



CONFEDERATION OF ECONOMIC ASSOCIATION OF MOZAMBIQUE (CTA)

Assessment for creation of a National Coordination Partnership / Platform Ecosystem Opportunity that would provide future financial and non-financial support to agribusiness SMEs

Prepared by:



January 2023

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ADVZ	Zambezi Valley Development Agency (Agência de Desenvolvimento do Vale do Zambeze);
CEPAGRI	Agriculture Promotion Centre
DPASA	Provincial Directorate of Agriculture and Food Security
IIAM	Agriculture Research Institute
IPEME	The Institute for the Promotion of Small and Medium Enterprises
INNOQ	National Institute of Standardization and Quality (Instituto Nacional de Normalização e Qualidade)
MADER	Ministry of Agriculture and Rural Development
MCTESEP	Ministry of Science and Technology, Higher, Technical and Professional Education (Ministério da Ciência e Tecnologia, Ensino Superior e Técnico Profissional)
MEF	Ministry of Economy and Finance (Ministério da Economia e Finanças)
MIC	Ministry of Industry and Commerce
MFIs	Micro Finance Institutions
PEDSA	Strategic Plan for the Development of the Agrarian Sector
PES	Economic and Social Plan
PITTA	Integrated program for agricultural technology transfers
PQG	Government's Five-Year Program
POPA	Operational program for food production
SEJE	Secretary of State for Youth and Employment (Secretaria de Estado da Juventude e Emprego)
SDAE	District Services for Economic Activities



1

Executive Summary



1 Executive Summary

Mozambique has favourable conditions for the development of agriculture and consequent massification of agribusiness, given the ideal agroclimatic conditions, and arable land of about 36 million hectares for agricultural production.

Recognizing the strategic nature of agriculture in the Mozambique economy, the government has made it a key priority for economic development. According to the 2020–24 five-year plan (MADER 2020), agriculture is a constitutional priority and has the potential to help accelerate the industrialization of the economy and create more employment opportunities, particularly for the youth. The main objectives of the government plan are to ensure food security, increase household income, create employment, promote social inclusion, and help increase production and productivity in the country.

Agribusiness is a sector with great potential given the extent of unused arable land in Mozambique (85% according to the Agricultural Promotion Centre, CEPAGRI) and its agro-ecological conditions, especially conducive to surpluses in the northern and central provinces.

Despite the existing potential, production levels remain quite low and challenges and constraints related to (i) lack of access to financial services (ii) lack of internal capacity and strong competition (iii) lack of skilled labour (iv) lack of access to market opportunities (v) limited capacity to develop new products (vi) lack of market information (vii) low quality of products/services (viii) weak networks and linkages with large firms (ix) poor commercial and financial management skills (x) lack of safety, health, and environmental management persist. These constraints have affected SMEs in Mozambique.

The country's goal by 2030 is to see producers, sole traders organise themselves into unions or cooperatives to better take advantage of the opportunities opened by the African free trade zone.

In this context, CTA with the aim of supporting Mozambican SMEs to improve their performance, and support the integration into national, regional, and continental value chains intends to assess the relevance of creating a National Coordination platform / platform ecosystem opportunity that would provide future financial and non-financial support to agribusiness SMEs.

The rationality of the Platform/ Ecosystem opportunity

The idea of the National Coordination Platform/Opportunity Ecosystem under evaluation stems from the need faced by SMEs in Agribusiness to obtain financial and non-financial support given the poor dissemination of existing programs and initiatives and the need for financing alternatives. With this Platform, it is expected to improve access to relevant sector information with emphasis on programs and initiatives, financing instruments available in the market, and other relevant information to help build and expand SME business.

- From the financial support perspective, it is expected to break down financing barriers, and disseminate information on access to multilateral funds, public and private, and credit lines specific to the agribusiness sector, as well as financing alternatives that may be redirected to the Platform.
- From the perspective of non-financial support, it is expected to synchronize the various existing platforms so that SMEs can have privileged information on training and preparation programs and initiatives, seminars, and fairs to also support the promotion of product quality and the possibility of interacting with various stakeholders in real-time. It is accessible to any stakeholder if they meet the requirements for joining.

Key Stakeholders

- The Key stakeholder groups that could be part of the Platform from both perspectives (financial and non-financial support) have been mapped and identified such as public and private financial institutions, financial partners, policy makers, private sector representatives, civil society, education, and research institutions and SME associations.

Evaluation Results

At the private sector level, the idea is well received, although it is considered that from a financial perspective, the commercial banking products are not attractive, and neither is their support expected given the barriers to access to finance imposed. The private sector stakeholders recommend upgrading existing platforms to reduce the cost of implementing a platform from zero and the associated time to operationalise it;

At the level of Commercial Banking, the view of agriculture as a high-risk sector persists, given the high administrative costs of lending to SMEs, due to the amounts involved (generally low), and the relatively constant transaction costs per loan.

Stakeholders at the Government level consensually agree with the creation of the platform/ecosystem of opportunities considering that it may serve to improve the business environment and bring SMEs closer to existing opportunities. However, it is recommended that the implementation should take into consideration the already existing stakeholders from both the public and private sectors point to the need for specific legislation for products targeted at SMEs in the agribusiness sector. It is recommended to develop specific products for Agribusiness with specific eligibility criteria and considering the constraints of the sector.

Business ecosystems are the answer to the challenges of digital transformation and an innovative model of the future that can make SMEs fit for the digital economy in the long term.

Mozambique Country Commercial Guide

As part of efforts to promote trade relations and boost foreign trade, a series of trade agreements to which Mozambique is a signatory provides an overview to eliminate barriers to exports and investments in markets, boost internal reforms, and increase industrial competitiveness and economic development. Mozambique ratified the SADC Trade Protocol which urges Member States to eliminate trade barriers, facilitate customs procedures, harmonize trade policies based on international standards and prohibit unfair trade practices.

On November 22,
2020

- Mozambique ratified the Mozambique-Indonesia Preferential Agreement, which aims to strengthen trade relations between the Parties, through the exemption and reduction of tariffs on trade in goods and the elimination of non-tariff barriers to trade in goods, increasing and diversifying exports, adding value, and attracting investment;
- Mozambique ratified the Economic Partnership Agreement between the member states of the Southern African Customs Union -SACU and Mozambique, on the one hand, and the United Kingdom of Great Britain and Northern Ireland, on the other.

On 10 June 2016

- The EU signed an Economic Partnership Agreement (EPA) with the SADC EPA Group, including Botswana, Lesotho, Mozambique, Namibia, South Africa, and Eswatini (formerly Swaziland). Angola has the option to join the agreement in the future. The agreement became the first regional EPA in Africa to be fully operational since Mozambique started implementing the EPA in February 2018.
- Mozambique also has bilateral trade agreements with Malawi and Zimbabwe. According to the African Growth and Opportunity Act (AGOA) and the Generalized System of Preferences (GSP), a wide range of Mozambican products receives duty-free entry into the United States. The World Trade Organization database has detailed information on preferential access for goods from Mozambique, including for example the markets of Canada, the USA, Chile, Iceland, Norway, the EU, Morocco, Switzerland, Montenegro, Turkey, Armenia, Russia, Kazakhstan, Tajikistan, Kyrgyz Republic, India, China, Thailand, Republic of Korea, Japan, Taipei, Australia, and New Zealand. To access the database.



2

Introduction



2 Introduction

2.1 Background

This report serves to present the results of the Assessment for the Creation of a National Coordination Partnership / Ecosystem Platform Opportunity for Future Financial and Non-Financial Support to Agribusiness SMEs based on the views gathered in the consultation process with key stakeholders in the agricultural sector.

In response to the objective of the mission, this preliminary report in addition to the results of the assessment of the relevance of the Platform, presents the mapping of the main existing coordination platforms, active credit lines to the agribusiness sub-sector, main findings, and stakeholders' contributions to enable the CTA initiative.

The assessment is presented following the approach proposed in the methodology section. Considerations are made on the challenges and the need for coordinated implementation of programmes or initiatives by both the public and private sectors.

Finally, key findings, recommendations, and a roadmap for the creation of the Coordination Platform are presented.

2.1.1 General Objective

The overall objective of this study is to assess the creation of a National Coordination Partnership / platform ecosystem opportunity that would provide financial and non-financial support to agribusiness SMEs in the future.

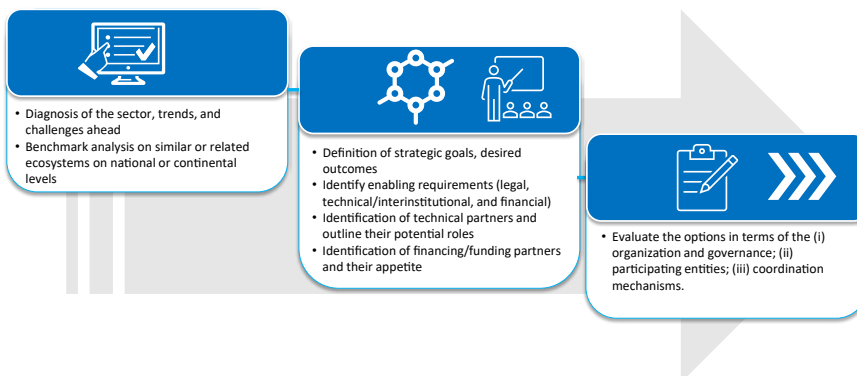
2.1.2 Specific Objectives

The consultancy is expected to meet, among others, the following specific objectives:

- Identify current struggles, both financial and non-financial, faced by SMEs operating in the agribusiness value chain;
- Analyse the trends of the agribusiness sector and the challenges lying ahead in the near future;
- Discuss and agree on the ecosystem concept (high-level strategic goals, governance, and management models);
- Perform benchmark analysis on eventually existing, at national or international levels, similar or comparable coordination mechanisms;
- Assist in the definition of strategic guidelines of the envisaged national coordination partnership;
- Identify national, both public and private, relevant stakeholders that would be part of the mechanism;
- Assist in identifying potential financing/funding partners;
- Develop a roadmap implementation plan.

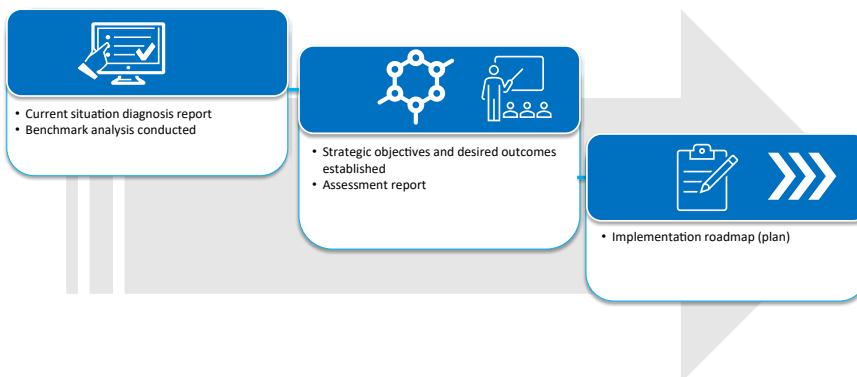
2.2 Scope of the Study

The assessment must provide insights into the feasibility of creating a national platform and a high-level implementation roadmap. The scope should specifically, include the following activities:



2.3 Expected Results

The consultant(s) are expected to deliver a comprehensive Feasibility Study, outlining the following:



2.4 Limitations

During the development of the study, limitations were identified both in the process of interviews, as well as in data collection (sharing of relevant information) with emphasis on the following:

- It was not possible to map all existing platforms due to their poor dissemination;
- It was not possible to interview all the associations selected due to their unavailability; However, to minimize the risk, we interviewed the national federation of agricultural associations and asked them to share contacts, after prior notification of at least 10 members whose location guaranteed the representativeness of the country;
- We also interviewed some coordinating councils and agrarian forums by telephone.



3

Methodology



3 Methodology

This study uses a combination of quantitative and qualitative methods. Quantitative data will be obtained from CTA databases, and from studies (if existent). Qualitative analysis will be based on the data and information obtained by existing research as well as by the desk review of existing documents. The team will generate additional qualitative data through semi-structured interviews and with key stakeholders and through Young Entrepreneurs and SMEs beneficiary of the Project.

To conduct this study, the following methodological approach was followed:

Figure 1: Methodology

Phases	1	2	3
	Desk Review	Assess Current State	Define Future State
Key activities	<ul style="list-style-type: none"> Desk review of existent documents Perform benchmark analysis on eventually existing, at national or international levels, similar or comparable coordination mechanisms 	<ul style="list-style-type: none"> Interviews with agribusiness SMEs associations, relevant government institutions, Banks + Financial Institutions, and NGOs with SME support funds, and relevant Private Sector representatives (Head office of CTA, CEP, and others) <ul style="list-style-type: none"> Identify current struggles, both financial and non-financial, faced by SMEs operating in the agribusiness value chain Consulting with development partners Analyse the trends of the agribusiness sector and the challenges lying ahead in the foreseeable future Identify Gaps & Levers 	<ul style="list-style-type: none"> Discuss and agree on the ecosystem concept (high-level strategic goals, governance, and management models) Propose the strategic goals of the envisaged national coordination partnership Identify national, both public and private, relevant stakeholders that would be part of the mechanism Assist in identifying potential financing/funding partners Develop a roadmap implementation plan
Key deliverables	<ul style="list-style-type: none"> Benchmark analysis conducted 	<ul style="list-style-type: none"> Current situation diagnosis Benchmark analysis conducted 	<ul style="list-style-type: none"> Strategic goals and desired outcomes established Assessment report Implementation roadmap (plan)
<p>Assessment report for creation of a National Coordination Partnership / platform ecosystem opportunity that would provide future financial and non-financial support to agribusiness SMEs</p>			

- Literature assessments:** Literature regarding past, current, and potential future initiatives were identified and analysed. Extensive use is made of this material in this report and is quoted only in exceptional cases.
- Stakeholder interviews:** Interviews were held with individuals representing the government, agricultural support organizations, private sector representatives, agribusiness SME associations, and the national federation of agrarian associations.

The interviews were conducted from November 28 to December 21, 2022.



