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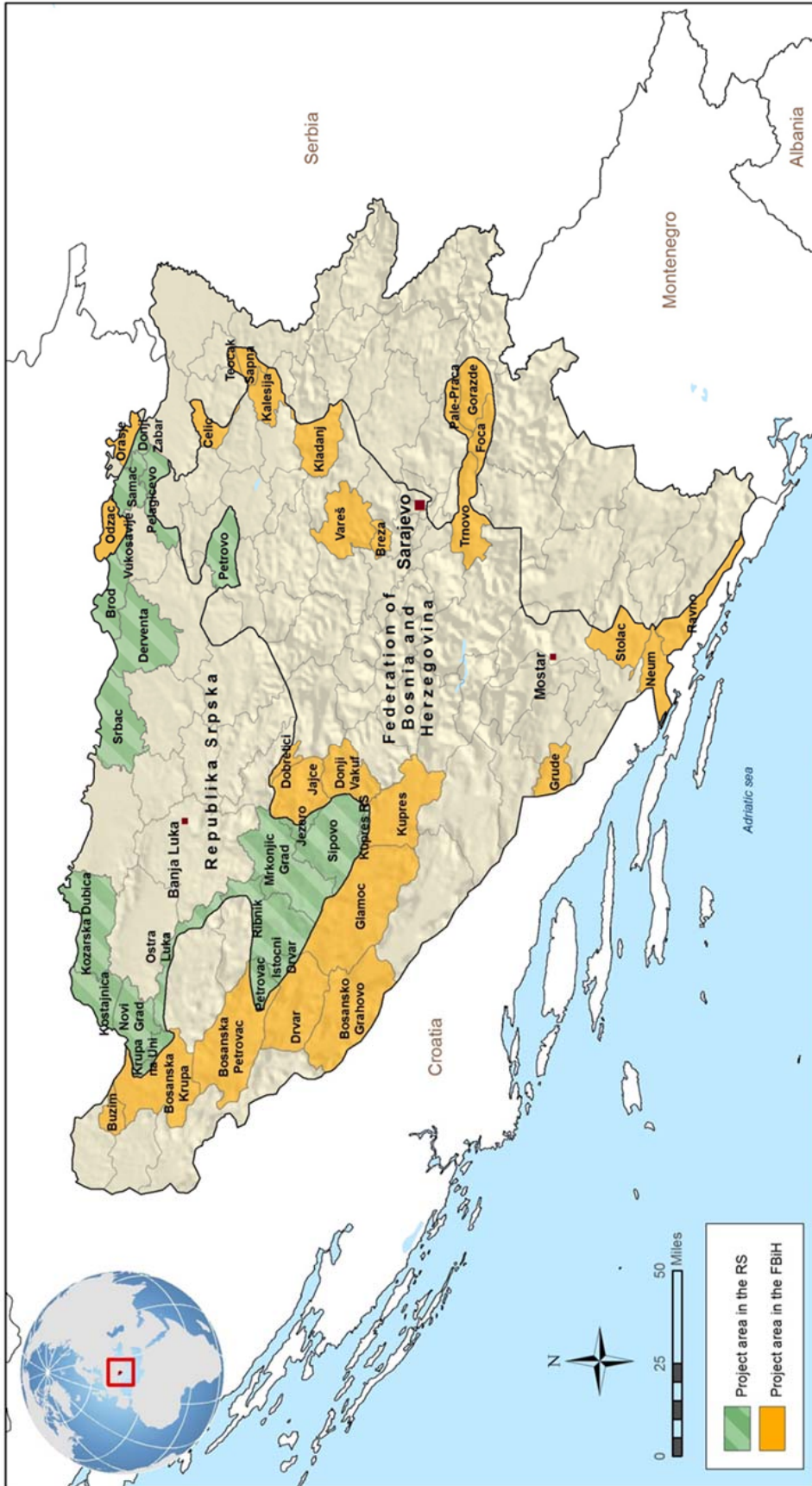
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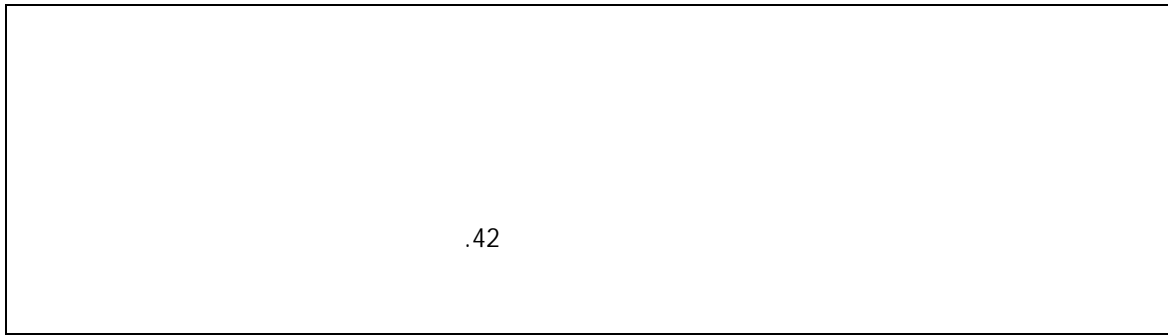
