



ANNUAL REPORT 2020



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EDITORIAL

2020 was the first year after the merger between CIDR and Pamiga in December 2019. It started with a great euphoria brought by the synergies between the teams, the areas of expertise and the opportunities they open to CIDR Pamiga, our new social enterprise. In this momentum, we have built new projects, innovative in their offers, in areas such as digital transformation, adaptation to climate change, marketplace platforms for agricultural value chains, and enhancing our respective expertise: a good dozen of these projects thus emerged during the year, in particular in the 3rd and 4th quarters. On this occasion, we were able to see that our offers are relevant and respond perfectly to the demands of target partners, donors, microfinance institutions, development banks, local authorities, actors in agricultural value chains. We have also launched exploration missions for our diversification, the most significant of which is the definition of our positioning in Mexico and Latin America, on topics such as Climate, Biodiversity and Promotion of agroforestry value chains constituting the livelihoods of basic rural communities.

At the same time, 2020 is marked by the COVID 19 crisis, from the 1st quarter, which plunged the world into health insecurity and into serious economic and social uncertainties throughout the year and which is likely to continue beyond.

The first effects of the crisis are the measures to contain and limit domestic and international mobility taken by all governments, in the North as well as in the South, in an attempt to contain the spread of the virus.

These measures have had very serious consequences, particularly in Africa and Latin America, affecting the most vulnerable populations who live in the informal economy and who need to continue their economic activities on a day-to-day basis to meet the primary needs of their families. Microfinance institutions, which provide financial support to this population, have thus experienced levels of defaults hitherto unknown and massive withdrawals of savings, testifying to the difficulties encountered at the grassroots, both in urban and rural areas. Likewise, agriculture has been strongly impacted by movement restriction measures, with product stocks remaining unsold and rotting in poorly equipped stores in rural areas and other export products suffering from a slowdown in the market due the economic crisis in Europe and the USA and the scarce air transport. The quantification of these impacts in Africa is not yet known, but we are already seeing that they will hit very hard the vulnerable and rural populations who are our target groups.

At the same time, funding is lagging behind, with donors having to review their priorities, depending on their project portfolios.

It was against this background that our budget for the year fell from forecast by around 15-20%.

While pursuing with determination and agility our actions in the field and starting in the 4th quarter of 2020, six new particularly innovative and promising projects, CIDR Pamiga took the initiative to launch a Relief Fund to support the rural populations of Sub-Saharan Africa economically affected by the COVID crisis: this fund is called COVER Africa and will have a component for loans to MFIs and a component for Technical Assistance to support a green and sustainable recovery.

CIDR PAMIGA IN BRIEF

Who are we?

Aware of the economic and technological challenges of tomorrow, the CIDR (International Center for Development and Research) and Pamiga, two recognized and experienced organizations, merged in December 2019. The community of values, the complementarity of expertise and a shared vision of development for rural Africa motivated this merger.

Our mission

CIDR Pamiga's social objective is to help unleash the economic and social potential of disadvantaged rural and peri-urban regions, by facilitating access for their populations and businesses to finance, energy, water, health, training and agricultural value chains, through any responsible solution, in particular digital, adapted to local ecosystems.

Our approach

Focus on rural and peri-urban areas

The CIDR Pamiga targets the populations most excluded from access to financial services and basic goods, using a client-oriented approach, to serve vulnerable populations.

Build long-term partnerships

CIDR Pamiga works with (i) medium-sized financial institutions and providers of impact solutions, (ii) small and medium-sized enterprises with high growth potential and social impact on vulnerable populations, (iii) decentralized local communities. It aims to support these partners in their process of 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 micro insurance
- 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

Agricultural value chain



- 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)

Territory 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

OUR OFFERS

Support for impact Investment

The goal: Secure and improve the effectiveness of impact funds

The service: Custom advice and technical services: access to markets, structuring supply chains, technologies and risk management.

Experience: Over 80 development projects delivered in Africa. People at CIDR Pamiga have developed unique approaches and methods that centre on impact reporting and empowering local businesses. Since 2018, they have been deploying their skills in regions where economic development and climate resilience are inseparable: in Africa, South America and Asia..

Specific features: A client-centred approach that aligns the needs of impact funds, territories and beneficiary SMEs to build financial capacity and boost the competitiveness of each stakeholder.

Technical Assistance for Sustainable Development

The goal: Boost the social impact of financial investments, support agro-ecological transition and economic inclusion.

The service: Short- or long-term technical advice, adapted to financial institutions, SMEs and territories: financial inclusion and digital finance, strengthening value chains, risk management, business development, governance, training and team coaching.

Experience: CIDR Pamiga has proven expertise in impact reporting and deploying a variety of technical skills.

Specific features: Agile project management, range of tools for fostering financial and citizen inclusion, a strong grasp of digital opportunities and climate challenges.

Design, organization and promotion of digital ecosystems

The goal: Boost companies' economic autonomy and help kick-start territorial development.

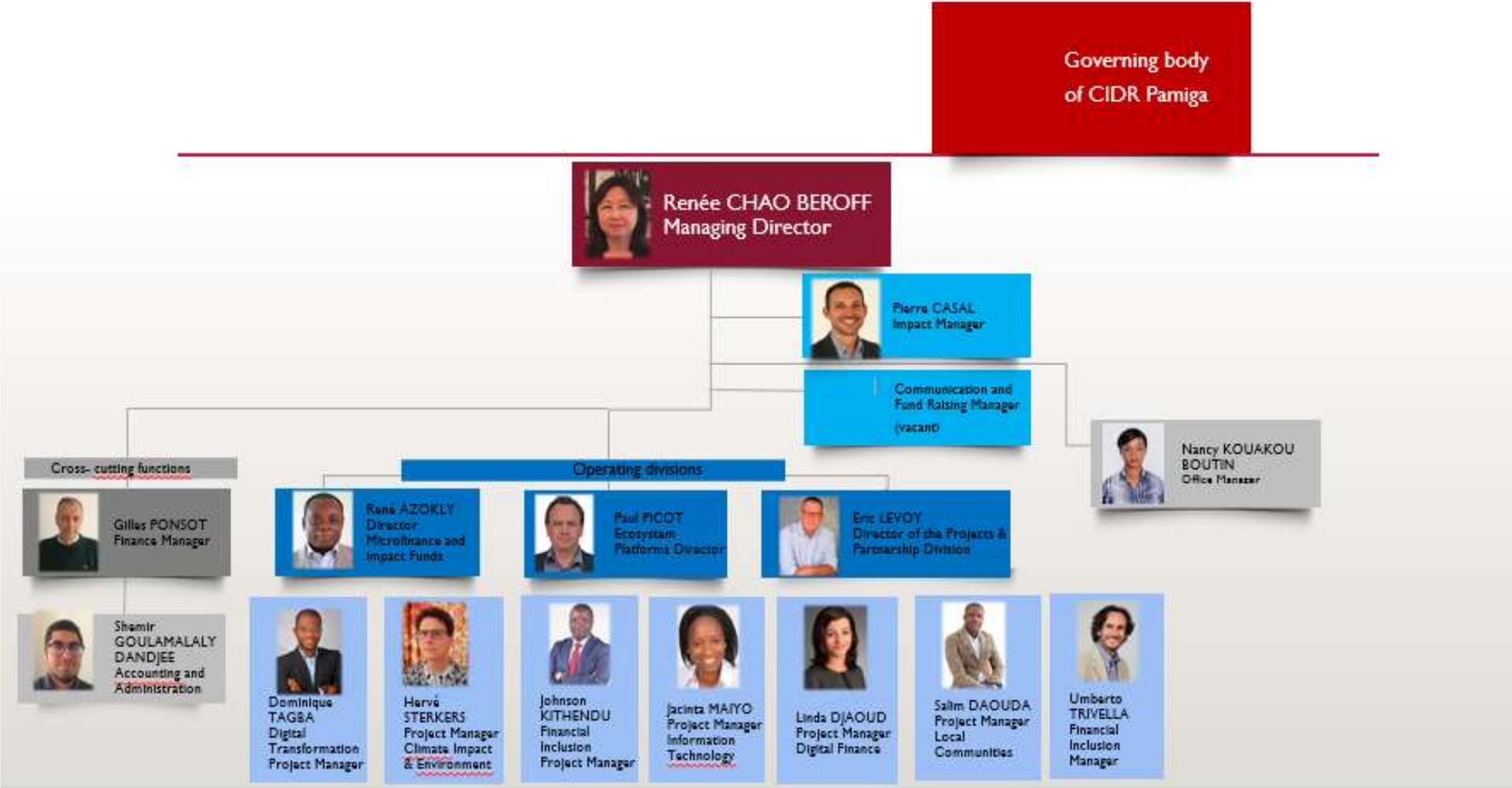
The service: Tailored digital platforms that bring together for the first time stakeholders with the skill sets needed to tackle development problems: implementation of technical solutions, new forms of cooperation, adapted services, etc.