4

Current Situation Analysis



4 Current Situation Analysis

Macroeconomic Indicators

Chart 1: Prime Rate (Dec21-Dec22)

Chart 2: Nominal average interest rates on balances (Dec21-Dec22)

Chart 3: Monthly Interest Rate

Chart 4: Sector Contribution

- The Monetary Policy Committee decided to maintain the money market reference rates in its last session. Keeping the monetary policy interest rate (MIMO rate) at 17.25%. The decision is justified by the high risks and uncertainties associated with inflation projections, with emphasis on the effects of the persistence of geopolitical tension in Europe and the slowdown in external demand, despite the prospects for a return to single digits in the medium term.
- The Prime Rate of the Financial System to be in force in December rises from 22.50% to 22.60%.
- The interest rates on loans (1 year) increased over the year from 20.32 in December 2021 to 22.94 in October 2022.
- Similarly, the interest rates on deposits (1 year) increased from 7.98 in December 2021 to 9.18 in October 2022.

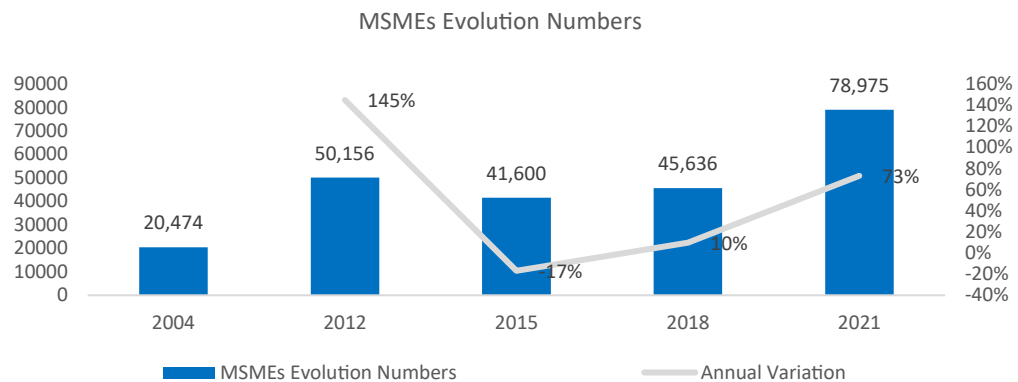
Source: Banco de Moçambique, 2022

- The minimum lending rate is around 17.65 and the maximum rate is around 29.05, with reference to December 2022

The primary sector stood out throughout the year as the sector that most contributed to the gross domestic product, being characterized by the extractive industry with a weight of 53%, followed by agriculture and fishing with an average weight of 25% and 22% respectively.

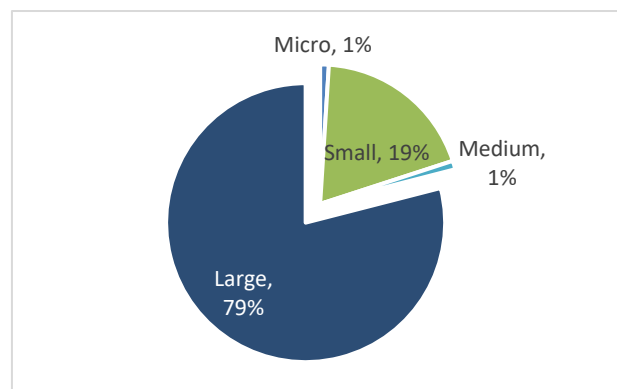
Sector Trends - SMEs

In the last 18 years (2004-2021) the number of Micro, Small and Medium Enterprises based in Mozambique has grown from 20,474 to 78,975.



Source: IPEME; 2021

In terms of the composition of MSMEs, Large enterprises stand out with the largest share, around 79%, followed by Small enterprises with around 19% and Micro and Medium enterprises with only 1% per group respectively, as illustrated in the figure below:



Source: IPEME; 2021

This growth is accompanied by several challenges with emphasis on the following:

- (i) Lack of access to financial services;
- (ii) Lack of internal capacity and strong competition;
- (iii) Lack of skilled labour;
- (iv) Lack of access to market opportunities;
- (v) Limited capacity to develop new products;
- (vi) Lack of market information;
- (vii) Low quality of products/services;
- (viii) Weak networks and linkages with large firms;
- (ix) Poor commercial and financial management skills;
- (x) Lack of safety, health, and environmental management persist.

4.1 Agriculture Sector Institutional Framework

Agricultural activity is governed by a set of instruments approved by the Government, namely Strategic Plans, Policies, Programs, and Regulations to promote practices to improve agriculture production and productivity in cultivated areas.

The following table summarises the entities responsible for managing the agriculture activity:

Table 1: Institutional Framework

Entities	Role
Ministry of Agriculture and Rural Development	The main attributions of this department are the promotion of production and related activities for the satisfaction of consumption, commercialisation, agro-industrialization, and competitiveness of agricultural products; the promotion, coordination, follow-up, and monitoring of programs that contribute to rural development; the regulation and inspection of actions that aim to promote sustainable agriculture; and the licensing of agricultural activities.
MIC (DASP, DNCE, DNCI)	To ensure the formulation, preparation and implementation of sectoral policies and strategies for the promotion of growth in industrial production, trade, agricultural marketing, and exports.
MIC - IPEME	<ul style="list-style-type: none"> ▪ Promotion and promotion of structuring, professionalization, modernization of Entrepreneurs, Micro, Small and Medium Enterprises; ▪ Promotion and stimulation of the establishment of Entrepreneurs, Micro, Small and Medium Enterprises in the economic sectors of national and local production; Promotion and intermediation in access to simple technologies for rural processing, financing, and the market; and ▪ Promotion and implementation of support platforms for Entrepreneurs, Micro, Small and Medium Enterprises.
MCT - Ministry of Science and Technology	Promotion of science and innovation in Mozambique.
CEPAGRI	Agribusiness support centre government with the private sector.
IIAM—Agriculture Research Institute	Responsible for certification, quality tests, research, and development.
CTA	The Confederation of Economic Associations of Mozambique (CTA) is the official Dialogue partner with the Government, representing the Private Sector and works towards a better business environment in Mozambique, through the promotion of economic and regulatory reforms.
FENAGRI	FENAGRI is a national association, whose activities aim at the development of the agricultural sector in Mozambique, in what concerns <ul style="list-style-type: none"> ▪ Design of global, integrated, and strategic plans for the sector ▪ Coordination of macroeconomic actions in the sector; and ▪ Defence of the agrarian interests in Mozambique

4.2 Inter-sectoral Coordination Models/Platforms

Data indicates that some coordination platforms in Mozambique that have been created to build an enabling environment for establishing partnerships and inclusive business and exchange of ideas, support the development of programmes and partnerships, including linking them to funding.

Most of the platforms created are focused on services outside the agribusiness value chain. In the agribusiness sector, there are some ongoing initiatives/platforms aimed at improving opportunity sharing for SME associations with the following highlighted:

Table 2: Main existing or planned platforms in Mozambique



Platform Name	Responsible Entity	Rational	Main Stakeholders
<p>CCSA - Comité de Coordenação do Sector Agrário:</p> 	MADER	<p>The CCSA coordination mechanisms at the provincial and central level focus on the regular holding of meetings as provided for in the Manual of Procedures (two meetings per year and extraordinary when a subject of interest requires) with the participation of some members of the provincial CCSA at the meetings the central level CCSA and vice versa; promotion of joint monitoring, exchange of experiences and training of CCSA members; effective and efficient communication between CCSA members and other stakeholders; creation of a database with relevant information from the agrarian sector and the respective dissemination, as well as the systematization of this information and production of periodic brochures.</p>	<p>The CCSA is chaired by the Prime Minister and has the following composition:</p> <ol style="list-style-type: none"> Minister of MADER (Vice President of the CCSA) Minister of MEF; Minister of MIC; Minister of MOPRH Minister of MMAIP Minister of MIREME Minister of MTC Minister of MITA Minister MGCAS Minister of MCTESTP Representative of the coordination agencies at the level of the agricultural sector development corridors Representative of the cooperation partners, of the AgRED group (bilateral, multilateral, and other global initiatives) that contribute to the agrarian sector, including those that provide general budget support; Representatives of the main private sector organisations active in the agricultural sector, including CTA; Representatives of major producer organisations, including UNAC Representatives of the main civil society organisations (CSOs) involved in the agricultural sector and academia
<p>MOZExport</p> 	MIC/DNCE	<p>Corporate information platform for access to preferential bilateral, multilateral, and American markets. This platform provides information on the market and investment ecosystem. The existing opportunities in the commercial agreements; Promotes the diversification and the increase of the export base with an impact on the commercial and capital balance; Projects and interests in a sustainable way the competitive, productive, and exportable potential acquis of Mozambique in the World and presents the operational rationale of the economic diplomacy centred on the search and establishment of normal and preferential markets</p>	<p>MIC, APIEX, MEF, MADER, MIMAIP, BAÚ/Provincial Directions of Industry and Commerce, Câmara dos Despachantes de Moçambique</p>

Draft Report

Assessment for creation of a National Coordination Partnership / Platform Ecosystem Opportunity that would provide future financial and non-financial support to agribusiness SMEs

CONFEDERATION OF ECONOMIC ASSOCIATION OF MOZAMBIQUE (CTA)

Platform Name	Responsible Entity	Rational	Main Stakeholders
<p>CIFAM – Coordenação Intersectorial de Mecanismos para o Financiamento à Agricultura</p> 	GIZ	It aims to ensure the improvement of the policy framework for agricultural sector financing through multi-sectoral coordination and the operationalisation of technical working groups	MADER, CTA, BM, MIC, AMB, MEF
<p>PROMOVE</p> 	MIC/DNCE	Economic Partnership Agreement “The set of objectives to be achieved with the project also include the contextual and structural modelling of the Made in Mozambique seal, the enhancement of quality improvement, certification, and image of national production, as well as the consolidation of strategic support for the modernization of Micro, Small and Medium Enterprises”	INNOQ, IPEME, APIEX, at MIC level, AIMO - Industrial Association of Mozambique, ACIS - Association of Commerce, Industry & Services, APME - Association of Small and Medium Enterprises of Mozambique, at the private sector level
<p>PME EXPORTE</p> 	MIC/IPEME	PME Exporte is a programme for the reinforcement of the competitive capacity of potential and effective SMEs in Export	MIC, Producers' cooperatives Micro, Small and Medium Entrepreneurs (MSME's)
<p>Centro Orientação ao Empresário (Entrepreneur Guidance Center)</p> 	MIC/IPEME	CORÉ is an integrated and dynamic platform of public services that aims to promote support/assistance and business training as MSMEs	IPEME Micro, Small and Medium Entrepreneurs (MSME's)
<p>Business Incubators</p> 	MIC/IPEME	The partnership between IPEME and Raizcorp aims to establish new incubators in Maputo, Pemba and Nampula during the pilot phase and may expand to other regions as more funding partners are acquired. For Maputo, it will host the urban incubator called "Prosperador" and for Cabo Delgado and Nampula provinces the model will be a Raizcorp remote incubator called "Beacon"	Producers' cooperatives Micro, Small and Medium Entrepreneurs (MSME's)
<p>CTC</p> 	MIC/IPEME	The Public-private partnership program aims to contribute to the promotion and support of social entrepreneurship, in raising the level of health and quality of life of the population, through the addition of value and sustainable use of local products to improve the diet and generation of income	IPEME
<p>Plataforma FIRST - Plataforma de Segurança Alimentar e Nutrição</p>	MIC/IPEME	FIRST" in Mozambique aims to provide technical assistance focused on organizational and institutional support to the Technical Secretariat for Food Security and Nutrition (SETSAN) ensuring the coherent integration of Food and Nutrition Security and Sustainable Agriculture (FNS&SA) in national legal frameworks	FAO and the European Union (EU) are implementing partners of FIRST

Platform Name	Responsible Entity	Rational	Main Stakeholders
Plataforma Eletrónica de Negociação de Mercadorias SINEM 	MIC (BMM) MADER (FNDS)	<p>The electronic commodity trading platform is a means by which sellers and buyers of goods are expected to interact electronically, thus making transactions more flexible.</p> <p>With the platform, BMM hopes to increase its capacity to be closer to the small farmer and the final trader, as it will provide the search for markets for the goods that will be placed by the Ministry of Agriculture and Rural Development, through the SUSTENTA project</p>	MIC (BMM) MADER (FNDS) Traders (Buyers and Sellers)
Grupo de WhatsApp 	CTA	It has been used for the exchange of information on SMEs operating in agribusiness	MADER, CTA, MIC, AMB, FENAGRI, SMEs Associations

Recent developments

- The Electronic Commodity Trading Platform "SINEM" is under development and is designed to ensure electronic interaction between sellers and buyers of goods, helping in the monitoring and trading of goods in the country.
- The development of the Market Information System is underway, which aims to identify who the agents are, the status of access roads.
- MIC intends to make MOZExport a robust digital platform for foreign trade.
- PEDSA II is expected to promote the accelerated transformation of the Agricultural Sector through its rapid, competitive, inclusive, and sustainable growth".
- The development of the Quality Assurance Regulation for Products traded on the Commodity Exchange is in progress.

4.3 Financial Market for SMEs

Commercial banks (primarily foreign owned) dominate the financial sector. The three largest banks alone account for more than 80 percent of total bank assets. Most of the credit institutions are still concentrated in Maputo, and of the 128 existing districts in the country, only 28 districts have bank branches, culminating in a poor distribution of banking services in rural areas.

Apart from the main commercial banks, several institutions provide finance to SMEs. These include two leasing companies and 68 microfinance institutions (three banks, one micro bank, six credit unions, and 58 microfinance lenders). However, these institutions represent a relatively minor addition to overall credit availability and average loan sizes are considerably smaller than in the commercial bank sector and they often require higher interest rates. Moreover, informal (local money lenders) and semi-informal (trade credit) credit markets offer limited coverage. This suggests that microfinance institutions and the informal sector do not constitute an easier and more accessible source of funding than the formal banking system.

Structure of the Banking sector players

Mozambique's banking sector currently consists of 20 commercial banks. The banking sector continues to be dominated by three large banks: Banco Comercial e de Investimento SA, Banco Internacional de Moçambique SA and Standard Bank SA. According to a recently released report on Agricultural Finance (in June 2022), "risk

was unanimously seen as the main barrier to increased agricultural lending and generally associated with production, which explains why so little credit is provided to this sub-sector except for large, highly collateralised agri-businesses."

Banks are aware that prohibitively high-interest rates are an obstacle to increasing agricultural credit, especially for loans for capital expenditure. The base rate in Mozambique of 19% per annum is the third highest in the region behind Malawi (25%) and Zimbabwe (40%), compared with the countries of the rand monetary union, where it stands at 7%, Botswana 5%, Zambia 8.5%, and Angola 16% respectively. The fact that previous efforts by the central bank to reduce interest rates and encourage banks to follow suit have failed is of relative importance.

