perspectives

INVEST AND DO BUSINESS IN TANZANIA

EDTECH & ENABEL: THE NEW "IT" SECTOR



CANZANIA EDTECH

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EDITO

AFRIQUE: ANALYSE DU RISQUE

Commençons par une constatation qui devrait nous interpeller : l'Afrique compte actuellement 1,1 milliard d'habitants et ce chiffre va presque doubler d'ici 2050.

Le risque dont nous parlons ici est que le Continent ne puisse pas développer à temps son économie pour avoir les moyens d'éduquer puis d'employer ces centaines de millions de jeunes qui la peupleront demain.

L'enjeu est de taille car pour intégrer ces nouveaux venus sur le marché du travail local, l'économie africaine devrait créer plus de 20 millions d'emplois par an d'ici 2050. Vous avez bien lu : plus de 20 millions par an !

L'Afrique peut-elle vraiment faire face à ce défi herculéen? Plusieurs observateurs en doutent.

Conscient que cette situation risque de déstabiliser tôt ou tard le Continent, avec comme corollaire la guerre, le terrorisme voire l'effondrement de certains états, l'Europe essaye vaille que vaille de contenir cette situation en important diverses mesures d'aide et de soutien.

Pour ce faire l'Europe a mis en place, au niveau de son administration, divers outils financiers que l'on pourrait regrouper sous le label d'aide au développement.

Ceux-ci doivent entre autres et en principe créer sur place un climat favorable à l'investissement et indirectement à la formation et l'embauche.

L'honnêteté intellectuelle nous force cependant à admettre qu'après six décennies d'efforts, le résultat en la matière est plus que mitigé et que les sommes considérables injectées dans ces programmes n'ont malheureusement pas eu, et de loin, le rendement espéré.

En parallèle et au niveau privé, les investissements en Afrique subsaharienne se concentrent singulièrement sur quelques pays, riches en ressources naturelles. Ces dernières sont surtout exportés non transformés, créant peu de richesse dans les pays d'origine et ne fournissant pratiquement pas d'emplois sur place. Ici également une riposte au risque évoqué plus haut brille par son absence.

Bref, devant ces résultats déplorables il est nécessaire pour tous de revoir sa copie en tenant compte de certains critères primordiaux.

Ainsi il est grand temps que soit mieux pris en compte le fait que c'est le secteur privé qui génère l'essentiel des richesses, crée du bienêtre et développe par là une classe moyenne synonyme de développement.

C'est aussi lui (et lui seul) qui paiera les pots cassés dans le cas d'une évaluation maladroite des possibilités d'un marché.

Voilà pourquoi je clame haut et fort qu'il est impératif de renforcer le support au secteur privé dans sa mission de développement du marché local au lieu d'injecter toujours plus d'argent dans l'aide au développement.

Et pour éclairer mon propos il est bon de se rappeler que l'argent est timide et insaisissable ; qu'il faut le courtiser et surtout le gagner.

C'est pourquoi le discours trop souvent entendu qui prône l'investissement comme première mesure à une restauration économique, est et sera toujours contreproductif.

La sagesse impose de d'abord apprivoiser un environnement avant d'y œuvrer et en Afrique comme ailleurs cela prend du temps.

Il s'agit donc sans retard de protéger les échanges commerciaux existants et surtout de faciliter l'éclosion de nouvelles relations économiques.

Un indispensable climat de confiance se verra ainsi renforcé et permettra de favoriser dans une phase ultérieur l'injection de capitaux tant réclamée par les marchés émergeants. Il est évident que la CBL-ACP œuvre à cela et reste pour ce faire au service de ses membres.

AFRICA: RISK ANALYSIS

Let's start with an observation that should challenge us: Africa currently has 1.1 billion inhabitants and this figure will almost double by 2050. The risk we are talking about here, is that the Continent will not be able to develop its economy in time to provide the means to educate and then employ the hundreds of millions of young people, who will populate it tomorrow.

The stakes are high, because to integrate these newcomers into the local labour market, the African economy would have to create more than 20 million jobs per year by 2050. You read that right: more than 20 million a year! Can Africa really live up to this Herculean challenge? Many observers doubt it.

Aware that this situation risks destabilizing the Continent sooner or later, with in its wake war, terrorism, in other words the collapse of certain states, Europe is at any price trying to contain the situation by importing various aid and support measures. To do this, Europe has set up, at the level of its administration, various financial tools that could be grouped under the label of development aid. Among other things these tools in principle are meant to locally create a favourable climate for investments and indirectly for training and recruitment.

Intellectual honesty, however, forces us to admit, that after six decades of similar efforts the results are more than mixed; unfortunately the considerable sums injected into these programmes have not delivered the expected return, to say the least. In parallel and at the private level, investments in sub-Saharan Africa are singularly concentrated in a few countries, rich in natural resources. These raw materials are mainly exported unprocessed, creating little wealth in the countries of origin and providing virtually no local jobs. Here too, any response to the aforementioned risk is conspicuous by its absence. In short, in the face of these deplorable results it is necessary



for everyone to return to the drawing board taking into account certain essential criteria.

And so, it's high time to come to terms with the fact, that it is the private sector that generates most of the wealth, creates welfare and hence a middle class synonymous with development. It is also up to this sector (and this sector alone) to pick up the pieces after an inept assessment of any market potential. That is why I say loud and clear it is imperative, to reinforce support for the private sector in its mission of developing local markets, instead of continuously injecting more money into development aid.

And to clarify my point, it is good to remember that money is shy and elusive, it must be wooed and won. This is why the all too often repeated plea for investment as a first step towards economic restoration, is and always will be counterproductive. Wisdom tells us to first get acquainted with an environment before working in it, and in Africa as much as elsewhere in the world, that takes time.

Without delay it is a question of protecting existing trade and, above all, of facilitating the emergence of new economic relations. Only henceforth an indispensable climate of trust can be established promoting in a later phase the injection of capital so much in demand by emerging markets.

It is obvious that the CBL-ACP is working towards this goal and remains at the service of its members while doing so.

AFRIKA: RISICOANALYSE

Laten we beginnen met een observatie die ons zou moeten uitdagen: Afrika heeft momenteel 1,1 miljard inwoners en dit cijfer zal tegen 2050 bijna verdubbelen. Het risico waar we het over hebben, is dat het continent economisch niet klaar zal zijn, om de honderden miljoenen jonge mensen, die het morgen zal tellen, op te leiden en vervolgens in dienst te nemen.

Er staat veel op het spel, want om deze nieuwkomers te integreren in de lokale arbeidsmarkt zou de Afrikaanse economie tegen 2050 meer dan 20 miljoen banen per jaar moeten creëren. Je leest het goed: meer dan 20 miljoen per jaar! Kan Afrika deze herculesuitdaging echt aan? Vele waarnemers betwijfelen dat.