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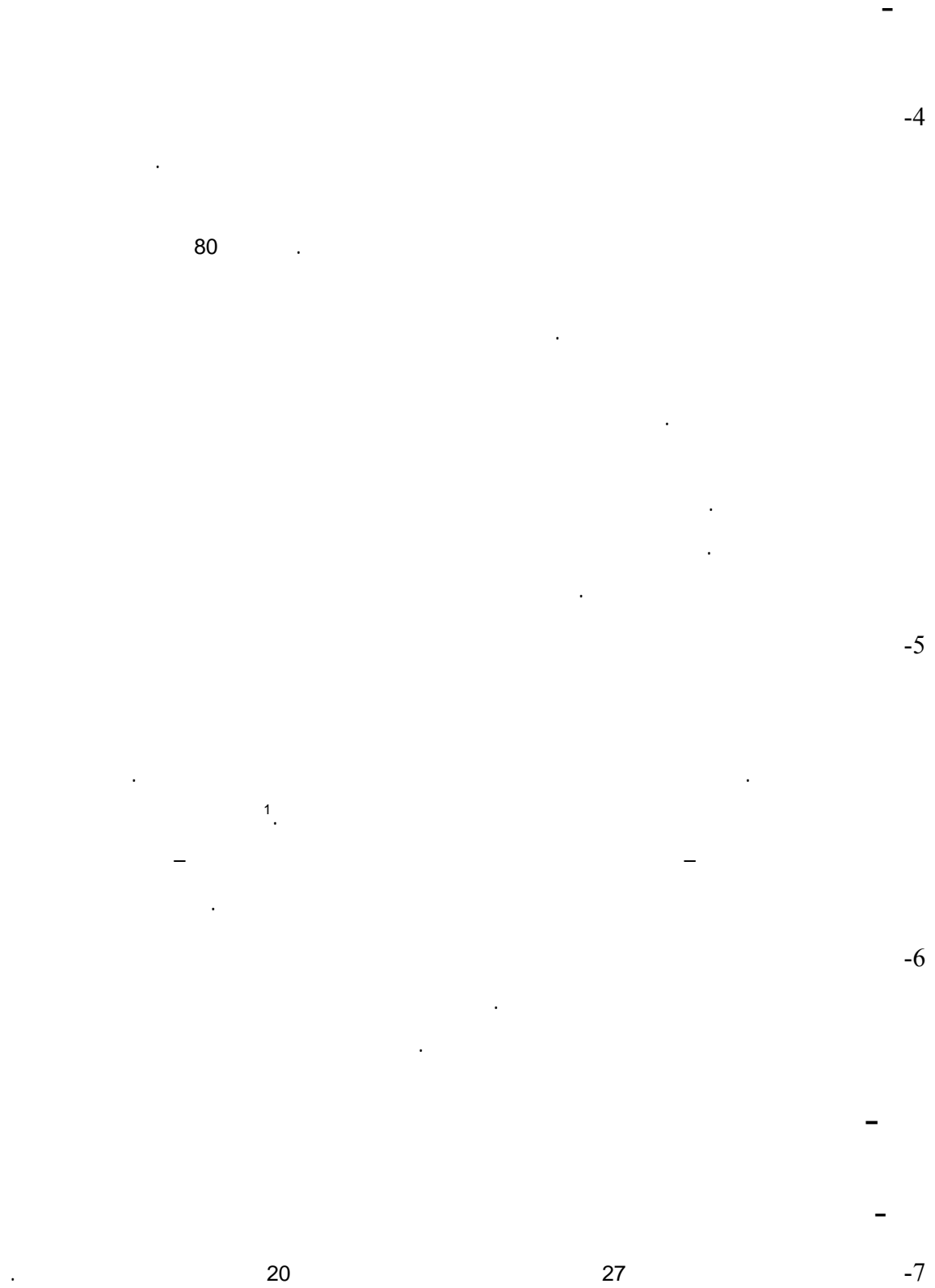
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## Negotiated financing agreement: "Rural Business Development Project"

