

MEMORANDUM

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The Memorandum is issued daily, with the sole purpose to provide updated basic business and economic information on Africa, to more than 4,000 European Companies, as well as their business parties in Africa.

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NIGERIA: AIRTEL SUBSCRIBERS TO OPEN BANK ACCOUNTS VIA CELLPHONES

In an effort to deepen financial access in Nigeria, Access Bank in partnership with Airtel Nigeria has launched Smart Savers initiative. The initiative will enable Airtel customers open bank accounts directly from their mobile phones without the bureaucracy and complexities of traditional banking.

The campaign, which will kick off from January 5th, 2016 will provide all Airtel subscribers the opportunity to open a savings account for customers who sign up.

With the Smart Savers initiative, customers can enjoy real-time mobile banking services such as funds transfer to accounts in Access Bank and other Nigerian banks' accounts; as well as make quick airtime purchases, pay bills, view account statements/ account balance enquiry and much more.

In addition to providing customers a convenient platform through which payments of products & services can be made, the Smart Savers account allows Airtel subscribers save towards a target goal.

Executive Director, Personal Banking, Victor Etuokwu, said "The Smart Savers initiative is designed to enable Airtel subscribers conveniently open and operate a savings account from the convenience of a mobile device. This is a way of leveraging the evolution of technology to bring fast and convenient financial services closer to Nigerians of all socio-economic classes".

"This initiative further re-iterates the Bank's commitment to Financial Inclusion and promotes the ongoing cashless policy campaign of the CBN".

Commenting on the initiative, Chief Commercial Officer, Airtel Nigeria, Ahmad Mokhles, said Airtel is committed to providing innovative services that will empower and enrich the lives of its customers in line with its brand vision of connecting Nigerians to their dreams.

"Airtel Nigeria is pleased to partner with Access bank on this exciting and innovative Smart Savers Initiative. Indeed, this is an important step in offering innovative, relevant, simple and practical solution that will improve banking experience for telecoms consumers," he said.

Customers are encouraged to save a minimum of N10, 000 monthly in their Smart Savers account to qualify for the grand prize of a Hyundai i10 and other consolation prizes.

To open a Smart Savers account, customers may dial *903# from their Airtel lines. (IT News Africa 01-02-2016)

MOZAMBIQUE GOVERNMENT MAINTAINS ECONOMIC GROWTH FORECAST FOR 2016

Mozambique's economy is expected to grow 7 percent this year, and this growth is not expected to be jeopardised by the severe drought affecting the south of the country and heavy rains in the centre and north of the country, the Minister of Economy and Finance said recently.

Minister Adriano Maleiane spoke at the closing session of the 2015 planning meeting between the government and the group of programme support partners, acknowledged that 2016 would be difficult but gave assurances that everything was being done to correct the possible negative impacts on production.

"Floods and drought have surpassed the initial forecasts we had when we drew up the Economic and Social Plan and will have a significant impact on agricultural production and livestock, but we believe it will not affect the economic growth forecasts for this year," said Maleiane cited by daily newspaper Notícias.

The meeting with the partners aimed to assess the government's planning instruments, namely the Economic and Social Plan and the State Budget, as well as setting performance targets both for the government and the partners for 2016-2018.

The ambassador of Portugal, José Duarte, as chairman of the "troika", restated the commitment of partners to ensure the disbursement of funds pledged to the Mozambican government, which this year could reach US\$305 million. (15-02-2016)

ISLAMIC BANK, NIGERIAN STATE GOVT IN FUND MANAGEMENT DEAL

The Sokoto State Government in northern Nigeria is to partner with the Islamic Development Bank (IDB) in managing the state's property and investment fund.

According to Nigeria's This Day newspaper report, Governor Alhaji Aminu Waziri Tambuwal of Sokoto State, told the Senior Training Specialist of the IDB's Research and Training Institute, Dr. Abdulkader Shahi, that the economic potential of the venture, to be executed through the state's Zakat and Endowment committee, would improve capacity of local businessmen to compete at home and abroad.