Finance Alternatives for SMEs

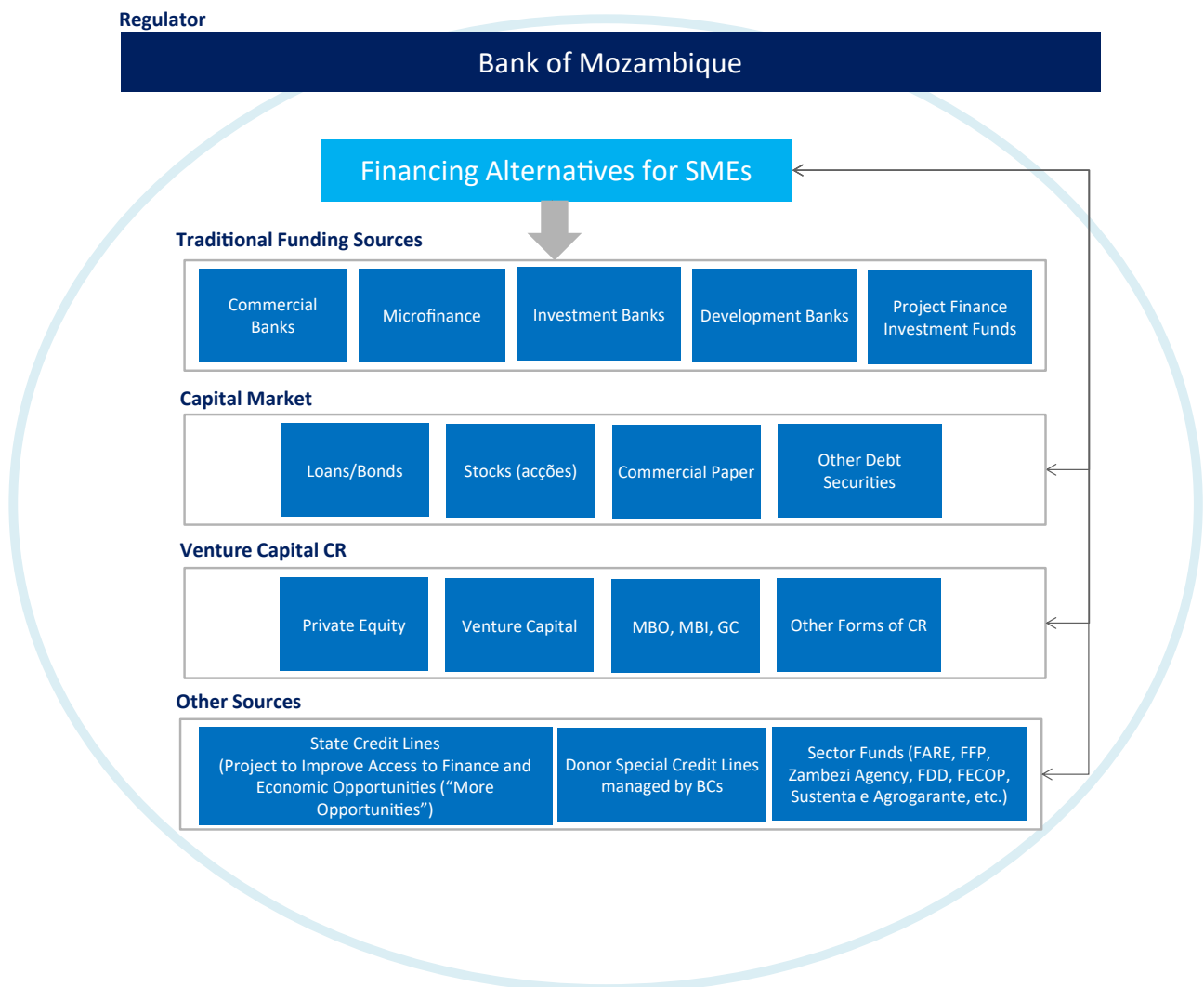


Figure 2: Alternative sources of finance for SMEs

4.3.1 Main Financial Products Available to Entrepreneurs

Ref #	Commercial Banks	Sector Focus	Location target	Name of Products	Funding Entity	Terms
1	Standard Bank, SA	Agribusiness; Medium and large companies and their respective ecosystems (suppliers, outgrowers, etc.);	All provinces	Financing of agricultural value chains with proven performance and potential, through of short-medium- and long-term products adjusted to the cycle of the specific activity	NA	Usual conditions for commercial loans. Interest: Central Bank reference rate (FPC) plus spread of 0.5–4%
2	Absa Bank Moçambique, SA	N/A	N/A	N/A	N/A	N/A
3	BIM - Banco Internacional de Moçambique, SA	Agricultural production, commodity trading, service provision, agro-industry, leasing. SMEs.	Manica, Sofala, Zambézia.	Programme for Relaunching the Private Sector (PRSP)	Funded by the Italian Embassy and managed by Moza Bank	Interest: 10% p.a. Up to MZN 12 million.
		SMEs in the agricultural sector	National scale	Line of credit for MSMEs in the agricultural sector Line of credit with reduced interest, in local currency	German cooperation via KfW	Reduced interest; Long-term financing (2 to 5 years); Collateral: real estate; Minimum value: not defined. Maximum amount goes up to MZN 10,000,000
4	Banco Comercial e de Investimentos, SA	Current and Potential Customers, Individual Entrepreneurs, Micro, Small and Medium-sized Companies in the Small Business Segment and SMEs, dedicated to the Agrarian sector	National	BCI Agribusiness Line	NA	Commercialization: July 2020 to December 31, 2024, or until the amount available for financing is reached. Fixed Interest Rate of 15%.
		All Sectors	National	FECOP Credit Line - treasury, investment, and leasing products on subsidised terms.	Portuguese Cooperation	Amount: Tranche A maximum for investment MZN 25,012,104 and Tranche B maximum for treasury support MZN 3,433,450 Term: [6 months - 60 months]
		Agriculture. SMEs	National	Standard fixed term loans.	Under evaluation	Normal interest rates (reference (FPC) plus up to 4% spread); usual conditions apply; BCI has an agro desk. Projects are evaluated locally and referred to the agro desk for further support if required. Also, over drafts and leasing
		Designed for institutions or companies that adopt integrated renewable energy systems	Micro, Small, Medium Enterprises,	BCI SUPER credit line	Under evaluation	Investment: Credit to support the Investment projects (Medium Term Loans BCI) up to MZN 3.5 million and up to

Draft Report

Assessment for creation of a National Coordination Partnership / Platform Ecosystem Opportunity that would provide future financial and non-financial support to agribusiness SMEs

CONFEDERATION OF ECONOMIC ASSOCIATION OF MOZAMBIQUE (CTA)

Ref #	Commercial Banks	Sector Focus	Location target	Name of Products	Funding Entity	Terms
		(solar energy and waste-to-energy) by purchasing renewable energy equipment for productive use in agribusiness (agriculture and agro-food processing) in Mozambique.	Sole proprietors, Associations, Cooperatives and NGOs.	Sustainability and Productive Use of Renewable Energy		36 months (Possibility of a grace period of up to 12 months) and Fixed Interest Rate of 7,50%.
		Individual Producers, Associations and Cooperatives and SMEs	National	Agro Garante Guarantee Fund	NA	According to the price in force Até 36meses.
		Current and Potential Individual Business Customers, Micro, Small and Medium-sized Companies in the Small Businesses and SME Segment	Rural Areas - credits of up to 100% of the line's total value Urban Areas - credits of up to 50% of the total value of the line may be allocated	Business Line Rural Areas	NA	Commercialization: October 2018 to December 20, 2024, or until reaching the amount available for financing. From 12 to 60 months, variable according to the subscribed product. Fixed interest rate of 15%.
		Micro, Small, and Medium Enterprises (MSME) suppliers of goods and services to SASOL.	Inhambane	BCI SASOL Business Line of Credit	SASOL	Treasury Support: Credit in the form of a BCI secured current account or BCI promissory note discount of up to MZN 2 million, to meet liquidity needs, with the possibility of discounting up to 80% of a SASOL invoice, with a fixed interest rate of 10.50%. Investment: Credit to support Investment projects (Medium Term Loans BCI and Equipment Leasing) up to MZN 4 million and a Term up to 60 months (Possibility of a Capital Grace Period of up to 6 months) and Fixed Interest Rate of 10,50%.
5	Moza Banco, SA	Agribusiness and other industries; MSMEs, Associations and Cooperatives Mozambicans	National	FECOP Credit Line - treasury, investment, and leasing products on subsidised terms.	Portuguese Cooperation	Amount: Tranche A maximum for investment MZN 25,012,104 and Tranche B maximum for treasury support MZN 3,433,450 Term: [6 months - 60 months]
		Agribusiness	National	FSA-Fundo de Segurança Alimentar	Kuwait Fund for Economic Development, which aims to finance Micro, small and medium-sized Agri-Business projects	Amount: [MZN 240.000 -MZN2.500.000] Term: [6 months - 60 months] Commissions: 2%; Other standard requirements in force at Moza Banco
		Agricultural production, commodity trading, service provision, agri-industry, leasing.	National	Programme for Relaunching the Private Sector (PRSP)	Financiado pela Embaixada da Itália, e gerido pelo Moza Banco	Interest: 10%; Commissions: 2%; 60 months for investments; 12 months for working capital; 12 months maximum grace period;

Ref #	Commercial Banks	Sector Focus	Location target	Name of Products	Funding Entity	Terms
						Maximum: MZN 1,325,000; Other standard requirements in force at Moza Banco
		Line aimed at supporting undertakings developed by Small and Medium Mozambican Enterprises operating in the various sectors of economic activity, through risk sharing with Moza Banco.	National	AGF-African Guarantee Fund	Under evaluation	% Guarantee depending on the financed amount; Minimum: MZN 750,000; Maximum: MZN 15,000,000
		Agribusiness	National	Fundo Agro Garante	Fundo Agro Garante credit line consists of a financial guarantee to support projects developed by Individual Producers, Small and Medium Enterprises, Micro-enterprises, and Associations/Cooperatives, through risk sharing with Moza	Amount: [MZN 500.000 -MZN12.000.000] Term: [6 months - 36 months]
		Investment Credit	National	Credit Line Supports (Grant, credit, and Grant+Credit)	Credit line associated with the Sustenta initiative of the National Fund for Sustainable Development (FNDS), which aims to finance individuals and companies that have their projects approved under the implementation of the Sustenta Programme.	Amount: [MZN 1.500.000 -MZN75.000.000] Term: <ul style="list-style-type: none"> ■ Treasury support: Minimum of 3 months and maximum of 12 months; [3 months - 12 months] ■ Investment support: [12 months - 60 months]
		Agribusiness	National	USAID	Credit line for financing private companies operating in the agribusiness value chain, through risk sharing with Moza Banco	Maximum of USD 12,000,000 with MT counter value Term: [6 months - 96 months] Allows a grace period of 12 months. All operations to mature by 2028
	Banco Único (Nedbank)	Borrowers located in any region (except Maputo) but in the oilseeds, nuts, fruits, and legumes value chain; Companies owned by women; Until 2024, with the maximum term for granting credit until 2023	Borrowers located in Nampula, Zambézia, Manica & Tete Province in any Agro Business;	USAID Agricultural Credit Line for Financing SMEs in the Agricultural Sector - standard farm finance and term loans	USAID	Interest rates like other banks for self-funded loans
	BNI	To support SMEs in investments and treasury reinforcement		Linha de crédito de COVID-19	NA	MZN 2,500,000 up to 15,000,000; Interest from 8% to 12%; Up to 12 months; Guarantees: real guarantees required. for example, real estate
	Société Générale Moçambique	MSMEs in the agricultural sector;	National	Credit line for MSMEs in the agricultural sector;	German Cooperation via KfW)	Reduced interest rates; Long-term financing (from 2 to 5 years)

Ref #	Commercial Banks	Sector Focus	Location target	Name of Products	Funding Entity	Terms
	(Banco de Moçambique/ German Cooperation via KfW)			Low interest rates in local currency		
	ABSA	agricultural sector	NA	NA	NA	From MZN 100,000 to MZN 25,000,000; Interest: 23.35%; From 3 months to 3 years; Warranties: contracts with suppliers, or other comfort.

Current Situation Analysis Table of contents

GAPI is currently the only Development Finance in the country. It manages and delivers a wide variety of products including micro and SME loans through donor-financed credit lines, guarantee funds. Prior to the dominance of the BNI, GAPI was the focal institution for managing and disbursing donor funds intended for stimulating private sector loan financing.

Table 3: Development financial loan

Ref #	Commercial Banks	Sector Focus	Location target	Name of Products	Funding Entity	Terms
1	Gapi	It aims to grant credits to finance agricultural marketing campaigns, as well as agro-processing activities, to ensure that farmers can take greater advantage of the various agricultural, food and income crops they produce, benefiting from the values of the commercial transactions of that production.	National	LCCA - Line of Credit for Agricultural Marketing	Royal Denmark Embassy, Ministry of Agriculture of Mozambique and Gapi	Under evaluation
		Agriculture, poultry; forestry are excluded. Young entrepreneurs aged 18 to 35; GAPI partners with training institutions to train students, identify potential clients and provide TA.	All provinces	Agri Jovem	Denmark funded	Interest: 12% p.a.; Maximum MZN 700,000; 36 months; collateral: deposit 1% of loan value.
		Agriculture; commodity trading, poultry; excludes forestry. MSMEs	National	Agri Empreender	funded by Danida	Interest: 18% p.a. Maximum MZN 3 million; up to 36 months; collateral: generally, min. 120% of loan value; other standard loan requirements.
		Small and medium scale operators in the Agro-Business sector in Mozambique	National	Agri-Investe	DANIDA (Danish Agency for International Development) through the Royal Danish Embassy in Maputo	A budget of \$35.6 million, of which \$33.1 million is provided by Denmark and a further \$2.5 million mobilised by Gapi-SI

IFAD and the AfDB, through the Rural Finance Support Program, have helped create some 70 rural microfinance operators through the government's implementing agency FARE in the hope of promoting more inclusive rural finance to complement the government's policy of bank.

