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# GEFF TAJIKISTAN NEWSLETTER

ISSUE №7

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WELCOME TO THE 7<sup>th</sup> ISSUE OF THE GEFF TAJIKISTAN NEWSLETTER

The second quarter of 2021 builds on the current momentum of GEFF Tajikistan with further credit disbursements, capacity building and outreach activities. In April 2021, Bank Arvand joined the GEFF as our 2nd Partner Financial Institution (PFI). During this quarter, Eskhata Bank has also grown its green portfolio.

A financial package of 2 million USD was provided to Bank Arvand to invest in innovative, green technologies and solutions under GEFF. Today, Bank Arvand has 72 branches and customer service points throughout Tajikistan, including the Gorno-Badakhshan Autonomous Region (GBAO). Given that GBAO is a highland area that occupies almost half of the country's territory and where the presence of financial institutions is limited, Bank Arvand has enabled GEFF Tajikistan to expand its geographical coverage in the country.



Improving the technical capacity of our Partner Financial Institutions (PFIs) remains one of our key tasks. Following the on-boarding of Bank Arvand as a GEFF PFI, our project team prepared and conducted a series of introductory trainings for 200 bank employees (including 56 female employees). The trainings helped employees identify the potential for resource savings, eligible green technologies and learn loan application processing and verification details.

We were also pleased to receive official recognition from Radio Vatan for the successful collaboration on the GEFF Tajikistan Radio Interview Series titled 'Agricultural Talks'. Due to the high interest of the rural community, we continued collaborating with Radio Vatan for this series. This has helped to educate the public about the different methods and resource-efficient, green technologies used in agricultural value chains. New episodes include terracing technology, modern farming techniques, rainwater harvesting basins in arid regions, greenhouses with drip irrigation system amongst others. **This is an important example of how our team overcame the challenges of COVID-19 by quickly adapting our marketing strategy to reach a greater audience and ensure donor visibility.**

Similar to our successful partnership with Radio Vatan, we are looking forward to forging productive cooperation with all our partners to increase green financing in Tajikistan.

KAIRAT SHALABAY  
GEFF TAJIKISTAN PROJECT MANAGER

NUMBER OF SUB-PROJECTS SUPPORTED (AS END OF Q2 2021)



EXAMPLES OF ELIGIBLE TECHNOLOGIES FOR GEFF FINANCING:

- DRAINAGE SYSTEM
- PIPES AND TUBES FOR IRRIGATION
- MACHINE-TRACTOR UNITS
- PROCESS MACHINE REPLACEMENT
- DRIP IRRIGATION
- GREENHOUSES
- COLD STORAGES
- ORCHARDS
- WATER STORAGE
- DOMESTIC APPLIANCES

- ENERGY EFFICIENT TECHNOLOGY
- WATER EFFICIENT TECHNOLOGY
- SOIL EROSION REDUCTION TECHNOLOGY

## THE EBRD AND DONORS SUPPORT SMALL PRIVATE-SECTOR COMPANIES IN TAJIKISTAN

A financial package of USD 2 million, co-financed by the EBRD and the GCF under the GEFF Tajikistan project was provided to Bank Arvand, to promote investments in climate change mitigation and adaptation technologies by on-lending to private sector companies willing to invest in green technology solutions.

In April 2021 Bank Arvand became the second Partner Financial Institution (PFI) of the EBRD's Green Economy Financing Facility (GEFF) Tajikistan project. The signing

ceremony took place at Bank Arvand's head office. This will enable Bank Arvand to offer opportunities for investments in green resource-efficient technologies and solutions.

The GEFF will help increase access to green technologies for local households and small and medium-sized enterprises (SMEs). It is part of the EBRD's recently announced plan to scale up its climate and environmental finance and make more than 50 per cent of its annual investment green by 2025.



20.04.2021

**AYTEN RUSTAMOVA**  
Head of EBRD Office,  
Tajikistan

**SHOIRA SADIKOVA**  
Chairperson of the Management  
Board of Bank Arvand CJSC

### TRAININGS FOR BANK ARVAND: STRENGTHENING BANK EMPLOYEES' KNOWLEDGE ON GEFF FINANCING

The signing ceremony marked the beginning of partnership with GEFF Tajikistan project. During April 2021, the Project Consultant delivered a series of capacity building training sessions to bank Arvand employees across the country. The trainings were aimed at strengthening knowledge and skills of Bank Arvand employees and to provide them with an overview on the GEFF programme, its objectives and eli-

gibility criteria. This will help loan officers identify the potential of resource and energy savings in different sectors of the economy, advise clients on the possible measures and providing further support with project assessment and implementation. Also, the GEFF team discussed the workflow, Green Technology Selector, verification and incentive payment procedures with the participants.