He said the government would continue to explore means of collaboration with leading financial institutions for the enhancement of business and economic activities in Sokoto.

While announcing that a bill has already been sent to the state House of Assembly for the upgrading of the zakat and endowment committee into a full-fledged independent commission, Tambuwal said funds under the care of the committee will continue to be judiciously utilised for the purpose it was set up for.

In his remarks, Dr. Shashi as head of IDB's research, publications and training unit, they have collaborated with many institutions and governments to provide information on models of Islamic economy, banking and finance.

He said that he was in Sokoto to seek areas of cooperation and staff development for the soon-to- be established Zakat and Endowment Commission.(APA 16-02-2016)

KENYAN AGRIBUSINESS APP DEVELOPERS HEAD TO CANADA

Norman Muga of Strathmore University and Mburu Njunge of Kenyatta University were handed their air tickets and invitations to stay at the University of Waterloo last week by @iLabAfrica at an event graced by Kenya's Ministry of Information and Communication Principal Secretary Dr. Victor Kyalo.

The fast growing @iLabAfrica centre is Strathmore University's technology research and innovations centre. The centre partnered with the University of Waterloo of Canada in the agricultural mobile applications competition seeking to generate applications with high impact potential to Africa's agribusiness sector.

"Agriculture is the mainstay of at least 80% of the Kenyan population. We chose this sector because it has a direct impact on the bottom of the pyramid masses," said @iLabAfrica Director- Dr. Joseph Sevilla.

The Agribusiness Mobile tech challenge is open to members of the public, students of Strathmore and other universities as well as private applications developers. It has its top Prize being a two week trip to Ontario Canada, where winners join other developers around the world in training and incubation. The second prize is a full scholarship for a 6 months Strathmore Entrepreneurship Development Program.

Speaking during the award ceremony, Dr Victor Kyalo commended @iLabAfrica for delivering global partnerships that deepen technology adoption and local innovation. "This centre continues to develop programs that interest developers come up with world class mobile technology solutions targeted at the bottom of the pyramid in Africa," he said.

The challenge is employing a virtual incubation technology developed by the Conrad Business, Entrepreneurship and Technology Centre at the University of Waterloo, as a way to reach, nurture and incubate agribusiness mobile app ideas across Kenya. @iLabAfrica has been running the system on pilot at its @iBizAfrica incubation centre.(IT News Africa 01-02-2016)

EGYPT: EU PROVIDES SUPPORT TO FOSTERING ENTERPRISE DEVELOPMENT, TRADE

The Egyptian Minister of Trade and Industry, Tarek Kabil, and Ambassador James Moran, head of the European Union Delegation to Egypt, on Thursday jointly inaugurated the Trade and Domestic Market Enhancement Programme in Cairo.

This EU-funded programme supports the Ministry of Trade and Industry and its affiliates in their efforts to facilitate competitiveness and job creation in the Egyptian economy in line with the targets set in the Sustainable Development Strategy 2030.

The programme works in close coordination with the private sector to ensure that the maximum benefits offered by the Egypt/EU partnership can be harvested by the private sector in a manner that generates inclusive growth and jobs in the Egyptian economy.

“This programme provides a re-enforcement to the already strong trade and economic relationship between Egypt and the EU. As the largest trading partner to Egypt and the leading foreign investor in the country, the EU is committed to support further economic development in Egypt.

This new programme is very timely, coinciding with the economic reform programme announced within the Sustainable Development Strategy of Egypt. The EU is proud to be part of translating this nation-wide strategy into action in the trade and industry sectors. We will support the building of a prosperous Egypt for the benefit of all Egyptians”, Ambassador Moran said during the inauguration ceremony.

Minister Tareq Kabil on his part said that launching the programme embodies Egypt-EU strategic partnership relations. With the EU being Egypt’s biggest economic partner, he said there is a big opportunity to boost and develop such collaboration – whether under the bilateral Association Agreement or through the Union for the Mediterranean (UfM). He further referred to the EU implemented technical support programmes as means to spread the best work methods and to exchange expertise.