(Negotiations concluded on 15 November 2011)

### FINANCING AGREEMENT

Loan Number: \_\_\_\_\_

Grant Number: \_\_\_\_\_

Project Title: Rural Business Development Project (RBDP) (the "Project")

Bosnia and Herzegovina (the "Borrower/Recipient")

and

the International Fund for Agricultural Development (the "Fund" or "IFAD")

(each a "Party" and both of them collectively the "Parties")

hereby agree as follows:

#### Section A

1. The following documents collectively form this Agreement: this document, the Project Description and Implementation Arrangements (Schedule 1) and the Allocation Table (Schedule 2).
2. All provisions of the Fund's General Conditions for Agricultural Development Financing dated 29 April 2009, as may be amended from time to time (the "General Conditions") shall apply to this Agreement.
3. The Fund shall provide a Loan and a Grant to the Borrower/Recipient (the "Financing"). Part A of the Project shall be carried out by the Federation of Bosnia and Herzegovina ("the Federation"), and Part B of the Project shall be carried out by Republika Srpska ("the RS") and, for this purpose, the Borrower/Recipient shall make available to the Federation and the RS the respective parts of the proceeds of the Financing upon terms and conditions set forth in this Agreement and in accordance with the provisions of Subsidiary Agreements between the Borrower/Recipient and each of the Federation and the RS.
4. The Borrower/Recipient intends to obtain from the OPEC Fund for International Development ("OFID") a loan in the amount of approximately USD 5.35 million (the "OFID Loan") to assist in financing Part A of the Project on terms and conditions to be set forth in an agreement (the "OFID Loan Agreement") between the Borrower and OFID. Republika Srpska will secure corresponding financing of approximately USD 3.43 million for Part B of the Project.

#### Section B

1.
  - A. The amount of the Loan is SDR 8 050 000.
  - B. The amount of the Grant is SDR 500 000.
2. The Loan is granted on hardened terms.

3. The Loan Service Payment Currency shall be the Euro.
4. The first day of the applicable Fiscal Year shall be 1 January.
5. Payments of principal and service charge shall be payable on each 15 February and 15 August.
6. Amounts withdrawn in advance from the Loan and Grant Accounts shall be held in four Designated Accounts denominated in Euro which shall be opened and maintained by the Borrower/Recipient in banks acceptable to the Fund (separate accounts for Loan and Grant proceeds for each of the two Entities). There shall be four Project Accounts denominated in local currency (separate accounts for Loan and Grant proceeds for each of the two Entities), to be opened in banks acceptable to the Fund.
7. Counterpart financing shall be provided for Part A of the Project for a total amount of approximately USD 1 940 000 and for Part B of the Project for a total amount of approximately USD 1 420 000 in accordance with the approved annual work plans and budget of the Project to cover all taxes and duties.

