

EUROPEAN
MICROFINANCE WEEK 2009

MICROFINANCE IN A NEW
FINANCIAL ERA

ACTED / OXUS

Complementarities between microfinance
and humanitarian action



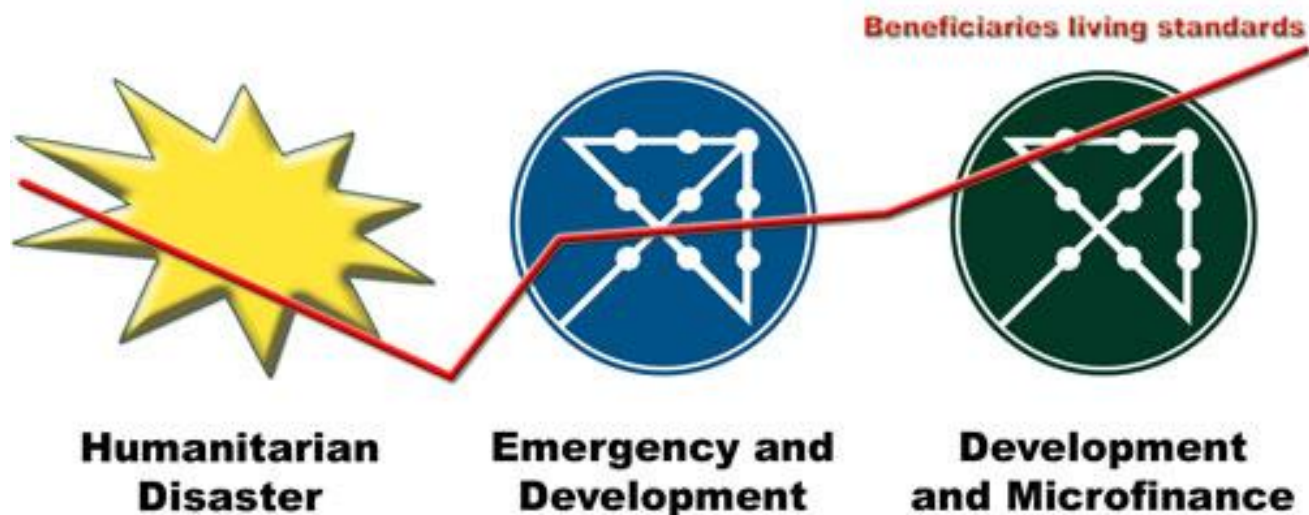
ACTED

Agence d'aide à la coopération technique et au développement.



OXUS | DEVELOPMENT
NETWORK

ACTED – OXUS contiguum



3 types of complementarities

1. ACTED introducing microcredit components in humanitarian projects
2. ACTED transferring microfinance activities to OXUS
3. ACTED and OXUS partnering

1. ACTED : introducing microcredit components in humanitarian projects (1/2)

Ex. 1: 05 OC - Integrated Community-Based Social and Economic Development in Rural Southern Kyrgyzstan

Non-financial

- **Establishment of social community councils (SCCs)**
- **Creation of cooperatives for input supply, processing and training**
- **Provision of extension services to agricultural groups**
- **Creation of parents teachers associations (PTAs) in rural schools**

Financial

- **Provision of credit to cooperatives for input supply, processing and training**
- **Provision of credit to agricultural groups for land lease and high quality inputs**
- **Provision of credit to PTAs to conduct maintenance and improvement works**

1. ACTED : introducing microcredit components in humanitarian projects (2/2)

Ex. 2: 21 TB - Repatriation and reintegration of Congolese refugees in South Kivu, DRC