Wetende dat deze situatie het continent vroeg of laat dreigt te destabiliseren, met als mogelijk gevolg oorlog, terrorisme en daaraan gekoppeld de ineenstorting van bepaalde landen, probeert Europa koste wat het kost de situatie te beheersen door verschillende hulp- en ondersteuningsmaatregelen uit te rollen. Daartoe heeft Europa op het niveau van zijn administratie verschillende financiële instrumenten opgezet, die onder de noemer van ontwikkelingshulp kunnen worden gegroepeerd. Deze hulpmiddelen moeten onder andere, en principieel, lokaal een gunstig klimaat scheppen voor investeringen en indirect voor opleiding en aanwerving.

Intellectuele eerlijkheid dwingt ons echter toe te geven, dat zes decennia van dat soort inspanningen maar een gemengd resultaat hebben opgeleverd en dat de aanzienlijke bedragen, die in deze programma's zijn geinjecteerd, helaas niet het verwachte rendement hebben gehad. Parallel hiermee ziin op particulier niveau de investeringen in het Afrika ten zuiden van de Sahara vooral geconcentreerd gebleven in die landen, die rijk zijn aan natuurlijke grondstoffen. Die grondstoffen verlaten voornamelijk onbewerkt het land van oorsprong, waardoor er ter plaatse weinig welvaart ontstaat en er vrijwel geen lokale werkgelegenheid wordt gecreëerd. Ook hier schittert een reactie op het hierboven genoemde risico door afwezigheid. Kortom, in het licht van deze droevige resultaten is een tabula rasa nodig, en een nieuw plan dat rekening houdt met bepaalde essentiële criteria.

Zo is het de hoogste tijd dat er meer rekening wordt gehouden met het feit, dat het de particuliere sector is, die het grootste deel van de rijkdom genereert, welzijn creëert en zo een middenklasse doet ontstaan die synoniem staat voor ontwikkeling. Het is overigens ook de privé sector, die zonder externe steun de prijs zal betalen voor een povere inschatting van een of ander marktpotentieel. Daarom zeg

ik luid en duidelijk: het is een absolute noodzaak meer steun te verlenen aan de particuliere sector in zijn missie om lokale markten te ontwikkelen, in plaats van steeds meer geld in ontwikkelingshulp te injecteren.

En om mijn punt te verduidelijken is het goed om voor ogen te houden, dat geld verlegen en ongrijpbaar is; dat het moet worden verleid en vooral gewonnen. Het al te vaak gehoorde pleidooi voor investeringen als eerste stap naar een economisch herstel, is contraproductief.

De wijsheid gebiedt dat je je eerst aan een omgeving gewent, voordat je erin begint te werken, en in Afrika - zoals elders - kost dat tijd.

Het gaat er dus om de bestaande handel onverwijld te beschermen en vooral het ontstaan van nieuwe economische betrekkingen te vergemakkelijken. Een essentieel klimaat van vertrouwen zal op die manier gestalte krijgen, waarna het mogelijk wordt om in een latere fase de kapitaalinjectie te bevorderen, waar de opkomende markten zoveel nood aan hebben.

Het is duidelijk dat het CBL-ACP hier naartoe werkt en met dat doel ten dienste blijft staan van haar leden



GUY BULTYNCK Chairman CBL-ACP









-PRESIDENT-SAMIA SULUHU HASSAN



-OFFICIAL LANGUAGE-**KISWAHILI & ENGLISH**



-CURRENCY-**TANZANIAN SHILLING**



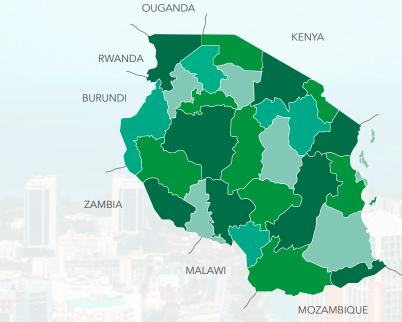


-ECONOMIC ACTIVITIES-

TOURISM MINING CONSTRUCTION AGRICULTURE **MANUFACTURING**

KEY FACTS

The United Republic of Tanzania





SWOT

STRENGTHS

- Tourism attraction and infrastructure
- Rich in mineral and gas resources
- Member of EAC

OPPORTUNITIES

• Aims to become a

 Concessional loans and relief funds from IMF, WB and AfDB

WEAKNESSES

THREATS

- Vulnerable to climate conditions (65% of population working in agriculture)
- · Religious tensions and insecurity

GDP Composition (2020)











- & SERVICES
- M SECONDARY SECTOR
- * PRIMARY SECTOR
- OTHER

Source: wdi.worldbank.org

- Offshore gas potential

regional trade hub

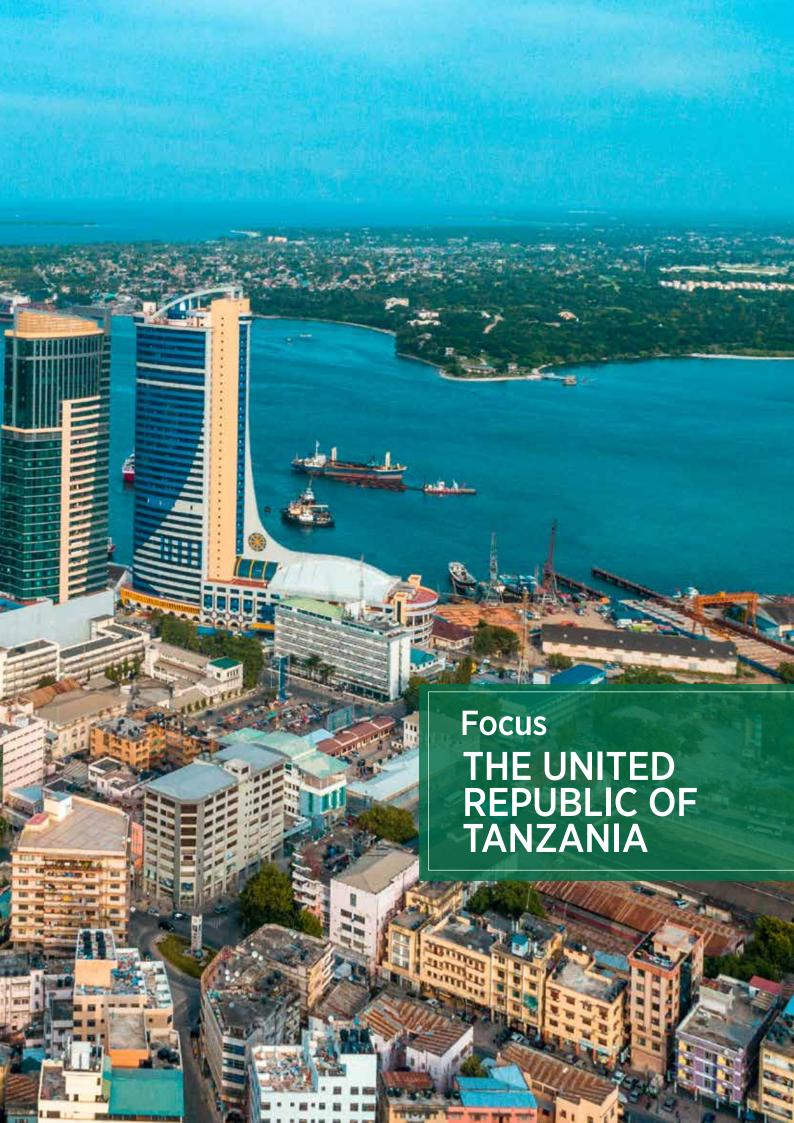
• Infrastructure projects

EXCHANGES BELGIUM - TANZANIA 2021

EXPORT	PARTS	IMPORT	PARTS
Vegetable products	13.1%	Foodstuffs	53.2%
Machinery and equipment	10.6%	Vegetable products	22.4%
Chemicals	7.6%	Live animals	16.8%



