

unido partnership strategy with Development Finance Institutions



UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION



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UNIDO Strategy

UNIDO PARTNERSHIP STRATEGY WITH DEVELOPMENT FINANCE INSTITUTIONS (DFIS)

CHALLENGES:

Closer cooperation with DFIs is a key component of UNIDO's far-reaching partnership strategy.

UNIDO is a comparatively small agency; it implements around US\$200 million worth of grantfunded technical assistance every year – a small amount compared to DFIs such as the World Bank (US\$43 billion in 2011) and to private capital flows to developing countries (US\$322 billion, also in 2011).

Raising the volume of UNIDO's implementation alone would hardly produce significant changes in visibility and impact as inclusive and sustainable industrial development requires larger flows of financial resources.

RESPONSE:

Through partnerships with DFIs, technical assistance interventions by UNIDO are geared to, and effectively support larger flows of resources, thereby triggering a stronger impact on the ground. There are several ways in which UNIDO can leverage its development assistance through partnerships with DFIs:

- **1.** Implementing technical assistance services with grant support from DFIs
- **2.** Identifying investment opportunities for DFIs and their partner financial institutions
- **3.** Enhancing development impact and financial returns of investment by DFIs and other financial institutions
- **4.** Facilitating coordination between private and public investment projects
- 5. Disseminating knowledge, norms and methodologies (global public goods)





1. IMPLEMENTING TECHNICAL ASSISTANCE WITH GRANT SUPPORT FROM DFIS

UNIDO is well-placed to complement and strengthen the work of DFIs in industrial and private sector development. With a global workforce of close to 2,000 experts in industrial development and numerous networks of partner institutions as well as a proven outreach to government and industry both in OECD and in developing countries, UNIDO's highly specialized services can provide effective support to large-scale DFIs programmes.

- ♦ IDA In Afghanistan, the World Bank funded a UNIDO-executed project to harmonize standards and build capacities to foster greater intra-regional trade.
- In 2011, UNIDO established food training centres in the Democratic Republic of Congo through a technical assistance project funded by Japan under the FAO-IFAD-UNIDO "3ADI" (African Agribusiness and Agro-Industries Development Initiative) programme. In 2013, the World Bank requested UNIDO to develop additional training centres as part of its own country support programme (see page 8).
- AFD In 2011, UNIDO implemented the pilot phase of the regional upgrading and restructuring programme for UEMOA countries in which the Agence Française de Développement provided a Grant Facility for supporting participating SMEs. As a result, SMEs gained access to external finance from local financial institutions.

Furthermore, UNIDO developed an integrated regional scheme (credit, guarantees and equity) for streamlining existing UEMOA regional DFIs into one SME Bank for UEMOA (see page 9).

2. IDENTIFYING INVESTMENT OPPORTUNITIES FOR DFIS AND THEIR PARTNER FINANCIAL INSTITUTIONS

UNIDO delivers independent, specialized advice to enterprises on technology issues that can steer investment decisions by DFIs and their partner financial institutions; to maximize synergies between the two interventions, close coordination between UNIDO and DFIs is required from the outset of the project.

- EBRD In August 2010, UNIDO started a joint project with the European Bank for Reconstruction and Development (EBRD) in Russia to promote industrial energy efficiency in GHG-intensive industries. In this project, UNIDO provides technical assistance services to industrial firms while a US\$300 million credit line from the EBRD helps the enterprises raise the necessary capital (see page 10).
- IFC In March 2013, a cooperation agreement was signed in Washington D.C. between IFC and UNIDO for the joint promotion of resource-efficient and cleaner production in the Ukraine: UNIDO experts work with local IFC teams and identify resource efficient and clean technologies to be funded by IFC credits. The expansion of this initiative to the Caucasus and Central Asia is under way (see page 11).
- ◊ IDA, IFC, IFAD In September 2013, UNIDO released the first draft of a master plan for staple crop processing zones in Nigeria; based on this document, the Government and DFIs, including the World Bank Group, will build the necessary infrastructures, including roads, utilities, effluent treatment plants, etc. UNIDO's involvement in the development of the processing zones is being discussed with the Government and DFIs (see page 12).