### **Section C**

1. The Lead Project Agencies shall be the Federal Ministry of Agriculture, Water Management and Forestry for Part A and the Ministry of Agriculture, Forestry and Water Management of the Republika Srpska for Part B.
2. The following are designated as additional Project Parties: the Federation and the RS.
3. The Project Completion Date shall be the fifth anniversary of the date of entry into force of this Agreement.

### **Section D**

The Financing shall be administered and the Project supervised by the Fund.

### **Section E**

1. The following are designated as additional grounds for suspension of this Agreement: the OFID Loan Agreement shall have been suspended.
2. The following are designated as additional grounds for cancellation of this Agreement: the OFID Loan Agreement shall have been cancelled
3. The following are designated as additional general conditions precedent to withdrawal:
  - (a) for Part A of the Project the OFID Loan Agreement, the Project Agreement between IFAD and the Federation and the Federation Subsidiary Agreement shall all have been signed;
  - (b) for Part B of the Project the RS shall have secured adequate corresponding financing and the Project Agreement between IFAD and the RS and the RS Subsidiary Agreement shall have both been signed.
4. This Agreement is subject to ratification by the Borrower/Recipient.

5. The following are the designated representatives and addresses to be used for any communication related to this Agreement:

For the Borrower/Recipient:

Ministry of Finance and Treasury  
Trg Bosne i Hercegovine br. 1  
71000 Sarajevo  
Bosnia and Herzegovina

For the Fund:

The President  
International Fund for Agricultural Development  
Via Paolo di Dono 44  
00142 Rome, Italy

This agreement, dated \_\_\_\_\_, has been prepared in the (English) language in six (6) original copies, three (3) for the Fund and three (3) for the Borrower/Recipient.

BOSNIA AND HERZEGOVINIA

\_\_\_\_\_  
Authorised Representative

INTERNATIONAL FUND FOR  
AGRICULTURAL DEVELOPMENT

\_\_\_\_\_  
Kanayo F. Nwanze

## Schedule 1

### *Project Description and Implementation Arrangements*

#### **I. Project Description**

**1. Project Area.** The Project shall be implemented in 27 municipalities in the Federation of Bosnia and Herzegovina and 20 municipalities in Republika Srpska. The selection of these municipalities is based on their low development and socio-economic ranking, their limited participation in previous IFAD projects and the potential for scaling up some of the interventions which have demonstrated high impact in previous IFAD projects. Furthermore, within these selected municipalities the most deprived and undeveloped communities shall be targeted, especially by the rural infrastructure component. In the Federation, the selected municipalities are distributed in nine cantons as follows; Hercegovina-Neretva canton: Neum, Ravno and Stolac; Sarajevo canton: Trnovo; Bosnian Podrinje canton: Foča-Ustikolina, Goražde and Pale-Prača; Zenica-Doboj canton: Vareš and Breza; Livno canton: Drvar, Bosansko Grahovo, Glamoč and Kupres; Central Bosnia canton: Dobretići, Jajce and Gornji Vakuf; Una-Sana canton: Bosanska Krupa, Bosanski Petrovac and Bužim; Tuzla canton: Čelić, Teočak, Sapna, Kalesija and Kladanj; Posavina canton: Orašje and Odžak; and West Herzegovina canton: Grude. In the RS the 20 municipalities will include the following; Jezero, Šipovo, Kupres, Mrkonjić Grad, Ribnik, Istočni Drvar, Petrovac, Oštra Luka, Krupa na Uni, Novi Grad, Kostajnica, Kozarska Dubica, Petrovo, Pelagićevo, Donji Žabar and Vukosavlje, Šamac, Brod, Derventa and Srbac.

**2. Target Population.** The Project shall target 20,000 households of all nationalities including: (i) smallholder farmers, both men and women interested in commercial agriculture; (ii) Producer Associations and Agriculture Cooperatives with an outreach to smallholder farmers; and (iii) women and unemployed youth interested in non-farm wage employment or self-employment. Women headed households comprise nearly 25% of the target group.