Trade balance: EUR 0.7 million



TANZANIA CHAMBER OF COMMERCE, INDUSTRY AND AGRICULTURE (TCCIA): INVEST AND DO BUSINESS IN TANZANIA

Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA) is a private sector association established in 1988 with the support of the Tanzanian Government to strengthen the private sector. The establishment of the TCCIA was a very important step as the Government was moving from centralized, planned economy towards a more open, mixed economy giving full scope to private owned enterprises and farms.

TCCIA operates in both Regions and districts. TCCIA has 26 Regional Chambers in Tanzania Mainland and over 120 District Chambers in the country, which are semi-autonomous in their operational activities. TCCIA

works closely with different international organizations for several of its activities to strengthen private sector in the country while working very closely with the Government of Tanzania for the same objective.

Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA) is a member based Private Sector Organization which works closely with the government of the

Tanzania Chamber of Commerce,

Industry and Agriculture (TCCIA)

is a member based Private Sector

Organization which works closely

with the government of the United

Republic of Tanzania to deliver

different services to its esteemed

corporate and ordinary members

across the country.

United Republic of Tanzania to deliver different services to its esteemed corporate and ordinary members across the country.

TCCIA as a PSO in Tanzania has the mandate to issue the certificates of origins (COO) in Tanzania for export facilitation beyond Tanzania boundaries; TCCIA is an important body to facilitate International Trade in Tanzania. Among the chamber services involve business networking, business linkages, business recommendations both local and foreign, business conflict resolutions, trade inquiry, business promotions through the chamber's trade fairs systems and most of business facilitation services as far as Trade and Business Investment are concerned.

TRADE AND INVESTIMENT IN TANZANIA

Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA) works closely with other Trade and Investment bodies like the Tanzania Trade Development Authority (TANTRADE) and Tanzania Investment Center (TIC) to facilitate International Trade and Investment across the country.

TCCIA champions for its esteemed members across the country as well as international partners outside Tanzania, to which have





mutual agreements (MOUs) on business promotion and trade facilitation for the interest of both countries.

Tanzania Investment Center (TIC) works to facilitate trade and investment in the country, Tanzania is endowed with many natural resources and investment opportunities. The Government of the United Republic of Tanzania has simplified most of its investment regulations to attract investors from all around the world. Investment in Tanzania is overseen by the Tanzania Investments Centre (TIC), a one-stop primary Government agency responsible for all investment matters.

The Tanzania Investment Center has the following functions:

- I. Promoting investment activities in Tanzania;
- II. Addressing administrative constraints facing local and foreign investors;
- III. Assisting in the establishment and registration of enterprise processes;
- IV. Facilitating investors in obtaining necessary licenses, work permits, visas, approvals, facilities or services;
- V. Assisting investors to secure investment sites and the establishment of Export Processing Zone (EPZ) projects especially in the Agricultural, Mining, Infrastructure, Fisheries and Tourism sectors:
- VI. Granting Certificates of Incentives, investment guarantees and registering

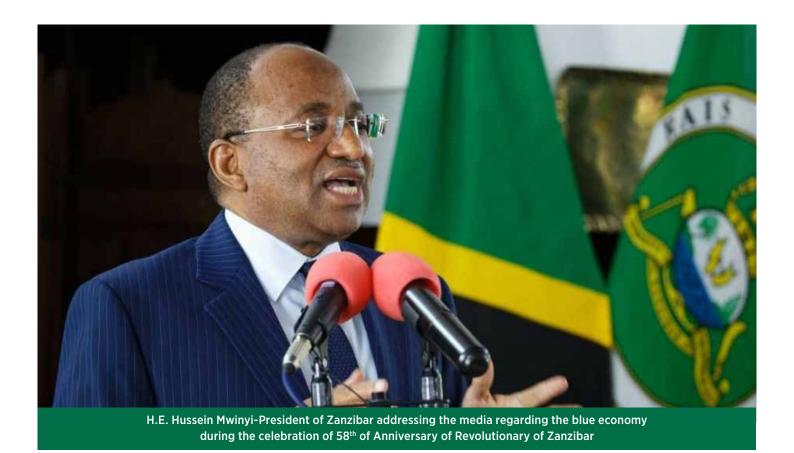
- technology agreement for all investments which are over and above US\$ 300,000 and US\$100,000 for foreign and local investments, respectively;
- VII. Providing and disseminating up to date information on existing investment opportunities, benefits and incentives available to investors; and
- VIII. Facilitating investors to have smooth working relationships with Public and Private Sector bodies such as Tanzania Chambers of Commerce, Industry and Agriculture (TCCIA), Confederation of Tanzania Industries (CTI), Tanzania National Business Council (TNBC), Tanzania Private Sector Foundation (TPSF)

THE INCENTIVES AVAILABLE TO THE HOLDERS OF TIC CERTIFICATES OF INCENTIVES ARE:

The recognition of private property and protection against any non-commercial risks, Tanzania is an active member of MIGA (Multilateral Investment Guarantees Agency). Likewise Tanzania is also a member of The International Centre for Settlement of Investment Disputes (ICSID) so investors have unrestricted rights to International arbitration in case of dispute with government.

- I. Reduced import tariff on project capital items (5% import duty for investments in priority sectors and ZERO% for investment in Lead Sectors).
- II. Favorable investment allowances and deductions i.e. capital allowance (100%) on industrial buildings, plant and machinery and on agricultural expenditure.





The World Bank defines a blue economy as the "sustainable use of ocean resources for economic growth, improved livelihoods, and jobs while preserving the health of the ocean ecosystem".

- III. Deferment of VAT payment on project capital goods as defined in the tariff book and its relevant annexes deferred VAT to be shown on monthly return after which it will be extinguished unless it is discovered otherwise after audit.
- IV. Imports Duty drawback on raw materials.
- V. Zero-rated VAT on mining inputs, agriculture inputs, goods manufactured for exports, foodstuff and tourism.
- VI. Straight line accelerated depreciation allowance on capital goods.
- VII. Up to five years carryover of all business losses against future profits.
- VIII. Up to five years carryover of all business losses against future profits.

- IX. A reasonable corporate tax rates 30% and low withholding tax on loan interest payments.
- X. The unrestricted right to transfer outside the country 100% of foreign exchange earned profits and capital.
- XI. The ease of obtaining other permits such as Residence/Work Permits, industrial licence, trading license etc. through one-stop-shop operation of TIC.
- XII. Automatic permits for employing an initial quota of 5 foreign nationals on the project holding Certificates of Incentives.