3. ENHANCING DEVELOPMENT IMPACT AND FINANCIAL RETURNS OF INVESTMENT BY DFIS AND OTHER FINANCIAL INSTITUTIONS

UNIDO's technical assistance services can enhance the development impact and the financial return on investment by DFIs and their partner financial institutions. Furthermore, post-investment technical assistance can be tailored to specific requirements and can thus strengthen business linkages between investments and local stakeholders.

◊ AFDB, BOAD, DBSA, OPIC, AFD, etc. — In 2011, UNIDO became a partner in the Technical Assistance Facility of the African Agriculture Fund (AAF); the Facility is a €10 million project funded by the EU and implemented by IFAD. It was established to enhance the development impact of the AAF, a US\$300 million private equity fund investing in agribusiness projects across Africa (see page 13).

4. FACILITATING COORDINATION BETWEEN PRIVATE AND PUBLIC INVESTMENT

Technical assistance can play a key role in facilitating coordination between private and public investment. With the support of technical assistance services, public investors can strategically position their investment projects to unlock and promote private investment.

AFDB, KfW, AFD — In September 2012, a technical assistance facility concept was jointly developed by UNIDO, the African Development Bank and the Food and Agriculture Organization of the United Nations (FAO) in the context of the 3ADI programme.

Through this Facility, the three organizations intend to broker greater coordination between private investment and public investment projects run by the governments, DFIs and other donors (see page 13).

5. DISSEMINATING KNOWLEDGE, NORMS AND METHODOLOGIES (GLOBAL PUBLIC GOODS)

UNIDO can generate technical knowledge on industrial development for regional and global level discussions by networking with DFIs.

- IBRD, IFC The World Bank has facilitated the launch of a new multi-stakeholder, public-private Global Food Safety Partnership (GFSP) to support improved food safety systems, enhance agrifood value chains and improve public health outcomes. In June 1013, the World Bank confirmed its interest and readiness to work more closely and provide funding for UNIDO; accordingly, and at the request of the World Bank, UNIDO will host the first GFSP Technical Working Group Meeting in October 2013 (see page 15).
- IADB To promote renewable energy, UNIDO has been collaborating with the Inter-American Development Bank (IADB) to develop country studies; based on UNIDO's methodologies, 12 studies have already been conducted. Concurrently, and based on the Organization's methodologies, the IADB will conduct an additional 15 studies.
- SIDBI The UNIDO programme set in motion a process for the National Planning Commission of the Government of India to recommend for implementation in 2013-14 the National Mutual Credit Guarantee Scheme to be piloted in the 8 pilot Associations and to be lead by SIDBI.



UNIDO and World Bank to jointly promote agribusiness in the Democratic Republic of Congo



Context

The Democratic Republic of Congo (DRC) is a resource rich country with considerable potential for development. Despite its rich endowments, DRC is one of the world's poorest countries, with a 2011 per capita gross national income of US\$190, as it continues to face the challenges of a country exiting from war and instability. The DRC Government has adopted ambitious targets to accelerate inclusive growth and generate employment through the development of a broad-based Growth Poles Programme that will promote productive sectors, including agriculture and agribusiness.

Strategy

In 2013, UNIDO and the World Bank discussed partnership arrangements to establish and manage a number of agro-processing platforms in the Bas-Congo-Kinshasa-Kikwit corridor, as part of a broader US\$110 million World Bank grant programme that aims at establishing growth poles in strategic locations. The objective of this growth pole programme is to foster job creation and private sector development, with initial interventions focusing on selected agro-commodities (such as cassava, palm oil, fruit and vegetable, etc.) for the extended urban and suburban Kinshasa market (approximately 12 million persons). The platforms will serve as development hubs for farmers and entrepreneurs; they will operate as commercial entities with the objective to drive forward and support the supply chain of agrocommodities through technology and know-how transfer and public-private partnership. The platforms will also offer technical assistance to improve quality and will provide technical training services and coaching to SMEs and micro enterprises.

→ Impact/Outlook

The programme represents a possible partnership model between the World Bank and UNIDO for the promotion of agri-business in DRC, with the potential of being replicated in other regions of Africa. UNIDO's intervention is expected to lead to the establishment of three agro-processing platforms, with the appropriate infrastructure and equipments for the processing, packaging and storage of selected agrocommodities as well as training facilities.