Experience: An innovation-led actor in rural development, CIDR Pamiga is convinced that digital technologies are key to unleashing economic development in many parts of Africa. It provides financial and non-financial services as well as the energy generated by new synergies, simplifying the process of creating links between producers and consumers — right to the last mile!

Specific features: CIDR Pamiga is currently the only organization to offer these integrated solutions.

OUR TEAM

ORGANIZATIONAL CHART



OUR COUNTRIES OF INTERVENTION

Benin
Burkina Faso
Cameroun
Cote d'Ivoire
Ethiopia
Ghana
Kenya
Madagascar
Mali
Nigeria
Uganda
Senegal
Sierra Leone
Tanzania
Chad
Togo



OUR NETWORKS

- **15 financial institutions in 8 sub-Saharan African countries** reaching a **total of 1.5 million economically active clients in rural areas.**
- CIDR Pamiga is a **founding member of the AIDR network** (International Alliance for Development and Research)

AIDR is a network made up of around thirty leading of development and research companies based mainly in Africa who share a common ethic and a common project.

→ AIDR members want to increase their role in development thinking and decision-making.

→ they want to become more professional in order to increase the effectiveness of their actions.

→ they consider the acquisition of skills, professional rigor and the quality of achievements as conditions for the effectiveness and impact of the actions undertaken.

→ CIDR Pamiga and members of AIDR develop partnerships for the formulation and implementation of projects in innovative development sectors

OPERATIONAL UNIT - ECOSYSTEM PLATFORM

CIDR Pamiga is convinced of the importance of digitization for the economic development of areas with potential in Africa, especially for small producers and MSMEs operating in agricultural value chains.

The objective of the unit is to promote the development of digital platforms as private enterprises offering digital financial and non-financial services adapted to small agricultural producers and MSMEs operating in profitable agricultural value chains, in partnership and synergies with public and private actors in the ecosystem of these value chains.

Access to these services must contribute significantly and in a sustainable manner to improving the incomes, competitiveness and resilience of small producers and MSMEs.

In this context, CIDR Pamiga, in partnership with Microsave Consulting (MsC), a consultancy firm specializing in the promotion of inclusive digital systems, have developed a Project to promote digital platforms for various agricultural value chains in Côte d'Ivoire, Ghana, Kenya and Uganda. All these countries have a dynamic private agricultural sector essentially based on family farming, and favourable conditions for the development of digital services (notably a relatively high penetration of mobile phones in rural areas).

The year 2020 was devoted to the preliminary stages of the establishment of the first platform (called Wi-Agri), for the cashew value chain in Côte d'Ivoire. The main activities carried out are presented below.

- Opportunity study (documentary review and joint CIDR Pamiga - MsC mission in Abidjan) to confirm the relevance of a digital platform for the cashew value chain in Côte d'Ivoire, and identify potential partners for the implementation of a pilot phase. Key public (the Cotton and Cashew Council (CCA) the state body for the regulation and promotion of cashew nuts) and private stakeholders were met, as well as potential donors and investors for the financing of the 4 years business plan of the company to be created (Wi-Agri). Potential partners are pre-identified (financial institutions, processors and exporters), and the mission also made it possible to confirm the partnership with Mobisoft, an Ivorian digital services company (agritech), for the operationalization of the platform and as co-founder with CIDR Pamiga and MsC of Wi-Agri.
- Comparative study of similar platforms in other African countries, notably in Kenya, to inform the business model and the business plan of Wi-Agri.
- Programming of the pilot phase, the objective being to enrol at least 1,500 producers and some buyers / processors for the cashew nut marketing campaign starting in February 2021.
- Feasibility and market study to specify the financial and non-financial digital service needs for the different categories of users of the platform, and identification of partners / users of the platform: producer cooperatives, buyers, processors, exporters, financial institutions (banks, MFIs and insurance companies), payment aggregator already a partner of Mobisoft.
- Presentation of the initiative to the Cotton Cashew Council to get approval for the implementation of the pilot.

- Commitment and negotiations with potential partners for the pilot phase, the aim being to sign the memoranda of understanding by early 2021.
- Development of digital platform specifications in progress.
- Development of the economic model (pricing of services) and of a 4 years business plan for the company Wi-Agri, the objective being to recruit and serve around 200,000 producers, and the achievement of profitability by the end of year 4. The opening of services to other value chains in Côte d'Ivoire will be considered in year 2 or 3, as well as the expansion of services to other countries.
- The creation of the company Wi-Agri is scheduled for February 2021. The three founding shareholders will be CIDR Pamiga, MsC and Mobisoft. The first services will be a marketplace for producers and other actors in the value chain, with digital payments for small producers, access to other financial services (credit, savings and insurance) and to advisory services and access to information (good agricultural practices, financial management and financial education, information on prices and weather). The information and digital data collected during the enrolment (including the geolocation of producers) and during transactions on the market place will be valued and shared with financial institutions to facilitate the development and delivery of financial services adapted to users and profitable for financial institutions. Access to the services will be through a mobile application requiring a 2G connection or through a website. Significant efforts will be made in terms of training of users, especially producers, and a call centre will be established to assist users.

