



From R to L: Florizelle Liser, CCA President and CEO, H.E. Bukola Saraki, Senate President of the Federal Republic of Nigeria and the Nigerian delegation at the Africa Finance Forum

Africa Finance Forum Spotlights the Future of Fintech in Africa

On Wednesday, April 18, 2018, Corporate Council on Africa (CCA) held the fourth annual Africa Finance Forum in Washington DC, with keynote speaker, H.E. Bukola Saraki, Senate President, Federal Republic of Nigeria and a special presentation by Hon. Samuel D. Tweah Jr., Minister of Finance and Development Planning, Republic of Liberia.

The forum began with welcome remarks by Witney Schneidman, Senior International Advisor for Africa, Covington and Burling, who highlighted the significant impact of Fintech on

Africa's economic development, and thus the need to host such an event. Mr. Schneidman introduced Florie Liser, President and CEO of CCA, who welcomed attendees to the event and discussed how Fintech continues to be one of the fastest growing industries in Africa, noting that "last year alone, venture funding for African Fintech startups jumped by 51 percent to 195 million dollars." She then invited H.E. Bukola Saraki, Senate President, Federal Republic of Nigeria to deliver the keynote address.

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PRESIDENT'S MESSAGE



Florie Liser

First, I would like to start by announcing that this year marks CCA's 25th Anniversary. We are honored to have served as the leading organization solely focused on U.S.-Africa business relations for the past quarter century, and we look forward to continuing to serve as the key resource for U.S. and African companies investing across the continent. CCA was established in 1993 during a time when Africa was not viewed as a prime destination for investment. Over the past 25 years, CCA has been critical in facilitating and promoting increased U.S. investment on the continent. As Africa's investment climate continues to change and evolve, CCA is dedicated to providing our members with access to key African and U.S. government officials, connections to U.S. and African business leaders and decision makers and insight on the most important issues affecting business on the continent.

As you all know, I also recently wrapped up my first year as President and CEO of CCA. When I joined the organization last January, I started by going on a listening tour to learn more about CCA's members and your priorities. I learned a lot through that process and as a result, we reoriented some of our

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From L to R: Matt Essieh, EAI Information Systems, Admassu Tadesse, TDB, Ben Haley, Covington and Burling, Tarig Hamza, Sudatel, and Michael Nonaka, Covington and Burling



H.E. Bukola Saraki, Senate President, Federal Republic of Nigeria

In his remarks, H.E. Bukola Saraki emphasized how transformative Fintechs have been, saying, “Fintechs and their chain of strategic responses have challenged the activities of the major actors in the financial services industry across Africa. They are transforming the operational space of traditional innovation, and have a massive potential for creating significant revenue generation opportunities for African economies.” He noted that internet penetration in Africa is at 53 percent, but only 17 percent of Africans have access to banking services; highlighting the need to accelerate the growth of Fintech startups that provide solutions and services for the unbanked in Africa. H.E. Bukola Saraki also discussed government initiatives in support of Fintech development in Nigeria such as the Secure Transactions in Movable Assets, which is the signature bill in support of SMEs. H.E. Saraki concluded by thanking CCA and

everyone in attendance. H.E. Samuel D. Tweah Jr., Minister of Finance and Development Planning, Republic of Liberia gave a special presentation on investment opportunities in Liberia. H.E. Tweah discussed the potential of finance and technology in Africa. He expressed that African governments must dismantle bureaucracies to enable better business practices, and added that innovative financing could provide solutions to challenges in Liberia and other African countries. H.E. Tweah concluded his remarks by stating that Liberia aims to be one of the most business friendly countries in the world in the next 5 years.

