



ANNUAL REPORT

2019



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EDITORIAL

by Yannis Wendling, President of CIDR Pamiga



This year has been incredibly fruitful, both in terms of our activities as we reach the end of our business plans and strategic reviews for Pamiga and CIDR (2015-2019) and in terms of strategic brainstorming for our future in an increasingly fast-changing environment.

For Pamiga, the two main pillars of Business Plan 3 — digital financial services designed for durability and access to renewables energies for small-scale farmers and rural households — implemented with the support of financial intermediaries and SMEs, and funded by a wide range of public and private donors, including AFD, LED, UNCDF, OFID, AfDB, ADEME, Alstom, Vaduz and FMR, reached the end of their contractual terms. Consequently, a great many activities were fast-tracked, assessments and audits carried out, and knowledge-sharing events organised to take advantage of major forums such as the African Microfinance Week in Ouagadougou in October 2019, the European Microfinance Week in Luxembourg in November, and September's Convergence World Forum celebrating the 10th year of publication of the Financial Inclusion Barometer.

We are proud of the results achieved in the field and in an array of spheres where innovating means organizing the support we provide to our MFI partners for what is a steep learning curve and an organizational, if not cultural, transformation. We provided support by assisting them closely in their dialogue with technology solutions suppliers and organizing numerous training sessions for trainers as well as on financial education for end clients. The goal was to map our risks at every level, learn to take good financial decisions and, if necessary, submit complaints to inform intermediary funders and move quickly to roll out corrective measures. In a more fundamental but very client-centred field of activity, we are also proud to have helped small community MFIs — often in states that are fragile or suffer social unrest — to encourage clients to save and to diversify their financial management strategies. And for CIDR, a number of projects and programmes were successfully completed in 2019. They were assessed and conclusions drawn and shared. New projects will build on them in 2020 and 2021. These projects also served to test a host of innovative approaches in the field as part of a close-knit partnership with the local authorities and communities. Areas of particular focus included environmentally friendly, sustainable farming, job creation for young people in the sustainable and circular economy, and the use of technology to encourage local people's participation in community-level decision-making, via the CiviTech citizen participation platform in Benin. These projects illustrate CIDR's role as a pioneering innovator at the service of the common good.

Following a highly participative operation to assess our strengths and weaknesses at the end of last year, and having initiated a strategic planning process to draw up a new collective business plan, the board of governors and staff at Pamiga and CIDR decided that establishing alliances and partnerships with actors sharing the same ideas is not just intelligent and efficient, it also fully aligns with our values rooted in joint construction and sustainable growth.

The decision to merge CIDR and Pamiga made a lot of sense since it allows us to draw on our respective strengths and complement each other's skills: Pamiga has in-depth experience of financial inclusion, digital financial services and access to water and renewable energies, while CIDR has solid and long-standing experience in the construction and improvement of agricultural value chains to help small-scale farmers gain access to the market and in local governance at the community level covering basic services (health, education, insurance, vocational training and business development services) for rural communities. The

December 2019 merger has produced a new actor in the sustainable development world of sub-Saharan Africa. An actor with a forward-looking vision, using technology to boost the impact of its actions but remaining fully client-focused in terms of providing services, an approach entrenched in both organizations' DNA.

The name of this actor is CIDR Pamiga: join us on this new adventure!



CIDR PAMIGA IN BRIEF

About us

Mindful of tomorrow's economic and technological challenges, CIDR (International Centre for Development and Research) and Pamiga, two recognized and experienced organizations, merged in December 2019. The merger was prompted by a community of values, complementary expertise and shared approach to development in rural Africa.

Our mission

CIDR Pamiga's mission is to help to unlock the economic and social potential of disadvantaged rural and peri-urban areas by providing local people and businesses with easier access to finance, energy, water, healthcare, training and agricultural value chains via the use of responsible solutions, particularly digital, suited to local contexts.

Our approach

- **Focus on rural and peri-urban areas**

CIDR Pamiga targets communities with no access to financial services and basic goods using a client-focused approach to help vulnerable people.

- **Construct long-term partnerships**

CIDR Pamiga works with (i) medium-sized financial institutions and suppliers of impact solutions, (ii) small- and medium-sized businesses with strong growth potential and social impact on vulnerable communities, and (iii) decentralized local authorities. It aims to support these partners on their path to sustainable growth.

Our range of services

- **Ecosystem platform** : establish durable digital platforms providing stakeholders in the agricultural value chain (including small-scale producers and MSMEs) with access to suitable financial and non-financial services.

- **Projects & Partners** : provide technical support and specialist expertise to partners and clients (financial institutions, MSMEs, technology companies, local authorities and donors).

- **Technical support for impact funds** : improve their social and environmental performance, governance and reporting mechanisms. Capacity-building to strengthen businesses in their portfolio to embed sustainable growth.



OUR EXPERTISE

Digital finance



- MIS diagnosis and strengthening
- Market / feasibility studies
- Setting up mobile banking solutions
- Implementation of digital applications in the field (smartphones, tablets, PDA, etc.)
- Setting up banking solutions for agents
- Design of digital finance solutions, selection of technical suppliers, customizing procedures, design of marketing plans, staff and customer training, support for pilot tests and roll-out
- Capacity-building in digital finance
- Visits and discussions focusing on digital finance

Resilience



- Development of inclusive financial products (savings, credit) for urban and rural clients
- Distribution of healthcare treatment and healthcare funding
- Health microinsurance
- Emergency transport systems
- Coordinated healthcare treatment networks

Social performance management



- Social and environmental audits (SPI4, Green Index, SBS)
- Social performance management (SPM): strengthening universal SPM norms
- Strengthening client protection principles, for example, mechanisms for resolving client complaints
- Client orientation and client feedback: satisfaction surveys, abandonment surveys, poverty assessment tools (IPP), impact assessments
- Staff satisfaction surveys
- Financial education: development of modules, training for trainers
- Training in client-focused promotion techniques (particularly for encouraging savings)
- Development of marketing plans, training courses

Access to clean energy and water



- Assessment of financial needs for water/energy
- Identification of suitable energy/water solutions
- Development of partnerships with suppliers
- Design of suitable financial products
- Tailoring procedures and tools
- Development of suitable marketing strategies
- Tailoring staff incentives
- Training for managers and credit agents
- Development of financial education modules for managing energy credits
- Development of networks of last-mile agents
- Impact monitoring and assessment

Institutional capacity-building



- Governance (assessment, training for staff and board members, development of tools and manuals for committees)
- Risk management (mapping, action plans)
- Business plan (development, training)
- Security plan
- Policies and procedures
- Succession planning
- System for assessing staff and members of the board of governors
- Systems for motivating and rewarding staff
- Training plans for staff and members of the board of governors
- Communication plan
- Change management training
- Support for institutional change, mergers, reconfiguration
- Strategic and business planning for MFIs
- Institutional capacity-building for MFIs

Territories and local governance



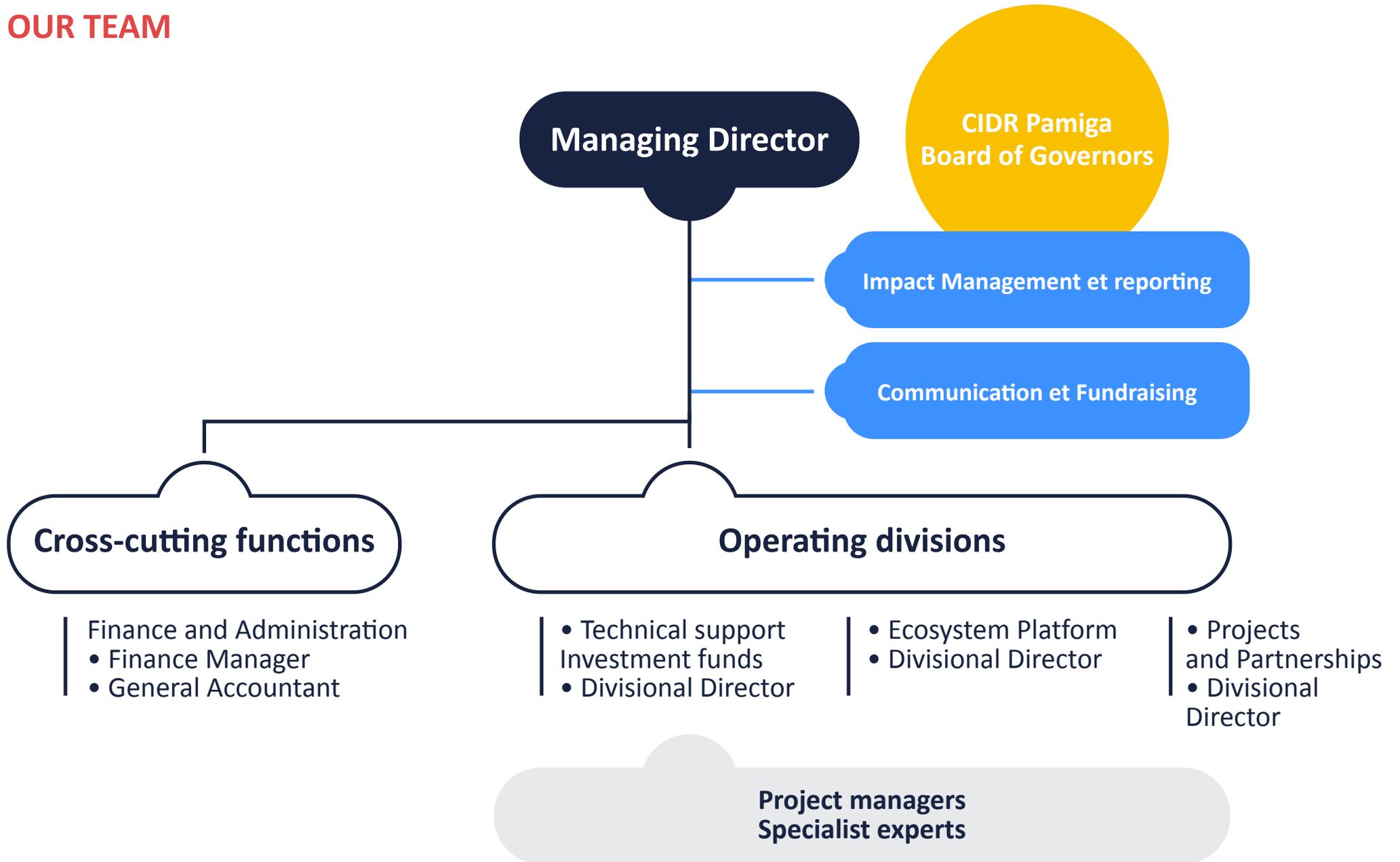
- Participative method for territorial diagnoses and planning
- Climate Energy Plan
- Promotion of civic tech to encourage digital citizen participation
- Digital platform to mobilize local financial resources
- Local policy for the social and professional inclusion of young people
- Local health policy
- Promotion of the green and circular economy
- Promotion of the agroecological transition and energy transition
- Raising awareness of land management in local communities
- Integrated water resource management
- Payment for ecosystem services
- Policies for sanitation, hygiene and waste management
- Promotion of entrepreneurship; incubators