The initiative is under the responsibility of the Director of the Operational unit, in consultation and with the support of the Managing Director. Two senior experts based in Abidjan are mobilized on a part-time basis (one with expertise in digital finance, the other with expertise in rural development, both having very good knowledge of the Ivorian context and actors).



OPERATIONAL UNIT - TECHNICAL ASSISTANCE TO INVESTMENT FUNDS

The aim of the “Technical Assistance to Investment Funds” Unit is to improve the efficiency of impact fund investments by offering them tailored advice and technical services on (i) market access, (ii) structuring of supply chains, (iii) technologies and risk management.

In 2020, the main activity carried out under this pole was the drafting of a proposal to AFD to provide technical assistance to the COVER AFRICA investment fund.

COVER AFRICA is a debt fund, initiated by CIDR Pamiga with the support of the Grameen Crédit Agricole Foundation and Omtrix inc, for MFIs to help them manage the lack of liquidity and the solvency challenges induced by the current Covid 19 crisis.

The technical assistance facility that has been proposed to the French Development Agency (AFD) includes the main activities below.

- Analysis of loan portfolios in order to identify the most risky segments and segmentation of the portfolio by economic activity sector, region, type of product etc. This analysis will facilitate the restart of disbursements for the least exposed segments and the definition of a collection and support strategy for clients most affected by the crisis.
- Restructuring of portfolios and adaptation of rescheduling, restructuring, provisioning and debt write-off rules. This work will be done in compliance with local regulations but also with a concern for adopting responsible practices towards customers.
- Technical assistance and capacity building in liquidity and solvency management. Many institutions will have to manage both a liquidity crisis and a deterioration in their solvency. They are also at risk of defaulting on prudential rules. We will therefore support MFIs in this work of cash management and restructuring of their balance sheets.
- Strengthening of risk management capacities. Resilience in the face of future crises (security, health, and climate) will depend in part on the capacity of institutions to manage and anticipate their risks. They must also have the capacity to adapt their functioning in the event of a crisis. Our assistance will therefore focus on updating risk maps and defining a business continuity plan. Strengthening governance and local leadership capacities will be at the heart of the mechanism.
- Support in the digital transition. Digital transformation is a driver of efficiency for financial institutions. The crisis has also shown that digital financial services reduce certain operational risks because they allow them to continue to operate and maintain the link with customers when travel is limited. Depending on the degree of digitization of each institution, our technical assistance will include an assessment of the systems in place, the formulation of a digital strategy, support for the digitization of back and front office operations, the launch of new products, etc. In times of crisis and when many Fin Techs are entering the financial services market, most often without being regulated and with potentially predatory practices, support will work in favour of the development of responsible digital finance, which respects the client protection principles.
- Reinforcement of entrepreneurial capacities. Training and coaching of clients in financial education and business management will aim to restore clients' livelihoods. The focus will be on their own risk management and the role of savings. CIDR Pamiga will set up training of

trainers within institutions, and will collaborate in the development of training materials. For clients, access to these training and support services can be done through different channels: face-to-face training, remote coaching, digital or printed media.

- Development of services to farmers. The Covid 19 crisis risks weakening the agricultural sector, by restricting access to export markets and the possibilities of obtaining inputs. In order to restore access to financial services for this segment traditionally considered to be at risk, MFIs will be able to offer additional services aimed at improving productivity and integration into the value chains of agricultural producers. Farmer customers will benefit from training in agroecology, as well as access to information and advisory services (data on prices, markets, weather, agricultural practices, etc.), most often via their mobile. Technical assistance will focus on connecting MFIs with providers of these services.

OPERATIONAL UNIT - PROJECTS AND PARTNERSHIP

The Projects and Partnership Unit implements actions aimed in particular at increasing the social impact of financial investments, supporting the agro-ecological transition and economic inclusion.

CIDR Pamiga's offer is based on short or long-term technical and methodological advices, adapted to institutions, micro-small and medium-sized enterprises, and territories: inclusive and digital finance, strengthening of value chains, risk management, business development, governance, training and coaching of teams.

This offer is provided by the permanent staff of CIDR Pamiga and by complementary expertise, working for the resilience, the economic and technological development of disadvantaged areas.

CIDR Pamiga has a proven know-how acquired over time, by CIDR since 1961 and by Pamiga since 2005. The merger of CIDR and Pamiga in 2019 has given new impetus, developed new and diversified offers for financial and civic inclusion, and a keen sense of digital opportunities and climate challenges.

Project portfolio development strategy and start-up of new projects 2020

The strategy is based on two activities: (i) responding to calls for tenders; (ii) designing projects and presenting them to financial partners.

In 2020, the Projects and Partnership Unit responded to more than 20 calls for tenders and other calls for proposals thanks to the mobilization of all CIDR Pamiga staff, and to partner development actors based in Africa. The success rate for these applications is around 50%. Seven new projects were thus able to start in 2020, and three missions were carried out.

- Technical support mission to TADB (Tanzanian Agricultural Development Bank) with funding from AFD.
- "Outgrower and Value Chain Fund" project phase III in Ghana, in partnership with the Ghanaian firm OA&A and the German firm IPC, and with funding from KfW.
- "Digital Finance" project in partnership with Financial Institutions in Senegal, Benin, Ethiopia and Madagascar, and with funding from AFD.
- GBE Benin "Green energy for the citizen" project funded by GIZ.
- "Solar energy" project in Madagascar in partnership with HERi, a Malagasy social and solidarity enterprise for the development of solar solutions, and with funding from ADEME and the African Development Bank.
- Project "Access to off-grid electricity in Benin, in partnership with ESF (Electriciens Sans Frontières) and with funding from MCA-Benin II (Millennium Challenge Account).
- Project "Green energy for the resilience of young people and women in Uganda and Kenya" in partnership with the Italian AVSI Foundation, and with financing from the ADB (Climate Energy Fund).
- "Kenya Investment Mechanism (KIM)" project with USAID / Feed the Future funding.

- Mission for the development of an exclusive Climate Plan for the Béliér Region in Côte d'Ivoire, accompanied by a methodological guide and good practices, with funding from the UNDP (United Nations Development Program).
- Training mission on improving portfolio management for the executives of the First Microfinance Agency (PAMF) of Burkina Faso, with PAMF funding.

CIDR Pamiga will also develop a proactive strategy by designing projects on its own initiative on themes aligned with its vision and development objectives. In 2020, a concept note was formulated in partnership with the Regional Council of South Comoé in Côte d'Ivoire for the Project "Mangroves around the Ehotilé Islands National Park: a blue carbon sink to be restored". Research into technical and financial partners has been initiated and will be pursued.

Partnership strategy

The Projects and Partnership Unit relies on the many partners based in Africa with whom CIDR Pamiga has collaborated for many years. These include microfinance institutions, national NGOs, social and solidarity enterprises, decentralized local communities.

In 2020, it was also able to count on French technical partners, in particular the Safer Ile de France, and the Seine Normandy Water Agency, who brought real added value to the projects they supported.

