
KNOWLEDGE MANAGEMENT AND INNOVATION (KMI) UNIT

DBSA Research Agenda
**Survey of Multilateral Institutions, South
African and African DFIs**
June 2017

That the report is incomplete in parts is attributable to the paucity of data and this output should therefore be regarded as a work in progress to be augmented on a continuous basis as and when additional data becomes available

Contents

Introduction	4
Multilateral Banks in Africa.....	5
African Development Bank (AfDB).....	5
World Bank Group (IMF, World Bank, IFC)	6
European Investment Bank (EIB)	7
Islamic Development Bank Group	8
Development Bank of Turkey (TKSB)	9
KfW Development Bank.....	10
Agence Francaise de Developpement (AFD)	11
China Development Bank (CDB)	12
Japan International Cooperation Agency (JICA)	13
Southern African DFIs (SADC DFI Network members).....	14
Development Bank of Namibia (DBN)	14
National Development Bank (NDB)	15
Tanzanian Investment Bank (TIB)	16
Agribank of Namibia	17
Botswana Development Corporation (BDC)	18
Botswana Savings Bank (BSB)	19
Citizen Entrepreneurial Development Agency (CEDA)	20
Infrastructure Development Bank of Zimbabwe (IDBZ)	21
Lesotho National Development Corporation	22
Sofide-CD.....	23
Swaziland Development and Savings Bank (Swazibank)	24
Fincorp	25
Development Bank of Mauritius (DBM)	26
Environmental Investment Fund of Namibia (EIFN).....	27
GAPI-Sarl	28
Botswana Housing Corporation (BHC).....	29
Botswana Investment and Trade Centre (BITC)	30
Basotho Enterprises Development Corporation (BEDCO).....	31
State Investment Corporation (SIC)	32
Mauritius Housing Company (MHC)	33
Maubank.....	34
Banco Nacional de Investimento (BNI).....	35

National Development Corporation (NDC).....	36
Namibia Housing Enterprise (NHE).....	37
SME Bank	38
Small Enterprise Promotion Agency (SEnPA).....	39
Housing Finance Company Limited (HFCL)	40
Agribank	41
Industrial Development Corporation (IDC).....	42
Land and Agricultural Bank (LB).....	43
National Housing Finance Corporation (NHFC)	44
National Empowerment Fund (NEFCorp)	45
Swaziland Industrial Development Corporation (SIDC).....	46
National Commercial and Savings Bank (NCSB)	47
Zambian National Building Society	48
Development Bank of Zambia (DBZ).....	49
Top African DFIs	50
East African Development Bank (EADB)	50
African Export and Import Bank (Afreximbank)	51
Trade and Development Bank (former PTA Bank).....	52
National Investment Bank (NIB)	53
Liberian Bank for Development and Investment (LBDI)	54
Bank of Industry.....	55
Banque Nationale pour le Developpement Economique (BNDE)	56
Development Bank of Rwanda (BRD)	57
Banque de l’Habitat de Cote d’Ivoire (BHCI)	58
Development Bank of Ethiopia	59
Exim guaranty Co. Ltd (EXIMGUARANTY).....	60
Uganda Development Bank (UDB).....	61
ECOWAS Bank for Investment and Development (BIDC/EBID Togo)	62
Nigerian Export-Import Bank (NEXIM).....	63
IDB Capital Ltd.....	64
Agricultural Finance Corporation (AFC)	65

Introduction

The objective of this survey is to provide a comprehensive list of all Multilateral Development Banks and national Development Finance Institutions operating in South Africa, the SADC region and selected African countries in the regions included under the DBSA's coverage. Potential competitors and or, partners with whom the Bank could collaborate in pursuit of its objectives may be identified from this survey. This report was prepared for the International Financing Division as market intelligence. Each country overview gives a snapshot of the DFI to indicate the mandate fit of the institution in relation to the DBSA.

Method

Data for this survey was obtained from the official websites of the listed institutions. Some of these sources are dated therefore more research needs to be conducted to mine more current information.

Materiality

An effort has been made to focus attention on the DFIs in each country. The list includes large MDBs, regional DFIs and numerous smaller DFIs that operate in the national SME financing space. Members from the Association of African DFIs (AADFI) and the SADC Development Finance Network have been included.

Format of the survey

Each country section begins with an overview and assessment of the banking sector in that country that details the following information: (i) information on the institution and its strategy; (ii) sectoral focus; (iii) size of the loan book; and, (iv) existing relationship with the DBSA.

Comments

The DBSA should consider the following:

- Capitalize on existing relationships with the big MDBs but also build partnerships with the Turkish and Gulf multilateral institutions.
- Capitalize on existing relationships with the big regional banks but needs to consider national DFIs in the countries in which it does not have a large footprint.
- Build more sustainable relationships with emerging national DFIs and seek sustainable partnerships built on capacity building and knowledge sharing with the smaller banks looking to get into infrastructure financing.

Information currency

Information up to June 2017 was used.

Multilateral Banks in Africa

African Development Bank (AfDB)		Cote d'Ivoire and the Southern African regional office in Centurion	
Contact details	339 Witch-Hazel Ave, Centurion 012 003 6900		
URL	www.afdb.org		
<p>Overview: African DFI but owned by African and non-African shareholders (54 African countries, 27 non-African Countries). Mission – to promote sustainable economic growth and reduce poverty in Africa</p>			
Total assets	Authorised Capital UA 66.98 billion	Cost to Income	??
<p>Corporate & Investment Products and Services Loans, grants, special funds, guarantees, equity African Development Bank (UA3.20 billion) African Development Fund (UA1.59 billion) Nigerian Trust Fund (UA11.5 million)</p>			
<p>Corporate & Investment Strategy 2013 – 2022 Strategy reaffirms the strategic choices around infrastructure, economic transformation and the private sector by focusing on inclusive growth (age, gender, geography and fragile states) and building climate resilience and sustainable management of natural resources. High 5s – infrastructure development, regional economic integration, private sector development, governance and accountability, skills and technology. Wider use of public private partnerships, co-financing, and risk mitigation instruments.</p>			
<p>Geographic footprint All African countries</p>			
<p>Relationship to DBSA Credit line with the DBSA</p>			
<p>Source: www.afdb.org</p>			

World Bank Group (IMF, World Bank, IFC)		Global	
Contact details	World Bank South Africa 442 Rodericks Rd, Lynwood, Pretoria 012 742 3100		
URL	www.worldbank.org		
<p>Overview</p> <p>World Bank Group consists of the International Monetary Fund www.imf.org International Finance Corporation www.ifc.org World Bank</p> <p>To end extreme poverty and promote shared prosperity in a sustainable way</p> <p>IFC – focused exclusively on private sector in developing countries (triple AAA rated institution)</p>			
Total assets	USD 64.2 billion	Model of financing	Bonds and loans
<p>Products and Services</p> <p>Issuance of debt obligations in international capital markets Borrowings are diversified by country, currency, course and maturity to provide flexibility and cost effectiveness</p> <p>Issues bonds in variety of markets and formats including US dollar benchmarks bonds, themed bonds such as green bonds; private placements; uridashi notes; discount notes. It also issues local-currency bonds to develop domestic capital markets and facilitate local currency lending</p>			
<p>Corporate & Investment Strategy</p> <p>Mobiliser of scarce capital, knowledge and long-term partnerships that can help address critical constraints in areas such as finance, infrastructure, employee skills and the regulatory environment.</p>			
<p>Geographic footprint Global</p>			
<p>Relationship to DBSA No direct relationship but we could have a relationship for research and strategy IFC could be a co-financier on some projects with a private sector reach</p>			
Source: www.worldbank.org			

European Investment Bank (EIB)		Luxembourg, with African offices	
Contact details	5 Greenpark Estates 27 George Storrar Drive Groenkloof info@eib.org , +3524379-1		
URL	www.eib.org		
<p>Overview</p> <p>Only bank owned by and representing the 28 European Union Member States. They work closely with other EU Institutions to implement EU policy. They are the world's largest multilateral borrower and lender. More than 90% of their activity is in Europe but they have investments on the continent</p> <p>Supports growth and job creation in Europe and internationally Over 25% of the lending goes to climate action projects They have raised Eur 66.4 billion on international bond markets Eur 13.5 billion in innovation</p>			
Sectors	Innovation and skills, infrastructure, environment and climate, access to finance for smaller businesses, bonds	Loan book size	Eur 570.6 billion
<p>Products and Services</p> <p>Lending, guarantees, microfinance, equity, blended loans, advising</p>			
<p>Corporate & Investment Strategy</p> <p>Introduced an Africa Fund for infrastructure development with all other European investment banks at WEF in 2017</p> <p>Africa-EU Renewable Energy Cooperation Programme (RECP) available</p> <p>European External Investment Plan (EIP) was launched in Durban (Eur 4.1 billion)</p> <p>Infrastructure Investment Programme for South Africa (IIPSA) fund with project preparation</p>			
<p>Geographic footprint:</p> <p>Africa</p>			
<p>Relationship to DBSA</p> <p>An existing relationship with the DBSA</p>			
Source: www.eib.org			

Islamic Development Bank Group		Saudi Arabia	
Contact details	Islamic Development Bank Compound Condominium Complex, Jeddah, Saudi Arabia +966 12636 1400 info@isdb.org		
URL	www.isdb.org		
<p>Overview To foster the economic development and social progress of member countries and Muslim communities individually as well as jointly in accordance with the principles of Shari-ah (Islamic Law).</p> <p>Consists of members from 57 countries. Basic condition for membership is that the country should be a member of the Organisation of Islamic Cooperation (OIC), pay its contribution to the capital of the Bank and be willing to accept the terms and conditions</p> <p>African members include Nigeria, Egypt, Morocco, Senegal, Mozambique, Uganda, Cameroon, Gabon, Niger, Mali, Guinea, Tunisia, Gambia, Togo, Sierra Leone, Comoros, Cote d'Ivoire, Guinea-Bissau, Somalia</p> <p>AAA rated agency</p> <p>Committed to poverty alleviation, promoting human development, science and technology, Islamic economics, banking and finance and enhancing cooperation among member countries in collaboration with development partners.</p>			
Sectors	Infrastructure, social, private sector	Loan book size	ID100 billion authorized capital
<p>Products and Services Provides equity capital and grant loans for productive projects and enterprises. Provides special funds for specific purposes including a fund for assistance to Muslim communities in non-Muslim countries and sets up trust funds. Deposit-taking, provides technical assistance, promotes foreign trade and extends training facilities</p>			
<p>Corporate & Investment Strategy Raises funds on the capital market, domestic resource mobilization, equity in projects, Shari'a investment practices</p>			
<p>Geographic footprint: Non-African and African Muslim communities</p>			
<p>Relationship to DBSA Islamic Corporation for the Development of the Private Sector (ICD) is the Member of the IDFC (through the International Development Finance Club)</p>			
Source: www.isdb.org			