Agricultural value chains

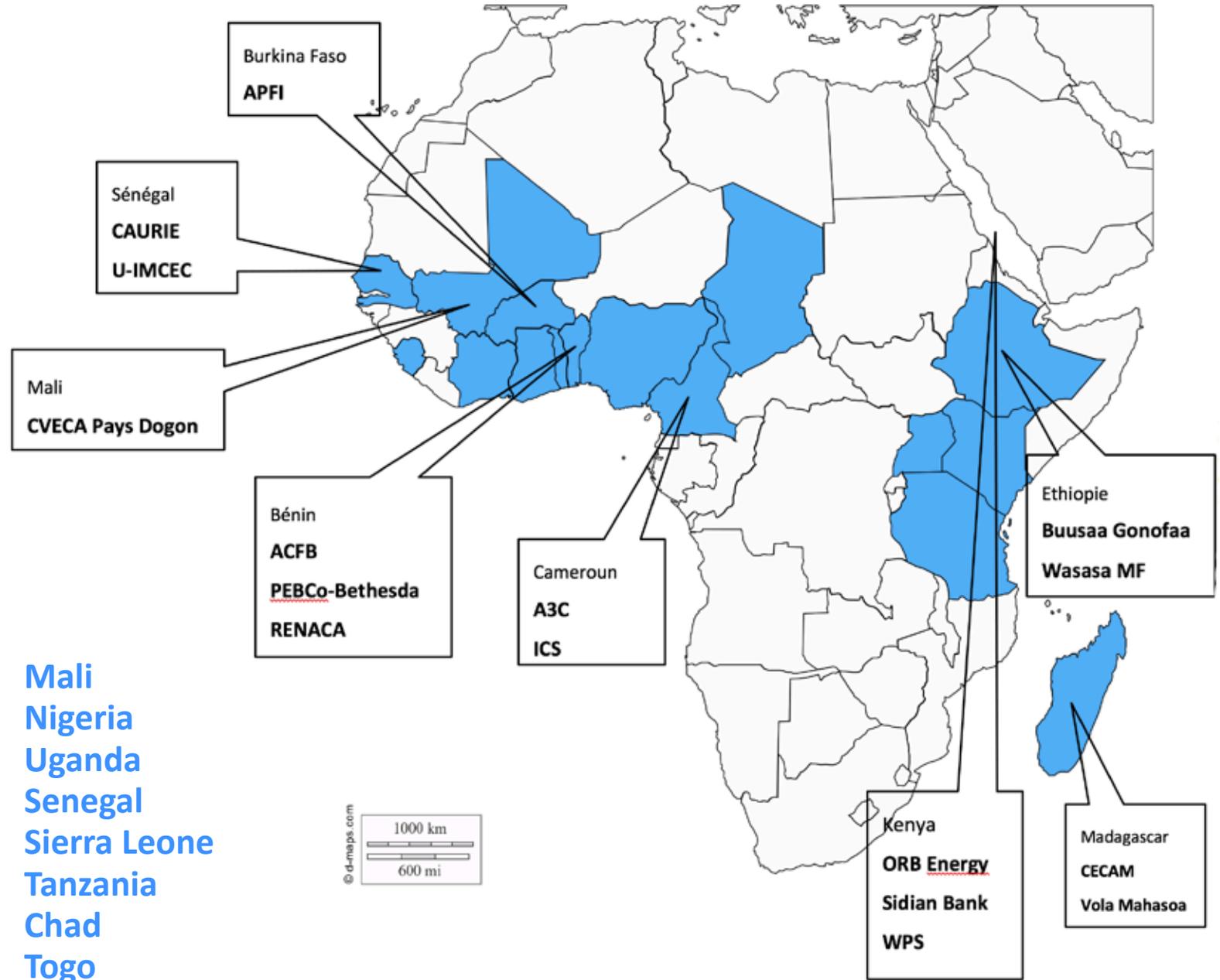


- Diagnosis of agricultural value chains
- Creation of agro-finance units within financial institutions
- Systems for managing agricultural risks
- Warrantage
- Agricultural insurance
- Funding instruments (lines of credit and guarantee mechanisms, blended finance)
- Incubators for young agricultural entrepreneurs Capitalization and dissemination of best practices in agricultural funding
- Contract farming
- Capacity-building for actors (small-scale producers and SMEs)
- Sustainable farming
- Funding of agricultural value chains (small-scale farmers and MSMEs)

OUR TEAM



COUNTRIES WHERE WE OPERATE AND OUR PARTNERS



Bénin
 Burkina Faso
 Cameroon
 Ivory Coast
 Ethiopia
 Ghana
 Kenya
 Madagascar

Mali
 Nigeria
 Uganda
 Senegal
 Sierra Leone
 Tanzania
 Chad
 Togo



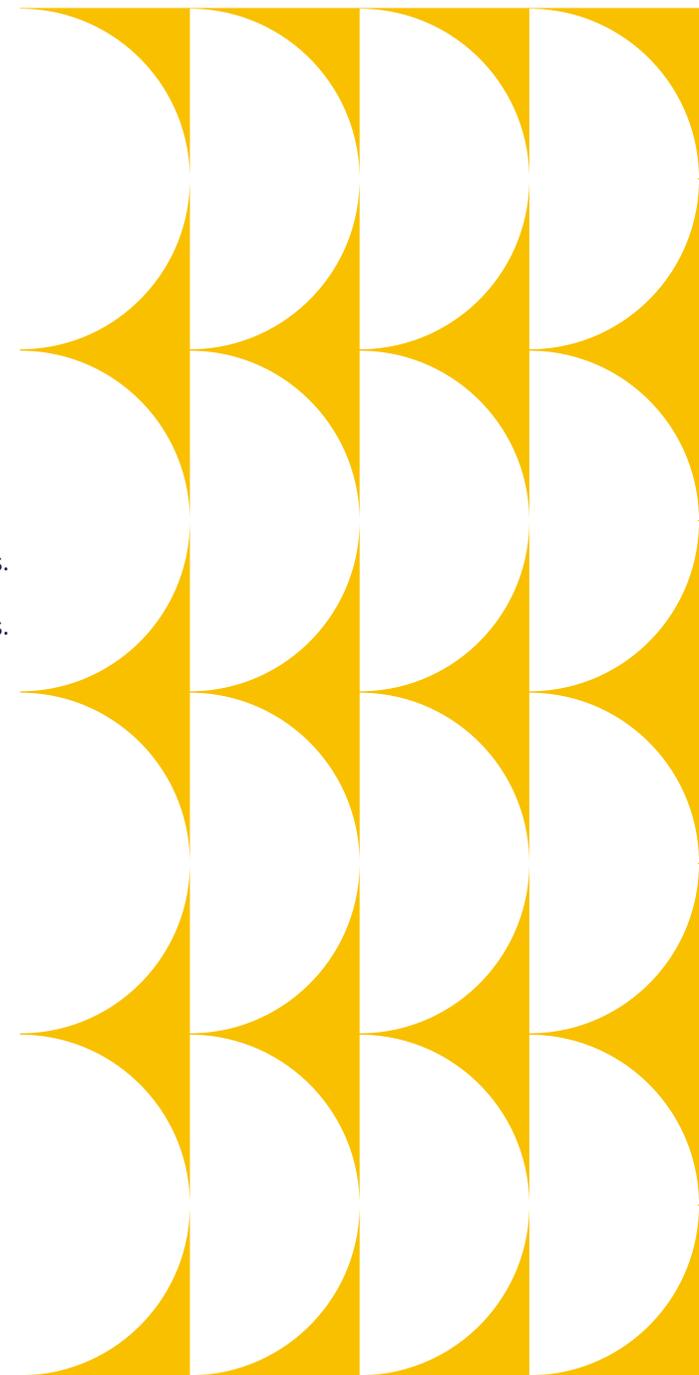
OUR NETWORK

15 financial institutions in **8 sub-Saharan African countries** reaching **1.5 million economically** active clients in **rural areas**.