2020 projects and mission

BENIN



Access to energy and water

Financial access to solar productive equipment

CIDR Pamiga has been selected by GIZ Benin to provide support for the implementation of its “Green Energy for African Citizens - Benin” Project, on the “Financial access of customers of solar equipment for productive use” component. Its intervention began in November 2020 by carrying out a study on PULSE (Productive Use Leveraging Solar Energy) products with 10 financial institutions and 6 solar equipment suppliers. This study made it possible to understand the needs, interests and expectations of stakeholders in relation to the implementation of a financing model for productive solar equipment. At the end of 2021, it is expected that (i) at least two (02) financial institutions will offer their clients new or adapted financial products for solar equipment for productive purposes (solar pumps, refrigerators, mills, etc.); (ii) at least 100 entrepreneurs / farmers / cooperatives received loans to equip themselves with solar equipment for productive use.



Financing of economic activities connected to mini-grids

In consortium with Electriciens sans frontières, CIDR Pamiga was selected to carry out the "Cafés Lumière" project in Benin as part of the Millennium Challenge Account (MCA-II) call for proposals. Multi-service platforms powered mainly by solar energy in four non-electrified communes in Benin will be set up: the objective is to reach 34,000 beneficiaries. Through its network of partner MFIs in Benin, CIDR Pamiga will be able to finance the inhabitants of these municipalities who wish to develop new economic activities powered by the energy of the "Cafés Lumières", such as processing activities (mills, hullers) and of conservation (refrigerators) of agricultural products.





Digital Finance

RENACA

The development of the mobile banking solution at RENACA (REseau National des Caisses villageoises d'Epargne et de Crédit Autogéré), which began in 2019, was considerably affected by the health crisis. In 2020, CIDR Pamiga signed a new Memorandum of Understanding with RENACA to assist in the effective implementation of this solution, and prepare for the deployment of a third-party agent network solution. In this dynamic, an on-site mission gave the opportunity to strengthen the capacities of the RENACA teams on the fundamentals of mobile banking solutions and the operational and technical factors to be taken into account for an effective implementation. CIDR Pamiga has also developed terms of reference to recruit external skills to meet specific needs such as connectivity diagnostics to optimize interconnection and finalize its deployment to all branches.



ACFB

CIDR Pamiga conducted a face-to-face digital finance workshop in 2020 aimed at a practical description of mobile banking and third-party agent network solutions. It made it possible to strengthen the capacities of the teams of the Association des Caisses de Financement à la Base (ACFB) and to better inform ACFB's strategic options in the pursuit of its digital transformation. This workshop resulted in a framing of the scope of potential activities, depending on the strategic choice made. CIDR Pamiga

has also developed terms of reference for the recruitment of external experts for specific needs. These actions are part of a new memorandum of understanding signed in 2020 with ACFB to support the implementation of new digital finance solutions.



Institutional capacity building

RENACA

CIDR Pamiga organized a training workshop for RENACA executives on the development of the business continuity plan and the IT recovery plan. This training enabled RENACA managers to draft their business continuity and IT recovery plans, to have them validated and to start testing them..

ACFB

CIDR Pamiga also organized a training workshop for ACFB executives on developing the business continuity plan and the IT recovery plan. This training enabled ACFB managers to write their business continuity and IT recovery plans, have them validated and start testing them.



Social performance management

RENACA

As part of the new memorandum of understanding signed for the Digital Finance project, several projects relating to social performance have been identified: improvement of the collection of social data, updating of the complaints management procedure and capacity building on customer protection principles.

ACFB

CIDR Pamiga and ACFB have established an action plan to strengthen social performance management within ACFB as part of the Digital Finance project. CIDR Pamiga's support will mainly focus on an evaluation using the

SPI4 tool, capacity building on social performance standards and client protection principles in the digital age.

Territory and local governance

Promotion of Civic-Tech for a participatory local democracy (CiTé.bj).

CIDR Pamiga is implementing this pilot project with the ANCB (Association Nationale des Communes du Bénin) in 4 municipalities. Three digital companies are associated with this project, the objective of which is to enable populations, especially women and young people, excluded from municipal political dialogue, to participate in local development decisions in their municipality, to monitor and evaluate the implementation of municipal development plans. In 2020, the Digital Assignments Officers of the 4 municipalities independently animated the awareness of digital citizen participation, both through face-to-face events and through digital tools. Two digital applications have been developed and deployed in the 4 municipalities, making it possible to ensure better citizen dialogue around complaints and suggestions, and around consultation and co-construction of development actions in the municipality. This year also made it possible to consolidate the capitalization of the project's good practices and to initiate their dissemination.



Operationalization of Integrated Water Resources Management (IWRM) through a Payment for Ecosystem Services (PES) system and Nature-Based Solutions in the Lower Ouémé Valley.

CIDR Pamiga is implementing this program in 9 municipalities in the Oume Valley in partnership with 2 Beninese organizations, Africa Green and CREDEL. This project aims to reduce the effects of flooding through the establishment of an IWRM - PSE mechanism in the Lower and Middle Valley of Ouémé (BMVO). The activities implemented in 2020 made it possible to (i) continue to raise communities' awareness on IWRM and put them into practice over more than 800 ha, (ii) initiate structuring developments to regulate flow in a watershed approach; (iii) bring about the emergence of Community Water Committees involved in the entire process of runoff regulation.



BURKINA FASO

Institutional capacity building

PAMF

From September 14 to 25, 2020, CIDR Pamiga trained the operational team of Première Agence de MicroFinance Burkina Faso (PAMF-BF).

The overall objective of the training is to enable participants to know the ins and outs as well as the success factors in the recovery of unpaid debts. Fifty-three PAMF-BF officials from headquarters and agencies participated in this training.



Social performance management

AFPI

CIDR Pamiga assisted in 2020 the APFI (Association for the Promotion of Inclusive Finance) in the field of social performance management. The main activities that were carried out by APFI under the supervision of CIDR Pamiga concern (i) capacity building in debt recovery, (ii) training of trainers on savings mobilization, (iii) training on sales animation, product promotion and performance management.



Agricultural value chain

Short-term missions for IFAD

An expert from CIDR Pamiga participated in the supervision missions of the PAPFA (Agricultural Sectors Promotion Support Project) and PAFA-4R (Agricultural Sectors Support Project in the South-West and Hauts-Bassins regions), Cascades and Boucle du Mouhoun), as a specialist in rural finance. The supervision focused on the financing mechanisms of the various beneficiaries of the Projects (producer groups and micro and small rural enterprises), and in general on the strategy of disengagement of the Projects.

CAMEROUN



Social performance management

Réseau A3C

CIDR Pamiga assisted in 2020 the A3C network in the field of social performance management. The main activities that were carried out by

A3C under the supervision of CIDR Pamiga concern (i) the training of trainers on cooperative principles, (ii) the training of trainers on the daily collection of savings.



Resilience

Health Check Project - Cameroon.

