

THE COORDINATION OF TECHNICAL ASSISTANCE: ONE OF THE STRENGTHS OF THE FOUNDATION

The first support programme initiated by the Foundation was launched in 2013: the "African Take-Off Facility", known as the "African Facility." Funded by the Agence Française de Développement (AFD) [French Development Agency], this programme aimed from the outset to bolster the sustainability of microfinance institutions with fragile financial performances but with a social commitment by coupling a line of financing with a technical assistance programme.

Since this first initiative, the Grameen Crédit Agricole Foundation has continued **to develop bespoke support programmes for its partners.** The Foundation now offers five such programmes, in cooperation with international organisations, and a skills mobilisation programme in cooperation with the Crédit Agricole Group, to strengthen its network of microfinance institutions and impact enterprises in Africa, Asia, the Middle East and Europe.

This innovative technical assistance offer complements the financial services provided by the Foundation. It helps **strengthen the operations of organisations and impact enterprises** and thus contributes to improving their capacity for intervention. Since 2013, 318 missions have been launched for 47 partners. €7.06 million in grants have been awarded to the Foundation for the implementation of technical assistance programmes. All of this funding comes with specific conditions and requires reporting on performance and impact.

In 2020, the Foundation sought to **assess the soundness of its impact model** with the methodological help of an independent organisation, Cerise, through quantitative and qualitative analyses of partners who had received technical assistance. The results obtained enabled us to identify the elements of reinforcement that these missions made possible. Beyond the financial indicators, the beneficiaries of technical assistance confirm the perception of this positive impact in the improvement of their operational performance. They also attest to the uniqueness of the Foundation's approach compared with other technical assistance providers, particularly in terms of its flexibility, participatory approach, responsiveness and expertise.

Since 2013, the Grameen Crédit Agricole Foundation has gained in maturity and **has honed its role as a coordinator of technical assistance programmes.** Alongside its financing activity,







mainly for small and medium-sized institutions, it now has a proven mechanism for strengthening and developing financial institutions specialising in the inclusive economic development of rural areas in developing countries.

With this White Paper, the Foundation continues its work of cooperation with its stakeholders and peers **by sharing its experience and recommendations** for all those who contribute to the consolidation of the microfinance sector. ●

“The Foundation wanted to assess its technical assistance offer in order to improve its management and increase its impact. Our analysis has enabled to highlight several success factors, which now make it legitimate for the Foundation to share some practical recommendations, potentially useful to other actors of the sector”

Cerise

SIX PROGRAMMES COORDINATED BY THE FOUNDATION

	GOALS 	TARGET 	METHODS OF ACTION 	FUNDERS AND TECHNICAL PARTNERS
AFRICAN FACILITY (AF) 2013-2021	<ul style="list-style-type: none"> • Improve financial inclusion in sub-Saharan Africa • Strengthen selected MFIs according to criteria that are more flexible than the Foundation's traditional funding criteria, and support them towards financial sustainability 	<ul style="list-style-type: none"> • MFIs • Tier 2 and Tier 3 • Operating mainly in rural areas • Strong social vocation • Sub-Saharan Africa 	<ul style="list-style-type: none"> • Grant: €3.52 million • Ariz portfolio guarantee: €5.5 million • Line of credit: 6 million 	
SUPPORT FOR FINANCIAL INCLUSION IN SUB-SAHARAN AFRICA (EIB) 2019-2022	<ul style="list-style-type: none"> • Promote financial inclusion in Sub-Saharan Africa • Contribute to the improvement of MFIs' performance and strengthen their resilience after the COVID-19 crisis 	<ul style="list-style-type: none"> • MFIs • Tier 2 and Tier 3 • Sub-Saharan Africa 	<ul style="list-style-type: none"> • Grant: €0.56 million 	
SKILLS VOLUNTEERING (SOLIDARITY BANKERS) Since 2018	<ul style="list-style-type: none"> • Make use of the skills of Crédit Agricole Group practitioners to meet the varied support needs of the Foundation's partners 	<ul style="list-style-type: none"> • All the Foundation's partners: MFIs or impact enterprises • Tier 1, Tier 2 and Tier 3 • Africa, Asia, MENA region, Europe 	<ul style="list-style-type: none"> • Skills volunteering 	
PROMOTING THE FINANCIAL INCLUSION OF REFUGEES (UNHCR-SIDA) 2019-2022	<ul style="list-style-type: none"> • Improve the financial inclusion of refugees and their host communities • Improve their livelihoods and resilience 	<ul style="list-style-type: none"> • MFIs • Tier 3 and Tier 2 • Uganda 	<ul style="list-style-type: none"> • Grant: €2.4 million • Portfolio guarantee 	 
STRENGTHENING AGRICULTURAL VALUE CHAINS (SSNUP) 2021-2023	<ul style="list-style-type: none"> • Reinforce the resilience of small producers and the structuring of agricultural value chains • Encourage new investments and financing in the agricultural sector 	<ul style="list-style-type: none"> • MFIs or impact enterprises operating in the agricultural sector or willing to do so • Tier 1, Tier 2 and Tier 3 • Africa, MENA and Asia 	<ul style="list-style-type: none"> • Grant: €1 million 	   
DEVELOPING MICROINSURANCE (ILO-PROPARCO) 2021-2025	<ul style="list-style-type: none"> • Strengthen the skills of MFIs in structuring insurance products and services • Support the development of new or improved insurance products; 	<ul style="list-style-type: none"> • MFIs • Africa and Asia 	<ul style="list-style-type: none"> • Grant: €0.9 million 	 

MFI: Microfinance institution
Tier 3: Small MFIs (loan portfolio below \$10 million). **Tier 2:** Intermediate MFIs (loan portfolio between \$10 million and \$100 million). **Tier 1:** Large MFIs (loan portfolio over \$100 million)
MENA: Middle East and North Africa