



Green
Economy
Financing
Facility



European Bank
for Reconstruction and Development



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GREEN
CLIMATE
FUND



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GEFF TAJIKISTAN - NEWSLETTER -

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**WELCOME TO THE 5th ISSUE OF THE
GEFF TAJIKISTAN NEWSLETTER!**

As 2020 comes to an end, we would like first to thank our GEFF Tajikistan stakeholders and partners for your unwavering support throughout the Covid-19 pandemic. It has given us strong motivation to continue our activities amidst mobility restrictions and social distancing measures. In this issue, we will do a review of GEFF Tajikistan’s key highlights for 2020 as well as present the key activities in this quarter.

The Rural Development Day successfully conducted virtually on 4th December 2020 as part of the “European Union in Tajikistan 2.0” campaign. GEFF Tajikistan presented on how it has been supporting rural development and providing strategic interventions that can increase the likelihood of successful, self-sustaining economic activities in rural areas.

We have also further populated the Green Technology Selector (GTS), which plays a key role in facilitating trade in green technologies and scaling up climate investments by Partner Financial Institutions (PFIs). With the tool, SMEs, households and corporates can adopt appropriate green technologies that meet their project objectives while PFIs can easily originate and replicate green financing opportunities with reduced transaction cost and time.



We have learnt important lessons on how to continue implementing GEFF Tajikistan during the Covid-19 pandemic in 2020 and will need to continue adapting ourselves in 2021. We look forward to welcoming PFI Bank Eshkata on-board which will scale up climate financing in Tajikistan. Lastly, we would like to invite you to continue reading our GEFF Tajikistan Newsletter, which is published four times a year and sent it to its subscribers. Current and past issues are available on our GEFF Tajikistan [website](#).

GEFF Tajikistan would like to thank our partners once again for their continued contributions and wish you and your families health and prosperity!

KAIRAT SHALABAY
GEFF TAJIKISTAN PROJECT MANAGER

**HERE ARE THE KEY HIGHLIGHTS
OF 2020 FOR GEFF TAJIKISTAN**

1 000 000 USD LOAN DISBURSED TO 181 SUB- BORROWERS:



62
LOANS RECEIVED
GRANT SUPPORT



>10
TYPES OF GREEN
TECHNOLOGIES FINANCED



32%
OF ALL SUB-BORROWERS
ARE FEMALE



94%
OF ALL SUB-BORROWERS ARE
FROM AGRICULTURAL SECTOR



89%
OF ALL SUB-BORROWERS
ARE RURAL



>670
INDIRECT BENEFICIARIES' JOBS
RETAINED DURING THE PANDEMIC

THE FOLLOWING
KEY ACTIVITIES
WERE CARRIED OUT:



IN PARTNERSHIP WITH PFIs



317
MDO HUMO LOAN OFFICERS
HAVE BEEN TRAINED



PFI AWARDS CEREMONY
WAS ORGANIZED ACROSS
THREE CATEGORIES

MARKETING & OUTREACH



**>9,700 LOCAL POTENTIAL AND
EXISTING BENEFICIARIES REACHED
THROUGH RADIO INTERVIEW AND
PODCAST SERIES**



**ENGAGEMENT OF
>60 VENDORS**



5
TECHNOLOGY WORKSHOPS
ORGANIZED FOR 240 FARMERS



12
MEETINGS WERE CONDUCTED WITH
LOCAL COMMUNITIES OR 'JAMOATS'



12
CASE STUDIES WERE PREPARED
AND 2 VIDEOS WERE PRODUCED

GENDER COMPONENT



**THE NATIONAL GENDER WORKSHOP
CONDUCTED TO PRESENT FINDINGS
OF THE BASELINE ASSESSMENT**



**A TOTAL
OF >110 WOMEN PARTICIPANTS
ACROSS ALL EVENTS**

2.0 GTS PLAN



UPDATE AND POPULATION
OF THE GREEN TECHNOLOGY
SELECTOR (GTS)

Over the past few months, the GEFf engineering team has continued to populate the Green Technology Selector (GTS) with new "green" products from various green technology providers. Since GTS is available in 26 countries around the world, these vendors and their products will be available to potential green technology consumers. They can receive information about the technologies they need and select the appropriate product.



PODCAST ON GTS

A special edition podcast was dedicated to the Green Technology Selector, where GEFf Tajikistan engineering experts discussed about the Green Technology Selector, its benefits and how it can be useful for vendors and clients in Tajikistan. The following topics were covered.

- Introduction to the Green Technology Selector and its benefits
- Value proposition of the GTS to potential vendors, PFIs and sub-borrowers in the Tajik context
- Registration process
- Potential challenges that a vendor may face when using the GTS and the corresponding solutions.



USEFUL GUIDES &
BROCHURES ON THE GTS
FOR YOUR EASY DOWNLOAD

Are you a Vendor who is interested to register a shop or product on the GTS?
Are you a Business Owner who is interested to find out how GTS can expedite your process of applying for a GEFf Loan?
Are you a Loan officer who is interested to find out about the full catalogue of technologies that are available under the GEFf Tajikistan GTS?
Here are some useful brochures for you:

1 «[GTS General Brochure](#)»: contains general information about the GTS in Tajikistan and its benefits for its potential users.