Development Bank of Turkey (TKSB)		Turkey	
Contact details	Meclisi Mebusan Cad. No.81 Findikli ISTANBUL, 34427		
URL	www.tskb.com.tr		
<p>Overview</p> <p>Provides renewable energy finance</p> <p>Has green financing from IFC, KfW, EBRD, EIB, IFC, AFD</p> <p>Partners with the WBG, EIB, KfW, EDA, EBRD, Islamic Development Bank</p>			
Sectors	Investments for turkey businesses but a partner to watch	Loan book size	Eur 178 million (for green energy only)
<p>Products and Services</p> <p>Project finance, structured finance, loans,</p>			
<p>Corporate & Investment Strategy</p> <p>Ever since its inception, TSKB has been engaging in business partnerships with supranational financial institutions, international development agencies, and banks and financial institutions all over the world through which it brings qualified and themed global funds together with investments undertaken by the Turkish business world.</p> <p>Türkiye Sınai Kalkınma Bankası (TSKB) is Turkey's first privately-owned development and investment bank. Since the day it was founded, TSKB has been supporting Turkey's sustainable growth with its deep knowledge and experience as well as the broad array of corporate banking, investment banking, and consultancy services that it provides its customers. Through financial subsidiaries offering real estate and sustainability solutions, TSKB also adds value to its customers' investments.</p>			
<p>Geographic footprint</p> <p>Turkey but with agricultural partnerships in Africa – interested in branching out into other sectors</p>			
<p>Relationship to DBSA</p> <p>Member of the IDFC</p>			
<p>Source: www.tskb.com.tr</p>			

KfW Development Bank		Germany	
Contact details	KfW-IPEX Bank Representative Office in Rosebank, Johannesburg +49 69 74 31-42 60 info@kfw-entwicklungsbank.de		
URL	www.kfw.de		
<p>Overview</p> <p>KfW works with government national development plans. On behalf of the German Federal Government, and primarily the Federal Ministry for Economic Cooperation and Development, they check the feasibility and bankability of projects if they are the technical experts assisting the projects along the value chain. They have offices in almost 70 countries.</p> <p>They work with LDCs and fragile states.</p> <p>They work closely with European agencies, JICA, World Bank, UN, African Development Bank and emerging market development banks.</p> <p>KfW supports the SDGs and 2030 Agenda for Sustainable Development</p>			
Sectors	Green energy, financial system development,	Loan book size	Eur 503 b
<p>Products and Services</p> <p>Pure grants, loans, blended finance, concessional finance</p>			
<p>Corporate & Investment Strategy</p> <p>They work closely with other KfW institutions like DEG and IPEX to finance full package projects with their private sector.</p> <p>Low interest loans are being offered to South African SMEs via South African financial institutions to invest in renewable energies and energy efficiency measures.</p>			
<p>Geographic footprint:</p> <p>Europe with some relationships in Africa</p> <p>In relation to the DBSA's mandate, South African office looks at energy and climate (governance and public administration and HIV and AIDS prevention are the other two pillars).</p>			
<p>Relationship to DBSA</p> <p>The DBSA has a long-standing relationship with the KfW (credit lines and strategic partnerships)</p>			
Source: www.kfw.entwicklungsbank.de			

Agence Française de Développement (AFD)		France and regional office in Johannesburg	
Contact details	Agence Française de Développement. Johannesburg branch. Ironwood House – First Floor. Ballywoods Office Park. 29 Ballyclare Drive. Bryanston		
URL	www.afd.fr		
<p>Overview</p> <p>AFD is the agent for France's bilateral development finance mechanism. It is a public industrial and commercial institution with the status of a specialised financial institution.</p> <p>Its action is in line with France's Framework Document for Development Cooperation (approved 2010/11). It comprises 70 agencies and has representation in developing countries and French overseas provinces.</p> <p>AFD has a private sector arm, PROPARCO that has an existing relationship with the DBSA.</p> <p>AFD is responsible for the management of the French Global Environment Facility (French GEF), which co-finances projects that reconcile the environment and development.</p> <p>In the past, the DBSA had a resident AFD representative based in International Finance and prior to that, in the research and strategy function of the Bank.</p> <p>Over 69% of the Government's financial effort is focused on sub-Saharan countries, particularly priority poor countries.</p> <p>AFD finances projects in more than 90 countries on 4 continents. Over 69% of their work is in sub-Saharan Africa.</p>			
Sectors	Green energy, infrastructure finance, technical assistance	Loan book size	Euro 37.749
<p>Products and Services</p> <p>Financing, risk analysis and hedging instruments, training and capacity building and grants.</p>			
<p>Corporate & Investment Strategy</p> <p>The AFD group is committed to adopting best practices in its activities, namely: implementation of the principles of aid effectiveness, dialogue and work in partnership, monitoring and evaluation of the results of its development action, application of controls to prevent corruption, fraud, money laundering and the financing of terrorism, integration of social responsibility into both the funded projects and its in-house operations.</p>			
<p>Geographic footprint:</p> <p>Europe, developing countries and Africa</p>			
<p>Relationship to DBSA</p> <p>Existing long-term credit lines and strategic relationship with the DBSA</p>			
Source: www.afd.fr			

China Development Bank (CDB)		Beijing, China	
Contact details	No.18 Fuxingmennei Street, Xicheng District, Beijing, PR.China TEL : 86-10-68306688		
URL	www.cdb.com.cn		
<p>Overview</p> <p>CDB started out as a commercial bank but was transformed into a development finance institution to assist China in its development programme.</p> <p>It has a cohort of 10 000 employees and works in Asia, Central Europe, Africa and Latin America with an office in London.</p> <p>37% of their international loan book is in oil and gas, 16% in mineral resources, 13% in manufacturing, 10% in the financial sector and 6% in infrastructure</p> <p>The predominant loan size is 5 – 10 years (27%), with loans of more than 15 years making up 20%, 10 – 15 years, 19% and 3 – 5 years, 18%.</p> <p>NPLs are at 0.89%</p> <p>One Belt One Road initiative includes Kenya as part of the 21st Century Maritime Silk Road</p>			
Sectors	Infrastructure, Agriculture, SMEs	Loan book size	USD 1.8 trillion (USD 347 b for international business)
<p>Products and Services</p> <p>Loans, concessional finance, grants, project finance, government cooperation, planning,</p>			
<p>Corporate & Investment Strategy</p> <p>Provide finance in approved projects and assist China's 'going out' policy</p>			
<p>Geographic footprint:</p> <p>Africa</p>			
<p>Relationship to DBSA</p> <p>Credit lines</p>			
Source: www.cdb.com.cn			

Japan International Cooperation Agency (JICA)		Tokyo, Japan	
Contact details	337 Brooklyn Rd, Menlo Park, Pretoria, 0081, South Africa		
URL	www.jica.go.jp		
<p>Overview</p> <p>JICA is a development agency but not a financier. It works closely with Japan's financial institutions like JBIC.</p> <p>JICA's strength lies in its approach to capacity building, research and technical assistance.</p>			
Sectors	Infrastructure, agriculture, capacity building	Loan book size	Does not provide loans
<p>Products and Services</p> <p>JICA provides finance for research on development issues such as One Stop Border Posts, corridor development in Africa or regional integration.</p>			
<p>Corporate & Investment Strategy</p> <p>They work closely with recipient governments to develop institutional capacity</p>			
<p>Geographic footprint:</p> <p>Africa</p>			
<p>Relationship to DBSA</p> <p>A JICA representative is placed in the DBSA to facilitate alignment and technical capacity sharing</p>			
Source: www.jica.go.jp			

Southern African DFIs (SADC DFI Network members)

Development Bank of Namibia (DBN)		Namibia	
Contact details	Daniel Manumava Street, Opposite Telecom Head office: Windhoek		
URL	www.dbn.com.na		
<p>Overview</p> <p>Provides commercial property and retail banking to national projects</p> <p>Provides finance for public and private sector start-ups, expansions, ventures, PPPs and infrastructure that contribute to Namibia's development.</p> <p>Finance for infrastructure projects such as servicing of land, installation of water, electricity, waste management and roads, undertaken by Local Authorities as part of their programmes to upgrade and expand basic services to communities.</p>			
Sectors	PPPs	Loan book size	USD 259 m
<p>Products and Services</p> <p>Loans , PPPs, term loans, property development finance, asset finance</p>			
<p>Corporate & Investment Strategy</p> <p>National projects</p>			
<p>Geographic footprint:</p> <p>Namibia</p>			
<p>Relationship to DBSA</p> <p>Loan recipient</p> <p>SADC DFI Network member</p>			
Source: www.dbn.com.na			

National Development Bank (NDB)		Botswana	
Contact details	P.O. Box 225. Gaborone. 3 952 801. Fax: 3909907 Serowe +267 492 0552		
URL	www.ndb.bw		
<p>Overview</p> <p>Provides loans to locally registered companies, enters joint ventures Provides loans to low risk, long term projects</p> <p>Mission is to provide innovative financial products and services which promote the economic development of Botswana</p> <p>NDB finances locally registered foreign owned companies</p>			
Sectors	Agriculture, commerce, industrial, real estate and human development	Loan book size	USD 156m
<p>Products and Services</p> <p>Loans</p>			
<p>Corporate & Investment Strategy</p> <p>National agency but will finance companies as long as they are locally registered</p>			
<p>Geographic footprint:</p> <p>Botswana</p>			
<p>Relationship to DBSA</p> <p>SADC DFI Network member</p>			
Source: www.ndb.bw			

Tanzanian Investment Bank (TIB)		Dar es Salaam	
Contact details	Samora Avenue/Zanaki Street, P.O. Box 9373, Dar Es Salaam 2113438 +255 (22) 2111708		
URL	www.tib.co.tz		
<p>Overview</p> <p>Provides infrastructure finance to local projects</p> <p>The Government therefore re-designated TIB as a Development Finance Institution (DFI) in 2005. The bank has completed the process of transformation into a DFI with an engagement focus centred primarily on infrastructure, industrialization (agro-processing, mining, and general manufacturing) oil and gas and services sector.</p> <p>The bank's loans are therefore directed to finance development of infrastructure such as:-</p> <ul style="list-style-type: none"> - Utilities and Communications: electricity generation and distribution, water treatment and distribution, oil and gas infrastructure, - Telecommunications, and ICT. - Transport: ports, airports including airport buildings, railway lines and attendant facilities. - Transport Equipment: locomotives, marine vessels, aircraft and buses' related equipment. 			
Sectors	Infrastructure, industry, services, financial leasing, managed funds, SME programme	Loan book size	USD 209m
<p>Products and Services</p> <p>Infrastructure loans , financial services, industrial loans, SME finance, PPPs</p>			
<p>Corporate & Investment Strategy</p> <p>National DFI</p>			
<p>Geographic footprint:</p> <p>Tanzania</p>			
<p>Relationship to DBSA</p> <p>MOU signed in 2015</p>			
Source:	www.tib.co.tz		

Agribank of Namibia		Namibia	
Contact details	39 Post St Mall, Windhoek +264-61-2074111 info@agribank.com.na		
URL	http://agribank.com.na		
<p>Overview</p> <p>Provides finance for agricultural projects and related infrastructure</p> <p>Agribank advances money to persons or financial intermediaries to promote agriculture and activities related to agriculture</p>			
Sectors	Agriculture, infrastructure, energy	Loan book size	USD 175m
<p>Products and Services</p> <p>Loans</p>			
Corporate & Investment Strategy			
<p>Geographic footprint:</p> <p>Namibia</p>			
<p>Relationship to DBSA</p> <p>MOU signed in 2011</p>			
Source: http://agribank.com.na			

