



# ASSILASSIMÉ

Solidarité

*Supports marginalised people, especially widows and people leaving with handicap or HIV*

To extend its actions towards rural areas, Assilassimé is looking for new financial partners

## COUNTRY FACTS

- 7.3 million inhabitants<sup>1</sup>
- 166 out of 187 HDI<sup>2</sup> ranking
- 54% of the population lives on less than \$1.90 a day<sup>1</sup>
- Life expectancy at birth: 60 years

<sup>1</sup> <http://hdr.undp.org/en/countries/profiles>

<sup>2</sup> Human Development index

## KEY FIGURES 2017

- 7 branches - 89 employees
- 26,110 beneficiaries
- 95% women
- Average loan : €193
- 12,600 training sessions



## MISSION

### For the most vulnerable

Assilassimé (*hand-in-hand* in Ewé dialect) is unique in the social micro-finance landscape in Togo because it does not require any guarantee, nor deposit. The program is therefore able to serve the most vulnerable and provide them with a complete support.



### Diversified & personalised services

Assilassimé provides training sessions, consulting services, loans and education on savings.

Micro-entrepreneurs evolve while taking part in groups (660 today). In the satisfaction survey conducted in 2017, 99% of beneficiaries were satisfied or very satisfied with the services offered.



### A well-established association

Founded in 2012 by Entrepreneurs du Monde, Assilassimé is an associative structure registered under Togolese law. It was licensed in 2015 to carry out microfinance activities and has since requested a license to collect savings.

## 2017 HIGHLIGHTS

### A step closer to the beneficiaries

Assilassimé has opened two new branches in the outskirts of Lomé. It has plans to open another one in a rural area and for this, Assilassimé has conducted a study to identify the needs in Kara, Dapaong and in the Plateaux region. Moreover, it has further developed its social services: social workers have been hired and 627 women have benefited from its counselling and orientation services. Among them, 339 have been referred to organisations which can further help them deal with domestic violence, health issues, education, etc.



### Priority to the most vulnerable

The team works with 24 associations which support people living with a handicap, or with HIV, widows, single mothers... The NGO Christian Blind Mission (CBM) has trained Assilassimé managers in financial inclusion for people living with a handicap and has provided prints of training materials. Finally, with the NGO CRIPS, the team has provided support to people living with HIV in rural areas.



### Close to the beneficiaries

To facilitate access to a growing number of beneficiaries' information, operational data entry is progressively decentralised to each local agency.

## VICKY KPAZOU-GLELE

The deaf hairdresser is training two apprentices



I went to school until 3<sup>rd</sup> grade, in a normal school, then in a specialised school adapted for the deaf. I then learnt hairdressing with my aunt who made me work very hard for years, and who ended up leaving me her hair salon. Thanks to Assilassimé loans, I bought shampoo, hair colours, accessories and equipment. I also benefited from training on savings, small business management, customer service and health prevention. It is vital for me to provide support for my family and to save money. When my baby felt ill, I was able to get him treatment! I would like to improve my advertising sign and sell jewellery. Assilassimé will help me achieve my goals!

FOCUS



**INTERVIEW WITH XAVIER AMAH SITTI**

**Social worker and sign-language interpreter**

**What were you doing before joining Assilassimé?**

I was often asked to provide sign-language interpreting for international organisations such as Handicap International and Christian Blind Mission for their training sessions to hearing-impaired people or to train people to become sign-language specialists.



**Why have you joined Assilassimé?**

It was the right choice to remain true to my purpose in life to help people with handicap, and especially hearing-impaired people. I, too, am a hearing-impaired person. I am happy to help Assilassimé to encourage the development of hearing-impaired people by providing them support in generating revenue.

This work is in perfect harmony with my core values. It also helps me provide education to my kids and survival to my family every day. I am proud to contribute to Assilassimé's mission.



INDICATORS

|                   | No. beneficiaries | No. loans granted | Average loan amount | Ongoing lending operations <sup>2</sup> | Training participants | Operational viability | No. employees |
|-------------------|-------------------|-------------------|---------------------|---|-----------------------|-----------------------|---------------|
| 2017              | 26,110            | 27,364            | 193€                | 2.2 M€                                  | 381,382               | 87,9%                 | 89            |
| 2018 <sup>3</sup> | 27,690            | 37,645            | 213€                | 3,M€                                    | 402,000               | 100%                  | 100           |

1 over one year - 2 On 31/12/2017 - 3 Objectives

OBJECTIVES

**Towards viability**

Assilassimé currently has a portfolio of ongoing lending operations of €2.2 million (on Dec. 31. 2017). Thanks to a managed growth, a healthy portfolio and controlled charges, the operational self-sufficiency was 88% in 2017 and should reach 100% in 2018.



products will be developed to answer their needs: advance payments on harvest and specific agricultural trainings.

**Reinforcing social performance management**

3 years after the first social performance audit, a second one will be conducted in 2018. The objective is to evaluate the implementation of the global standards in social performance management. This audit will identify areas for improvement in Assilassimé's social mission. To continue to meet its beneficiaries' needs, the team will also follow the recommendations from the satisfaction survey of 2017.

**Opening of a rural branch**

Following several prospection missions, a second rural branch will open in the second semester of 2018, in Amlamé, in Amou district. 500 rural micro-entrepreneurs will benefit from its financial and non-financial services. The identification of the beneficiaries will be done in collaboration with rural and local associations. Specific

FUNDING NEEDS

In 2017, Assilassimé was supported by its regular partners such as the Agence Française de Développement, the Ville de Paris, the Bank of Africa, the Mérieux foundation, the Lord Michelham foundation and a fund which prefers to remain anonymous. Credit fund requirements have been covered by loans granted by Microfinance Solidaire, the online

loan platform Kiva, and by donations from the Don Boule de Neige association and Whole Planet foundation. Christian Blind Mission, a NGO working with people living with handicap, has joined Assilassimé's technical and financial partners. Assilassimé is currently seeking new funding partners to extend its actions in rural areas.

PARTNERS



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