**3. Goal and Purpose.** The Project goal shall be rural poverty reduction by raising the target groups incomes and strengthening their resilience by building profitable farm and non-farm enterprises in Bosnia-Herzegovina. The purpose of the Project shall be to help subsistence farmers transform to commercial farming and help in developing the non-farm enterprise sector for rural employment generation. The expected outcomes of the project include: (i) increased productivity and enterprise through strengthened business and advisory services; (ii) increased access to sustainable financial services and (iii) improved access to markets and business opportunities. At least 75% of the targeted households are expected to report 30% increase in average household agricultural income and 50% increase in non-farm incomes. The share of women and unemployed youth in wage employment is expected to increase by 5%.

**4. Components.** The Project shall consist of four components (a) Rural Business Support (b) Rural Business Investments (c) Rural Market Infrastructure and (d) Project Management. The components are expected to work in close integration and synergy for maximum impact on the targeted households.

##### **a. Rural Business Support Component**

The Rural Business Support Component shall consist of three sub-components: (i) Farm Enterprise Development, (ii) Business Development Services and (iii) Non-Farm Enterprise Development.

(i) *Farm Enterprise Development Sub-component.* The Project shall provide training to 6000 smallholder farmers for enhancing agriculture productivity. The aim will be to increase yields, product quality and value of existing farm enterprises through provision of advice and training; promotion of high value crops, demonstration of improved and appropriate technologies and practices for the horticulture and livestock sectors; improved agriculture inputs, improvement in herds and livestock production and management practices, enhancing food safety standards, strengthening of Good Agriculture and environmentally sound practices. All activities will be market-driven and designed to assist beneficiary farmers to improve the productivity, marketability and profitability of their produce.

In addition to training, the Project shall set up/provide:

- An *Enterprise Support Fund* to encourage members of Producer Associations and Agriculture Cooperatives to invest in new and improved infrastructure or equipment that will enhance producer links to the market and allow smallholders to gain a higher market share and increased income.

- '*Seed funding*' of up to KM 15,000 on a matching basis to well-managed profit-oriented cooperatives that can be competitive in the current environment and have the potential to benefit a large number of co-operants, generate additional incomes or employment. The seed funding shall be matched by contributions from the local Municipality and recipients themselves, and supplemented by facilitating additional loans through the Project, if required for the purposes of the business investments. The Project will link the financial support provided to funding already available from such sources as the Investment Development Bank in RS and help its clients obtain Guarantees from the RS Guarantee Facility when that becomes available.

- The *Rural Women Leaders initiative*, aiming to address the low entrepreneurial confidence of rural women by enhancing peer methodologies and leadership skills among women, strengthen women's technical capacity to engage in rural enterprise development and business skills training, strengthen and establish commercially geared producer associations and cooperatives, through which women can better access training, markets, storage and packaging solutions as well as professional networks. This activity is expected to cover around 300 women or 150 in each entity.

(ii) *Business Development Services Sub-component.* In order to link small farmers to the market, the Project shall strengthen around 60 Producer Associations and Agriculture Cooperatives with a membership of approximately 4,200. It shall provide training, on-the-job mentoring, and facilitate expansion of market linkages (e.g. connecting with downstream customers or larger traders/ wholesalers/retailers, processors, etc.). The Project shall assist Agriculture Cooperatives, Producer Association and other market intermediaries providing small farmers with opportunities to participate more actively in value chains and adoption of standards such as Hazard Analysis and Critical Control Points (HACCP), European Good Agriculture Practices (EuroGAP) and ISO 22,000 standard developed by the International Organization for Standardization dealing with food safety standards. Through training, technical assistance, marketing and assistance to obtain certification, rural entrepreneurs, both farm and non-farm, shall be assisted to develop and expand their enterprises which create opportunities to enhance incomes and rural employment and add value to the rural economy.