Botswana Development Corporation (BDC)		Botswana	
Contact details	Botswana Development Corporation Fairscape Precinct, Plot 70667, The Tower Fairgrounds P/Bag 160, Gaborone (267) 365 1300		
URL	www.bdc.bw		
<p>Overview</p> <p>Provides loans for commercial and industrial development in Africa to promote and facilitate economic development and diversification.</p> <p>BDC is one of the few African national DFIs that has expanded its footprint beyond national borders</p> <p>Mandate:</p> <ul style="list-style-type: none"> • Pioneer new industries • Unlock value in existing industries • Stimulate private sector growth and foster linkages with the local and foreign investors • Drive diversification and exports • Create significant employment. <p>Funding starts at BWP 30 million</p> <p>Comprehensive income increased by 81% to P390.4 m in 2014</p> <p>Group total equity increased by 16% to P2.9b</p> <p>Group retained earnings increased by 47% to P703.6m</p>			
Sectors	Commercial projects, manufacturing, services, property and agriculture	Loan book size	BWP 4 billion
Products and Services Equity and long term debt			
Corporate & Investment Strategy Raise funds from domestic and international sources and through partnerships			
Geographic footprint: Southern Africa			
Relationship to DBSA MOU signed in 2015/2017			
Source: www.bdc.bw			

Botswana Savings Bank (BSB)		Botswana	
Contact details	BSB Tshomarelo House, Corner Lekgarapa/Letswai Road Plot 53796 Broadhurst Mall, Gaborone, Botswana +267 391 2555 info@bsb.co.bw		
URL	www.bsb.bw		
<p>Overview</p> <p>Botswana Savings Bank (BSB) is an indigenous institution wholly owned by the Government of Botswana with a specific mandate of mobilizing the nation to save as well as providing inclusive financial services. The Bank is operating under the Transition Act of 2011. In 2009 Government took a decision to merge Botswana Savings Bank, Botswana Post and Botswana Courier and both institutions are under a Holding Group (Botswana Postal Savings Group). Botswana Post enables BSB to provide its services through the postal network around the country.</p> <p>The Bank is governed by an Independent Board of Directors which reports to the Group Board of Directors. Botswana Savings Bank is supervised by the Central Bank under the custodianship of the Ministry of Transport and Communications. BSB is also required to carry out its business according to sound commercial principles and in accordance with the Banking Act of 1995. The Bank is a member of the World Savings Bank Institute, an association of Savings Banks represented in over 90 countries worldwide.</p>			
Sectors	Personal savings	Loan book size	BWP 12.2 million
Products and Services			
Savings and loans bank			
Corporate & Investment Strategy			
Geographic footprint: Botswana			
Relationship to DBSA			
Source: www.bsb.bw			

Citizen Entrepreneurial Development Agency (CEDA)		Botswana	
Contact details	Prime Plaza, Plot 54358, Corner PG Matante Road and Khama Crescent Extension CBD, Gaborone +267 317 0895 feedback@ceda.co.bw		
URL	www.ceda.co.bw		
<p>Overview</p> <p>The Citizen Entrepreneurial Development Agency (CEDA) was established by the Government of the Republic of Botswana to provide financial and technical support for business development with a view to promote viable and sustainable citizen owned business enterprises. CEDA was incorporated as a company limited by guarantee on the April 12th, 2001 and commenced operations in June 2001.</p> <p>CEDA offers funding for capital expenditure, stock or working capital in new and existing business ventures. It also offers training and mentoring for new and seasoned entrepreneurs and business advisory services to entrepreneurs in various skills as identified through the needs assessment that is conducted during project monitoring.</p>			
Sectors	Agriculture, property and manufacturing, services, structured finance, trade finance, training and mentoring	Loan book size	
<p>Products and Services</p> <p>Loan finance, equity, lease loans, property loans, credit guarantee, factoring and invoice discounting, business advisory services</p>			
<p>Corporate & Investment Strategy</p> <p>The Agency is established to address the need for coherent and holistic support for the development of small, medium and large scale enterprises through the soft window and package offered through the subsidiaries. CEDA offers funding for capital expenditure, stock or working capital in new and existing business ventures. It also offers training and mentoring for new and seasoned entrepreneurs and business advisory services to entrepreneurs in various skills as identified through the needs assessment that is conducted during project monitoring.</p>			
<p>Geographic footprint:</p> <p>Botswana</p>			
<p>Relationship to DBSA</p> <p>MOU with DBSA (student award)</p>			
<p>Source: www.ceda.co.bw</p>			

Infrastructure Development Bank of Zimbabwe (IDBZ)		Zimbabwe	
Contact details	99 Rotten Row Harare, Zimbabwe +263 4 750171-8		
URL	www.idbz.co.zw		
<p>Overview</p> <p>Provides loans for commercial and developmental projects</p> <p>The IDBZ was formed on the 31st of August 2005, taking over the assets and liabilities of the former Zimbabwe Development Bank (“ZDB”). It was primarily set up as a vehicle for the promotion of economic development and growth, and improvement of the living standards of Zimbabweans through the development of infrastructure, which includes but not limited to energy, transport, water and sanitation, information communication technology (ICT) and housing.</p>			
Sectors	Energy, ICTs, water and sanitation, housing, infrastructure, banking and transport	Loan book size	USD 115.5m
<p>Products and Services</p> <p>Project debt, bonds, PPPs, equity, JVs, syndication, project finance</p>			
<p>Corporate & Investment Strategy</p> <p>The IDBZ's Medium Term Strategy: 2016-2020 is informed by three agendas namely the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZimAsset), the Ten-Point Plan and the recently approved United Nations' 2030 Agenda for Sustainable Development Goals (SDGs).</p>			
<p>Geographic footprint:</p> <p>Zimbabwe</p>			
<p>Relationship to DBSA</p> <p>MOU 2006/2009</p>			
<p>Source: www.idbz.co.zw</p>			

Lesotho National Development Corporation		Lesotho	
Contact details	Block A, Development House, Kingsway Street, Maseru, Lesotho, 100 info@lndc.org.ls or ce@lndc.org.ls +266 22312012		
URL	http://www.govpage.co.za/lesotho-national-development-corporation-lndc.html www.lndc.org.ls		
<p>Overview</p> <p>To stimulate broad-based economic growth through initiation, facilitation, promotion and retention of diversified sustainable medium to large domestic and foreign investments</p> <p>Provides finance for industrial development</p> <p>LNDC is wholly owned by the Government of Lesotho and falls under the Ministry of Trade and Industry, Cooperatives and Marketing which is responsible for providing overall policy direction on industrialization.</p>			
Sectors	IndustryAgro-processing, Mining (except diamond mining) and quarrying, Minerals beneficiation (e.g. mineral water bottling), Tourism (infrastructure), Information Technology/Consumer Electronics, Franchising, Construction and Manufacturing.	Loan book size	USD 91m
<p>Products and Services</p> <p>Loans, guarantees</p>			
<p>Corporate & Investment Strategy</p> <p>LNDC provides a partial credit guarantee to people who wish to start or expand medium to large size businesses but do not have sufficient collateral to support facilities provided by participating banks</p>			
<p>Geographic footprint:</p> <p>Botswana</p>			
<p>Relationship to DBSA</p> <p>Partner on the Lesotho Highlands Water Project</p>			
Source: www.lndc.org.ls			

Sofide-CD		Democratic Republic of Congo	
Contact details	Building Sofide 9-11 avenue Lemarinel Commune de la Gombe Kinshasa, RD Congo +243-099 010 25 13 sofide@sofide-cd.com		
URL	www.sofide-cd.com		
<p>Overview</p> <p>SOFIDE's mission is to contribute technically and financially to the development of the Democratic Republic of the Congo by promoting the creation, extension or modernization of industrial, agricultural or other enterprises established in the Democratic Republic of the Congo, Private or mixed, whether domestic or foreign.</p> <p>SOFIDE is the financial development company with a large state ownership stake with a mandate to promote the medium- and long-term financing of small and medium-sized Enterprises (SMEs).⁵ As part of its efforts to enhance SME financing in 2012, the government injected US\$22 million in capital, and some additional US\$40 million is expected in the near future. By end-September 2013, SOFIDE had funded about 63 SME projects for US\$20 million with three-month to three and a half-year collateralized loans at 15 percent interest. Oversight mechanisms are weak and SOFIDE lacks of proper risk management controls; an independent review of its financial situation is needed. Some form of collaboration with the banking system to reinforce SME financing could also foster effectiveness.</p>			
Sectors	Industry, agriculture and agribusiness	Loan book size	USD 100 million project pipeline waiting for finance
<p>Products and Services</p> <ul style="list-style-type: none"> • provide technical and financial assistance to the creation and development of all companies or companies; • participate in various forms in the capital of such companies or undertakings and exercise any rights related thereto; • grant medium- and long-term credits; • endorse or act as surety for third parties; • borrowing in any form. However, the Company refrains from receiving deposits of funds less than two years of term; • carry out all operations consistent with the object of the Company, the foregoing enumeration being enunciative and non-limiting. <p>The Company may acquire, construct or lease all buildings useful for its regular operation and the achievement of its object.</p>			
<p>Corporate & Investment Strategy</p> <p>The African Development Bank has pulled out as a shareholder</p>			
<p>Geographic footprint:</p> <p>Democratic Republic of the Congo</p>			
<p>Relationship to DBSA</p> <p>Natural partner in the DRC</p>			
<p>Source: www.sofide-cd.com; www.imf.org</p>			

Swaziland Development and Savings Bank (Swazibank)		Swaziland	
Contact details	Engungwini Building, Gwamile Street PO Box 336 Mbabane, H100 Swaziland swazibank@swazibank.co.za		
URL	www.sadc-dfrc.org/dfi-swaziland		
<p>Overview</p> <p>Provides finance for economic development,</p> <p>Swaziland Development & Savings Bank, known as SwaziBank, is a development finance institution. It was established in 1965 by the late King Sobhuza II in an effort to finance development projects, mainly smallholder farmers and low cost housing.</p> <p>The Bank was mandated by its shareholder (The Government of Swaziland) to be a development bank and simultaneously a commercial entity. SwaziBank has become a major player in the financial sector and continues to generate profits despite the highly risky mandate it has to adhere to. The bank offers Bank Products (such as personal banking, home loans, agribusiness, business banking) and foreign exchange accounts.</p>			
Sectors	Agribusiness, tourism, industry and services	Loan book size	USD 42m
<p>Products and Services</p> <p>Loans, project finance, bonds, commercial loans, SME finance</p>			
Corporate & Investment Strategy			
<p>Geographic footprint:</p> <p>Swaziland</p>			
Relationship to DBSA			
Source: www.sadc-dfrc.org/dfi-swaziland			

Fincorp		Swaziland	
Contact details	Head Office 7 th Floor Dhlhanubeka Building Cnr Mdada and Lalufadlana Streets PO Box 6099, Mbabane +24049272/24049436/7 sdfc@fincorp.co.sz		
URL	http://www.sadc-dfrc.org/dfi-swaziland		
<p>Overview Provides finance to SMEs</p> <p>Swaziland Development Finance Corporation was launched by His Majesty King Mswati III in November 1995 with the main aim of economically empowering Swazi people at grassroots level through the provision of sound and sustainable financial services.</p> <p>Functions, Products and Services</p> <p>The main objectives of Fincorp are: To finance and promote the development of Swazi-owned Enterprises; To support the expansion of loan financing to SMEs; To create jobs; To make a meaningful contribution to the eradication of poverty among people at grassroots level; To support the provision of business advisory services, training, monitoring, technical transfers and development of other products and services for SMEs. The 3 loans they offer are Micro Loans, Agricultural Loans and Business Loans</p>			
Sectors	SMEs	Loan book size	USD 45m
<p>Products and Services Microloans, business finance, agribusiness finance, trade finance, contract finance, asset lease facilities, order financing and other financial services such as money transfers and insurance</p>			
Corporate & Investment Strategy			
<p>Geographic footprint: Swaziland</p>			
Relationship to DBSA			
Source: http://www.sadc-dfrc.org/dfi-swaziland			