4.4 The context of Platforms for Partnership in Mozambique

Partnership Key Stakeholders

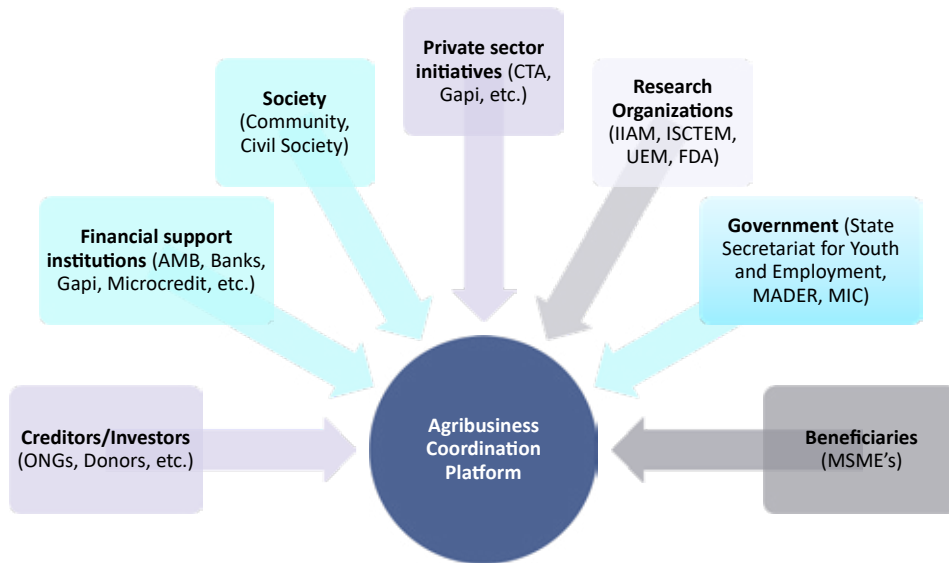


Table 4: Agribusiness Key Stakeholders

Stakeholder	Main Entities	Interest Level	Impact of the Platform	Role
Government	State Secretariat for Youth and Employment, MADER, MIC, INNOQ	● High	● High	Policy Formulation Employment Promotion Setting up Memoranda of Understanding Mobilisation of Finance Removal of Investment Barriers
Financial support institutions	AMB, Commercial Banks (BCI, Standard Bank, or Opportunity Bank) Gapi, Microcredit (Banco Terra)	● High	● High	Promotion of financial support programmes Financing packages for agribusiness sector projects
Private Sector initiatives	Distributors, Retailers Business Development Services Providers	● Medium	● Medium	SME representation and advocacy
Creditors/Investors	ONGs & Donors (USAID, DANIDA, Finland, IFAD, SNV, European Union)	● High	● Low	Agribusiness support organization working with micro and small enterprise Supported access to rural markets
Beneficiaries	MSME's SME Associations	● High	● High	Production, processing and commercialisation
Society	Community Civil Society	● High	● High	Protecting the national business community
Research organizations	IIAM, ISCTEM, FDA, UEM	● High	● High	Support in training programmes Targeted surveys

4.5 Benchmark Analysis

The concepts of **portal**, **platform** and **ecosystem** are closely connected but still need to be distinguished to identify areas of application and implement possible actions.

A **portal** simply represents an access point to any type of digital service.

The Digital platform is an online marketplace that matches supply and demand in a similar way to a 'real' (offline) marketplace. A digital platform provides the infrastructure to connect suppliers with customers. Value is added not only by selling services, but also by bringing competitors together, thus increasing availability and comparability for customers.

Like platforms, **ecosystems** function as intermediaries between supply and demand, i.e. consumers and multiple suppliers, but ecosystems are also used by multiple suppliers to link their different service portfolios to better meet the overall needs of customers. An important aspect of ecosystems is the direct approach to fully satisfy (end-to-end) one or more customer needs. An ecosystem can consist of multiple platforms - a platform alone, however, does not represent an ecosystem. Like platforms, ecosystems also benefit from additional participants and related complementary and network effects in terms of increased (added) value for customers and suppliers. An ecosystem can be expanded digitally and offline.

Linking online with offline services offers specific opportunities. To better distinguish the terms, they can be classified into three dimensions of differentiation (see Figure 2).

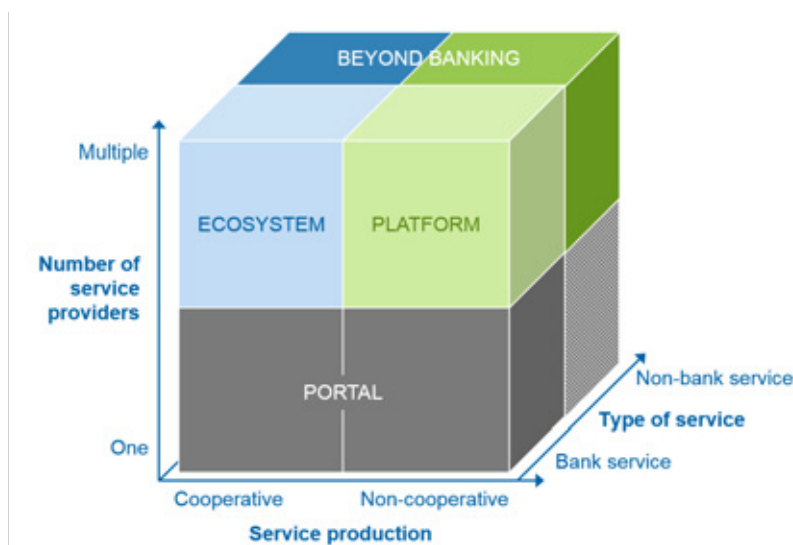


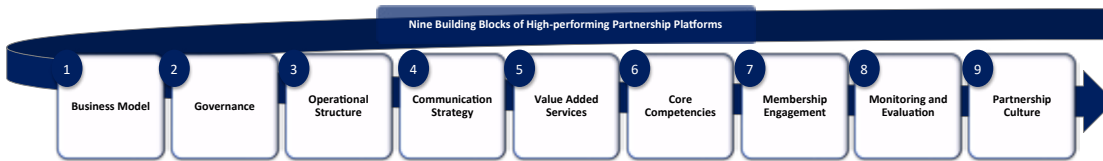
Figure 3: Dimensions for differentiating portals, platforms and ecosystems

- **The first dimension** is the number of service providers. Here, the portal is opposed to the platform and the ecosystem. Because cooperative service provision or a competitive situation requires multiple providers and someone to control the interaction, these concepts only work with more than one service provider.
- **The second dimension** is the type of service production. This makes it possible to distinguish between platforms and ecosystems. A platform can be used to compare service providers. Does provider A offer different prices or services than provider B? Can users recognise the differences and increase their own benefits by selecting the best offer? At this point, providers that have not been selected no longer offer

value. Ecosystems work differently. Here, both providers complete the service. Provider A provides one part of the overall benefit and Provider B the other - a cooperative service provision, so to speak.

- **The third dimension** is the type of service.

According to "The Partnership Initiative, 2014", to build a successful partnership platform nine critical elements have been identified that constitute the 'building blocks' for any partnership platform (see figure below). The study brings a caveat to the need for understanding each constituent element to properly meet/define internal and external objectives, establish a sustainable institution, and deliver development impact through cross-sectoral partnerships.



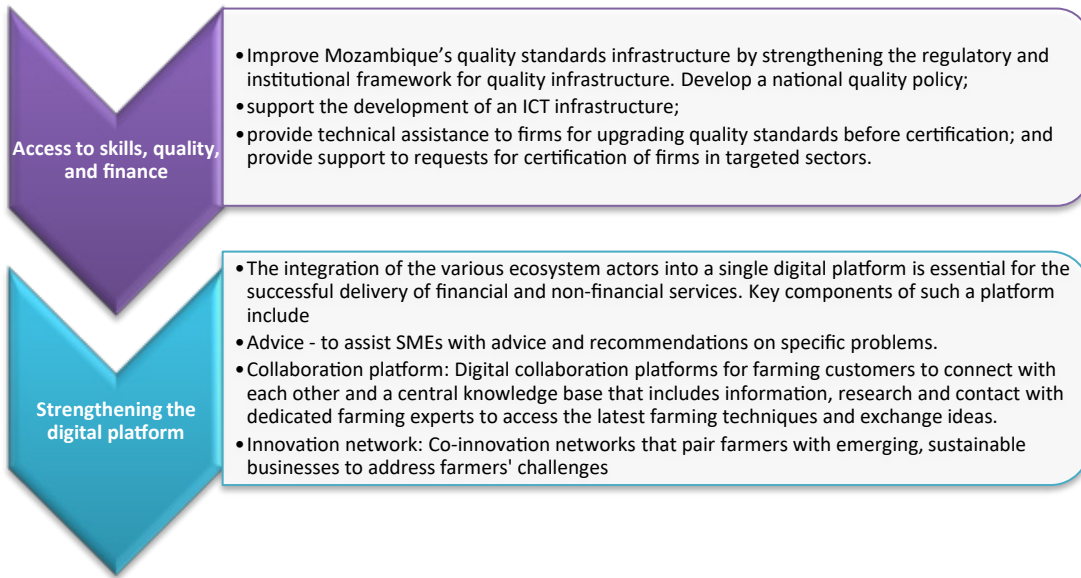
#	Building Blocks of High-performing Partnership Platforms	Structuring	Strategic Implication
1	Business Model	<ul style="list-style-type: none"> ▪ Each platform needs a strategy to achieve its goal. ▪ Is the platform going to access and generate sufficient funding both to support its core operation and enable it to broker and support new innovative partnerships 	<ul style="list-style-type: none"> ▪ To remain sustainable, the platform must be delivering sufficient value, through its service and the impact generated, that organisations wish to continue to support it through grants, service fees, membership service, or some combination of these.
2	Governance	<ul style="list-style-type: none"> ▪ The actions of those who manage the platform, allocate resources, or select partnerships to support must be accountable to all stakeholders within a clear system of rules ▪ It is considered important not to rush into governance structures in the early stages of development while the platform is engaging its core group of partners and codifying its activities and approaches 	<ul style="list-style-type: none"> ▪ The absence of good governance systems could undermine trust among stakeholders ▪ The government could assist in numerous ways, including providing collateral, creating, and supporting specific loans to SMEs or grants to those that achieve certain goals, like improving productivity or hiring additional personnel. They could also favor them in their taxing policies.
3	Operational Structure	<ul style="list-style-type: none"> ▪ Building a coordination platform requires an adequate and effective management structure to implement the tasks of the platform and deliver its stated outcomes. All platform participants need to understand the structuring of the platform, the roles of the respective actors and the systems that are in place to achieve realistic results. 	<ul style="list-style-type: none"> ▪ The banking system regulatory structure should have a greater implication between the concentration of the market and access to finance. It is important to note that when there is a high regulatory regime, then entry barriers may increase.
4	Communication Strategy	<ul style="list-style-type: none"> ▪ Effective communication is not only about internal information sharing and trust-building: it must also involve promotion of the platform’s vision and purpose to the wider audience of interested parties and potential partners. 	<ul style="list-style-type: none"> ▪ The successful execution of the communication strategy requires that different parts of the stakeholders have coordinated, clear and objective communication.
5	Value Added Services	<ul style="list-style-type: none"> ▪ Platforms must offer well-defined and relevant services that provide significant value to members, partners, and clients. Typically, a platform will 	<ul style="list-style-type: none"> ▪ Value added services can include a variety of services based on the industry or company involved. The goal of these services is usually to reduce costs, decrease time to market, increase

#	Building Blocks of High-performing Partnership Platforms	Structuring	Strategic Implication
		offer services including innovation spaces for engaging stakeholders and identifying partnerships; partnership facilitation and brokering; and training to build partnering capacity.	productivity, and enhance responsiveness for customers. Offering a year of free tech support on a new computer would be a value-added feature. Individuals can also add value to services they perform, such as bringing advanced skills into the workforce.
6	Core Competencies	<ul style="list-style-type: none"> Creating and catalysing new development partnerships, and providing services to them, all require a high level of competence in both the theory and practice of cross-sector partnering. In addition to the knowledge and skills required to directly support partnerships, the platform secretariat will also require skills around membership management, financial management, and fundraising. 	<ul style="list-style-type: none"> Better a strong reputation for your business, market it and grow it by obtaining new customers.
7	Membership Engagement	<ul style="list-style-type: none"> The platform has an essential role in facilitating dialogue among its members, in communicating success with excellence, in listening and reacting to its members’ needs, and in helping its members appreciate, and articulate, the value of the platform. 	<ul style="list-style-type: none"> Requires ongoing, proactive processes to reach members with the relevant connections, content, and benefits for them, at the right times and in the right ways.
8	Monitoring and Evaluation	<ul style="list-style-type: none"> Building a coordination platform requires an adequate and effective management structure to implement the tasks of the platform and deliver its stated outcomes. 	<ul style="list-style-type: none"> All platform participants need to understand the structuring of the platform, the roles of the respective actors and the systems that are in place to achieve realistic results.
9	Partnership Culture	<ul style="list-style-type: none"> Just as with any partnership, a complex, multistakeholder platform requires a strong overall vision around which diverse sectors can mobilise, acknowledging that they will have different reasons for participating but can still develop common objectives, towards which they can work collectively. 	<ul style="list-style-type: none"> Delivery of the vision must be supported by strong partnership values of respect, mutual benefit, equity, and transparency. Values are not only a key element of the overall vision but a critical contributor to building a demonstrably collaborative culture in the platform.

Partnering to Strengthen the Ecosystem

1. Measures and indicators for the success of partnerships at the global and national level

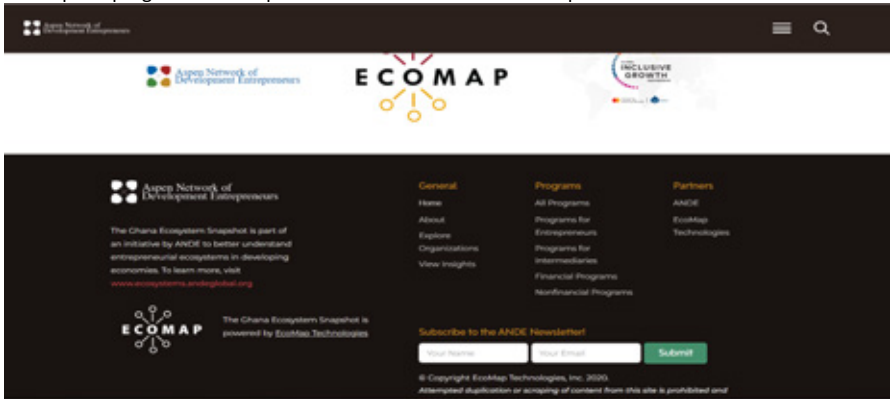
- For successful country-level partnerships, it is paramount to develop global and national measures and indicators. The legal framework is critical for boosting partnerships. Critical financial legislation and other legal instruments should be in place; namely, legislation for Financial Administration, Audit, and Public Procurement. With such legislation in place, donors as part of national partnerships need to show more confidence in the reformed systems. If further change is required, donors need to collaborate with the government to achieve mutually acceptable systems.



