

SOCIAL MICROFINANCE



SUPPORT TO VSBs

ACCESS TO ENERGY

Join our NGO to:

- *Foster entrepreneurship and access to energy*
- *Create wealth and contribute to social innovation*
- *Have a strong social impact on very vulnerable populations*

SUPPORTING ECONOMIC INCLUSION AND ACCESS TO ENERGY

to help the most vulnerable out of extreme poverty



WHO?

Since 1998, Entrepreneurs du Monde, a French NGO of general interest, has been supporting the economic inclusion of families in a situation of great socioeconomic insecurity, facilitating their access to essential goods and services. As a result, these families become more independent and their living conditions are improved.

FOR WHOM?

For the most vulnerable who:

- **Start a business:**
becoming grocers, seamstresses, farmers, carpenters, street food cooks, but who, for lack of capital and training, find it hard to develop and maintain their activity.
- **Lack access to energy:**
they use rudimentary coal stoves and battery-operated or kerosene lamps, with direct consequences on:
 - their health: toxic fumes are responsible for 4 million deaths per year.
 - their income: up to 25% of their budget has to be spent on this type of equipment.
 - the environment and agriculture: heavy coal consumption leads to deforestation and global warming.

HOW?

To fulfill its mission, Entrepreneurs du Monde fosters the emergence of local and sustainable organisations.

Responding to a need

We identify areas where the need for social microfinance or for energy is strong. To respond locally and sustainably, we recruit a local team and create an organisation together.

Helping local teams get started

Together with these people from Togo, Haiti, Vietnam... we establish:

- **operational principles:** methodology, training modules, management and reporting tools, social performance assessment.
- **financial modalities:** grant-based financing until the project becomes profitable, help with the fundraising process.
- **administrative principles:** official registration, governance, choice of the most appropriate legal structure, etc.

Empowering them

We support these teams until their organisations achieve operational and financial sustainability, generally within 4 to 7 years. Beyond this milestone, we maintain the relationship: occasional technical support, exchange of best practices and participation in the Executive Board.

SOCIAL MICROFINANCE

For the most vulnerable people:

- The poorest and marginalised
- Who cannot provide a guarantee
- Whose business is not well developed or has not been set up yet

Microloans and savings:

- Small loans with the lowest interest rates
- Repayment plan adapted to all activities
- Savings to help cope with unexpected difficulties

Training and integration:

- A group dynamic: groups of 15 to 20 people
- Training at each meeting: management, sales, health, the protection of children and women, etc.
- A social worker to help find a solution to any temporary problems



SAMOEUN, in Cambodia, is developing his grocery shop

"I got a loan that enabled me to buy more stocks, equipment, and thus to develop my own business. This activity has helped me and my family get out of poverty. I can feed my children, send them to school and have a better life."

SUPPORT TO VSBs

For Very Small Businesses that can create jobs:

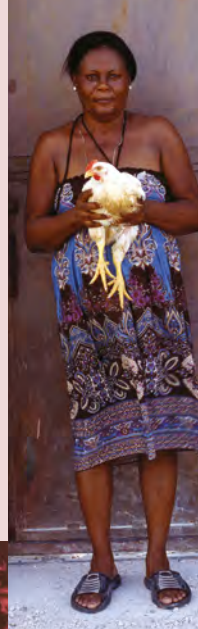
- Business plan guidance
- Training, support
- Help with financing

For other organisations that help develop VSBs:

- Training for group leaders and entrepreneurs

For young people looking for a formal employment:

- Professional training
- Job seeking support



ELISABETH, in Haiti, is creating jobs:

"After the earthquake, I received funding to rebuild my henhouse. I have learnt how to calculate my sale price and how to negotiate better. My livestock has become profitable. I hired my husband and a second employee. I already have 1,000 chickens and I am planning to raise 5,000. I want to create two more jobs."

ACCESS TO ENERGY

Solar lamps and improved cookstoves:

- Useful and high quality: high performance lighting, fast cooking times without smoke
- Made accessible: affordable prices, microloans

Distributed to the most vulnerable people through:

- Retailers in micro-franchising helped by Entrepreneurs du Monde
- Women's groups and associations

With a huge sanitary, ecological and economic impact:

- Reduction in toxic smoke exposure
- CO₂ emissions reduced by 50% and a decrease in deforestation
- Reduced energy consumption

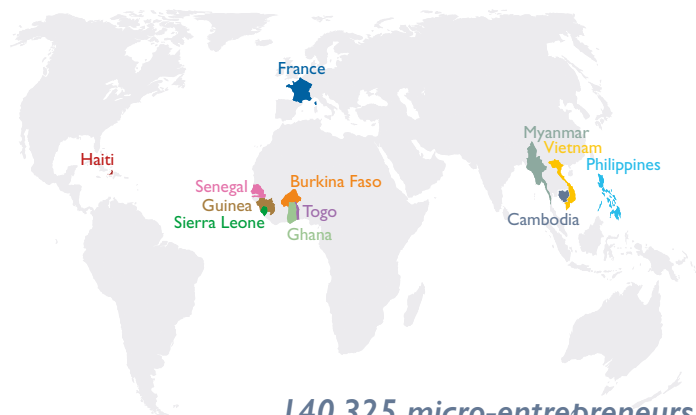


MATHILDE, in Togo reduced her coal consumption thanks to an improved cookstove.

"I understood right away that I could reduce my coal consumption by using an improved cookstove. Thanks to this product, I can save up to CFA 1,500 (€2.50) per week. I use those savings to develop my business."