Development Bank of Mauritius (DBM)		Mauritius	
Contact details	Head Office, La Chaussee Port Louis +2033600 Dbm@intnet.mu		
URL	www.dbm.mu		
<p>Overview Provides finance for economic development</p> <p>The DBM Ltd took over the assets and liabilities of the Development Bank of Mauritius and started its operations as a public company on 1 January 1989.</p> <p>The objects of the DBM Ltd, as set forth in Article 11 of Chapter 1 of the Memorandum of Association establishing the DBM Ltd, are as follows:</p> <ul style="list-style-type: none"> • To carry on the business of the Bank and to conduct, provide and operate banking services of all kinds. • To promote or assist in the financing, management and establishment of projects which contribute to the economic development of Mauritius. • To promote research into the economic development of Mauritius and the doing of all such things as are incidental or conducive to the above projects. • The Development Bank of Mauritius Ltd has essentially an economic vocation, focusing on national policies by way of assisting the government in achieving the economic and social objectives set. <p>The operations of DBM Ltd involve primarily the provision of loan assistance and concession finance facilities to individuals or groups of persons for implementing projects or carrying out businesses against varied forms of guarantees for loan repayments.</p>			
Sectors	All (SME focus)	Loan book size	USD 245m
<p>Products and Services Concessional finance and loans Maximum loan amount of Rs 250 000</p>			
Corporate & Investment Strategy			
Geographic footprint: Mauritius			
Relationship to DBSA			
Source: www.dbm.mu			

Environmental Investment Fund of Namibia (EIFN)		Namibia	
Contact details	info@eifnamibia.com +264 61 431 7700		
URL	www.eifnamibia.com		
<p>Overview</p> <p>The EIF has been established to:</p> <ul style="list-style-type: none"> • mobilise funding for the maintenance of an endowment fund that will generate income in perpetuity, and; • allocate this income to activities and projects, which promote the sustainable use and efficient management of natural resources for the benefit of all Namibians. <p>The EIF invests in and supports projects and activities which promote the national development strategy of the Government of the Republic of Namibia but for which it is currently unable to provide the required financial investments.</p> <ul style="list-style-type: none"> • Raise financial resources: The fund is mandated to raise funds using both local and international mechanisms and sources. The State as sole shareholder has capitalised the fund with public funds at inception in 2012. The Fund's Business strategy however outlines options of sustainable financing to support the activities of the Fund. • Invest in environmental protection: The Fund earmarks particular areas for investment; all strongly linked to environmental protection, natural resource management and sustainable industrial practices. <p>The EIF is building a sustainable fund that supports a variety of new and existing initiatives in the country. In doing so, we create partnerships with NGOs, Government, community – based organisations and the business community to ensure that our projects are well–positioned in the socio – economic and environmental tapestry of development, and to guarantee the buy–in of our local and international stakeholders.</p>			
Sectors	Environment	Loan book size	USD 103m
Products and Services Grants, green soft loans, green concessional loans, bursaries			
Corporate & Investment Strategy Works in partnership with Nedbank Go Green Fund, UNDP Small Grants Programme			
Geographic footprint: Namibia			
Relationship to DBSA			
Source: www.eifnamibia.com			

GAPI-Sarl		Mozambique	
Contact details	Av. Samora Machel no 323 (+258) 21 316 505 info@gapi.co.mz		
URL	http://gapi.co.mz		
<p>Overview</p> <p>Provides finance for SME development in the agriculture sector.</p> <p>Portuguese website</p>			
Sectors	SME, agriculture	Loan book size	USD 31m
<p>Products and Services</p> <p>Microfinance, business development, technical assistance, farmer training</p>			
Corporate & Investment Strategy			
<p>Geographic footprint:</p> <p>Mozambique</p>			
Relationship to DBSA			
Source: http://gapi.co.mz			

Botswana Housing Corporation (BHC)		Botswana	
Contact details	Corner Mmaraka & Station Roads, Plot 4773 (+267) 3605100		
URL	www.bhc.bw		
<p>Overview</p> <p>Provides affordable finance for housing development</p> <p>BHC provides a mixture of low, medium, and high income houses. These houses are for sale and some are for rent. Since its establishment in 1970, BHC has so far delivered almost 25 000 houses to Botswana. At least 14 422 of the 25 336 houses have been sold to Botswana while the remaining 10 662 are rented out to citizens.</p>			
Sectors	Housing	Loan book size	\$352m
<p>Products and Services</p> <p>Loans</p>			
<p>Corporate & Investment Strategy</p> <p>The Corporation raises money from financial markets through Bonds and other means. It does not draw subversion funds from government. Hence, reduced dependence on government for funding.</p>			
<p>Geographic footprint:</p> <p>Botswana</p>			
Relationship to DBSA			
Source: www.bhc.bw			

Botswana Investment and Trade Centre (BITC)		Botswana	
Contact details	Sandown Mews West, 88 Stella St, Sandton, Johannesburg, 2196, South Africa +27 11 884 8959		
URL	www.bitc.co.bw		
<p>Overview</p> <p>The Botswana Investment and Trade Centre (BITC) is an organisation established by an act of Parliament, to become an integrated Investment and Trade Promotion Authority (ITPA) with an encompassing mandate of investment promotion and attraction, export promotion and development, including management of the nation's brand. Through its critical role within Botswana's economy, BITC further encourages domestic investment and expansion, promotes locally manufactured goods to regional and international markets, contributes towards improvement of the investment climate through policy advocacy, increases citizen participation in the economy and creates sustainable job opportunities.</p> <p>The BITC has the following strategic leverage areas:</p> <ul style="list-style-type: none"> • building a competitive and attractive business environment • national image building and global awareness creation • focused, selective and targeted investment promotion • sustainable export development and promotion • national roll out of successful, positive impact special economic zones • transforming into a 3rd generation ITPO • effective stakeholder engagement and alignment • effective investor facilitation and aftercare <p>Provides finance for economic development and export promotion</p>			
Sectors	Economic (agriculture, education energy, financial and business services, ICT, mining, manufacturing, tourism, transport and logistics, health)	Loan book size	USD 38m
Products and Services			
Investments, export promotion products			
Corporate & Investment Strategy			
Geographic footprint: Botswana			
Relationship to DBSA			
Source: www.bitc.co.bw			

Basotho Enterprises Development Corporation (BEDCO)		Lesotho	
Contact details	P.O. Box 1216 Sebaboleng Maseru 100 Lesotho +266 22216100 business@bedco.org.ls		
URL	www.bedco.org.ls		
Overview Provides finance for SME development BEDCO has treaded the journey of developing and promoting entrepreneurs, especially at the micro, small and medium levels. It therefore became a niche for the Corporation that it deals with MSMEs though its mandate which is explicitly spelt out in its founding document (BEDCO Act No.0 of 1980). Today, BEDCO is 35 years old. BEDCO has been a seedbed for entrepreneurial development and growth through a number of interventions such as capacity-building, business coaching, advisory and mentorship. The bulk of its interventions have been to capacitate entrepreneurs in order to acquire the skills and acumen required for them to start, operate and grow their businesses.			
Sectors	SME	Loan book size	USD 3m
Products and Services Microfinance			
Corporate & Investment Strategy			
Geographic footprint: Botswana			
Relationship to DBSA			
Source: www.bedco.org.ls			

State Investment Corporation (SIC)		Mauritius	
Contact details	The Senior Confidential Secretary 15th Floor, Air Mauritius Centre President John Kennedy Street, Port-Louis Mauritius +(230) 202-8900 contactsic@stateinvestment.mu		
URL	www.stateinvestment.com		
Overview Provides finance for economic development As the investment arm of the Government of Mauritius, the SIC has a very solid reputation and its endorsement of any project is a definite strength and key contributor to success. Throughout the years, the Corporation has proved to be a valuable partner for local and foreign entrepreneurs and institutions desirous of setting up ventures in Mauritius, Rodrigues and the Indian Ocean Region. The SIC holds a wide portfolio that consists of more than 100 companies. It invests in rapidly growing companies that focus on expanding and new markets. It is present in all sectors of the economy. The SIC has developed a thoroughly researched investment strategy that considers company and sector fundamentals to build a portfolio that can safely achieve targeted rates of return. It invests across a spectrum of stages and life cycles of projects, from initial to maturity phase. It favours businesses with proven management practices.			
Sectors	Infrastructure, agribusiness, industry/manufacturing, property, tourism	Loan book size	USD 264m
Products and Services			
Corporate & Investment Strategy Our Strategic Goals 1. Enhance the Return on the Corporation's Investment. 2. Invest in Key and Strategic Sectors. 3. Develop Entrepreneurial Management. 4. Commit to build up its subsidiaries into market leaders. 5. Develop and expand Good Corporate Governance			
Geographic footprint:			
Mauritius			
Relationship to DBSA			
Source: www.stateinvestment.com			

Mauritius Housing Company (MHC)		Mauritius	
Contact details	Lees St, Curepipe, Mauritius +230 405 5555		
URL	www.mhc.mu		
<p>Overview</p> <p>Mauritius Housing Company Ltd emanates from the former Mauritius Housing Corporation, a parastatal body set up in 1963. The latter had taken over the housing loan business from the Mauritius Agricultural Bank which had been providing such loans since 1951. The Mauritius Housing Company Ltd was incorporated in 1989, to be a total solution provider in respect of housing finance requirements and to better meet the challenges posed by the market. Provides financing for housing development</p> <p>As the right arm of the Government, Mauritius Housing Company Ltd is proud to have enabled more than 100,000 families (Mauritians as well as Rodriguans) to become house owners.</p>			
Sectors	Housing	Loan book size	USD 208m
Products and Services			
Loans			
Corporate & Investment Strategy			
Geographic footprint: Mauritius			
Relationship to DBSA			
Source: www.mhc.mu			

Maubank		Mauritius	
Contact details	MauBank Building 25 Bank Street Cybercity Ebene 72201 Republic of Mauritius (+230) 405 9400 info@maubank.mu		
URL	www.maubank.mu		
<p>Overview</p> <p>Maubank was formerly known as the Mauritius Post and Cooperative Bank (MPCB)</p> <p>Provides finance for economic development</p> <p>Deposit taking institution</p> <p>There are twelve (12) shareholders on the shares register with MauBank Holdings Ltd having 99.93% interest in the Bank, the remaining shares being held by 11 shareholders including public sector bodies and cooperative societies. MauBank Holdings Ltd is in turn 100% owned by the Government of Mauritius.</p>			
Sectors	Economic (SME, retail, corporate, offshore banking)	Loan book size	USD 487m
Products and Services Deposits and loans, equity			
Corporate & Investment Strategy			
Geographic footprint:			
Mauritius			
Relationship to DBSA			
Source: www.maubank.mu			

