



REVIEW SIDI partnerships and social and environmental performance in 2024

SIDI General Assembly 2025

Wednesday, June 11

2024: key figures

33

Countries of operation

127

Partners

10,3

millions of beneficiaries

56 M€

portfolio as of December 31

The SIDI ecosystem

127 active partners

**With outstanding loans at
year-end**

**Financed during the year
Supported during the year**



Soluti finance

Sidi



Sidi

1 SIDI's social mission

2 SIDI and partnerships

3 Our partners in action

4 SIDI's social and environmental results

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SIDI's social mission

“SIDI supports and finances economic actors in developing countries through innovative and sustainable partnerships, with a view to improving the living conditions of vulnerable populations, particularly in rural areas, and promoting environmentally friendly practices”

Strategic Plan 2023-2026

Promoting economic equality



Promoting poverty reduction



Supporting the fight against climate change



The additionality strategy

- ✓ Intervene where others do not
- ✓ Adapt our offer to the needs of partners



Gebana Burkina Faso, 2025

The added value of SIDI: stepping in where others don't go

Example : FECCANO

Haïti :

- IHDI: 143rd
- A hurricane season exacerbated by climate change
- A country considered high risk for investors

SIDI portfolio:

80% in countries with low IHDI
*World Bank

40% in countries vulnerable to climate change
* Word Risk Index

76% in risky countries
* Coface



FECCANO supports 8 cooperatives in hard-to-reach rural areas of northern Haiti. SIDI was its first international investor in 2013.

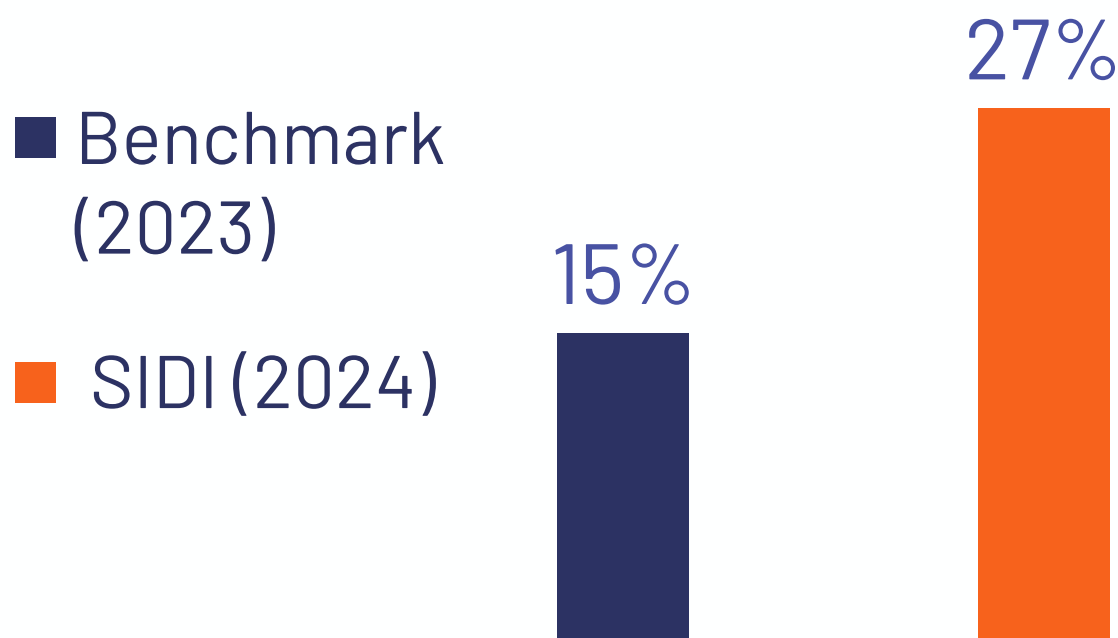
SIDI's additionality: Adapting our offer to the needs of our partners thanks to...