2 «[GTS Vendor Registration Guide](#)»: explains the process of registration for Vendors

3 «[User Guide](#)»: explains the steps needed for potential sub-borrowers to generate a certificate to apply for a GEFf loan.



DOWNLOAD
TECH SELECTOR
MOBILE APP.



European Union facilitates access to Affordable Finance in Agriculture - YouTube



The European Union in Tajikistan 2.0 campaign was held from 25 November - 13 December 2020 to showcase the EUD's work in Tajikistan through ongoing and upcoming projects. On Rural Development Day (4 December 2020), GЕFF Tajikistan virtually presented its project achievements, including a video of a beneficiary who had received an EU investment incentive, demonstrating how EU Tajikistan effectively facilitates access to affordable green finance in the Tajik agricultural sector.

§ 3.1 EMPOWERING FEMALE FARMERS IN TAJIKISTAN



Climate change is one of the greatest challenges facing humanity nowadays and can have devastating effects on communities and individuals. Improving resource efficiency as a contribution to sustainable development and green economy is one of the most important project goals. Recognizing the key role of women in achieving both climate and sustainable development goals, we are taking an innovative approach by ensuring gender balance. A gender perspective is taking into account when applying climate finance instruments, and ensuring equal participation in the deployment of financial resources.

Environment and climate action are most effective when women play an active role. While they are the most vulnerable, women are also powerful agents of change to advance action on climate change, pollution and other environmental concerns. GЕFF Tajikistan supports gender activities that aim to enhance women and men's equal opportunity to access finance for green technologies. One of the examples is a very nice story of female agri-entrepreneur, who invested to an energy-efficient tractor to make her farm more productive. The story contains quotes from a client on what the investment meant for her family and the community as well includes agricultural challenges aching. You can read the full story [here](#).

GEFF Tajikistan supports businesses and homeowners wishing to invest in green technologies which can strengthen their resilience to climate change.

LLC Abdurauf Yusupov invested in an efficient tractor, a mower and a trailer to ensure the timely production of livestock fodder.



LLC Abdurauf Yusupov is one of the biggest agricultural companies located in the Hisor district with 228 employees where more than 50% of them are female. The company gradually developed its dairy value chain business, through growing and storing of fodder to the production of high-quality milk. The farm has a total area of 1,208 hectares and produces wheat, cotton, potatoes, maize and lucerne and breeds 1,100 cattle. To ensure the timely production of livestock fodder, Mr. Zafar Kalandarov, Director of the LLC Abdurauf Yusupov

decided to replace old agricultural machinery and applied to one of the partner banks that the European Bank for Reconstruction and Development (EBRD) works with, for a loan of US\$ 51,568 for the procurement of a new, efficient tractor, a mower and a trailer. "We constantly invest to improve our production and processes. We decided to expand our company production capacity and this investment has positively affected operations and enhanced our competitiveness," said Mr. Zafar Kalandarov.

Experienced farmer from Balkhi district, Mr. Ramazon Khojaniyazov Invested in a modern greenhouse which brings notable water savings and increases production capacity.



Mr. Ramazon Khojaniyazov is a farmer with over 10 years of experience in cultivating various vegetables on his family farm in the Balkhi district with 5 other family members.

As the greenhouses can function all year round, tomatoes can be harvested in spring and cucumbers in autumn. The second greenhouse is used for lemons. He can reach approximately 50% increase in net income as a result of the investment.

Mr. Khojaniyazov attended one of the GEFF Agri-advisory sessions at the GEFF Partner Financial Institution and learnt about the benefits of improving farming technologies. He decided to construct a modern greenhouse for tomatoes and lemons and applied to one of the European Bank for Reconstruction and Development's (EBRD) partner banks for a GEFF loan.

"I had the opportunity to consult with the GEFF Agri-advisory expert on modern technologies for growing and processing crops, which helped me understand key technical specifications of greenhouses. If we won't develop and improve technologies, we'll fall behind," remarked Mr. Ramazon Khojaniyazov.



EXAMPLES OF ELIGIBLE TECHNOLOGIES*:

AGRICULTURAL VALUE CHAINS

Eligible borrowers are micro, small and medium-sized enterprises operating in agricultural & agribusiness sectors.



- Agricultural machinery



- Intensive orchards



- Irrigation pipes & pumps



- Greenhouses



- Drip irrigation systems



- Cold storages



- Agri processing equipment

In partnership with the EU, GEFF Tajikistan offers incentives to enhance the competitiveness of Tajik farmers and agribusinesses.

Investment grants worth 20% or 30% of loan amount are available for successfully completed and verified projects.

*Eligible technologies must exceed minimum performance requirements and perform beyond current market practices, for more details on specific criteria please visit our [website](#) or call GEFF office.

COMMERCIAL | RESIDENTIAL

Eligible borrowers are micro, small and medium-sized enterprises and households.



- Equipment modernization



- Solar PV & collectors



- Biomass boilers



- LED lighting



- Insulation materials



- Energy efficient domestic appliances



- Rain water harvesting and storage

Suppliers and vendors of high-performing equipment and materials are also eligible for GEFF loans. By partnering with GEFF vendors will benefit from increased brand awareness and sales.

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