Banco Nacional de Investimento (BNI)		Mozambique	
Contact details	Av. Julius Nyerere, 3504 Bloco A2, 4668 Maputo, Mozambique +258 21 498 581 info@bni.co.mz		
URL	www.bni.co.mz		
<p>Overview</p> <p>BNI is the first and only local Investment bank focused exclusively on the development of Mozambique.</p> <p>Structured on a solid base, formed by key shareholders and a high caliber management team, BNI was founded to stimulate and participate in the financing of projects contributing to the sustainable development of Mozambique and of the economic marketplace.</p> <p>BNI is a key partner not only for Mozambican companies and international investors but also for national and international institutions responsible for the provision and availability of financial instruments supporting development.</p> <p>BNI has selected and structured its product offerings in order to streamline business sectors and provide a solid base of investments for their clients.</p> <p>BNI also offers a range of advisory and counseling services typical of investment banks, fund management and of capital markets access that provide their clients with a broad and unique offer in Mozambique.</p>			
Sectors	Infrastructure, energy, industry, commerce and agriculture	Loan book size	USD 91m
Products and Services			
Fund management, capital market access, project and structured finance, corporate finance, private equity			
Corporate & Investment Strategy			
Geographic footprint: Mozambique			
Relationship to DBSA			
Source: www.bni.co.mz			

National Development Corporation (NDC)		Tanzania	
Contact details	Development House, Kivukoni Front/ Ohio Street, P.O.Box 2669, Dar es Salaam, Tanzania 255 22 2112893 or 2111460/3 info@ndc.go.tz		
URL	www.ndc.go.tz		
<p>Overview</p> <p>The National Development Corporation (NDC) is a leading industrial development and promotion organization established in 1962 as the Tanganyika Development Corporation (TDC) by an Act of Parliament to fill the gap in financing critical development projects and take over the colonial development corporation (CDC) formed in 1950. In 1965, the NDC was re-established by the government to catalyze economic development in all sectors of the economy. After the Arusha Declaration, another role was added to the NDC, namely that of a holding corporation under the Public Corporation Act 1969 that came to an end in 1992 under the Public Corporation Act, 1992 as amended. The NDC was given a broad mandate as a development and promotion institution to stimulate industrialization in partnership with the private sector.</p> <p>The NDC implements strategic industrial development projects in partnership with private sectors</p>			
Sectors	Economic sectors (agro industries, biological, chemic, metal industries) and power production	Loan book size	USD 25m
<p>Products and Services</p> <p>Loans</p>			
<p>Corporate & Investment Strategy</p> <p>PPP model of finance</p>			
<p>Geographic footprint:</p> <p>Tanzania</p>			
<p>Relationship to DBSA</p>			
<p>Source: www.ndc.go.tz</p>			

Namibia Housing Enterprise (NHE)		Namibia	
Contact details	National Housing Enterprise, 7 General Murtala Muhammed Ave PO Box 20192, Eros, Windhoek +264 61 292 7111 info@nhe.com.na		
URL	www.nhe.com.na		
<p>Overview</p> <p>Provides finance for housing development</p> <p>NHE core business is providing housing needs to low and middle income inhabitants of Namibia and financing of housing for such inhabitants.</p> <p>This involves:</p> <ul style="list-style-type: none"> - Land acquisition from Local Authorities/Municipalities and Town Councils - Housing construction - Provision of housing loans <p>The Government of the Republic of Namibia is the sole shareholder of NHE.</p>			
Sectors	Housing	Loan book size	USD 67m
Products and Services			
Loans			
Corporate & Investment Strategy			
Geographic footprint:			
Namibia			
Relationship to DBSA			
Source: www.nhe.com.na			

SME Bank		Namibia	
Contact details	172 Jan Jonker Road Ausspanplatz (town/city and postal code) +264 61 430 1000 Info@smebank.com.na		
URL	www.smebank.com.na		
<p>Overview</p> <p>Provides finance for SME development</p> <p>SME Bank was founded by the Government of Namibia following the dissolution of the Small Business Credit Guarantee Trust (SBCGT) that was transformed into a fully-fledged Commercial Banking Institution. With the head office in Windhoek, SME Bank will in the near future open branches in all 14 regions of the country. SME Bank provides special attention to projects of Small and Medium Size Enterprises (SMEs), and those catering to Rural Communities, Micro Enterprises and Previously Disadvantaged Individuals (PDIs). SME Bank has a full Commercial Banking License and offers banking services to individuals and companies that are not necessarily SMEs, through Personal Banking (Retail), Corporate Banking, Treasury and International Banking.</p>			
Sectors	SME	Loan book size	USD 10m
Products and Services			
Micro-loans, commercial banking			
Corporate & Investment Strategy			
Geographic footprint:			
Namibia			
Relationship to DBSA			
Source: www.smebank.com.na			

Small Enterprise Promotion Agency (SEnPA)		Seychelles	
Contact details	Albert Street, Seychelles +248 4323151		
URL	http://www.senpaseychelles.com		
<p>Overview</p> <p>The Small Enterprise Promotion Agency (SEnPA) was established on 1st August 2004 following the closure of the Seychelles Industrial Development Corporation (SIDEK).</p> <p>The newly created Agency which is a body corporate was given the mandate for implementation of government policy on craft and cottage industries in Seychelles.</p> <p>Provides finance for SME development</p> <p>The main goals or objectives of the Agency are to improve the small business environment in order to motivate and encourage entrepreneurship in start-up and existing small enterprises and providing structures for their development and growth. One key focus is to continually develop small enterprise marketing expertise in order to increase local, regional and international competitiveness. In addition to undertake research and development on a wide range of small business concerns in order to facilitate and encourage innovation and sustainable development.</p> <p>The agency facilitates access to finance as well as providing support services to SMEs, before and after funding</p>			
Sectors	SME	Loan book size	
Products and Services			
Microloans			
Corporate & Investment Strategy			
Geographic footprint:			
Seychelles			
Relationship to DBSA			
Source: http://www.senpaseychelles.com			

Housing Finance Company Limited (HFCL)		Seychelles	
Contact details	Head Office: PO Box 1112, 1st Floor, Victoria House, Victoria, Mahé, Seychelles +248 467 06 00 hfcl@seychelles.sc		
URL			
<p>Overview</p> <p>Provides finance for housing development</p> <p>Housing Finance Company Limited (HFCL) is a financial body which was incorporated on 21 May 2003 under the Companies Act, 1972. The Housing Finance Company (HFC) is a government owned company which provides financing to Seychellois for the purchase of land, the construction of houses and financing home improvements.</p> <p>Its major role involves borrowing from banks at a reasonable interest rate and subsequently lending to clients. It has provided lending services to the low to middle income population for the past 10 years and it aims to continue providing affordable loans to the lower income earners while operating a proficient company.</p> <p>HFCL aims to provide innovative and affordable housing finance solutions to the low- and middle-income housing market and to be the leading provider of integrated solutions for the acquisition, development and improvement of property in the Seychelles.</p>			
Sectors	Housing	Loan book size	USD 95.3m
Products and Services			
Housing loans			
Corporate & Investment Strategy			
Geographic footprint:			
Seychelles			
Relationship to DBSA			
Source: hfcl@seychelles.sc			

Agribank		Zimbabwe	
Contact details	Hurudza House, 14-16 Nelson Mandela, Harare, Zimbabwe (+263)(4) 774400-19		
URL	http://www.agribank.co.zw		
<p>Overview</p> <p>The Agricultural Bank of Zimbabwe, in its present state, has evolved in various forms over the past 82 years. Its roots can be traced to 1924 when the Land and Agricultural Bank was founded to cater for the needs of commercial farmers of the day. In 1971 the Agriculture Finance Corporation (AFC) was conceived through an act of Parliament, which amalgamated the Land and Agricultural Bank and the Agricultural Assistance Board.</p> <ul style="list-style-type: none"> • Providing sustainable agricultural development finance and banking services to contribute towards the attainment of economic growth and development and prosperity in Zimbabwe. • Contributing towards national agricultural development, food security, increased output and productivity and the generation of foreign currency, particularly for the farming and rural communities. • Providing banking services to the unbanked rural and urban population that has no access to formal financial services. <p>Provides loans for agribusiness</p> <p>Agribank is a registered commercial bank in terms of the Banking Act of Zimbabwe (Chapter 24:20) and is subject to the supervision of the Reserve Bank of Zimbabwe. The Bank is a Loan and Deposit taking Financial Institution.</p>			
Sectors	Agribusiness	Loan book size	USD 127m
Products and Services			
Loans			
Corporate & Investment Strategy			
Geographic footprint: Zimbabwe			
Relationship to DBSA			
Source: http://www.agribank.co.zw			

Industrial Development Corporation (IDC)		South Africa	
Contact details	19 Fredman Drive, Sandown 0112693000		
URL	www.idc.co.za		
<p>Overview</p> <p>Established in 1940, it is a national development finance institution set up to promote economic growth and industrial development. It is owned by the South African government under the supervision of the Economic Development Department.</p> <p>Provides finance for industrial and economic development in the public and private sectors by:</p> <ul style="list-style-type: none"> • Proactively identifying and funding high-impact and labour-intensive projects; • Leading the creation of viable new industries; • Using our diverse industry expertise to drive growth in priority sectors; and • Taking up higher-risk funding projects. <p>During the 1990s, our mandate was expanded to include investment in the rest of Africa. The Mozal aluminium smelter in Mozambique was the first such venture. We secured investors from around the globe to establish a major industrial enterprise in a country plagued by decades of civil war. The smelter illustrated the viability of large projects on a continent often shunned by investors. Currently, our investments in Africa include mining, agriculture, manufacturing, tourism and telecommunications.</p> <p>The IDC's funding is generated through income from loan and equity investments and exits from mature investments, as well as borrowings from commercial banks, development finance institutions (DFIs) and other lenders.</p>			
Sectors	Infrastructure, SMEs, industry, agriculture, services	Loan book size	ZAR 122 billion
<p>Products and Services</p> <p>Loans, PPPs, bonds, equity, guarantees, trade finance, venture capital, quasi-equity</p>			
<p>Corporate & Investment Strategy</p> <p>As a key implementing agency of industrial policy, the IDC's activities currently centre on the National Development Plan (NDP), the New Growth Path (NGP) and the Industrial Policy Action Plan (IPAP). It identifies sector development opportunities aligned with policy objectives and develops projects in partnership with stakeholders.</p>			
<p>Geographic footprint:</p> <p>South Africa</p>			
<p>Relationship to DBSA</p> <p>Partner DFI</p>			
<p>Source: www.idc.co.za</p>			