MCI MADAGASCAR

Capital investment

Investment portfolio



A direct and indirect support offer

33
Support
projects in
2024

28 k€
by project

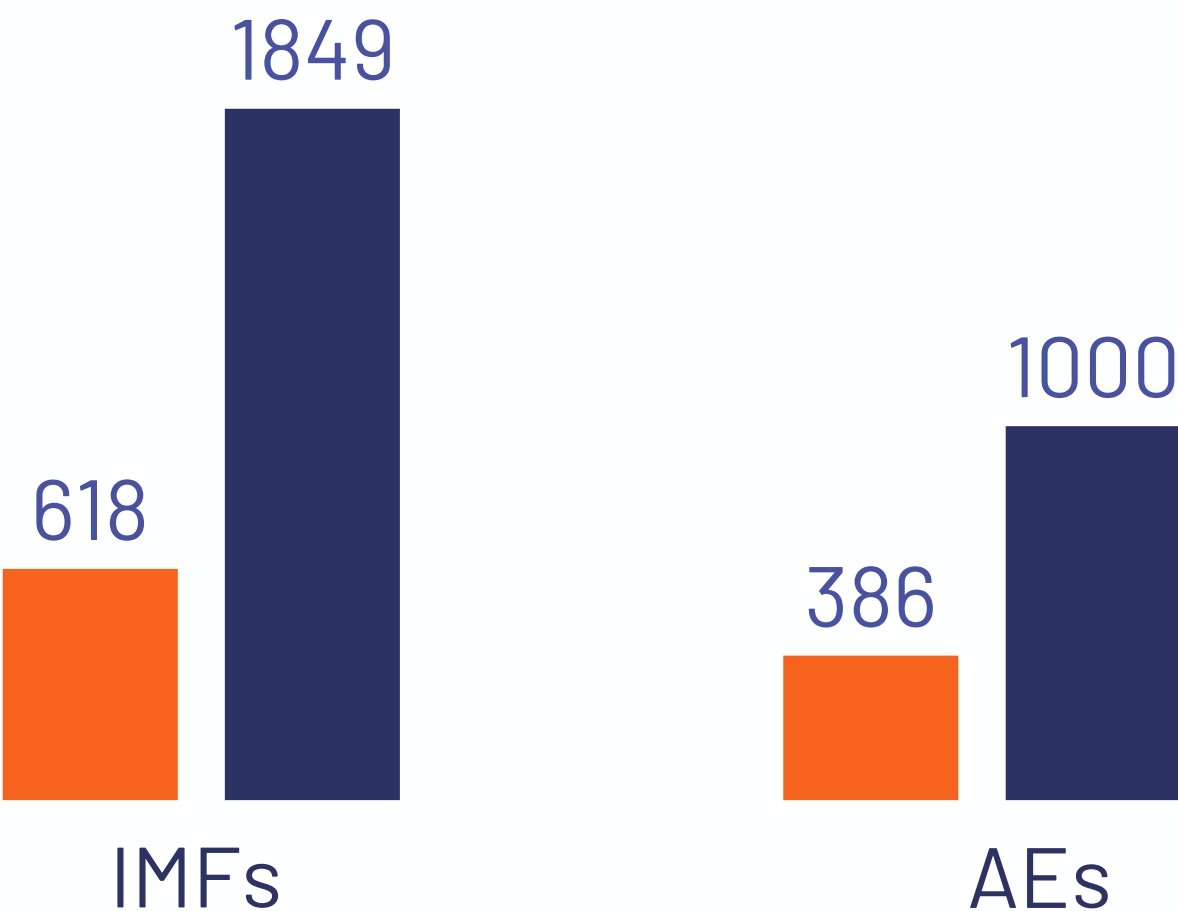
Adapting the duration of loans

Average loan duration
(in months)



Adapted funding amounts

Average ticket size (in k€)