Mining and backup services to the mining industry incentive for projects in economic infrastructure

The incentives are the same as in mining sector

INCENTIVES FOR TOURISM SECTOR

In addition to the incentives provided to holders of Certificates of Incentives item in "ECONOMIC INFRASTRUCTURE" all essential hotels facilities are treated as capital goods as spelt out in the Capital Goods schedule annexure.

INCENTIVES FOR AGRICULTURE SECTOR

- I. Zero-rated duty on capital goods, all farm implements, fertilizers, pesticides etc.
- II. Zero-rated VAT on capital goods, all farm implements, fertilizers, pesticides etc.
- III. Other incentives as under item in "ECONOMIC INFRASTRUCTURE"

Incentives offered under petroleum exploration and development basic documents required by the Tanzania Investment Centre (TIC) in order to register your investment

FACILITATION SERVICES AND FEES

TIC renders services to facilitate all Investors whether covered by the TIC Act (1997) or not.

Facilities Fees: Certificate of incentives US \$750 Application Forms US \$120

Other Services: 10% on top of what is charged by relevant Departments

ZANZIBAR BLUE ECONOMY

Zanzibar has set aside Sh149 billion to stimulate growth in areas directly linked to its blue



economy initiative as the semi-autonomous Indian Ocean archipelago marks the 58th anniversary of the January 12, 1964 revolution.

That revolution resulted in the overthrow of the Sultan of Zanzibar and his mainly Arab government by local African revolutionaries.

President Hussein Ali Mwinyi, who took the reins of power after the October 2020 General Election, touted the blue economy as the best way to develop Zanzibar's economy.

The World Bank defines a blue economy as the "sustainable use of ocean resources for economic growth, improved livelihoods, and jobs while preserving the health of the ocean ecosystem".

In his recorded national address to mark the 58 years of political independence from the Sultanate, Dr Mwinyi said his government had developed all legal frameworks and key policies for the implementation of the strategic economic plan.

The Sh149 billion fund would be used to empower stakeholders like fishermen, aquaria developers and growers of sea crops, he said.





SECTOR OR SUBSECTOR	KEY FACTS	OPPORTUNITIES	
MINING AND METALS	 Contribute to exports for 21.7 Gold exports: 94% of all mineral exports; Sector growth rate: 6.9%; Sector share to GDP: 4.7%; Exports in raw form. 	Establish smelting plants and gold refinery plants.	
OIL & GAS	 Gas discoveries in Tanzania are catapulting the region into a major player in the global energy; Expected to bring billions in investment that could transform the entire economy; East Africa's coastal region, stretching out to Seychelles holds a resource of 441.1 trillion cubic feet of natural gas, (US Geological Survey). Discovered reserves in Tanzania alone is over 57.54 trillion cubic feet. 	 Upstream projects include exploration of oil and gas onshore and offshore areas; Downstream oil & gas investment projects such as transportation & storage facilities; Transportation and distribution of natural gas for compressed natural gas, industries and households. 	

SECTOR OR SUBSECTOR	KEY FACTS	OPPORTUNITIES
TOURISM AND LEISURE INDUSTRY	 Average length of stay: 10-11 days; Average Expenditure per tourist: US\$355 (package tours) and US\$247 (non-package tours); 22 National Parks; 1 Conservation Area; 32 Game Reserves; 44 Game Controlled Areas; 4 Ramsar/Wetland Sites; 33 Wildlife Management Areas; 6 Nature Reserves; Tourism icons: Kilimanjaro Mountain - 5,895 Meters High - is the highest free standing mountain in the World and highest in Africa; Ngorongoro Crater is among the World Heritage Sites; Serengeti National Park with Animal Migration - the leading National Park in Africa in 2019, 2020 and 2021. 	 Tourist Hotels, lodges, tented camps, Beach tourism, cultural and historical sites Golf courses and eco-tourism facilities Leisure parks Conference tourism facilities Air/ground transport Tour operations and trophy hunting.
AGRICULTURE AND AGRO - PROCESSING	 Tanzania has plenty arable for agriculture. A variety of crops, fruits and vegetables produced are potential for Agro - Processing including tea, cashew nut, floriculture, pulses, cassava, mangoes, maize, rice, beans, etc. Cashew has multiple products including: Cashew nuts, cashew nuts milk and butter; Cashew Shells, anorexic acids, cashew apple-eat fresh, alcohol-fine wines, jams, flavor drinks (Alcoholic and non-alcoholic) animal feeds - discarded nuts, residuals of cashew Kernels, charcoal 	 Rehabilitation and expansion of existing processing Industries. Joint Venture with existing Processors. Construction and operation of new processing industries. Construction of industrial parks









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STRENGTHS

- Africa: economic potential: the Continent's total economy will continue to grow at a fast rate over the next 5 years
- Africa: global GDP is forecasted to grow at 4% post-COVID
- Africa: around 226 million young people aged 15-24 live in Africa, representing almost 20% of the African population and one fifth of the world's youth
- Africa: an urbanization upward trend accompanied by an expanding middle class (today at 30%) means higher possibilities to afford technology
- West Africa (with Nigeria as the largest economy of the region with 11% GDP CAGR) and Est Africa are the two most attractive regions from an investment perspective
- Caribbean: home to 11 million young people between the ages of 15 to 29
- Caribbean: many countries have made necessary efforts towards providing students with access to computers and the internet
- Caribbean: more than 20 edtechs startups in the sectors of primary (<1%) and secondary school (60%) as well as higher education(10%) and workforce (30%)
- Caribbean: VC funding per sector: primary education (<1%), secondary education (11%), higher education (39%), workforce (50%)
- Pacific: industry deregulation and the establishment of independent regulators in Fiji and Samoa, for example, have led to strong private sector interest, which has stimulated competition

OPPORTUNITIES

- Opportunities to drive inclusion and economic growth through the development and adoption of future-ready strategies for education and job creation
- Africa: by 2030, Africa will be home to more than onequarter of the world's under-25 population, which will account for 60% of the continent's total population
- **Kenya**: during COVID-19, mobile penetration increased by 11% between January 2020 and January 2021, reaching a total of 59.24 million connections
- Caribbean: public private partnerships: private sector support online learning and classroom management (examples of 2 business models: GeoTechVision & EduTechAid)

Pacific:

- Fiji has relatively high access to telecommunications services, with 95% of its population having access to a mobile network
- Because of its limited access to financial resources, Samoa has improved access to digital learning resources by encouraging students to bring their own devices to school