At a Glance

GEOGRAPHIC SCOPE:

Democratic Republic of the Congo

TARGET BENEFICIARIES:

SMEs, farmer organizations, NGOs, public institutions and investors

PARTNERS:

IFC, WB, other programme partners as well as local NGOs and farmer associations

DURATION:

5 years with possibility of replication in other provinces

ANNUAL BUDGET:

Approximately US\$ 7 million

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UEMOA-AFD-UNIDO cooperation for new regional SME bank



Context

The Restructuring and Upgrading Programme for eight UEMOA countries (PRMN) was developed by the UEMOA Commission with UNIDO and adopted by the UEMOA on 29 June 2006 to contribute to the implementation of the UEMOA Industrial Common Policy (PIC), one of the major strategic axis of the Regional Economic Programme (PER) to improve the competitiveness of the Union's productive sector. Within this regional programme, and to go beyond offering subsidies for immaterial investments, an investment finance component was developed to improve general access to credit finance and to incorporate new financial instruments such as reimbursable loans, guarantees and equity for SMEs.

Strategy

To carry out this task, UNIDO provided the UEMOA Commission with country and regional level diagnostics of SME Finance environments. Based on this information, an integrated and synchronized regional scheme (credit, guarantees and equity) was developed to streamline the existing UEMOA Regional DFIs into one SME Bank for UEMOA, which would become a new regional DFI.

A draft operational manual and business plan for the UEMOA SME Bank was drafted and is the foundation for the investment and finance component within the upcoming deployment phase of the UEMOA Upgrading and Restructuring Programme, which is scheduled to start in 2014. The Regional UEMOA SME Bank will offer local intermediaries (e.g. upgrading and restructuring offices as well as local banks) strategic financial resources and instruments to leverage their local resources/instruments; furthermore, it is designed to promote best practices by rewarding these intermediaries with greater access, autonomy and flexibility to regional resources based on performance evidence. The model encourages the institutional capacities of these intermediaries and their performance, thus, promotes a sustainable model tailored to each UEMOA country environment. The Regional SME Bank for UEMOA will therefore offer the following instruments to intermediaries for PRMN purposes: credit, guarantees, counter guarantees, and investment capital.

→ Impact/Outlook

The upcoming deployment phase of the UEMOA upgrading and restructuring programme, which is scheduled to start in 2014, will allow for the establishment of the UEMOA SME Bank. The new bank will offer donors and private investors a regional window for supporting directly the individual PRMN of UEMOA countries.

At a Glance

GEOGRAPHIC SCOPE: UEMOA countries (regional programme)

TARGET INDUSTRIES: Agro-industries, Manufacturing

PARTNERS: EU, AFD

DURATION: 2007-2010 (pilot phase)

BUDGET:

Pilot phase: Technical Assistance €10 million Pilot phase: Subsidy Grant Fund: €4.5 million

CONTACT PERSON:

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UNIDO and EBRD jointly develop and implement GEF Industrial Energy Efficiency project in the Russian Federation



Context

The typical energy efficiency of Russian industry is significantly below the global average; however, this situation has started to change as the Government has now set an ambitious target of 40% energy intensity improvement by 2020. National gas prices are increasing steadily and electricity sector reforms created a liberalized electricity market - leading to market-based prices for electricity.

These developments have raised interest in energy efficiency (EE) significantly; however, the uptake of EE practices and technologies is still very slow as serious barriers still stand in the way of implementing and financing EE interventions, including the lack of knowledge in enterprises about EE opportunities, the limited Government capacity to develop and implement effective energy efficiency policies, the insufficient availability of market services for industrial EE and difficulties in access financing, etc.

Strategy

In light of UNIDO's and EBRD's complementary expertise and comparative advantages, and taking stock of the diversity of barriers that hampered increased energy efficiency of Russian industry, the Russian Government promoted and facilitated a partnership for the joint-development and implementation of a GEF Climate Change Mitigation project aimed to promote and support energy efficiency in GHG-intensive industries. The project's strategy combined interventions aimed to generate a market push for industrial energy efficiency (IEE) through enhanced policy and normative frameworks and a market pull for IEE and related services through dissemination of IEE best practices, capacity building for different market stakeholders and support for investments preparation and access to financing. The technical assistance provided by the project is expected to generate a pipeline of bankable IEE projects to be channeled to dedicated credit lines of EBRD and other financing institutions.

