around 74,500 patient visits each year. The hospital has proven noteworthy for offering fair, sliding-scale rates to uninsured patients. Services are divided into four rate categories (A,B,C,D) and charged in proportion to a patient’s income.

For the past 50 years, private nonprofit facilities have played a major part in improving healthcare systems in Central Africa. Such facilities receive funding primarily from outside sources, such as foundations or parishes, and bolster the services of publicly-funded hospitals unable to keep pace with fast-growing urban populations; Kinshasa’s population, for example, doubles every 15 years.

**DISSEMINATING BEST PRACTICES THROUGHOUT THE COUNTRY**

In addition to funding construction for the new maternal and children’s facilities in the Monkole
Hospital Centre and rehabilitating the Ngaliema Clinic, AFD has contributed to nurse training and helped create a governing board and a clinical care department.

Ultimately, these efforts aim to consolidate each facility’s business model, allowing them to provide quality care to patients from all income levels. In addition, a knowledge-exchange platform will help Congolese hospitals disseminate their best practices across the country.

As Emmanuelle Riedel-Drouin, deputy manager of AFD’s healthcare department, explained, “As a complement to our technical and financial support for public healthcare policies in developing countries, we want to strengthen local public and private-sector care providers and facilities. Healthcare expenditures continue to increase rapidly, and all these actors can play important roles in lessening the governmental financial burden. The essential thing is to perform a public-service mission, as the Promekin Initiative project has done.”
1. BUILDING.
The waiting room of the Monkole Maternal and Children’s Hospital; AFD provided funding for part of the building.

2. STEERING.
Hospital operations improved with the hiring of a human resources specialist and acquisition of new management tools.

3. TREATING.
The maternity ward at the Monkole Hospital has very high quality surgical units.

4. TRAINING.
Monkole Hospital is an important teaching facility for medical and paramedical students.
Lebanese make room for Syrian refugees

LEBANON — Syria’s civil war has raged for five years, forcing five million Syrians into exile. More than a million have sought refuge in neighboring Lebanon. The refugees have put enormous pressure on the public services of a small country with barely four-and-a-half million inhabitants, one that already hosts 400,000 refugees while confronting a 20% unemployment rate. To limit tensions between the Lebanese and Syrians, AFD supports nongovernmental organizations that address the needs of each community, making it easier for everyone to coexist.

Lebanon suffers from a political crisis that hinders decision-making in all domains. In addition to that crisis, the arrival of masses of low-wage Syrian refugee-workers does not help Lebanon’s high unemployment rate. Furthermore, the confessional plurality of Lebanon contributes to tensions between the host and refugee populations.

Despite the difficulties arising from this precarious social equilibrium, Lebanon has shown remarkable resilience. The country has managed to absorb the equivalent of one-quarter of its population without any major clashes. This fragile achievement rests in part on the prowess of the AFD-supported nonprofits helping Syrian refugee families and Lebanese host communities. These NGOs fight for better access to basic social services, taking everyone’s hardships into account and encouraging them to live together peacefully.

“Despite difficulties, Lebanon has shown remarkable resilience.”

PRIORITIZING SUPPORT FOR SOCIAL SERVICES AND SCHOOLS

AFD supports several NGOs in the region directly affected by the Syrian conflict. The Agency has made €9 million worth of grants to aid organizations working in Lebanon, Jordan, and Iraqi Kurdistan. Beneficiaries of the €6 million grant to Lebanon include Arc-en-ciel, a nonprofit that consolidates social services in a dozen municipalities, and Amel, which facilitates access to healthcare for vulnerable Lebanese and Syrians.

Through a €534,000 grant, AFD also supports the Sister Emmanuelle Association (or ASMAE) and its two Lebanese partners, the Hermel Cultural Association (or ACH) and the Lebanese Association to Promote Children’s Rights and Literacy (or ALPHA). These NGOs work tirelessly to provide tutoring and psychosocial services to Lebanese and Syrian children and families.

Salma Fawaz, the director of ALPHA, and her psychologist colleague Giovanna Zouein discuss their daily work in four southern Lebanon localities: Tibnine, Touline, Yater and Harris.
“First you must listen, allowing people to express their emotions. Then you can offer an objective view.”

GIOVANNA ZOUEIN
PSYCHOLOGIST AT ALPHA

“During a therapy session, a group of Syrian women talked about being the victims of an attack. A gang of young men had thrown stones at the walls and windows of the women’s homes. The youths had also fired guns into the air, clearly wanting to frighten people. There were no Lebanese women in the group that day because of a funeral for a young villager. Therefore, the Syrians expressed themselves very freely, blaming the Lebanese who, they believed, wanted to chase them away and had no compassion for them.

One of the women, overcome by anger, even declared that the day the Lebanese wanted to find refuge in Syria, she would treat them as they had treated her. She recalled that Syrians had shown hospitality to Lebanese refugees during the 2006 war.