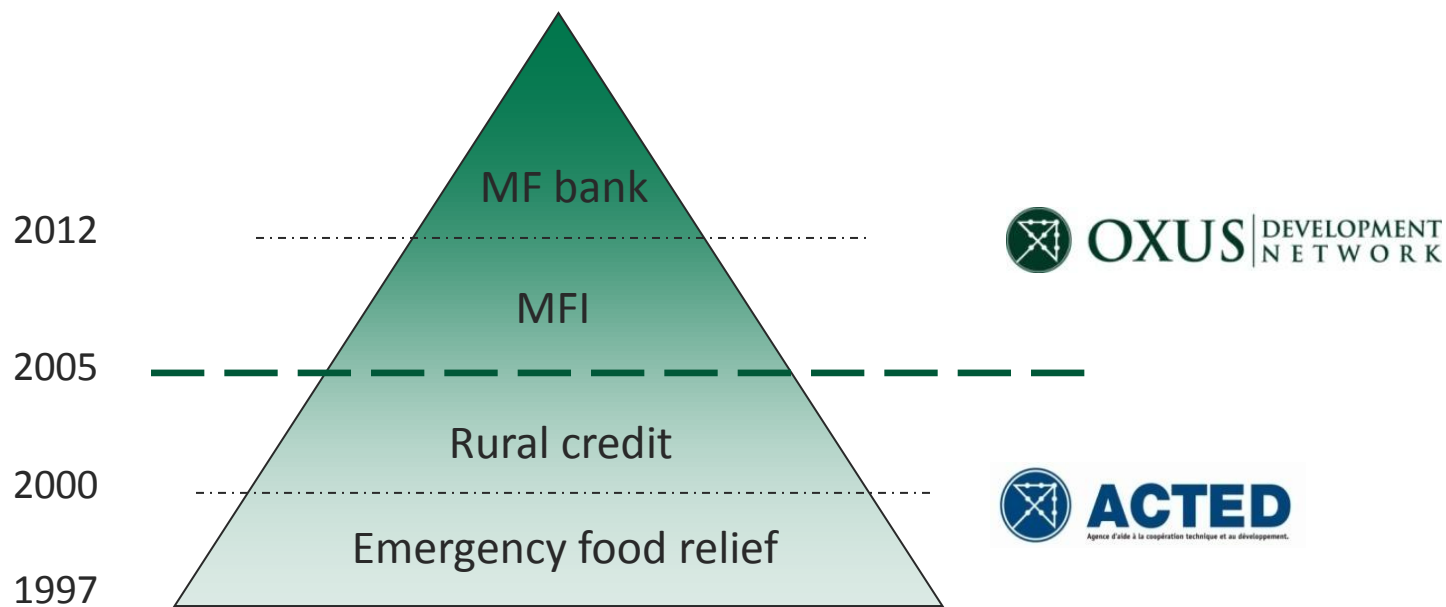
Non-financial

- Establishment a small business groups within returnees and non-returnees
- Distribution of small business kits
- Vocational training

