

 Early Warning System

AFDB-P-GH-A00-006

GHANA INCENTIVE-BASED RISK SHARING FOR AGRICULTURE
LENDING



Quick Facts

Countries	Ghana
Financial Institutions	African Development Bank (AFDB)
Status	Approved
Bank Risk Rating	U
Voting Date	2018-09-26
Borrower	Bank of Ghana
Sectors	Agriculture and Forestry, Finance
Investment Amount (USD)	\$ 7.14 million
Project Cost (USD)	\$ 7.14 million



Project Description

The current Food and Agriculture Sector Development Policy and the Financial Sector Strategic Plan both identify the need to facilitate the environment for development financing to support SMEs in agriculture and agribusiness.

The Ghana Incentive-based Risk Sharing For Agriculture Lending (GIRSAL) is therefore integral to closing financing gaps that impede growth of the Agricultural Sector in Ghana.

The GIRSAL would:

- develop systems for objectively assessing risks along agricultural value chains and,
- improve access to commercial financing for Agribusiness therefore increasing private sector investment.

(Source: taken from [disclosure](#)).



Investment Description

Total cost: 10000000

Currency: UAC

Source(s) of financing

ADF: 10000000

- African Development Bank (AFDB)



Contact Information

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ACCOUNTABILITY MECHANISM OF AfDB

The Independent Review Mechanism (IRM), which is administered by the Compliance Review and Mediation Unit (CRMU), is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an African Development Bank (AfDB)-financed project. If you submit a complaint to the IRM, it may assist you by either seeking to address your problems by facilitating a dispute resolution dialogue between you and those implementing the project and/or investigating whether the AfDB complied with its policies to prevent environmental and social harms. You can submit a complaint electronically by emailing crmuinfo@afdb.org, b.kargougou@afdb.org, b.fall@afdb.org, and/or s.toure@afdb.org. You can learn more about the IRM and how to file a complaint at <https://www.afdb.org/en/independent-review-mechanism/>.



Bank Documents

- [Project Information](#)