WEAKNESSES

- Learning losses as measured by average PISA scores (OECD's Programme for International Student Assessment), are estimated to be significantly greater for poorer students than for richer ones. This impact would widen the socio-economic achievement gap
- Marginalised groups were shown commonly subject to reduced access to online learning
- Barriers to wider access to ICT networks include
- High capital and recurrent costs associated with developing and maintaining large university networks
- Lack of institutional arrangements to support shared access
- Caribbean: in 2021: less than 43 percent of primary schools and 62 percent of secondary schools had access to Internet for pedagogical purposes
- Caribbean: recent simulations suggest that learning poverty could increase by more than 20%, equivalent to an increase of roughly 7.6 million learning poor
- Pacific: ICT equipment and services are becoming cheaper, but are still not affordable for all individuals and institutions in the region. Projects need to be designed to take into account recurrent costs and upfront investments for sustainable programmes and initiatives

THREATS

- Social and ethnical tension:
- Risk of ethnocentric approach: the risk of imposing a standard educational system instead of a system that answers to local needs
- Issues of social struggle and emancipation
- Latent political uncertainty in the different regions
- Fear of private influence and power in education systems by the incorporation tech products
- Some software are very intrusive (which is useful both for the monitoring by the platform and for the collection of accurate data) and security flaws or breaches of the GDPR have been identified







Lack of patience



Unclarity of User vs Customers



Introduction of Unnecessary Technologies



Lack of Transparency and Teacher's involvement



Too Many App Features



Insufficient User Training



THE EDTECH: THE NEW 'IT' SECTOR

It is clear that the health crisis we are experiencing with COVID19 has changed the way we work and learn. The digitalisation of the work and education realms has been seen as a quick, cheap and effective response to the crisis. The need for relevant and fast adaptation surely presented a fertile ground for tech sectors to flourish. This article will briefly jump into the fascinating world of Education Technologies and give an overview of the actual tendencies and opportunities of the sector within the ACP countries.

EDTECH - A SECTOR SPOILED BY THE CRISIS

Changes related to the so-called Fourth Industrial Revolution had already been taking place at the socio-economic level, impacting the labour market, creating new functions, new ways of working and, above all, requiring a whole range of new skills. The Covid crisis has only accelerated our adaptation to new management systems based on digital technology.

One of the new models being rethought is that of education, with new ways of training, teaching and assessing. Education has had to move partially or totally online during the two years of the epidemic, and it is certain that the hybrid approach that has resulted from our adaptation to the health situation will persist, as it has become permanently embedded in old working and training models.

For example, some well-known universities have been quick to offer training and certification courses that take place 100% online. Platforms such as ZOOM, MOOCS, Teams have quickly become indispensable in everyday life. We are also witnessing a proliferation of e-learning platforms such as Outschool, Coursera, Udemy or Kahoot! seizing the opportunity of e-learning as a new educational standard in times of confinement.

Initially, the growth of the Edtech market has been made possible through the proliferation of smart devices and the global deployment of internet connectivity.

From an economic point of view, while the EdTech sector is indeed booming, there are some ambivalences. The year 2021 indeed saw a record in terms of companies listed on the stock exchange in the global education sector (306 registered by 2022). The month of October 2021 recorded 1.76 billion funds, the year to date raises exceeding the whole year 2020.

However, the EdTech Giants are facing a considerable slowdown since 2021. Indeed, according to the HolonIQ report published in February 2022, the US side has seen painful losses for big players such as Chegg or 2U after a euphoria in terms of investments made (In October 2021, US EdTech companies alone represented 50% of the global funds raised in the month)

China, on the other hand, was facing an ultra-restrictive policy towards private educational institutions, which had a strong impact on the activity of Chinese start-ups.

However, VC investment in EdTech startups continues to grow exponentially, particularly in Europe and the US. The figures collected so far show a persistent euphoria towards the sector (see Key Facts)

In Europe, according to a survey conducted by the European Commission in 2020, 95% of the population surveyed considered the pandemic to be a turning point in the use of technology in education and training. More than 60% felt that they had increased their digital skills during the crisis and more than 50% wanted to improve them. In comparison, in 2013 schools in the European Union did not meet expectations. 63% of students did not have access to "a school with a good digital facility" even though 70% of teachers recognised the importance of using digital tools in the classroom. It is in this context that the European Commission decided to launch its Digital Education Action Plan (2021-2027), a (renewed) initiative to support the sustainable and effective adaptation of EU Member States' education and training systems to the digital age.

In the same context, there is also the launch of the European EdTech Alliance, a "consortium of national trade associations and clusters working with founders and providers of education technology (Edtech), to support the domestic and international growth of Edtech and Innovation in education" (EdTechEurope).

Africa, meanwhile, is not left behind. According to Partech Partners, a venture capital fund specialising in ICT, the number of African startups with financial backing will grow six times faster than the global average between 2015 and 2020.

In Tanzania, Ubongo was the proud winner of the 2019 Next Billion Edtech Prize. The company, founded in 2013, creates fun and localised educational multi-platforms for Tanzanian families via TV and the web.

In Kenya, there is an extraordinary mobile penetration rate of 109% with individuals sometimes using two SIM cards. However, there is a low internet penetration rate of 40% with only 21.75 million users, a market that is still untapped for the "Silicon Savannah".

A SECTOR TO MAKE ALL KINDS OF GEEKS HAPPY

EdTech is an umbrella term for a wide variety of different and even complementary technologies acting at the educational level. Among the most present sub-sectors are: Tech-Enabled Immersive Learning (e.g. Extended reality (XR)), E-learning, innovative homeschooling, Mobile-first learning, Al-enabled adaptive learning, gamification, ...

Since we are now moving beyond direct interaction, EdTech technologies seek to involve participants in a different way. It is believed that these new technologies would make it possible to overcome the shortcomings of traditional educational systems, which are considered outdated and unequal in some respects. Edtech would instead allow for individualisation and adaptation to each individual's learning. According to UNESCO, "e-learning makes it possible to remove certain obstacles to training" such as the lack of physical training structures (schools, learning centres, etc.), teacher training, learning tools (textbooks, exercise books, etc.), lack of inclusion of individuals with specific needs



Digital technologies are used in many different ways.

Enabel recognises the role of digital technologies as leverage to support sustainable development © Enabel / FK Picture

(disabilities, mental health, marginalised groups, etc.), distance between home and the place of learning, the cost of traditional education, and so on.

The EdTech industry offers various benefits like increased collaboration amongst students, 24/7 access to learning, personalized educational experiences, automated grading systems, classroom management tools and creating paperless classrooms.

Traditional education systems certainly have their share of limits and inefficiency and the Edtech seems full of promises. But how is the Edtech taking its place within the traditional systems? What new hybrid education systems are possible?