CIDR Pamiga is a member of AIDR, the International Alliance for Development and Research network.

AIDR is a network of around thirty heads of development and research companies, mainly established **in Africa**, who share the same principles and a common goal.

- AIDR members want to expand their role in development thinking and decision-making processes.
- They want to improve their expertise to make their actions more effective.
- They believe that skills acquisition, professional rigour and high-quality outputs are key to ensuring effective and impactful actions.
- CIDR Pamiga and AIDR members are developing partnerships to devise and implement projects in innovative development sectors.



2019 ACTIVITIES

BENIN



Access to clean energy

- **ACFB**

After running a diagnosis in late 2018 of ACFB's partnership with solar suppliers, identifying the main challenges posed by the solar energy programme and potential solutions for tackling them and expanding the programme, in 2019 CIDR Pamiga monitored implementation of the joint action plan developed within the framework of a performance-based subsidy agreement. ACFB also tested a PAYG system in 2019.

- **RENACA**

CIDR Pamiga helped RENACA to set up a new partnership with ARESS, the solar solutions supplier, so it can concentrate on two market segments: households and MSMEs.

- **PEBCo-BETHESDA – Umberto**

CIDR Pamiga signed a performance-based contract with PEBCo-BETHESDA to expand its solar energy programme by strengthening on-going staff training and the supervision of staff management and product promotion practices. The ARESS PAYG solution was assessed by a specialist PAYG consultant with a view to designing an innovative partnership model between PAYG solutions and partner MFIs.



Digital finance

- **RENACA**

CIDR Pamiga helped RENACA to define its technical specifications and select an IT partner to implement a tablet-based solution. RENACA centralized its database and connected three branches to run first pilot test. Tablets were launched in April and are currently being tested by agents. They can be used to register new groups and members, open accounts, deposit money and carry out other operations remotely. After this first success, RENACA began to develop a mobile banking solution that would let clients carry out banking operations with transactions to and from their portfolio.



- **ACFB**

ACFB provided credit agents with tablets for collecting data and providing customer service, with the aim of boosting efficiency. CIDR Pamiga helped it define technical specifications and select its IT service provider. ACFB has tested its data-collection tablets and is currently assessing this first pilot to improve the platform before rolling out tablets to the other ACFB branches.



Institutional capacity-building

• RENACA

A three-day training course was held at the MFI with the support of Microsave. Around twenty staff members benefited from the training (administrators, the managing director, in-house auditors, finance managers, branch managers, credit managers, etc.).

A wide array of topics was covered, including strategic risks, operational risks, partnership-related risks, technology-related risks and digital finance regulations.



Territories and local governance

Promotion of civic tech to encourage local participatory democracy (CiTé.bj).

CIDR Pamiga worked with ANCB (National Association of Communes in Benin) to implement this pilot project in four communes. Three digital companies were involved in this project to enable inhabitants, especially women and young people, excluded from political dialogue at commune level, to take part in decisions affecting the local development of their commune and monitor and assess implementation of commune development plans. Activities carried out in 2019 covered (i) awareness-raising and training for local people and members of organized groups, elected officials and commune employees in use of digital tools to develop and embed citizen participation, and (ii) design of a hybrid collective intelligence toolbox for use in four communes.



Operationalization of Integrated Water Resources Management (IWRM) via a Payment for Ecosystem Services (PES) system in the Lower Ouémé Valley.

CIDR Pamiga implemented a project in six communes in the Ouémé Valley, in partnership with two local organizations, Africa Green and CREDEL. The project aims to diminish the effects of flooding through use of an IWRM-PES mechanism in the lower and middle Ouémé Valleys. Activities carried out in 2019 resulted in (i) residents of the six communes covered by the project learning about the IWRM concept and applying it; (ii) residents adopting measures to regulate river flow, and (iii) strengthening of IWRM governance in communities in the project area.

BURKINA FASO



Institutional capacity-building

- APFI

In view of the significant impact the security crisis in Burkina Faso has on APFI, CIDR Pamiga drew up a recovery plan for it. The establishment will be able to use the plan to redefine the area it serves.



Social performance management

- APFI

APFI benefited from capacity-building support. The MFI took part in a workshop on resolving complaints. After the workshop, APFI organized a workshop on mapping complaints. The workshop's overall goal was to set up an effective mechanism for resolving complaints lodged by institution members.

CAMEROON



Access to clean energy

- MEA

CIDR Pamiga provided technical support to help MEA define its business strategy, set up a team, rationalize and standardize internal procedures, develop suitable management and monitoring tools, etc. MEA was also very active in leading a solar energy awareness-

raising campaign targeting rural communities in collaboration with partner MFIs and energy companies. Short radio advertisements were created and broadcast in French, English and local languages. Branded cars drove round target rural areas, promoting solar energy and showing the types of solar solutions available. Solar energy entrepreneurs organized regular demonstrations in villages



Resilience

Health Voucher project – Cameroon.

This project helped to reduce maternal and neonatal mortality by lowering financial barriers to accessing quality healthcare. It involved testing a mechanism for prepaid healthcare based on a system to subsidize purchasing of services. It improves the quality of healthcare via plans for improving healthcare training and training of healthcare providers. The main activities for 2019 covered (i) implementation of a Mobile Development Unit to extend the Health Voucher mechanism to six new health districts and modelling for the Health Voucher, (ii) formulation of strategies for ensuring sustainability of the Health Voucher model and linking it to other health funding mechanisms, and (iii) providing the Programme Coordination Unit with the tools needed to implement and coordinate Health Voucher activities that are transferred to national establishments (central and decentralized).

IVORY COAST



Territories and local governance

Bouaké, Green City

CIDR Pamiga led a technical support mission from 2017 to 2019 in Bouaké commune centred on implementing the Bouaké, Green City project funded by the European Union as part of the Covenant of Mayors. The project contributed to the fight against climate change by turning Bouaké into a green city. Activities carried out in 2019 covered (i) raising awareness among Bouaké residents, businesses and public services about the adoption of eco-friendly measures, (ii) an Energy and Climate Diagnosis, formulation of an Energy and Climate Plan based on proposals for low-carbon scenarios and initial implementation, (iii) design of a technical data sheet on sustainable habitats, and (iv) promotion of high-profile actions such as installing bio-digesters at school canteens, solar energy training sessions and distribution of low-energy lamps to vulnerable households.

Sustainable promotion of the attractiveness of the Worodougou region.

CIDR Pamiga partnered with the Worodougou Regional Council for implementation of the programme. Activities in 2019 mainly covered (i) regional planning and dialogue between elected officials and residents (digital platform), (ii) use of local financial resources (geolocation of tax-payers and research into digitizing tax payments), (iii) the social and professional inclusion of young people, (iv) collaborative governance for rural land management, and (v) promotion of the agroecological transition. SAFER Ile-de-France was involved in the land governance aspects. Four agroecological sites were prepared to test the financial profitability of agroecological intensive farming.



Résilience

Social and professional inclusion of young people and promotion of the green and circular economy.

This project aimed to increase the Sud Comoé Regional Council's project-management capacity for policies for the professional inclusion of young people and promotion of the energy and agroecological transition with a view to fostering sustainable development. The main activities carried out since March 2019 cover, (i) formulation of a regional strategic plan for the professional inclusion of young people, (ii) carrying out a study on the Sud Comoé region's vulnerability to climate change, (iii) preparing demonstration and training sites (market-gardening and aquaculture), and (v) putting in place a financial mechanism for the social and professional inclusion of young people.

Support for implementation of the project to include of beneficiaries of social safety nets in the rice sector.

CIDR Pamiga, together with the Ivory Coast NGO CPMI-DER, provided support to the Safety Net project management unit and the World Bank by helping to define relations between rice processing companies and rice producers with a positive impact on small-scale producers in terms of guaranteeing and increasing their income. Activities carried out in 2019 primarily covered, (i) selection of three rice paddy processing companies, (ii) operational capacity-building for staff in processing units, (iii) drawing up contracts between process companies and producers, (iv) providing access to banking facilities and inputs for producers, and (iv) technical and organizational capacity-building for producers.



ETHIOPIA



Digital finance

• Wasasa

CIDR Pamiga helped Wasasa to identify a contractor to implement an agency banking solution for in-house staff using tablets that work offline as well as online. Infracsoft was selected to develop the solution, with development work starting in February 2019. The pilot launched at the Alamgana branch, located a few metres from the Wasasa head office.



Institutional capacity-building

• Wasasa

A three-day training course was held at the MFI with the support of Microsave. Around twenty staff members benefited from the training (administrators, the managing director, inhouse auditors, finance managers, branch managers, credit managers, etc.). A wide array of topics was covered, including strategic risks, operational risks, partnership-related risks, technology-related risks and digital finance.



Agricultural value chains

Feasibility study for financing small agricultural businesses.

The study was commissioned by AFD and examined the access to finance and management capabilities of small agribusinesses in Ethiopia. It defined a project that will be implemented by the Agricultural Transformation Agency and includes the following components: (1) strengthening management capacity in agricultural small businesses; (2) access to financing for small businesses in the context of partnerships with financial institutions, and (3) capitalization of experiences, methodologies and tools to make scaling up easier. This five-year project was approved by AFD in October 2019, with a budget of eight million euros.

GHANA



Agricultural value chains

Outgrower and Value Chain Fund.