The Minister emphasised that the TDMEP supports the Ministry’s efforts in uplifting the industry and trade sectors in a way that contributes to enhancing the competitiveness capacity of the Egyptian industrial sectors and in promoting their quality levels to compete domestically and abroad, while providing youths more job opportunities.

In line with the Sustainable Development Strategy 2030 and the Ministry’s work plan, the Programme targets the following goals:

- 1- Boosting Egypt’s role in international trade through benefiting from transparent policies and international trade agreements.
- 2- Boosting industrial development through improving quality infrastructure necessary for liberalising trade, especially towards the EU.
- 3- Minimising the economic differences and creating more job opportunities through focusing on developing SMEs. (APA 11-02-2016)

AUSTRALIAN COMPANY DISCOVERS LARGEST EVER DIAMOND IN ANGOLA

Australia’s Lucapa Diamond Company has discovered a 404-carat diamond (80.8 grams) in Angola, the largest ever found in the country and the 27th globally, the company said in a statement released Monday.

Stephen Wetherall, CEO of the company, noted the special nature that the Lulo diamond concession had for the Lucapa Diamond Company, adding that “this discovery, in addition to other diamonds of more than 100 carats found, is the biggest proof of that.”

The previous record belonged to a diamond with 217.4 carats (43.48 grams), discovered in 2007 and which was named “Star of Angola”.

The largest diamond ever discovered, “Cullinan”, was 3,106 carats (621.2 grams) and was found in South Africa in 1905 and was later embedded in the royal sceptre of the British Crown.

The Lucapa Diamond Company’s Angolan partners in this project are state company Empresa Nacional de Angola Diamonds (Endiama) and private group Rosas & Pétalas.

The Lulo concession area is 150 kilometres from the Catoca diamond mine, which has the largest kimberlite in Angola and the fourth largest in the world, both of which are located in the same geological area. (16-02-2016)

LEBANON: NEW MEMBER OF ‘GÉANT’, GLOBAL RESEARCH AND EDUCATION NETWORK

Lebanon joined ‘GÉANT’, bringing its current number of non-EU countries to 65. As new member of this global research and education (R&E), it will liaise networking community with a link from the American University of Beirut (AUB) to the Arab States Research and Education Network (ASREN), it will benefit a support, according to a press release issued by [‘EUMEDCONNECT3’](#).

“The connection to ‘GÉANT’ will open up further opportunities for their researchers and students to engage in exciting international collaborations with their peers in Europe and further afield, and allow Lebanon to be an active partner in the ‘EUMEDCONNECT3’ project in the Eastern Mediterranean”, it is said in the press release.

‘EUMEDCONNECT3’ is an EC co-funded project. (EC 16-02-2016)

SCOTTISH SECRETARY OF STATE VISIT MALAWI

Scottish Secretary of State, David Mundell will make a three-day visit to Malawi to further promote ties between Lilongwe and Edinburgh from February 16-18.

According to a statement from the British High Commission on Monday, the visiting official would meet staff and partner organizations working to deliver United Kingdom Aid Development Programme, including those involved in humanitarian response to the country’s current maize shortage.

"He will also meet a wide range of individuals and groups who contribute to the breadth of the UK - Malawi bilateral relationship, and those involved in promoting ever deeper Scotland – Malawi ties such as the Malawi-Scotland Partnership," reads the statement.

Furthermore, it said Mundell would launch the next phase of the British Council’s Connecting Classrooms program, which has included exchanges with schools in Scotland.

In his engagements with the Malawi government, he is also expected to highlight close cooperation with Malawi across a range of bilateral, regional and international issues and to encourage progress on the process of wide-ranging reform under the government of President Peter Mutharika, it reads. (APA 15-02-2016)

ANGOLAN DAIRY COMPANY INVESTS TO INCREASE PRODUCTION

Angolan dairy company Lactiangol will invest 304 million kwanzas (US\$1.9 million) in modernisation and expansion of its production capacity under a contract recently signed with the Technical Unit for Private Investment (UTIP).