2

SIDI and partnerships

Financing

127 Partners
in 33 countries

27,1 million €
disbursed

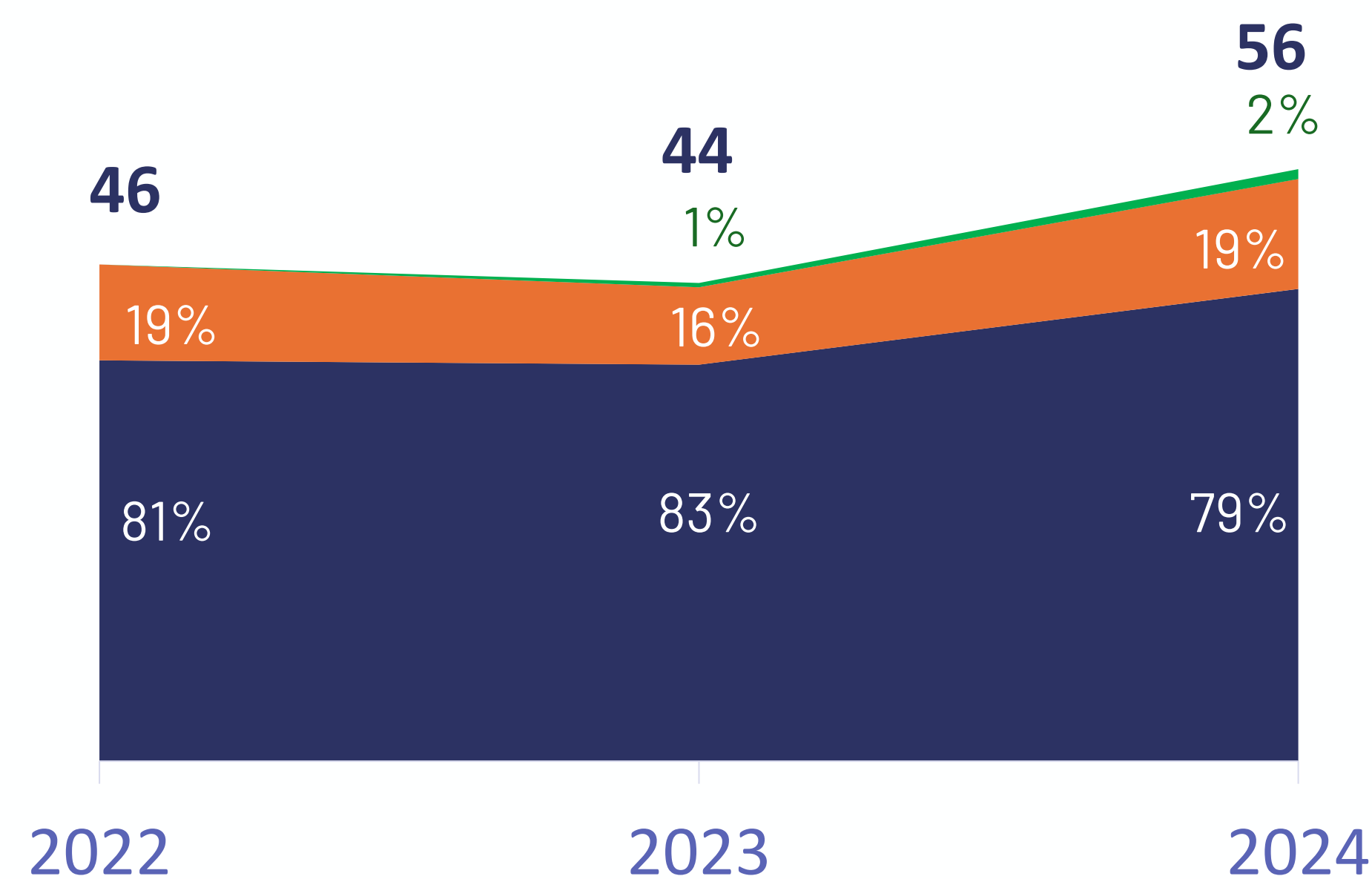
56 million €
of outstanding portfolio



Outstanding

107 partners in the portfolio at the end of the year

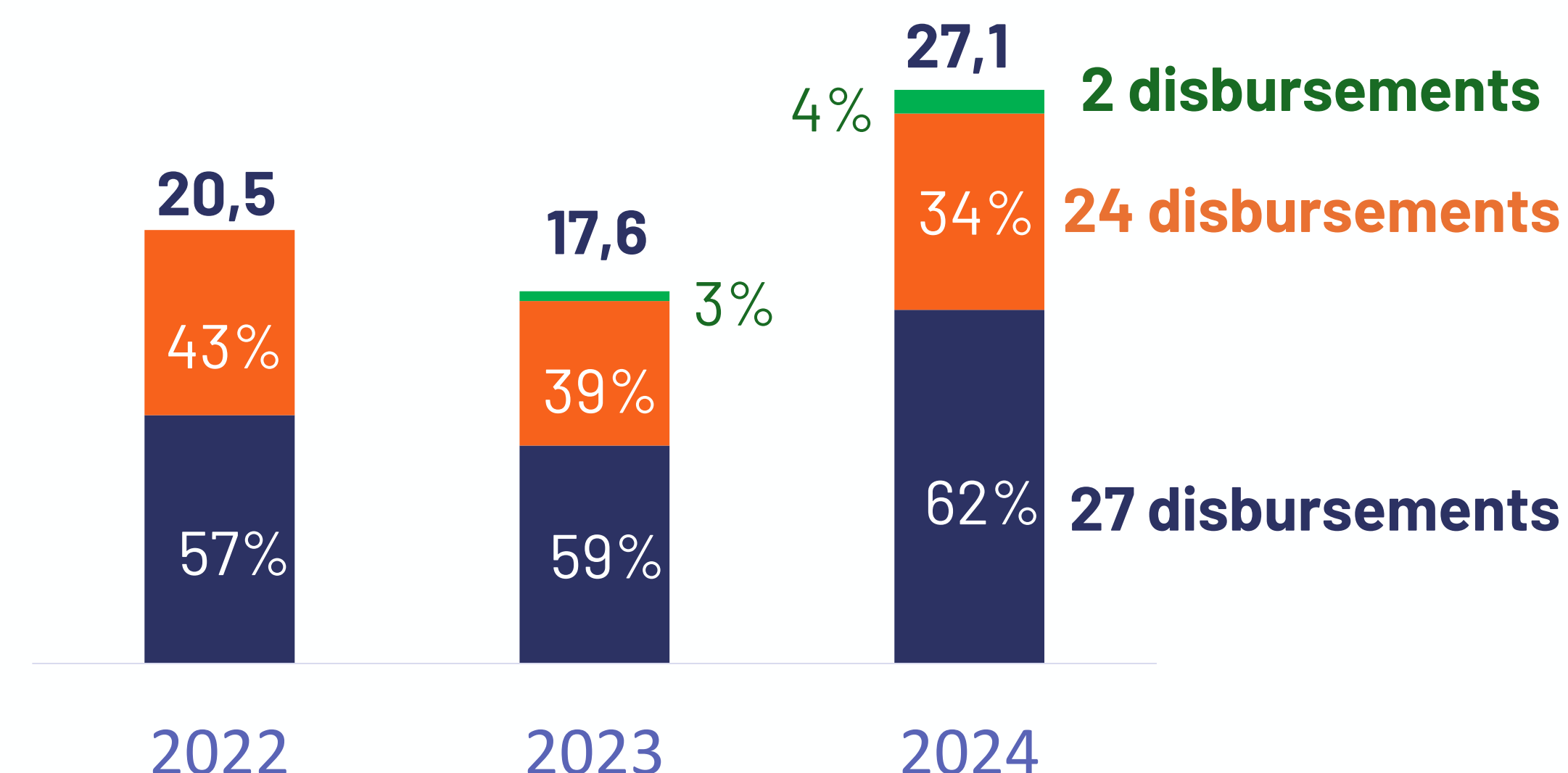
Evolution of the outstanding portfolio, M€