At first I just listened, allowing the women to say as much as they wanted. I then told them I understood what they were saying and legitimized their fearful reaction to the attack. Finally, I tried to assuage them by offering a more objective view. I told them that one couldn’t compare the situation of the Lebanese in 2006 with that of the Syrians today. The 2006 war only lasted 33 days, while the Syrian conflict has lasted for years and is still not over. Also, I noted that Lebanon is very small compared with Syria, which is why the refugees’ arrival has created problems: housing shortages, fewer job opportunities, and other concerns. I reminded them that Lebanon is politically unstable and has a rather poor history with Syria, which is hard for some Lebanese to forget.

But one should not generalize; some Lebanese have much compassion and empathy for the Syrians. I told the women that despite all that, no one had the right to treat them badly. At that point, the Syrian women agreed with me and felt calmer and more trusting.”

(1) The RACE Programme stands for Reaching All Children with Education. Established in 2014 by the Lebanese Ministry of Education and Higher Learning, the programme brought 150,000 Syrian children into the formal school system in 2014-2015, and will enroll 200,000 more in 2016.
Syrian refugees during a training class. Rebuilding psychological resources is as important as rebuilding bomb-damaged buildings.

In two years of operation, ALPHA has hosted nearly 650 Syrian children in its classes.
The blessed ones of Santo Domingo

DOMINICAN REPUBLIC — Lashed by increasingly frequent and violent tropical storms, the Dominican Republic counts among the countries most affected by climatic disruption. In the capital city of Santo Domingo, 300,000 slum dwellers on the banks of the Ozama – a river turned into an open sewer – experience regular flooding. Aid from AFD will assist the rehousing of 7,000 slum dwellers from the Barquita neighborhood. In conjunction with this relocation, the city has begun to reassess its relationship with its environment.
DOMINICAN REPUBLIC

CLIMATE AND ADAPTATION

“**Dominican Republic: experience the contrasts!”** boast tour operator advertisements. Their photos show the turquoise-blue sea and dreamy beaches of Punta Cana, the palm trees and colorful shacks of the interior, or shots of the very first cathedral, street, and hospital built in the Americas, shortly after the discovery of the New World. However, such tourist brochures will never include “contrast” images of the Ozama riverbanks, traversing the capital from north to south.

**FAR FROM THE DREAMY BEACHES**

One of Central America’s largest slums sprawls along the immense open sewer that the Ozama River has become. Streets far too narrow to allow garbage trucks to pass have never known the use of trash cans. Over the past 50 years, with nowhere else to go, 300,000 penniless men, women and children have settled in the slum. They live far below the poverty threshold. With each major flood, most find their corrugated metal shacks inundated, sometimes to the roof. The water teems with cans and plastic bottles tossed directly into the river, not to mention waste from slaughterhouses, oil and heavy metals from factories, and mud from landslides.

The residents of these neighborhoods may not have heard of climate disruption, but they do not need to read IPPC reports to know that more (and stronger) hurricanes have occurred over the past 20 years – not to mention a greater share of floods, and droughts as well! “Our country produces only 0.06% of the world’s greenhouse gas emissions, yet the Dominican Republic ranks eighth among countries most affected by global warming. What is wrong with this picture?” pleaded Omar Ramirez Tejada, executive vice president of the Dominican Republic’s National Council on Climate Change.

It should come as no surprise, then, that this small country banged its proverbial fist on the table during a preparatory meeting for last December’s Paris Climate Conference (COP 21). The Dominican Republic, together with the G77, a group of the world’s least developed countries – many the most threatened by climatic disruption – has never stopped demanding a fair agreement. The island nation has now received such an accord, at least in part – one that obliges rich nations to assist and fund climate adaptation efforts in the poorest countries. On behalf of France, AFD partly fulfils this mission by fighting global warming and helping countries adapt, attacking several fronts at once: transportation, housing, environmental concerns, and so forth.
“This will be a new way for the residents to live together.”

Emil Rodriguez is one of the architect-urbanists in charge of the Nueva Barquita project. Following his studies at MIT in Boston and a stint in Madrid, Emil returned at age 37 to the country he had left fifteen years earlier. He has invested body and soul in the project. He explained, “Nueva Barquita is not just an urban project or a simple adaptation to global warming. It is a comprehensive vision that helps residents collectively invent new relationships with the environment, institutions, education, and cohabitation. This civic ambition has finally taken the proper direction, thanks to the mentoring system and cooperative housing board that we have created.”