The Forum also included a panel discussion on, the “Finance of Tomorrow,” featuring Mr. Ben Haley, Counsel, Covington and Burling as the moderator. Panelists included Mr. Admassu Tadesse, President and CEO, Trade and

Development Bank (TDB), Mr. Matt Essieh, President and CEO, EAI Information Systems, Mr. Tarig Hamza, President and CEO, Sudatel, and Mr. Michael Nonaka, Partner, Covington and Burling. Mr. Hamza expressed that although half of the mobile transactions worldwide take place in Sub-Saharan Africa, the potential of Fintech on the continent is yet to be realized. Mr. Tadesse added that while mobile banking platforms are buoyant, access to credit remains a huge challenge on the continent. Mr. Essieh underlined his point by asserting that there needs to be a movement from executing monetary transactions into building credit systems. Mr. Nonaka highlighted Africa’s growing exploration of the bitcoin currency, which panelists agreed might impact the future of financial services in Africa. Panelists concluded by emphasizing the need for continued innovation within the finance sector.

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H.E. Samuel D. Tweah Jr., Minister of Finance and Development Planning, Republic of Liberia



From L to R: Brian Korn, Manatt, Phelps & Phillips, Peter Crawley, Citi Sub-Saharan Africa, Kalidou Gadio, Manatt, Phelps & Phillips, Bramuel Mwalo, Kountable, and Mark Pickens, Visa, Inc.

Corporate Council on Africa Celebrates 25 years of Leading the Way in U.S.-Africa Business Relations

Established in 1993 during a time when Africa was not viewed as a prime destination for investment, CCA has been critical in facilitating and promoting increased U.S. investment on the continent. Over the last 25 years, CCA has remained dedicated to providing its members with access to key African and U.S. government officials, connections to U.S. and African business leaders and decision makers and insight on the most important issues affecting business on the continent.

CCA uniquely represents a broad cross section of member companies from small and medium size businesses to multinationals as well as U.S. and African firms. Its members are invested in Africa's most promising sectors including agribusiness, energy, finance, health, ICT, infrastructure, security, tourism and trade facilitation.

On Monday, April 23, 2018 at CCA's Annual Members Meeting hosted by CCA Member, DLA Piper LLP (US), CCA President and CEO, Florizelle Liser, emphasized the organization's continued commitment to advancing U.S.-Africa business and investment. "We are honored to have served as the leading organization solely focused on U.S.-Africa business relations for the past quarter century, and we look forward to continuing to serve as the key resource for U.S. and African companies investing across the continent." To set an ambitious path forward, CCA is in the process of developing a strategic plan that will ensure that U.S. businesses stay ahead of the curve, as the U.S.-Africa trade and investment relationship continues to evolve.

Mr. Ray Washburne, President and CEO of the Overseas Private Investment Corporation



From L to R: Florizelle Liser, President & CEO, CCA, Ray Washburne, President and CEO of OPIC, Jeffrey L. Sturchio, Chairman of the Board, CCA

(OPIC), delivered the keynote address and led a discussion with CCA members about the administration's vision and objectives regarding trade and investment opportunities on the continent. "Today, OPIC's global portfolio is more than \$23 billion, and about one quarter of that is invested in Africa." Mr. Washburne underlined the steps currently being taken within Congress and the Administration to strengthen OPIC. He highlighted the Better Utilization

of Investments Leading to Development Act (BUILD Act), which proposes the creation of a consolidated, reformed Development Finance Institution with significantly enhanced resources and tools. The legislation, if passed, will allow OPIC to better support U.S. businesses investing on the continent.

CCA will commemorate its 25th anniversary through a series of events and initiatives throughout the course of the year.

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From L to R: Florizelle Liser, CCA, Whitney Schneidman, Covington and Burling LLP, and H.E. Bukola Saraki, Federal Republic of Nigeria

The second panel, "Digital Finance: The New Deal," was moderated by Mr. Kalidou Gadio, Co-Chair Africa and Mena Group, Manatt, Phelps & Phillips. Panelists included, Brian Korn, Partner, Manatt, Phelps & Phillips, Mr. Peter Crawley, Managing Director, Treasury and Trade Solutions Head, Citi Sub-Saharan Africa, Mr. Mark Pickens, Senior Director, Global Financial Inclusion, Visa, Inc, and Mr. Bramuel Mwalo, Director, Business Development Africa, Kountable. Panelists discussed the ways in which Fintech is transforming the financial sector and financing on the continent. They agreed that Fintech is facilitating the structuring of deals from conception to delivery, as well as supporting access to financing.