The Belgian development agency, Enabel, recognises the role of digital technologies as leverage to support the sustainable development goals throughout its programmes and portfolio. In its line of operations and core principle of inclusion, Enabel continuously supports the development of EdTech as defined as the use of educational technologies to improve the access, quality and continuity of teaching and learning

In this context, Enabel shares with us three Edtech projects whose training is intended for

different audiences: In Morocco, the e-TAM-KEEN project is designed to strengthen the (digital) skills of civil servants at central and local level to enable the digital transition of public administration services. In Tanzania, the project Let's go digital! aims at providing vocational training through the app VSOMO developed by VETA (Vocational Education and Training Authority), a project that aims to make access to training easier for young people and women. The project is implemented by NGO Helvetas and financed by Wehubit through EU funding. In Guinea, the Kouyé application is a digital response to the fight against gender-based violence (GBV) and in support of the promotion of sexual and reproductive health (SRH)

DIGITAL FOR DEVELOMENT (D4D)

The D4D, or Digital for Development Team of Enabel, offers strategic guidance and technical support to its partners in their search for an inclusive digital transformation and transition being essentially in the area of digital skills, digital rights, digital entrepreneurship, digital governance, digital service delivery. Enabel's partners in digitalization come from the private sector, the public sector and civil society. One of the ways in which Enabel is involved in supporting D4D initiatives, is



We have a selection process with criteria and a guideline. We don't fund the digitalisation of a company or the digital transformation of a ministry or NGO. No, we look at how digital technology can strengthen their role as a public player or as a civil society player.

Capucine Gonnord, D4D Expert

through the Wehubit programme, a program that follows the strategic note on digital for development established in 2016 which revolves around the 9 digital development principles (see box) In this framework, projects resulting from the Wehubit program, must follow those same principles as well.

WEHUBIT

Enabel's Wehubit programme is a Belgian and European Union funded programme with a very specific focus on the scaling-up of

non-profit and public initiatives using digital technologies to address societal challenges.

Arnaud Leclerq, programme manager in Wehubit explains:

"Through our competitive fund, we are able to look for other players and try to understand how they use digital technology in the countries and sectors in in which we are dedicated. The idea of these calls for proposals is to recognise that others have other interesting approaches and that we can draw inspiration from them. Then, for the established projects that we consider to be relevant and to have an impact, the aim is to strengthen them through funding and becoming member of our network. By scaling-up, we mean innovations that we think have already gone through a certain number of stages, that we think are fairly robust, and we want to support them in their scaling up, which is often challenging for the public sector or civil society because of absence of revenue-generating model or profitability behind it."

The call for proposals within the EdTech sector launched by Wehubit was to address the effect of the Covid19 crisis on the education sector. Wehubit's overall approach wishes to be prospective and sustainable over time, with projects that will be there to mitigate future crises:

"The main challenge was to continue access to education and quality despite a lockdown

or future crises! Our approach is also based on human rights: how does the proposal received identify the actors who have a role to play in education, and how do these actors see their role strengthened thanks to the proposed solution" Arnaud Leclercq.

Wehubit aims to boost digital social innovation as a vehicle for accelerating inclusive and sustainable development, and empowering people in Enabel's partner countries.

RISKS RELATED TO THE USE OF EDTECH?

On the question of the risks linked to the total or partial insertion of digital technology in education, Capucine is positive:

"I would say that the private sector will have expertise, a technology that can also contribute to other actors and so the idea is to make it very clear from the outset how we collaborate and how we innovate because co-creation is also very important and that each one does not encroach on the other. Today, in terms of partnership sustainability, the private sector has to be integrated into it. A partnership with NGOs is very different, they have a different mentality than the pri-

vate sector, particularly in terms of the sustainability of a project or a business model. An NGO, after three years, will not necessarily try to maintain its project, they will look for another to set up. That's why by combining the two logics we can achieve a very good balance."

For Arnaud, the risk is there, but if you make sure there are safeguards in place, sustainable Edtech models can very well be envisaged without fear:

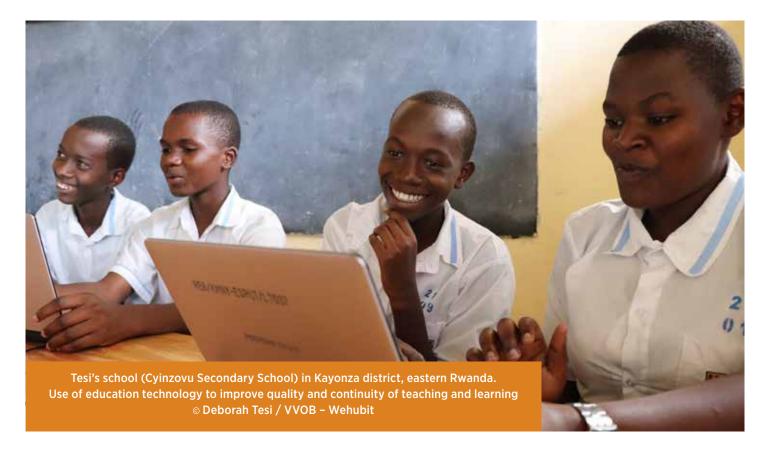
"That's why we insist, among others, on the principles for digital development, such as interoperability, open source and open knowledge. If the solution comes from the private sector but is interoperable and certain principles are respected, then the risk is reduced, in terms of costs as well as technology and adaptation."

These new models of education can be found below with three different projects aimed at very different audiences:

3 PROJECTS - 3 AUDIENCES:

Morocco - 2020:

eTAMKEEN: this programme seeks to provide Moroccan public administration services with a response adapted to the requirements of the reform and the changes it is facing. The aim is to strengthen the digital skills of civil





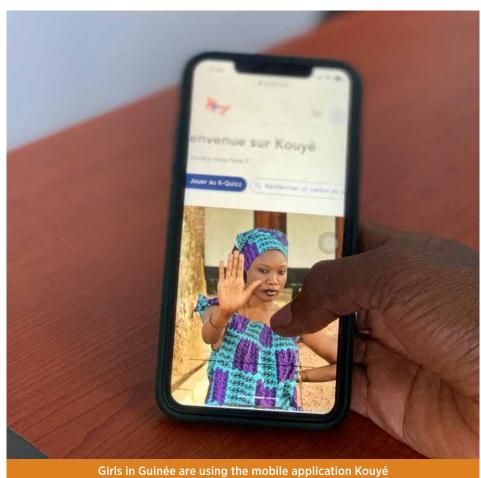
servants at central and local levels for a more effective and efficient management of public services:

- ► The eTAMKEEN programme, in agreement with the 15 beneficiary ministries and departments, is deploying a set of training courses related to digitalization.
- This pilot programme aims to establish a model to be duplicated for the partner administrations, which will then be included in the eTAMKEEN capitalisation product.
- The aim is to identify, analyse and collect the changes and experiences generated
- by the program, in order to produce shareable knowledge that administrations can use, adapt to their needs and make their own.
- Halfway through its implementation, the eTAMKEEN programme is creating several platforms and tools related to the digital transformation of the Administration: the development of an eLearning platform dedicated to the Moroccan Administration based on an OpenSource component which is Moodle is an example of current creation.

Guinea - 2021:

Kouyé aims at offering a digital solution to facilitate the access to information, notably information on the rights to bodily autonomy and on sexual and reproductive rights.