4.5.1 Structuring, organisation, and functioning of similar or related ecosystems on national or continental levels

Depending on whether the activities and outputs of one partnership influence the other, a “network effect” may be envisaged, where one partner can establish multiple partnerships. In such cases, one should keep in mind how coherently the impacts can contribute to advancing national objectives. A network of partnerships can create an ecosystem of the relationship between partners (relational footprints) and promote competitiveness for quality products and services.

4.6 Summary Case Studies – to capture lessons learned

Relevant Data	Description
<p>What is the aim of the platform?</p>	<p>Ghana Ecosystem Snapshot – is a collaboration between ANDE and EcoMap Technologies to create a living representation of Ghana’s growing entrepreneurial ecosystem. There are over 200 different organizations supporting Ghana’s entrepreneurial ecosystem through programming, funding, and other resources. Explore organizations to see key actors in the Ghana ecosystem and explore programs to see specific resources available to entrepreneurs.</p> 
<p>Who are the Stakeholder’s Members?</p>	<ul style="list-style-type: none"> ■ Academic Institution ■ Capacity Development Provider ■ Corporation or Corporate Foundation ■ Development Finance Institution or Donor Agency ■ Foundation ■ Government Agency ■ Investor ■ Media Organization ■ Research or Advisory Service Provider ■ Sector Association

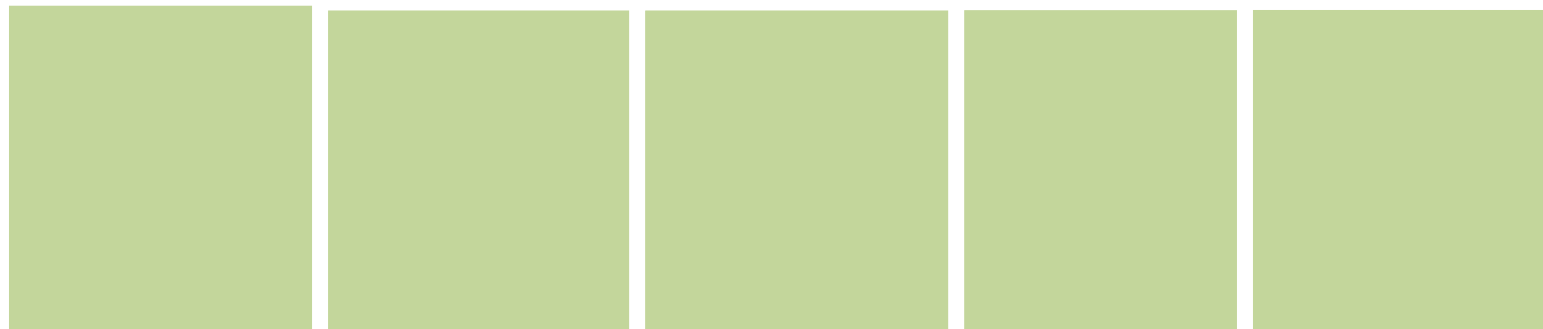
<p>What is the target group?</p>	<ul style="list-style-type: none"> Entrepreneurs Intermediaries 								
<p>What is the scope?</p>	<p>Ghana</p>								
<p>What Associated Value Chains?</p>	<ul style="list-style-type: none"> Organizations: include any institution that works to support entrepreneurs in the country of Ghana, spanning from non-profits, investors, government agencies, and more. Programs: include any type of resource or service that is explicitly intended to support entrepreneurs, mostly collected from the same organizations included in the snapshot. 								
<p>Support type</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>Nonfinancial Support Provided</p> <ul style="list-style-type: none"> Accelerator Crowdfunding Platform Events Fellowships Incubator & Coworking News or Media Source Research & Policy Technical Assistance & Capacity Building </div> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>Financial Support Provided</p> <ul style="list-style-type: none"> Funding for Entrepreneurs Fund to Fund Investment Funding for Intermediaries </div> </div>								
<p>Strategic objectives</p>	<p>Understanding local assets</p> <ul style="list-style-type: none"> When business ecosystem builders and supporting organisations think about launching new programmes, it is important that they can understand the assets that already exist in the community. That is why the ecosystem contemplates a database of all the programmes and organisations that can be found in Ghana, so leaders can know what to build next. <p>Helping Entrepreneurs Navigate</p> <ul style="list-style-type: none"> Finding resources that fit the needs of your venture is never an easy task, so use the information gathered about the Ghana ecosystem to help entrepreneurs locate the programs that can help them build and grow their businesses. <p>Creating a Living Representation</p> <ul style="list-style-type: none"> Business ecosystems are dynamic - they are constantly changing, adding new organisations, and serving new entrepreneurs. This snapshot is kept continuously updated using EcoMap technology. 								
<p>How are entrepreneurs supported in Ghana?</p>	<ul style="list-style-type: none"> Nonfinancial Programs - include capacity development services, connections to customers (market linkages), and connections to investors (investment linkages). Financial Programs - include those that provide direct funding to entrepreneurs, including debt, equity, grants, quasi-equity and/or guarantees. Hybrid Programs - Some programs provide both financial and non-financial support, including some accelerators, technical assistance programs, and coworking spaces. 								
<p>What are the biggest challenges facing Ghana's ecosystem?</p>	<table border="1"> <caption>Biggest Challenges Facing Ghana's Ecosystem</caption> <thead> <tr> <th>Challenge</th> <th>Percent of Respondents</th> </tr> </thead> <tbody> <tr> <td>Lack of early stage investment funding</td> <td>25%</td> </tr> <tr> <td>Lack of connectivity/collaboration among ecosystem organizations</td> <td>15%</td> </tr> <tr> <td>Poor policy/regulatory environment</td> <td>15%</td> </tr> </tbody> </table> <p>Source: Survey data collected from 34 organizations in the snapshot</p>	Challenge	Percent of Respondents	Lack of early stage investment funding	25%	Lack of connectivity/collaboration among ecosystem organizations	15%	Poor policy/regulatory environment	15%
Challenge	Percent of Respondents								
Lack of early stage investment funding	25%								
Lack of connectivity/collaboration among ecosystem organizations	15%								
Poor policy/regulatory environment	15%								
<p>What nonfinancial support is available for entrepreneurs?</p>	<p>Entrepreneurs don't just need capital – they often need help refining their business plan, increasing capacity, and reaching both investors and customers. These nonfinancial support providers are common in Ghana, and typically provide business strategy and planning, access to networks and partners, and support on governance structure.</p>								

<p>What has improved most significantly in the ecosystem in the past 3 years?</p>	<p>Source: Survey data collected from 54 organizations in the snapshot</p>
<p>Who is working to support entrepreneurs in Ghana?</p>	<p>Other includes Government Agencies, Banks or Financial Institutions, Media Organizations, and Microfinance Institutions</p>
<p>Map of actors and instruments along the business growth journey</p>	<p>Legend: Non-financial support (grey), Limited capital pool (light blue), Moderate capital pool (medium blue), Deep capital pool (dark blue)</p>
<p>Final remarks</p>	<p>ANDE creates these snapshots for entrepreneurial ecosystems across the globe, including Ethiopia, Rwanda, Port Harcourt, Ibadan, Gauteng, Myanmar, Durban, and Bangkok.</p>
<p>Webpage</p>	<p>https://ghana.ecomap.tech/</p>



5

Main findings and Opportunities



5 Main Findings and Opportunities

This chapter presents the main market outcomes and opportunities for the creation of the national coordination platform and has been collected from key stakeholders consulted and literature reviews on related issues covered in recent studies.

5.1 Current struggles, both financial and non-financial

5.1.1 Current struggles, both financial and non-financial

Bottlenecks	Constraints	Mitigation Proposal
Low financial literacy among SMEs and poor proficiency in financial information	<ul style="list-style-type: none"> Lack of knowledge of existing programmes and credit lines in commercial banks and development agencies aimed at SMEs operating in the agribusiness sector making it difficult for them to participate in the financial and capital markets 	<ul style="list-style-type: none"> Promote coordinated training campaigns between the entities Promote seminars and memorandums of understanding to disseminate financial services to SMEs
Poor information on the instruments available on the financial market	<ul style="list-style-type: none"> Poor access to and availability of information on financing 	
Low access to finance for SMEs operating in the primary sector (agriculture) due to high interest rates from commercial banks	<ul style="list-style-type: none"> Interest rates on available credit lines are unsustainable for SMEs operating in the primary sector, favouring only companies operating in the tertiary sector (commerce and services/transport) Mozambique does not have an ecosystem to finance agriculture Few SMEs can systematically benefit from funding meeting the eligibility requirements to be financeable 	<ul style="list-style-type: none"> Banks should adapt their programs for the agricultural sector to encourage the development of the sector Treat the product as a commodity with commercial value and use it as collateral for loans
Weak inclusion of agribusiness SMEs in existing platforms	<ul style="list-style-type: none"> Many platforms do not encompass the main target group which are the farmers and associations. The digital coverage in Mozambique is still below expectations, only about 6.6% have access to the internet/digital world. 	<ul style="list-style-type: none"> Need to adjust the platforms to be more specific The representatives of the associations or unions with access to the internet should disseminate the opportunities contained in the platform
Weak legislation in the agribusiness sector	<ul style="list-style-type: none"> Financial legislation does not favour the sub-sector 	<ul style="list-style-type: none"> The agrarian sector should have specific legislation because it is of national interest
Limited access to External Financing	<ul style="list-style-type: none"> Limited capacity of the members of the Associations for production, food security and marketing. 	<ul style="list-style-type: none"> To access different types of credits and mobilise other types of resources, the Associations need to work on identifying the various sources of existing financing and prepare applications for funds and agricultural projects. Considering the lack of experience of most Associations in this field, the strategy should be to request technical assistance from public entities and NGOs for these purposes.
Need to reduce the symmetry of information between the producer, intermediary and seller	<ul style="list-style-type: none"> Intermediaries apply unsustainable margins in the commercialization of products and producers face challenges of knowing market prices for better negotiation. 	<ul style="list-style-type: none"> Operationalisation of the Commodities Exchange trading platform Need to control the number of intermediaries (proposed registration of intermediaries)
Poor product quality limits subsequent stages of the value chain	<ul style="list-style-type: none"> Need for seed certification Storage improvement Weak Disclosure of quality standards 	<ul style="list-style-type: none"> Disseminate the quality standards of products on the Platform via a memorandum with INNOQ
Weak competitiveness of SMEs due to non-compliance with product quality standards	<ul style="list-style-type: none"> Few companies are committed to product certification, citing a lack of resources for this purpose 	
Limited Sustainability of National Coordinating Institutions	<ul style="list-style-type: none"> Many platforms are discontinued due to a lack of sustainability 	<ul style="list-style-type: none"> The need to ensure an administrative fee for the continued operation of the platform

5.1.2 Key stakeholder perspectives

Platforms will need to find partners in order to obtain financial support to support the export of products from SMEs. Various partners include commercial banks, non-bank financial institutions, private investors and funds, credit MFIs/community organizations. Regarding the products available from commercial banks, SMEs consider them unsustainable due to high interest rates and the level of bureaucracy to access them.

INNOQ can be the key partner for the non-financial component especially in matters of certification, calibration, and product packaging. Memorandums of understanding must be entered into between INNOQ and representatives of the private sector to ensure the transfer of knowledge on these matters and the sharing of processes and procedures for the improvement of the existing quality infrastructure.

In general, the idea of creating the Platform is considered relevant, if it is accessible to everyone. The Sustainability of the process, and retained cost for maintaining the platform, must be foreseen. and impact from the point of view of added value.

The Platform must ensure the dissemination of opportunities to reduce the lack of knowledge of those who should be the beneficiaries of these initiatives.

Table 5: Attitude to the Platform

Stakeholder	Type	Interest Level	Agree/ Not Agree	Impact of the Platform	Attitude to the Platform
CTA/ Pelouro Agro-Negócio, Nutrição e Indústria Alimentar	Public	High	Agree	High	<ul style="list-style-type: none"> Ensure Public-Private Dialogue and other issues that contribute to business development and promote a better business environment
MADER Conselho Coordenador do Sector Agrário (CCSA)	Public	High	Agree	High	<ul style="list-style-type: none"> Responsible for establishing coordination platforms in the agrarian development corridors
CEPAGRI—Center for the Support to Agri Sector	Private	High	Under evaluation	Medium	<ul style="list-style-type: none"> Agribusiness support center, linking government with the private sector
MIC/DASP/DNCE/BMM	Public	High	Agree	Low	<ul style="list-style-type: none"> Requires ongoing, proactive processes to reach members with the relevant connections, content, and benefits for them, at the right times and in the right ways.
GAPI	Private Sector	High	Under evaluation	High	<ul style="list-style-type: none"> Development finance institutions offering credit for SMEs and linking this to BDS services and broader institutional support.
MIC - IPEME	Public	High	Agree	High	<ul style="list-style-type: none"> Disseminate training actions and assistance to SMEs for the development of business skills. Promote assistance, formalization so that they can access financing opportunities.
State Secretariat for Youth and Employment	Public	Medium	Under evaluation	High	<ul style="list-style-type: none"> Promote employment opportunities for young entrepreneurs Support in reducing bureaucracy
SME Associations	Private Sector	High	Agree	High	<ul style="list-style-type: none"> Leveraging opportunities Participation in sector programmes and initiatives
FENAGRI	Private Sector	High	Not Agree	High	<ul style="list-style-type: none"> Defence of the agrarian interests in Mozambique
AMB - Mozambican Banks Association	Private Sector	Medium	Agree	High	<ul style="list-style-type: none"> Promote the credit lines of commercial banks
Commercial Banks	Commercial Banks		Agree		<ul style="list-style-type: none"> Commercial banking institutions with a range of medium to long-term loans; financing packages for specific projects (such as poultry out growers). Interest in expanding downwards to small enterprise.
AfDB	Development partner	High	Agree	High	<ul style="list-style-type: none"> Promoting opportunities for SMEs to access regional and continental markets
Technoserve	NGO	High	Under evaluation	High	<ul style="list-style-type: none"> Agribusiness support organization working with micro and small enterprises

5.1.3 Market opportunity

Future measures should aim at strengthening the overall financial system in a comprehensive manner to ensure the growth of a robust system that improves the performance and enhances the competence of financial institutions (banks, microcredit institutions, and insurance companies). These measures should be complemented by other measures to strengthen financial markets, the development of the Mozambique Stock Exchange, and the dynamism of the stock and bond markets.