Started in 2014, this project ended in July 2020 for CIDR Pamiga. Its results are convincing because it has contributed to the reduction of maternal and neonatal mortality, by reducing financial barriers to access to quality care. The activities carried out in 2020 focused mainly on (i) the management of project transfer risks by the Ministry of Health and the Regional Funds for the Promotion of Health, (ii) the deployment of mobile development units for the extension of the health voucher in 13 health districts in the northern regions, (iii) the modelling of the health voucher system with a view to its sustainability and its extension, (iv) the contribution to discussions on the establishment of UHC (universal health care) in Cameroon. At the end of the Project, the Health Check is available in 24 out of the 55 health districts of the 3 northern regions. The capitalization document "The Health Check and the UHC development strategy in Cameroon: Findings, Lessons, Good practices" was drafted and submitted to the Ministry of Health. The Health check technical and cost modeling documents were developed by CIDR Pamiga and validated by the Ministry of Health during the workshop held in Mbalmayo on June 25 and 26, 2020.



COTE D'IVOIRE

Territory and local governance

Sustainable promotion of the attractiveness of the Worodougou territory.

CIDR Pamiga is a partner of the Worodougou Regional Council (CRW) for the implementation of this Program. The main activities carried out in 2020 concern: (i) finalization of the digital platform for dialogue between elected officials and citizens (network of 216 village correspondents); (ii) the geolocation of taxpayers subject to the CRW and the finalization of the digital platform for the collection of taxes subject to the CRW (increase in CRW's own revenues by 250%); (iii) the achievement of the socio-professional integration of young people objective at more than 214% compared to the initial objective; (iv) concerted governance for the management of rural land (Map of the Land Occupation of Worodougou, Agro-ecological Geographic Information System, etc.); (v) promotion of agro-ecological transition (growing cocoa undergrowth, growing of cashew nuts associated with gliricidia, market gardening, agroforestry, sustainable boviculture, African poultry farming, solid and liquid composting, etc.).

Safer Ile de France works on aspects related to land governance (training of the project team and regional managers, support for participatory land diagnosis and the mapping of plots in 12 villages).

CARTE STRATEGIQUE D'ORIENTATION
DES SOLS DE LA REGION DU
WORODOUGOU A L'HORIZON 2050



Resilience

Socio-professional integration of young people and promotion of the green and circular economy in the Sud-Comoé region.

The objectives of this project are to increase the project management capacity of the South Comoé Regional Council (CRSC) in terms of the professional integration policy for young people, and to promote the energy and agroecological transition for sustainable development. The main activities implemented in 2020 by the CRSC with the support of CIDR Pamiga concerned (i) the implementation of the regional strategic plan for the integration of young people defined in 2019, (ii) the training of young people on the sites developed by the CRSC (agro-ecological market garden production site, fish farming site in a lagoon, training site in general and solar electricity), (iii) putting young people trained in contact with a

financial institution to start their activity , (iv) the financing of young project leaders by the Innov'actions Fund set up by the CRSC (projects financed: production of green charcoal; fry hatchery; fish farm; distribution and installation of solar equipment; production of day-old chick); (v) the development of the monitoring strategy for project leaders in the green and circular economy sectors.



Support for the implementation of the project for the inclusion of beneficiaries of productive social safety nets in the rice sector.

CIDR Pamiga, in consortium with the Ivorian NGO CPMI-DER, continued its support to the “Social Nets” Project Management Unit and to the World Bank for the implementation of their Pilot Project “of economic inclusion in the rice sector in Côte d’Ivoire”. The activities carried out in 2020 mainly focused on (i) capacity building of the staff of 3 paddy rice processing companies, (ii) contracting between processing companies and producers, (iii) bank access to producers and access to inputs, (iv) strengthening of technical and organizational capacities of producers, (v) coordination of the main actors involved in the Project. CIDR Pamiga also contributed to the research work of the "Jobs and Social Protection" Unit of the World Bank on the conditions of profitability of the model promoted for agricultural

producers, processing companies and the financing institution. The impact of the model promoted in terms of job creation was also studied. The model promoted is based on contractual and tripartite relationships between organized producers, a processing unit, and a microfinance institution.



Exclusive climate plan for a pilot region accompanied by a methodological guide of good practices.

At the request of the UNDP, CIDR Pamiga has established and tested for the Region of Aries a simple and reproducible methodology for "climate" diagnosis and "climate" plan for a region, which makes it possible to define in a participatory and inclusive manner the actions of adaptation and mitigation to climate change. This is based in particular on a “Greenhouse Gas Balance” tool that is easily manipulated and contextualized.

These methodological documents will be published in 2021 by the UNDP.



Agricultural value chain

Digital platform for the Cashew sector

As part of the Platforms Ecosystems Operational Pole, CIDR Pamiga, Microsave Consulting (MSC), a firm specializing in the promotion of inclusive digital systems, and Mobisoft, an Ivorian agritech company, have established a partnership for the creation in early 2021 of a company private sector for the establishment and operationalization of a digital platform for the cashew sector, for the provision of financial and non-financial digital services to small producers and other actors in the sector. The main activities carried out in 2020 were: (i) an opportunity study to confirm the relevance of the platform and to pre-identify public and private partners; (ii) a market study to specify the service needs of small producers and other businesses operating in the sector; (iii) the benchmarking of digital platforms in other African contexts; (iv) identification of partners for the pilot phase (producer cooperatives, agro-industrial companies, exporters, financial institutions); (v) determining the functional specifications for the platform; (vi) developing a business plan for the company. The creation of the company and the delivery of the first services are scheduled for February 2021.



ETHIOPIA



Digital finance

WASASA

CIDR Pamiga has signed a memorandum of understanding with financial institution WASASA to continue the support provided for scaling up the tablet solution and also for the development of mobile banking solutions and third party agent network. An on-site mission allowed framing of the scope of activities to be carried out, capacity building on digital finance and the finalization of terms of reference for the recruitment of an expert to conduct of a market study.



Institutional capacity building

WASASA

In 2020, CIDR Pamiga developed with the WASASA team a risk management action plan. This action plan provides for the following activities: (i) Training on the methodology for developing business continuity plans and a disaster recovery plan, integrating digital risks, (ii) Assistance to development of a business continuity plan and a disaster recovery plan, integrating digital risks, (iii) Training in risk mapping methodology, (iv) Support for the establishment of the debt recovery service and assembly of debts collection tools, (iv) Training of loan officers on the loan management methodology, (v) Training of collection agents on the management of unpaid debts, (vi) Exchange visit.



GHANA



Agricultural value chain

Outgrower and Value Chain Fund

OVCF is a refinancing instrument of the Ghanaian financial institutions for access to medium and long term resources to finance investments in agricultural value chains. The financing model promoted is based on the tripartite relationship between the financial institution, a company operating in the value chain, and small producers under contract with the company. The total amount of the fund is 33 million euros, with effective financing for 9 value chains (rubber, palm oil, rice, pineapple, sorghum, cassava, cocoa, corn and soybeans), which made it possible to finance 4 610 producers with a total cultivated area of 7,366 hectares, and companies for investments. The Project was implemented with KfW funding by the CIDR - OA&A consortium until August 2020. A new 3-year phase is being implemented since August 2020 by the IPC - CIDR - OA&A consortium. The amount of the fund has been increased to 53 million Euros.



