



supports entrepreneurship among the marginalised: particularly widows and people living with HIV or disabilities

TOGO



- 7.3 million inhabitants
- 165<sup>th</sup> of 189 countries in the HDI\*
- 39% unemployment
- 49% of the Togolese population live on \$2 a day

\*Human Development Index  
Source : hdr.undp.org



BACKGROUND



Vulnerable, yet entrepreneurial citizens

The most vulnerable people in society, especially women who have spent less time in education, have great difficulty finding work. The only way they can survive and gain their independence is to start a business. Overnight, these men and women start a distribution business, a small restaurant, a livestock farm, or a tailoring business. However, they need help to develop their businesses and make them sustainable.

MISSION



Social microfinance designed for the most needy

In 2015, Entrepreneurs du Monde set up Assilassimé (*Hand in Hand* in the Ewe language) to support these people. This scheme is unique within social microfinance in Togo because it requires neither a guarantee nor a deposit, thereby meeting the needs of the most vulnerable. Besides offering microloans, the team provides essential services to support these citizens towards lasting socio-economic independence: microcredit, savings, training and social support. The scheme prioritises support for people who are living with HIV or a disability.

MILLENNIUM GOALS



METHODOLOGY



Partnerships and socio-economic inclusion

To promote the socio-economic inclusion of the most marginalised, the team works with 32 associations which refer those living with a disability or with HIV, widows, single mothers, and others. Following referral, those people are asked to form groups of micro-entrepreneurs so that they can make progress together, share good practice, encourage each other, and reintegrate themselves into society. Each person is supported for as long as necessary. Close monitoring of our social performance has shown that beneficiaries' living conditions have improved.

SUPPORT



Support and sustainability

Set up Entrepreneurs du Monde in 2012, Assilassimé is now a legal association under Togolese law. In 2015, the organisation was granted approval to undertake activities in microfinance and it has since requested permission to hold savings. At the end of 2018, its operations became sustainable. Entrepreneurs du Monde continues to support the association with its governance and strategic decisions.



NOUKOU Soap maker

Thanks to ASSILASSIMÉ, I have been able to grow my business considerably. The training sessions have helped me to boost my sales, and to keep better accounting records. The loans allow me to buy oil when the price is at its lowest. My profits are now much improved; I am able to save money and I have employed one of my neighbours. You know, I had to leave school very early - but I will be able to pay for my children to complete their schooling!



# 95%

## OF MICRO-ENTREPRENEURS BEING SUPPORTED ARE WOMEN

### FOCUS

#### INCLUSION DAY FOR PEOPLE LIVING WITH DISABILITIES

Each year, the international community celebrates the day of people with disabilities. This year, Assilassimé invited 200 people to an event entitled “My disability is not an obstacle to my independence”, to celebrate and encourage the disabled people who are registered with their service, and also to raise awareness among those who are not yet benefitting.



Three micro-entrepreneurs were each given a gas kit for their loyalty to Assilassimé and for their determination to make their business a success.



Vicky, who is deaf and has been a beneficiary of Assilassimé since 2012, shared her story and thanked the team for providing training sessions, loans and the individual support of social workers as she developed her business and improved her social integration.



5 partner organisations were involved in helping disabled people to attend this event and discover how supported entrepreneurship opens up future opportunities. The success of this day has bolstered Assilassimé’s social mission.

### KEY FIGURES

<sup>1</sup> over 1 year <sup>2</sup> on 31/12	No. of beneficiaries <sup>1</sup>	No. of loans granted <sup>1</sup>	Average loan amount <sup>1</sup>	Outstanding loans <sup>2</sup>	Accumulated savings <sup>2</sup>	Operationally sustainable <sup>2</sup>	No. of employees <sup>2</sup>
2017	26,110	27,364	193 €	M€ 2.2	€ 381,382	88%	89
2018	26,671	25,863	284 €	M€ 2.8	€ 369,907	103 %	85
2019	29,750	37,500	260 €	M€ 4.2	€ 420,000	110 %	111

### HIGHLIGHTS



#### Priority for rural areas

Assilassimé has made supporting farmers its top priority, enabling them to live off the land and guarantee food security for everyone. As a result, in 2018, the team chose to open its 8<sup>th</sup> branch, Amlamé, in the provinces, 160 km north of the capital. Alongside their current services, the team there offers agricultural credit which is tailored to farmers’ production cycles.



#### Organisation and impact

A new operations manager has been appointed to oversee Assilassimé’s growth and autonomy. In addition, a SPI4 social audit has been undertaken. Assilassimé scored 80%, which shows that the organisation of the team and services offered is effective in meeting the association’s social mission. Nevertheless, measures have been identified which could further reinforce this social mission. In particular, the “social mentoring” service has been reorganised.

### OUTLOOK



#### Rural areas and social services

Assilassimé will study needs in rural areas and will identify the right place to establish their 9<sup>th</sup> branch in 2020. In addition, two new social workers will be recruited to provide individual support for beneficiaries in great difficulty.



#### Innovation

Digital capture will be piloted in the field. The use of this tool will permit registrations to be made more quickly and more securely. In addition, Assilassimé will develop a new type of loan for entrepreneurs wishing to develop or establish a new business on a larger scale. This partnership will be implemented with the support of the MIAWODO, a Entrepreneurship programme set up by Entrepreneurs du Monde.

#### Autonomy

Assilassimé will be completing its conversion into a company. Entrepreneurs du Monde’s Togo coordinator, who has returned to France, will continue to work remotely from now on, encouraging the team to become autonomous.

### PARTNERS



MAIRIE DE PARIS



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