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Afghan Small Business Development Institute, Inc.  
Mirwais (Mir) Qader  
1351 South Street, Suite 15  
Madison, WI 53715  
U.S.A.

Dear Mir:

I hope your participation in the Grameen International Training Program was helpful in giving you the concepts, principles and framework of the Grameen Banking and Micro-Credit processes. Your exposure to theoretical concepts as well as practical fieldwork in the rural (*Uchitpura Araihasar and Jhilongja-Cox's Bazar*) and urban (*Dhaka*) areas of Bangladesh should assist you in structuring an effective program in Afghanistan.

The foundation concepts of:

- focusing on women,
- utilizing groups,
- establishing strict operational guidelines and discipline,

are universally applied in many micro-credit programs that are replicated from the Grameen Bank Approach.

We wish you all the success for your project in Afghanistan; please let us know if we can provide any further guidance or support to you.

Sincerely,

Nurjahan Begum  
General Manager