Another positive point: since President Danilo Medina became personally involved in the project, it took less than three years to build the new neighborhood, an unprecedented achievement in Santo Domingo. “If Nueva Barquita is a success, its model can be copied and applied to the entire city, or even beyond our borders,” Rodriguez enthuses about the possibilities (notwithstanding the project’s high cost).
CLIMATE AND ADAPTATION

DOMINICAN REPUBLIC
AN ENGAGED PRESIDENT
All residents of the Barquita talk about their hardships wherever they gather — in front of gaily-colored shops, around movable braziers, in front of improvised bars where men drink beer and play dominos, along the stinking gullies where women chat and play with their children, in the middle of narrow dirt roads where youths on motorbikes slalom between dogs and pigs. All bear their struggles with the same cheerful fatalism. “If I am poor, it is God’s will. My life is in His hands,” sighed Julio Cesar Santos, a retired grey-haired worker wearing a freshly ironed plaid shirt.

The residents have come to terms with their situation. So much so that when Danilo Medina, the newly elected president, made a surprise visit to the slum in 2012 and assured them that he was going to lift them out of their misery, no one believed him.

AN INTIMATE AND COLLECTIVE REVOLUTION
Only three years after President Medina made his promise, 7,000 slum dwellers are about to relocate to the Nueva Barquita, a newly built complex across the river. The neighborhood overlooks the Ozama River and is therefore safe from flooding. The large complex offers open views between spacious and colorful subsidized apartments, along with its own public square, services, and small shops.

When the Barquita slum dwellers visit their new residences, they can hardly believe what is about to happen to them. Faced with what seems a miracle of luck come true, some wonder whether they will be able to rebuild their lives in so large a complex; while they certainly feel welcomed, they will no longer hear roosters crowing, or dodge goats in the streets, or sleep snugged up against each other.

They will have a new life in which they must puzzle out every step afresh. The changes will touch off an intimate yet collective revolution, one that will require important educational efforts. As Inocencio Garcia (Vice-Minister for International Cooperation) explained, “If we can replicate this project at all, it won’t be for a long or a very long time. It is one thing to rehouse and educate 7,000 people, and quite another to do it for an entire city or country.”

Nonetheless, great challenges remain. For Joan Gia- cinti, president of the French-Dominican Chamber of Commerce, “Santo Domingo is a potential ecological bomb if we do not act quickly and on a large scale. It is one of the rare cities of its size without a proper sewerage system. The first extreme climatic event could cause an unparalleled human health catastrophe.” In the event of such a catastrophe, however, at least the 7,000 former Barquita residents would have safe housing for the first time, rather than fleeing to the nearest church. ♦

Virginia Lopez, age 65, raised her children in the Barquita, where she has spent half her life. She will soon be one of 7,000 slum dwellers rehoused on the other side of the river.

4. The Nueva Barquita neighborhood, a large complex across the Ozama River, offers open views between spacious and colorful subsidized apartments, along with its own public square, services, and small shops.

French funding
You have helped finance construction of the Nueva Barquita and a new metro line. Are the two related? Yes, very closely, because the project has two interdependent aspects: rehousing slum dwellers vulnerable to flooding, and creating a transportation network to link the new neighborhood to the rest of the city, via an extension of the metro Line 2. The extension will make it easier to cross the Ozama River, it will also facilitate public transit access for the poorest. We will also add a riverboat shuttle, along with an urban aerial tramway from Poma: both will connect to the metro.

Why is AFD supporting this project? We find this kind of comprehensive urban development project quite effective, since it at once solves problems related to land use, rehousing, and urban mobility. Mass-transit solutions help fight climate change while they improve social well-being. For that reason, AFD made a subsidized USD 210 million loan towards a total programme cost estimated at USD 670 million.
BENIN — Porto Novo has embarked on a major urban planning programme. Along the banks of its lagoon, the city will curb haphazard building that damages the lagoon and exposes residents to flooding. AFD, the French Global Environment Facility, and the French municipalities of Greater Lyons and Cergy Pontoise have provided funding and expertise for the project. Porto Novo officials believe that well-thought-out urban design and rehabilitation will make their once-prosperous city more attractive, drawing new residents and visitors like its neighbor, Cotonou, does. By protecting the city from climate-change effects and addressing a desire for greater prosperity, this project could inspire emulators elsewhere.
The banks of the lagoon in Benin’s capital city, Porto Novo, host a veritable kaleidoscope of fruit and vegetable farms, fish ponds, sheet-metal shacks, and modern homes. Afro-Brazilian and Colonial-style buildings and traditional squares dot the area’s oldest neighborhoods. Most residents live near the lagoon - for better or worse, especially since the number of floods has multiplied. Some neighborhoods see flooding six months of the year. The extent of the 2010 inundation left a lasting impression on residents.

WHEN THE WATER RISES, SO DO TENSIONS
For the past few years, urban population pressures have increased the number of conflicts over arable land, even though most truck farmers have no lease or title to property; many residents have simply taken possession of lots. The danger this poses to the city’s natural and cultural heritage has prompted officials to design a new urban development plan. AFD has financed the €9.5 million plan, in part with an €8 million grant made in 2015.