Land and Agricultural Bank (LB)		South Africa	
Contact details	Land and Agricultural Development Bank of South Africa Eco Glades 2, Block D 420 Witch Hazel Avenue Eco Park Centurion 012 686 0500 Info@landbank.co.za		
URL	www.landbank.co.za		
<p>Overview</p> <p>The Land Bank is a specialist agricultural bank guided by a government mandate to provide financial services to the commercial farming sector and to agri-business and to make available new, appropriately designed financial products that would facilitate access to finance by new entrants to agriculture from historically disadvantaged backgrounds. Today, the Bank is a true South African development finance institution that serves all farmers equally.</p> <p>The Land Bank is working to transform the agricultural sector in South Africa by providing sustainable financing to emerging farmers as well as facilitating partnerships with established commercial farmers for technical support and the transfer of skills.</p> <p>The mission of Land Bank is:</p> <ul style="list-style-type: none"> • To develop and provide appropriate products for commercial and development clients. • To leverage private sector investment into the agricultural sector. To develop partnerships with intermediaries on lending. • To develop techniques for financing high-risk agriculture and new business areas. • To support programmes of the Ministry of Land Affairs and Agriculture by aligning the Bank's products with these programmes. • To contribute to rural development by linking up with government structures and activities. <p>Provides finance for industrial and economic development in the public and private sectors</p>			
Sectors	Infrastructure, SMEs, industry, agriculture, services, corporate banking, commercial development banking	Loan book size	ZAR45 billion
<p>Products and Services</p> <p>Loans (short- and long-term), PPPs, bonds, equity, guarantees, special mortgage loans, direct lending, wholesale finance facility, deposits, establishment loans</p>			
<p>Corporate & Investment Strategy</p> <p>Sector growth support, supply chain development, production expansion and intensification, agricultural innovation</p>			
<p>Geographic footprint:</p> <p>South Africa</p>			
<p>Relationship to DBSA</p> <p>Partner DFI</p>			
Source: www.landbank.co.za			

National Housing Finance Corporation (NHFC)		South Africa	
Contact details	The Isle of Houghton Old Trafford 3 11 Boundary Road Houghton (011) 644 9800 info@nhfc.co.za		
URL	www.nhfc.co.za		
<p>Overview</p> <p>The National Housing Finance Corporation (NHFC) is one of several Development Finance Institutions (DFIs) created by the South African Government to sustainably improve on the socio-economic challenges of the country. The developmental financial focus of the NHFC is specifically about finding workable models on affordable housing finance for the low- and middle-income target market.</p> <p>The NHFC was established in 1996, by the then National Department of Housing (NDoH), to offer housing finance, project facilitation and technical assistance to private and public entities ensuring availability of housing stock for the target market. As a means of sustaining its funding programs, the NHFC searches for better ways to mobilise finance for affordable housing from sources outside the state in partnership with the broadest range of organisations.</p> <p>The NHFC, in the affordable housing finance market sector, adopts a role of Financier, Facilitator and Innovator, to ensure viable housing finance solutions; growth of sustainable human settlements; and mobilization of relevant partnerships, through enhanced insights and knowledge gained.</p> <p>Provides finance for housing development</p>			
Sectors	Housing	Loan book size	R3.142 million
<p>Products and Services</p> <p>Loans</p>			
<p>Corporate & Investment Strategy</p> <ul style="list-style-type: none"> • Expand housing finance activities, through the effective provision of housing finance solutions, thus enabling low-to-middle income households to have choice of renting or owning or incrementally building, to meet their housing needs; • Facilitate the increased and sustained lending by financial institutions to the affordable housing market; • Mobilise funding into the human settlement space, on a sustainable basis, in partnership with the broadest range of institutions; • Conduct the business activities of the NHFC in a manner that ensures the continued economic sustainability of the NHFC whilst promoting lasting social, ethical and environmental development; and • Stimulate the low-to-middle income housing sector, by providing robust, relevant and timely research and market analysis to practitioners and housing customers. 			
<p>Geographic footprint:</p> <p>South Africa</p>			
<p>Relationship to DBSA</p>			
<p>Source: http://www.nhfc.co.za</p>			

National Empowerment Fund (NEFCorp)		South Africa	
Contact details	West Block, 187 Rivonia Rd, Sandton, Johannesburg, 2057 011 305 8000 info@nefcorp.co.za		
URL	www.nefcorp.co.za		
<p>Overview</p> <p>Provides finance for SME and development</p> <p>The NEF differentiates itself not only with a focused mandate for BB-BEE, but by also assuming a predominantly equity-based risk to maximise the Empowerment Dividend. Reward should balance the risk with the application of sound commercial decisions to support national priorities and government policy such as the Accelerated and Shared Growth Initiative for South Africa (AsgiSA) or targeted investments through the Department of Trade and Industry's (the dti's) Industrial Policy Framework (IPF).</p> <p>The work of the NEF therefore straddles and complements other Development Finance Institutions (DFIs) by allowing the organisations to work in close collaboration in the promotion of BB-BEE. With them, the NEF can enhance other DFIs and their mandates by sharing its specialist sector expertise and knowledge of BB-BEE.</p>			
Sectors	SME and economic development	Loan book size	USD 550m
<p>Products and Services</p> <p>Investment funds, loans, venture capital, franchise funds</p>			
<p>Corporate & Investment Strategy</p> <p>The NEF implements its mandate in three ways:</p> <ol style="list-style-type: none"> 1. Asset Management By structuring accessible retail savings products for black people through its Asset Management Division, which is a custodian of certain equity allocations in State-Allocated Investments (SAIs), the NEF aims to foster a culture of savings and investment among its beneficiaries. 2. Fund Management Fund Management, as a facilitator of the Codes of Good Practice of the Broad-Based Black Economic Empowerment Act (the Codes), supports the pillars of black enterprise by providing financial and non-financial solutions across a range of sectors to black empowered businesses, for start-up, expansion and equity transformation purposes. 3. Strategic Projects Fund As a leader in venture capital finance which allows entrepreneurs to participate in projects that are at an early stage within sectors identified by the RSA government as key drivers to the economic growth of South Africa. The fund also provides project finance and private equity in these projects once they are regarded as bankable. 			
<p>Geographic footprint:</p> <p>South Africa</p>			
<p>Relationship to DBSA</p> <p>Potential for use in the gender mainstreaming programme</p>			
<p>Source: www.nefcorp.co.za</p>			

Swaziland Industrial Development Corporation (SIDC)		Swaziland	
Contact details			
URL		http://www.sadc-dfrc.org/dfi-swaziland	
<p>Overview</p> <p>Provides finance for industrial development</p> <p>Swaziland Industrial Development Company Limited (SIDC) was formed as a joint venture between the Government of the Kingdom of Swaziland and major International finance institutions. It is a private development company committed to supporting its customers with quality services in the financing of projects through the provision of equity, loans and factory buildings for lease.</p> <p>SIDC's primary corporate objectives are: Create wealth for the Swazi economy; Increasing the value of its shareholders' investments; Practising cost-efficient management; Achieving profits in its operations.</p>			
Sectors		Industry; Property Development; Mining; Agribusiness; Tourism; Commerce; Services; SMEs	Loan book size USD 86
Products and Services Equity, loans, finance leasing, property rentals (industrial)			
Corporate & Investment Strategy			
Geographic footprint:			
Swaziland			
Relationship to DBSA			
Source: http://www.sadc-dfrc.org/dfi-swaziland			

National Commercial and Savings Bank (NCSB)		Zambia	
Contact details	National Savings & Credit Bank Head Office Savers House, Plot No 248B Cairo Road, +260 226834 / +260 231440		
URL	http://www.natsave.co.zm		
Overview			
<p>The National Savings and Credit Bank (NATSAVE) is a 100% Government owned Non-Bank Financial Institution that was established in 1972 by an Act of Parliament namely the National Savings and Credit Act, Chapter 423 of the Laws of Zambia. The bank began its operations in 1973. The Act gives the Bank the power to administer funds on behalf of any person or agency, accept deposits, operate saving schemes, the making of loans and to carry on any form of banking business.</p> <p>The bank was created with a social mandate to deliver banking services to all parts of the country, especially the rural areas, at an affordable price.</p>			
Sectors	SME, agriculture, other sectors	Loan book size	
Products and Services			
Personal banking, corporate banking, SME banking			
Corporate & Investment Strategy			
Geographic footprint:			
Zambia			
Relationship to DBSA			
Source: http://www.natsave.co.zm			

Zambian National Building Society		Zambia	
Contact details	Century House, Cairo Rd, Lusaka +260 211 229191		
URL	www.znbs.co.zm		
Overview			
To provide quality, affordable and sustainable mortgage finance, financial services and other allied services for the benefit of clients, stakeholders and the society.			
Sectors	Construction loans, mortgage loans, housing	Loan book size	
Products and Services			
Housing mortgages			
Corporate & Investment Strategy			
Geographic footprint:			
Zambia			
Relationship to DBSA			
Source: www.znbs.co.zm			

Development Bank of Zambia (DBZ)		Zambia	
Contact details	Development House, Katondo Rd, Lusaka +260 211 228576 +260 211 228577 dbzmail@dbz.co.zm		
URL	www.dbz.co.zm		
<p>Overview</p> <p>The Development Bank of Zambia (DBZ) was established in 1972 pursuant to section 3 of the DBZ Act Chapter 363 of the Laws of Zambia as a joint venture between the Government, Public Sector Financial Institutions, the local private sector and foreign institutions. It is committed to tackling poor and costly access to capital for investment and removing micro-level structural rigidities that hinder public and private investment growth, productivity, wealth, and employment creation.</p> <p>It endeavours to develop Zambia and empower its citizens by providing short, medium and long term financing and technical assistance to its clients. It also provides short, medium and long term finance to support the Government of the Republic of Zambia's economic development strategies of growth, wealth and job creation, poverty reduction, infrastructure development and improved service delivery.</p>			
Sectors	SMEs, tourism, construction, mining, agribusiness	Loan book size	USD 76m
<p>Products and Services</p> <p>Loans and concessional finance from government funds (agriculture), equity, trade finance, leasing finance, bonds and guarantees, rural finance</p>			
<p>Corporate & Investment Strategy</p> <p>Raise finance from international financial partners for local SME development in key sectors</p>			
<p>Geographic footprint:</p> <p>Zambia</p>			
<p>Relationship to DBSA</p> <p>DBSA is a shareholder with two seats on the board</p>			
Source: www.dbz.co.zm			

Top African DFIs

East African Development Bank (EADB)		Uganda	
Contact details	EADB Building, Plot 4 Nile Avenue +256 417 112900/1/2; +256 312 230000 enquiry@eadb.org		
URL	http://eadb.org		
<p>Overview</p> <p>The East African Development Bank (EADB) was established in 1967 with the remit to provide financial and other support to its member countries, which currently are Kenya, Tanzania, Rwanda and Uganda while Burundi has applied to become a member state. It was re-established under its own charter in 1980 after the break-up of the East African Co-operation in 1977. The new charter opened up the Bank to a wider membership and allowed for the introduction of consulting and advisory services.</p> <p>The EADB's mission is to promote sustainable socio-economic development in East Africa by providing development finance, support and advisory services.</p>			
Sectors	More than 60% of its lending is to projects in health and education, hotels and tourism, construction and building, electricity and water, and agriculture.	Loan book size	
<p>Products and Services</p> <p>The Bank also offers supplementary products such as asset leasing, equity financing, and short-term finance for working capital, trade finance and real estate development finance, loan guarantees, lines of credit, asset finance, and advisory services</p>			
<p>Corporate & Investment Strategy</p> <p>To promote sustainable socio-economic development in East Africa by providing development finance, support and advisory services</p>			
<p>Geographic footprint: East Africa</p>			
<p>Relationship to DBSA</p>			
<p>Source: http://eadb.org</p>			