KENYA



Agricultural value chain

Assistance technique à des PME agricoles pour faciliter l'accès à des financements bancaires et de fonds d'investissement

As part of the Kenya Investment Mechanism (KIM) Project, funded by USAID / Feed the Future, CIDR Pamiga signed in October 2020 a contract with the Palladium Group to support SMEs operating in various agricultural value chains to facilitate the " access to financing from the banking sector or investment funds. This support may relate to aspects of strategic and operational planning, preparation of a financing request file, development of a network of small producers for supply, access to the market, accounting and financial management, development of digital solutions, etc. One of the criteria for selecting financing for SMEs is their impact on small producers. CIDR Pamiga's services will be remunerated by KIM (% of financing facilitated) and by the supported SMEs. Three SMEs were identified at the end of December 2020 and prequalified by Palladium.

MADAGASCAR



Access to energy and water

Financing and distribution of solar production equipment for agriculture

Thanks to the support of ADEME (Ecological Transition Agency) and the African Development Bank (AfDB), CIDR Pamiga launched in 2020 the "Solar energy for agriculture in Madagascar" project. Implemented in consortium with HERi Madagascar, which is a social enterprise, and the partner MFIs of CIDR Pamiga, the project aims to develop and test an innovative model of financing and distribution of solar equipment for productive use for agriculture. The model is innovative both in terms of the equipment offered (irrigation pumps, mills, solar refrigerators, etc.), distribution thanks to the enhancement of the three existing channels of HERi (kiosks, agents and MFIs), and financing, by offering several options to promote access for small farmers to equipment (credit, rental, PAYGO). The project aims to increase the agricultural productivity / yield of 500 small farmers in 10 villages through access to productive equipment.



Digital finance

CECAM

The achievements in 2020 focused on the negotiations of the operational, organizational and financial conditions for the continuation of the support provided by CIDR Pamiga within the framework of the digital transformation of CECAM (Caisses d'Epargne and Crédit Agricole Mutuels). Good progress was made on these issues and resulted in the finalization of the scope of activities and the grant conditions, which were the prerequisites for the signing of the memorandum of understanding. Online working sessions with CECAM teams have helped to build their capacities on operational aspects of the functioning of certain digital finance solutions and on the finalization of terms of reference for the recruitment of specific external expertise.

VOLA MAHASOA

CIDR Pamiga continued its support to the financial institution through the signing of a new memorandum of understanding, to deploy new services within the framework of Mobile Banking. The VOLA MAHASOA teams, thanks to a major grant from CIDR Pamiga, have benefited from

capacity building in leading digital transformation projects. The finalization of contractual negotiations with local external experts was also carried out to allow the rapid implementation of activities.



Social performance management

VOLA MAHASOA

CIDR Pamiga provided social performance management support to Vola Mahasoa as part of the Digital Finance project. The mission to assess social performance using the SPI4 tool scheduled for the second quarter of 2020 has been postponed due to travel restrictions. Nevertheless, an assessment of the institution's needs in this area was established, specifically with regard to the training of the institution's executives.



CECAM

With the implementation of digital finance services, CECAM wishes to strengthen and update its social performance management tools. The establishment of a complaints management mechanism and the

strengthening of customer protection principles have thus been identified as priority areas of work.

MALI



Social performance management

CVECA Pays Dogon

In 2020, CIDR Pamiga assisted the CVECA Pays Dogon in the field of social performance management. The main activities carried out by CVECA Pays Dogon under the supervision of CIDR Pamiga concern (i) the financial education of clients on savings, (ii) the training of staff responsible for collecting savings.

NIGERIA



Agricultural value chain

Short-term missions for IFAD

An expert of CIDR Pamiga, participated in supervision missions (as head of technical mission) and technical support for several IFAD projects: CASP (Climate Change Adaptation and Agribusiness Support Program), LIFE-ND (Livelihood Improvement Family Enterprises Project in the Niger Delta) and VCDP (Value Chain Development Program). The main themes addressed were the financing of agricultural value chains in partnership with the private agribusiness sector, inclusive finance (Financial Services Associations), an incubation mechanism for young people and women owned agribusiness, the gender issue, and the development of a project implementation manual.

SENEGAL



Digital finance

CAURIE

CIDR Pamiga has signed a new protocol with the financial institution CAURIE for the deployment of a third-party agent network solution. CIDR Pamiga, as a prelude to the implementation, carried out capacity building for senior staff on the agent network in order to guarantee the same level of understanding of the solution, its challenges and organizational impacts and structural expected.



Institutional capacity building

CAURIE

In 2020, CIDR Pamiga developed with the CAURIE MF team a risk management action plan. This action plan provides for the following activities: (i) updating the mapping and management of risks including those related to digital finance, (ii) improving the internal risk management system and setting up a risk management committee, (iii) establishment of a legal department in charge of debt collection and assembly of debt collection tools, (iv) training of trainers and training of agents in debt management, (v) training of portfolio managers, branch heads and members of the credit committee on the methodology of individual credit, (vi) development of business continuity and IT recovery plans, (vii) support for its implementation, (viii) exchange visits. CIDR Pamiga also trained CAURIE MF's team of debt collectors on debt collection techniques.



Social performance management

CAURIE

The deployment of mobile banking services and the network of third-party agents is accompanied by an update to customer protection procedures. An action plan has been drawn up to train the staff in charge of debt recovery and improve the complaints management system. Work has also been initiated on the collection of social data from customers.

SIERRA LEONE



Agricultural value chain

Short-term missions for IFAD.

An expert from CIDR Pamiga participated in two supervision missions as Technical Mission Leader for the RFCIP II Project (Rural Finance and Community Improvement Program). The main themes addressed were: (i) the operationalization of a temporary investment fund in the network of community banks and financial services associations promoted by the Project; (ii) the operationalization of a line of credit for the financing of agricultural value chains by the network; (iii) strategic and operational planning of the network and its integration into the Sierra Leonean financial sector.

TANZANIE



Agricultural value chain

Technical assistance to the Agricultural Development Bank of Tanzania (TADB)

CIDR Pamiga has been recruited by AFD for a technical assistance mission to the Tanzanian Agricultural Development Bank (TADB) for the development of a Project to be financed by AFD. The mission is to design (i) different financial instruments (line of credit and guarantee mechanism for Tanzanian financial institutions, co-financing with Tanzanian commercial banks, rural innovation fund), (ii) technical assistance to TADB, to its partner financial institutions, and to end customers (small producers and agricultural MSMEs). The support will include the development of an environmental and social action plan for TADB and the definition of suitable

products for women and young people. CIDR Pamiga mobilized a team of 7 senior experts for this contract, which started in December 2020.

