



Casamance: vulnerable micro-entrepreneurs get professional mentoring locally

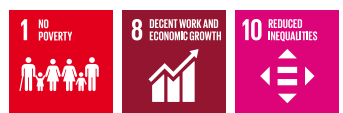
SENEGAL



- 18 million inhabitants
 - 164th 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 MISSION



A region devastated by over 30 years of conflict

Casamance has been devastated by an armed conflict which has lasted more than 30 years. Because of growing insecurity in the villages, significant numbers of the population have moved to bigger towns, where they live in the abandoned, semi-rural outskirts, lacking basic infrastructure. Formal employment is extremely rare, so people usually subsist by running a small shop, a sewing workshop, or by breeding livestock, etc. However, their situation is too precarious to enable them grow and maintain income-generating activities.



Local social microfinance support

Entrepreneurs du Monde decided to contribute to these populations' socio-economic emancipation. Already active in Senegal since 2008 through local Savings and Loans cooperatives the French NGO created its own social microfinance programme called FANSOTO in Casamance in 2016. The FANSOTO programme provides local financial services (savings and micro-credits) and social support (training, monitoring and mentoring) to help women succeed with their income-generating activities and improve their families' living conditions.

METHODOLOGY SUPPORT



Comprehensive support

The team is here to support vulnerable people who wish to set up or develop a shop, workshop, livestock breeding activity, etc. The facilitator meets the beneficiaries, who are organised into small groups, once or twice a month. After a period of 6 initial training sessions, the beneficiaries receive a first loan according to their situation, without the need for a guarantee. The facilitator will then manage the repayments and savings, and provide training on economic and social aspects to help the beneficiaries strengthen their business as well as their place in their family and the community.



Strong foundations

From the start up period and until FANSOTO becomes autonomous, the local team gets support from Entrepreneurs du Monde's technical experts on each phase of the mentoring programme, and more specifically on: operations management, information and management systems, social performance, strategic planning, financial management, governance, human resources, risk management, advocacy & fund raising. Ultimately, FANSOTO will become a local and autonomous legal entity able to offer long-term, high-quality support to the most vulnerable members of society.



MAMA SOLLY an astute shopkeeper!

Mama Solly makes, packs, and sells fruit and flower juices. As an astute shopkeeper, she has been able to build up customer loyalty and set up a sort of subscription service. She knows who buys what and quickly delivers the desired product to them, gets paid and carries on. This means that she only makes the juices that sell well and makes a good profit every day. Mama is supported by Salomon, the facilitator who grants loans and provides training in areas such as calculating the sales price, managing family and business budgets separately, husband-wife relationships, and preventing early pregnancies. Today, Mama provides for the daily lives of her three children, and she doesn't intend to stop there!



95%

OF MICRO-ENTREPRENEURS BEING SUPPORTED ARE WOMEN

FOCUS

GREAT ATTENTION PAID TO THE RELEVANCE AND QUALITY OF SERVICES



Management of social performance

FANSOTO places social performance management at the heart of its actions. Each year, it delivers a social responsibility report to make sure that its methods effectively address the most vulnerable populations and assess the beneficiaries' living conditions.



Satisfaction surveys to improve quality service

FANSOTO will also run beneficiaries' satisfaction surveys to check if its services are in line with the beneficiaries' needs and to make its offer more efficient where necessary.



Contribution to food security

FANSOTO runs its activities in rural areas and will bring its contribution to food security. To do this it has developed an agricultural credit-based product which matches the needs of the beneficiaries living in rural areas..

KEY FIGURES

¹ over 1 year ² on 31/12	No. of beneficiaries ¹	No. of loans granted ¹	Average loan amount ¹	Outstanding loans ²	Accumulated savings ²	Operationally sustainable ²	No. of employees ²
2017	1 267	1 905	97 €	61 257 €	41 898 €	12%	17
2018	6 043	6 872	114 €	333 558 €	138 412 €	22%	27
Objectifs 2019	8 750	10 000	137 €	624 279 €	343 353 €	27%	53

HIGHLIGHTS



A stronger social mission

A social worker has been hired to work on the provision of better and more effective social services and social mentoring. The team has also delivered a social report as well as new training courses focused on social themes.

Services adapted to farmers' needs

To adapt the service offer to the needs of rural populations, the team developed a range of modules on agricultural production techniques. It has also created a specific agricultural loan.



A new service point at Bignona

FANSOTO opened a service point in the village of Bignona, one hour drive from Ziguinchor. However, the opening of service points in Kafountine (Casamance) and Matam (north-east Senegal) has been postponed to first ensure that the strong growth in the first 3 branches is properly managed and that the quality of the services provided there is maintained.

OUTLOOK



Expansion in rural areas

FANSOTO aims to open service points in two other locations, in Kafountine and Matam, which will further encourage financial inclusion in those rural areas.

Enhanced support for farmers

FANSOTO will hire a technical agricultural adviser to provide beneficiaries with on-site agricultural training and manage the farms' technical monitoring.



A sustainable partnership FANSOTO – FAWROU REMOBE

FANSOTO is a partner of the 'Food Security' project designed by Entrepreneurs du Monde in the region of Matam, in northern Senegal. As part of the project, FANSOTO will develop a new agricultural inventory credit product to enable onion producers to stop losing part of their harvests and to postpone their selling period in order to benefit from a higher return price.

PARTNERS



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MORE DATA