BUILDING WITH THE RESIDENTS
Long-term planning began in 2010 with discussions between municipal officials, urban planners and landscape architects; this took place during the Porto Novo West African Urbanism Workshops, an event produced with funding from the French municipality of Cergy Pontoise. AFD financing will pay for detailed mapping and studies of the lagoon site, including careful analysis of its biodiversity and residential and agricultural areas. Consultation with neighborhood chiefs, youth groups, families, and the fish and truck farmers will give city officials and their consultants a better idea of resident aspirations and the lagoon’s vulnerabilities. The city has given itself two years to develop a unanimously approved urbanism plan.

A POOL OF LIFE AND JOBS IN THE MAKING
Upon completion of the urbanism design, work will begin on rehabilitating neighborhoods, drainage systems, and roadways while enhancing green spaces and farmland. The first investments needed to improve stormwater drainage during the rainy season have already been committed. In a bid to expand tourism, restoration of several traditional buildings and squares has also begun. Visitors will soon be able to stroll around the lagoon on the 100 Steps of the King promenade, which will feature the Lokpodji wetland, the city’s “green lung.”

“Eventually, we want to show that repairing this lagoon ecosystem will drive economic development and create jobs,” explained Clémentine Dardy, who monitors the project for AFD. This initial experiment may be followed by several others in sub-Saharan Africa.

“Local authorities have the greatest capacity to bolster local development”
Our cooperation efforts with Porto Novo, in conjunction with the Municipality of Cergy Pontoise, began in the late 1990s. We helped local authorities exercise new skills during decentralization. In 2005, we helped create the Community of Ouémé Communes, a first in Benin, it federates Porto Novo with eight semi-urban communities. We share urban services management experience and tools, for example in trash collection, landfill management, and creation of recycling and waste transformation plants. This partnership also allows us to expand our practices in France and to develop economic relationships. That said, we work with developing cities because we are convinced that local authorities, as those closest to residential concerns, have the greatest capacity to bolster local development.”
Sources of revenue and pride

In 1935, France created a special label to identify the geographic origin of its wines, the Appellation d’origine contrôlée (AOC). The label helped protect French winegrowing territories, along with characteristics typical of specific wines and traditional wine production methods. Gradually other food products gained such “geographical indications,” with some 10,000 now protected throughout the world, although almost exclusively (90%) in member-countries of the Organisation for Economic Co-operation and Development (OECD). Such labels constitute a tool for rural development, boosting a product’s commercial value while preserving local cultural traditions and natural resources. For these reasons, AFD fosters the adoption of geographical indications in developing countries, where such labels have been almost nonexistent.

Why do you support adopting geographical indications for certain African, Middle Eastern and Asian agricultural products?
Increasingly, producers need to promote the specificity of their products, the features linked to their territory and expertise, in order to differentiate their products in ever more competitive markets. Signs of quality, particularly geographical indications, meet this need. Such labels help producers access more remunerative niche markets, both local and export, this in turn increases producer revenues. The fact that the producers form a group gives them a stronger position in the production chain, and allows them to receive a more equitable share of their products’ added value.

Is that the case for Ziama-Macenta coffee beans, from Guinea?
Indeed. More than 1,000 regional coffee growers joined two cooperatives, all committed to growing high-quality coffee beans in line with geographical indication certification requirements. Once they had achieved certification, the price for their beans doubled on local markets compared with non-certified beans, from €0.17 per kilo to €0.34 per kilo. Since 2014, the certification has also helped Ziama-Macenta producers earn a premium for their beans at export, compared with other Guinean coffee beans. Furthermore, geographical indications encourage land conservation. For example, specifications can include requirements to preserve traditional plant varieties and ecosystems. A geographical indication therefore reinforces local identity and the prestige of each territory, while creating pride in unique traditional products among producers and consumers.

How many types of agricultural products do you work with?
Since 2003, we have supported certification efforts for about fifteen different products, including Deglet Nour dates from Tunisia, Boloven Plateau coffee beans from Laos, and Kampot peppercorns from Cambodia. The projects we finance help producers set up cooperatives, write specifications to improve production quality, and improve communication with distributors and exporters. We also give policy assistance on indication recognition to the public institutions that grant labels and fight counterfeit.