The contract, signed by the Director-General of the UTIP, Norberto Garcia, and the president of Lactiangol, José César Macedo, will allow the company to improve technological efficiency and logistics, to increase production capacity and the resources used to collect milk as well as carry out a refurbishment without stopping the production line.

With this investment, according to a statement from the UTIP, Lactiangol has annual production capacity of more than 7 million litres of UHT milk, 10 million solid yoghurt units, as well as yoghurt drinks by the glass, butter, chocolate milk, juice, blocks of cheese, condensed milk and dairy desserts.

Macedo, after acknowledging that some of the company's equipment is outdated and urgently in need of replacement, said this investment would allow the company to operate two milk production lines, increasing production from 6,500 litres to 13,000 per hour.

Lactiangol was inaugurated in 1994 and currently has about 250 employees, including administrative, technical staff and specialists. (16-02-2016)

EGYPT: CIVIL SOCIETY CONSULTATION ON A WASTEWATER TREATMENT PROJECT

The European Bank for Reconstruction and Development (EBRD) is required to provide technical assistance in the organisation of consultations with civil society related to the programme for the expansion of wastewater treatment in the Kafr El Sheikh (KES) governorate.

A call for expressions of interest was published, on 15 February 2016 bringing details of this operation.

The 'Kafr El Sheikh Water Expansion Programme' is co-financed by the EBRD, the European Investment Bank and the EU Neighbourhood Investment Facility and will provide sanitation to around 470,000 people in the three districts.(EBRD 16-02-2016)

<http://www.ebrd.com/work-with-us/procurement/p-pn-50551.html>

SWAZILAND BRACES FOR ANOTHER 11.7-PERCENT POWER TARIFF HIKE ON APRIL 1

An 11.7-percent electricity tariff hike is on the cards on April 1 as per the February 2015 announcement by the Swaziland Energy Regulatory Authority (SERA), local media reports.

"Following the multi-year approval for 2015/16 and 2016/17 from SERA and the subsequent announcement dated February 7, 2015 of the approved multi-year electricity price increase by 11.7 percent on unit rates and 5.8 percent on fixed charges, SEC would like to remind its customers that the applicable tariff rates will be effected from April 1, 2016," Swaziland Electricity Company (SEC)'s corporate communications department said in a statement.

Mkhumane says the tariff hike is been motivated by the fact that Swaziland's major supplier of electricity, Eskom, has proposed to increase electricity prices by 13.19 percent, with effect from the beginning of April.

Any price adjustments made by Eskom always have an impact on SEC and as things stand, electricity tariffs in South Africa will rise 8 percent this year.(APA 15-02-2016)

ANGOLA AND MOZAMBIQUE FACILITATE GRANTING ORDINARY VISAS

Angola and Mozambique agreed on the introduction of facilities to grant visas for ordinary passports of citizens of the two countries, in a document signed on Monday in Maputo.

The Interior Minister of Mozambique, Jaime Basílio Monteiro, said the agreement was in line with one of the fundamental objectives of the Southern African Development Community (SADC) to encourage the development of policies aimed at the progressive elimination of obstacles to the free movement between Member states.

The Interior Minister of Angola, Ângelo Veiga Tavares, said in turn that the ratified agreement would allow the intensification of bilateral relations, particularly on the part of entrepreneurs.

“Our wish is for businesspeople to have no more difficulties in transactions that involve both countries,” said the minister, adding that the two governments were making efforts to increase the level of cooperation on security.

Initially the negotiations for the introduction of facilities in granting visas will cover multiple visas valid for 90 days.