→ Impact/Outlook

The collaboration with EBRD within the Russia project represents a first-of-its-kind partnership for UNIDO in the energy area. The collaboration has provided and expected to provide greater impact through the synergies offered by complementary UNIDO's technical expertise and know-how and EBRD's financial expertise and market services, leading to the direct and indirect mobilization of about US\$300 million of investments in energy efficiency projects. In perspective, the UNIDO-EBRD partnership piloted in the Russian Federation could represent a successful model for replication in other countries.

At a Glance

GEOGRAPHIC SCOPE: Russian Federation

TARGET INDUSTRIES:

GHGs intensive industries in food and beverages, machine building and metal processing, oil and gas, chemicals and non-ferrous metals

PARTNERS:

EBRD, Russian Energy Agency

DURATION: 1 October 2010 to 30 March 2015

BUDGET:

US\$15.385,000 (US\$8.078,625 allocated to UNIDO) Co-financing: US\$307.595,631

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UNIDO and IFC jointly promote green investments in the Ukraine



Context

Ukrainian companies face serious obstacles to introduce resource efficient and cleaner production practices/ technologies, including limited access to finance and lack of financial incentive schemes especially within the context of an instable economic situation. When UNIDO established its National Cleaner Production Centre in the Ukraine, which is part of the global UNIDO-UNEP RECPnet (network of NCPCs), the cooperation with development finance institutions - such as the International Finance Cooperation (IFC) - was deemed of strategic importance.

Strategy

In 2010, UNIDO and IFC organized the first joint training courses for NCPCs from Eastern and Central Europe. In addition, UNIDO and IFC jointly organize awareness building and information dissemination activities as well as benchmark studies and technology gap analysis. In 2013, UNIDO and IFC signed a Cooperation Agreement to promote green investments; furthermore, the National Cleaner Production Centre in the Ukraine will carry out 30 Cleaner Production assessments.

The reports will be reviewed by the IFC to estimate the financial feasibility of the proposed investments and facilitate access to the IFC credit line in the country. The IFC will provide dedicated financing for cleaner production investments directly to large industrial and municipal enterprises that meet investment criteria. **IFC aims to facilitate over US\$90 million in market-priced financing for cleaner production investments, to result in the avoidance of at least 120,000 tons/year of greenhouse gas emissions.**

→ Impact/Outlook

The current agreement has the potential to serve as model for cooperation between the two organizations as it combines UNIDO's technical know-how with IFC's financial services to up-scale Cleaner Production application at company level while supporting technology transfer. For the companies involved in the assessment process, the joint UNIDO-IFC intervention could reap very impressive results: the first scoping visit to an Ukrainian construction plant demonstrated that massive saving could be achieved, including 50% for natural gas consumption, 40% for electricity consumption, 40% for water consumption and 10% for cement. In total, 7 technical solutions were proposed for a total cost of UAH2.073,000 that would result in savings of UAH3.867,700 per year.

At a Glance

GEOGRAPHIC SCOPE:

Ukraine

TARGET INDUSTRIES:

chemical, agribusiness companies through the supply chain including agro-processing, machine building and metal processing industries.

PARTNERS:

UNIDO, IFC office in Kiev and Cleaner Production Centre, established by UNIDO in Ukraine

DURATION:

from 1 April 2013 to 30 June 2014 with possible extension by mutual agreement

ANNUAL BUDGET:

EUR92,000 (in-kind contribution: working hours of the IFC and UNIDO project staff)

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UNIDO and the Federal Government of Nigeria seek to catalyze DFIs and private sector for investments in agribusiness



Context

With over 40 percent of its GDP, Nigeria's agricultural sector remains by far the largest contributor to the country's economy; it is also the country's major employer with an estimated 70% of the population involved in related activities. To accelerate agribusiness development, the Federal Ministry of Agriculture and Rural Development (MARD) has developed an innovative strategy called "Agricultural Transformation Agenda (ATA)", which aims at transforming the agricultural sector into a modernized and commercially-oriented industry; this will involve the creation of numerous Staple Crop Processing Zones (SCPZs). They will contribute to (i) attract private investors into the food processing sector; (ii) reduce current high levels of post-harvest losses; (iii) generate local value addition to food products; (iv) link farmers in clusters to food manufacturing plants; and (v) create jobs while driving rapid rural economic growth.