Short-term missions for IFAD

A CIDR Pamiga expert provided technical assistance to the Marketing Infrastructure, Value Addition and Rural Finance Support Program (MIVARF) Project for the monitoring and evaluation of a USD 20 million guarantee mechanism managed by TADB (Tanzania Agricultural Development Bank).) targeting commercial banks, MFIs and community banks for the financing of small producers and agricultural SMEs.

This expert also participated in the formulation mission of the AFDP Project (Agriculture and Fisheries Development Program), as a specialist in rural finance. The different sectors concerned are agricultural seeds, aquaculture, mariculture and artisanal fishing.

UGANDA, KENYA



Access to energy and water

Access to clean energy for women and youth

In consortium with AVSI Foundation and with the support of the African Climate Change Fund (ACCF) of the African Development Bank (AfDB), CIDR Pamiga launched in 2020 the project "Green Energy for Women and Youth Resilience in Uganda and Kenya". The objective of the project is twofold: (i) it aims to create jobs by training and financing women and young people to become agents / retailers on the last mile of clean energy products (solar kits, improved stoves); (ii) it contributes to the improvement of the living conditions of young people and women by providing microcredit to purchase these products as end users. The project aims to reach at least 2,350 young people and women in the two countries.



Prospection in Mexico in 2020

During the Partnership For Green Growth and the Global Goals (P4G) conference in Copenhagen where the Managing Director of PAMIGA was invited to present our experiences in Access to Productive Water in Africa, officials from Mexico, attending the conference wanted to know the conditions of replicability of these initiatives in Latin America, specifically in Mexico, and invited them.

Taking advantage of the Latin American Impact Investing Forum (FLII) being held in Merida, Mexico, a one-week mission was organized for the President of CIDR Pamiga and the Managing Director, in February 2020, to familiarise themselves with the development issues in Latin America and Mexico (via the Forum panels), carry out a field visit (Yucatan Peninsula) of projects representative of these issues with potential Mexican partners, discuss directly with local entrepreneurs, grassroots community leaders and meet some donors and investors committed to these issues in Latin America and Mexico.

At the end of this exploratory mission, a project was formulated in consortium with ALLCOT, (private company managing greenhouse gas emissions for companies) ANONIMO (Mexican social enterprise for fair trade and support for small producers) and local experts in climate change, management of landscapes and primary forests and in sustainable development in support of grassroots communities. This project targeted 7 regions (Chiapas, Oaxaca, Jalisco, Yucatan, Tabasco, Michoacan, Quintana Roo) and 25 landscapes, 7 value chains grouped together at the base and playing an important role in the good management of forests and preserving biodiversity. In this multi-actor project, CIDR Pamiga will contribute by taking the leadership in the establishment of a digital platform of market place and financial and non-financial services as well as a dedicated investment impact fund allowing to refinance rural MFIs operating in these regions as close as possible to communities and to invest directly in SMEs for the marketing and processing of agricultural products. This project was pre-selected in 2020 by USAID in its Call for Tenders for an innovative project in Blended Financing and sustainable forest management, but was not ultimately selected for a second step. Then the COVID crisis seriously affected Mexico, forcing works to be suspended.

Its relevance and potential for innovation and impact make it an extremely promising project and an excellent entry point for CIDR Pamiga in Latin America.

We intend to resume its development in 2021, as soon as the sanitary conditions allow, probably during the second half of the year.



OUR IMPACT

CIDR Pamiga's mission is to unleash the economic and social potential of disadvantaged rural and peri-urban regions. Our approach is based on two pillars: building long-term partnerships with economic players - financial institutions, small and medium-sized enterprises, local communities - and customer orientation of the solutions offered to households and small producers. For the organization, the challenge is to support each stakeholder on the path to responsible, inclusive and sustainable growth.

While the search for social performance has long been part of our DNA, our view of impact increasingly tends to also include the environmental dimension. Each of our projects also strives to include women, both as beneficiaries and as active participants in the construction and implementation of our activities.

CIDR Pamiga's action falls within the framework of the Sustainable Development Goals and contributes in particular to goals 1, 2, 3, 5, 7, 8, 13, 16 and 17.



Our mission

Unlock the economic and social potential of disadvantaged rural and peri-urban regions, by facilitating access for their populations and businesses to finance, energy, water, health, training and agricultural value chains, through any responsible solution, in particular digital, adapted to local ecosystems.

Our action

Technical assistance for impact funds

Technical assistance for sustainable development programs

Design, animation and promotion of digital ecosystems

Impact for partner organizations

Sustainability and consolidation of our partners in the field

Improved social and environmental performance

Adoption of innovative and responsible solutions

Impact for beneficiary populations

Improved access to essential services

Capacity building and opportunities

Economic and civic participation in society

Key figures (cumulative at the end of December 2020)



6 FIs developing digital finance services

4 with third party agents

4 Institutions with mobile

DIGITAL FINANCE

These institutions reach more than **800,000** clients

6 FIs implementing a risk management action plan

6 FIs with a risk manager position or an internal audit department

8 FIs producing timely and good periodic reports and financial statements to regulatory authorities and PAMIGA MIX



INSTITUTIONAL CAPACITY BUILDING



SOCIAL PERFORMANCE MANAGEMENT

6 Institutions supported for the implementation of client protection principles

11 FIs providing financial education to their clients

240.000

microfinance clients trained in financial education



5 090

rice producers supported and put in touch with agro-food companies

19

SMEs financed in agribusiness

AGRICULTURAL VALUE CHAINS



20

Collectivités locales

175

people trained in agroecology

TERRITORY AND LOCAL GOVERNANCE

19 811

users of beneficiary public services



31 208 distributed solar power equipment

ACCESS TO CLEAN ENERGY

18 FIs offering loans for access to clean energy

142 648 people with better access to energy

6 934 tonnes of CO2 equivalent emissions avoided



63 health establishments (health facilities)

500 000 insured

RESILIENCE

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

KNOWLEDGE SHARING

Main publications

- Contribution in a collective work to be published by Brookings Institution Editions on "THE FUTURE OF MICROFINANCE"; chapter "Vision Statement: the Future of Microfinance In Africa. », 2020 by **Renée Chao-Béroff**

Publications within the framework of projects

As part of the project with the Worodougou Region

- The Village Correspondent, an attempt to bring the Worodougou Regional Council closer to its constituents
- Mobilization of local resources: case of the Worodougou Region in Côte d'Ivoire
- The place of a Regional Council in rural land management in Côte d'Ivoire: case of the Regional Council of Worodougou
- The participatory land diagnosis of the Worodougou Region
- Methodological guide for the establishment of maps of (i) the current occupation of agricultural areas; (ii) the current

occupation of natural spaces; (iii) orientation of soils in the Worodougou region by 2050; (iv) competitive land use.

- Co-production with Safer Ile de France of the document "Land tenure and local authorities: a winning interaction" which includes the following technical sheets:
 - "How to approach the Land for a Regional Council? »
 - "How to carry out a Regional Land Survey? »
 - "CVGFR training modules,
 - "GIS mapping: a relevant tool for Land tenure"
 - "Advocacy of the Worodougou Regional Council on Land Tenure".