Preparations are underway, however, for visas to be abolished between Angola and Mozambique, an a technical committee has been set up to monitor and assess the agreement that has just been signed. (16-02-2016)

EGYPT: EU TO SUPPORT THE RAILWAY SAFETY MANAGEMENT SYSTEM

Within the framework of the Support to the Association Agreement Programme (SAAP), the European Union Delegation to Egypt, the Ministry of Transport, the Ministry of International cooperation and the Egyptian National Railways (ENR) are celebrating the kickoff of the institutional twinning project funded by the European Union and implemented by the Kingdom of Spain.

The Project aims to support the Egyptian Ministry of Transport in the Implementation of the Railway Safety Management System in line with the best European practices. The EU has allocated 1.3 Million Euros to the project. The project's period is twenty four months and expected to end in June 2017.

The EU funded project seeks to develop and enhance the methodologies for accrediting safety critical jobs and certifying drivers at the ENR, defining criteria for accreditation of workshops and control centres, drafting new regulation for level crossings, providing the list of technical standards for ENR systems to all stakeholders, implementing the safety management system, building the capacities of ENR staff by updating the training programs, developing an action plan for enhancing drivers' performance and skills, setting performance indicators for assessment and place emphasises on the selection criteria for recruitment of ENR staff specially for safety critical jobs.

The kickoff ceremony will take place at Sonesta Hotel under the auspices of H.E. Dr. Saad El Geioushy, Minister of Transports, H.E. Dr. Sahar Nasr, Minister of International Cooperation, and H.E. Ambassador James Moran, Head of the European Delegation to Egypt. Also, H.E. Ambassador Arturo Avello, Ambassador of the Kingdom of Spain to Egypt, Ms. Dalia Salem, Deputy Programme Manager of the Support to EU-Egypt Association Agreement Programme, Engineer. Khaled Sabra, Beneficiary Country Project Leader and Mr. Gerardo Gavilanes, Member State Project Leader will be participating in the event. (EEAS16-02-2016)

GLOBAL FUND CHIEF APPLAUDS SWAZILAND'S PROGRESS IN FIGHTING HIV

Global Fund Executive Director Mark Dybul has promised more financial and expertise support to Swaziland during a meeting he had with King Mswati III this morning, APA reports on Tuesday.

The official paid a visit to the King at the Lozitha Royal Palace where he expressed gratitude at the reduction of HIV-related illnesses in the country, saying this is a sign of good leadership on the part of the king.

The king highlighted during the meeting that the country's goal was zero new HIV infections by 2022', which is also the year when Swaziland hopes to have achieved the First World status.

You have greatly improved in eliminating mother-to-child transmission, the reasons why we are here to celebrate. The conversation we had reveals that your government has a clear plan on prevention of HIV, especially on young people, something you have done better than any other country, says Dybul.

The official says Swazis should be proud of also fighting TB, Malaria and HIV as the statistics show when compared to last year.(APA 16-02-2016)

FRANCE SUPPORTS MOZAMBIQUE TO CARRY OUT STUDIES ON TOURISM AND ENERGY

The government of France has donated 500,000 euros to Mozambique to finance the completion of studies in the tourism and energy sectors, and the donation was formalised Friday in Maputo.

Mozambican daily newspaper Notícias, wrote that the donation document signed is part of the agreement to use funds from a pardon of Mozambique's debt, estimated at 17.5 million euros, the agreement for which was signed in 2015 in Paris by the two governments.

The French ambassador to Mozambique, Bruno Clerc, said that the total debt written off, of 10 million euros was earmarked to support the state budget, and that 4 million euros had already been disbursed in December.

The donation document provides funding for studies in the area of vocational training in the two sectors concerned.

Clerc said that the studies would help to make decisions about which projects to finance in the tourism and energy sectors in the 2016/2019 period. (16-02-2010)

DELTA AFRICA BUYS WAREHOUSE IN MOZAMBIQUE

Delta Africa, the largest pan-African listed property fund, has announced that it will acquire a warehouse complex in Pemba, Mozambique.

"Delta has identified this well-positioned warehouse complex opposite the port in Pemba, Mozambique, as an opportunity to expand its footprint in Mozambique," the company said on Tuesday.