A cross-section of delegates at the Africa Finance Forum in Washington, DC



Doing Business With MCC

Corporate Council on Africa (CCA) in conjunction with the Millennium Challenge Corporation (MCC) held a Doing Business Session with MCC's Program Procurement Practice Group and MCA Procurement Directors from the Africa region partner countries including Benin, Cote d'Ivoire, Ghana, Liberia, Morocco, Niger and Senegal.

All MCC projects are governed by the U.S. Federal Rules of Acquisition to allow for a level playing field for all companies bidding for contracts. For SMEs looking to get their first foothold, it was advised that they partner with an international firm and a local partner in order to be fully competitive and to gain a better



CCA President and CEO, Florizelle Liser addresses delegates

understanding of the communities where their projects will be located. MCC does not give preference to American companies as a part of its efforts to ensure a level playing field.

The panel addressed the issue of the language barrier with respect to projects based in francophone Africa. When working with staff and the local community, the language barrier can be difficult to overcome. To alleviate this issue, most documents for the projects are made available in both French and English.



CCA President and CEO, Florizelle Liser moderates a panel of MCC Procurement Directors



A cross section of delegates at the U.S.-Africa Trade Dialogue

U.S.-Africa Trade Dialogue: The Future of U.S.-Africa Trade

On Thursday, April 19, 2018, CCA hosted the U.S.-Africa trade dialogue on the margins of the World Bank spring meetings. The timing was perfect to bring together influential African and U.S. government officials, representatives from U.S. companies operating in Africa, as well as past and present U.S. and African ambassadors that have extensive knowledge of the continent. This gathering of high-level officials, coupled with the U.S. government's proposed changes to the U.S.-African trade relationship, provided for a rich dialogue regarding the path to deepening U.S. trade and investment ties with the continent.

The session was moderated by Erastus Mwencha, former Deputy Chairperson of the African Union Commission and Mukhisa Kituyi, Secretary General, UNCTAD. Both moderators emphasized the growing importance of the African continent, with its population of 1.2 billion and its growing middle class. The discussion focused on the recently signed African Continental Free Trade Area (AfCFTA) agreement, the biggest free trade agreement since the establishment of the World Trade Organization (WTO), and how Africans should take advantage of the African Growth and Opportunity ACT (AGOA), with 7 years remaining before its expiration.

There was widespread agreement that the U.S. stands alone when compared to other investors in Africa in terms of providing appropriate technology, across all sectors, which Africa wants.

African representatives would like to see more investment from the U.S. and queried U.S. company representatives for their take on this issue. With respect to the AfCFTA, the group agreed that U.S. trade policy should support this endeavor. Many were skeptical about how an FTA with an individual African country would fit under the



From L to R: Mukhisa Kituyi, Secretary General, UNCTAD, Florizelle Liser, President, CCA, Erastus Mwencha, former Deputy Chairperson, AU commission

AfCFTA umbrella. There were some speakers, however, that suggested that there may be creative ways that both can be done without harming the AfCFTA. Regarding AGOA, most participants felt that Africa needs to identify niche global value chains to address the issue of economies of scale. All agreed that de-risking investments is a real issue but creative approaches have emerged to deal with this issue. All agreed that there have been too many one-off meetings with no follow up. To address that issue, CCA offered to host trade discussions on the sidelines of key events where U.S. and Africans meet to discuss trade and investment issues.

Health Systems Strengthening in Zimbabwe



Godfrey Sikipa

Mutembwa, Ambassador of Zimbabwe.

Ambassador Mutembwa began his remarks by expressing gratitude to CCA for hosting such a crucial event. Acknowledging the changes in government, he continued to describe the transition that has been taking place in Zimbabwe over the past three to four months, and outlined Zimbabwe's objectives for the future. During this discussion, Ambassador Mutembwa asserted that the focus should be on public sector delivery, the revival of the private sector, and extensive government reform.

Ambassador Mutembwa then introduced Dr. Sikipa, who began by outlining Compre Health Services' mandate to develop the Zimbabwean

health sector, and explained how that will be done through public-private partnerships.