UNIDO is a key partner in the implementation of the SCPZs' Master Plans, which will ultimately be financed by Development Finance Institutions (DFIs), including the World Bank and the African Development Bank, and by the private sector.

Strategy

In 2013, and upon request of the Nigerian Federal Ministry of Agriculture and Rural Development (MARD), UNIDO prepared a Master Plan for the establishment of the first SCPZ in Nigeria; it includes (i) a value chain analysis; (ii) a spatial land use plan capturing the geographical extent and physical characteristics of the site; (iii) an infrastructure plan for energy, transport, storage, packaging, trading and waste management; (iv) a sustainable institutional structure, legal and management framework; and (v) a phased implementation plan for stakeholders, investors and project partners.

→ Impact/Outlook

The current project can potentially serve as cooperation model between UNIDO and DFIs as it combines UNIDO's technical know-how with DFIs' financial services. Such interventions will ultimately promote the contribution of agribusiness to the national economy, reduce food imports, reduce post harvest loss, increase the value of the local food production and reduce poverty in rural areas while creating jobs.

At a Glance

GEOGRAPHIC SCOPE: Republic of Nigeria

TARGET INDUSTRIES: food processing and manufacturing industries

PARTNERS: WB, AfDB, MARD

DURATION:

6 months (from 1 May to 1 November 2013, with possible extension)

ANNUAL BUDGET:

US\$1.4 million, self-funded by the Government of Nigeria

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Technical assistance services to facilitate investment in the agribusiness sector



Context

Through partnerships with financial institutions, UNIDO's technical assistance interventions are geared to effectively support much larger flows of resources, thereby triggering a stronger impact on the ground. Some of the Organization's main partners are Development Financial Institutions (DFIs), which pursue development return for their investment activities.

Strategy

As one of its main promoters and technical advisors, UNIDO participates in the Technical Assistance Facility (TAF) of the African Agriculture Fund (AAF), which is a US\$300 million private equity fund that invests in companies to enhance and diversify food production and distribution in Africa. DFIs, which have invested in the AAF, include the African Development Bank (AfDB), l'Agence Française de Développement (AFD), the Development Bank (BOAD), and the ECOWAS Bank for Investment and Development (EBID).

The AAF TAF – a grant scheme funded by the EU and managed by the International Fund for Agricultural Development (IFAD) – aims at enhancing the development impact of the AAF investments by providing technical assistance services, especially for:

- Improved access to rural finance for smallholder farmers supplying AAF companies
- Facilitated business linkages between the AAF companies and smallholder farmers through the development of outgrower schemes
- Capacity development of SMEs in which the AAF invested

Since 2012, the AAF TAF has developed and initiated over 10 technical assistance projects in five African countries along the AAF investments.

→ Impact/Outlook

The 3ADI TAF will be structured as a grant scheme managed by UNIDO, AfDB and FAO. Based on their expertise and existing development projects, potential investment projects will be identified and pre-feasibility studies will be conducted for both private and public investors. Upon receiving positive response from the investor(s) on specific investment opportunities, the TAF will provide various services to improve enabling environment for the potential investments. The 3ADI TAF concept was jointly presented to the EU in September 2012 to seek financial support, with a comprehensive business to be developed in 2013. In addition to the EU, the 3ADI TAF concept was presented to various stakeholders including KfW, l'Agence Française de Développement (AFD), the Development Bank of Austria (OeEB), and the European Development Financial Institutions (EDFI).

At a Glance

GEOGRAPHIC SCOPE:

Agri-business (food & non-food commodities)

PARTNERSHIP OBJECTIVES:

To promote investment in the agribusiness sector; to enhance development impact of the investment; and to bridge the gap between private and public investors

PARTNERS:

FAO, AfDB, IFAD, private investors including investment funds and banks, public investors including governments and Development Financial Institutions (DFIs)

RESULTS & OUTLOOK:

Inclusive investment facilitated Farmers and SMEs established business linkages with investee companies. Synergies between private and public investment promoted

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Assistance to the Small Industries Development Bank of India - SIDBI (SME DFI) in developing capacities for implementing New Financial Services (Mutual Credit Guarantee)



Context

The recent international financial crisis has shown the growing relevance of sovereign credit guarantee organizations for India in providing a strong and supportive mechanism to instill greater confidence in the local financial and banking sectors working with SMEs. The Government of India thus requested UNIDO to strengthen the Small Industries Development Bank of India (SIDBI) in order to address their growing interest to diversify their service portfolio for SMEs, by developing capacities for credit guarantee through the introduction of best practices and systems to promote mutual credit guarantee schemes (MCGS).

