FANSOTO

Social microfinance institution in Senegal

Created in **2017**
7 branches,
of which **5** in rural areas

25 060
partners

99%
are women

296€
average loan size

65%
live in rural areas

49 €
average outstanding savings

23 005
loans disbursed

2025 Data

PROFILE OF PEOPLE WHO JOINED FANSOTO

2025 Data

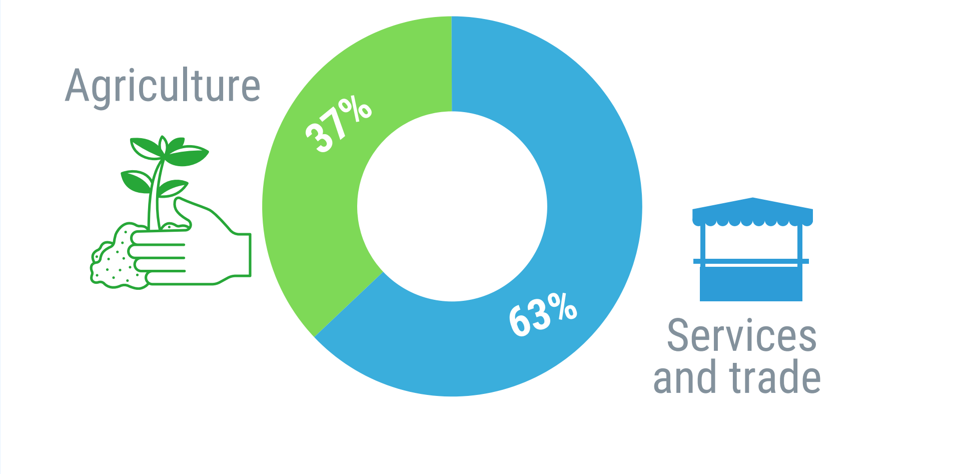
98% do not eat enough nutritious food

48% are illiterate

91% never had access to formal loan

INCOME GENERATING ACTIVITY

Type of activities



Average amount of 1st loan disbursed

♀ = **285€**

♂ = **332€**

CHANGES OBSERVED

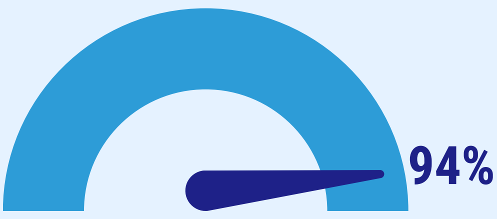
survey with 3843 partners with a 7th loan (~3-4 years)

2025 Data

% children aged 7 to 15 enrolled in school

% farmers reporting increased their yield

% reporting that the income of their business has improved



Loan 1 | Loan 7

ADAPTED PRODUCTS AND SERVICES

Satisfaction survey 2025 (654 peoples)

Crédit : **86%** satisfaction

Agricultural advice : **97%** satisfaction

Savings: **98%** satisfaction

Trainers : **97%** are highly appreciated

Cost : **84%** consider the cost of loans reasonable

THE MOST OF FANSOTO

RERERENCING	SOCIAL SUPPORT	ENERGY ACCESS	WOMEN FARMERS SUPPORT
588 peoples referred	687 listens	586 energy loans disbursed	2 787 advice visits

IMPACT ASSESSMENT

Survey conducted by MFR Rating on a representative sample of 180 active borrowers

Incomes

94% report an increase in their IGA income *(62% benchmark)*

Ability to save

97% report that they have increased their savings *(41% benchmark)*

Ability to deal with the unexpected situations

91% improve their ability to deal with the unexpected *(67% benchmark)*

School attendance

66% report an increase in school attendance among children *(40% benchmark)*

Score d'Impact: 4/5

Fansoto is very likely to have a positive impact on its partners

SOCIAL & ENVIRONMENTAL AUDIT RESULTS(%)

Audit SPI5 2023

TOTAL SCORE : 75%

CERISE-SPI5 is the social performance audit tool designed to help financial service providers achieve their social mission

Define and monitor social goals	78%
Commitment to social goals	73%
Design products that meet clients	82%
Treat clients responsibly	84%
Treat employees responsability	75%
Balance social and financial	93%
Environmental performance	39 %

"The SPI5 audit demonstrates the progress made by Fansoto since the first assessment in 2020. This is all the more commendable given that the standard has become more demanding."

2023 Report

FANSOTO