

VIII.2 Successful financing for rural smallholders

Presented by: Mr. Orophé Mézétou ADOM, MCSM

ECOWAS BIOENERGY FORUM

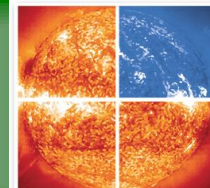
Bamako, Mali

19 - 22 March 2012

Wednesday, 21st March 2012



Bio of Oprhé Mézétou ADOM, MCSM



Background

- 2005 – 2006 Master Class in Services Management, MCSM (Vlerick Management School, Ghent, Belgium)
- 1995 – 1996 Certificate of Project Management, “Institut d’Administration des Entreprise - IAE”, University of Lille
- 1990 – 1994 Engineer in Electrical Engineering & Computer Science (UVHC – University of Valenciennes, France)

Professional experience last 20 years

- From 02/2011 Business Process Outsourcing (BPO) Bid Manager at HP (Strategic Sales Center)
- 08/2009 – 01/2011 Bid Project Manager at Deutsche Telekom, T-Systems
- 04/2007 – 07/2009 Senior Consultant, Siemens IT Solutions and Services
- 09/2006 – 03/2007 Business Development Manager, Siemens Medical Solutions
- 09/2005 – 09/2006 Global Services Infrastructure Process Manager, Siemens Communications (HQ, Munich)
- 02/2004 – 08/2005 Solution Designer, Managed Services Process and Transition Project Manager, at Siemens Com
- 10/2002 – 02/2004 Service Manager, Application Operations, Managed ERP Services for SAP, Siemens Business Services, Operations Related Services
- 05/2001 – 09/2002 Operational Project Manager, Application Operations, Managed ERP Services for SAP, Siemens

Professional experience before 2000

- 1999 – 2001 Volkswagen, Audi Brussels, IT System Engineer
- 1997 – 1999 Volkswagen Bordnetze GmbH, Principle IT System Engineer
- 1996 – 1997 Auchan S.A. France, Business Unit Manager
- 1993 – 1994 Deutsche Luft-und Raumfahrt Germany, Project Engineer

Additional details:

Married. Father of 3 children. Spoken languages: English, French, German, Dutch. Hobbies: renewable energies & NGO's



**Senior Consultant /
Bid Manager**

Contact:

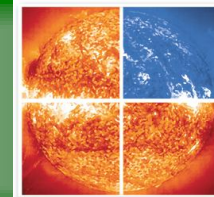
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Idea: to ignite a self development process in rural area in Togo



Centre d' Appui et Formation aux Initiatives d'Auto-développement

C.A.F.I.A

Caisse Mutuelle, d'Epargne et de Crédits

C.M.E.C

Our Vision: Self Development

Our Mission: Rural Area in Togo

Who's Who?



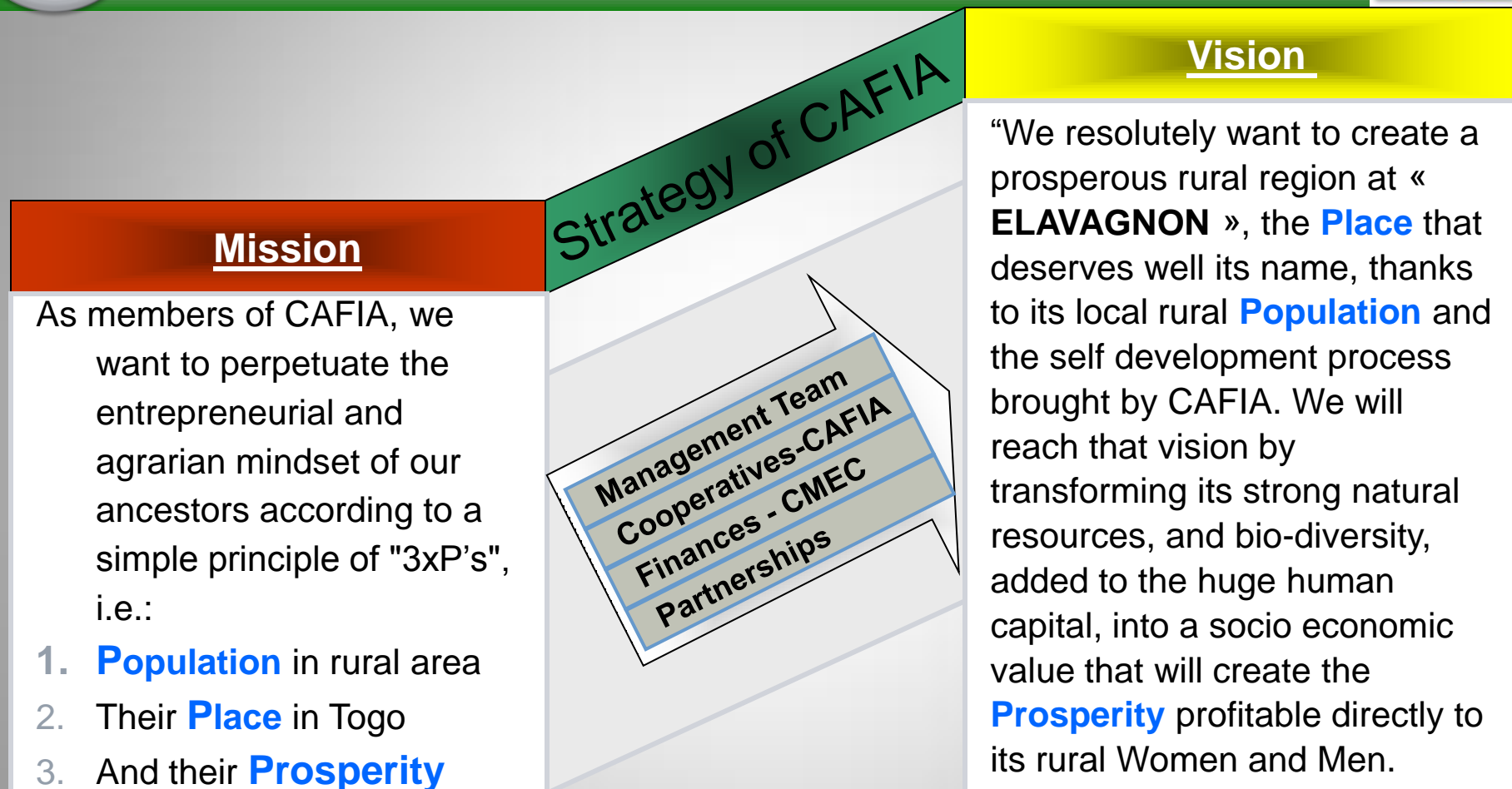
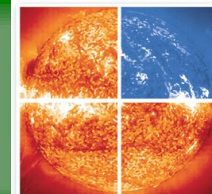
From Left to Right:

- Secretary General: Parfait M. HODJO
- Prime Advisor: Orphé M. ADOM, MCSM
- President: Wyao B. TCHALA



Mission statement of CAFIA

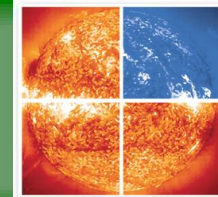
Why CAFIA ?



CAFIA is a sustainable Self Development Process in rural Area in Togo



Which Process: Ignition of Self-Development!



CMEC
Micro Finance Process

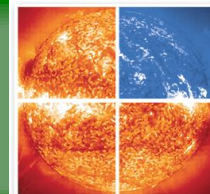
CAFIA
Education Process

WOMEN
Small Business Process

MEN
Production Process

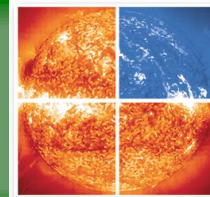


Building “Winning Management Teams”



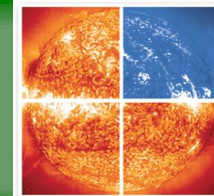


Promoting tough leaders in each Cooperative: President, Secretary General & Treasury





Which Organisation?



Strategic Partnership Commissions

Commission ADMIN

1. Dr. TCHAMDJA Eyaba
2. ABINAH Eyaba
3. BADJABAISSI Bertrand
4. BOWOLI Toyi
5. KADOUWE Esso
6. KAROUWE Manesso
7. KAROUWE Pourowa
8. TCHAMDJA Essodina
9. TOGLO Amévi

Commission FINANCES

1. MALOU Cyriaque
2. ADOM'AKO Mondom
3. HODJO Manzamasso
4. ASSIH Tagba
5. BADAWI Essogalinam
6. KPIKI Faraday
7. TARENOA Bourogoutama
8. Yawo Mawuena

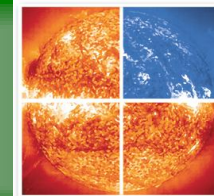
Commission PROJECTS

1. BOWOLI Toyi
2. ARZOUMA Idrissa
3. BATCHASSI Yawovi
4. GNIGBANGOU Gountibote
5. KOLANI Tani
6. LAMBONI Yempape
7. LELOUA Isabelle
8. LOKOSSOU Messan
9. PITO Yaou
10. TCHALA Bodomziba
11. TCHALA Yolande
12. ADOM Mézétou Orphé

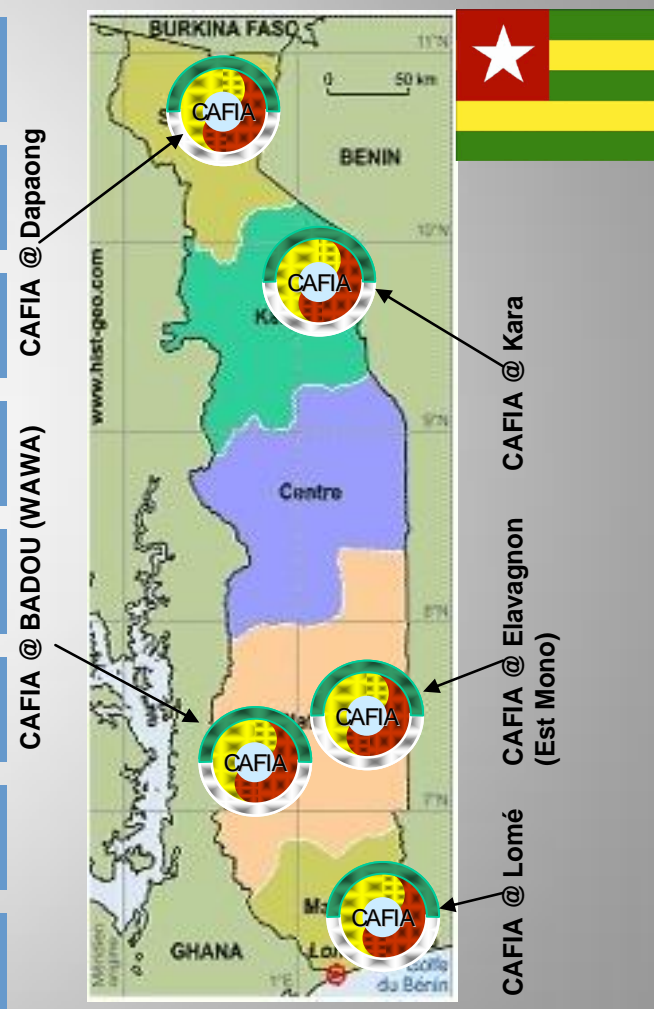
Based upon +60 Cooperatives of CAFIA, i.e. +2000 families, ca. 15.000 households