Disbursements

53 commitments in 2024

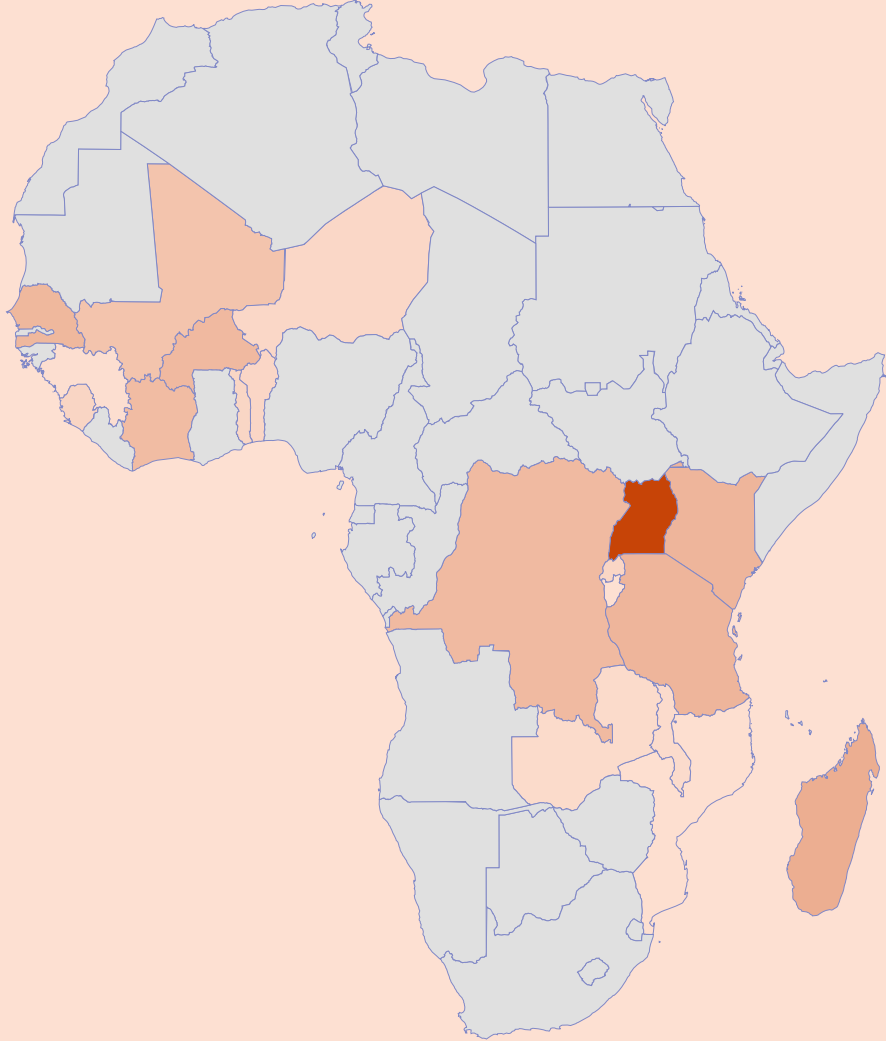
Evolution of the value of disbursements, M€



- Axis 1 - Financial Institutions
- Axis 2 - Agricultural value chains
- Axis 3 - Energy companies

Geography of our partnerships

Sub-Saharan Africa



97 Partners
68 financial institutions
26 agricultural entities
3 energy companies
79% of disbursements
67% of the portfolio

Central
and South
America



Partners

Portfolio

Disbursements

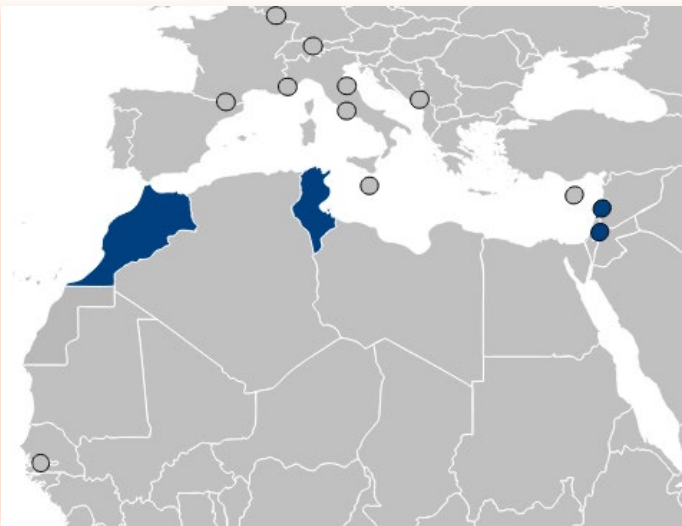
17

8 financial institutions
8 agricultural entities
1 energy company

20%

12%

Middle
East and
North
Africa



9

6 financial institutions
3 agricultural entities

8%

1%

Rest of
the world

Laos,
Singapore,
Moldova,
Kosovo

4

4 financial institutions

6%

7%

SIDI's partnership approach

Direct support

- 65** **missions** in 2024
- 32** number of partners in which SIDI is a shareholder
- 28** **seats on the board of its partners**



