

**COMBINING BDS AND INVESTMENT FOR
ENTERPRISE CREATION AND GROWTH,
THE MOZAMBIQUE EXPERIENCE**



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MISSION

Gapi is a financial institution set up in 1990 with the mission of contributing to the economic and social development of Mozambique,

- Resting on public-private partnership that
- Promotes the business spirit and
- Improves the bankability of Mozambican businesses,
- With priority intervention in the rural areas,
- Combining financial resources, and
- The training of human capital.

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STRATEGIC OBJECTIVE

Help create an inclusive financial system, promoting and supporting access to financial services for initiatives of the national business class and organized communities, acting throughout the country in a decentralized and sustainable manner.

COMBINING BDS AND INVESTMENT FOR ENTERPRISE CREATION AND GROWTH

□ PRODUCTS:

■ Business Financial Services;

- Credit to SMEs
- Credit to MFIs
- Guarantee funds

■ BDS

- Business Management Training
- Microfinance Training and Technical assistance
- Technical Assistance
- Follow-up
- Linkages to finance and markets

COMBINING BDS AND INVESTMENT FOR ENTERPRISE CREATION

- Provision of BDS
- Technical assistance to set up the business;
- Linkage to finance;
- Follow up and technical assistance.



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COMBINING BDS AND INVESTMENT FOR ENTERPRISE GROWTH

- Financial Services;
- Counselling
- Linkages to financial market and/or with other businesses in respective chain value;



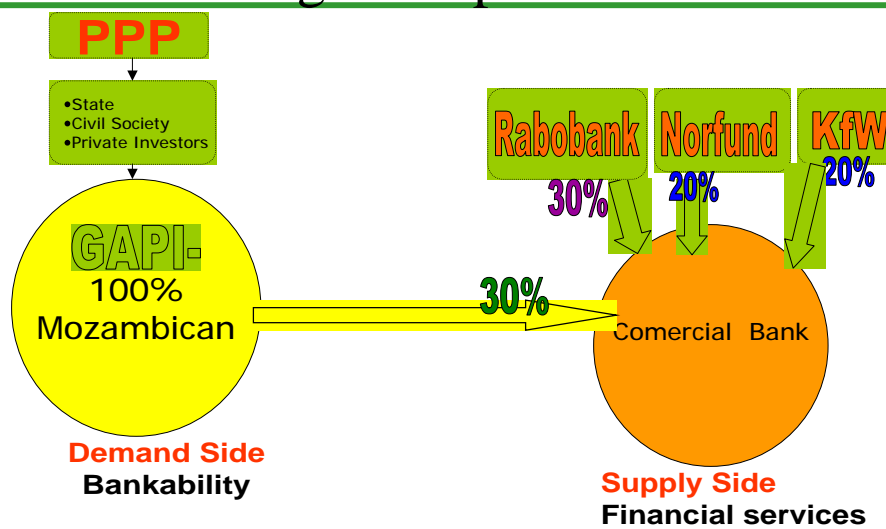
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ACTIVITIES IMPACT

- Global credit portfolio by 31/12/2005:
 - Global portfolio \$17.000.000 USD;
 - Nr. of SMEs: 850;
 - Nr. of rural families: 70 thousand;
 - 60% of credit was to finance agribusiness.
 - 70% of credit was to finance businesses located in peri-urban and rural areas;
 - 18.000 jobs created from 1990 up to date;

Restructuring of Gapi



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