- The online application and website are an initiative resulting from the partnership between the Ministry of Health, Enabel, GIZ and You Foundation:
- Guinea's highly patriarchal society where violence might be deployed in various forms, the taboos, myths and societal rules related to sexuality in this country are an obstacle to sexual education and intergenerational communication. These practices encourage the circulation of false information, reduce access to Sexual and Reproductive Health services and lead to risky behaviour (such as early sexuality, unprotected sex, early and/or unwanted pregnancies, contamination with Sexually Transmitted Infections



Girls in Guinée are using the mobile application Kouyé in search for information on sexuality and family planning. © Enabel



Using ChatBot in Helvetas' YES project in Tanzania Provision of Vocational Education Training through a Mobile Platform © Stella Oguma / Wehubit

(STIs), illegal abortions and its risks and consequences, and school dropouts).

The application is intended to be as democratic and accessible as possible and tries to remove existing barriers to this topic (cultural and religious barriers)

In Tanzania - 2022:

Lets go digital! an initiative based on the observation that many disadvantaged young people, especially women and rural youth with low levels of education do not have access to vocational education and training. The VSOMO application, developed in collaboration with the mobile phone operator Airtel, seeks to:

Enable the acquisition of theoretical knowledge remotely as a first step after

the theoretical part is completed, the users can go in one of VETA's national training institutes to further complete their training through practical exercise.

- Overcome the difficulties of distance and the high costs of education
- The advantage is that it can train a large number of young people, especially in remote areas.
- Develop gamification elements for at least three courses, including one on entrepreneurship
- Unfortunately, the application has been little used so far, with several factors preventing its potential from being fully exploited: the costs (which can be still high for some users), the lack of attrac-

tiveness of the course itself (too static, lot of text, which makes them not easily understandable for low educated youth)

Sources:

App Inventiv Commission Européenne CPR Asset Management Edtech Capital EdSurae Edtech World Forum Fnabel Grand View Research HolonIQ International Monetary Fund La Revue Edtech **OFCD** Wehubit World Economic Forum World Bank



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Au vu du succès de la première édition, qui nous a permis de réunir près de 200 participants, nous avons le plaisir de déjà vous annoncer la tenue de la deuxième édition de la Serendipity Party, le 20 mai 2022 au Château de la Solitude.

INFOS PRATIQUES

- → Vendredi 20 mai 2022
- → Château de la Solitude, Avenue Charles Schaller 54, 1160 Auderghem (Bruxelles)
- → À partir de 16h00

PROGRAMME

- 15h00 15h45 : Assemblée Générale CBL-ACP
- → 15h55 16h30 : les opportunités d'affaires en Île Maurice
- → 16h45 17h45 : B2B Belgique - Île Maurice
- → À partir de 18h00 : Cocktail dînatoire

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- → Non-membres CBL-ACP: 120 € (+ 30 € si participation aux B2B)

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Des questions? info@cbl-acp.be

CLIMATE FINANCE

The fight against climate change needs more than just good intentions. Adaptation and mitigation processes, crucial to stopping the planet from deteriorating over the coming decades, requires financing, and this flow of money can come from both private and public sources. The United Nations, though the UNFCCC, is responsible for supervising transfers from developed to developing countries...

Climate change is a global problem that requires huge amounts of money to trans-

form production and consumption patterns all over the planet. It is particularly costly for developing countries, which are often the most vulnerable to this phenomenon. This is where climate financing comes in, as it allows mitigation and adaptation.

Another feature of climate change is that some of the countries most seriously threatened by its effects tend to be those that cause the least pollution. One example of this is Kiribati. At the same time, relocating manufacturing to countries with cheap labour, such

as China and India, among others, has caused their greenhouse gas emissions (GGE) to skyrocket.

WHAT IS CLIMATE FINANCE?

According to the United Nations Framework Convention on Climate Change (UNFCCC), climate finance is local, national or transnational funding from public, private and alternative sources that seeks to support climate change mitigation and adaptation actions.

WHAT ACTIVITIES DOES CLIMATE FINANCE FUND?



What activities does climate finance fund?

According to the latest biennial report from the United Nations Framework Convention on Climate Change (UNFCCC), global climate finance reached **\$681 billion** and the categories that received the most investment include:





Another definition is that of the UNFCCC's Standing Committee on Finance (SCF), according to which climate finance aims at reducing emissions, and enhancing greenhouse gas sinks and aims at reducing vulnerability and maintaining and increasing the resilience of human and ecological systems to negative climate change impacts.

A basic milestone for climate finance was the Copenhagen Agreement, reached in 2009 at COP15. In the agreement, developed countries pledged 30 billion dollars between 2010 and 2012 for developing countries to carry out mitigation and adaptation activities, and 10 billion dollars per year until 2020. This commitment was reiterated in the Paris Agreement in 2015, **extending this aid until 2025**. The election of Joe Biden as president of the United States, which has an ambitious climate plan, is a boost for the future of climate finance.

CLIMATE FINANCE SOURCES AND INSTRUMENTS

Climate finance can come from very different sources, which can include: public or private, national or international, bilateral or multilateral. There are also numerous types of instruments, some of the most common of which are:

- Green bonds. These are a kind of debt issued by a public or private institution. Unlike other types of credit instrument, they undertake to use the funds for environmental purposes, such as fighting climate change, for example.
- Debt swaps. These entail the sale of foreign currency debt by the creditor country to an investor — e.g. an NGO which can then swap the debt with the debtor country for the development of mitigation and adaptation projects.

- Guarantees. These are commitments whereby a guarantor promises to fulfil the obligations undertaken by a borrower to a lender in the context of climate change activities.
- Concessional loans. These are loans for climate change mitigation and adaptation activities that differ from traditional loans in that they have longer repayment periods and lower interest rates, among other preferential conditions.
- Grants and donations. These are amounts granted to projects related to the fight against the climate emergency, which do not need to be repaid.

MAIN FUNDS OF CLIMATE FINANCE

Climate finance funds are provided by multilateral institutions including development banks and the financial institutions established under the UNFCCC itself. The following are the main examples:

Green Climate Fund (GCF): Set up by the UNFCCC in 2010, it is the world's largest fund devoted to helping developing countries reduce their GHG emissions and adapt to the impact of climate change, paying particular attention to the needs of the most vulnerable countries. The GCF plays an essential role in compliance with the Paris Agreement, channelling climate finance to developing countries.

Special Climate Change Fund (SCCF): Administered by the Global Environment Facility (GEF), it offers four different finance services: adaptation to climate change; technology transfer; energy, transport, industry, agriculture, forestry and waste management; and economic diversification for countries dependent on fossil fuels.

LeastDevelopedCountriesFund(LDCF):AlsoadministeredbytheGlobalEnvironmentFacility(GEF),itspurposeistosupportthealmost50countriesclassifiedasleastdevelopedbythe UnitedNationstotackletheirhighvulner-abilitytoclimatechangeandimplementtheirnationaladaptationplans

UN-REDD Programme: Created in 2008, also as part of the UN, its objective is to reduce the emissions caused by deforestation and forest degradation in developing countries, helping governments to prepare and implement national REDD+ strategies.

Bilateral climate finance funds include institutions as the United States Agency for International Development (USAID), the European Union's Global Climate Change Alliance+ (GCCA+), and the Japan International Cooperation Agency (JICA), etc.

It is clear that climate finance plays a critical role in addressing climate change.