As part of the UNDP mission in Côte d'Ivoire

- Diagnostic study and Climate Energy Plan of the Bélier Region - Ivory Coast
- Methodological guide for the development of a Regional Climate Energy Plan in Côte d'Ivoire

These two documents are currently being edited by the UNDP.

As part of the World Bank mission in Ivory Coast on Rice

- Profitability conditions for the actors of the system promoted by the pilot project "Economic integration in the rice sector" and scale-up mechanism

Conferences

Renée CHAO BEROFF, Managing Director was a key speaker during one of the sessions of the second day of the 2020 microfinance week: **How Microfinance can help remake the post-Covid world**



Hervé STERKERS - Climate Change and Environment Project manager led two workshops in 2020.

- **Workshop for reflection and validation of the diagnostic report and the territorial climate plan of the Region of Bélier in Ivory Coast "- CIV UNDP NDC Support Project" - Yamoussoukro from October 1 to 4, 2020**

Several actors in the field of the environment of the Bélier Region (55 participants) took part in the so-called validation workshop of the Territorial Climate Plan of the Bélier region which was held from October 1 to 4 in Yamoussoukro en Côte d'Ivoire.

The objectives of these meetings were to have the Territorial Climate Plan (PCT) validated by all the players in the Bélier region.

During the work, these different actors worked to make their active contributions by ensuring general appropriation and their effective implications likely to increase the likelihood of a unified and harmonized approach to the Territorial Climate Plan (PCT).

This workshop, which comes after the phase of the process of preparing the Territorial Climate Plan, which was marked by the workshop for the official launch of local diagnosis and identification of priority axes within the framework of the development of the Territorial Climate Plan of the Bélier region, which was held from August 20 to 22, 2020 in Yamoussoukro, should contribute to the implementation of the conclusions of the work of experts and actors in the field of the environment after several consultations and studies carried out by the various consultants.

Indeed, the Ministry of the Environment and Sustainable Development (MINEDD) initiated the National Climate Change Program (PNCC) which provides Côte d'Ivoire with funding from the European Union (EU) and the German Government. (BMZ) for the implementation of the NDC Support Program (NDC-SP) of the United Nations Development Program (UNDP).

This support, executed by the United Nations Development Program (UNDP), aims to meet the various challenges and obstacles facing the country by creating an environment conducive to the execution of Nationally Determined Contributions (NDC), sector and the preparation of future more ambitious NDCs as required by the Paris Climate Agreement.

As a result, as part of the implementation of this project, it was planned to develop an inclusive Territorial Climate Plan (PCT) for a pilot region, accompanied by a methodological guide of good practices relating to the development of a territorial climate plan in Côte d'Ivoire. This guide and the experience of the pilot plan should allow the model to be replicated in other regions of the country. And following a competitive process, the Region of Aries was selected as the pilot region for this first PCT. This work, led by Hervé STERKERS of CIDR Pamiga, took place in the presence of the special representative of the United Nations Development Program (UNDP), the Director of the Cabinet of the Minister of Environment and

Sustainable Development (MINEDD) and the President of the Regional Council of Aries.



- **Information workshop on payment for ecosystem services (PES) - Cotonou - Benin - December 16, 2020**

Eric LEVOY - Director of the Projects and Partnership Pole animated in Côte d'Ivoire 3 regional workshops (Man, Korhogo, Ferkessédougou) and the national workshop in Abidjan of the Pilot Project for economic inclusion in the "rice" Value Chains financed by the World Bank, from January 11 to 17, 2020.

Salim DAOUDA - Project manager local collectivities, led a training workshop from July 21 to 24, 2020 July 2020

Training workshop for Focal Points of the Service Platform (PFS) and sub-prefectures of the Sud-Comoé region on monitoring young people and women beneficiaries of Guarantee Funds and Innov'Action

The Sud-Comoé Regional Council (CRSC) has been implementing since March 2019 a project called "Socio-professional integration of young people and promotion of the green and circular economy in the Sud Comoé Region". Included in component 3 of this project, guarantee funds have been set up with 4 microfinance institutions (MFIs) in the Region, each MFI operating in a specific geographic area. These funds should facilitate access to credit for young women and men in the Region, project leaders.

Once these projects have been funded, the Service Platform in collaboration with the microfinance institutions concerned and the project team will be responsible for monitoring the young beneficiaries of the funding through its Focal Points.

It is therefore within this framework that the capacity building workshop for these Focal Points was initiated.

This workshop focused on the following themes: i) planning, monitoring and evaluation; ii) marketing plan and communication plan; iii) IT: Word and Excel; iv) notions of agroecology, green and circular economy; v) sales technique and customer management; vi) techniques for monitoring project leaders and vii) administrative and accounting management, and vii) stock management.

PERSPECTIVES for 2021 and beyond

We are mobilized and confident for a very promising year 2021 for CIDR Pamiga. Many projects acquired at the end of 2020 will be implemented, developed and have major positive impacts **on green and sustainable recovery** in Sub-Saharan Africa: projects facilitating the access of women and young entrepreneurs to productive solar energy , in Madagascar, Benin, Kenya and Uganda, thanks to the support of ADEME / AFD, the African Development Bank and its Climate Change facility, the Millennium Challenge Account / ESF, GIZ / GBE... as well as very transformational projects focused on training young farmers in agroecology, supporting cities and local communities in their policies and actions in sustainable development and climate, and always Financial Inclusion projects aimed at vulnerable populations affected by the COVID crisis, in particular by accelerating the distribution of digital **financial services**.

Our project portfolio is advantageously renewed by relying on the complementarity of skills and experiences of our team, and thanks to **the arrival in 2020 of experts and specialized project managers**, bringing at the same time, their dynamism and fresh eyes.

In particular, our **Platform** for the promotion of the Cashew value chain in Côte d'Ivoire, **Wi-Agri**, will see the light of day at the start of 2021, so that we can participate, on a pilot basis, in the campaign in terms of **market place** between small producers and buyers as well as in terms of **financing** for all actors in the sector. As part of the impact of this platform, we will also commit to promoting the **social and financial inclusion of women** involved in cashew nuts, whether as producers (20%) or as seasonal workers in harvesting and preparation before marketing (> 1 million women) or in industrial processing. Through them, we are working to **reduce the digital fracture among rural women**.

In 2021, we also intend to resume our formulation of a holistic project in **Mexico**, in ten regions and landscapes where support for sustainable market access for agricultural value chains for **rural communities** promotes **good forest management and biodiversity**. With our Mexican technical and financial partners, the study of the territories and sectors identified will be in-depth and the feasibility established. CIDR Pamiga is aiming for a local establishment from the beginning of 2022.

All this is obviously conditioned by the evolution of the COVID 19 crisis and its economic and social consequences in each country and region, in Europe, in Sub-Saharan Africa and in Latin America, which can still leave us in a lot of uncertainties a good part of the year or on the contrary, in the light of the major vaccination campaigns, allow a recovery to begin. The COVER Africa initiative that we are launching aims to project ourselves into actions to support rehabilitation and virtuous support for recovery.

THEY SUPPORT US



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