(iii) *Non-Farm Enterprise Development Sub-component.* The Project shall focus on creating jobs for women and unemployed youth given the lack of opportunities in rural areas and the high unemployment rate for these two groups. The project will provide support which will include identification of business and employment opportunities, preparation of technical and business feasibilities, access to financing through its rural finance component. For a few selected enterprises with the potential for employment

generation, a small one-time initial capital assistance with some contribution from the Project will also be considered. This sub-component will be expected to provide training for employment creation for around 1000 women and unemployed youth. In addition, the Project will (i) find special placements opportunities through collaboration with the private sector as apprentices (ii) collaborate closely with municipalities' business zones to facilitate youth employment (iii) develop loan products for un-employed youth for start-up businesses in collaboration with public sector support programmes and (iv) collaborate with ILO to publicize their research and analysis of development sectors with employment potential.

#### b. Rural Business Investments Component

The Rural Business Investment Component shall provide access to financial services and operate with two main client groups, (i) smallholder producers and rural entrepreneurs, who shall be provided loans for up to five years and (ii) rural enterprises connected to one of the main project supported value chains who shall be provided loans. Innovative arrangements for financing private sector firms with contractual arrangements with Producer Associations and Agriculture Cooperatives shall be encouraged as these have proved to be very effective in providing timely finance to small farmers, address the working capital requirements of processors and wholesalers, ensure timely payments to farmers for their produce and provide a secure source of repayment through deduction of instalments at source thereby reducing the transaction cost of financial institutions.

The Rural Business Investment Component shall also provide a refinancing facility to commercial banks and a pre-financing facility to MCOs for term finance for private individuals (farmers and micro enterprises) and for rural small and medium enterprises (SMEs). A revolving fund of USD 9.23 million (KM 12.9 million) will be provided under this component of which about 5.85 million USD will be for the Federation and 3.38 million USD for RS. This amount will be 80% of total lending funds and an additional 20% or USD 1.85 will be contributed by Participating Financial Institutions (PFIs). Project allocations in support of rural business investments will be disbursed during the five year project implementation period and reflows will be immediately revolved by the contracted PFI. It is expected that the project will provide loans to 1387 smallholder farmers and 46 enterprises. The loan funds will be provided to the participating PFIs for at least 10 years as a revolving fund.

#### c. Rural Market Infrastructure Component

The Rural Infrastructure component shall enhance access to markets through a broad range of schemes which shall be undertaken in close partnership with municipal governments. All selected schemes will have to demonstrate the potential of the scheme to enhance economic opportunities and improved livelihoods. The main types of infrastructure that shall be eligible under the Rural Marketing Infrastructure component shall include infrastructure such as village and feeder roads including bridges, pasture livestock water points, small-scale irrigation systems, domestic water supply and sewerage systems.

#### d. Project Management Component

The Project Management component shall finance all the incremental costs of project management and coordination by the Project Coordination Unit (PCU) in the Federation and the Agricultural Projects Coordination Unit (APCU) in the RS.

## II. Implementation Arrangements

1. The Project shall adopt a demand-driven approach for including the most entrepreneurial-minded farmers and rural institutions thereby assuring that the project provided services will bear fruit and have high impact on rural livelihoods development. Social Inclusion and Gender Equity-specific targets are included to ensure the participation of all nationalities, women and youth in different project activities. The organizational framework of the Project shall be built on the arrangements already in place for the ongoing IFAD projects in Bosnia and Herzegovina which are well tested and have proved effective in the past. The Borrower/Recipient shall approve the Project through its institutions ensuring its consistency with national strategies and policies, and then will pass the proceeds of the Financing and the responsibility for Project implementation to the two Entity governments (the Federation and RS), through their ministries of agriculture as the Lead Project Agencies. In each Entity, an inter-ministerial Project Steering Committee (PSC) shall be responsible for ensuring that the project is implemented in accordance with sound financial and administrative procedures within the government policy and institutional framework.
2. *Project Implementation Manual (PIM)*. The PSC shall approve a draft Project Implementation Manual and submit it for non-objection to the Fund. The PIM may be amended or otherwise modified only with the prior consent of the Fund.
3. *Mid-Term Review (MTR)*. A Mid-term review shall be conducted at the end of project year three, to assess the progress, achievements, constraints and emerging impact and likely sustainability of the project and make recommendation and necessary adjustments for the remaining period of disbursement. The MTR shall be carried out jointly by the Lead Project Agencies and IFAD.



