



**International Day
of Family Remittances**
16 JUNE

Endorsements in 2018

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Milestones

2013

Call from the private sector during the Global Forum on Remittances 2013 in Bangkok for the establishment of an International Day to recognize the fundamental contribution made by migrant workers to their families and communities. IFAD, as a specialized United Nations agency, with support from the private sector, was designated to lead the process.

2015

The International Day of Family Remittances (IDFR) endorsed by IFAD's Governing Council on 16 February 2015. First celebration held on June 16 during the Global Forum on Remittances and Development in Milan. Her Majesty Queen Máxima of the Netherlands was Patron of the Day.

2016

Endorsements received from private-sector companies, including money transfer operators. Mention of the IDFR in the United Nations Secretary General's Resolution and Report on International Migration and Development.

2017

Additional endorsements received from numerous international organizations and leading private-sector companies. Third celebration of the IDFR at the United Nations headquarters in New York on the occasion of the Global Forum on Remittances, Investment and Development.

2018

On 12 June 2018, the United Nations General Assembly formally adopted the International Day of Family Remittances as a universally recognized observance. New partners and supporters from private and civil society sectors have endorsed the Day 2018.

Welcome to the celebration of the International Day of Family Remittances



The International Day of Family Remittances recognizes the contributions of millions of migrants to improve the lives of their families and to create a future of hope for their children. Remittances – the money that is sent home by migrants – help to sustain 800 million people and are a major contributor to development. Almost half of these flows go to rural areas, where poverty and hunger are concentrated.

The International Fund for Agricultural Development (IFAD) is committed to working in partnership to make the development impact of remittances even greater. Much progress has already been made. Only 15 years ago, remittances were literally unaccounted for, and the contributions of migrant workers remained unrecognized – though not to their families. But for the development community, it has been a gradual realization that remittances are a potentially powerful tool. Documentation of the scale and scope of remittances has been key in building this consensus.

Today, for example, we know that aggregate remittances add up to more than three times Official Development Assistance (ODA). Remittances are projected to reach close to half a trillion dollars this year. But behind the numbers are the individual remittances of US\$200 or US\$300 that migrants send home regularly so that their families can buy food, pay for housing, and meet necessary expenses.

In 2015, the United Nations issued a call to action to eradicate poverty, end hunger, and reduce social and economic inequality in its many forms. The 2030 Agenda for Sustainable Development affirms 17 specific Sustainable Development Goals (SDGs) that address the major challenges facing the world today.

For their part, the 200 million remittance families face these challenges every day. Most migrants work at difficult and often dangerous jobs at the low end of the international economy, in order to support those who remain at home. They have their own specific goals: reduced poverty, better health and nutrition, education, improved housing and sanitation, and greater resilience in the face of uncertainty with the help of savings. They are working towards a more stable and sustainable future – a goal that the international community shares.

The crucial contribution of migrant workers, through remittances and investments, has also been recognized in the negotiations towards a Global Compact for Safe, Orderly and Regular Migration, to be adopted in December this year.

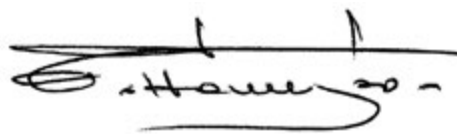
Following endorsement by IFAD's Governing Council in 2015, and by Member States, the International Day of Family Remittances was formally adopted by the United Nations General Assembly General Assembly on 12 June 2018 and declared it a universal observance.

Current estimates are that 75 per cent of remittance flows go to meet immediate needs, but the other 25 per cent – over US\$100 billion a year – is available for other purposes. Given better opportunities to save and investment options, migrants' families will be better able to channel remittances toward long-term needs and live better lives. And because many migrant workers will eventually return home, helping them build assets is a central development policy objective.

The projected US\$6.5 trillion in aggregate remittances to be received by families living in developing countries over the period of the 2030 Agenda represent a tremendous opportunity. Remittances count especially in the small rural towns and villages of developing countries. In 2016, one hundred low- and middle-income countries, the majority with large rural populations, each received at least US\$100 million in remittances. It is here that remittances can help make migration more of a choice than a necessity for future generations.

Remittances are private funds, transferred through private channels. It is obvious but also important to acknowledge the growing levels of support and endorsements from the private sector, which has increased its support for the remittances agenda. There are regulatory and policy aspects to leveraging the power of remittances, and hence governments also have the opportunity to substantially increase their positive impact, particularly in the poorest and most remote rural areas. And through further coordinated initiatives, international financial institutions can better support the primary goal of enhancing wellbeing of migrant workers and their families.