Source: UN and IBERDROLA.



MANON KIZIZIÉ
Head of Financial Division

EVENTS DE LA CBL-ACP

ALGÉRIE - 14.01.2022 CBL-ACP

Visite de courtoisie de S.E. M. Hameche, nouvel ambassadeur d'Algérie en poste en Belgique et Mme Hosna, responsable du Service Economique et Commercial. La CBL-ACP était représentée par M. Guy Bultynck, Président et M. Peter van Blanckenberg, Head of Bilateral Section pour l'Algérie.

TANZANIE - 17.02.2022 Hotel Le Plaza

Petit déjeuner conférence et B2B en présence de S.E. Mme Samia Suluhu Hassan, Présidente de la République Unie de Tanzanie accompagnée d'une importante délégation composée notamment de M. Mulamula, Minister of Foreign Affairs – Dr. Nchemba, Minister for Finance and Plan – Hon. Mwalimu, Minister of Health et autres officiels. Représentants du secteur privé : M. Paul Koyi, Président de la Tanzania Chamber of Commerce, Industry and Agriculture – Ms Angelina Ngalula, Chairperson of the Tanzania Private Sector Foundation – Dr. Maduha Isaac Kazi -, Director General of the Tanzania Investment Centre, l'ambassadeur Nyamanga. Lors de cette rencontre un MOU a été signé entre la TCCIA et la CBL-ACP qui était reptésentée par M. Amaury Luyckx, Vice-Président et M. Christian Verbrugghe, Head of Bilateral Section. Une 50-taine de sociétés membres et non membres de la CBL-ACP ont assité à cet événement et au B2B.



25.01.2022 CBL-ACP

Réunion de travail virtuelle avec Exchange Expertise et Exchange Expertise vzw (l'institution flamande). Présents pour la CBL-ACP: M. Evrard, CEO, M. Vermeesch, Responsable de la Cellule Relations externes, M. Frix, conseiller et Mme Kizizié, reponsable Financing Division – Pour Expertise; le Président Philippe Claeys et le secrétaire M. Christiane ainsi que le Président de la vzw, M. Frank Foulon

CÔTE D'IVOIRE - 16.02.2022 Cercle Gaulois

Déjeuner en l'honneur de S.E. M. Ouattara, Président de la République de Côte d'Ivoire accompagné d'une délégation de haut niveau composée entre autres de Mme Camara, Ministre des Affaires Etrangères et de l'Intégration Africaine, M. Souleymane Diarrassouda-, Ministre du Commerce et de l'Industrie, M. Kobanan Adjoumani, Ministre de l'Agriculture, le Président de la Confédération Générale des Entreprises de Côte d'Ivoire, le directeur du Conseil du Café et du Cacao, l'ambassadeur Abou Dosso. La CBL-ACP était représentée par M. Bultynck, Président et M. Maximilien Lemaire, Représentant Permanent en CI et M. Chalon, Head of Bilateral Section. Plus de 70 entreprises membres et non membres ont participé à cet événément.











NAMIBIE - 18.02.22

Dîner organisé par l'ambassade de Namibie en honneur de la visite du Président de la République. La CBL ACP était représentée par M. Luyckx Vice-President



TANZANIE - 10.03.2022 Webinaire: Doing Business in Tanzania

Speakers: S.E. M. Nyamamanga, Ambassadeur de Tanzanie à Bruxelles - S.E. M. Peter Van Acker, Ambassadeur de Belgique en Tanzanie - M. Guy Bultynck Président de la CBL-ACP - Dr. Kazi du Trade and Investment Centre of TANZANIA - Dr. Mkindi, Tanzania Horticulture Assocation - M. Paul Koyi, Président de la Chambre de Commerce et d'Industrie et Agriculture de Tanzanie - Témoignages de deux sociétés européennes implantées en Tanzanie Frostan et Rijkzwaan. Interventions de Credendo et Mme Richards du European Business Group et M. Jérôme Roux, Trade Commissioner pour les trois Régions à Nairobi. Une 40taine de sociétés ont suivi le webinaire.

18.03.2022 Comité Exécutif virtuel

RDC - 19.03.2022 - 25.03.2022 Mission économique et commerciale belge en RDC et au Rwanda

La CBL-ACP a participé à cette mission et M. Guy Bultynck a représenté la chambre en RDC et M. Thierry Lienart, Head of Bilateral Section Rwanda et Burundi a participé au volet consacré au Rwanda. Plus de 60 entreprises étaient présentes dans cette mission aux côtés de la délégation offcielle sous le patronage du Ministre Rudi Vervoort et du Minsitre Pascal Smet.



CÔTE D'IVOIRE - 28.03.2022 CBL-ACP

Réunion de travail entre l'Ambassadeur Abou Dosso de Côte d'Ivoire, M. Henri Chalon, Head of bilateral Section et M. Pierre Declerck, nouveau représentant permanent de la CBL-ACP en Cl.

01.03.2022 Comité Exécutif virtuel

CAMEROUN - 04.03.2022 CBL-ACP

Réunion de travail hybride entre M. Paul Frix, Conseiller, Nestor Hemlé Directeur de Publications Magazine Jumelages & Partenariats et M. Didier Verhelst concernant une proposition de parrainage de la Journée de la Coopération Belgique – Cameroun du 31.03.2022 à Nkongsamba réhaussé par la présence de l'ambassadeur de Belgique au Cameroun, M. Eric Jacquemin. M. Frix a établi une note à ce sujet pour le Président et un projet de lettre de parrainage.



CÔTE D'IVOIRE - 15.03.2022 CBL-ACP

Réunion de travail avec une délégation l'voirienne concernant le Forum EU/ Afrique Occidentale. La délégation était composée de M. SYLLA Kalilou, Directeur de Cabinet du Ministère en charge de l'Intégration Africaine; M. Wautabouna OUATTARA, Ambassadeur, Directeur Général de l'Intégration Africaine; Mme Sandra FOLQUET, Directrice du Bureau régional CEDEAO à Abidjan et des représentants de l'ambassade à Bruxelles. La CBL-ACP était représentée par M. Bultynck et M. Ryckewaert, Administrateur.



ANGOLA - 24.03.2022

Hotel Radisson Brussels EU - Angola Business Forum - Hybrid Event

Les chefs d'entreprise et les décideurs politiques de l'UE et de l'Angola débattront des opportunités d'investissement et d'affaires en Angola.

Organisé par la Commission Européenne, les États membres de l'UE et le gouvernement angolais, ce forum d'affaires est le premier d'une série de dialogues public-privé autour du programme de réforme de l'Angola sur la diversification économique, mettant en lumière les principaux succès et les défis restants. La délégation d'Angola était composée de plusieurs ministres et des représentants de l'AIPEX, de la BNA etc.

Lors de ce forum la CBL-ACP a été représentée par M. Amaury Luyckx, Vice-Président qui a modéré le panel consacré au domaine de la logistique et par M. Daniel Ribant, Head of Bilateral Section Angola.



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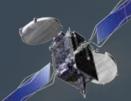
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