**Schedule 2***Allocation Table*

1. *Allocation of Loan and Grant Proceeds.* (a) The Table below sets forth the Categories of Eligible Expenditures to be financed by the Loan and the Grant and the allocation of the amounts of the Loan and the Grant to each Category and the percentages of expenditures for items to be financed in each Category:

Category	Loan Amount Allocated (expressed in SDR)	Grant Amount Allocated (expressed in SDR)	Percentage of Expenditures to be Financed all net of tax
<b>A. Part A of the Project in the Federation</b>			
I. Enterprise Support Fund	31 000	32 000	100% net of municipalities/beneficiaries contributions
II. Revolving Investment Fund	2 810 000		100% net of PFI contributions
III. Civil Works	275 000		100% net of co-financier and Municipalities/beneficiaries contributions
IV. National Technical Assistance, Training, Workshops and Studies	585 000	255 000	100% net of co-financier contribution
V. (a) Equipment	91 000	14 000	100%
VI. Incremental Operating Costs	775 000		100%
Unallocated	238 000		
<b>B. Part B of the Project in the RS</b>			
I. Enterprise Support Fund	50 000	13 000	100% net of municipalities/beneficiaries contributions
II. Revolving Investment Fund	1 626 000		100% net of PFI contributions
III. Civil Works	190 000		100% net of cofinancing and Municipalities/beneficiaries contributions
IV. National Technical Assistance, Training, Workshops and Studies	560 000	160 000	100% net of cofinancing
V. (b) Vehicles and equipment	50 000	26 000	100%
VI. Incremental Operating Costs	615 000		100%
Unallocated	154 000		
<b>TOTAL</b>	<b>8 050 000</b>	<b>500 000</b>	

(b) The grant allocations for categories I, IV, V and VI shall cover expenditure for specific activities relating to Support to Producer Associations and Gender Woman Leader programmes.

## Logical framework

Narrative Summary	Objectively Verifiable Indicators	Monitoring Mechanism & Information Sources	Assumptions/Risks
<p><b>PROJECT GOAL</b> Sustained improvement in the livelihoods particularly incomes and employment of the poor rural communities.</p>	<ul style="list-style-type: none"> <li>Percentage of households who have renovated their homes and up-graded household assets in targeted municipalities</li> <li>Consolidating the gains in reducing child malnutrition (reported at 11.6% in 2006).</li> </ul>	<p>Living Standard Measurement Surveys (LSMS), Household Budget Surveys (HBS) Agency for Statistics of BiH Multi-Cluster Indicator Survey by UNICEF (2011 and subsequent years).</p>	<p>Peace and stability;</p>
<p><b>PROJECT OBJECTIVES</b> To help subsistence farmers in 20,000 rural households transform to commercial farming and help in developing the non-farm enterprise sector for rural employment generation.</p>	<ul style="list-style-type: none"> <li>At least 75% of the targeted HHs report increased incomes from agriculture.</li> <li>30% increase in average HH income from agriculture</li> <li>50% increase in average HH non-farm income</li> <li>Increase in share of women in wage employment in the non-farm sector by 5% from 35% to 40% in the project municipalities</li> <li>Increase in share of youth in non-farm wage employment by 5% /reduction in unemployment rate of youth from 48% to 43% in project municipalities.</li> </ul>	<p>Panel surveys at baseline, Mid-term and project completion Surveys ; Labour Force Survey 2011. Millennium Development Goals Report for 2015. Records of Participating Municipal Governments. All surveys gender-disaggregated.</p>	<p>Peace and stability.</p>
<p><b>PROJECT OUTCOMES &amp; OUTPUTS</b></p> <p><b>COMPONENT 1: Rural Business Support</b> <b>Outcome 1:</b> Increase in productivity and enterprise <b>OUTPUTS:</b> Strengthened Producer Associations and Agriculture Cooperatives. Farmers and enterprises with upgraded technical and business skills.</p>	<ul style="list-style-type: none"> <li>Increase in the volume and quality of agriculture products marketed (20%).</li> <li>No of jobs generated for women and the unemployed disaggregated by gender and age (600 jobs).</li> <li>No of enterprises operating on a sustainable basis.</li> <li>60 Marketing Groups (PAs and ACs) with a membership of 4200 of whom at least 35% are women.</li> <li>6000 farmers and entrepreneurs provided technical and business skills of whom at least 30% are women.</li> </ul>	<p>Panel (baseline, mid-term and completion) surveys, Service provider reports. Internal Project database. Municipality Reports.</p> <p>PA/Ag cooperative reports. Service provider reports. Panel surveys. Internal Project database.</p>	<p>Minimum disruption of the agriculture sector by disease, extreme weather and economic or financial crisis.</p> <p>Farmers interest in joining PAs and ACs. Competent service providers.</p>
<p><b>COMPONENT 2: Rural Business Investments</b></p>	<ul style="list-style-type: none"> <li>Operational Self-Sufficiency</li> <li>Operating Expenses Ratio</li> </ul>	<p>PFI's interim and annual reports Audit reports of PFIs</p>	<p>Minimum disruption of the agriculture sector</p>