What are the initial results?
Ziama-Macenta coffee beans from Guinea, Penja peppercorns and Oku honey from Cameroon constitute the first recognized geographical indications for sub-Saharan African products. These successes prove that it is possible to establish such labels on the continent, with a positive effect on producer incomes, distributor relationships, job creation, and market expansion. Geographical indications are not viable everywhere, especially when a product does not have specific characteristics. However, when the territory of origin justifies it, and commercial outlets exist, and producers believe the outcomes worth the effort, certification can bring real rewards.
1. CAMBODIA
Kampot pepper

2. TUNISIA
Teboursouk olive oil

3. GUINEA
Ziama-Macenta coffee beans

4. CAMEROON
Oku honey

5. TUNISIA
Deglet Nour dates

6. CAMEROON
Penja peppercorns
India – Beginning in November 2016, the two million residents of Kochi in southern India will be able to cross the city from north to south in a few dozen minutes. The opening of the city’s first metro line will make this achievement possible – an event unthinkable only three years ago. When completed, the line will serve 22 stations over 25.6 kilometers. AFD has supported the metro project since its inception. The project has proven remarkable for its rapid completion, historically low cost, and especially for the comprehensive vision behind it.

Kochi – much more than a metro
Kochi is not one of the most disadvantaged cities in India. On the contrary, it is the commercial capital of Kerala State, one of India’s richest and most urban. In recent years, the city’s port and petrochemical industries have expanded, leading to higher living standards and population growth. This combination of factors has also led to an increase in personal automobiles and trucks and their inevitable corollaries – traffic jams and pollution. The city urgently required congestion relief, even though its convoluted layout – an interlacing of rivers, palm trees and backwaters – does not foster traffic fluidity.

In 2013, Kochi Metro Rail Ltd. (KMRL), a railway transport agency, won a contract to build an elevated railway on a viaduct. AFD quickly agreed to finance the €700-million project with a €180 million construction loan and €800,000 worth of technical assistance.

Today, less than three years later, construction has almost ended. Final efforts center on installing equipment, such as rolling stock and signals. The metro should open along a 17-kilometer segment by November 2016. The remaining 8.6 kilometers will go into service in 2017.

RECORD FAST, LOW-COST CONSTRUCTION
The Kochi metro construction project proved very efficient. The relatively low construction cost – €33 million per kilometer compared with €49 million for the Bangalore metro – doubtless accelerated project-completion time. AFD contributed to lower infrastructure construction costs by suggesting early on that KMRL reopen its tender to open bidding to more companies. Alstom Transport won the contract; for the first time, it exclusively used its Indian Sricity plant for all the carriage manufacture. This allowed the company to make its first delivery about 15 months after receiving the order. Juliette Le Pannerer, the AFD project coordinator, underscored the work done by local companies while noting that KMRL was the key to success:

“This metro cost €33 million per kilometer, far less than others.”

“They were a rare type of partner, with a very efficient team who worked hard and knew how to avoid problems.” The Indian railway transport agency proved its adeptness by managing land-use issues early on, securing terrain through its rehousing policy and quality compensation. KMRL also knew how to communicate with residents to engage them as project stakeholders.
THE METRO IS A MEANS, NOT AN END

Originally, KMRL’s mission was limited to building the metro line. However, Elias George, the transport agency’s director, encouraged his staff to tackle a larger issue: how could Kochi increase traffic and pedestrian fluidity? With advice from the City of Lyons (France) transport authority, Systral, KMRL responded with several measures. One example is the single multi-mode ticket; another an agreement made with Kudambashree, a Kerala nonprofit for women. By reserving 3,000 metro jobs for women, KMRL has ensured a female presence that should enhance metro accessibility for all women.

Little by little, the project partners have given birth to a genuine urban transport authority. It will manage fluvial transportation in the near term, eventually overseeing the entire public-transit system – buses, trains, taxis, boats, auto rickshaws, and other modes. This comprehensive vision of transit, based on the backbone that the metro will supply, has taken place within a broader discussion about “smart” Indian cities; it ultimately contributes to a sustainable reorganization of Kochi as a whole.

Such a model most certainly has a future; it also aligns with the Mobilise Your City initiative promoted by AFD, and may inspire emulation in cities such as Colombo or Dhaka.

MOBILISE YOUR CITY

One-hundred cities candidates for a better quality of life

In developing countries, urban greenhouse gas emissions will triple by 2050 if cities cannot transition to lower-carbon means of transportation. A Franco-German initiative called “Mobilise Your City” launched during the Paris Climate Conference; it aims to rally 100 cities around new urban mobility policies that will halve transportation-related emissions within 25 years.

Several development agencies, urban planning authorities, and nonprofits have united to offer relevant tools to local governments: methodological frameworks, skill-building and technical assistance, financing facilities, and an online library of international best practices, among other aids. The initiative would provide all developing cities with key elements for creating coherent urban mobility plans, ones that also feature updated public transit. Beginning in October 2016, the operational phase of Mobilise Your City should begin in several cities in Africa and India.
Ten mayors tend to an ailing river

MEXICO - The Ayuquila River flows through Jalisco State in Western Mexico. Through fishing, herding, farming, leisure activities, the fertile river ecosystem has generated wealth and cultural identity for generations. Heavy pollution from intensive sugar cane cultivation would have destroyed this ecosystem if local residents from several towns had not mobilized to protect it. Their united front gave rise to JIRA, an innovative multi-town council. AFD helped set up the council and its territory management, creating a model project for potential replication throughout the country.