End in Mind Goals of CAFIA – 2007 -> 2012

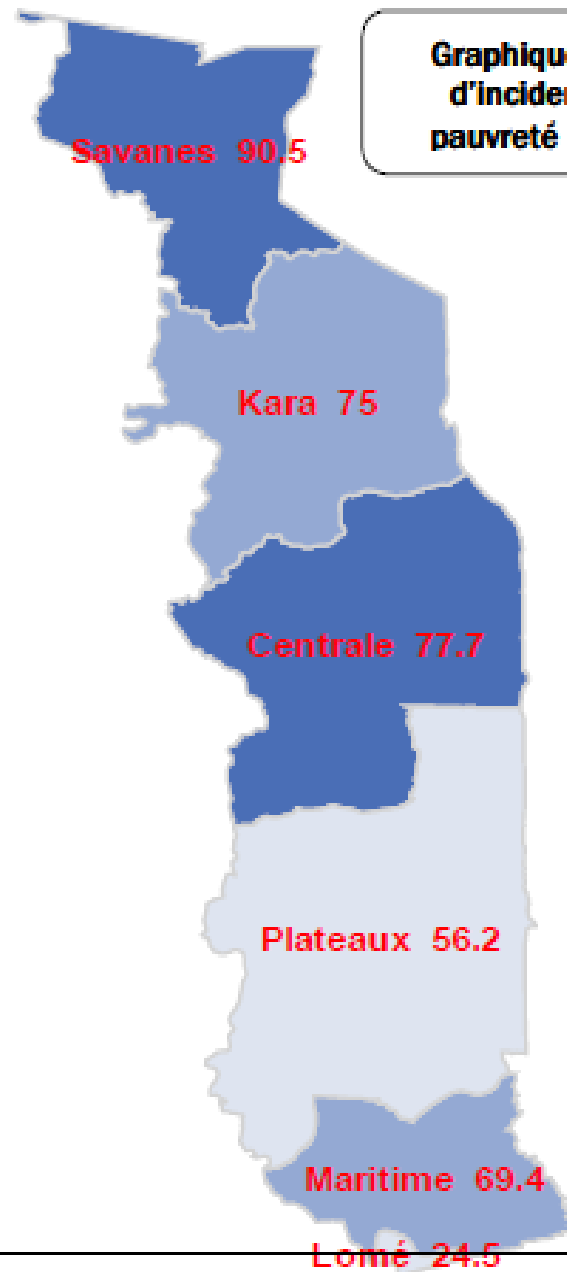


- 1 Build** To build & grow the Organizational and Institutional Capacity of CAFIA & CMEC
- 2 Produce** To Reinforce the Producing Capacities of Women and Men in rural regions
- 3 Vulgarize** To popularize and vulgarize new techniques and agricultural technologies
- 4 Market** To preserve, transform and market agricultural products: corn, sorghum, rice, yams, jatropa...
- 5 Protect** To protect and sustain environment, biodiversity and agricultural industry
- 6 Organize** To organize the participative approaches of the rural work force, mainly rural woman & girls
- 7 Integrate** To integrate the female gender in the activities of CAFIA and CMEC
- 8 Develop** To develop and organize the self-financing of CAFIA via Savings & Micro Credits from CMEC



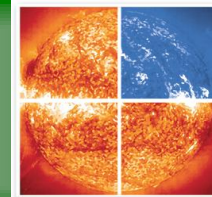


**Graphique 1 : Carte
d'incidence de la
pauvreté par région**





Objectives of Financing rural smallholders

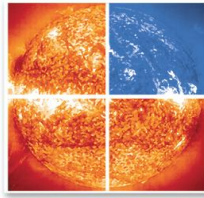


Objectives :

- To collect the savings of CAFIA members and grant them with affordable micro credits
- To promote solidarity and cooperation among members
- To Promote education, and ignite social-economic initiatives of its members
- To improve living conditions of rural members

Affordable services for members

- Accessible Investment Account at a local bank
- Savings and investment at a higher rate than traditional banks
- Granting loans quicker and easier to its members
- Accessible Tontine



Services (cont'd):

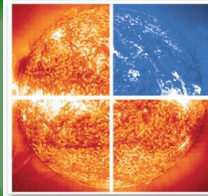
- A personalized project management and follow-up
- Document and share multiple information
- Discount on technological inputs through its partnerships with Biovivo
- Training of women's groups – thanks to LIFE program

Types of loans:

- Loan for agriculture
- Loan for very small business
- Loan for Tontine Grouped loans
- Loan for School and education
- Ordinary loan for outstanding circumstances (death, sickness... etc.)