Specifically, to ensure the capture of market opportunities arising from Free Trade, the following needs stand out:

- Prepare and organise companies (from an accounting and organisational point of view) to be eligible for various opportunities, such as being listed on the Commodity Exchange;
- Inclusion or involvement of FENAGRI and the agricultural sector associations in all programmes or initiatives aimed at SMEs to reach the main beneficiaries;
- Linking SMEs to Market Opportunities;
- Promote partnerships with FinTech's and other alternative funding providers.

5.1.4 Final remarks

The government stakeholders consensually agree with the creation of the platform and recommend that its implementation integrate the other existing platforms and be an interactive and responsive platform.

In its implementation there should be clear communication with other stakeholders with similar initiatives to avoid duplication of effort. With the national directorate for foreign trade (MOZEXPORT) and IPEME (PME Exporte).

The federation and associations do not agree with the creation of a new platform, which is recommended to reactivate existing ones or those created in the past.

One of the critical aspects considered has to do with the level of coverage of the platforms, considering that producers can be excluded from this platform due to limited internet access.



6

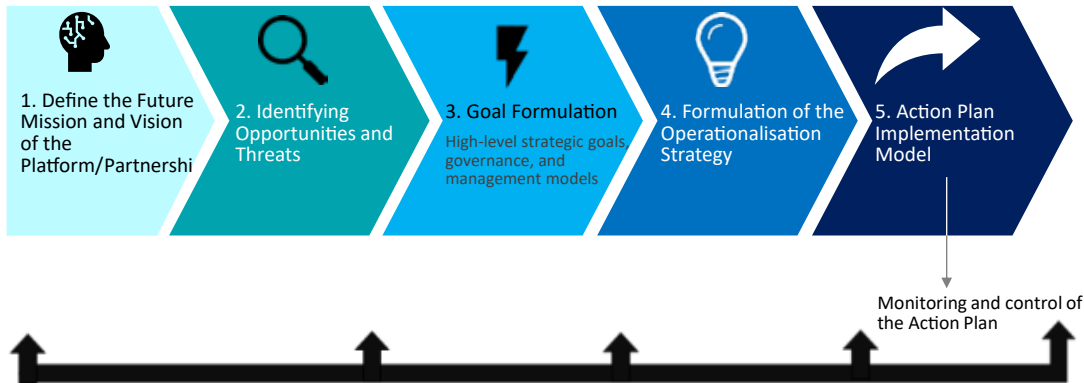
Strategic Guidelines for the Potential Ecosystem/Coordination Platform



6 Strategic Guidelines for the Potential Ecosystem/Coordination Platform

6.1 Strategic Positioning

To create the coordination platform, the main strategic guidelines that guarantee its effective and efficient operation must be defined, as shown in the following figure:



Combining the core competencies of diverse organizations through multistakeholder partnerships can generate benefits such as:

- Increased financial, human, and technical resources resulting in a greater impact on the ground;
- New expertise developed through the combined knowledge and experience of diverse stakeholders;
- Development of innovative new business and collaboration models;
- A greater understanding of other stakeholders 'perspectives, goals, and capabilities;
- Development of new mindsets, leadership approaches or institutional strategies across the sector.

6.2 Key Stakeholder Contributions and Added Value

The Coordination platform offering outlined by nature requires a partnership-based model. Other opportunities for partnership include engaging the few larger scale companies, which currently import products or buy significant amounts, which can be competitively processed in Mozambique to develop a local supply chain. This represents a win-win opportunity for the importer, local consumer, and the local producers.

6.2.1 Potential Non-Financing Support

Non-financial partners include government agencies responsible for formulation of policies, strategies, and promotion of programmes/initiatives for the agribusiness sector, as well as private, educational and research institutions specialised in the training and preparation of SMEs, as illustrated in the figure below:

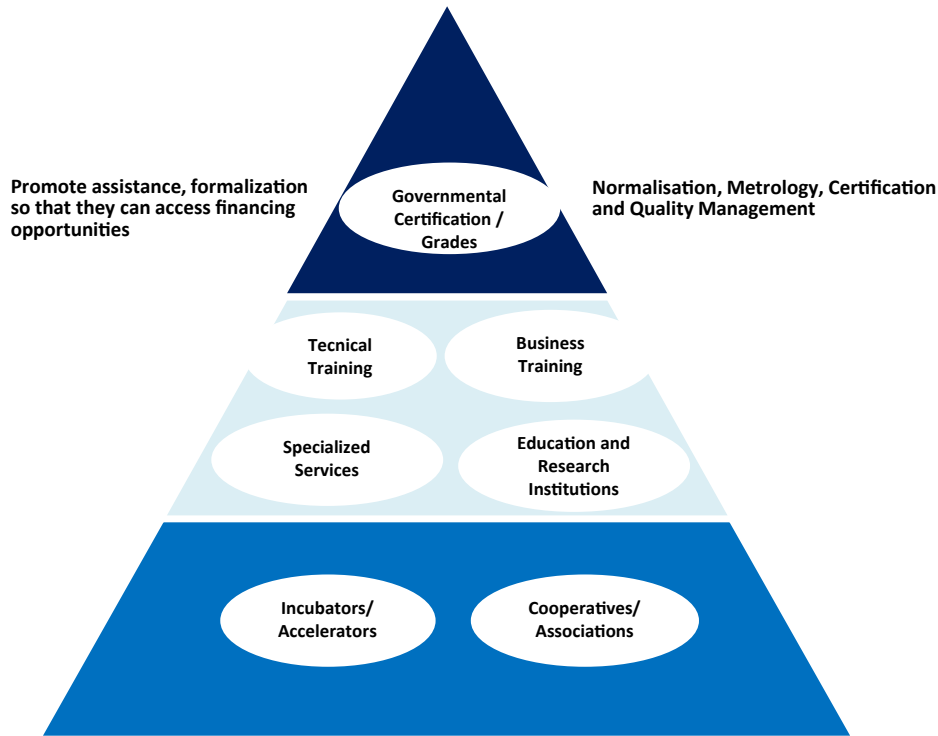


Figure 4: Non-Financial Support institutions for agribusiness SMEs

The summary below outlines common contributions and value propositions for each potential stakeholder group from a Non-Financial Support perspective:

Stakeholder	Type	Interest Level	Key Contributions	Value for the Co-ordination Partnership
State Secretariat for Youth and Employment	Government Public sector	Not Available	<ul style="list-style-type: none"> Set national goals Establish an enabling policy environment and invest in infrastructure and other public goods and services Create effective support mechanisms for SMEs and investors. 	<ul style="list-style-type: none"> Improved economic and social outcomes for SMEs Dissemination of opportunities about existing opportunities and initiatives Promote Seminars with SMEs Integrating the MOZ Export Platform into the Coordination Platform
CTA		High		
MADER		High		
MIC (DASP/IPEME /INNOQ)		High		
GAPI	Private Sector	High	<ul style="list-style-type: none"> To support the implementation of development projects both from the government and from its development partners. 	<ul style="list-style-type: none"> Carry out training activities in business management and microfinance
SME Associations	Private Sector	High	<ul style="list-style-type: none"> Main Beneficiaries of the Platform 	<ul style="list-style-type: none"> To capture opportunities
AMB - Mozambican Banks Association	Non-profit association	Medium	<ul style="list-style-type: none"> Provide Financial Support 	<ul style="list-style-type: none"> Disseminate financial literacy content

Stakeholder	Type	Interest Level	Key Contributions	Value for the Co-ordination Partnership
AfDB	Development partner	High	<ul style="list-style-type: none"> Provide Capacity Building 	<ul style="list-style-type: none"> Support capacity building on issues to ensure access to regional and continental market opportunities
Technoserve	NGO	High	<ul style="list-style-type: none"> Agribusiness support organization working with micro and small enterprise 	<ul style="list-style-type: none"> Support development initiatives
Others	Public and Private	Low	<ul style="list-style-type: none"> Provide Technical Support 	<ul style="list-style-type: none"> Other initiatives

6.2.2 Potential Financing Support

The partners for financial support comprise governmental institutions responsible for the formulation of policies, strategies, and promotion of programmes/initiatives for the agribusiness sector, as well as commercial banks, non-bank financial institutions, Private Investors & Funds, Loan Microfinance institutions and cooperatives/associations, as illustrated in figure 4. Cooperatives and credit unions play an important role in agriculture as self-help member institutions. Unlike banks, they have a non-profit status. Smaller cooperatives are well positioned to offer their members better access to financial institutions and investments.

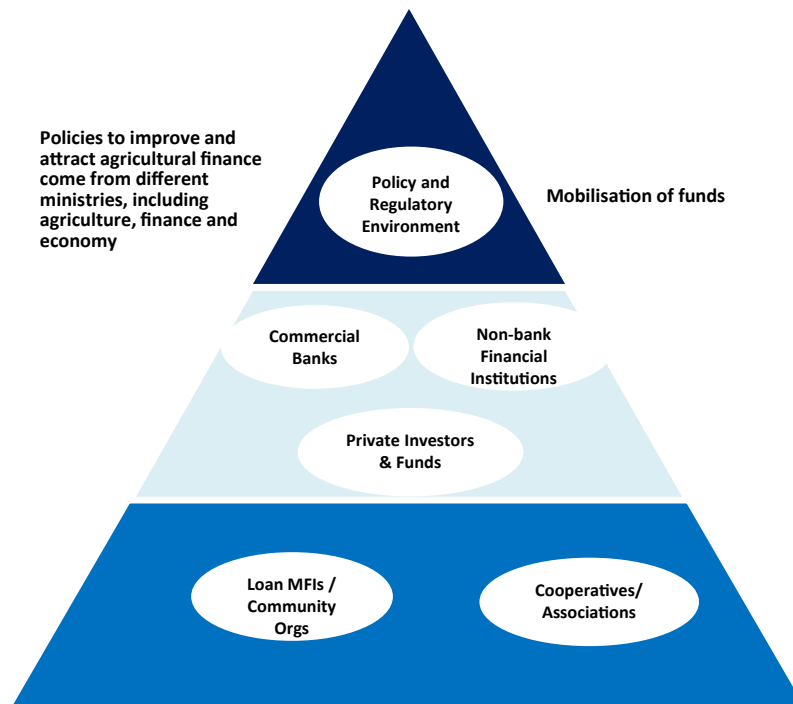


Figure 5: Financial Support institutions for agribusiness SMEs

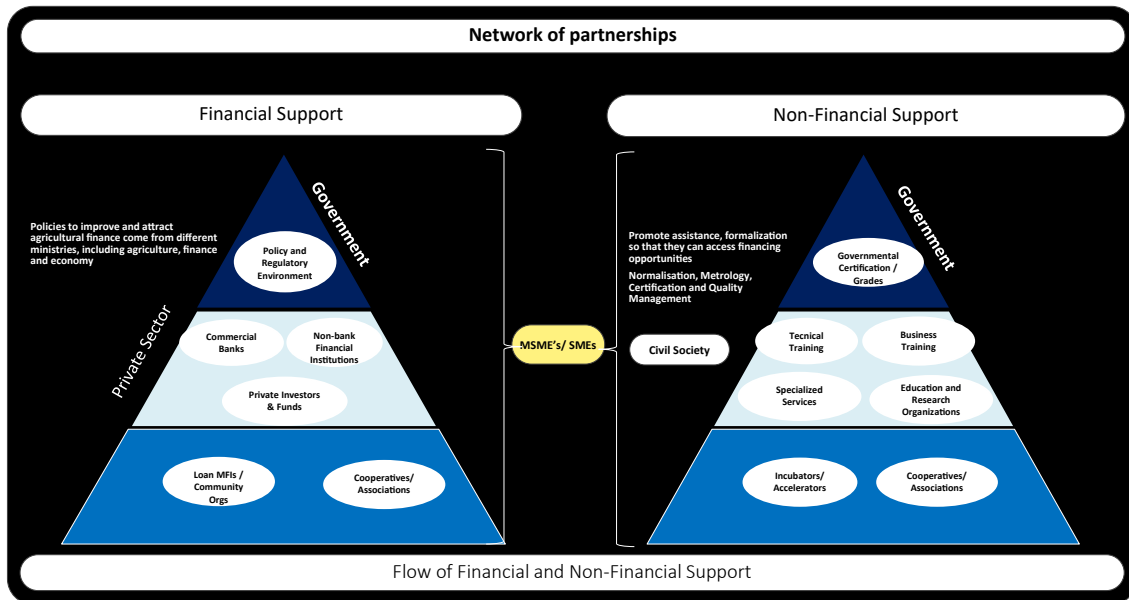
To deliver services effectively, implementation partners in the Ecosystem platform could include the following.

