

Logo



Vahatra means roots in malagasy. The logo and activities were registered with the OMAPI (Office Malgache de la Protection Industrielle), in November 2005

Photo of the team : (please insert here the picture of the team and attach it in jpeg format – 100 Ko maximum)



Country of intervention : Madagascar
City(s) : Antsirabe

Date of start-up of activities (month/year) :
Octobre 2002

Date of institutional formation (month/year) :
CEFOR started to work in Antsirabe in October 2002
The programme was transferred to Inter Aide in October 2004.

Juridical status : The registration of Vahatra as an NGO is underway. It works under the name of Inter Aide till the end of 2006.

(Inter Aide is an international NGO. Inter Aide as signed an Agreement with the Malagasy Government till June 2008).

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Manager (director) : A Managing committee is composed of 4 persons involved in the Antsirabe District., is preparing the constitution of a Board of Directors.

In the meantime, Jean-Luc Bellut , Inter Aide Programme Manager, is acting as Director until the local NGO Vahatra is created.

Key figures :

Number and nature of the programs / activities :

Microcredit programme :

- productive loans and savings,
- trainings of borrowers,

Professional training programme:

- preparation to company employment,

Family Development programme (FDP):

- Home visits, group discussions, social guidance centers, Early Childhood Development and education

Teams and number of field workers :

29 persons :

- 1 programme manager
- 9 persons on the FDP programme
- 9 persons on the loans & savings programme
- 1 person on the training programme

Teams in HO : 3 persons for administration, entering data, and accounting - 6 guards

Total provisional budget 2006 (please mention the currency) : 73.000.000 MGA (28.000 Euros) not including the credit fund, the interests and the fees paid by the beneficiaries.

Total number of direct beneficiaries per year :

Loans : 1.100 borrowers/year
Savings : 1.500 saving accounts.
Training : 1.200 persons trained
FDP: more than 500 persons receive home visits of benefit from social guidance centres.

Sources of private and public subventions :

UE, has co-financed the programme in 2004 and has renewed funding till 2008 (loans & savings and training programme)

French Ministry of Foreign Affairs c-finances the FDP programme till 2007.

Private funds from other NGOs and/or Foundations

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.

Initially planned for 2001, Cefor could only started to work in Antsirabe in October 2002 after the political crisis was over. Many enterprises has stopped their activities during the crisis and had to lay off their employees. The informal sector could not develop for lack of financial organizations providing capital to the very poor.

The Antsirabe integrated programme (combining Family Development, microfinance and professional

training) aims at providing global solution to the poor population fo Ansirabe Urban District. Ansirabe programme has become more and more professional throughout the years. The creation of Vahatra association, underway since October 2005, should be completed by the end of 2006.

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

The main objective of Vahatra is to reduce extreme poverty, by supporting families to achieve financial and social autonomy. The specific objective is to facilitate the access of the poorest population of Ansirabe who wish to improve their overall situation, to counselling, training, loans and savings services allowing them to start or develop their own business, or to apply for a job in the formal sector after benefiting from adequate training.

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 ?

The services provided (loans, savings, trainings, family developement) are carried out in an intergrated way with referral system allow each family to achieve the objectives they defined upon entering one of the programme according to its own rhythm.

Programs : < 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.

The loans programme target poor families wishing to start or develop a small business. Loans are granted with no collateral. Compulsory savings, (place at 4,5% per year) represent 25% of the ongoing loan. The savings are bloqued until the loan is reimbursed. The loans are short-term, with a 3% monthly interest rate. The borowers (called "partners") can evolve at their rythm and increase the amount they borrow to match the growth of their business. Above a certain amount, the most advanced "partners" are refered to microfinance institution, Vahatra acting as guarantor. The loans and savings programme manage some 1200 loans per year, with a portfolio of 24 000 KMGA (environ 8.900 Euros)

The training programme aims at providing partners with adequate advice and training to expand their business (accounting, stock management, family budget management....).

The training programme also provide young people aged 16 to 29 with specific trainign : behavioral trianing to prepare young people to formal employment, and a sales training initiated in 2006 for those who want to acquires selling techniques. After completing these trainings, the trainees can access professional training delivered by other training organizations, with a training loan granted by Vahatra with a 2% monthly interest rate. They can also start their own business with a loan from Vahatra loans programme. More than 500 young people have benefited from Vahatra training programme.

The savings programme is open to all inhabitants of Asirabe Urban District, thanks to a partnership with the CECAM. It allows the to open a saving accounts for themselves or for their children. This account yield a interest of 4.5% per year, opening fees of 100 MGA (4 centimes d'euros) and annual fees of 200 MGA (8 centimes d'euros) make this service accessible to the poorest families: 1200 beneficiaries save a total amount of 23.000 KMGA (soit 8.500 Euros).

The family developement programme aims at supporting poor families' capacities to solve problems on their own in order to progress towards increased autonomy, stability and reduced poverty. The FDP overall objective is therefore to alleviate poverty in poor urban communities by supporting the sustainable improvement of the capacity and autonomy of the poorest families living in the most deprived urban areas, and by promoting / improving access to health, education, family welfare services. Home visits are organized for more that 300 families each year; social guidance centres receive some 500 persons each year for information, counselling and referral. ECD activities and mothers' group discussions are alos organized.

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).

Presently, the target population is estimated at 6000 persons among a total population of 85,000 persons (in the 19 areas covered by Vahatra activities). This is only a first step, as the urban district of Ansirabe count 197 000 families living in 59 areas.

The loan programme target families with an per capita income below à 60.000 MGA (22 Euros/mois). The FDP programme first target very deprived families willing to improve their overall situation.

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.

The programme works in synergy with all actors involved in poverty reduction: the Municipality of Antsirabe, the social services, the Fonkontany (smallest administrative unit) as well as District delegates and Development agents; the Antsirabe hospital, the Health Centres, the school and education authorities, the Court of justice, and judiciary authorities, as well as all the associations working in Antsirabe : CECAM and OTIV, partners of the loan programme; MSF, CRENI, frères de la charité etc.

Vahatra is a member of several networks such as IREDEC, le CNMF (Commission Nationale de la Micro Finance, TOLOHAY (Délégation du Cite à Antsirabe) etc.

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.

Budget 2006 : 73.000.000 MGA (28.000 Euros).

Main donors : European Union, French Ministry of Foreign Affairs, UNICEF

Financial self-sufficiency (operational cost of field offices) : 98%