The Ayuquila River and surrounding lands, immortalized in Juan Rulfo’s novel Pedro Paramo, underwent radical transformation in just a few years. Endless acres of sugar cane supplanted woodlands and family farms; endless stretches of burning cane soon followed. This monoculture and its pre-harvest cane-burning technique harshly degraded the land and air while a sugar refinery built on the riverbank discharged polluted wastewater directly into the river. The overwhelming contamination of the Ayuquila River caused sickness among the oldest and youngest inhabitants. The pollution also drove locals to curb their traditional productive activities and to abandon the riverbanks, no longer places of leisure or cultural and community identity.
SEVERAL MAYORS CREATE A UNITED FRONT
The crisis on the Ayuquila River impelled residents of ten watershed towns to renew their involvement with the land and find long-term solutions to preserve their way of life. The mayors of the ten towns signed a charter in July 2001. For the first time in Mexico, mayors joined together to save a territory. By presenting a united front, the mayors won several battles: they forced the sugar refinery to implement anti-pollution controls and stop discharging wastewater into the river, and they required that sugar-cane farmers abandon cane-burning practices. In October 2007, these successes inspired the mayors to create JIRA (Junta Intermunicipal del Medio Ambiente para la Gestión Integral de la Cuenca Baja del Río Ayuquila), an inter-municipal council dedicated to protecting the watershed environment.

Since 2010, AFD has helped JIRA take action. The two organizations have worked jointly to expand forest conservation efforts as part of REDD+, an international initiative to reduce carbon-dioxide emissions caused by deforestation.

A MUCH-IMITATED INITIATIVE
Beginning in 2011, AFD deployed a €2 million grant from the European Union to propagate the JIRA model throughout Mexico. So far, six inter-municipal agencies have been created, in the states of Jalisco, Yucatan, and Quintana Roo.

According to Sergio Graf, the conceptual architect of Mexico’s inter-municipal council model, “This project’s value lies in its ability to serve as a model of public policy in Mexico. AFD has helped replicate and consolidate this initially isolated model by solidifying its institutional and legal aspects.” The pilot Ayuquila River project, completed in December 2015, thus carries the seeds of continuity elsewhere.

“JIRA can transcend partisan differences and take a long-term approach to biodiversity conservation because its staff work independently of political cycles and administrations.”

Using France’s Regional Nature Parks as a Model

AFD works with inter-municipal groups to develop sound land-management approaches, drawing on the French model of regional nature reserves. The Agency has begun technical cooperation activities with the French Federation of Regional Natural Parks to promote conservation. The French nature parks provide an innovative model because decisions about protecting the environment draw on a consensus between local rural communities, municipalities, landowners, producer cooperatives, and other stakeholders.
Sustainable development: How can we win hearts and minds?

The army of activists and negotiators mobilized for the Paris Climate Conference showed that while large international forums serve as battlegrounds, we cannot win the fight against climate change without civil society joining the fray. With the conviction that citizens need to know more about climate issues, AFD financed a television show in French Polynesia and co-produced an immersive exhibition, “Born Elsewhere.”
Using humor to rescue the Fenua

TAHITI - Label Hina, a television program running on the Tahiti Nui Télévision channel (TNTV), uses humor to prod viewers to engage with sustainable development. The show helps AFD meet two of its goals in French Polynesia: preserving the region’s natural wealth and promoting the emergence of new development models.

The program features a young Polynesian woman, Hina, who is dedicated to protecting the environment. She lives with a female friend and is looking for another housemate. During the candidate interview process, Hina realizes how hard it is to find someone who shares her ecological convictions and habits.

At the end of each four-minute episode, a short public service message shows viewers something they can do to protect the environment on a daily basis. One challenge in particular motivated AFD to finance the program: finding solutions to the constant increase of refuse over the past 20 years due to population growth and changed consumer habits. Although trash collection and recycling efforts have expanded in Polynesia, the situation remains critical in tourist areas and on the atolls, which lack spaces for burying waste.

100% MADE IN TAHITI

AFD was an early proponent of the TV-show project and even became its first funder. The Agency supports the program’s showcasing of ecological responsibility; moreover, protecting Polynesia’s natural wealth also bolsters its economic development, as tourism is the region’s leading industry.

In addition, funding the program offered an opportunity to support the local TV and filmmaking industry. This means that the entire series was produced locally. “We filmed for 40 days, working with 15 technicians and 50 actors,” explained Catherine Marconnet, the producer. “The casting call for actors was 100% local, as was the hiring of the director, chief cameraman, set designer, and film editor.” AFD’s initial support convinced others to assist the project financially as well. Thus Label Hina became the first Polynesian fictional television show to receive a grant from France’s National Center of Cinematography and the Moving Image (CNC). This constituted a major step forward in expanding Tahiti’s film and television industry.