Results, thanks to 3 x P Practices



Population

- Est-Mono+: 50 coopératives, 10000 ruraux
- Kpalimé: 1 coopérative
- Badou: 4 coopératives, +500 ruraux
- Kara: Feed=Femmes-Enfants-Entraides-Développement
- Dapaong: CMEC

Place

- Elavagnon, Est-Mono
- Kpété Maflo
- Litimé
- Ekloa
- Wobé
- Kpalimé
- Kara
- Dapaong
- Lomé

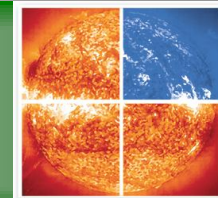
Prosperity

- 90 millions F CFA or 500 Tones of Corn
- Rural mobility
- 60 millions F CFA of enquired micro credits in Badou, CMEC Auroville
- 35 millions F CFA granted in à Kara by Flemish Government
- Huge growth of capacity



Facts & Figures – Key Achievements

Promotors achieved Operational Excellence



46 Cooperatives CAFIA in 2009

31 Cooperatives in Est-Mono

32nd: **OUTOUDO** in Kpété Maflo

33rd: **UJDA** in Anonoé

34th: **UJA** in Akloa

35th: **UJEWO** in Wobé

Building Capacity & Growth

14 cooperatives in 2007

31 cooperatives in 2008

46 cooperatives end 2008 begin 2009

Building Financial Capacity

Micro Credits 2008

Outputs generated in 2009

Micro Credits 2009-2010

Outputs 2010 - 2011 (forecasts)