OVCF is a refinancing instrument used by Ghanaian financial institutions to access medium- and long-term resources to invest in agricultural value chains. The financing model promoted is based on a three-way relationship between a financing institution, a company operating in the value chain, and small farmers contracted to the company. Available funding amounts to a total of 33 million euros, with funding provided to eight value chains (rubber, palm oil, rice, pineapple, sorghum, manioc, cocoa and maize). The funding has financed 4,610 producers representing a total cultivated area of 7,366 hectares, as well as providing investment funding to companies. The project was run with funding from KfW by the CIDR-OA&A consortium until the end of 2019. A new three-year phase for 2020-22 will be run by the IPC-CIDR-OA&A consortium.



KENYA



Access to clean energy

• Sidian Bank

Following screening and recommendations made by CIDR Pamiga, Sidian Bank agreed partnerships with two contractors that offer various renewable energy products: (i) Orb Energy, a company that manufactures and distributes a range of solar energy solutions, from plug-and-play photovoltaic solutions providing for basic household needs (lighting and recharging mobile telephones) to larger PV systems and solar water-heaters able to cover the production needs of small- and medium-size businesses; (ii) SunCulture, a Kenyan company that manufactures and distributes solar-powered water pumps and irrigation solutions, and that offers fixed-price products which also include technical support to small farmers with advice on the irrigation and farming practices best suited to their crops and land. Sidian Bank continues to provide loans for solar equipment to households and small businesses.

• WPS

WPS continues to make regular disbursements for loans for solar equipment, primarily pico-solar solutions for rural households. The partnership between solar solutions provider Greenlight Planet (supplying SunKing solar solutions) and WPS appears to be working well, with frequent direct communication between various local partners and regular disbursement of solar loans. Following technical support provided by CIDR Pamiga, inhabitants appropriated the process, guaranteeing the durability of the solar loan solution once the project is ended. WPS continues to regularly disburse Safi loans for water filters and rainwater storage systems. The partnership with Aqua Clara Kenya, which manufactures water filters and supervises sales and technical agents, continues to work well.



Digital finance

- **WPS**

CIDR Pamiga worked with WPS to deploy a solution for bank branches that is currently under test at eight branches. WPS is also in the process of adapting the interface of its mobile banking services platform, so clients can benefit from the services, and linking the processed mobile transactions to client accounts in the MFI.

MADAGASCAR



Digital finance

- **CECAM**

CIDR Pamiga helped CECAM to begin work on a bank branch and mobile banking solution using an OTM. Development of the platform to be integrated in the MIS continues. Once completed, CECAM will be able to provide its services to entrepreneurs by establishing a network of agents and mobile banking services for rural clients.

- **Vola Mahasoia**

CIDR Pamiga assisted Vola Mahasoia in the selection of technical providers (Moneytech) to design and develop an online and offline tablet solution to allow data collection by credit agents. The solution was chosen because the MFI operates in remote rural areas with no telephone network coverage or any available online services. Use of offline tablets will allow credit agents to capture data and automate transactions even where no connection is available. Development testing is underway. CIDR Pamiga also helped Vola Mahasoia to roll out the mobile banking phase. Orange Money has been selected for the pilot, the contract has been signed and development work has begun.



Institutional capacity-building

- **CECAM**

CIDR Pamiga provided CECAM with support for carrying out a strategic survey designed to improve the financial profitability of its network and improve control of financial risks. The survey was designed to enable CECAM to identify optimization pathways centred on three main themes: encouraging saving, diversification of its credit portfolio and improving the Return on Equity ratio in its network. A programme of financial education for clients on the theme of digital finance was run during this period by CECAM with support from CIDR Pamiga. Training for trainers was provided with the aim of enhancing their skills in terms of the methodology used to provide financial education to clients and on a number of topics relating to digital finance. A mission to assess CECAM's social performance using the SPI4 tool from CERISE was also carried out with support from partner Bénévolab.



Territories and local governance

MIARY programme.

Until June 2019, CIDR, as part of a joint venture with local NGO FIDEV, managed a subsidy fund for small businesses run by young people, funded by the PIC2 project using resources from the World Bank. The programme managed 119 financing agreements across a wide range of sectors, a total of US\$951,000 divided between investment, technical support, studies and training. 90% of supported businesses were still trading when the project closed. PIC2 will draw on the methodologies and tools developed by the joint venture to extend the programme.

MALI



Gestion de la performance sociale

• Social performance management

CIDR Pamiga helped the MFI to roll out the following social performance activities:

- (i) training for branch managers and cashiers about how to use a client-centred approach to encourage saving ;
- (ii) training for approximately 2,000 members of around one hundred community banks. Training enabled clients to better understand the advantages of saving and differentiate between savings products offered by the CVECA Pays Dogon network and provided them with the tools they need to create their own savings plan ;
- (iii) open days at three branches - in Koro, Bankass and Bandiagara - to help clients better get to know the MFI. The best savers at each branch were selected and given a prize.



NIGERIA



Agricultural value chains

Short-term missions for IFAD.

CIDR Pamiga implemented supervision, formulation and restructuring missions for several IFAD projects, acting as team leader or rural financing specialist. The main topics addressed were financing agricultural value chains in partnership with the private-sector agribusiness, inclusive finance (financial services associations), an incubation mechanism for agribusiness start-ups run by young people and women, and the problems of gender.

RWANDA



Agricultural value chains

Short-term missions for IFAD.

CIDR Pamiga took part in the mid-term review of the Rwanda Dairy Development Project, when the problem of funding access for small-scale dairy producers and small businesses involved at all stages of the value chain was addressed. A strategy for accessing financing was drafted, featuring a revision of the project's subsidy mechanisms to provide greater complementarity with the financial sector.

It also formulated a project for the development of small-scale livestock rearing, as a specialist in rural finance, in order to define a financing strategy for the sector based on technical support to encourage supply and demand, including a mechanism for innovation funding (digital platforms to facilitate access by small-scale producers to supplies, markets and financial services).

SENEGAL



Digital finance

• CAURIE

Thanks to CIDR Pamiga, CAURIE Microfinance now uses tablets for data collection in all its branches. The project has been a great success, generating widespread satisfaction among users and the clients who benefit from the solution on a daily basis. CAURIE-MF is continuing down this path and will soon be launching a mobile banking solution for its clients. It aims to extend its digital transformation in 2020 by setting up a network of third-party agents with support from CIDR Pamiga.



Access to clean energy

• CAURIE

After leading a diagnosis of CAURIE's access to energy programme in late 2018, seeking to identify the key challenges and potential solutions for meeting them and extending the programme, in 2019 CIDR Pamiga monitored the roll-out of the joint action plan developed within the framework of a performance-based subsidy agreement.

SIERRA LEONE



Agricultural value chains

Short-term missions for IFAD.

CIDR Paminga participated in a supervision and technical assistance mission for RFCIP II (Rural Finance and Community Improvement Programme). The majority of the support took the form of a credit line for financing agricultural value chains and establishing a temporary investment fund for the network of community banks and financial services associations promoted by this project.



Agricultural value chains

Short-term missions for IFAD.

The director of BRAE-OI provided technical assistance to the Marketing Infrastructure, Value Addition and Rural Finance Support Programme, primarily for the reformulation, operationalization and oversight of a US\$20-million guarantee fund managed by the Tanzania Agricultural Development Bank. The fund is aimed at commercial banks and MFIs for financing small-scale producers and small farming-sector businesses. The mission also involved the reformulation of a US\$5 million innovation fund focused on digital innovations in rural finance.

TANZANIE



Resilience

Helping user associations improve access to health care.

The project was financed by USAID, BfW, EJAF and HDIF-DFID and implemented in partnership with HIMSO, a local NGO and ran until the end of February 2019. Its aim was to put in place the systems needed to ensure efficient cooperation between public and private partners to improve physical and financial access to healthcare. The support provided centred on strengthening associations of users of healthcare financing systems, management of a fund covering membership and needs for people living with Aids, setting up an innovative emergency transport system, and capacity-building for HIMSO. There were 339,000 beneficiaries and the emergency transport system was used to carry 1,055 patients.

CHAD



Resilience

Programme to promote a network of health mutual benefit societies in Chad.

This programme, which closed in December 2019, contributed to roll-out of the universal health cover system adopted by Chad, one of the components of which aims to improve the financial accessibility of quality healthcare for people working in the informal and farming sectors. In 2019, the activities implemented involved: (i) structuring 60 health mutual benefit societies and finalizing the transfer of development and management processes to their internal governance bodies; (ii) establishment of an inter-regional federation of health mutual benefit societies; (iii) improvements to technical treatment quality in 70 health-training modules; (iv) creation of a national body to provide technical support to health mutual benefit societies, the Centre for Promotion and Management of Social Risks, and (v) carrying out a feasibility study in the Yao health district and definition of an operational strategy for rolling out health mutual benefit societies at the national level.



OUR IMPACT

Monitoring and evaluation system

Thanks to our integrated approach, we aim to foster a significant and positive impact for our MFI partners and people living in rural Africa. This is why we are so keen to ensure that our programmes are always appropriate, efficient, effective, long-lasting and truly impactful.

We therefore launched a completely revised version of our monitoring and evaluation system in 2016. Today, thanks to our enhanced monitoring and evaluation system, we can systematically track the main outputs and results of our programmes on a quarterly and annual basis. We also run regular in-depth studies, including project assessments (mid-way and final), client satisfaction surveys, discussion groups and results analyses (using a difference in differences methodology).