African Export and Import Bank (Afreximbank)		Egypt	
Contact details	72 (B) El-Maahad El-Eshteraky Street – Heliopolis, Cairo 11341, Egypt +20-2-24564100/1/2/3; +20-2-24515201/2 Eastgate Building 3rd Floor Gold Bridge (North Wing), 2nd Street, Harare, Zimbabwe +263 (0)8677004060; +263-4-700941 mail@afreximbank.com info@afreximbank.com		
URL	www.afreximbank.com		
Overview	<p>The African Export Import Bank was established in Abuja, Nigeria in October, 1993 by African Governments, African private and institutional investors as well as non-African financial institutions and private investors for the purpose of financing, promoting and expanding intra-African and extra-African trade. The Bank was established under the twin constitutive instruments of an Agreement signed by member States and multilateral organizations which confers on the Bank the status of an international multilateral organization. The second element is that of a Charter governing its corporate structure and operations, signed by all Shareholders. The authorized share capital of the Bank is Five Billion United States Dollars (US\$5 billion).</p>		
Sectors	Economic and trade sectors	Loan book size	
Products and Services	Factoring, project and export development, structured trade finance, investment banking and advisory services.		
Corporate & Investment Strategy	To stimulate a consistent expansion, diversification and development of African trade while operating as a first class, profit-oriented, socially responsible financial institution and a center of excellence in African trade matters.		
Geographic footprint:	Africa		
Relationship to DBSA			
Source:	www.afreximbank.com		

Trade and Development Bank (former PTA Bank)		Burundi	
Contact details	Chaussée Prince Louis, Rwagasore, P. O. Box 1750, Bujumbura, Burundi +257 22 224966/ 224975 info@ptabank.org		
URL	www.ptabank.org		
<p>Overview</p> <p>The Trade and Development Bank strives to be a world class African financial institution advancing the economic development, integration and prosperity of the East African region This can be achieved through being at the forefront of extending development capital and services to advance regional growth and integration through customer focused and innovative financing instruments</p> <p>Shareholders include Burundi, Comoros, Congo, Djibouti, Egypt, Eritrea, Ethiopia, Kenya, Malawi, Mauritius Mozambique, Rwanda, the Seychelles, Somalia, Sudan, Tanzania, Uganda, Zambia, Zimbabwe</p> <p>Non-regional members: Belarus and China Institutional Members: African Development Bank, African Reinsurance Cooperation (Africa-RE), Banco Nacional Investimento (BNI), Mauritian Eagle Insurance Co. Ltd, National Pension Fund of Mauritius, National Social Security Fund – Uganda, PTA Reinsurance Company (ZEP RE), Rwanda Social Security Board (RSSB), SACOS Group Limited, Seychelles Pension Fund</p> <p>Offices in Mauritius, Kenya and Zimbabwe</p>			
Sectors	Trade, infrastructure, manufacturing, industry and agribusiness	Loan book size	
<p>Products and Services:</p> <p>Project and Infrastructure finance and trade finance Facilities will normally not be less than \$500 000 and not more than \$20 million. Smaller or larger amounts are considered under exceptional circumstances</p>			
<p>Corporate & Investment Strategy:</p> <p>To innovate and play a more active role in promoting trade, economic development and regional integration.</p>			
<p>Geographic footprint:</p> <p>East Africa</p>			
<p>Relationship to DBSA</p> <p>Member of IDFC, AADFI</p>			
<p>Source: www.ptabank.org</p>			

National Investment Bank (NIB)		Ghana	
Contact details	37 Kwame Nkrumah Avenue P. O. Box GP 3726, Accra, Ghana. info@nib-ghana.com		
URL	www.nibghana.net		
<p>Overview</p> <p>The Gold Coast Industrial Development Corporation (GCIDC) was established in 1952 with budgetary appropriations to enable it provide financial support to the indigenes for the establishment of their own businesses.</p> <p>The Gold Coast Industrial Development Corporation (GCIDC), encouraged entrepreneurship among the indigenes in the areas of furniture making and baking. This intervention helped to develop the skills of the local carpenters and bakers in the use of mechanized saw mills and electric bakeries. In addition GCIDC also upgraded the skills of people who were using manual labour in washing to mechanised laundry since the Gold Coast intelligentsias had to send their suits to the United Kingdom to be laundered.</p> <p>After independence, the GCIDC became known as the Ghana Industrial Corporation (GIDC) with the Government of Ghana as the controlling body. The government transformed the GIDC into the National Investment Bank (NIB) by an act of Parliament (Act 163). The NIB was incorporated as an autonomous joint state-private institution on March 22, 1963. It was established primarily to promote and strengthen rapid industrialization in all sectors of the Ghanaian economy. The NIB was therefore the first development bank in Ghana.</p> <p>Currently, 70% of the Bank's portfolio is made up of loans to the Ghanaian private sector. NIB is a major lender to the manufacturing, building and construction and agro processing sectors as well as the service industry.</p> <p>It is also one of the designated financial institutions, which source funds from Export Trade, Agriculture and Industrial Development Fund (EDAIF) for on lending to exporters as Term and Working capital loans.</p>			
Sectors	Trade and commercial banking, agriculture, industry	Loan book size	
<p>Products and Services</p> <p>Trade finance, development finance products, SME products, third party products</p>			
<p>Corporate & Investment Strategy</p> <p>To support the private sector in Industrialisation projects</p>			
<p>Geographic footprint:</p> <p>West Africa</p>			
<p>Relationship to DBSA</p>			
<p>Source: www.nibghana.net</p>			

Liberian Bank for Development and Investment (LBDI)		Liberia	
Contact details	Ashmun St, Monrovia, Liberia +231 88 630 4438		
URL	www.lbdi.net		
<p>Overview</p> <p>The Liberian Bank for Development and Investment was created by an Act of the National Legislature in 1961 under the joint initiative of major international financial institutions that purchased equity in the Bank. It commenced operations in 1965 as the Liberian Bank for Industrial Development and Investment. Under an amendment in 1974, the name was changed to the Liberian Bank for Development and Investment (LBDI). A further amendment in 1988 allowed the Bank to engage in commercial banking activities, to complement its development objectives.</p>			
Sectors	Economic sectors	Loan book size	
<p>Products and Services</p> <p>Its Corporate Goals and Objectives are:</p> <ul style="list-style-type: none"> * Restore the capacity of LBDI to provide medium and long term loans for development oriented projects through the mobilization of domestic foreign resources. * Assist in the revival of the key sectors of the economy to create jobs, reduce poverty, and encourage the efficient use of the country's human and natural resources. * Ensure profitability and sustainable operations to achieve business growth, significant market share, and returns/value to all stakeholders (customers, staff and shareholders). 			
<p>Corporate & Investment Strategy</p> <ul style="list-style-type: none"> • Facilitate the creation and expansion of small, medium, and large scale productive businesses such as Agro, Industrial and Service (including Tourism Enterprises) • Provide increased goods and services for the rapidly growing consumption requirements of the economy. 			
Geographic footprint: West Africa			
Relationship to DBSA			
Source: www.lbdi.net			

Bank of Industry		Nigeria	
Contact details	23 Marina Street, Lagos. Nigeria :(234)-1- 2715070-71 customercare@boi.ng		
URL	www.boi.ng		
Overview			
<p>The Bank of Industry Limited (BOI) is Nigeria's oldest, largest and most successful development financing institution. It was reconstructed in 2001 out of the Nigerian Industrial Development Bank (NIDB) Limited, which was incorporated in 1964. The bank took off in 1964 with an authorized share capital of 2 million (GBP).</p> <p>Following a successful institutional, operational and financial restructuring programme embarked upon in 2002, the bank has transformed into an efficient, focused and profitable institution that is well placed to effectively carry out its primary mandate of providing long term financing to the industrial sector of the Nigerian economy.</p> <p>Providing financial assistance for the establishment of large, medium and small projects as well as the expansion, diversification and modernisation of existing enterprises as well as the rehabilitation of existing ones.</p>			
Sectors	Industrial sector	Loan book size	
Products and Services			
Fund management, co-financing, equity, trade finance, short, medium and long term financing			
Corporate & Investment Strategy			
The Bank of Industry assists projects to generate considerable multiplier effects such as job creation and poverty alleviation, both of which invariably enhance the social and economic condition of Nigerians.			
Geographic footprint: West Africa			
Relationship to DBSA			
Source: www.boi.ng			

Banque Nationale pour le Developpement Economique (BNDE)		Senegal	
Contact details	Av Lamine GUEYE x Place Soweto, Immeuble Rivonia – Dakar, Senegal (+221)33 829 20 20 contact@bnde.sn		
URL	www.bnde.sn		
<p>Overview</p> <p>The ambition is to establish BNDE as a successful Bank in Senegal and as a true leader in financing SMEs, both qualitatively and quantitatively. It is also a matter of making BNDE a dynamic bank, with a role to progressively position itself on all banking activities (deposit bank, investment bank, asset and asset management ...) and on other Market segments (Corporate, Institutional, Diaspora, Microfinance Institutions, etc.). The objective is also to make the BNDE a national financing tool actively participating in the implementation of the Accelerated Growth Strategy of Senegal and more generally to the development of the country.</p> <p>These ambitions are summed up in the BNDE's mission of "helping to create and develop Senegalese companies, offering them diversified and adapted products and services, with particular attention to SMEs.</p> <p>Taking into account this mission and to guide the development dynamics of BNDE in the coming years, a VISION of 2018 has been formulated.</p>			
Sectors	Economic development, SME	Loan book size	11 billion CFA
Products and Services			
Microfinance			
Corporate & Investment Strategy			
Our ambition will be to fight against poverty and social imbalance, which is why we have chosen to accompany the structures of the decentralized financial system, with a view to developing financial inclusion.			
Products targeted at vulnerable targets will also be proposed by BNDE, which will be young people and women			
Geographic footprint: Senegal			
Relationship to DBSA			
Source: www.bnde.sn			

Development Bank of Rwanda (BRD)		Rwanda	
Contact details	BRD Head Office, KN 3 (former Boulevard de la Revolution) +250 252 575079 brd@brd.rw		
URL	www.brd.rw		
<p>Overview</p> <p>BRD has set a new course as a purely development focused national development bank. The new vision is to “accelerate broad based, sustainable economic transformation and prosperity creation” which makes this new mandate clear. To achieve this vision, BRD has articulated four strategic themes:</p> <ul style="list-style-type: none"> • Focused Investments and Growth – The bank will ensure that it makes investments that are aligned with this strategy and focus areas. And in order to make investments that are sustainable, BRD will ensure that such investments are profitable and facilitate its growth. • Building strong partnerships — In order to achieve its development goals, BRD will use every opportunity to build strong and varied partnerships. • Maximize Development Impact – At the center of everything that the bank will do is the idea that it must facilitate and generate development impact in Rwanda and the region. BRD ensures that this strategic objective is embedded in all its interventions. • Increased resource mobilization — In line with the expectations around its development mandate, BRD will mobilize more resources to fund this ambitious strategy. The bank’s financial resources will always be a small fraction of the financing needs of Rwanda’s transformation. The bank will explore options for attracting more investments from new funders and donors, including DFIs, pension funds, impact investors. 			
Sectors	Energy, exports, education, agriculture, housing	Loan book size	
<p>Products and Services</p> <p>Leasing, equity, guarantee funds, trade finance, advisory services, lines of credit; short, medium and long-term loans.</p>			
<p>Corporate & Investment Strategy</p> <p>Aligned to EDPRS 2 and Vision 2020</p>			
<p>Geographic footprint:</p> <p>East Africa</p>			
<p>Relationship to DBSA</p>			
<p>Source: www.brd.rw</p>			