Requested funds in 2012

+ 1500 Members of Rurals

+ 500 Members of Rurals in 2008

+ 100

+ 100

+ 100

+ 100

Results and Outputs

+ 500 hectares of multi-crops

+ 1200 hectares of multi-crops

+ 5500 hectares of multi-crops

Facts & Figures

40.000 Euros

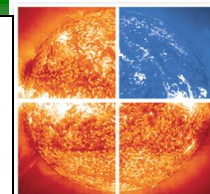
200.000 Euros

100.000 Euros

300.000 Euros

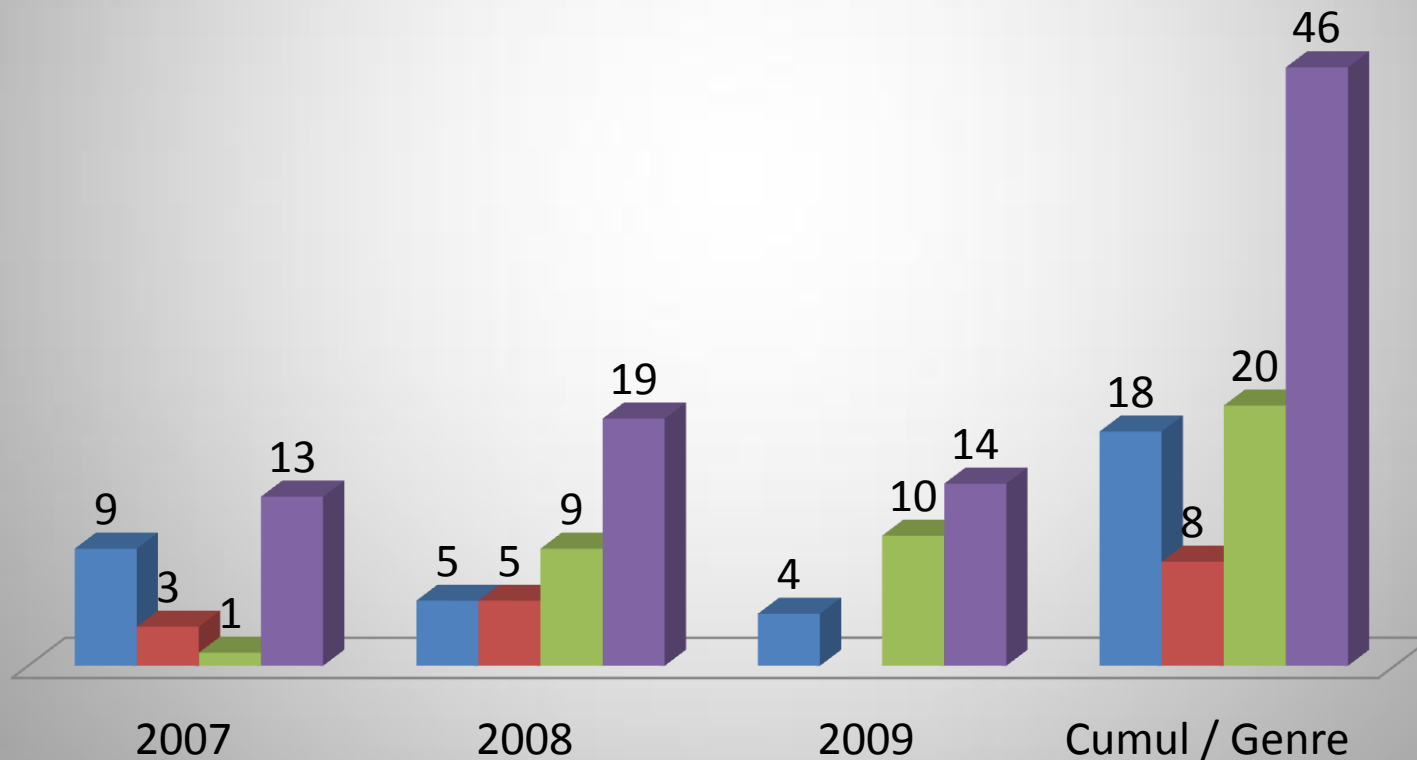
500.000 Euros

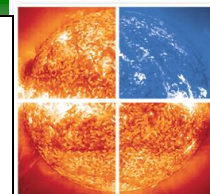




Evolution des Coopératives CAFIA

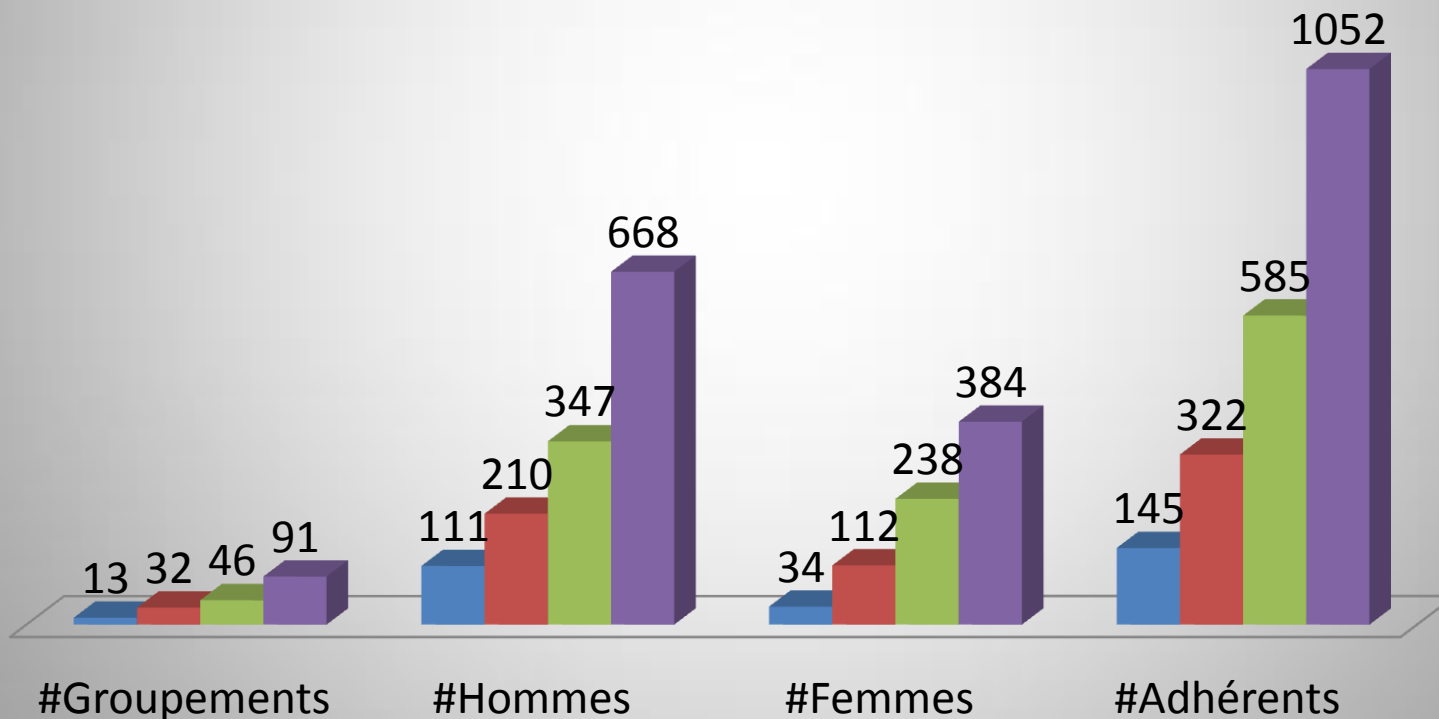
■ Hommes ■ Femmes ■ Mixte ■ Cumul / An

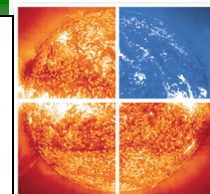




CAFIA: Groupements et Adhérents

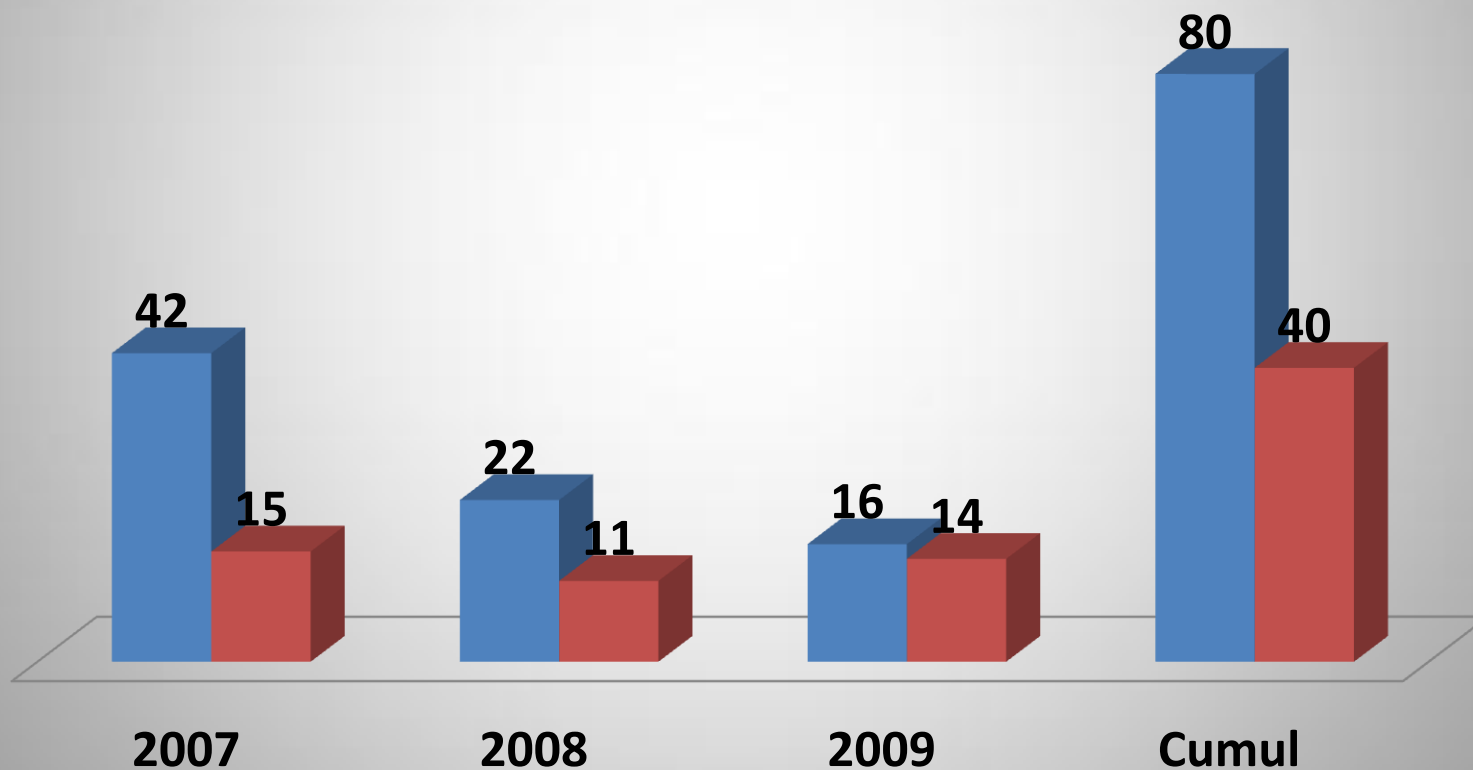
■ Année 2007 ■ Année 2008 ■ Année 2009 ■ Cumul