With respect to communicable diseases, Dr. Sikipa mentioned that HIV, TB and malaria are the top three causes of morbidity and mortality. He acknowledged that HIV prevalence declined from 29.7 percent in 1997 to 15 percent in 2014. However, TB and Malaria remain prevalent in Zimbabwe. On the other hand, non-communicable diseases, especially cancer, have increased in prevalence and are estimated to account for 31 percent of total deaths in Zimbabwe.

Concerning health delivery systems, Dr. Sikipa highlighted the four main providers: public sector, local authorities, faith based organizations (FBO), and the private sector. He noted that the public sector operates most health facilities, and even though local authorities and FBOs are supposed to receive disbursements from the government, they have not received much in the last two decades.

Dr. Sikipa added that many Zimbabweans travel outside of the country to seek health care because the local facilities are insufficient. He

also expressed that, within the once-robust pharmaceutical sector, 60 percent of medicine in circulation is now expired. However, with the revival of the pharmaceutical industry, there are now approximately 14 possible partnerships in drug manufacturing. Dr. Sikipa also described potential health investments in these areas: patient care, laboratory services, radiology, health promotion, ICT, health insurance, and training. Dr. Sikipa concluded his remarks by emphasizing Zimbabwe's desire to gain access to the global community and to forge public-private partnerships in order to revitalize its health sector.



CCA President, Florizelle Liser and H.E. Ammon M. Mutembwa, Ambassador of Zimbabwe deliver remarks at the Health Working Group

Aquaculture and Agro-Processing Investment Opportunities in South Africa

On Thursday, April 26, 2018, Corporate Council on Africa held an agriculture working group with opening remarks by H.E. Mninwa Mahlangu, South African Ambassador to the United States. In his opening remarks, Ambassador Mahlangu emphasized that beyond investing in Africa, investors must build strong partnerships with African partners. He highlighted the significance of mutual investment between the U.S. and South Africa.

The ambassador went on to discuss the South African President's intent to mobilize the U.S.

dollar by meeting with companies worldwide and encouraging investment in the country. Additionally, the ambassador discussed the government's implementation of a nine-point plan to revitalize investment in agriculture and agro-processing and emphasized the vital role that aquaculture plays in providing food security and employment. Finally, the ambassador highlighted the country's success in exporting citrus.

Subsequently, Ms. Khumo Morake, Director of Aquaculture within the Department of Agriculture, Forestry and Fisheries, gave a presentation

on investment opportunities in the aquaculture sector. She expressed that in 2014 the aquaculture sector produced 5,200 tons of aquaculture produce, created 2831 jobs, and contributed to 0.2 percent of the GDP. Looking ahead to 2019, she highlighted the government aspiration to increase aquaculture production five fold to 20,000 tons, provide 15,000 quality jobs and increase aquaculture's share of GDP from R 0.7 billion to R 3 billion. Ms. Morake went on to address the ways in which the government could increase aqua-cultural support and implement development strategies through: coordinated authorization for quicker processing, capacity-building through skill training, and financing from the Aquaculture Development Fund. Lastly, Ms. Morake discussed how the government has dedicated three regional zones for aquaculture and highlighted the investment opportunities that exist within the zones. Mr. Victor Thindisa, Director of Agro-processing within the Department of Agriculture, Forestry and Fisheries, commenced his presentation by stating the reasons investors should be keen on investing in South Africa. He stated that



From L to R: Mr. Victor Thindisa, Director of Agro-processing, Ms. Khumo Morake, Director of Aquaculture, H.E. Mninwa Mahlangu, South African Ambassador to the U.S., Patricia Sheikh, CCA

Leveraging Youth Entrepreneurship and Agribusiness Innovation in Ethiopia



From L to R: Patricia Sheikh, Agribusiness Director, CCA, Dr. Eleni Gabre-Madhin, Founder, blueMoon, Ethiopia, Florizelle Liser, President and CEO, CCA

Dr. Eleni Gabre-Madhin, Founder and Chief Happiness Officer of blueMoon, Ethiopia, spoke at CCA's Agriculture/East Africa Working Group meeting on March 13. blueMoon is Ethiopia's first SME youth incubator that is focused on upcoming Ethiopian agribusiness entrepreneurs with good ideas, who need financial support. Her efforts to secure financing are synonymous to the highly acclaimed TV show, "Shark Tank", where financiers back start-up companies with promising ideas. blueMoon selects two to three entrepreneurs into a competitive four-month incubator program in

Addis Ababa. Following the incubation period, these SME will be investment ready with the hopes that they will grow and positively impact and transform Ethiopia's agribusiness sector. To date, these startup companies have been innovative and technologically savvy.