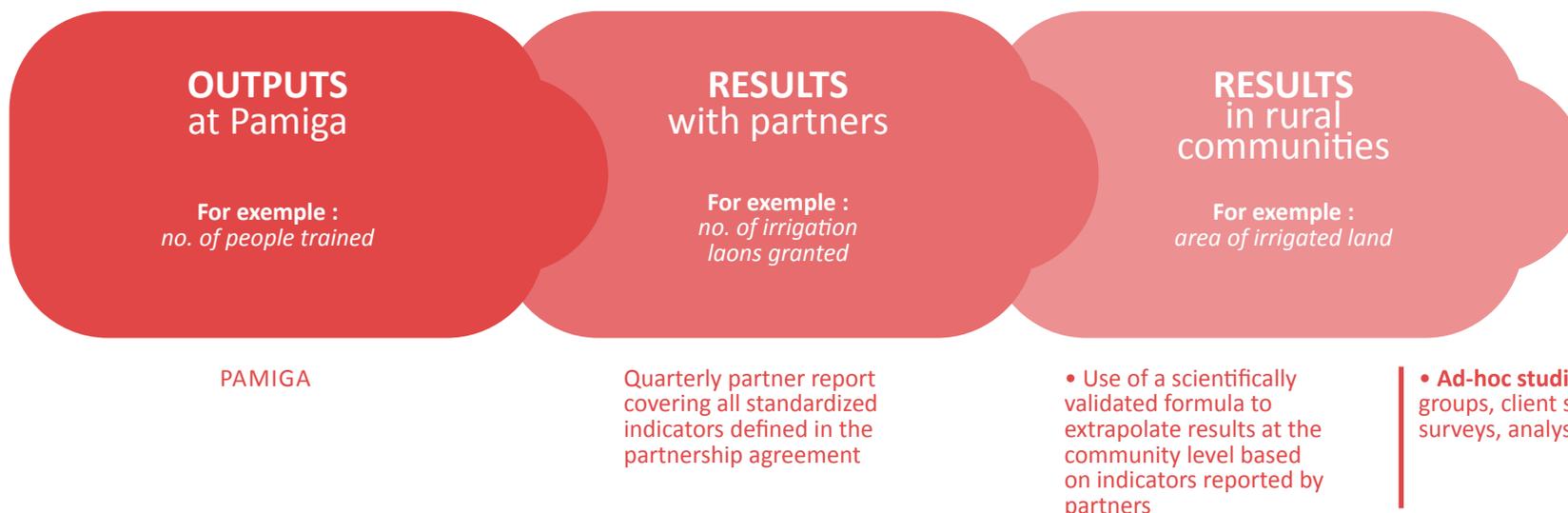
This annual report is based on data already available in the monitoring and evaluation system. In future, we aim to share more detailed analyses of changes in the financial, social and environmental performance of our IMF partners as well as the results obtained in rural communities.

Partnership with MIX

To lighten the burden on partner FIs in terms of making declarations and promote standardized declarations across the sector, while ensuring that data are collected systematically and accurately, Pamiga works with MIX as a MIX Gold member.



DATA SOURCES



KEY FIGURES *(cumulative at end of December 2019)*



Digital finance

8

FIs developing digital finance services

6

FIs offering digital/mobile services

3

FIs using tablets to deliver data remotely

2

FIs with third-party agents



Institutional capacity- building

8

FIs implementing a risk management action plan

6

FIs with a risk manager or internal audit department

8

FIs producing appropriate periodic reports and financial statements to regulators and Pamiga MIX in a timely manner



Access to irrigation

4

FIs offering loans for access to irrigation

561

water pumps and irrigation systems distributed

224

hectares of land with upgraded irrigation systems



Access to drinking water

1

FIs offering loans for access to drinking water

474

water filters and rainwater storage systems distributed

2066

people with improved access to drinking water

KEY FIGURES (cumulative at end of December 2019)



Agricultural value chains

5155

small-scale producers

11

entrepreneurs

7

investment funds



Access to clean energy

108 405

people with improved access to energy *

23 336

solar units distributed

* Impacts calculated based on GOGLA standardized impact metrics for off-grid energy sector



Resilience

500 000

people insured

4

associations of health insurance users

514

petites entreprises

18

FIs offering loans for access to clean energy

66

kWp of installed renewable capacity *



Territories and local governance

13

Local authorities

30

local authority resource people supported

7 565

local authority users (public services)

4 813

tonnes of CO2 emissions prevented annually*

KEY FIGURES (cumulative at end of December 2019)



Gestion de la performance sociale

11

IF avec une évaluation SPI4 récente

11

IF offrant une éducation financière à leurs clients

240 000

des clients de microfinance formés à l'éducation financière

3

IF avec sondages de satisfaction du personnel mis en œuvre

6

IF disposant d'un mécanisme efficace de règlement des plaintes des clients



Accès à l'énergie propre

108 405

personnes ayant un meilleur accès à l'énergie *

23 336

unités solaires distribuées

18

IF offrant des prêts pour l'accès à l'énergie propre

4 813

tonnes d'émissions équivalent CO2 évitées par an *

66

kWc de capacité électrique renouvelable installée *

* Impacts calculated based on GOGLA standardized impact metrics for off-grid energy sector

SENEGAL




Projet Finance digitale – Le cas de CAURIE-MF PROMOUVOIR L'INCLUSION FINANCIÈRE EN METTANT EN PLACE DES SOLUTIONS DE FINANCE DIGITALE

BV	Banca villageois
CAURIE-MF	Coopérative Autonome pour le Renforcement des Initiatives Économiques par la Micro finance
PAMIGA	Groupe Microfinance Participative pour l'Afrique
SIG	Système d'Informations et de Gestion

Présentation de CAURIE-MF

La Coopérative Autonome pour le Renforcement des Initiatives Économiques par la Micro finance (CAURIE-MF) est la consécration d'un long processus de réflexion engagée depuis 2008 au sein de l'entité originelle créée en octobre 2005.

CAURIE-MF est une entité agréée et soumise au contrôle régulier de la Direction de la Réglementation et de Supervision (DRS Sénégal), de la Banque Centrale des États de l'Afrique de l'Ouest et de la Commission Bancaire de l'UEMOA.

Mission et services financiers offerts

Sa mission est de contribuer durablement à la promotion économique et sociale des micro-entrepreneurs pauvres, principalement les femmes, en leur offrant des produits et services financiers appropriés. Sa vision est d'être une institution de microfinance socialement

responsable, financièrement viable et leader dans l'offre de services aux pauvres.

La méthodologie d'intervention de CAURIE-MF repose sur la mise en place de groupes organisés, structurés et réglementés appelés « Banca villageois » ou BV regroupant un effectif variant entre 30 et 100 femmes.

Fidèle à cette méthodologie, CAURIE-MF a étendu ses produits et services aux clients individuels et aux PME à qui elle propose une gamme de produits et services adaptés.

CAURIE-MF intervient dans 13 régions administratives du Sénégal à plus de 60% en milieu rural en s'appuyant sur ses 18 points de services dont 10 agences et 8 guichets supervisés par une Direction Générale basée à Thiès.

CAURIE-MF en quelques chiffres

Nombre de clients	103 805
Pourcentage de femmes	97 %
Nombre d'entrepreneurs actifs	75 558
Encours de crédits (FCFA)	11,1 milliards
Encours d'épargne (FCFA)	4,9 milliards

Chiffres au 31/07/2019

Le projet Finance digitale

S'inscrivant dans la logique de mieux servir ses clients et de participer activement à l'inclusion financière des populations les plus fragiles, CAURIE-MF a lancé en 2016, avec l'appui financier



Poins de services CAURIE-MF



et technique de PAMIGA, sa transformation digitale autour de 3 grandes phases :

- 1 Digitalisation des opérations de terrain
- 2 Mise en place de solutions Bank to Wallet / Wallet to Bank
- 3 Mise en place d'un réseau d'agents tiers

L'expérience de CAURIE-MF testée à ce jour en matière de Finance Digitale porte sur la phase 1 du projet.

La digitalisation des opérations de terrain – Objectifs poursuivis

Cette phase porte sur la mise en place d'un modèle d'agents de crédit itinérants munis d'une tablette dotée d'une application Android pour traiter les transactions financières des clients des BV. Préalablement à la mise en place de cette solution, la gestion traditionnelle sur papier impliquait la mobilisation d'importantes ressources financières, logistiques et humaines pour CAURIE-MF. En effet, les opérations de terrain étaient saisies manuellement sur des registres papier pendant la tenue des réunions de BV, puis ressaisies informatiquement en agence par des agents de saisie. Ce fonctionnement impliquait des durées très longues des réunions de BV, dont les clientes venues parfois de zones rurales éloignées se plaignaient souvent. Des erreurs de saisie fréquentes étaient par ailleurs constatées avec un impact fort sur la qualité des rapports d'activités quotidiens ou mensuels produits au sein de chaque agence.

- Réduction du risque de détournement et de fraude ;
- Réduction des charges d'exploitation.

Démarche adoptée pour le projet

Il s'agissait dans un premier temps d'établir un cahier de charges précis sur la solution souhaitée puis d'entamer les discussions avec les fournisseurs de technologies afin de mettre en œuvre la solution mobile la plus adaptée aux opérations de terrain de CAURIE-MF.

Le Système d'Information et de Gestion (SIG) de CAURIE-MF est le progiciel PERFECT développé par l'éditeur CAGECPL. Après des études comparatives des solutions digitales existantes sur le marché, c'est finalement CAGECPL qui a été retenu pour développer la solution mobile dénommée CAURIE Mobile. Le SIG a été mis à niveau pour pouvoir accueillir cette nouvelle solution.

