

Logo :



Photo of the team :



Country of intervention : Madagascar
City(s) : Antananarivo

Date of start-up of activities (month/year): Sept 1994

Date of institutional constitution (month/year) : July 2001

Juridical status : Association

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Manager (director) : Mr Samoela ANDRIANOME

Key figures :

Number and nature of the programs¹ / activities :

3 activities: Micro-loans, Savings and Vocational Training (behavior and technical training)

Teams and number of field workers :

26 field-workers for loans and savings activities+13 field-workers for training activities
Teams in HO : 18

Total provisional budget 2006 (please mention the currency) : 484 million Ariary (179 k€)

Total number of direct beneficiaries per year :

Credit: 4,100
 Savings (with no loan): 1,700
 Training: 500~600

Sources of private and public subventions :

- Inter Aide (EU, private donors...)
- FED
- CGAP
- French Embassy (SCAC)

Historical of the creation : < 5 lines – Indicate the motivations of the founder(s), the objective of the initial project and its progressive transformation (different phases) until now.

The micro-finance program was initially part of the Inter Aide integrated program, and consisted in granting small loans as a complement to the social follow-up activities, aiming at answering to the beneficiaries' financial needs. The micro-loan and vocational training activities were then set-up as an independent program in 1999, to foster the social and economic insertion of the poorest families, and transferred to a malagasy association, CEFOR, in July 2001. The voluntary savings program was initiated in 2004.

Objective/mission : < 5 lines – Indicate the general objective of the organization.

The global objective is to reduce poverty in Antananarivo through the socio-economic re-insertion of the poorest families. The specific objective of the micro-finance and savings activities is to help the creation or the strengthening of income-generating activities, in order to increase their income and capabilities, and foster their economic and social development.

Action's principles : < 5 lines – Indicate which are the values and principles on which the action and activities are based, and which are the grounds/basis to pursue the mission. What is the specificity of the approach ?

CEFOR primarily targets families in great poverty (in terms of income, education, accommodation...) using a specific tool, and adopts an individual and participative approach (both for credit/savings and training activities) in order to make the "beneficiaries" responsible for themselves them. For the micro-finance activity, CEFOR provides non-financial services to optimize the use of loans (training, advice, follow-up...). For the vocational training activity, CEFOR also assists the trainees in their job

search, through advice and contacts with private companies.

Programs¹ : < 5 lines per program – Indicate the type(s) of program(s), their number, the activities implemented and the activities/ results ' indicators, and if the need arises, the objectives pursued by each program.

Micro-loans program:

- **Financial services:** Productive loans (no initial guarantee required, successive loans permitted, compulsory savings for each loan, short-term loans, weekly reimbursement) and **Housing loans** (initial savings required, monthly reimbursement)
- **Non-financial services:** training (on savings & budget, commercial rules, on the entry into the formal sector...), advice & follow-up (in case of reimbursement problem or to optimize the beneficiary's activity)
- **Indicators:** number beneficiaries of loan, number of loans, number of training beneficiaries, gender, amount of loans granted, PAR, reimbursement rate, savings rate.

Savings program:

- **Savings** remunerated, minimal balance required
- **Indicators:** number of beneficiaries, amount saved.

Vocational training program:

- **Behaviour training:** to foster a good integration into the private formal sector
- **Technical training:** 5 skills are taught: computerizing, home employees, industrial sewing, industrial knitting, metal works
- **Indicators:** number of trainees (behaviour and technical), drop-out rate, gender, persons placed by CEFOR, persons keeping their job for more than 6 months.

Target groups and beneficiaries : < 5 lines – Qualify and quantify (if possible) the target groups and indicate the number of beneficiaries reached by the organization (if possible by type of program).

Credit-Saving: the target group is low income families, living in the poor areas of Tana, wishing to launch or develop an income-generating activity.

Vocational training: the target group is low income families, living in the poor areas of Tana, having at least 18 years old, and having completed secondary school.

Beneficiaries for the Credit-Savings activity since 2001: 8,238

Beneficiaries for the Vocational Training activity since 2001: 2,548

Operational Partners : < 5 lines – Indicate the main operational partners, public and private, of the organization (NGO, associations, companies, ministries, city halls, care centers, etc.), membership in a network.

CEFOR works closely with public institutions (Ministry of Finance, Ministry of Population, Ministry of Education, the Urban Area of Antananarivo), private institutions (CGAP, various training centres) and various NGOs (ENDA, Handicap International, other Inter Aide programs). CEFOR participate in "ONG Service", a network of NGO aiming to share information and knowledge among all NGOs in Madagascar. CEFOR is also working closely with private sector companies, through its vocational training program.

Financing / Budget : < 5 lines – Indicate the provisional annual budget 2006 (please indicate the currency), as well as the main , public and private contributors and the % of the budget they cover.

Provisional annual budget 2006: 484 million Ariary (179 k€)

"Including increase of loans amount: 62 million Ariary (23 k€).

Detail per donor:

Cluster association: 69 million Ariary (25,6 k€) (14%)

UK Embassy: 5 million (1,9 k€) (1%)

French Embassy: 3 million Ariary (1,1 k€) (0,6%)

FED: 137 million Ariary (50,7 k€) (28%)

CGAP: 29 million Ariary (10,7 k€) (6%)

CEFOR/Inter Aide: 241 million Ariary (89 k€) (50%)

¹ We mean by « program » a group of actions in a particular sector. E.g. "microcredit program", "Health Insurance program"; "Family Development program"; etc.