Dr. Eleni Gabre-Madhin is focusing on young agri-entrepreneurs because 70 million people are below the age of 30 in Ethiopia, a country that has a total population of 102 million, with overall youth unemployment at 21 percent in the country, and 76 percent in the rural areas. Dr. Eleni Gabre-

Madhin stressed that she was concentrating on the youth in Ethiopia because they are vibrant and well-educated. She believes that there is tremendous opportunity in scaling up youth innovation. She advised that if young people can be attracted to agribusiness along the full value chain (production, processing, marketing and distribution), incomes can be maximized and rural-urban migration will cease. She stated that the technological "revolution" has already started with mobile phone use. Some of the newer technology she mentioned included LED lighting, robots, sensors and artificial intelligence. This technology is already being used in developed economies and is often referred to as "smart" or "precision" agriculture.

Dr. Eleni Gabre-Madhin closed her discussion with remarks about how agricultural technology is the new FinTech. She referenced the Climate Corporation purchase by Monsanto in 2013 that prompted others to enter this technology space. Since 2015, global equity funding is at \$1.5 billion across 453 deals and the backing of "incubators" by large companies such as John Deere, Dupont, and Land O' Lakes is underway.

NEW MEMBERS

Welcome to our new members.

AmericaTowne
APR Energy
EcoBank Plc
Gilead Sciences
Jam International
Kabundi Lusaka
Manatt, Phelps and Philips

RECENT EVENTS

3/13: CCA's Agribusiness Working Group presents "Leveraging Youth Entrepreneurship and Agribusiness: Innovation in Ethiopia"
4/4: CCA's Health Working Group presents "Health Systems Strengthening in Zimbabwe"
4/16: Corporate Council on Africa in partnership with Millennium Challenge Corporation presents "Doing Business with MCC"
4/18: CCA's 4th Annual "Africa Finance Forum"
4/19: U.S.-Africa Trade Dialogue – The Future of U.S.-Africa Trade
4/23: CCA's Annual Membership Meeting and Luncheon
4/26: Corporate Council on Africa's Agriculture Working Group presents "Aquaculture & Agro-Processing: Investment Opportunities in SA"

Aquaculture and Agro-Processing Investment Opportunities in South Africa...continued from page 5

South Africa has experienced an average of 5 percent GDP growth, has a growing middle class, and is one of the leading economies in Africa because of its stability and resource diversity. Furthermore, Mr. Thindisa affirmed that South Africa's competitiveness lies in its large market size and more developed infrastructure. He discussed the high demand for products and the opportunities for investment in agro-processing. In relation to supply, Mr. Thindisa stated that South Africa's trade surplus is driven by its main exports: citrus, wine, grapes and apples. He also indicated specific niche products that hold investment opportunities: shakori, pictim and pineapple.

Mr. Brian Soldaat, Director of Resource-Based Industries, InvestSA, discussed InvestSA's role in promoting investment in South Africa. He discussed the department's focus on the creation of sustainable jobs, eradication of poverty, and identification of sectors with high employment opportunities. Mr. Soldaat further explained that InvestSA impacts different sectors by creating capacity enhancing institutions and programs. He mentioned that InvestSA also provides business incentives for investors, supports the Department of Agriculture, and holds investment seminars around the world.



CCA President and CEO, Florizelle Liser met with the Ivorian Prime Minister to discuss U.S.-Ivory Coast Trade and Investment Relations

PRESIDENT'S MESSAGE ...Continued from front page events and programs.