We have to remember also that behind the numbers are the people. We invite everyone to join us in celebrating this International Day of Family Remittances by helping remittance families reach their own goals. And in doing so, we'll get closer to achieving the SDGs, one family at a time.



Gilbert F. Houngbo

President of IFAD



Seventy-second session
Agenda item 14

Resolution adopted by the General Assembly on 12 June 2018

[without reference to a Main Committee (A/72/L.56 and A/72/L.56/Add.1)]

72/281. International Day of Family Remittances

The General Assembly,

Recalling its resolutions 53/199 of 15 December 1998 and 61/185 of 20 December 2006 on the proclamation of international years, and Economic and Social Council resolution 1980/67 of 25 July 1980 on international years and anniversaries, particularly paragraphs 1 to 10 of the annex thereto on the agreed criteria for the proclamation of international years, as well as paragraphs 13 and 14, in which it is stated that an international day or year should not be proclaimed before the basic arrangements for its organization and financing have been made,

Reaffirming its resolution 70/1 of 25 September 2015, entitled “Transforming our world: the 2030 Agenda for Sustainable Development”, in which it adopted a comprehensive, far-reaching and people-centred set of universal and transformative Sustainable Development Goals and targets, its commitment to working tirelessly for the full implementation of the Agenda by 2030, its recognition that eradicating poverty in all its forms and dimensions, including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development, its commitment to achieving sustainable development in its three dimensions – economic, social and environmental – in a balanced and integrated manner, and to building upon the achievements of the Millennium Development Goals and seeking to address their unfinished business,

Reaffirming also its resolution 69/313 of 27 July 2015 on the Addis Ababa Action Agenda of the Third International Conference on Financing for Development, which is an integral part of the 2030 Agenda for Sustainable Development, supports and complements it, helps to contextualize its means of implementation targets with concrete policies and actions, and reaffirms the strong political commitment to address the challenge of financing and creating an enabling environment at all levels for sustainable development in the spirit of global partnership and solidarity,

Recalling its resolution 71/237 of 21 December 2016 on international migration and development, in which it noted the adoption of resolution 189/XXXVIII by the

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Governing Council of the International Fund for Agricultural Development, on 16 February 2015, in which the Governing Council proclaimed 16 June as the International Day of Family Remittances,

Welcoming the work of the International Fund for Agricultural Development to develop and promote innovative investment mechanisms to increase the development impact of remittances and diaspora investment for sustainable development, including through the Global Forum on Remittances, Investment and Development, bringing together representatives of the private and public sectors and of civil society,

Considering that in many developing countries international remittances constitute an important source of income for poor families and are projected to exceed a cumulative 6.5 trillion United States dollars, of which half will reach rural areas, during the 2015–2030 time frame for achieving the Sustainable Development Goals,

Noting that 1 billion people are directly impacted by remittances annually, either as senders or as recipients, and that 75 per cent of annual remittance flows go to meet the immediate needs of recipients and the remainder – over 100 billion dollars a year – is either saved or invested,

Recognizing the transformative impact that remittances, including those from migrants, have across the Sustainable Development Goals and in supporting long-term development strategies, particularly on poverty reduction and access to basic services at the household level, and that remittances foster local investments that can encourage entrepreneurship and financial inclusion, especially in rural areas of developing countries where poverty rates are highest, and in times of crisis and disaster,

Conscious that millions of families in rural areas are also supported by domestic remittances sent by family members typically living in urban locations,

Recognizing the work done by Member States, the United Nations system, the World Bank and the Group of 20 and the role of civil society organizations in promoting the development impact of migration and family remittances,

Recognizing also the role of the private sector in developing cost-effective and accessible money transfer services, including by linking them to other financial services for remittance senders and their families, and the role of all relevant stakeholders in realizing by 2030 the objective of target 10.c of Sustainable Development Goal 10, to reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent,

Acknowledging that innovative digital technologies such as mobile money transfers can effectively reduce the cost of the transfer of remittances, which enables efficiency and cost savings for senders and recipients of remittances,

