



Portfolio under management

USD **29,8** millions



52 MFIs financées
in **24** countries



63,235
microentrepreneurs
directly reached



66%
of women clients



Luxembourg



75%
of rural clients



75%
of funded MFIs benefit from
technical assistance tailored
to their needs



USD 700,000
average exposure
per MFI

Geographical exposure

Central Asia
13%

North America
11%

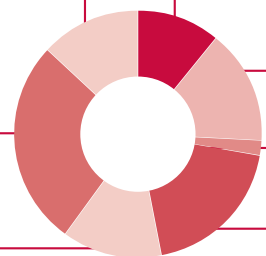
Central America
15%

Africa
27%

Caribbean
2%

South-East Asia
13%

South America
19%



Figures as of June 2021

CONTACT US:
invest@ada-microfinance.lu



ADA - FINANCING THE DEVELOPMENT OF MICROFINANCE INSTITUTIONS

Since 1994, ADA has been committed to strengthening the financial inclusion of population groups excluded from the conventional banking sector through tailored financing and technical assistance for microfinance institutions (MFIs), with an emphasis on forging long-term partnerships.

Thanks to a social investment fund, created by ADA in 2009, the Luxembourg Microfinance and Development Fund (LMDF), **ADA has funding solutions for the growing MFIs.**

In addition to the funding, you can benefit from a technical assistance programme that meets your specific needs and allows you to focus on key areas such as strengthening the structure, development of the offering and the social performance of your MFI. **ADA can also provide support in developing** specific microfinance and innovative products, positively impacting the lives of your clients.

Who is our main target?

Growing Tier 2 and 3 MFIs* with a strong social mission.

* Preferably, institutions with total assets between USD 1 M and USD 50M and profitable business model (or close to profitability).

With the support of:



LUXEMBOURG
AID & DEVELOPMENT



www.ada-microfinance.org
invest@ada-microfinance.lu



SUSTAINABLE FUNDING FOR YOUR MFI

ADA OFFERS 2 TYPES OF FUNDING FOR TIER 2 AND 3 MFIs, LOCATED IN AFRICA, LATIN AMERICA, SOUTHEAST AND CENTRAL ASIA.

1

SENIOR DEBT

2

SUBORDINATED DEBT

Between USD 0.2 million and 2.0 millions, granted in local currency, in USD or in EUR, with maximum maturity of 5 years, at the market rate.

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Laura Foschi
Executive Director at ADA

FOR GREATER IMPACT WITH OUR FUNDING

With more than fifty microfinance institutions financed in twenty-five countries, ADA, through the LMDF fund, becomes a **relevant partner of choice for MFIs**. It should be noted that ADA's role is not limited to the provision of financial resources. We are committed to our partners and build our relationship through continuous monitoring. Our team remains at your entire disposal to jointly implement long-term actions.

In addition to financing and monitoring, **we can and want to offer tailor-made technical assistance** to our partners when the need arises. 75% of the MFIs we fund benefit from this personalized support and/or capacity building that we define together. All our will and vision is focused on providing institutions with the necessary means (financial or technical) to act.

We operate in four major regions: Africa, Latin America, Southeast Asia and Central Asia. This diversification is a strength and an opportunity. It demonstrates our success, our aspirations and our capabilities. ADA, with LMDF and the support of the Government of Luxembourg, uses **the experience of one of the world's leading financial centres to support socially responsible MFIs**, which are the main actors in the fight against poverty, and for financial inclusion.



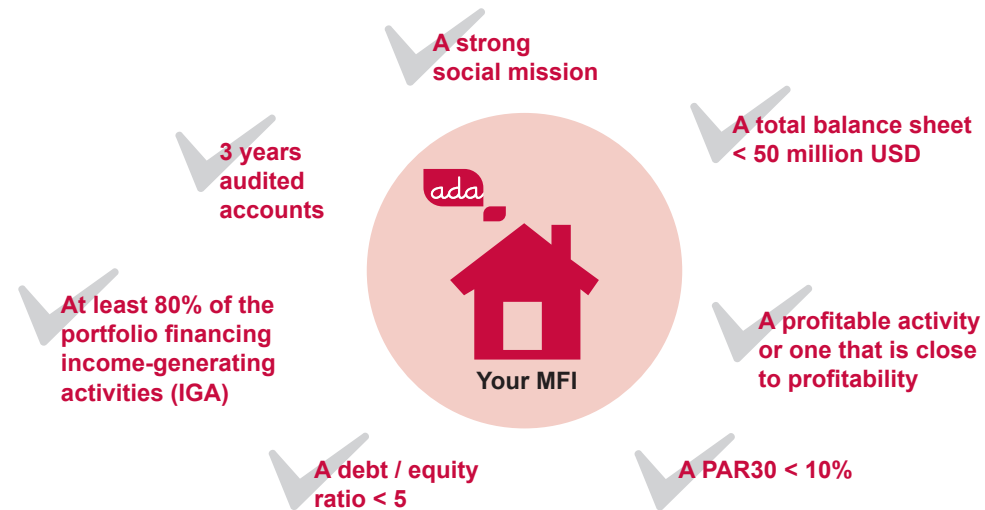
MUCH MORE THAN JUST FUNDING!

- **Support for Tier 2 and 3 MFIs** needing funding for their growth
- **Assistance, listening and follow-up from our team** during the entire funding cycle
- **Technical support available according** to your needs to increase your performance: a range of tools, training, coaching and technical assistance, developed by ADA and its partners, available depending on the regions of the world



A REAL PARTNERSHIP BETWEEN ADA AND YOUR MFI

THE CONDITIONS FOR QUALIFYING FROM FUNDING



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Since 2018, ADA/ LMDF has supported EBO Sacco in Uganda, providing EUR 600 000 of senior debt over 3 years. This financial partnership has contributed to the growth of the MFI portfolio. In addition, ADA supported EBO in defining its digitalization strategy and co-financed the implementation of the "Wallet to Bank / Bank to Wallet" project. EBO operates mainly in rural areas and its clients can now repay loans and save money via mobile money instead of going to the branch to deposit cash, saving them time and money.



"We appreciated the partnership with ADA. They provided us financial support for the growth of the credit portfolio, as well as technical support to strengthening our institution and enable our smallholder farmers in rural area to access to funding. With ADA, we know we can fight against wide spread poverty among our clients and improve savings culture. And we strongly believe that there will be a high customer satisfaction."

Mugume K Joseph
CEO, EBO SACCO

Figures as of June 2021

MFI focus: EBO Sacco
Funding date: 2018-2021
Amount: EUR 600,000 of senior debt
MFI portfolio in June 2019: EUR 8,4 million
Number of borrowers: 12 944

OUR INVESTMENT PROCESS

- INITIAL CONTACT**
The ADA investment officer talks to your MFI to find out your funding needs.
- SENDING THE NECESSARY DOCUMENTS:**
The audited accounts of your MFI, business plan and most recent annual report.
- ANALYSIS OF YOUR MFI DATA**
by our team of all the criteria
- DUE DILIGENCE**
Our team meets you at the head office and agencies of your MFI
- APPROVAL OF THE LOAN**
by the committee of the Luxembourg Microfinance and Development Fund -LMDF
- DISBURSEMENT**
- FOLLOW-UP AND SUPPORT**
of your MFI by the ADA investment officer throughout the cycle of the loan

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