



## Professional, local support for vulnerable micro-entrepreneurs in Casamance

### SENEGAL



- 18 million inhabitants
  - 164<sup>th</sup> out of 188 countries\*
  - 63% of the population live below the poverty line (\$3 per day)
  - 12% of the active population has a qualification
- \*Human Development Index  
Source : <http://hdr.undp.org/en/countries/profiles/SEN>



### MILLENNIUM GOALS



### BACKGROUND



**A region scarred by a three-decade conflict**  
Casamance has been battered by an armed conflict for more than 30 years. A lack of security in villages has resulted in major population movements towards the cities (Ziguinchor and Bignona), to deprived, semi-rural outlying neighbourhoods with little or no infrastructure. Formal employment is extremely rare and people survive by running a small business, a livestock farm, a sewing workshop, etc. But their precarious situation limits their ability to develop and sustain these income-generating activities.

### MISSION



**A social microfinance offering**  
Entrepreneurs du Monde has taken the decision to contribute to their socio-economic empowerment. Already active in Senegal since 2008 with Mutuelles d'Épargne et de Credit, in 2016 the French NGO created its own social microfinance program, FANSOTO. The programme provides local financial (savings and microloans) and non-financial (training, follow-up and social support) services to help women successfully run income-generating activities, to improve their families' living conditions.

### METHODOLOGY



**Full support**  
The beneficiaries organize themselves into small groups, led by a facilitator once or twice a month. After 6 initial outreach sessions, the beneficiaries receive a first loan, for an amount suitable for each of them, with no collateral or guarantee. Then, at each meeting, the group facilitator manages loan repayments and savings deposits, and provides economic or social training to strengthen both their businesses and their position in the family and community.

### SUPPORT



**A solid base**  
From start-up to independence, the FANSOTO team has been supported by the technical team at Entrepreneurs du Monde, working on nine key points: operations management, information and management systems, social performance, strategic planning, administrative and financial management, governance, human resources management, risk management, advocacy and fundraising. FANSOTO is now an association under local law, having received approval for loans and savings from the Central Bank.



**AÏSSATOU COULIBALY**  
an award-winning market gardener

*Before she became familiar with Fansoto, her business was barely functioning. It's a different story today! Aïssatou is supported by her facilitator, Youssou, who trains her, advises her on management, grants her loans, and via a technical agricultural advisor, Seydina, helps her learn more about cultivation techniques. Aïssatou is now a specialist in organic crops! She has developed her business so much she can now save, install drinking water and electricity at home, and buy a second plot of land!*



**99,5%**  
**OF BENEFICIARIES**  
**ARE WOMEN**

## FOCUS

### FANSOTO IN STRUGGLES AND STEP FORWARDS

#### Issues with the information and management system

The team has had to deal with bugs in its information and management software. Fortunately, Entrepreneurs du Monde's technical expert in IMS is arranging fixes with the supplier.

#### A freeze in operations

In April, the regulatory authorities issued FANSOTO with an injunction to cease its business due to a lack of authorisation, despite the application for approval having been filed in 2016. This resulted in FANSOTO freezing all its development and growth work. Everything went back to normal when the loans/savings approval was granted in November.



#### New training modules

The team has created new social and agricultural modules to better meet the needs of beneficiaries, with loans just one of the tools in the comprehensive scheme offered to entrepreneurs.



#### Recruiting an agricultural advisor

Advice and support for farmers provide significant added value. Crop yields have risen sharply. Farmers are mastering the techniques involved and using pesticides less and less, in favour of environmentally responsible practices.

## KEY FIGURES

	Entrepreneur savers	Entrepreneurs who have received at least one loan in the last year	No. of loans granted	Average loan amount	Outstanding loans	Accumulated savings	Operationally sustainable	No. of employees
2018	6,043	4,355	6,872	€ 114	ME 0,8	KE 138	22%	27
2019	8,866	7,347	11,999	€ 142	ME 1,7	KE 297	38%	43
Objectives 2020	12,100	14,000	21,000	€ 165	ME 3,5	KE 816	49%	66

## HIGHLIGHTS



#### Satisfaction survey

FANSOTO has run its first satisfaction survey with its beneficiaries, on its financial (savings and loans) and non-financial (training and support) services. The results are very positive and demonstrate, for example, a relationship of trust between beneficiaries and facilitators:

- 98% of beneficiaries consider their facilitator to be respectful
- 96% that s/he is available to help
- 91% that s/he provides enough information about the services.



#### Opening of two new service centres

Two service centres have opened in Kafountine, near Ziguinchor, and in Matam, northeastern Senegal. The latter is designed in particular to support farmers to whom the new Entrepreneurs du Monde programme, FAWROU REMOBE, offers a storage solution for harvested products to avoid losing many of them or selling them at a loss as before.

## OUTLOOK



#### A RETURN OF GROWTH Two new loans

The team has created two new loans: one to buy a cookstove better for health, finances and environment, and one for FANSOTO entrepreneurs that have highly developed their business already or for LIGODEN\* entrepreneurs, starting or developing a VSB.

#### Diversifying agricultural training

As more branches open in rural areas, the agricultural training provision will be strengthened, including practical learning in environmentally responsible techniques.



#### SOCIAL PERFORMANCE MANAGEMENT

Each year, the FANSOTO team analyses all the data gathered from its beneficiaries and drafts a social report. In 2020, with Entrepreneurs du Monde providing SPM support, it will conduct a social audit and review its social mission, social objectives and criteria for measuring poverty. It will then adjust its data gathering, processing and analysis tools, and even draft a social performance framework document.

\*LIGODEN: a programme incubated by Entrepreneurs du Monde to support creation/development of Very Small Businesses

## PARTNERS



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ON THE WEB

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> FANSOTO

MORE DATA