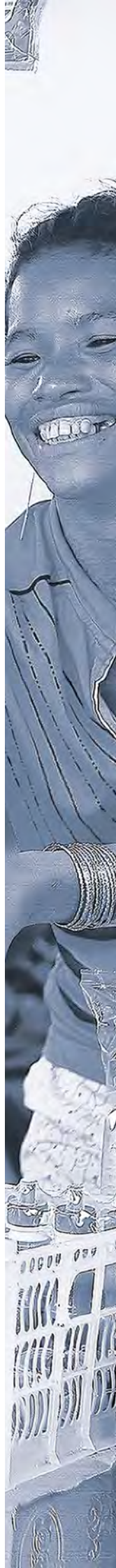
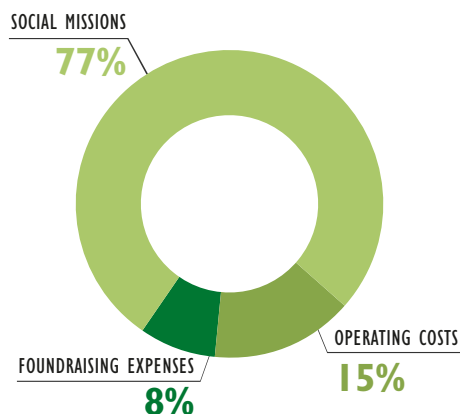
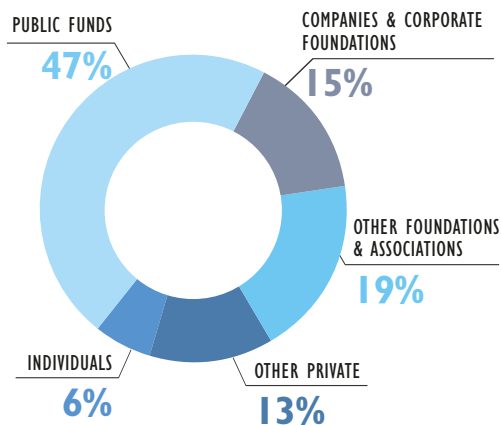
IN 2018 | 8

11 countries
20 organisations
49 direct employees
808 employees in the organisations



140,325 micro-entrepreneurs
85% women
€292 average loan
685 new project holders
29,123 lights and cookstoves sold
23,353 families equipped with lamps or/and cookstoves

THANKS TO WHO?



OUR PARTNERS...

... are working in the field with us...

Entrepreneurship is a very important value for L'OCCITANE. In partnership with Entrepreneurs du Monde, we encourage Burkinabe women to become entrepreneurs, especially women producing our shea butter. We have pooled our expertise to help these female micro-entrepreneurs reinforce and diversify their activities.



Charlotte Bonnet
General Delegate



... are involving their partners in their CSR strategy, with adjusted salaries, sporting challenges, crowdfunding, etc.

Our actions with Entrepreneurs du Monde have allowed us to create a great dynamic within our company. Our exchanges have been a real source of motivation for our teams, developing cohesion, innovation and conviviality. Our teams' involvement in our CSR actions are now synonymous with sharing.



Thierry Drecq
CEO



... are informing their clients about their commitment, by sharing products, communication efforts etc.

We relay our deep commitment to Entrepreneurs du Monde to our clients and staff. The Entrepreneurs du Monde logo appears in our communication materials. Every one of our company presentations includes a presentation of the NGO. We also relay the latest news of Entrepreneurs du Monde within the company and on social media channels. In doing so, we promote our involvement while also helping Entrepreneurs du Monde to gain notoriety.



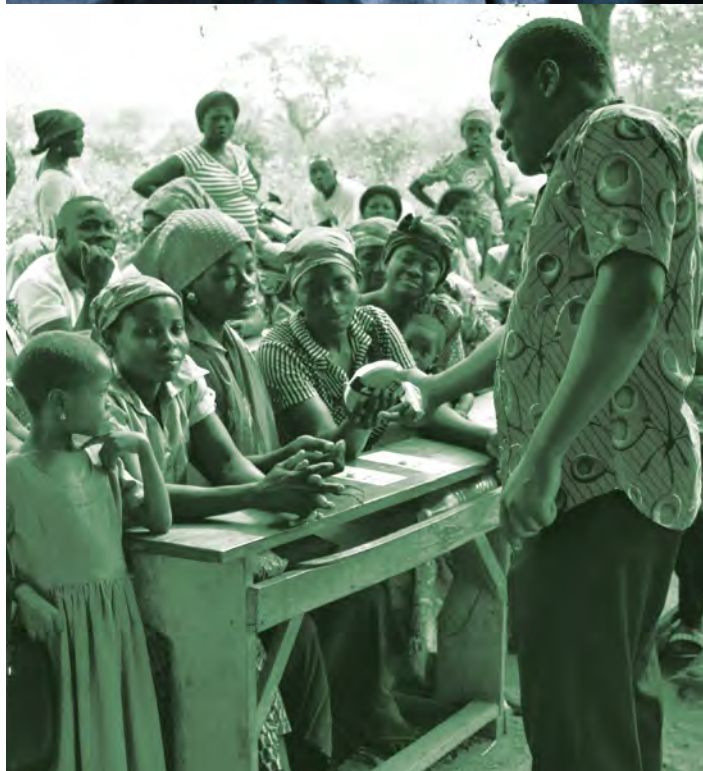
Marine Dignonnet
Marketing & Communications
Manager





JOIN US!

- **FUND**
well targeted actions
- **OFFSET**
your carbon emissions
- **INVOLVE AND ENGAGE**
your staff in our actions
- **COMMUNICATE**
your commitment with us
- **LET'S CO-CONSTRUCT**
a field project



TAX DEDUCTIONS:

60% on corporate tax,

66% on income tax,

75% on personal wealth tax.



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