Based on your feedback, we designed last year's U.S.-Africa Business Summit to focus more on transactional results and business solutions by restructuring the conference's format so that each day focused on 3 critical aspects of doing business on the continent: Navigating the African Market; Africa in a Globalizing Economy; and Regional Integration and the Impact on Trade and Investment. The Summit featured U.S. Secretary of Commerce, Wilbur Ross who delivered the keynote address and framed what the new U.S. Administration's outlook and priorities are for trade with and investment in Africa. This was the first time under this Administration that a high-ranking U.S. official outlined the U.S. government's views on U.S.-Africa trade and development. We also hosted a historic trade mission to Khartoum, Sudan that included 12 companies. This was the first U.S. delegation to visit Sudan since sanctions were lifted. The delegates explored investment opportunities and networked with key business leaders both in the public and private sector to discuss prospective partnerships in a variety of sectors, including agribusiness, aviation, financial services, health, infrastructure, mining, oil and gas, and power.

This year we have added some new initiatives. In January, we launched the Africa Business and Investment Forum, which was held on the sidelines of the AU Summit in Addis Ababa, Ethiopia in partnership with UNECA. The Forum featured 7 African Heads of State who participated in a series of roundtables focused on Energy, Health, Agribusiness and Trade. The Forum was the beginning of an ongoing collaborative effort between CCA and UNECA aimed at fulfilling longer-term private sector objectives in support of African regional and U.S.-African business engagement. We are also in the process of developing a strategic plan that will ensure that our member services stay ahead of the curve as Africa's investment climate and the U.S.-Africa trade relationship continue to evolve. As part of that plan and in response to what I heard from many of you during my "listening tour", we are

re-designing CCA's communications with both our members and our large database of non-members. This new strategy will: Curate more personalized content; Keep members abreast of important developments; Provide members with in-depth and valuable insights, as well as original CCA content relevant to U.S.-Africa business; and reduce the volume of emails. Members will hear from CCA at least weekly, but should not receive more than 3 emails a week except during peak times such as the Summit

As many of you may know, in late June/early July, Secretary Ross will be leading members of the President's Advisory Council on Doing Business in Africa (PAC-DBIA) on a trade mission to four countries in Africa – Ethiopia, Kenya, Cote d'Ivoire, and Ghana. The Department of Commerce has asked CCA to organize some business events during several of the trade mission stops. We look forward to inviting CCA member companies and others to join us for those events which will highlight the U.S.-Africa trade and investment relationship.

I'm also pleased to announce that we will host an Infrastructure Innovation Conference in Johannesburg on November 5-6 this year on the margins of the African Development Bank's African Investment Forum. The Infrastructure conference will focus on how innovations in hard and soft infrastructure are contributing to overcoming persistent challenges that have constrained infrastructure development in Africa. And we are defining infrastructure broadly to include not only roads and airports, but also the critical infrastructure that impacts Africa's energy, health, and financial backbone. These are just some of our upcoming events and initiatives.

As we roll out the strategic plan, we will continue to launch new programs that enhance your business on the continent and provide you with significant value for your membership. I want to thank you for your continued support of CCA and I look forward to working with you throughout the course of the year.

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CCA President and CEO, Florizelle Liser met with H.E. Jean Claude Brou, President of the ECOWAS Commission

2018 CALENDAR OF EVENTS

MAY

1 | Houston, TX (during OTC)
Energy Investment Roundtable

7 - 8 | Dar es Salaam, Tanzania
Doing Business in Tanzania

JUNE

TBD | Abidjan, Ivory Coast
CCA Business Roundtable

JULY

TBD | Lagos, Nigeria
CCA Health Forum

SEPTEMBER

UNGA Week | New York, NY
CCA UNGA Events

NOVEMBER

5 - 6 | Johannesburg, South Africa
Infrastructure Innovation Conference

TBD | Angola and Zimbabwe
CCA Trade Mission

Working Groups

CCA will host working group meetings on the continent and in the U.S. on key issues in the following sectors: Agribusiness, Capacity Building, Energy, Finance, Health, ICT, Infrastructure, Security, Tourism and Trade.

Trade Missions

CCA will host trade missions and reverse trade missions during the course of the year

**Please note events are subject to change*



For more information, please visit
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