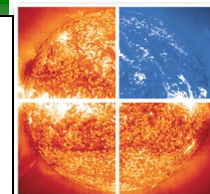




Individuels / Zone: Est-Mono

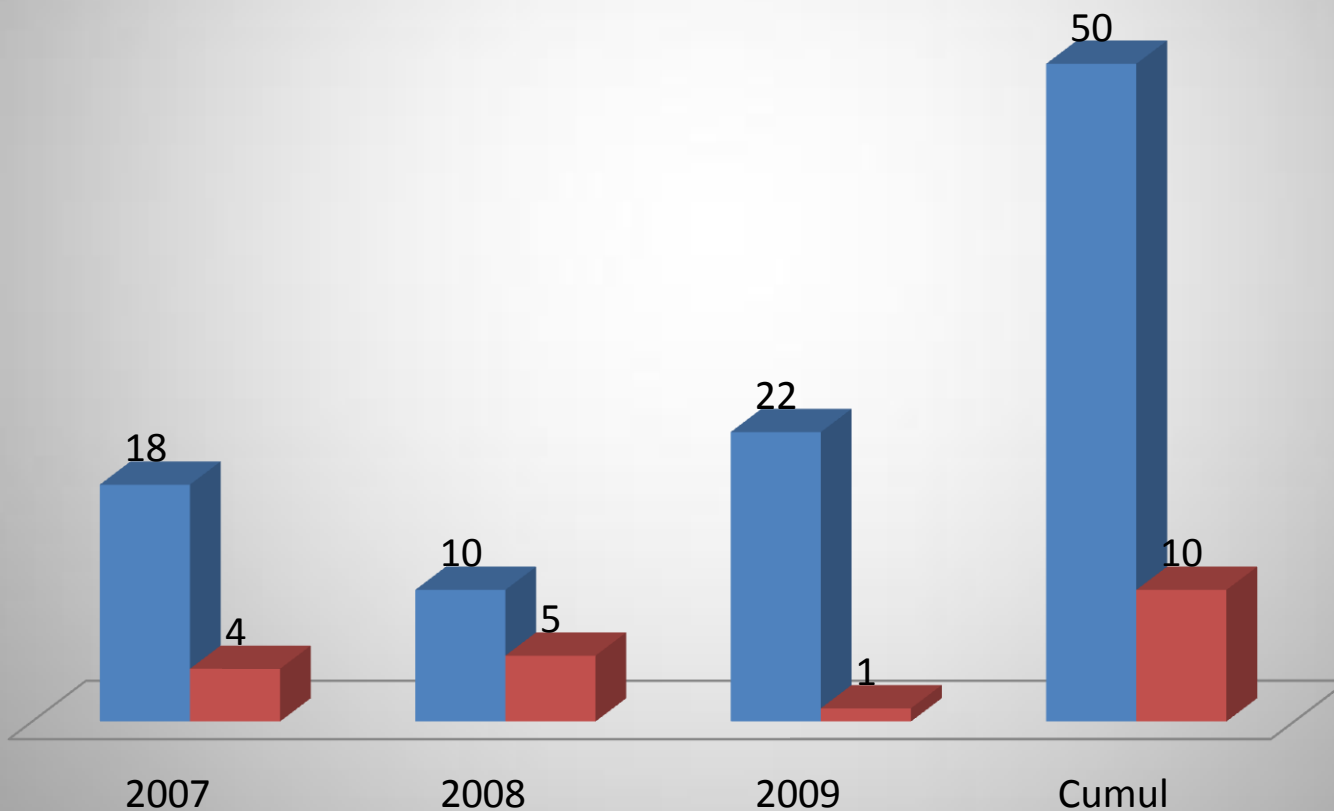
■ Hommes ■ Femmes





Individus Hors Zone

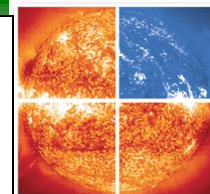
■ Hommes ■ Femmes





About *Biovivo*®

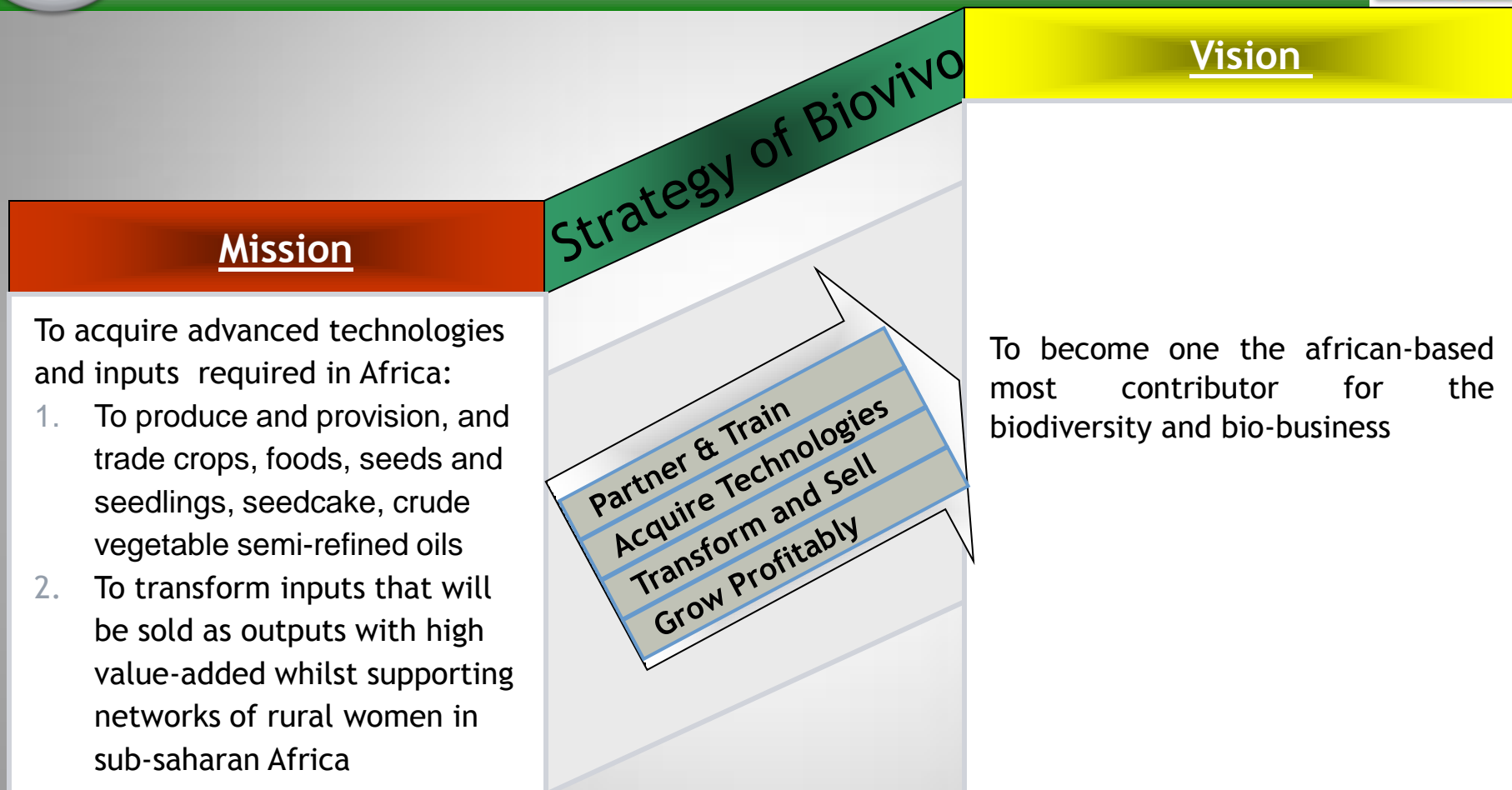
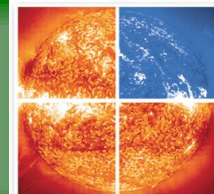
- The Commercial Vehicle of successful financing for rural smallholders