1. *Decides* to proclaim 16 June the International Day of Family Remittances;
2. *Invites* all Member States, organizations of the United Nations system and other international and regional organizations, as well as civil society, including non-governmental organizations, individuals, the private sector and academia, to observe and actively support the International Day in an appropriate manner and in accordance with national priorities, in order to raise awareness of the impact of remittances;
3. *Calls upon* the International Fund for Agricultural Development to facilitate the observance of the International Day, including through the Global Forum on Remittances, Investment and Development and mindful of the provisions contained in the annex to Economic and Social Council resolution [1980/67](#);

4. *Stresses* that the cost of all activities that may arise from the implementation of the present resolution should be met from voluntary contributions;

5. *Requests* the Secretary-General to bring the present resolution to the attention of Member States, the organizations of the United Nations system and all relevant stakeholders for observance.

*95th plenary meeting
12 June 2018*



General Assembly

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Agenda item 14

Integrated and coordinated implementation of and follow-up to the outcomes of the major United Nations conferences and summits in the economic, social and related fields

Algeria, Bangladesh, Colombia, Dominican Republic, Ecuador, El Salvador, Ghana, Guatemala, Guinea, Honduras, Madagascar, Morocco, Philippines and Tunisia: draft resolution

International Day of Family Remittances

Addendum

Add the following countries to the list of sponsors of the draft resolution:

Australia, Bolivia (Plurinational State of), Brazil, Canada, Costa Rica, Egypt, Guyana, India, Indonesia, Ireland, Jamaica, Malawi, Mexico, Myanmar, Nepal, Nicaragua, Nigeria, Paraguay, Republic of Moldova, Russian Federation, Samoa, Singapore, Sudan, Thailand, Timor-Leste, Uruguay and Viet Nam



Remittance families' contributions towards the Sustainable Development Goals

The Sustainable Development Goals (SDGs) provide a unique opportunity to create a convergence between the goals of remittance families, government development objectives, private sector strategies to tap underserved markets, and the traditional role of civil society to promote positive change. In particular:

- (i) Financial inclusion and literacy for remittance recipient families can increase opportunities for formal savings and investment. In turn, these mechanisms can build the human capital of remittance families and improve their living standards through better education, health and housing.
- (ii) Migrant investments beyond remittances can change the development landscape of local communities, if given appropriate options.
- (iii) Remittance markets improved through an adapted legal and regulatory framework, greater transparency and competition can lower cost and provide more resources to remittance families.

As private flows, migrant remittances do not in any way reduce or supplant the need for additional resources, both public and private. However, the potential development impact of migrant remittances and investments can only be fully realized in partnership with coherent and realistic public policies and priorities coupled with private-sector initiatives.

The Global Compact for Safe, Orderly and Regular Migration is an opportunity to build on the growing recognition that the remittances sent by migrants to their families back home are fundamental for governments, international organizations and other partners in realizing their sustainable development objectives.

Remittances can contribute to reaching the SDGs in a variety of ways:

1. At household level. By recognizing the positive socioeconomic impact of remittances on families and communities (SDGs 1-5);
2. At community level. By supporting policies and specific actions to promote synergies between remittances and financial inclusion, encourage market competition and regulatory reform, and mitigate any negative impact resulting from climate change (SDGs 6, 7, 8, 10, 12 and 13); and
3. At international level. By ensuring that the revitalized Global Partnership for Sustainable Development – as outlined in SDG 17 – and the Global Compact on Migration promote collaboration across all sectors involved in remittances.

At the household level: SDGs 1-5



Goal 1

End poverty in all its forms everywhere

How remittance families contribute to the goal

- On average, remittances represent up to 60 per cent of recipient families' income, and typically more than double a family's disposable income and help deal with uncertainty, allowing them to build assets.
- Analyses of 71 developing countries show significant poverty reduction effects of remittances: a 10 per cent increase in per capita remittances leads to a 3.5 per cent decline in the share of poor people in the population.



Goal 2

End hunger, achieve food security and improved nutrition and promote sustainable agriculture

How remittance families contribute to the goal

- In rural communities, half of remittances are spent on agriculture-related expenses.
- Additional income increases receiving households' demand for food, which increases domestic food production and improves nutrition, particularly among children and the elderly.
- Investment of migrants' income in agricultural activities creates employment opportunities.



Goal 3

Ensure healthy lives and promote well-being at all ages

How remittance families contribute to the goal

- Remittances invested in health care – access to medicine, preventive care and health insurance products – improve the health and well-being of recipient families.
- Infants born into remittance families have a higher birthweight and are less likely to die during their first year.