Stakeholder	Type	Interest Level	Key Contributions	Value for the Co-ordination Partnership
Central Bank (Bank of Mozambique)	Government Public sector	High	<ul style="list-style-type: none"> The central bank drives the financial inclusion agenda, which aims to extend access to finance to previously unreached segments in Mozambique. Create a specific regulation to encourage the growth of the agribusiness segment 	Establish interconnectivity with potential initiatives
State Secretariat for Youth and Employment		High	<ul style="list-style-type: none"> Mobilising finance for SMEs Disseminate Opportunities 	
CTA/ Pelouro Agro-Negócio, Nutrição e Indústria Alimentar		High		
MADER Conselho Coordenador do Sector Agrário (CCSA)		High		
GAPI	Private Sector	High	<ul style="list-style-type: none"> Inclusion of SMEs in funding programmes 	Funding local business initiatives
AMB - Mozambican Banks Association	Non-profit association	Medium	<ul style="list-style-type: none"> Reducing bureaucracy in access to financing Dissemination of credit lines and other SME support instruments Promotion of favourable interest rates 	Disseminate existing instruments / credit lines aimed at the sector
Commercial Banks	Private Sector	Medium	<ul style="list-style-type: none"> Promotion of favourable interest rates 	Ensure financing packages for agribusiness sector projects for SMEs across the value chain at attractive rates
Non-bank Financial Institutions	Non-bank	High	<ul style="list-style-type: none"> Providing funds to support SMEs at reduced costs and as sunk funds 	Disbursement of funds to SMEs operating in the agribusiness value chain
Private Investors & Funds	Private Sector	High	<ul style="list-style-type: none"> Investing in/funding infrastructure to support agribusiness 	
Loan MFIs / Community Orgs	Private Sector	High	<ul style="list-style-type: none"> Financing the segment of agribusiness SMEs with less bureaucracy 	
Cooperatives/ Associations	Private Sector	High	<ul style="list-style-type: none"> Collecting funding guarantees for SMEs to serve as collateral 	

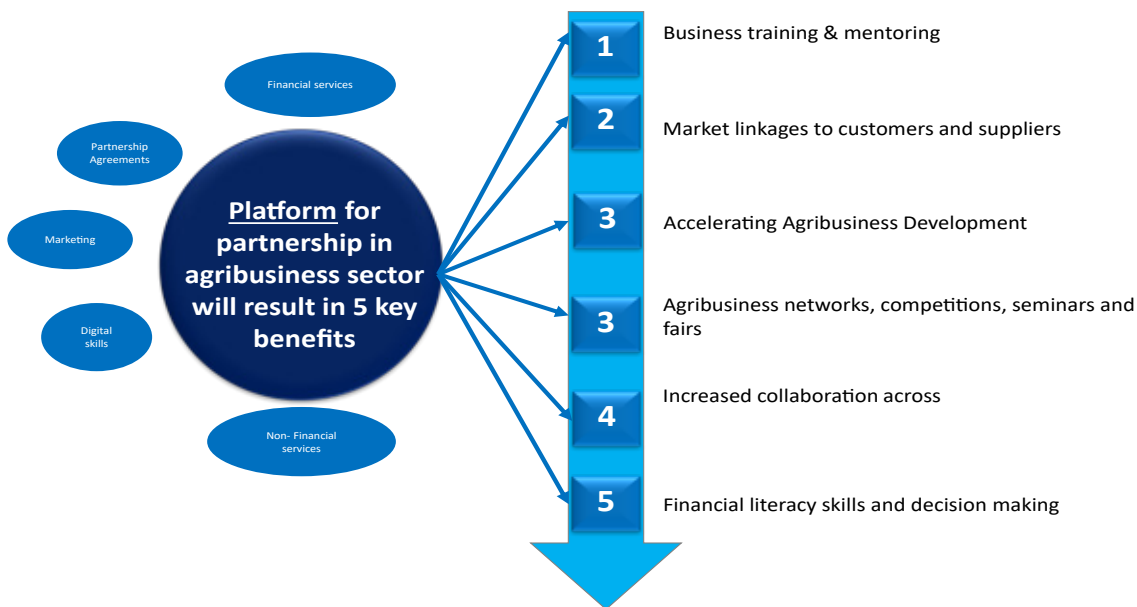
6.3 Operating Model

The platform aims to promote an environment of knowledge and dialogue on key initiatives and priorities of SMEs to support them in accessing sustainable finance.

Public and private financial institutions, financing partners, policy makers, private sector representatives, civil society, education and research institutions and SME Associations have been identified as key stakeholders to integrate in the platform.



Main Services



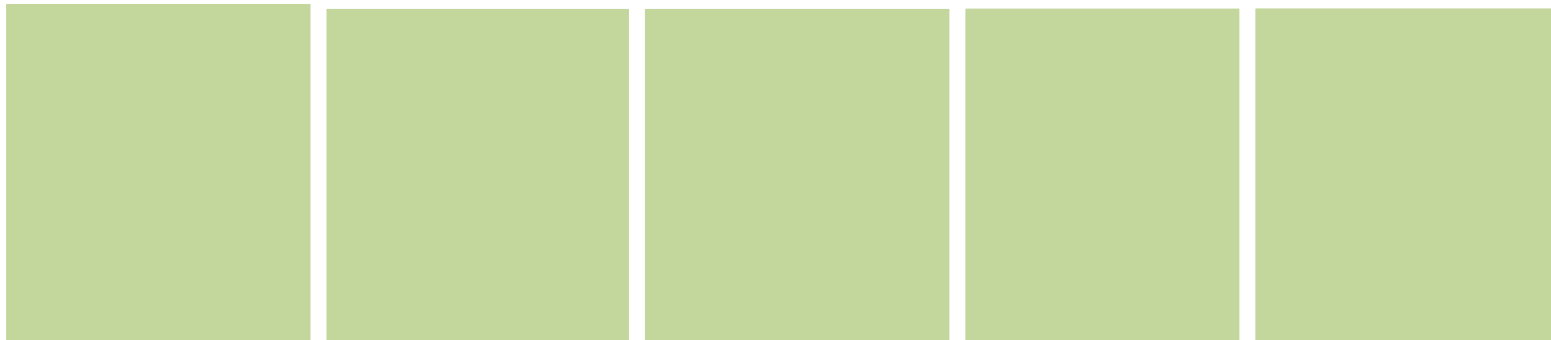
Requirements of the Proposed National Coordination Platform

- The solution must be fully integrated and web-based, with bilingual support (Portuguese and English)
- The solution must allow access to mobile devices
- The solution must cover, in a dynamic way, all aspects of financial support (financing instruments/subsidies available in the market) and non-financial support (training, memorandums of understanding, seminars, partnerships, etc.)
- Presentation of data in real time
- Generate statistics
- Implement Search, Save, Create, Read, Update and save operations automatically if users are inactive for 60 seconds;
- Maintain a clear and attractive design
- Ensure ease of interaction with the user.



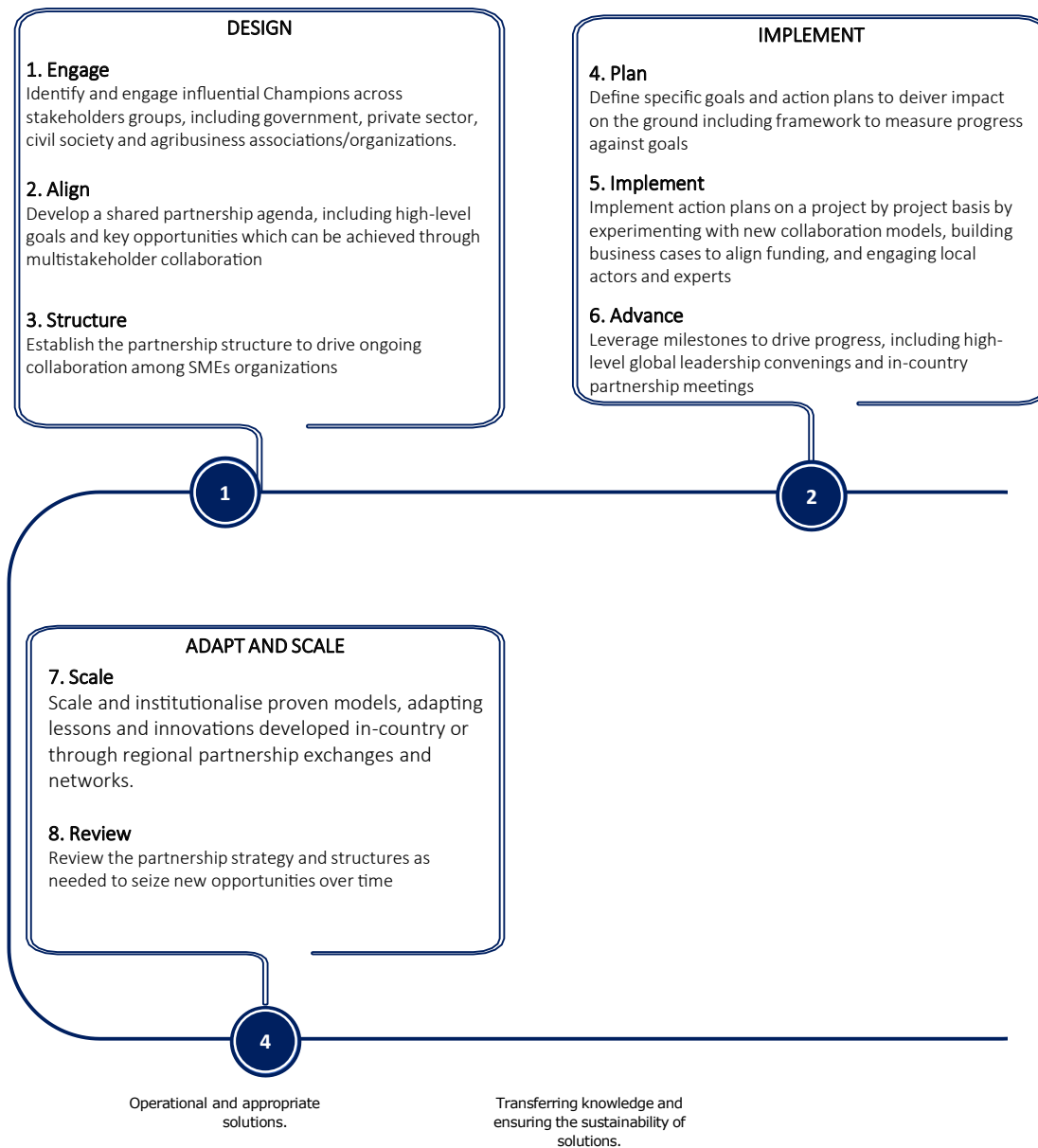
7

Action Plan for Implementation



7 Action Plan for Implementation

7.1 Roadmap to Building a successful platform for partnership



Source: M. Rogers, MPH; L. Kent, RN, MPH; J. Lang, MPH, MS

Strategic Partnering: Assessment Criteria Organizational Assessment

- Know your personal /organizational goals
- Know your organizational mission
- Determine your organizational and project-specific priorities
- Determine your readiness to partner, in terms of staff, resources, time, skill, expertise
- Assess your organizational leadership
- Identify key individuals within your organization to participate/contribute
- Know your organizational limitations Partner Selection

1. Determine your common goals or mission

- Determine whether you have a 'shared' vision – and if not, Are there different goals that are promoted individually through partnerships??
- Evaluate your previous history, if any, with the other organization(s)
- Draft and come to a consensus about a mutual mission statement, if appropriate
- Articulate a common project/task/reason for partnering
- Agree upon the level and type of partnership (formal, informal, one-time, long term). See resource list for further information on partnership levels
- Determine the types of resources that each group brings • Determine what you can offer the other organization
- Assess whether the other group has the skills, resources, \$, time, expertise, credibility, name recognition, advocacy capabilities that you need/want?
- Determine the mutual benefits
- Agree upon the level of commitment of each partner (see building partnership resources)
- Confirm that there is mutual respect and trust between the partners
- Confirm that there is no conflict of interest, either within or between organizations
- Identify any risks or legal issues to be addressed
- Confirm that the partnership represents an appropriate cross section of members (e.g., that it represents different segments of the community – particularly important in coalition building, larger partnerships)
- Confirm that the partnership has a unique purpose that is not met by the individual organizations

2. Partnership Building

- Agree upon the division of labour and workload distribution
- Agree upon a system of accountability
- Decide on means/frequency of communication. Make communication frequent/open/honest – frequency should depend upon level and type of partnership
- Establish a period for completion of the project and for the partnership itself if relevant
- Decide on a process for conflict resolution if necessary
- Define short-term, intermediate, and long-term goals and objectives
- Define measurable indicators for each objective
- Describe any intended products or deliverables
- Determine the frequency of reporting on the project
- Determine a process for adding/admitting a new partner

3. Maintenance and Evaluation

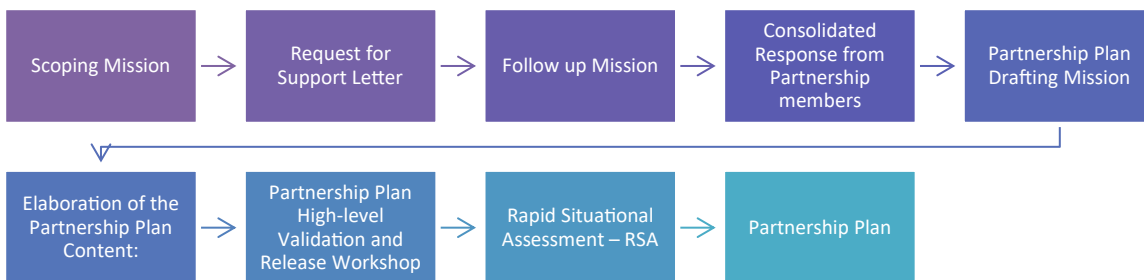
1.1. Maintaining a partnership

- Re-visit accountability often – determine that individuals are contributing and accomplishing what is expected
- Follow up on progress reports as necessary
- Revisit short term, intermediate and long-term goals frequently
- Revisit measurable outcomes
- Monitor any conflict and resolve issues as they arise
- Assess the structure of the partnership – is it working? Is there a formal process needed? Do you need to re-establish the formality of the process?
- Promote the capacity to establish/sustain/change an existing working framework
- Promote transparency in decision-making
- Be an ACTIVE listener

4. Evaluating a partnership

- Assess the measurable outcomes – what have you accomplished? How much? How well?
- Share findings. Are you sharing often enough? Is there collective learning?
- Assess progress toward goals - Are you achieving your short term, intermediate and or long-term goals?
 - If these goals are not being met – do you need to re-assess the outcomes, priorities, and division of labour between groups?
 - Revisit expectations frequently
 - Revisit collective and individual missions. Have they changed? If so, how does it affect the partnership? How will you adapt?