Le projet s'est ensuite déroulé autour des phases suivantes :

- Développement de la solution ;
- Test de la solution développée ;
- Adaptation des procédures internes et communication au personnel de CAURIE-MF des nouvelles procédures
- Lancement et exécution du pilote dans deux agences et évaluation finale du pilote ;
- Déploiement de la solution dans les autres agences du réseau CAURIE-MF.

Solution mise en place

L'application mobile développée permet d'effectuer sur le terrain les opérations suivantes :

- Inscription de nouveaux groupes et membres ;
- Dépôts et retraits sur l'épargne ;
- Enregistrement de demandes de crédit ;
- Décaissements et remboursements de crédit ;
- Enregistrement d'autres opérations.



Saisie manuelle des informations sur le terrain

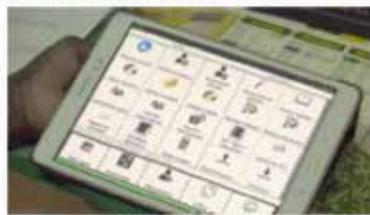
Ainsi le développement d'une solution mobile pour digitaliser les opérations de terrain avec les BV devait répondre aux besoins suivants :

Pour les clients :

- Réduction de la durée des réunions de BV ;
- Réduction des délais entre le remboursement de crédit et le financement d'un nouveau crédit ;
- Développement de nouveaux produits et services classiques et digitaux.

Pour l'institution :

- Renforcement des performances opérationnelles en sécurisant les données et en réduisant les erreurs de saisie ;
- Réduction de la pénibilité des opérations pour les agents de crédit ;
- Augmentation des contrôles et du suivi des activités des agents de crédit ;



Solution mobile sur tablette

Cette solution fonctionne :

- En mode online, c'est-à-dire connecté en temps réel au SIG, lorsqu'un accès à Internet (3G ou 4G) est possible dans la zone d'utilisation ;
- En mode offline, ou asynchrone, lorsque la zone d'utilisation n'est pas couverte par Internet. Dans ce cas, les données des clients à recombiter sont chargées sur la tablette en amont par l'agent de crédit qui fera la synchronisation avec le serveur de données de retour en agence ou dès qu'une connexion Internet devient disponible.

- Des partenaires expérimentés en finance digitale, capables d'accompagner les équipes projet jusqu'au bout ;
- Un renforcement de capacité à plusieurs niveaux de l'IMF et tout au long du projet, pour garantir la montée en compétence des équipes et sa bonne appropriation des sujets une fois les partenaires partis (formations, visites d'échange, coaching, ...)
- Une bonne préparation des données disponibles dans le SIG au moment du lancement de la solution (Synchronisation des données papiers avec les données du SIG).



- Nécessité de mettre à niveau le SIG pour qu'il soit capable de s'interfacer avec des solutions de Finance Digitale.

Conclusion

La mise en place d'un pilote systématique composé d'agences représentatives des différentes configurations est un gage de réussite. Il permet :

- De tester les solutions sur un périmètre restreint et maîtrisé ;
- D'apporter les corrections nécessaires et les ajustements permettant d'embarquer les utilisateurs et le personnel des IMF dès les premières utilisations des solutions digitales ;
- D'identifier les difficultés des utilisateurs face aux nouvelles solutions et de mettre en place les dispositifs nécessaires pour la suite.

Sur le plan technique, les enseignements suivants peuvent être mentionnés :

- Nécessité de disposer d'un accès en temps réel aux données grâce à une interconnexion des agences et à une centralisation des bases de données du SIG de l'IMF ;

La digitalisation des opérations de terrain a permis à CAURIE-MF de poser la première marche de sa transformation digitale avec succès.

Cette transformation apparaît clairement comme une opportunité de mieux servir les clients en leur fournissant des services adaptés à leurs besoins basés sur les technologies de la finance digitale, tout en améliorant la performance opérationnelle de l'IMF et en maîtrisant mieux les coûts.

Fort de cette expérience, CAURIE-MF poursuit son projet et lancera prochainement la solution de Bank to Wallet/ Wallet to Bank auprès de ses clients. Elle ambitionne de poursuivre sa transformation digitale en 2020 par la mise en place d'un réseau d'agents tiers avec l'appui de PAMIGA.



PROJET FINANCE DIGITAL RÉALISÉ AVEC LE SOUTIEN DE



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Saisie sur tablette des informations sur le terrain



Préparation des tablettes en agence

Lancement des premiers pilotes

La phase de test a permis de valider l'ensemble des fonctionnalités de l'application CAURIE mobile en agence et sur le terrain, en modes online et offline.

Après la validation des tests, des formations ont été dispensées au personnel du siège et des agences des sites pilotes, Thiès et Kaolack, afin de garantir la bonne appropriation de la solution.

Agence de Thiès et de Kaolack

Le premier pilote a été lancé au sein de l'agence de Thiès en mai 2016. Cette agence a été choisie pour sa proximité au siège qui permettait de garantir une présence rapprochée de l'équipe projet auprès des utilisateurs.

Après Thiès, le lancement de la solution a été réalisé pour l'agence de Kaolack en juin 2016, sans difficultés majeures car il bénéficiait de l'expérience du premier pilote. Le volume important d'activité sur cette agence a permis une appropriation plus rapide par les agents de crédit qui ont fait des retours très positifs sur la solution.

Bilan des deux premiers pilotes

Les deux premiers pilotes ont permis d'apporter des améliorations sur l'application mobile mise en place sur la base des remontées des utilisateurs avant le déploiement à d'autres agences. Ils ont également permis de souligner la nécessité de disposer d'un SIG à jour sans écart avec les rapports papier pour éviter toute difficulté lors des premières utilisations de la solution par les agents de crédit.

Par ailleurs, les formations ont été renforcées auprès des utilisateurs des deux agences, car malgré les nombreuses sessions qui avaient été organisées en amont du lancement, des questions et demandes d'assistance fréquentes étaient constatées sur le terrain.

D'un point de vue technique, le pilote a permis à CAURIE-MF de noter la nécessité de disposer au niveau du SIG d'une base de données centralisée pour garantir la cohérence et la sécurité des données lors d'un accès temps réel sur le terrain. Un projet a ainsi été lancé dans ce sens, avant le déploiement généralisé de la solution mobile.

Enfin, le pilote a permis d'identifier les nouveaux risques liés à l'utilisation de finance digitale qui ont nécessité une revue de la cartographie des risques et du dispositif de contrôles interne pour y répondre.

Généralisation aux autres agences

La généralisation de l'utilisation des tablettes dans le reste des agences de CAURIE-MF a été effective fin 2018. Aujourd'hui ce projet rencontre un réel succès avec une grande satisfaction des utilisateurs et aussi des clients qui notent les avantages de ces solutions dans leur quotidien.

Résultats obtenus



Préparation des tablettes en agence

Aujourd'hui 109 tablettes sont utilisées par les agents de crédit sur le terrain, avec de nombreux impacts :

De nombreux impacts qualitatifs sont également à noter :

- Amélioration de la relation client grâce à une plus grande disponibilité des agents de crédit ;
- Meilleure efficacité des agents de crédit grâce à la réduction des temps de saisie des données sur le terrain et en agence ;
- Amélioration de la sécurité des données avec un risque d'erreur de saisie limité et un accès en temps réel à ces données ;
- Amélioration de la qualité des rapports d'activité journaliers et mensuels produits à partir du SIG en temps réel.

Principaux enseignements

Cette première étape de transformation pour CAURIE-MF a permis de remarquer que la mise en œuvre de Finance Digitale est un défi complexe à relever qui nécessite :

- Un fort engagement des dirigeants et de la gouvernance pour embarquer les collaborateurs dans la transition vers le digital ;
- Une implication constante et très en amont du personnel et des utilisateurs finaux pour garantir leur adhésion et l'appropriation ;
- Une communication aux clients en amont du projet pour expliquer les avantages de la finance digitale pour eux ;
- Des appuis financiers importants pour faire face aux retards souvent constatés sur ce type de projet ;



Projet Finance digitale – Le cas de RENACA LA FINANCE DIGITALE POUR MIEUX REMPLIR LA MISSION SOCIALE DE RENACA

CAVECA	Caisses Villageoises d'Épargne et de Crédit Autogérées
MNO	Mobile Network Operator
POS	Point of Sales
RENACA	Réseau National des Caisses villageoises d'Épargne et de Crédit Autogérées
SIG	Système d'Information de Gestion
SMS	Short Message Service
TPE	Terminal de Paiement Electronique

Présentation de RENACA

Le Réseau National des Caisses Villageoises d'Épargne et de Crédit Autogérées (RENACA) est la structure fédérative des CAVECA dont l'Assemblée Générale Constitutive s'est tenue le 22 Novembre 2005 à Bohicon. Depuis la naissance des premières Caisses Villageoises d'Épargne et de Crédit Autogérées (CAVECA) en 1994, le Réseau a connu une évolution croissante. Différents appuis ont permis au Réseau d'amorcer la phase de l'institutionnalisation des activités des CAVECA, avec pour finalité d'améliorer les performances des CAVECA et d'accroître leurs chances d'autonomie financière, technique et organisationnelle du Réseau.

Mission et services financiers offerts

Sa mission est d'offrir durablement des services financiers et non financiers de qualité aux populations vulnérables, notamment rurales en vue de l'autosatisfaction de leurs besoins. Sa vision est d'être un réseau de mutuelles d'épargne et de crédit de référence au Bénin, financièrement et socialement pérenne d'ici à 2020.

RENACA intervient dans 6 départements administratifs sur 12 et dans plus de 35 communes sur les 77 que compte le Bénin. 75% des guichets sont installés en milieu rural avec pour principales cibles : actifs économiques porteurs de projets viables (en particulier les femmes rurales et les jeunes).

