



Première Agence de Microfinance Mali

2 0 1 2 R E P O R T



PREMIÈRE AGENCE DE MICROFINANCE MALI

The Première Agence de Microfinance (PAMF) Mali serves clients through its two branches of Mopti and Sévaré. Though its activities were affected by the recent political troubles, PAMF recorded a small growth in its outstanding portfolio and the number of clients remained stable.

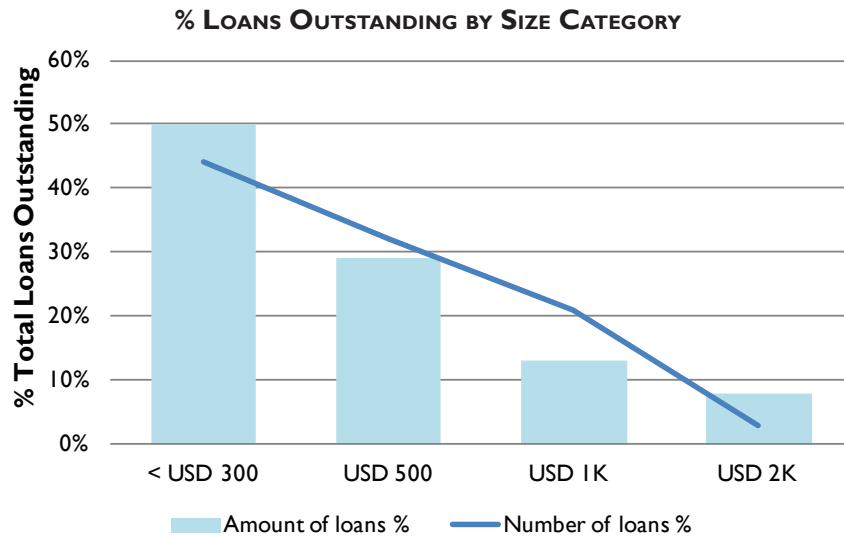
The majority of PAMF's loans are for less than US\$ 300 with few loans exceeding US\$ 2,000.

PAMF offers two group loan products financing agricultural inputs; marketing and storage of cereals and fish; livestock rearing; horticulture; and micro enterprises. PAMF enjoys significant support from the United States Department of Agriculture (USDA) which funds innovation and expansion of agricultural finance activities. Through the USDA-supported project, PAMF is coordinating its efforts with AKF's rural development programmes in order to enhance the impact on the agricultural productivity and the quality of life of local residents.

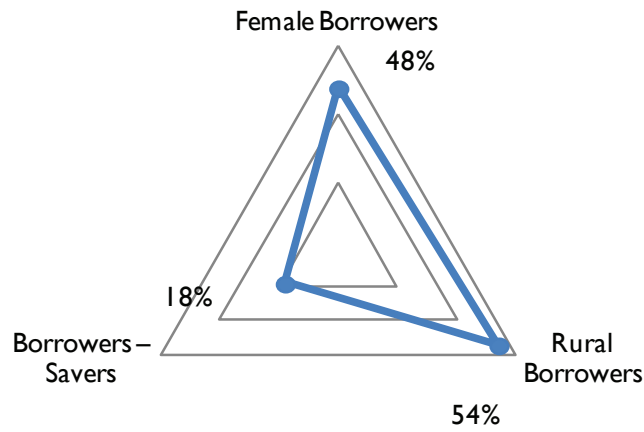
KEY POINTS:

- The portfolio is concentrated in agriculture and livestock.
- A term deposit product was launched in 2012 and was very well received by the clients.
- Women represent 48 percent of clients and are mainly engaged in small trade in peri-urban and urban areas.