Banque de l'Habitat de Cote d'Ivoire (BHCI)		Cote d'Ivoire	
Contact details	22 Avenue Joseph Anoma - 01 BP 2325 Abidjan 01 Côte d'Ivoire +225 20 25 39 39		
URL	www.bhci.ci		
Overview			
<p>BHCI provides loans and accepts deposits. In 2015, the government of the Ivory Coast will seek to privatize BHCI and convert it into a commercial bank.</p> <p>BHCI provides personal loans, as well as business credits.</p> <p>It is a credit institution for housing loans in Côte d'Ivoire.</p>			
Sectors	Housing sector	Loan book size	
Products and Services			
Housing loans			
Corporate & Investment Strategy			
Geographic footprint:			
Côte d'Ivoire			
Relationship to DBSA			
None			
Source: www.bhci.ci			

Development Bank of Ethiopia		Ethiopia	
Contact details	PO Box 1900, Addis Ababa, Ethiopia +251 115 51 11 88/98 dbe@ethionet.et		
URL	www.dbe.com.et		
<p>Overview</p> <p>The Development Bank of Ethiopia (DBE) is one of the financial institutions engaged in providing short, medium and long term development credits. The DBE's distinguishing feature is its "project" based lending tradition. Projects financed by the Bank are carefully selected and prepared through appraisal, closely supervised and systematically evaluated.</p> <p>Since its establishment in 1909, the bank has been playing a significant role in promoting the overall economic development of the country.</p> <p>Nationally, the DBE is the sole Bank with reputable experience in long term investment financing. Internationally it is recognized as an important on-lending channel for development programs financed by bilateral and/or multilateral sources.</p>			
Sectors	SME finance, commercial agriculture, agro-processing, manufacturing and extractive industries, preferably export focused.	Loan book size	
<p>Products and Services</p> <p>Project finance, international banking, export credit guarantee, rural finance, bond issue, lease finance</p>			
Corporate & Investment Strategy			
<p>Geographic footprint:</p> <p>Horn of Africa, East Africa</p>			
Relationship to DBSA			
Source: www.dbe.com.et			

Exim guaranty Co. Ltd (EXIM GUARANTY)		Ghana	
Contact details	27 Noi Fetreke Street Roman Ridge Ambassadorial Estates Ext. 030 2768763 / 4 info@eximghana.com		
URL	www.eximghana.com		
<p>Overview</p> <p>The introduction of Exim guaranty Company (Ghana) Ltd. (Exim) onto the Ghanaian financial services market was meant to facilitate the building of linkages between Small and Medium Enterprises (SMEs) and the formal financial institutions.</p> <p>Exim guaranty Company (Ghana) Limited has been positioned over the years to support short, medium and long term credit requests to Banks from mainly viable and well-structured small and medium enterprises. This intermediation capability has a positive impact on general business growth in the country, since it increases the credit portfolio of Banks for the benefit of SMEs.</p> <p>Recent Partnerships created with both local Banks and some other Non-Banking Financial institutions has created deep awareness of the relevance of the Credit Underwriting business. It works with Banks, contractors and other technical service providers. The business sectors covered by their business are in the areas of Manufacturing, Exporting, Agricultural Processing, Construction and other Service Industries.</p>			
Sectors	SME sector	Loan book size	
<p>Products and Services</p> <p>Credit guarantee covers, bid bond, advance payment guarantees</p>			
Corporate & Investment Strategy			
<p>Geographic footprint:</p> <p>West Africa</p>			
Relationship to DBSA			
Source: www.eximghana.com			

Uganda Development Bank (UDB)		Uganda	
Contact details	Plot 6 Nakasero Road Rwenzori Towers, 1 st Floor, Wing B P.O.Box 7210, Kampala, Uganda +256 414 355 550 info@udbl.co.ug		
URL	www.udbl.co.ug		
<p>Overview</p> <p>The Uganda Development Bank Limited (UDBL) is a public enterprise wholly owned by the Government of Uganda and carrying on business as a Development Finance Institution (DFI).</p> <p>The bank, a successor company to the Uganda Development Bank, was incorporated as a limited liability company under the Public Enterprises Reform and Divestiture Act, Cap.98, Laws of Uganda and it is mandated to finance enterprises in key growth sectors of the economy. The Bank has been in existence since 1972.</p> <p>UDBL re-positioned itself as a key partner to the Government of Uganda in delivering its National Development Plan (NDP).</p>			
Sectors	Infrastructure; Industrialization; primary agriculture; fisheries and livestock; agro-processing; natural resources extraction; hospitality and tourism; real estate development; information technology and telecommunication (ICT); social services like education including vocational and tertiary education and health; trade and commerce sectors	Loan book size	
Products and Services Short-, long-, medium term loans; equity; trade finance; bank guarantees			
Corporate & Investment Strategy Promote sustainable socio-economic development through innovative financial products and services			
Geographic footprint: East Africa			
Relationship to DBSA			
Source: www.udbl.co.ug			

ECOWAS Bank for Investment and Development (BIDC/EBID Togo)		Togo	
Contact details	128 Boulevard du 13 Janvier, BP: 2704 Lomé Togo +228-2221-6864 bidc@bidc-ebid.org		
URL	www.bidc-ebid.org		
<p>Overview</p> <p>The ECOWAS Bank for Investment and Development (EBID), is the financial institution established by the 15 Member States of the Economic Community of West African States (ECOWAS) comprising Benin, Burkina Faso, Cabo Verde, Côte d'Ivoire, The Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Niger, Nigeria, Senegal, Sierra Leone and Togo. The Bank's headquarters are in Lomé, Togolese Republic. The Bank has two funding windows namely, the promotion of the private sector and development of the public sector. Overall, EBID aims at contributing to the economic development of West Africa through the financing of projects and programmes.</p>			
Sectors	Transport, energy, telecommunications, industry, poverty alleviation, the environment and natural resources.	Loan book size	
<p>Products and Services</p> <p>The Bank's corporate object is to:</p> <ul style="list-style-type: none"> • grant loans and guarantees for financing investment projects and programmes relating to the economic and social development of Member States; • mobilize resources within and outside the Community to finance the Bank's investment projects and programmes; • provide the technical assistance that may be required within the Community to study, prepare, finance and implement development projects and programmes; • receive and manage the portion of the Community Levy resources earmarked for financing community development activities; manage any community special funds relevant to its corporate object; • carry out any commercial, industrial or agricultural activity related to the Bank's corporate object or required for the recovery of debts owed the Bank. 			
<p>Corporate & Investment Strategy</p> <p>Within the scope of its corporate object, the EBID cooperates with national and sub-regional development organisations operating within and outside the community. Furthermore, the Bank cooperates with other international organisations with similar aims and other institutions involved in the development of the community.</p>			
<p>Geographic footprint:</p> <p>West Africa</p>			
<p>Relationship to DBSA</p>			
<p>Source: www.bidc-ebid.org</p>			

Nigerian Export-Import Bank (NEXIM)		Nigeria	
Contact details	Nigerian Export-Import Bank NEXIM HOUSE Plot 975 Cadastral Zone AO, Central Business District, P.M.B. 276, Garki, Abuja, Nigeria. +234 9 460 3630-9 neximabj@neximbank.com.ng		
URL	www.neximbank.com.ng		
<p>Overview</p> <p>The Nigerian Export-Import Bank (NEXIM) was established by Act 38 of 1991 as an Export Credit Agency (ECA) with a share capital of N50, 000,000,000 (Fifty Billion Naira) held equally by the Federal Ministry of Finance Incorporated and the Central Bank of Nigeria. The Bank which replaced the Nigerian Export Credit Guarantee & Insurance Corporation earlier set up under Act 15 of 1988, has the following main statutory functions: –</p> <ul style="list-style-type: none"> • Provision of export credit guarantee and export credit insurance facilities to its clients. • Provision of credit in local currency to its clients in support of exports. • Establishment and management of funds connected with exports. • Maintenance of a foreign exchange revolving fund for lending to exporters who need to import foreign inputs to facilitate export production. • Provision of domestic credit insurance where such a facility is likely to assist exports. • Maintenance of a trade information system in support of export business. <p>The Bank presently provides short and medium term loans to Nigerian exporters. It also provides short term guarantees for loans granted by Nigerian Banks to exporters as well as credit insurance against political and commercial risks in the event of non-payment by foreign buyers. The Bank is also the government's National Guarantor under the ECOWAS Inter-state Road Transit programme.</p>			
Sectors	Export import finance	Loan book size	
Products and Services Direct lending facility, export guarantee facility, export credit insurance facility			
Corporate & Investment Strategy NEXIM lends money directly to Nigerian exporters to fund their purchase of capital goods, raw materials, packaging materials, spare parts through the Direct Loans facility. The facility also covers the provision of infrastructure as well as revitalization and modernization of plants/machinery. Providers of export services in the areas of consultancy, tourism, oil and gas, etc. are also eligible for support.			
Geographic footprint: Nigeria or where Nigerian business does business			
Relationship to DBSA			
Source: www.neximbank.com.ng			

IDB Capital Ltd		Kenya	
Contact details			
URL		www.idbkenya.com	
<p>Overview</p> <p>IDB Capital recognizes the importance of a dynamic private sector in securing and stimulating rapid and sustainable economic growth, creating employment and reducing poverty. IDB Capital has developed high competence in project selection, appraisal and management. It endeavours to assist the following:</p> <ul style="list-style-type: none"> • Small, medium and large enterprises in any sector of the economy. • New or existing companies, seeking expansion, modernization or diversification. • Credit worthy borrowers who will be required to prove their commitment to the project by contributing at least 20-40% of the project cost. • Borrowers with proven management capability and good reputation. <p>IDB lends on a fully secured basis.</p> <p>The shareholders of IDB Capital Limited are:</p> <ul style="list-style-type: none"> • Government of Kenya • Industrial and Commercial Development Corporation • Kenya Reinsurance Corporation • Kenya National Assurance Company Limited • National Bank of Kenya Limited 			
Sectors		Economic sectors	
		Loan book size	
Products and Services			
Project finance, asset finance, working capital finance, bridging finance			
Corporate & Investment Strategy			
Geographic footprint:			
Kenya			
Relationship to DBSA			
Source: www.idbkenya.com			

Agricultural Finance Corporation (AFC)		Kenya	
Contact details	Agricultural Finance Corporation Development House, Moi Avenue Nairobi. +254-020-317199/ 3272000 info@agrifinance.org		
URL	www.agrifinance.org		
<p>Overview</p> <p>The Agricultural Finance Corporation (AFC), a wholly owned Government Development Finance Institution (DFI), was established in 1963 initially as a subsidiary of the Land and Agricultural Bank. In 1969, it was incorporated as a full – fledged financial institution under the Agricultural Finance Corporation Act, Cap 323 of the laws of Kenya. It was then tasked with assisting in the effective and peaceful transfer of land to indigenous farmers, as well as injecting new capital to farm owners to spur development. After successful implementation of this task, the AFC was further reconstituted in 1969 to assume a wider mandate by taking over the functions of the Land and Agricultural Bank of Kenya.</p> <p>Today it remains the leading Government Credit institution mandated to provide credit for the sole purpose of developing agriculture. This role is crucial given that Agriculture is the mainstay of the Kenyan economy where 80% of the rurally based Kenyan population relies on agriculture as their main support system.</p>			
Sectors	Agriculture	Loan book size	
Products and Services Loans			
Corporate & Investment Strategy			
Geographic footprint: Kenya			
Relationship to DBSA			
Source: www.agrifinance.org			