Goal 4

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

How remittance families contribute to the goal

- One of the main reasons migrants send money home is to ensure access to better education for their children.
- Remittance-receiving households have demonstrably better educational participation than non-recipients, and invest about one tenth of their income educating their children.
- Remittances lead to almost doubling school enrolment. Children from remittance families, especially girls, register higher school attendance, enrolment rates and additional years in school.
- Remittances substantially reduce the probability of child labour participation.

At the local level: SDGs 6, 7, 12 and 13



Goal 5

Achieve gender equality and empower all women and girls

How remittance families contribute to the goal

- Women migrant workers now comprise half of all remittance senders: 100 million in total.
- Remittances transform the economic role of women both on the sending side and receiving end through financial independence and better employment opportunities.
- While women remit approximately the same amount as men, women tend to send a higher proportion of their income regularly and consistently, even though they generally earn less than men.

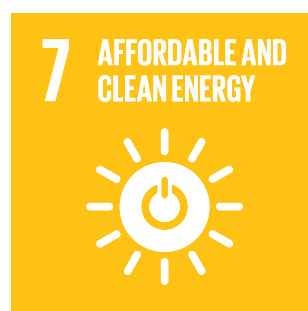


Goal 6

Ensure availability and sustainable management of water and sanitation for all

How remittance families contribute to the goal

- To create social capital and pool funds to address local needs, migrants and/or their families often organize themselves into neighbourhood organizations in their communities or through Hometown Associations (HTAs) abroad.
- HTAs identify development priorities and participate in their achievement through technical advice and fund-raising.
- Projects take into account sustainability concerns and community welfare based on primary needs (e.g. the provision of irrigation and clean water infrastructure)



Goal 7

Ensure access to affordable, reliable, sustainable and modern energy for all

How remittance families contribute to the goal

- Remittances have a positive impact on family assets and overall quality of life when invested in housing, and they are more likely to be used for home improvements than for home purchases.
- Affordable solutions for poor households and their communities are already available, including efficient cooking devices and clean energy solutions.
- Local community projects may apply clean energy technologies, particularly relevant in remote rural areas lacking access to electricity.



Goal 12

Ensure sustainable consumption and production patterns

How remittance families contribute to the goal

- As remittance families increase their purchase capacity and change their consumption patterns, they can do so by meeting individual needs and aspirations within the ecological limits of the planet.
- Migrant households are regular and heavy consumers of nostalgic goods (homecountry products).
- Trade of nostalgic goods and diaspora tourism imply significant revenue for countries of origin. Diaspora populations can act as a bridge to broader markets of nostalgic goods and local tourism.

At the national level: SDGs 8 and 10

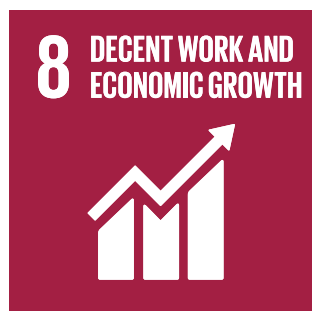


Goal 13

Take urgent action to combat climate change and its impacts

How remittance families contribute to the goal

- Migration is increasingly becoming a consequence of climate change. Remittances and diaspora investment play a crucial role in mitigating its negative impacts and helping cope with income shortages due to weather-related shocks.
- Remittances enable the adoption of more sustainable crops and non-farm activities. Examples include: support to local enterprises to provide solutions for flood control, more efficient use of water, improved irrigation systems, storm/heat/wind-resilient building materials, among others.



Goal 8

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

How remittance families contribute to the goal

- Money held by remittance-receiving families and migrants' savings in host countries improve financial resources available to the general economy. This capital can be maximized when coupled with financial and entrepreneurial services.
- Migrant workers possess tremendous assets: knowledge, skills and networks.
- In terms of development impact, migrants' investment in micro, small or medium enterprises effectively generates employment and income in local communities.



Goal 10

Reduce inequality within and among countries

10.c

By 2030, reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent

How remittance families contribute to the goal

- Reducing the cost of remittance transfers can substantially increase disposable income for remittance-receiving families.
- By reducing average costs to 3 per cent globally, remittance families would save an additional US\$20 billion annually.
- Civil society awareness raising and information campaigns are achieving progress in promoting better working conditions for migrant workers.