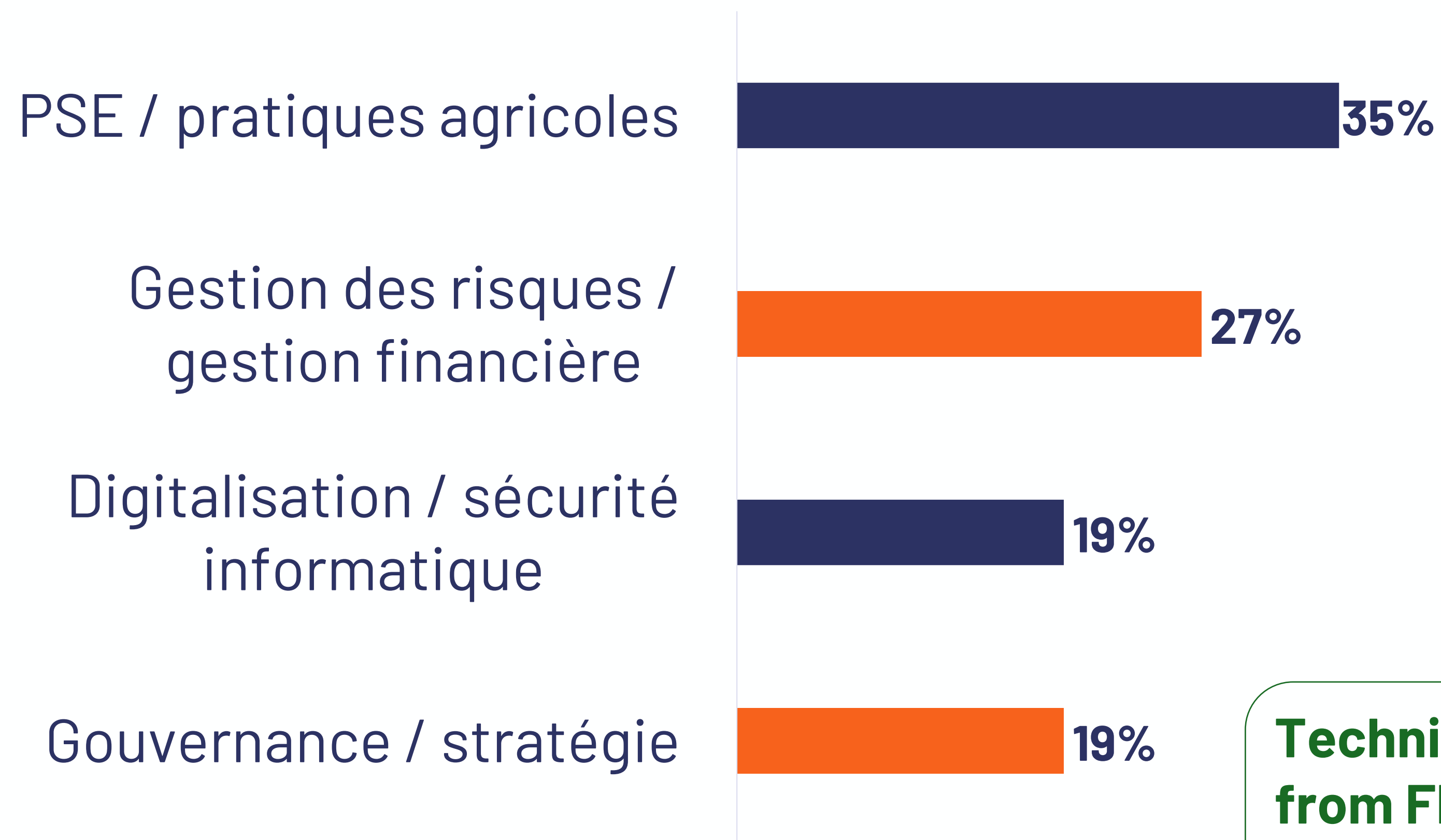
Indirect support

- 3** Technical assistance programs
- 1** Support programme for the strengthening of agricultural value chains to be closed in 2024
- 33** **TA projects**



A diversified support offer and resources

Distribution of TAs in 2024



Human resources...

- About twenty volunteer consultants
- The SIDI & SOLUTI teams

... and financial

ACTES Foundation
11 projects, €132k committed
Leverage effect on donor projects: 100 k€

Technical assistance from FEFISOL2
8 projects, €298k committed

SSNUP
13 projects, €418k Engaged

Focus on two key events of 2024

Support for SICSA

Organization that finances 36 MFIs in 6 Central American countries

These MFIs reach 1.9 million beneficiaries

SIDI is a shareholder (€800k) and lender (€650k)

Direct remote support from the S&E team

Enhance the social impact of SICSA to attract more social impact financing and reach more beneficiaries

Cashew Boom in West Africa

Cashew: a resistant, adaptable, and high value-added alternative to cocoa, easily convertible to organic