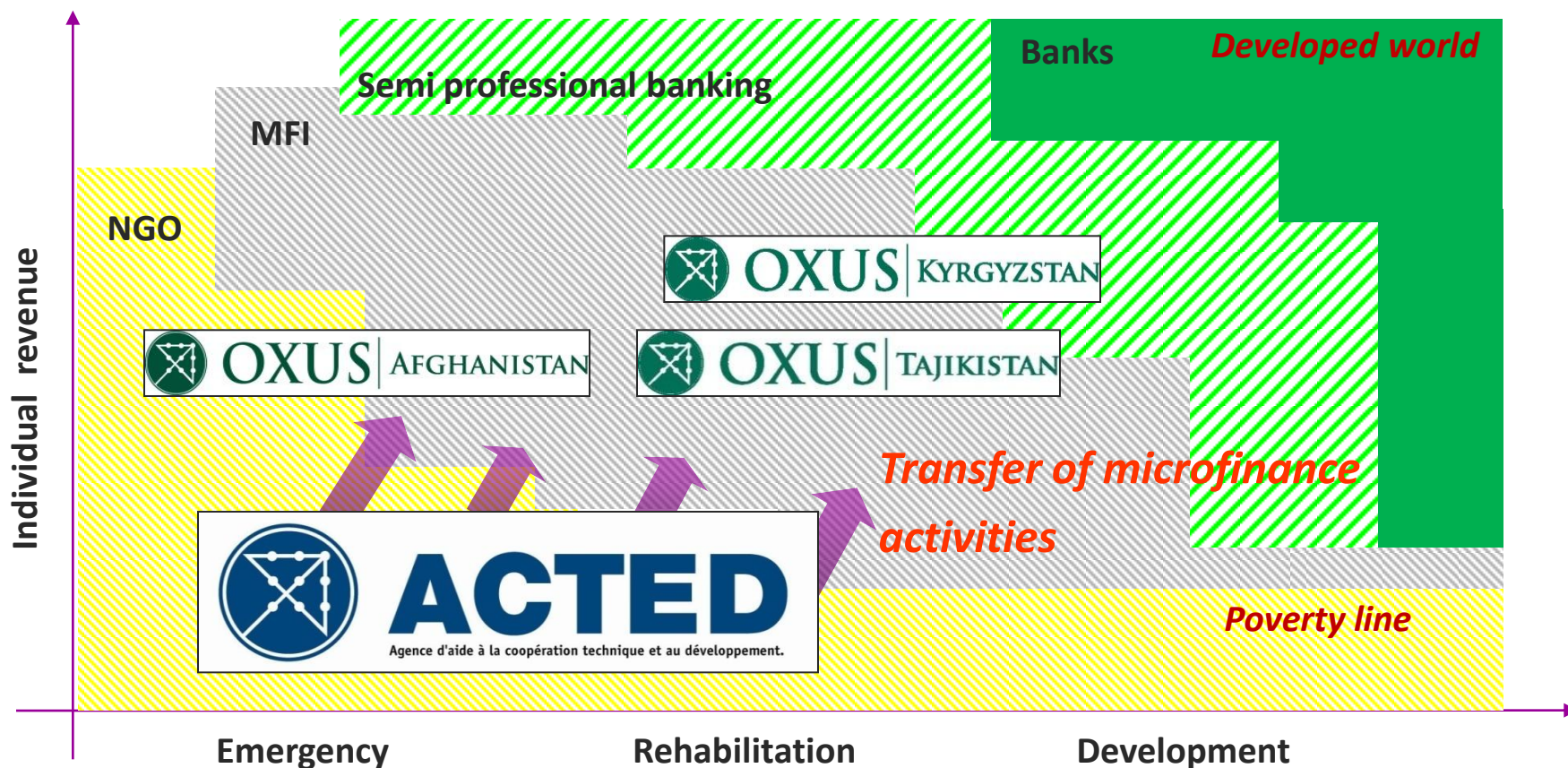
Financial

- Provision of credit to small business groups to develop their activities
- Grants to support communities' micro-projects

2. ACTED – OXUS : transfer of microfinance activities (1/2)



2. ACTED – OXUS : transfer of microfinance activities (2/2)



3. Partnerships ACTED-OXUS

Ex: TAFF project in Tajikistan

- **EBRD/TAFF** project provides technical support to local MFIs and banks for development & management of efficient agro-credit products
 - **ACTED Tajikistan** started to develop Agricultural Service Cooperatives since 2007 and provide non-financial services
 - **OXUS Tajikistan** provides agro-loans to its clients since 2006
- **Joint initiative ACTED-TAFF-OXUS** to further develop the credit product (analysis, conditions, monitoring, linkage with non financial services)







Summary loans disbursed ACTED & OXUS

	ACTED (s. 1997)	OXUS (s. 2005)
Number of loans disbursed	6,000 (1)	145,000 (2)
Amount of loans disbursed	3 mUSD	47 mUSD

(1) Groups

(2) Groups and individuals

Other ACTED microfinance initiatives

	DIRECT FINANCING OF RURAL ENTREPRENEURS	HELP MFIs TO ACCESS FUNDINGS	PROVIDE VALUE ADDED CAPACITY BUILDING SERVICES	FOSTER DIALOGUE AND PROMOTE ADVOCACY
ACTED SETTING UP MF INITIATIVES	<p>By 2015, reaching up to 500,000 entrepreneurs through 15 OXUS MFIs</p> 	<p>On mid-term possible set-up of regional investment funds in link with social investors</p> 	<p>Launch regional platforms providing tailored services to both investors and MFIs</p> 	
ACTED SUPPORTING MF INITIATIVES		<p>Support Babyloan, providing a direct link between the public and micro-entrepreneurs</p> 	<p>Support Octopus community based on a free open source MIS</p> 	<p>Create a permanent forum linking development, financial actors, and general public</p> 



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Thank you for your attention