Activités financées : Petits commerces, Agriculture (production, post récolte, transformation, petit

élevage, maraîchage, pêche, petits équipements agricoles), Energies Renouvelables et Accès à l'eau productive, Artisanat, Éducation.



Points de services RENACA

RENACA en quelques chiffres



Le projet Finance digitale

S'inscrivant dans une logique de mieux servir ses clients et de participer activement à l'inclusion financière des populations les plus fragiles, RENACA a lancé en 2016, avec l'appui financier et technique de PAMIGA, sa transformation digitale autour de 2 grandes phases :



L'expérience de RENACA testée à ce jour en matière de Finance digitale porte sur la phase 1 du projet.

Mise en place d'une solution digitale sur Tablettes / POS – Objectifs poursuivis

Cette première phase porte sur la mise en place d'un modèle d'Agents de Promotion de l'Épargne itinérants munis d'une application mobile sur tablettes ou POS (Point of sales) pour



Solution digitale sur POS digitaliser les transactions financières des clients sur le terrain.

RENACA a décidé de se lancer dans l'utilisation d'appareils mobiles pour remplir des objectifs suivants :

- Pour les clients :**
- Réduction de la durée des réunions de BV ;
 - Réduction des délais entre le remboursement de crédit et le financement d'un nouveau crédit ;
 - Développement de nouveaux produits et services classiques et digitaux.

- Pour RENACA :**
- Amélioration de l'inclusion financière notamment en milieu rural ;
 - Amélioration de la qualité et de la disponibilité des informations financières et sociales ;
 - Réduction des coûts d'extension physique des points de service et des coûts de transactions aux clients ;
 - Augmentation du nombre de membres ;

- Accroissement des dépôts ;
- Amélioration de l'efficacité, de la productivité et des résultats des Agents de Promotion de l'Épargne ;
- Amélioration du taux de remboursement et de recouvrement ;
- Renforcement de la sécurité des données.

Démarche adoptée pour le projet

La mise en œuvre du projet s'est déroulée en 5 phases :

- Évaluation de référence, dont l'objectif était de définir un modèle de transformation digitale pour RENACA et de recommander une stratégie d'entrée sur le marché. Elle s'est déroulée autour de 3 étapes : réalisation d'une étude de marché, évaluation interne de RENACA (organisation, stratégie commerciale, portefeuille client, système d'informations, procédures, réseau, ...) et enfin analyse des modèles commerciaux existants.
- Elaboration de la stratégie d'entrée sur le marché et du macro plan de mise en œuvre, puis validation par les instances de décision.
- Conception et mise en œuvre du pilote. Cette phase s'est articulée autour de plusieurs étapes : mise en place d'une équipe projet, spécification et développement de la solution de finance digitale, test des fonctionnalités, formation des utilisateurs, communication et marketing, élaboration de manuels de procédures, lancement du pilote et mise en place d'indicateurs de suivi ;
- Évaluation du pilote et mise en œuvre des améliorations : mesure de satisfaction des utilisateurs et des clients, analyse des anomalies comptables, analyse des risques, mise en œuvre des points d'amélioration et adaptation des procédures internes ;
- Déploiement aux autres agences du réseau de distribution des produits et services RENACA.

Solution mise en place

L'application mobile développée pour RENACA permet d'effectuer sur le terrain les opérations suivantes :

- Opérations ordinaires : création de compte, dépôt, retrait, consultation ;
- Opérations liées à la tontrine ;
- Opérations de crédit : demande, remboursement et consultation ;



Saisie des informations sur le terrain

- Envoi de SMS de confirmation au client suite à la réalisation d'une opération ;
 - Edition immédiate d'un reçu suite à une opération.
- Cette solution fonctionne :
- En mode **online**, connecté en temps réel au SIG, lorsqu'un accès à Internet est possible dans la zone d'utilisation ;
 - En mode **offline**, ou asynchrone, lorsque la zone d'utilisation n'est pas couverte par Internet. Dans ce cas, les données des clients sont chargées sur la tablette ou le POS en amont par l'Agent de Promotion de l'Épargne qui fera la synchronisation avec le serveur de données de retour en agence ou dès qu'une connexion Internet devient disponible.

Résultats obtenus

Un premier pilote a été lancé au sein de l'agence de Bohicon après validation, lors de la phase de tests, de l'ensemble



Lancement du pilote au sein de l'agence de Bohicon

des fonctionnalités développées et après formation approfondie des utilisateurs.

Ce premier pilote s'est déroulé sur 6 mois et a permis de noter de nombreux impacts qualitatifs attestés par une évaluation externe réalisée au terme des 6 mois :

- Amélioration des processus de traitement des opérations par les agents de Promotion de l'Épargne;
- Les clients sont très satisfaits de la solution et note une réduction considérable des temps de traitement de leurs opérations (60 clients interrogés lors de l'évaluation). Par ailleurs, l'édition d'un reçu en temps réel accroît leur confiance en RENACA ;
- Amélioration de la traçabilité des données et de la sécurité.

Gain de temps pendant les transactions	50%
Réduction des coûts opérationnels	35%
Réduction des erreurs dans le traitement des données	90%
Augmentation du nombre de clients	30%
Augmentation du montant de l'épargne	50%
Réduction des charges financières liées aux emprunts	20%
Augmentation des commissions générées par la collecte mobile	50%

L'évaluation du premier pilote a également permis de constater les gains quantitatifs suivants :

- Parallèlement aux gains observés, cette première étape de la transformation digitale de RENACA s'est heurtée à des défis qu'il a fallu relever pour lancer ce premier pilote :
- Nécessité d'une montée en compétence importante de l'équipe projet face aux technologies de la finance digitale ;
- Manque de réactivité des partenaires techniques impliquant des retards sur le planning des travaux ;
- Instabilité énergétique et de connectivité au réseau interne dans certaines zones rurales impliquant des difficultés dans la réalisation des tests mais aussi dans l'utilisation des solutions mises en place ;
- Difficultés dans le choix des options technologiques (interconnexion des agences et fusion des bases de données) ayant impliqué des coûts supplémentaires importants ;
- Difficultés dans la mise en place des partenariats avec les opérateurs de téléphonie mobile.

Principaux enseignements

Avec le lancement de cette première phase, RENACA a tiré de précieux enseignements pour la poursuite de son projet de transformation digitale :

- Le projet doit être porté par la Direction Générale et les Administrateurs pour garantir l'adhésion des collaborateurs ;
- La satisfaction des clients doit être au centre de tout projet de finance digitale ;
- Les ressources financières allouées au projet doivent être importantes pour faire face aux aléas fréquents sur ce type de projet ;
- Le déploiement d'un projet de finance digitale peut prendre plus de temps que prévu ;
- La réalisation d'un pilote sur un échantillon d'agence représentatif des différentes configurations et avec tous les types d'équipements prévus est un gage de réussite ;
- Les opérations et les procédures doivent être alignées à la finance digitale ;

Sur le plan humain, les enseignements suivants peuvent être tirés :

- Il est nécessaire de se faire accompagner par des partenaires disposant d'une expérience éprouvée en finance digitale pour accompagner les équipes jusqu'au bout du projet
- Un renforcement de capacité à plusieurs niveaux de l'IMF et tout au long du projet est nécessaire pour garantir la montée en compétence des équipes et sa bonne appropriation des sujets une fois les partenaires partis (formations, visites, d'échange, coaching, ...);
- L'équipe projet doit être allouée au projet ou disposer suffisamment de temps au regard de la charge observée ;
- Il est important de maintenir la motivation de l'équipe projet par des actions de sensibilisation, de formation ou des voyages d'études et d'échanges avec des pairs dans d'autres IMF .

Sur le plan technique, les enseignements suivants peuvent être tirés :

- Il est nécessaire d'améliorer l'architecture du SIG avant de lancer dans tout projet de Finance digitale, pour permettre un accès centralisé et en temps réel aux données et aussi une interopérabilité avec les solutions digitales ;
- Les choix des options technologiques sont déterminants dans la réussite du projet et doivent prendre en compte les spécificités de l'IMF .

Ainsi, fort de cette première expérience, RENACA ambitionne de poursuivre sa transformation digitale et a déjà lancé sa phase 2 dont l'objectif est de proposer à ses clients des services de Bank to Wallet – Wallet to Bank Interfaçage des comptes des clients RENACA avec leurs portefeuilles électroniques via le code USSD. Pour cela, il a déjà sélectionné et signé un accord de confidentialité avec un premier Opérateur de Téléphonie Mobile, et a lancé les développements techniques. Un premier pilote est prévu pour début 2020.

Conclusion

A travers cette première phase, RENACA a posé la première base de sa transformation digitale en répondant pleinement à son enjeu de mieux servir ses clients en leur fournissant des services adaptés à leurs besoins basés sur les technologies de la finance digitale.

Cette première phase a aussi permis à RENACA de trouver des nouveaux leviers pour accompagner sa croissance grâce à une meilleure maîtrise de ses coûts opérationnels et de ses risques.