**NO. OF TRAININGS:**  
12 including Khatlon, Sogd,  
GBAO, Districts of Republican  
Subordination and Dushanbe



**NO OF PARTICIPANTS:**  
200 (56 female)



**TYPES OF ATTENDEES:**  
Credit employees of  
Bank Arvand

**FROM:**  
Istaravshan, Gissar, Tursunzade,  
Bokhtar, Isfara, Kulyab, J. Rasulov,  
Vakhdad, Faizabad, Panjakent,  
Khorog, Khujand and Dushanbe  
cities

*All the information  
you provided for the  
progress of our work  
was very important,  
thank you very much.*

*Sattorov Bakhtier  
Loan Officer,  
Vahdat Branch*

**GEFF TAJIKISTAN**  
**RADIO INTERVIEW**  
**SERIES – 2021**

Our first GEFF Radio Interview Series – Agricultural Talks greatly interested listeners throughout Tajikistan. Based on the positive feedback, the GEFF Tajikistan team decided to resume the series with 6 new Episodes. The upcoming

Radio Interview Series aims to further raise awareness and knowledge dissemination about green technologies among farmers and entrepreneurs. In cooperation with Radio Vatan, new Radio Interview series 2021 covered following topics:



**- INTERVIEW #1:**

Terracing is an effective solution for soil erosion control



**- INTERVIEW #4:**

Modern greenhouse with drip irrigation system



**- INTERVIEW #2:**

Modern agri-machinery as an energy-saving technology



**- INTERVIEW #5:**

Mulching technology and drip irrigation system for watermelon planting



**- INTERVIEW #3:**

Efficiency of rainwater harvesting basins in arid areas



**- INTERVIEW #6:**

Solar water pumps

The benefits of investment in green technologies, stories and tips are discussed in our new Radio Interview Series 2021. You can find all the programs on our [GEFF Tajikistan](#)

[Facebook](#) page or download them on our [website](#). We invite you to share your questions and requests on our [Facebook](#) page, our experts will respond you as soon as possible.

**RECOGNITION**  
**FROM**  
**RADIO VATAN**



GEFF Tajikistan is pleased to receive official recognition from [Radio Vatan](#), for the successful collaboration on the [GEFF Tajikistan Radio Interview Series](#) titled 'Agricultural Talks'.

Radio Vatan is the largest, independent, round-the-clock radio station and the only private one that broadcasts in all regions of Tajikistan with an outreach of more than 4 million listeners.

The 'Agricultural Talks' covering the themes of agricultural sector in rural areas of Tajikistan, have introduced resource-saving green technologies and innovative solutions, with 'Questions and Answers' section with agricultural experts.

The positive feedback from potential GEFF beneficiaries across Tajikistan confirms interest of the Tajik farmers and entrepreneurs in investing in green technologies and solutions.

munication and networking to reach out to the larger Tajik community.

Despite the challenges, posed by the Covid-19 pandemic, 'Agricultural Talks' served as a critical platform of com-

Also, we want to thank our donors: European Union, the Green Climate Fund and the Republic of South Korea, for their strong support!

**PFI  
AWARD  
CEREMONY**

Following the results of the first three months of cooperation, three loan officers of Eskhata Bank were awarded within the framework of the GEFF Tajikistan project. We are pleased

to recognize the performance of the following employees received Recognition Certificates in three categories:

**- LOAN PORTFOLIO AWARD -**  
(The largest amount of disbursed GEFF loans during the past quarter)



**KHAKIMOV  
BEHRUZ  
ABDURAKIBOVICH,**

Gissar branch  
of Eskhata Bank



**- LOAN PORTFOLIO AWARD -**  
(The highest number of disbursed GEFF loans during the past quarter)

**ABDUMURODZODA  
SUHAILI  
HALIM,**

BSC Kabodiyon, Bokhtar  
branch of Eskhata Bank



**- GENDER AWARD -**  
(The highest number of disbursed GEFF loans for female borrowers during the past quarter)

**ABDUKARIMOV  
DALER  
FAYZULLOEVICH,**

BSC J.Balkhi, Bokhtar  
branch of Eskhata Bank

The award ceremony took place at the branches of Eskhata Bank in Bokhtar and Gissar cities. Representatives of GEFF Tajikistan project, Mr. Farrukh Kasymov and Ms. Jamilya Saidova, congratulated the nominees on their excellent

achievements. The Eskhata Bank employees received certificates and small appreciation gifts as a reward for their outstanding achievements and contribution to project implementation.



**GEFF**  
**SUCCESS**  
**STORIES**

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




Head of LLC Zarnisori Shahrinav from Shahrinav district, had decided to construct a cold storage using modern sandwich panels to expand and further diversify his business.

LLC Zarnisori Shahrinav is one of the leading agricultural companies in the Shahrinav district, with 200 hectares of orchards with grapes, apples, plums and sweet cherries. Currently, the company offers 220 permanent jobs, including 55 for female workers.


To expand and further diversify his business, Mr. Bahodur Sadriddinov, head of LLC Zarnisori Shahrinav had decided

to construct a cold storage, using modern sandwich panels. He applied to one of the partner banks and obtained a GEFF loan in amount of USD 51,582. "This is a very important investment project for the company. It enables us to diversify our business activities and ensure a regular supply to regional markets, strengthening the geographical reach of our agricultural value chains" said Mr. Bahodur Sadriddinov.



A farmer, Mr. Karomatullo Ismatov from Tursunzoda district, invested in an orchard on a hill slope to boost farming productivity and income.

Mr. Karomatullo Ismatov is a farmer with 20 years of experience and manages 3,8 hectares of land. The farm is located in the Tursunzoda district, which is well-known for its high-quality grapes. Considering the comparative advantages of production of grapes in this region, he has decided to shift 1 hectare of land for the planting of a grape orchard.



Mr. Karomatullo Ismatov applied to one of the partner banks that the European Bank for Reconstruction and Development (EBRD) works with, and obtained a loan to purchase seedlings and plant them. According to the farmer's calculations, 4-5 years are needed to collect the first harvest of grapes which could reach 20 tons per hectare.

## 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 STORAGE



AGRI PROCESSING EQUIPMENT

### 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

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.](#)

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.

\*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.

## CONTACT US FOR MORE INFORMATION:

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