Biovivo® sarl

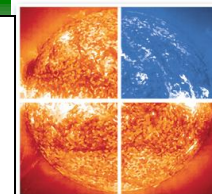
Mission Statement



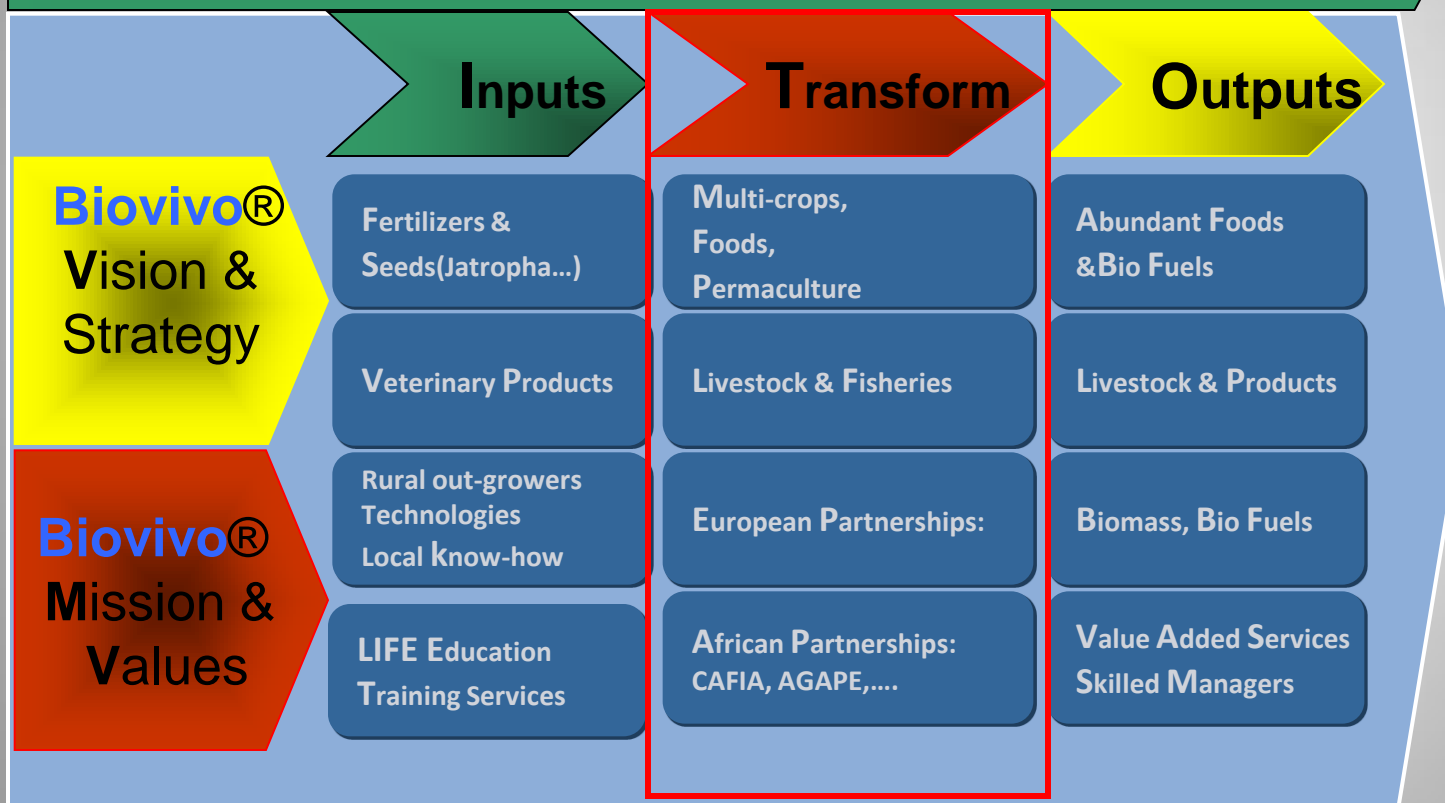
Biovivo, one of the african-based most contributor for the biodiversity



Biovivo® - The Commercial Vehicle to serve rural communities in Su-saharan Africa & the Globe



Produce, Transform and Distribute agricultural products and services **creating Value for Rural Area in Africa & Beyond.**

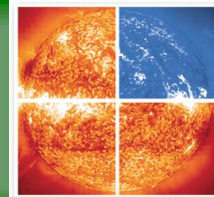


Global Market:

Biomass,
Bioenergy,
Agricrops

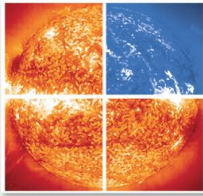
Local African Market:

Agricultural Commodities,
Bio-fuels &
Value Added Services &
Concepts





Contact – Orphé M. ADOM



THANK YOU

Contact me at:

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