ABOUT ENDA

- Created in Senegal in 1972
- Recognized as an international NGO in 1978
- Based in Dakar (Senegal)
- Present in
  - Africa (Senegal, Mali, Morocco, Tunisia, Ethiopia, Madagascar)
  - Asia (Vietnam)
  - Latin America (Bolivia, Brazil, Chili, Colombia)
  - Les Caribbean (Dominican Republic...)
800 MFIs and Microcredit Mutuals

3 main networks: CMS, PAMECAS, ACEP

- Good Geographical coverage
- Loan packages available for consumption and production
- Short term loan facilities available
- High interest rates: 16 to 19%
WHOLESALE LENDERS

- **SENFINANCE**
  - Wholesale lender for small credit mutuals
  - Good Geographical coverage
  - IR: 8 to 10%

- **BRS (Regional Solidarity Bank/ WAEMU)**
  - Limited geographical coverage (cities only)
  - IR: Min 9%
  - Leverage rate: 3 x loss reserve fund amount
Senegal has already initiated reforms to eliminate the import tax and duties on solar products (Orientation Law No. 08/2010 on renewable energy → to be enacted)

In its latest “Letter of Development Policy of the energy sector” (2007-2012), the Senegalese Government defines these objectives:

✓ To ensure energy supply in the country in sufficient quantity, in the best quality and sustainability, and cost effective;
✓ To increase people's access to modern energy services;
✓ To reduce vulnerability to external hazards including those of the global oil market.
Part of Strategies:

- The development and operation of national energy potential, especially in the field of biofuels and renewable energy;
- The energy diversification through the mineral coal chain, biofuel, biomass, solar, wind, etc. for electricity production;
- The increased use of hydroelectricity in the context of regional cooperation particularly within the river basin organizations and the WAPP;
- The acceleration of electricity access, especially with the promotion of rural electrification and development of energy services to meet the needs of productive and social activities;
- Control of energy demand and improving energy efficiency;
- The consolidation of the governance of the energy sector.
SOLAR LIGHTING PRODUCTS...
**SPECIAL CRITERIA**

**CRITERIA FOR PROJECT IMPLEMENTATION**  
(MFI, Local Authorities, Supplier, CBO)

Developing *energy shops*

- At least, 1 women group is setting up an *energy shop* and sells solar lamps
- This group benefits from micro credit (MFI)
- And become a facilitator
  - Registration of future clients
  - Demonstration and permanent exhibition
  - Sales of accessories (spare bulbs...)
  - Cell-phone charging (paid)

**CRITERION FOR ACCESS**  
(Household level)

Minimum number of solar lamp: **2**

- At least, 1 for women needs (lighting the kitchen, breastfeeding...)
- 1 for students (if any)  
  → **4 lamps per household**
## Technical details

<table>
<thead>
<tr>
<th>DETAILS</th>
<th>#</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit amount</strong></td>
<td>56 406 € (37 000 000 CFA)</td>
</tr>
<tr>
<td><strong>Duration</strong></td>
<td>3 years</td>
</tr>
<tr>
<td><strong>Price of equipment</strong></td>
<td>93€ (61 000 CFA)</td>
</tr>
<tr>
<td><strong>Amount of repayments</strong></td>
<td>9€ (6 000 CFA) for 12 months with a differed period of 2 months</td>
</tr>
<tr>
<td><strong>Contribution and membership</strong></td>
<td>17€ (11 500CFA)</td>
</tr>
<tr>
<td><strong># households</strong></td>
<td>58</td>
</tr>
<tr>
<td><strong># lamps to install</strong></td>
<td>348</td>
</tr>
<tr>
<td><strong># number of solar panels to install</strong></td>
<td>87</td>
</tr>
</tbody>
</table>
Programme « Énergie, Environnement, Développement »

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