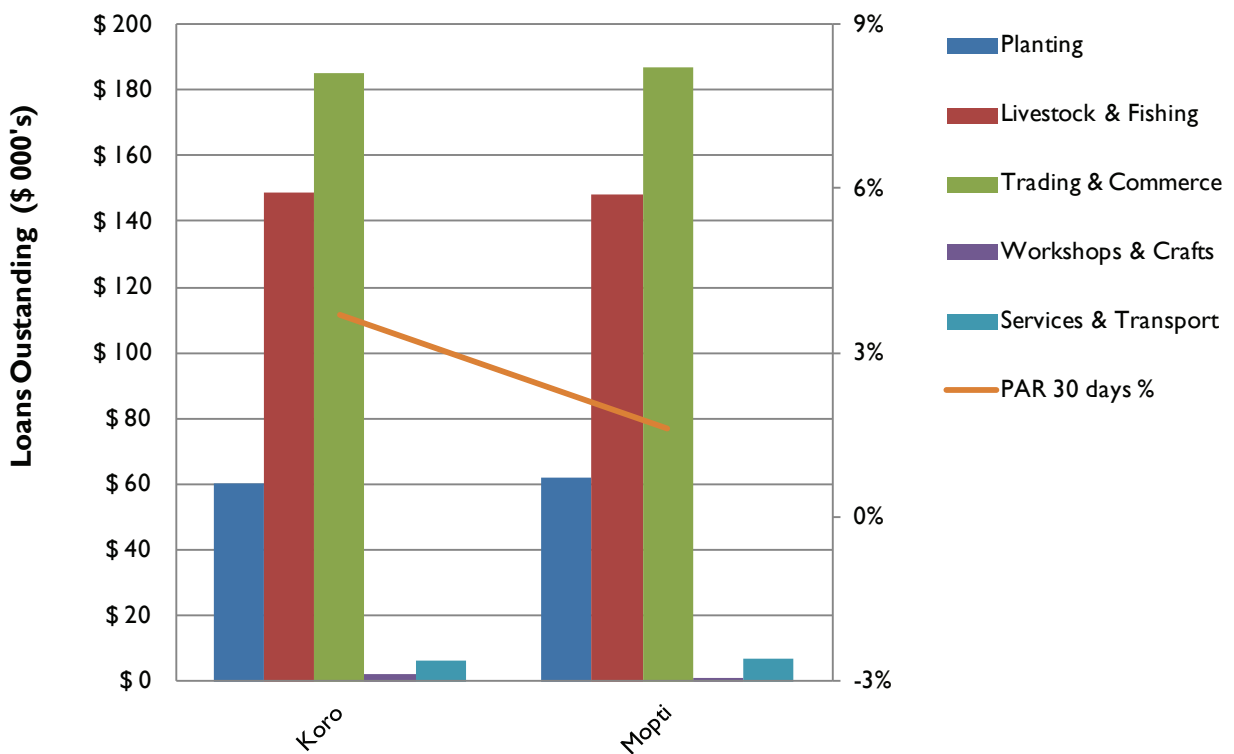
KEY FINANCIAL INDICATORS	2010	2011	2012
MICROFINANCE LOANS DISBURSED:VALUE (US\$ '000)	1'582	1'524	1'159
MICROFINANCE LOANS DISBURSED: NUMBER	4'644	3'673	2'876
MICROFINANCE PORTFOLIO OUTSTANDING:VALUE (US\$ '000)	585	734	807
MICROFINANCE PORTFOLIO OUTSTANDING: NUMBER	2'523	2'388	2'367
AVERAGE MICROFINANCE LOAN SIZE (US\$ UNIT)	232	307	341
PERCENTAGE OF WOMEN BORROWERS	40%	48%	48%
MICROFINANCE PORTFOLIO AT RISK (%) >30 DAYS	3.4%	2.4%	2.7%
NUMBER OF INDIVIDUAL SAVERS	2'793	3'029	3'273
VALUE OF INDIVIDUAL DEPOSITS (US\$ '000)	134	165	165
NUMBER OF STAFF	20	19	19



CUSTOMER CHARACTERISTICS



PAR AND SECTORAL BREAKDOWN PER REGION





Aga Khan Agency for Microfinance

The Première Agence de Microfinance Mali, Côte d'Ivoire and Burkina Faso are a part of the Aga Khan Agency for Microfinance (AKAM). The underlying objectives of AKAM are to reduce poverty, diminish the vulnerability of the poor and alleviate economic and social exclusion. AKAM's ultimate aim is to improve the quality of life by helping people increase raise incomes, become self-reliant and gain the skills needed to graduate into the mainstream financial markets.

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