

# TECHNICAL ASSISTANCE PROGRAMMES SERVING OUR PARTNERS

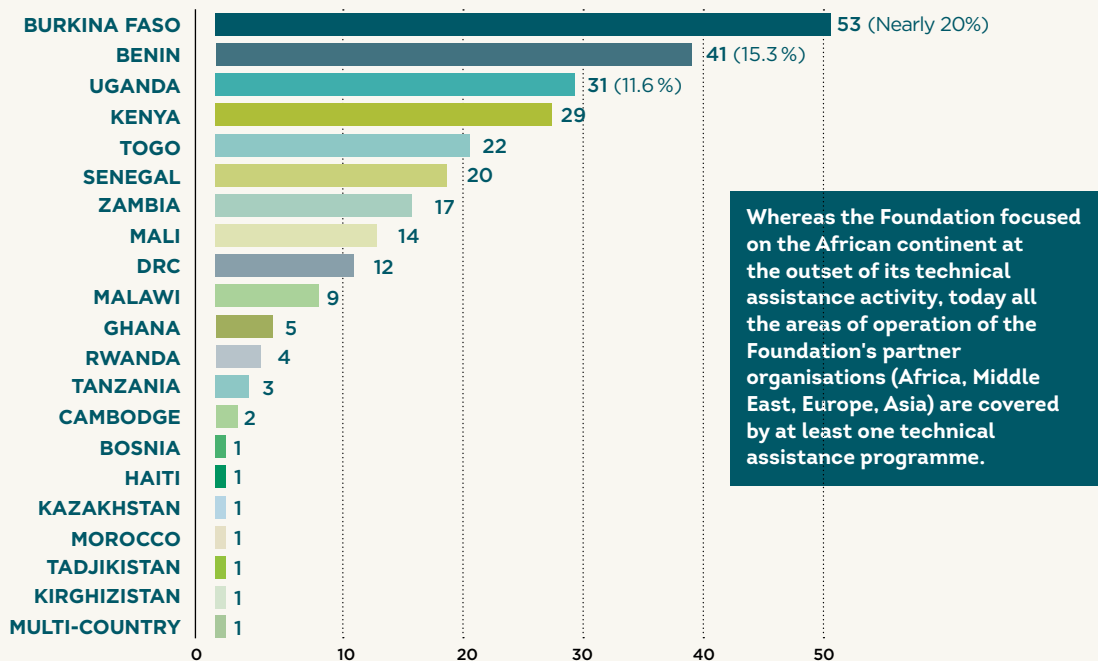
In 2013, the Grameen Crédit Agricole Foundation wanted to expand its capacity for action in order to help strengthen the operational efficiency of microfinance institutions. Often small in size and with certain operational weaknesses, these institutions had difficulties presenting a risk profile that would enable them to access international financing. As a result, the Foundation set up the African Facility, a technical assistance programme that initially targeted small institutions in Sub-Saharan Africa. This programme quickly proved invaluable in helping them consolidate their financing and risk monitoring processes and thus enable them to open up to new donors while increasing their capacity to have an impact on their territories. The first years of activity focused on rural areas of Sub-Saharan Africa, on consolidating risk management and on training MFI teams.

After experimenting with an initial assistance programme for a few years, in 2018 the Foundation decided to create new mechanisms to expand the target of beneficiary organisations. Each programme has its own selection criteria, which allows for a broader coverage in terms of size, region and maturity. While maintaining its mission of strengthening smaller institutions, the Foundation has since then offered a wide range of technical assistance, available to all the partner organisations it finances with debt or equity:

- Small (Tier 3, portfolio < \$10 million), medium-sized (Tier 2, portfolio between \$10 million and \$100 million), and large (Tier 1, portfolio > \$100 million) **microfinance institutions**
- **Impact enterprises**, active in various sectors (agribusiness, financial services, essential services, culture and education) and supporting vulnerable populations.

## GEOGRAPHICAL DISTRIBUTION OF THE 269 TECHNICAL ASSISTANCE MISSIONS CARRIED OUT BETWEEN 2013 AND 2020, ALL PROGRAMMES TAKEN TOGETHER (programmes: African Facility, Solidarity Bankers, EIB)

The large number of missions launched in Burkina Faso, Benin and Uganda is due to the number of Foundation partners in these three countries.