**+ 1 partner per year
x 3 Investments**



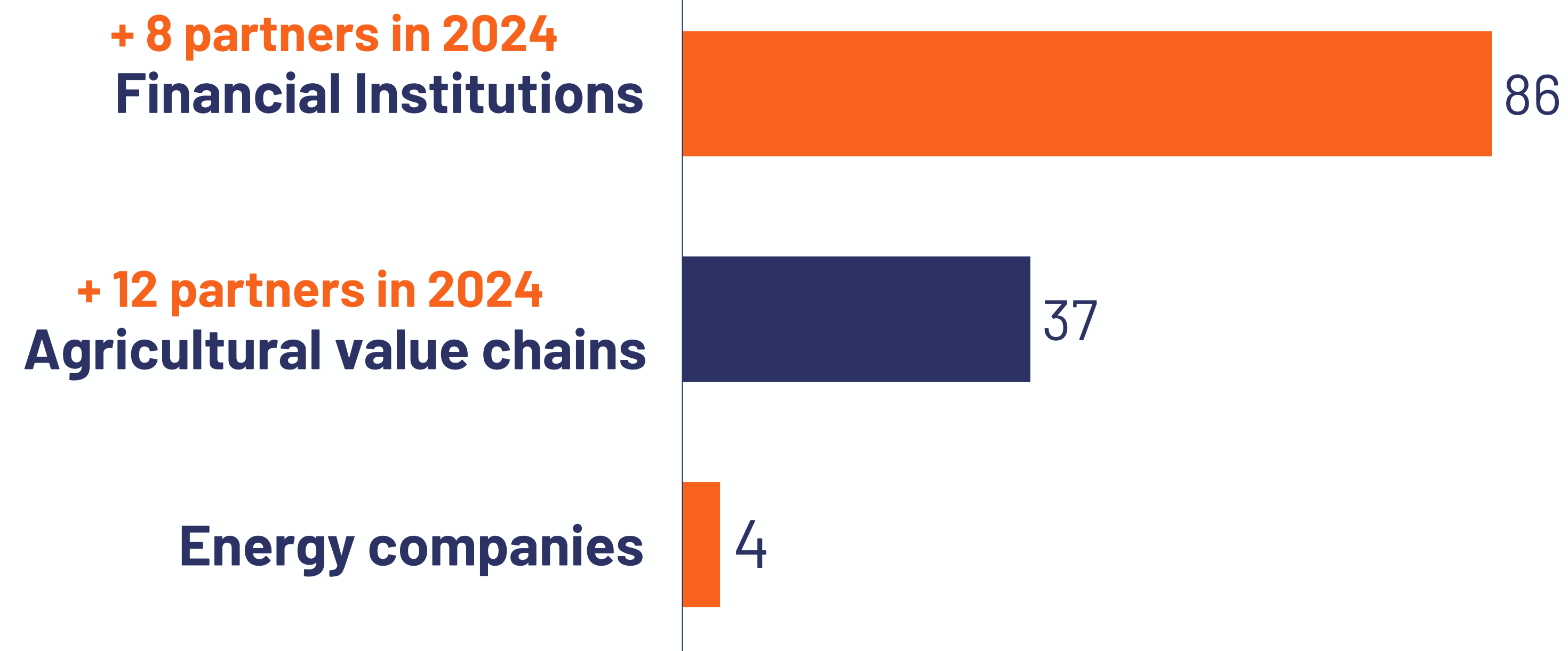
In the cashew sector since 2022

3

Our partners in action

The profile of our partners

Types of institutions and their number



Partenaire FDL, Nicaragua

The profile of our partners

86 Partners
in 30 countries

79%
of the portfolio

62%
Of
disbursements

618 k€
SIDI average ticket

Les institutions financières

64%

Of small-sized institutions

With assets below 50M€

924 €

average loan from our partners

*28% have an average loan of less than
€300*

47%

of institutions have a **rural focus**

72%

of the portfolio dedicated to
revenue-generating activities

19%

of our clients' portfolio dedicated to
agricultural financing

*including 11 partners with 50% or more
of agricultural financing*

Δ

+1 %

+48 €

-4 %

-2%

—



Un client d'Al Majmoua à Beyrouth

New partner - ALIDé

Mission: To improve the living conditions of disadvantaged populations by providing them with financial and non-financial services in rural and urban areas.

An institution committed to the most vulnerable

- Presence in rural and urban areas
- Average loan of 212€
- Target: populations excluded from the traditional financial system
- Products: credit, savings, mobile banking, insurance
- Trade-oriented (53%) and agriculture-oriented (15%)

Benin

70%	Labour force in agriculture
24%	Rate of banking
48%	Rural population
1300 USD	GDP/capita
173 /193	HDI Rank

Approved in 2012 as an association

50 000 Beneficiaries

*of which 91% are women
and 52% borrowers in rural areas*



A client of ALIDé

Sidi



The profile of our partners

37 Partners
in 20 countries

19%
of the portfolio

34%
Of disbursements

387 k€
SIDI average loan

Agricultural value chains



Number of partners



9

Δ
+2 / -3



9

+1 / -1



3



8

+6 / -1



3

+1



3

+2

AUTRES



2

84%

Of partners are certified
organic and/or fair-trade

86%

of partners have a
transformation capacity



Abakundakawa



New partner - MADAGASCAR VANILLA EXPORT

Processing and marketing company based in Analanjirofo

SIDI is the 1st international investor in MVE, created in 2014

- An additional market positioning
- A strong commitment to small producers
- Efforts to organize producers into associations/cooperatives
- A job creation effect in very remote rural areas



Madagascar

81% Poverty rate

70% of the Malagasy population lives from agriculture, which represents **30%** of the country's GDP.