The international community – in line with SDG 17 – is committed to working together in order to leverage the development impact of remittances.



Goal 17

Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development

How remittance families contribute to the goal

- Through initiatives such as the Global Compact for Safe, Orderly and Regular Migration, the international community now recognizes remittances as a vital support for hundreds of millions of people across the globe and works to strengthen their development impact on families and communities.

Endorsements to date

Since 2015, the IDFR has received much encouragement and support from the public and private sectors, and development organizations.

Each year, IFAD renews its call for endorsement to further raise awareness and involve more stakeholders to take action.

In 2018, the IDFR saw a formidable support by the different sectors, as well as the key milestone of being formally adopted by the United Nations General Assembly.

All endorsements are available on www.ifad.org/idfr and www.un.org/en/events/family-remittances-day.

Endorsements by the United Nations and international organizations

- Global Migration Group (GMG)
- International Organization for Migration (IOM)
- UN Department for Economic and Social Affairs (UN-DESA)
- Universal Postal Union (UPU)
- Microfinance Gateway of the Consultative Group to Assist the Poor (CGAP)

Endorsements by the private sector

Associations

- International Association of Money Transfer Networks (IAMTN)
- GSMA
- World Savings and Retail Banking Institute (WSBI)
- National Money Transmitters Association, Inc. (NMTA)

Individual companies

- | | | |
|--|---|------------------------------------|
| • Allied Bank, Ltd. | • IDT Payment Services, Inc. | • Prabhu Group, Inc. |
| • AUXFIN International | • International Money Transfer Conferences (IMTC) | • Silkbank |
| • Babyloan | • Habib Bank, Ltd. | • Sindh Bank |
| • Barri Financial Group | • HabibMetro Bank | • SolidTrust Pay |
| • Choice Money Transfer, Inc. | • Kandy Money Transfer, Ltd. | • SmartRemitt, Llc. |
| • Dessy Irawati-Rutten/ Bank Negara Indonesia – BNI Bank | • Kyodai Remittance | • Standard Chartered Bank Pakistan |
| • Developing Markets Associates, Ltd.(DMA) | • M. Lhuillier Financial Services, Inc. | • Telenor Microfinance Bank |
| • DinEx | • MCB Bank, Ltd. | • The Bank of Khyber |
| • Easypaisa | • Meezan Bank, Ltd. | • United Bank, Ltd. (UBL) |
| • Fintech Advisors | • National Savings Bank of Sri Lanka | • Uniteller |
| • GenX Remittance Solutions | • Pakistan Remittance Initiative (PRI) | • Vodafone |
| | | • Wells Fargo |

Endorsements by the United Nations and international organizations



The Global Migration Group (GMG) is an inter-agency group bringing together heads of agencies to promote the wider application of all relevant international and regional instruments and norms relating to migration, and to encourage the adoption of more coherent, comprehensive and better coordinated approaches to the issue of international migration. The GMG is particularly concerned with improving the overall effectiveness of its members and other stakeholders in capitalizing upon the opportunities and responding to the challenges presented by international migration. At present, the Group is comprised of 22 UN entities and co-Chaired, in 2018, by the Food and Agriculture Organization (FAO) and the International Organization for Migration (IOM).

www.globalmigrationgroup.org



Established in 1951, the International Organization for Migration (IOM) is the leading inter-governmental organization in the field of migration and works closely with governmental, intergovernmental and non-governmental partners. With 166 member states, a further 8 states holding observer status and offices in over 100 countries, IOM is dedicated to promoting humane and orderly migration for the benefit of all. It does so by providing services and advice to governments and migrants. IOM works to help ensure the orderly and humane management of migration, to promote international cooperation on migration issues, to assist in the search for practical solutions to migration problems and to provide humanitarian assistance to migrants in need, including refugees and internally displaced people.

www.iom.int



UN DESA holds up the development pillar of the UN Secretariat. Its Divisions and Offices work together towards a common goal to promote the social, economic and environmental dimensions of sustainable development. UN DESA collaborates closely with its partners at regional and country levels in helping countries to formulate and implement national sustainable development strategies. UN DESA's work promotes and supports international cooperation for sustainable development. It addresses a range of cross-cutting issues that affect peoples' lives and livelihoods, especially the most vulnerable. UN DESA's mission, to promote development for all, underscores the need for all stakeholders to do their part to improve economic and social well-being and leave no one behind.