Whereas the Foundation focused on the African continent at the outset of its technical assistance activity, today all the areas of operation of the Foundation's partner organisations (Africa, Middle East, Europe, Asia) are covered by at least one technical assistance programme.

Source: Grameen Crédit Agricole Foundation Technical Assistance Evaluation Report for Better Direct Impact, Cerise, July 2021

# COOPEC-SIFA IN TOGO: PARTNER OF THE AFRICAN FACILITY SINCE 2013

In addition to the financial support provided by the Grameen Crédit Agricole Foundation, Coopec-Sifa has benefitted from the support of the African Facility programme. Philippe Fori, Managing Director of the MFI, looks back on this relationship of trust with the Foundation.

### Could you introduce us to Coopec-Sifa?

**Philippe Fori:** Founded in 1997, Coopec-Sifa is a Tier 3 microfinance institution that provides financial and non-financial services to vulnerable populations. At the end of December 2020, the institution had 43,232 clients for an outstanding loan portfolio of €5.37 million. Approved in 2011 by the Togolese Ministry of Economy and Finance, Coopec-Sifa operates in the Savanes region in northern Togo. Our clients are organised individually or collectively and are mostly women (72%) living in rural areas (70%).

### How did the various technical assistance missions you benefitted from go?

**P. F.:** Under the African Facility programme, Coopec-Sifa has benefitted since 2013 from 16 technical assistance missions aimed at the institutional strengthening of our organisation. Most of these missions were conducted by local experts, always with rigour and in close cooperation with our teams. Dedicated to strategy, organisational strengthening, human resources or information systems, each mission has helped us progress. Among the missions carried out, the relevant analysis of our environment has allowed the development of the 2014-2018 and 2019-2021 business plans, integrating our strategic objectives, detailed financial projections and an action plan. A mission to strengthen risk management also led to the creation of an internal control procedures manual and training for internal controllers and members of the Supervisory Board, to enable them to play their roles satisfactorily. Finally, another essential project was the improvement of the information system and the interconnection of the databases of each agency with the headquarters.

### How have these missions helped you strengthen your institutional and operational capacities?

**P. F.:** Managing an MFI requires real know-how. The

partnership with the Grameen Crédit Agricole Foundation has enabled us to integrate the best practices and knowledge necessary for the proper functioning of our institution. The development of business plans has laid the foundations for controlled growth, better risk management and better governance.

Furthermore, the interconnection of databases is real added value internally and externally. We now have reliable, real-time financial and operational information, enhanced control of field activities, and professionalised institutional management. Our clients can carry out operations without having to travel, which is a real competitive advantage.

### What do you think of the overall guidance and support provided by the Foundation?

**P. F.:** The tools deployed to help Coopec-Sifa get off the ground have proven to be extremely effective. Despite our limited geographical coverage, we are often cited by the authorities as a model of cooperative management. Our institution would never have reached its current position without the guidance and support of the Grameen Crédit Agricole Foundation.

Beyond technical assistance, the Foundation promotes meetings and the sharing of experiences among peers. The annual African Facility Forums bring together all programme partners and are excellent opportunities for exchange and learning.

KEY FIGURES ON TECHNICAL ASSISTANCE (2013-2020)

**47** TOTAL NUMBER OF ORGANISATIONS RECEIVING TECHNICAL ASSISTANCE

**21** NUMBER OF COUNTRIES OF ACTION

**6** NUMBER OF TECHNICAL ASSISTANCE PROGRAMMES

**7.06M** TOTAL AMOUNT OF GRANTS AWARDED

**318** TOTAL NUMBER OF MISSIONS MANAGED (COMPLETED AND ONGOING/LAUNCHED, ALL PROGRAMMES COMBINED):

**60%** OF TECHNICAL ASSISTANCE PROVIDERS ARE LOCAL

SIZE OF MFIS

**41** NUMBER OF MFIS RECEIVING TECHNICAL ASSISTANCE

**2%** LARGE (TIER 1)

**37%** MEDIUM-SIZED (TIER 2)

**61%** SMALL (TIER 3)

PROFILE OF BENEFICIARIES

**81%** OF BENEFICIARY MICROFINANCE INSTITUTIONS IN SUB-SAHARAN AFRICA

**71%** OF CLIENTS OF BENEFICIARY MICROFINANCE INSTITUTIONS LIVE IN RURAL AREAS

**71%** OF CLIENTS OF BENEFICIARY MICROFINANCE INSTITUTIONS ARE WOMEN