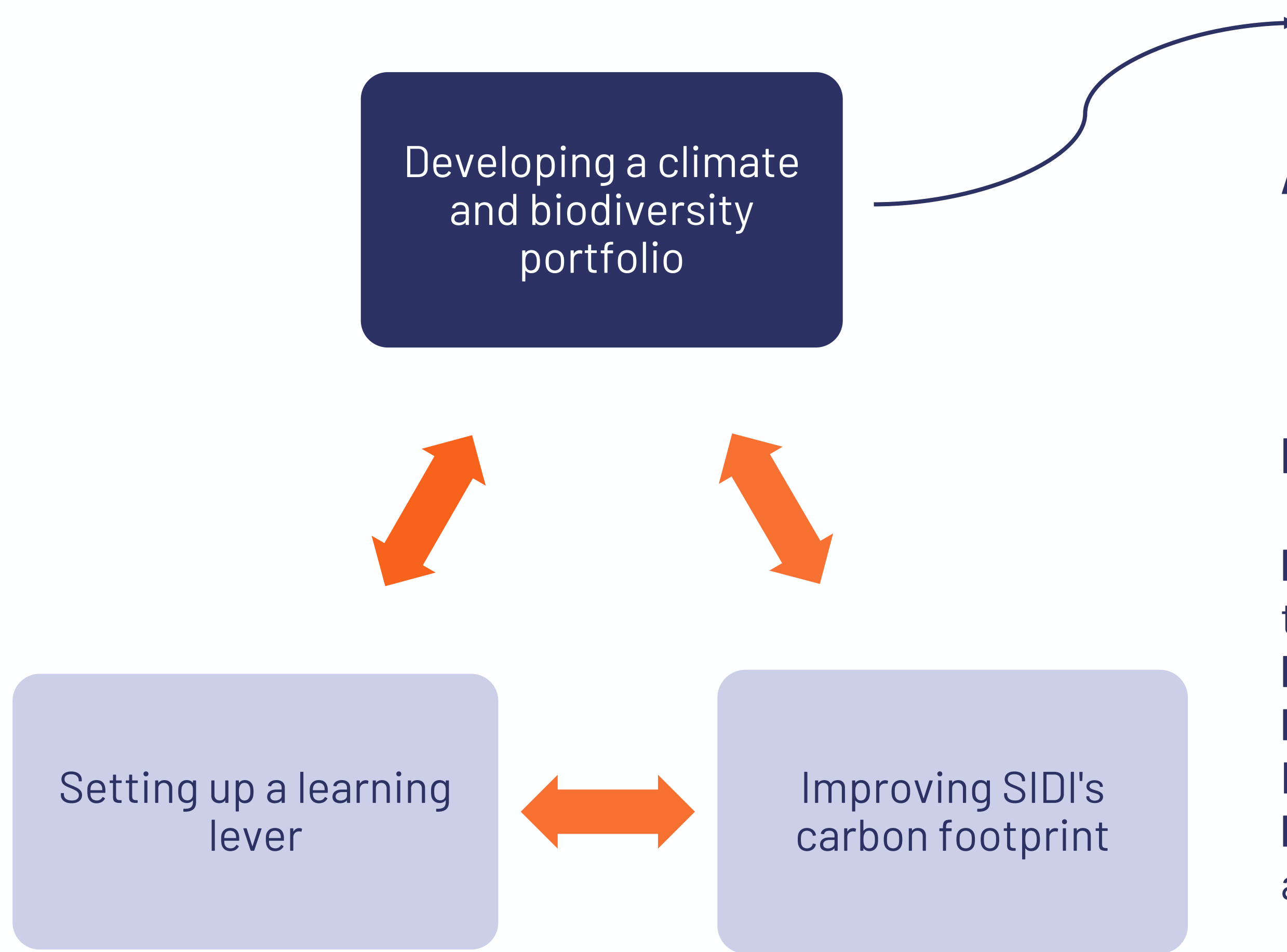
993 Producers
of which **219 women**

Organic and FairTrade certifications
90% of production is exported to European markets

Sidi

Climate Strategy: focus on our progress

A 3-pillar strategy



A pilot phase that was completed at the end of 2024

A development objective achieved

4 Partners
in 4 countries

916 k€
Outstanding

Lessons learned in view of the next phase

Blending: Need to further increase the diversity of financial tools offered

More experimentation: to irrigate SIDI's financial strategy
Expanding the perimeter, particularly to agricultural businesses

Revised target for the end of 2026: €1 million reallocated to agriculture

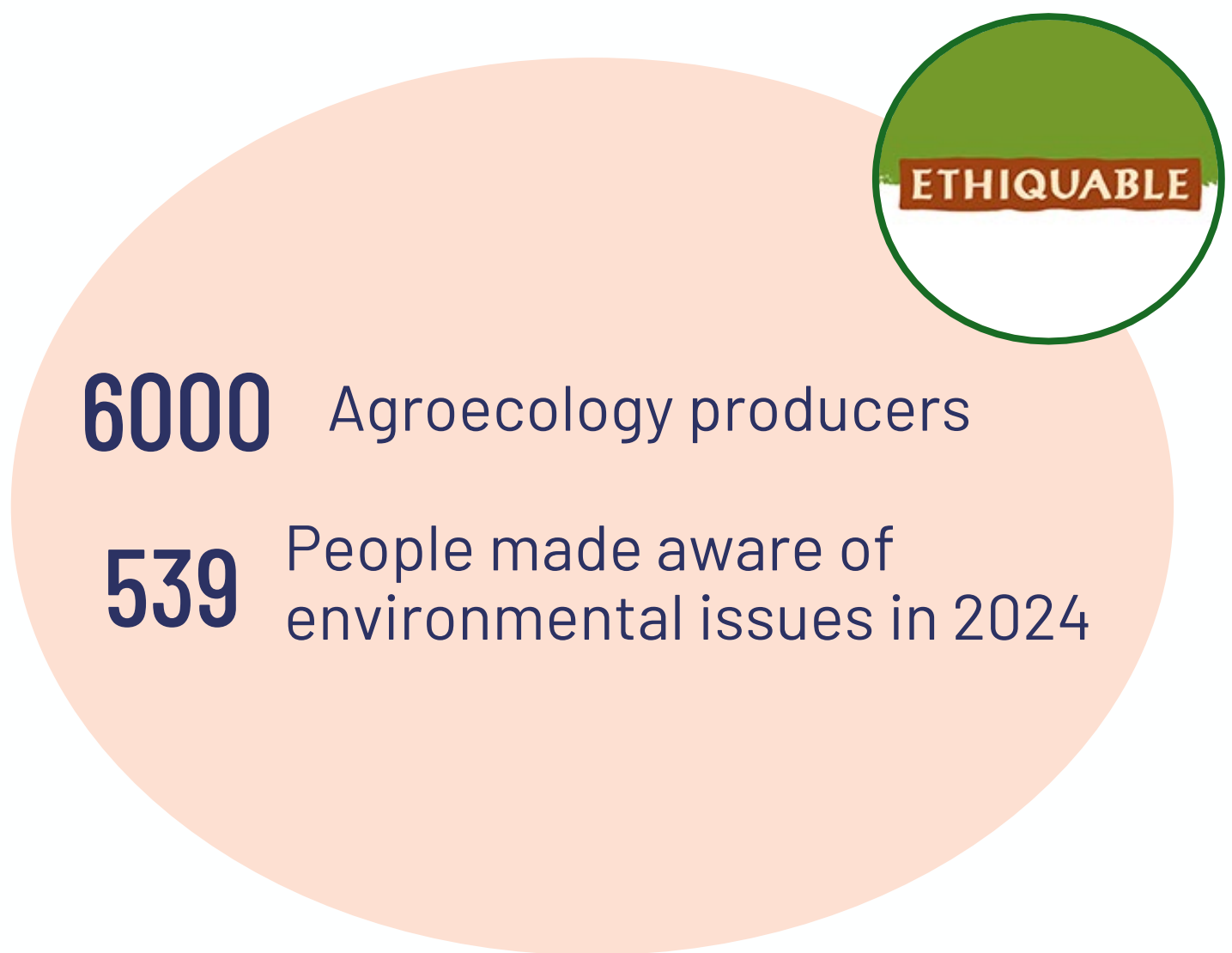
A clear link between agroforestry and the fight against climate change