1. “Using humor allows us to put across messages that people would not listen to otherwise,” explained Victoria Suard, the leading actress in Label Hina.

2. On the set of one of 40 Label Hina episodes.

(1) In the indigenous Maohi language, fenua means “territory,” “land,” or “country.” For Tahitians, fenua designates Tahiti and neighboring islands.
Sarah Dukhan, co-writer for Label Hina

“The idea was to create a modern-day heroine who wants to save her island from global warming.”

“I used to work for ADEME, a French environment and energy management agency, on energy policy. I am also a big theatre fan. I wanted to combine these two passions. I was also thinking about returning to Tahiti, where I used to live. So I thought of a television screenplay with a multitude of characters from all strata of Polynesian society.

To write the scenario, I immersed myself in Polynesia’s environment: the beach, the overall ambience – and the piles of garbage. There is still a long way to go on recycling in Polynesia, despite progress over the past 15 years. There are also all sorts of ways to save power, or curb food waste, or do other things. The idea was to create a modern-day heroine who wants to save her fenua – her island – from global warming.”
One hour living another’s life

FRANCE - “Born Elsewhere,” an immersive exhibition opened during the Paris Climate Conference and currently on tour through France, invites viewers to embody someone living in another country under different conditions. The exhibition offers a clever way to plunge visitors into the heart of the planet’s challenges, and to discover how much our future depends on what happens here - and elsewhere.

During a visit to “Born Elsewhere,” for a little more than an hour, each visitor can embody one of 21 characters featured in the exhibition, moving through 1,000 meters of stage sets and backdrops. For example, the viewer can become Bilikiss, a young MIT graduate who has returned to Lagos (Nigeria) to launch a waste-management business. Or the viewer can become Sarong, a Cambodian farmer who could hardly make a living before he started practicing agro-ecology.

Compared with the usual human dramas we hear about, the characters featured in the exhibition allow visitors to live through interesting and inspiring stories - a deliberate choice, as project initiator Emmanuel Dollfus explained: “At AFD, we accompany engaged, progress-oriented people the world over. We help them find financial and technical solutions for the challenges they face, such as managing waste, reducing urban congestion, or protecting biodiversity. This exhibition brings these realities to visitors, and allows them to see and understand.”

CLOSER TO THE TRUTH
The character scenarios drew upon eyewitness reports from more than 150 AFD and NGO experts, who agreed to talk about their experiences, commitments, and significant encounters, along with the pitfalls they faced. To be convincing, the show had to appear real, had to seem as true as possible; detail therefore...
became all-important. The wages earned by Nalin match those of a Cambodian textile worker; the trees that Victor, a Cameroonian forestry entrepreneur, has to preserve look exactly the same as those protected in the Congo Basin. Although climatic issues and development are complex notions, the exhibition addresses them in a straightforward and imaginative way, through scenes of daily life. Some characters show, for example, how hard it is for a family in Niger to get drinking water; others demonstrate the energy of young Polynesians living on an island threatened by rising sea water. Little by little, the viewer realizes the interconnection of all these problems.

PROMOTING EMPATHY TO INSPIRE ENGAGEMENT

Cécile Delalande, an art director and screenwriter, has created immersive exhibitions for ten years. “By experiencing something memorable inside a character’s skin, and making contact with the ‘travel buddies’ and ‘project partners’ the actors have embodied, we can reduce the distance between ourselves and those who live on the other side of the world. We can also gauge the importance of each of our gestures on a planet-wide scale.” Visitors often exit the exhibition motivated to take action — to change their usual habits, or to join nonprofits working in France and elsewhere.

PRIORITIZING YOUTH

The design of “Born Elsewhere” principally addresses families and young people. “Our goal,” explained Benjamin Neumann, AFD Communications Director, “was to make the United Nations Sustainable Development Goals a reality. That happens when young people, tomorrow’s citizens, realize that the issues are now planet-wide and that what happens ‘over there’ affects what happens here. Young people must understand that our development methods already offer solid solutions for the problems. People also need to know that everyone must fight for these solutions: the international community, of course, and central and local governments, donors, nongovernmental organizations, and also young people – everyone.” Through producing the exhibition, AFD formed new relationships with France’s national education body, teachers, the Ministry of Youth and Sports, and nongovernmental organizations specialized in education and citizenship. Children enrolled in community centers and students paid nothing to see the exhibition. For the AFD team, the exhibition offered a strong collaboration with others working to raise awareness about our planet’s common destiny.