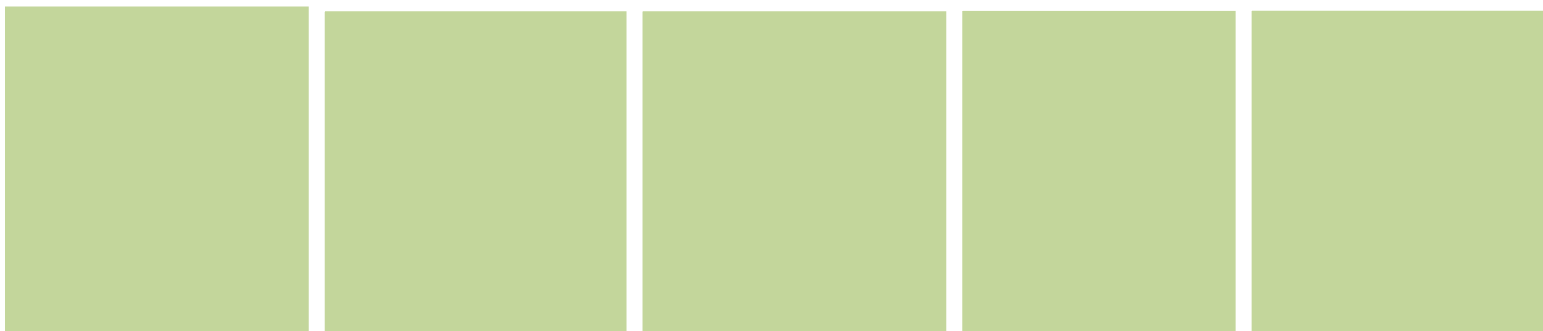
Key steps along the Partnership Plan process included:





8

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8 References

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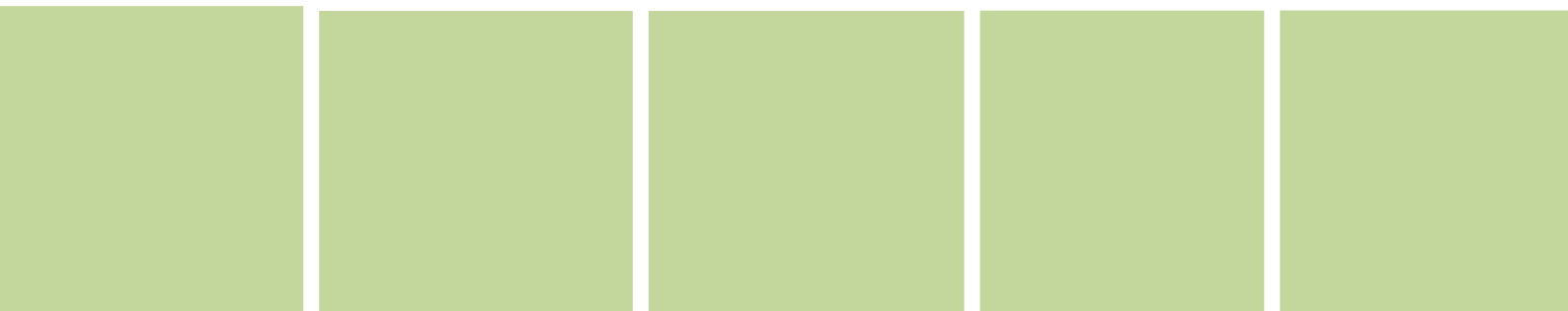
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Appendixes



Appendixes

Appendix A. Data collection tools/ Interview Guide

Stakeholders	Key Questions
MADER	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> What are the current challenges and growth opportunities for SMEs operating in agribusiness in Mozambique? <input checked="" type="checkbox"/> What kind of support do SMEs need? <input checked="" type="checkbox"/> What kind of support have agribusiness SMEs received? <input checked="" type="checkbox"/> Are there any programs that provide for technical and financial support? <input checked="" type="checkbox"/> How do you evaluate the idea of creating a business environment where stakeholders in the sector can exchange experiences and get technical or financial support
MIC/IPEME	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> In your opinion, is this vision timely? <input checked="" type="checkbox"/> What are the main Perspectives? <input checked="" type="checkbox"/> Which entities should be part of the ecosystem? <input checked="" type="checkbox"/> Key Recommendations? <input checked="" type="checkbox"/> Request updated data of SMEs by sector and Province.
Secretaria de Estado da Juventude e do Emprego	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> What are the main challenges and barriers faced by SMEs operating in Agribusiness in Mozambique? <input checked="" type="checkbox"/> What kind of programs or support has been offered to SMEs operating in the agribusiness value chain in Mozambique? <input checked="" type="checkbox"/> What is the future vision of the State Secretariat regarding Agribusiness in Mozambique? And how do we ensure the inclusion of all SMEs in this national coordination platform?
Associações de PMEs	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> What are the main existing barriers for operators and what would be the proposals and solutions for improvement? <input checked="" type="checkbox"/> Opportunities lost by SMEs due to the inability to secure funding. <input checked="" type="checkbox"/> How is the structure and organisation of the Association composed (number of members, areas of action and member benefits) <input checked="" type="checkbox"/> What are the main requirements requested to join the association? <input checked="" type="checkbox"/> What are the mechanisms / platforms adopted for sharing and exchange of information or experience? <input checked="" type="checkbox"/> How are partnerships formed? And how do members benefit from these partnerships? <input checked="" type="checkbox"/> What socio-economic benefits could be derived from this platform
Plataformas existentes em Moçambique	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> How the Platform's structure and organisation is made up (number of members, areas of activity and member benefits) <input checked="" type="checkbox"/> What are the main requirements to become a member of the Platform? <input checked="" type="checkbox"/> What are the mechanisms/platforms adopted for sharing and exchanging information or experiences? <input checked="" type="checkbox"/> How are partnerships formed? And how do members benefit from these partnerships? <input checked="" type="checkbox"/> What socio-economic benefits can be derived from this platform? <input checked="" type="checkbox"/> Lessons learnt.
Bancos + Instituições Financeiras, doadores	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> What are the current challenges of the sub-sector? <input checked="" type="checkbox"/> What programmes exist to support SMEs? What is the level of take-up of the existing programmes? <input checked="" type="checkbox"/> Aspects that have constrained the approval of SMEs' applications for funding
CTA	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> What are the main challenges faced by SMEs? What are the main support mechanisms for SMEs? <input checked="" type="checkbox"/> Obtain vision on building the platform taking into account the necessary aspects and future vision
AfDB	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Recommendations

Appendix B. List of Respondents


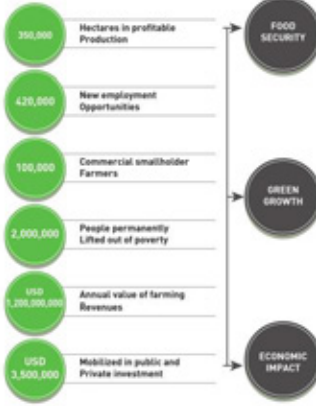


Appendix B. Lists of respondents




Order No.	Name of Institution/ Entity	Person Interviewed	Position/Title	Department / Board	Email
1	CTA	Miguel Jewel	Member	Department of Policy and Financial Services	CTA - Confederation of Economic Associations of Mozambique
		José Caldeira	Member	Department of Policy and Financial Services	CTA - Confederation of Economic Associations of Mozambique
		Jose Ngale	Member	Department of Policy and Financial Services	CTA - Confederation of Economic Associations of Mozambique
		Antonio Vegma	Member	Department of Policy and Financial Services	CTA - Confederation of Economic Associations of Mozambique
		Pedro Mosca	Member	Department of Policy and Financial Services	CTA - Confederation of Economic Associations of Mozambique
		Pylon chongo	President	Agro-Business, Nutrition and Food Industry	CTA - Confederation of Economic Associations of Mozambique
		Bento Uachisso	Member	Agro-Business, Nutrition and Food Industry	CTA - Confederation of Economic Associations of Mozambique
2	MIC	Gilberto Mabunda	Head of the Business Environment Improvement Department	DASP - Private Sector Support Department	gilnabt@gmail.com
		Jose Maria	Head of the Department of International Internal Trade Policy	DNCI - National Directorate of Internal Trade	NA
		Jose Libombo	DASP advisor	DASP - Private Sector Support Department	NA
		Claire Mateus Filipe Zimba	National Director	DNCE - Directorate of Foreign Trade	NA
		Papucides Ntela	Director Studies and Statistics	Mozambican Commodity Exchange	pnpapucides4@gmail.com
		Liliana Rebelo	Quality Department Head	Mozambican Commodity Exchange	lilianarebelo96@gmail.com
3	MADER	Sergio Sambo	Head of the Monitoring and Evaluation Department	Planning and Policies Department	NA
4	INNOQ	Manuel Nunes	Director of Certification	Certification Department	mnunes285@gmail.com
5	IPEME	Dario Muianga			dario.muainga@ipeme.gov.mz
		Francisco Mabunda			francisco.mabunda@ipeme.gov.mz
		Messias Cumbi			messias.cumbi@ipeme.gov.mz
		Angelo Mahanjane			ab.mahanjane@gmail.com
6	AMB	Alfredo Magaia	Economist	Member	amagaia@amb.co.mz
		Elísio Langa		Member	
7	BCI	Anésio Guambe	Coordenador	Gabinete de Negócio Especializado e Banca de Investimento	
8	Moza bank	Higino Machango	Technician	Direction Corporate and Investment Banking	higino.machango@mozabanco.co.mz
9	FENAGRI	Hernani Mussanhane	President	NA	h.mussanhane@fenagri.co.mz
		Almeida Tomas	Consultant/Jurist	NA	altomaz.cdm@gmail.com
		Alexandre Santos	Member	NA	
		Sergio Muchanga	Member	NA	muchanga.sergio@gmail.com

		Octávio Queface	Member	NA	octavio.queface@gmail.com
10	BNI	Ancha Omar	Head of Unit	Business Development and Sustainability	Ancha.Omar@bni.co.mz
11	Ned bank	Manuela Costa	Director	Marketing Department	Manuela.Costa@nedbank.co.mz
12	Agencia do Vale do Zambeze	Janeiro Salvador			janeiro.salvador0@gmail.com
		Alcides Nhamatate			alcidesnhamatate@gmail.com

Appendix E. Benchmark Analysis

Appendix E. Benchmark analysis

Existing Ecosystems	Overview	Services/Role	Members	Achieved	
	<p>SAGCOT is a Tanzanian public-private platform initiated in 2010. The aim of SAGCOT is to coordinate government, donor and corporate investments and interventions in agribusiness value-chains and supporting infrastructure. The purpose is to remove bottlenecks and improve the overall agriculture system to kick-start environmentally sustainable and socially beneficial commercial agricultural development in the Southern Agricultural Corridor of Tanzania. SAGCOT is a long-term platform with targets for 2030. SAGCOT provides a dedicated secretariat and forum to facilitate dialogue and catalyse new public and private sector investments in the corridor.</p>	<p>Coordination of agribusiness investments along with bridging finance from a catalytic trust fund were identified to align to national and international development goals in food security, green growth, and economic development. SAGCOT is seen as a way of implementing the Kilimo Kwanza (Agriculture First) initiative from the Tanzanian government and to develop Tanzania as a south central “granary” region. The partnerships are categorized into value chains and currently there are 9 value chains; Soya, Tea, Dairy, Tomatoes, Potatoes, Sugarcane, Rice, Avocado and Sunflower.</p>	<p>Agribusiness companies, farmer organizations, civil society organizations (CSOs), and government agencies with a role to play in developing the value chains of prioritized agricultural enterprises</p>	<p>At the African Forum in Paris SAGCOT was identified as one of 100 innovations for Sustainable Development that will transform Africa by the French Government. SAGCOT has established its organizational setup and is at the early implementation phase. SAGCOT has 46 Partners (including the government, development partners, 15 companies and associations) who have committed support to Tanzania’s agricultural development under the New Alliance for Food Security and Nutrition at the G8 in 2012. The pledges total USD 1 billion of public and private investments. SAGCOT is currently concentrating on translating these pledges into actual investments</p>	 <p>https://sagcot.co.tz/index.php/en/information-hub/sagcot-success-stories</p>
	<p>The aim of NDPI is to establish innovative multi-stakeholder partnerships that empower communities to achieve a peaceful and enabling environment for equitable economic growth in the Niger Delta.</p>	<p>NDPI provides access to finance, dialogue between public and private sectors and civil society, and acts as an information hub. It focuses on four key programme areas: Economic Development, Capacity Building, Peace Building, and Analysis and Advocacy. PIND supports partnership activity through its two Economic Development Centers (EDC). The EDCs act as resource and coordination hubs for development programs and partners in the</p>	<p>working with bi-lateral and multi-lateral donor agencies, Nigerian federal and state government agencies, other private sector organisations and civil society organisations. Chevron</p>	<p>Programme results are recorded, reviewed and then programmes are developed. Funding goals have been met and its activities and physical presence are drawing additional resources and donor agency programmes into the region. Specifically, this has involved supporting 10,202 direct beneficiaries, working with 155 organizations, supporting 93 local businesses and training 414 local business representatives</p>	<p>https://ndpifoundation.org/programs/</p> 

Existing Ecosystems	Overview	Services/Role	Members	Achieved	
		Niger Delta. They provide a broad range of support for PIND's programs and other development partners (including USAID, DFID, U.S. African Development Foundation [USADF] and Chevron Nigeria Ltd).	Corporation provided an initial amount of seed funding with donor partners match funding.		
<p>MUSIKA</p> 	<p>The aim of Musika is to improve the livelihoods of small-holder farmers across Zambia. They aim to achieve this through supporting the development of the agricultural private sector via technical services and subsidies to change the practices of existing agriculture companies who want to work with small-holder farmers.</p> <ul style="list-style-type: none"> Thus, they support the creation of private partnerships 	<p>Musika provides three broad services: 1. Technical assistance to private sector organisations; 2. Access to resources to catalyse change in private sector practices; 3. Brokering between the private sector and communities. This is carried out over six types of agriculture activities to promote links between larger corporate private sector organisations and small-holder farmers. This covers agriculture inputs (e.g., seed, fertiliser and agro-chemicals), outputs (e.g., out-grower schemes, assured markets), service markets (e.g. vets, machinery leasing), financial markets (e.g. equipment leasing credit products), environmentally friendly products (e.g. renewable energy) and business enabling environment (supporting agricultural industry associations' interactions with government)</p>	<p>Musika is owned by six Zambian agriculture related institutions representing agriculture associations, trade unions and research institutes.</p>	<p>In the three years of functioning Musika has progressed to an early/mature implementation stage. The input agricultural sector is the most established with other areas of operation at an early implementation stage. This has led to reaching 100,000 small-holders and 40 private sector organisations.</p>	 <p>https://www.musika.org.zm/headlines/the-musika-story-connecting-farmers-to-markets/</p>
<p>Zambia B2B Portal</p> 	<p>Private Enterprise Programme Zambia Funded by UKaid, Private Enterprise Programme Zambia (PEPZ) is strengthening the capacity of Zambian micro, small and medium enterprises in</p>	<p>Private Enterprise Programme Business Linkages Programme</p>	<p>Local SME suppliers and large corporations</p>	<p>Increasing trade between local SME suppliers and large corporations in Zambia</p>	<p>ZAMB2B Portal</p>

Existing Ecosystems	Overview	Services/Role	Members	Achieved	
	<p>order to help diversify the Zambian economy and create jobs. Implemented under the BLP, the Zambia B2B portal seeks to increase trade between local SME suppliers and large corporations through the creation of a database of suppliers and buyers and the provision of electronic tools to enable buyers to submit tender information and receive bids from suppliers</p>				