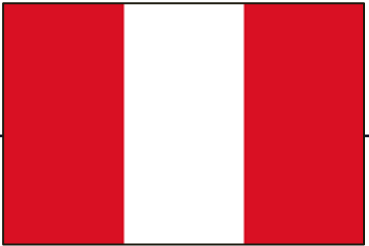
The example of Norandino, Ethiquable's historical cocoa partner in Peru

A reference organisation, solid and well organised, at the service of its members

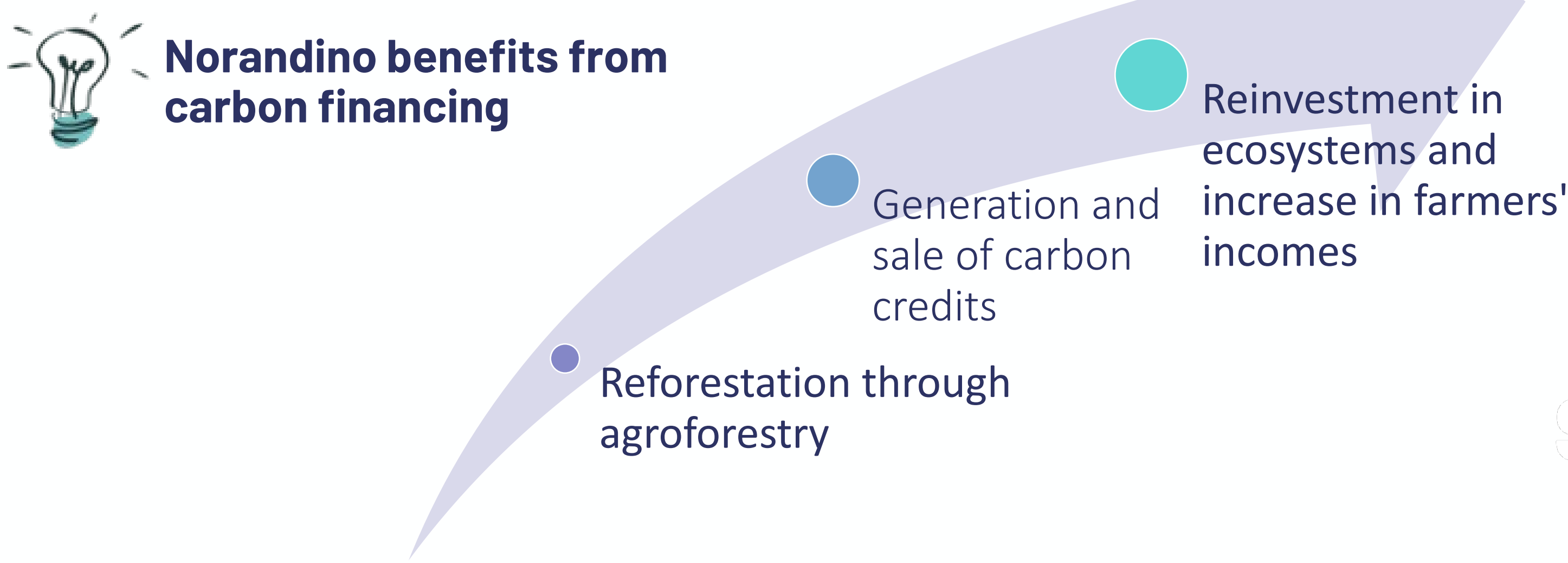
SIDI initially asked to meet Norandino's immediate cash needs

A partnership relationship that is developing around governance and internal control challenges





Peru
30% of the population below the minimum poverty
1st world producer of organic coffee grown in agroforestry
56% of the territory is forested




4

SIDI's social and environmental results

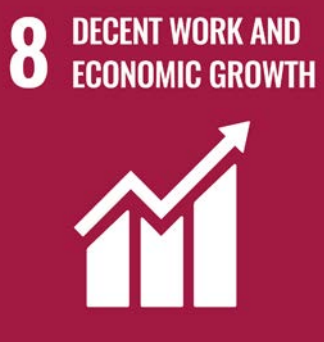
Contribution of our partners to the achievement of SIDI's mission objectives

Reducing economic inequality

 **32 500** people employed by our partners
+4%

 **82%** of partners have a majority **local shareholding**

 **97%** of partners have a majority **local leadership team**



Promoting poverty reduction

10,300,000 final beneficiaries

 **50%** **rural** beneficiaries
+10%

 **51%** **women** among the beneficiaries
+4%

 **86%** of our partners offer **non-financial or non-agricultural services**
+1 partner



Supporting the fight against climate change

 **45%** of financial institutions offer **green products**
+6 partners

 **54%** of our partners offer **environmental awareness**
+3 partners

 **76%** of our agricultural partners help producers adopt **agroecological practices**



ESG project for SOLUTI partners

ESG Seminar

3 days

59 participants

**23 microfinance
institutions**

Soluti finance
Sidi en Afrique de l'Est

**Fondation
ACTES** par la Sidi
sous égide de la
Fondation Terre Solidaire





Thank you for your attention

SIDI

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