www.un.org/development/desa/en



UPU | UNIVERSAL
POSTAL
UNION

Established in 1874, the Universal Postal Union (UPU) is the second oldest international organization worldwide. With its 192 member countries, the UPU is the primary forum for cooperation between postal sector players. It helps to ensure a truly universal network of up-to-date products and services. In this way, the organization fulfils an advisory, mediating and liaison role, and provides technical assistance where needed. It sets the rules for international mail exchanges and makes recommendations to stimulate growth in mail, parcel and financial services volumes and improve quality of service for customers.

www.upu.int



Founded in 2000, CGAP's Microfinance Gateway is a global platform for knowledge sharing in financial inclusion. Available in four languages - English, French, Arabic, and Spanish – the Gateway enables practitioners to share lessons, views and expertise through blog contributions, interviews, webinar presentations and a research library of over 10,000 publications. Each language site specializes in content relevant to its associated region. Together, the Microfinance Gateway websites welcome over one million views each year and host content from more than 4,000 organizations in the global financial inclusion community.

www.microfinancegateway.org

Endorsements by the private sector

Associations



iAMTN
International Association
of Money Transfer Networks

The International Association of Money Transfer Networks (IAMTN) is the only global international trade organisation that represents Money Transfer Industry/Payment Institutions providing cross-border payments. Founded in 2005, IAMTN provides a platform for industry partners to come together to discuss common challenges and industry initiatives, and create opportunities. IAMTN works closely with governments, regulators, regional associations and all other stakeholders to champion the creation of the most effective, safe, reliable and efficient payment system.

www.iamtn.org www.iamtn-org.com



The GSMA represents the interests of mobile operators worldwide. Approximately 800 mobile operators are full GSMA members and a further 300 companies in the broader mobile ecosystem are associate members. The GSMA represents its members via industry programmes, working groups and industry advocacy initiatives. It also organises the mobile industry's largest annual exhibition and conference, the GSMA Mobile World Congress, and several other events. The GSMA is headquartered in London with regional offices worldwide.
www.gsma.com



WSBI-ESBG brings together savings and retail banks from 80 countries, representing the interests of approximately 6,000 banks in all continents. As a global organisation, WSBI focuses on issues of global importance affecting the banking industry. It supports the aims of the G20 in achieving sustainable, inclusive and balanced growth and job creation around the world, whether in industrialised or less developed countries.
www.wsbi-esbg.org



The Emerging Payments Association (EPA) is a commercial membership association of payments industry influencers. It runs more than 50 events each year, delivers eight projects to drive change, helps to connect the eco-system, encourages innovation and profitable business growth. Its community is over 100 MEMBERS strong and growing. Its members come from across the payments value chain; including payments schemes, banks and issuers, merchant acquirers, PSPs, retailers, and more. These companies have come together, from across the UK and internationally, to join EPA, collaborate, and speak with a unified voice. Together, transacting more than £100bn annually and employing more than 300,000 staff, EPA has a significant influence over the industry's future.
www.emergingpayments.org



The NMTA is a trade association open to all organizations involved in money transmission, professional service providers and others with an interest in the money transfer industry. Members may be organizations or individuals. Its main focus is on money transmitter regulatory affairs in the United States. NMTA also provides information pertaining to the money transfer business in other countries. NMTA believes that the transfer of money is a valuable service that benefits millions of people throughout the world. In accordance with that belief, the NMTA advocates for the industry and provides opportunities for members of the money transmitter community to unite in cooperative endeavours.
www.nmta.us

Individual companies



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International Fund for Agricultural Development (IFAD)

IFAD is an international financial institution and a United Nations specialized agency dedicated to eradicating poverty and hunger in the rural areas of developing countries. Through low-interest loans and grants to governments, IFAD builds and finances poverty reduction programmes and projects in the world's poorest communities. Seventy-five per cent of the world's poorest people, almost one billion women, men and children, live in rural areas of developing countries and depend on agriculture and related activities for their survival. IFAD focuses on poor, marginalized and vulnerable rural people, enabling them to access the assets, services and opportunities they need to overcome poverty. IFAD works closely with governments, other United Nations agencies, donors, non-governmental organizations, community groups and rural poor people themselves.

For more information, please visit www.ifad.org



International Fund for Agricultural Development

Financing Facility for Remittances

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www.RemittancesGateway.org

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