PROJET FINANCE DIGITAL RÉALISÉ AVEC LE SOUTIEN DE

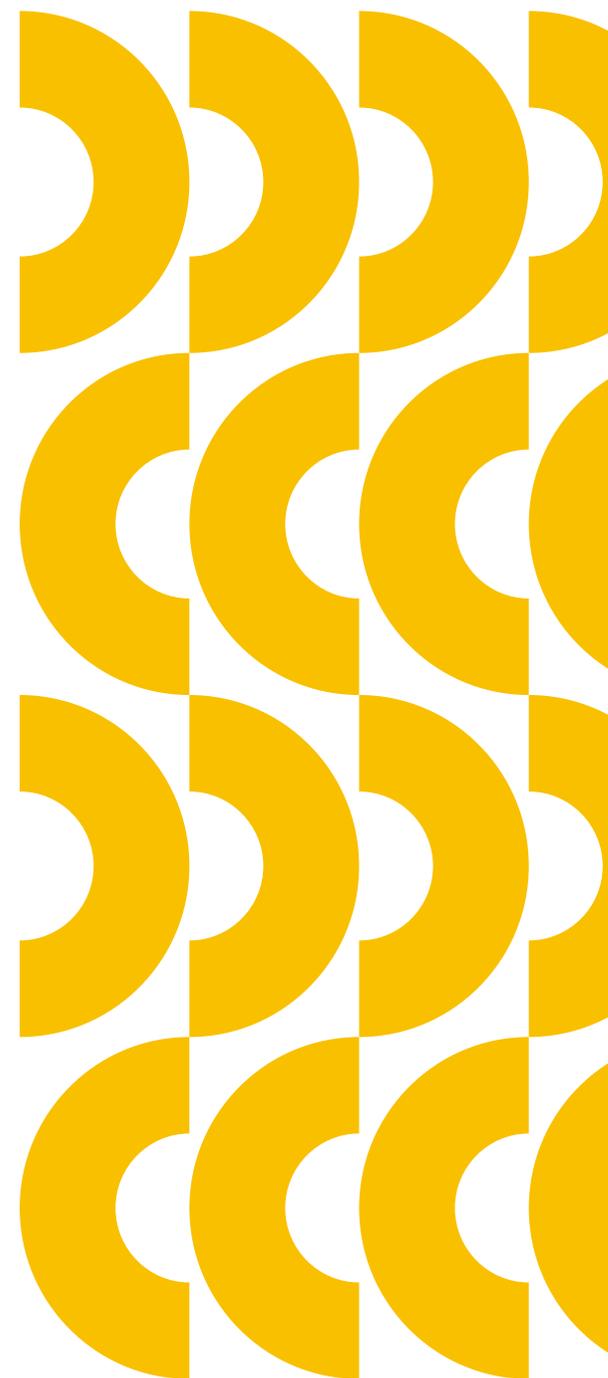


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KNOWLEDGE-SHARING • *Other publications*

- LE RIZ, SOURCE D'OPPORTUNITES EN COTE D'IVOIRE N°4 :
LA DIFFICILE RECHERCHE DE MOULINS PROMETTEURS,
Éric LEVOY & Dotianga Konate,
World Bank blog,
<https://blogs.worldbank.org/fr/nasikiliza/le-riz-source-dopportunités-en-cote-divoire-ndeg4-la-difficile-recherche-de-moulins>
- The Future of Financial Inclusion in the Microfinance Barometer 2019, **Renée Chao-Beroff**
- Contribution to a joint work to be published by Brookings Institution Press:
The Future of Microfinance, chapter entitled Vision Statement: the Future of Microfinance In Africa, 2020, **Renée Chao-Béroff**



Conference contributions

- Cross-cutting capitalization workshop, organized by AFD in Paris, 1-3/7/2019
- National forum on integrity in the water and sanitation sector, organized by the National Water Partnership (PNE) in Cotonou, 29/10/2019
- #PAGOF (Project to Support Open French-Speaking Governments) regional seminar, organized by Canal France international (CFi) and AFD in Abidjan, 5-6/11/2019
- Workshop at GRET on the role of NGOs in financial inclusion. Panel on the role of investment funds in funding financial inclusion. February 2019
- Participation at the EMPEA Impact Investment Forum in Washington DC, 13-16/5/2019
- Capitalisation workshop on access to energy at AFD organized by the AFD energy department with all the NGOs working in the sector. May 2019
- Convergences World Forum. The Microfinance Barometer 2019 panel. September 2019
- African Microfinance Week. Organization of an expert meeting and co-organization with MSC of a digital finance training course. October 2019 in Ouagadougou.
- Speaker at a webinar organized by the FINDEV portal on the future of financial inclusion, 14/11/ 2019.
- Panellist at a workshop promoting the Microfinance Barometer at E-MFW, November 2019 in Luxembourg.
- International workshop on microfinance organized by Lapo Microfinance Bank in Nigeria, May 2019.



Promotion and communication actions

In order to capitalize on its digital finance activities, in October 2019 CIDR Pamiga organized an expert meeting in Ouagadougou, Burkina Faso in partnership with Microsave as part of African Microfinance Week. The meeting was a chance to present feedback on the digital finance project, discuss the challenges it tackled, and draw up a list of lessons learned from the first phase of the digital transformation of MFIs. As well as managing directors and project leaders from MFIs involved in the project, the meeting was attended by over 80 participants from MFIs, including banks, donors and inclusive finance actors, resulting in a series of in-depth and productive debates on the theme of financial inclusion.

Continuing with the capitalization theme and keen to spread feedback more widely, CIDR Pamiga selected two African MFIs, RENACA from Benin and CAURIE from Senegal, to produce:

Case studies setting out the project phases, implementation methodology, difficulties encountered, lessons learned, benefits identified and prospects for the next steps ;

A video of feedback on the initiative focusing on clients. The video was produced by EyeConnexion, which visited CAURIE-MF and RENACA with CIDR Pamiga to film it. MFI staff and clients were interviewed about the benefits observed as a result of implementing digital finance solutions as well as the concerns and the opportunities that arose. MFI staff, particularly the project team, were also asked to talk about the challenges they faced at each stage of the project. The video (in French) can be seen by clicking this link:

<https://youtu.be/q3XYvOxchi4>.

Presentation of the digital finance project and its objectives



- “ Digital finance as a tool for the sustainable success of 8 MFIs' social and financial mission” was a project launched by Pamiga in April 2105 for a four-year period

0 The overall objective was to **strengthen MFIs in the Pamiga network and ensure the lasting success of their twin financial and social missions**, thanks to digital finance and risk management. The project has two specific objectives:

- 1: Ensure controlled and rapid growth of the MFIs by extending their geographical range and reaching out to under-serviced groups via a range of digital finance solutions
 - 2: Ensure the lasting future of the MFIs by maintaining or improving their financial performance and the quality of their portfolios
-

Presentation of the digital finance project and its objectives

- The direct beneficiaries of the project are the eight Pamiga partners described below, all socially engaged and operating in rural areas.

Caurie-MF is a cooperative institution set up in 2005. Operating in 11 regions of Senegal it serves over 80,000 clients, 99% of them women.

U-IMCEC is a major Senegalese institution with over 90,000 clients and a loan portfolio of approximately US\$15m.

RENACA was founded in 1994. Twenty-three years later, it operates across half of Benin and provides services to some 120,000 clients.

ACFB operates in 10 of Benin's 12 departments and serves over 90,000 clients, 93% of them women.

WASAA has the largest portfolio of any MFI in the project, serving 120,000 clients in the Oromia Region.

WPS began operating in 1976. It provides financial and non-financial services to over 110,000 clients, with a gross loan portfolio worth US\$6.5m.

CECAM is a cooperative institution operating in 12 regions of Madagascar and serving almost 90,000 clients, 86% of them in rural areas.

VOLA MAHASOA is one of the smallest MFIs in the Pamiga network, with 12,000 clients, but it is very dynamic and fully engaged in the digital finance project.

- Groups targeted are clients of these MFIs, particularly women, small-scale farmers, rural micro-entrepreneurs and, more generally, people living in remote regions. In 2016, this amounted to over 700,000 clients.



Digital finance tools implemented by the project

Digital finance includes all financial services developed using electronic transaction devices.

Tablets – POS



Agents in the field are provided with a mobile app running on a tablet or POS terminal that can connect to the management information system in real time and are able to work offline as well as online

Bank to Wallet – Wallet to Bank



Creation of an interface between the MFI's management information system and the telecommunication operator. Clients carry out operations directly using their mobile telephone

Third-party agent network



Agents in the field are provided with a mobile app running on a tablet or POS terminal that can connect to the management information system in real time and are able to work offline as well as online

Looking back on some of the project highlights – Expert meeting

Expert meeting organized with Microsave Consulting to talk about the project and digital finance in general. African Microfinance Week, Ouagadougou, October 2019
Over 80 people attended the event



Discussion panel including a representative from AFD



The three highlights of the day



Looking back in pictures



LOOKING AHEAD

by Renée CHAO-BEROFF, managing director of CIDR Pamiga



2020 will be the first year of operation for CIDR Pamiga, our newly merged organization!

A new year when our team of sixty people with complementary and varied skills and professional experiences will be capitalizing on our acknowledged expertise and the lessons learned during our flagship pilot projects, drawing on an innovative and improved range of services, genuinely client-focused and fully customizable.

Our seven core skills cover the following fields: digital finance, strengthening agricultural value chains, access to water and renewable energies for production, support for territories to boost local economic attractiveness, support for improving the social and environmental performance of financial institutions and small businesses, strengthening institutions and governance, and help with building resilience in vulnerable communities.

We provide these skill sets and know-how to all actors keen to increase their economic, social and environmental impacts and make a genuine contribution, in their sector and profession, to meeting the Millennium Development Goals.

In 2020, we are going to be reaching out to you in the hope of establishing a dialogue and, possibly, a win-win and truly sustainable partnership. Our prospects for 2020 are conditioned by our interactions: let's work hand-in-hand to build our projects and our success together !



OUR PARTNERS



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