"With the discovery of gas in the Rovuma river basin in the northern province of Cabo Delgado, Pemba is forecast to receive significant investment from both the oil and gas sector and the government of Mozambique."

The total purchase consideration due under the acquisition agreement amounts to \$8.5m. Delta is acquiring the asset from various companies.

Delta is currently in a merger process with Mara Diversified Property Holdings, which is creating a fund with about R7bn worth of assets.

Stanlib's head of listed property funds, Keillen Ndlovu, has said the Delta Africa and Mara partnership appeared to be a strong move by both parties.

"It's a good deal. It has more critical mass as compared to funds doing something on their own and having small portfolios," he said.(BD 16-02-2016)

LIBERIA, NIGERIA VOW TO STRENGTHEN BILATERAL RELATIONS

Presidents Ellen Johnson Sirleaf of Liberia and Muhammadu Buhari of Nigeria have called for the strengthening of the fraternal bonds between the two countries, reports said on Tuesday. Speaking on Tuesday during a Media Stakeout following bilateral discussions in Abuja, Nigeria, the two leaders called for a more concerted effort in the areas of trade, investment, security and international affairs.

A dispatch from the Liberian Embassy in Abuja says President Sirleaf thanked President Buhari and the people of Nigeria for his country's longstanding partnership and support to Liberia, particularly in bringing and consolidating peace and security in Liberia.

According to the dispatch, she called for the actualization of the Joint Commission between the two countries as an effective platform for tangible cooperation in socio-economic development for the benefit of the peoples of both nations.

The Liberian leader also offered sympathy to Nigeria for the horrible tragedy terrorism has wrought upon the people of Nigeria and urged a more concerted regional and international campaign to defeat terrorism.

Also speaking, President Buhari thanked President Sirleaf for her wise counsel on various issues of international concern. He thanked Sirleaf for her leadership which has brought peace, stability and economic growth to Liberia.

The Nigerian Leader decried terrorism as an evil which must be eradicated through stronger regional and international cooperation. He then reaffirmed Nigeria's support to Liberia's peace, stability and economic growth. (APA 16-02-2016)

CABO VERDE SEEKS INVESTMENT TO ATTRACT RETIRED EUROPEANS

Cabo Verde (Cape Verde) wants to attract European pensioners seeking sunnier climes to spend their retirement, said Prime Minister José Maria Neves, on presenting the Afro-Verde 1 investment fund Monday in Luxembourg.

The fund, which will be headquartered in Luxembourg and has been presented at a meeting held in the Luxembourg Chamber of Commerce, aims to attract an investment of around 100 million euros for six tourism and real estate sector projects in Cabo Verde, two of which are aimed at pensioners.

The Cape Verdean prime minister, cited by weekly newspaper A Semana, said one of the government's focuses was to diversify demand for tourism, taking advantage of the security and the privileged climate of the country.

Neves recalled that Cabo Verde already annually receives 600,000 tourists, and with these new projects the government hopes to "have tourists of all ages and segments and we can achieve in 2020 or 2021 our goal of 1.2 million people."

Besides the two hotel projects geared towards the elderly, the investment fund that will be managed by the company Afroverde Capital Partners, established in Cab Verde, wants to raise investment for four hotel projects on the islands of Santo Antão and São Nicolau.

On Tuesday Neves is due to meet with his Luxembourg counterpart, Xavier Bettel, then will travel on to Paris and Lisbon, where he will stay between 17 and 21 February for meetings with the Cape Verdean community and contacts with the various local authorities. (16-02-2016)

The Memorandum is supported by the ACP-African, Caribbean, Pacific Secretariat, Chamber of Commerce Tenerife, AHEAD-GLOBAL, ELO - Portuguese Association for Economic Development and Cooperation, Hellenic-African Chamber of Commerce and Development, HTTC - Hungarian Trade &

Cultural Centre, NABA - Norwegian-African Business Association, NABC- Netherlands Africa Business Council, and other organisations.

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