For more information (in French): www.nesquelquepart.fr
AFD Group operating structure

SEE THE ORGANIZATION CHART AT www.afd.fr

Proparco
Subsidiary dedicated to private-sector financing

Board of Directors

Executive Offices

Ethical Advisor
Audit, investigation and evaluation of financing activity, risk exposures, procedural compliance and management efficiency and effectiveness

Office of Inspector General
Preparation and follow-up for Board of Governors and special committee meetings

Board Secretariat

OPÉRATIONS
Development-project financing proposal evaluation and project-execution oversight

RESEARCH AND KNOWLEDGE MANAGEMENT
Development-related knowledge creation and international debate participation

STRATEGY, PARTNERSHIPS AND EXTERNAL AFFAIRS
Strategic steering, partner relations and internal and external communications

ADMINISTRATION
Internal financial, budgetary, legal, logistical, organizational and IT operations

HUMAN RESOURCES
Recruiting, training, personnel management and career development

RISK
Group-wide risk prevention, mitigation and management
Sub-Saharan Africa
Middle East and North Africa
French Overseas Provinces
Asia and the Pacific
Latin America and the Caribbean

**AFD Network**
AFD Field Offices

**Human Development**
- Education, Training and Employment
- Health and Social Protection

**Sustainable Development**
- Water and Sanitation
- Transportation and Sustainable Energy
- Agriculture, Rural Development and Biodiversity

**Banks, Enterprises and Local Authorities**
- Urban Development and Local Authorities
- Financial Institutions and Private Sector Development
- Structured Finance
- Non-Sovereign Loan Monitoring
- Credit Guarantees

**Multidisciplinary Support**
*Financing operations across regions and sectors*
- Climate Change
- Social and Environmental Support
- Capacity-Building Support
- Procurement Support
- Crisis and Conflicts Unit

**Finance and Accounting**
- Financial Strategy and Steering
- Accounting and Bookkeeping
- Back Office
- Credit and Market Operations
- Financial Communication

**Legal**
- Support for Foreign Operations
- Support for Overseas Provinces Operations and Other Legal Services
- Financial Communication
- Risk Monitoring
- Credit Risk Analysis
- Performance and Compensation Oversight
- Legal and Labor Expertise
- Human Resources Projects

**IT, Buildings and Logistics**
- IT Support and Applications
- IT Studies and Projects
- Cross-functional Operations Steering
- Buildings and Logistics Management
- New Services, Digital and Architecture
- Security and Safety Unit

**Budget and Management Audit**
- Business Efficiency Unit
- Procurement

**Internal Audit and Compliance**
- Disbursements Control
- Group-wide Risk Management
- Risk Monitoring
- Credit Risk Analysis
- Second Opinion Function
- Opinion about projects given independently from Operations Department

**Cefeb Business University (in Marseilles)**
- Government and External Affairs
- Communication
- Strategic Planning and Accountability
- Aid Agenda and International Partnerships
- NGO Partnerships
- Brussels Liaison

**French Global Environment Facility Secretariat**
Government-funded financing for climate and biodiversity preservation projects

**AFD Network**
*Financing operations across regions and sectors*
# Board of Governors

**MEMBERS AS OF END 2015**

**Laurence Tubiana**  
**CHAIRWOMAN**  
Special representative to COP 21 Climate Conference  
Ambassador for Climate Change Negotiations

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**EXTERNAL EXPERTS**  
Appointed by the Ministries of Finance and Public Accounts;  
Foreign Affairs and International Development;  
Overseas Provinces; and the Interior

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<th>Name</th>
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<td>Thomas KURKDJIAN</td>
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**MINISTRY OF FOREIGN AFFAIRS AND INTERNATIONAL DEVELOPMENT**

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<tr>
<td>Anne-Marie DESCÔTES</td>
<td>Director Globalization, Development and Partnerships</td>
</tr>
<tr>
<td>Frédéric BONTEMS</td>
<td>Director Development and Global Public Goods</td>
</tr>
<tr>
<td>Marc BOUTEILLER</td>
<td>Deputy Director Africa and the Indian Ocean</td>
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<tr>
<td>Ludovic POUILLE</td>
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<tr>
<td>Alain ROUSSEAU</td>
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<tr>
<td>Stanislas CAZELLES</td>
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**MINISTRY OF THE INTERIOR**

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<tr>
<td>Pierre-Antoine MOLINA</td>
<td>Director Foreigners in France Directorate</td>
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<tr>
<td>Marie MASDUPUY</td>
<td>Division Head Strategy and International Affairs Foreigners in France Directorate</td>
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**PARLIAMENTARIANS**  
Representatives appointed by the National Assembly Chairman

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<td>Cécile DUFLOT</td>
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<td>Jean-Marie TETART</td>
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**ELECTED AFD EMPLOYEE REPRESENTATIVES**

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**INCUMBENT MEMBERS**  
**ALTERNATE MEMBERS**
AFD Activity Report 2015

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Panorama

2015

Our work around the world