Strategy

Within UNIDO's SMEs Investment Promotion Programme in India, in cooperation with the Italian CONFIDI, the Organization trained SIBDI staff members over a period of 4 years in international best practices for MCGS management. All trainings, knowledge gathering and project interventions were subsequently developed with SIDBI as the main local promoter of the MCGS model in India. SIDBI officers were responsible for developing pre-feasibility studies for MCGS agencies; they chaired various advisory task force meetings on MCGS, and developed a series of knowledge resources on MCGS and their applicability. As a second step, the programme identified pilot industrial clusters as potential candidates for establishing MCGS agencies (MCGA); an extensive pre-feasibility study and campaign were undertaken. Thereafter, interventions were developed to promote the establishment of an enabling environment, including policies and instruments for MCGAs. A national MCGS advisory task force was established to provide the necessary recommendations and validations to design the Indian model.

→ Impact/Outlook

The UNIDO programme set in motion a process for the National Planning Commission of the Government of India to recommend for implementation in 2013-14 the National Mutual Credit Guarantee Scheme to be piloted in the 8 pilot Associations and to be lead by SIDBI. With UNIDO's intervention, India now has all the required capacities to implement the MCGS.

At a Glance

GEOGRAPHIC SCOPE: India

TARGET INDUSTRIES: SMEs in various manufacturing industries

PARTNERS: SIDBI

DURATION: 2008-2011

BUDGET: EUR800,000

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UNIDO-World Bank cooperation under the Global Food Safety Partnership (GFSP)



Context

The World Bank has facilitated the launch of a new multistakeholder Global Food Safety Partnership (GFSP) to support improved food safety systems; enhance agri-food value chains; and improve public health outcomes, which will be achieved through the delivery of a 5-year training and capacity building programme that is funded by a multi-donor trust fund. The GFSP Trust Fund (US\$45 million) was activated in February 2013 with an initial funding of US\$1.3 million from the Netherlands, followed by additional funding from Denmark (US\$255,000), Canada (US\$600,000) and the United States of America (US\$475,000). UNIDO was actively involved in setting-up the GFSP and was identified as one of the key implementing partners - in recognition of its work in implementing food safety capacity building programmes as well as of its unique approach in the design and implementation of the GFSI (Global Food Safety Initiative) Food Safety Protocols. In June 1013, the World Bank confirmed its interest as well as its their readiness to provide funding for UNIDO.

Strategy

UNIDO will be hosting the first Technical Working Group Meeting of the GFSP on 10-11 October 2013 in Vienna; the meeting will identify future GFSP interventions and define the roadmap to scale-up the implementation of the food safety capacity building programmes and of the country assessments. As a member of the GFSP Technical Working Group and as an implementing partner for the GFSP, UNIDO will be able to provide support in the formulation of a series of technical assistance projects in food safety-related areas, in cooperation with other partners include FAO, IFC and GFSI. UNIDO actively participated in the first annual conference of the GFSP (in 2011) when the World Bank launched the Partnership, UNIDO will ensure an active and effective presence and participation in the second annual conference scheduled for December 2013. Currently, UNIDO is discussing 2 interventions to be supported under the GFSP: 1. Scaling-up the implementation of the GFSI-UNIDO food safety capacity building programme in a number of target countries, 2. Conducting the first country assessment for the national food safety capacities in Zambia.

→ Impact/Outlook

UNIDO will build on the outcomes of the upcoming first Technical Working Group meeting and of the most probable endorsement of the work plans by the second annual GFSP conference to launch the 5-year roadmap covering the following: Component 1: Implementation of training programmes Component 2: Scaling-up of global capacity building Component 3: Programme facilitation

At a Glance

PARTNER: World Bank

PARTNERSHIP OBJECTIVES:

Foster innovative public-private collaboration for improved food safety and build food safety knowledge and best practices for food producers, processors, and inspectors in developing and middle income countries

PARTNERSHIP CATEGORY:

Multi-Donor Trust Fund (MDTF)

PROGRAMME PARTNERS: WB, IFC, MSU, GFSI

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