<p><b>Outcome 2:</b> Increased access to sustainable financial services</p> <p><b>OUTPUTS:</b> No of loans. Volume of funds No of Participating PFIs.</p>	<ul style="list-style-type: none"> <li>• Active Borrowers/Personnel</li> <li>• Portfolio at Risk.</li> </ul> <ul style="list-style-type: none"> <li>• 2000 new loans of which at least 40% are provided for women.</li> <li>• Value of gross loan portfolio increased by</li> <li>• No of participating Financial Institutions (PFIs).</li> </ul>	<p>External databases (MIX market, Planet rating, etc.)</p> <p>PFIs' interim and annual reports Audit Reports.</p>	<p>by disease, extreme weather, economic or financial crisis. PFI interest in participation in project activities Effective lending procedures Gender sensitive credit appraisal</p>
<p><b>COMPONENT 3: Rural Market Infrastructure</b></p> <p><b>Outcome 3:</b> Increased access to markets and business opportunities.</p> <p><b>Output 3.1:</b> Rehabilitated rural roads including structures such as bridges and drainage facilities. Water supply and/or sewerage schemes. Water points in pastures, small-scale irrigation and river bank protective works, etc.</p>	<ul style="list-style-type: none"> <li>• Decrease in travelling time to social services, markets and business centres.</li> <li>• Increase in the volume of products marketed.</li> <li>• No of functioning infrastructure after three years.</li> </ul> <ul style="list-style-type: none"> <li>• 60 roads improved with a length of 85 kilometers.</li> <li>• 14 new water supply and/or sewerage schemes.</li> <li>• 20 new water points in pastures, small-scale irrigation and river bank protective works, etc.</li> <li>• 16,000 households with improved access to roads, domestic water supply, sewage facilities and irrigation facilities.</li> </ul>	<p>Panel (baseline, mid-term and completion) surveys. Internal Project database.</p> <p>Technical design documentation Contractor Reports. Minutes of Scheme Takeover Experts Assessments Supervision Reports</p>	<p>Availability of co-financing Cost effective project selection Proper infrastructure maintenance Transparent and objective criteria for screening</p>
<p><b>COMPONENT 4: Project Management &amp; Coordination</b></p> <p>Government and IFAD contribution is delivered on time and all resources are acquired on time.</p> <p>Project staff assigned is competent and qualified for the tasks assigned.</p>			