

THE ADVANS GROUP IN AFRICA TODAY

Our Vision: To build a model group of financial institutions which contribute to strengthening local businesses, creating and sustaining jobs and improving clients' living standards in order to foster private sector-led economic and social development in Africa, the Middle-East and Asia.

Our Mission: Respond to the need for financial services of Micro, Small and Medium-sized Enterprises (MSMEs) and other populations who have ill-adapted, limited or no access to formal financial services through providing tailored financial services in a sustainable and responsible manner.



6

majority
shareholdings



330,000

Clients



2,650

Staff



180m

Outstanding
loans



105m

Total
deposits

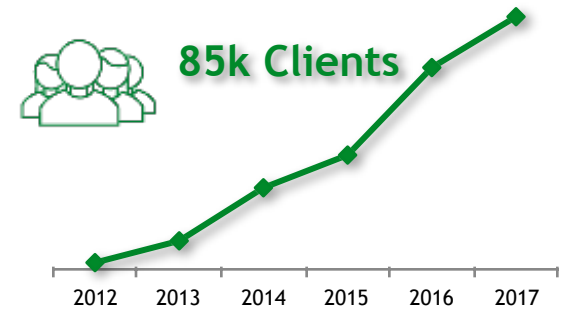
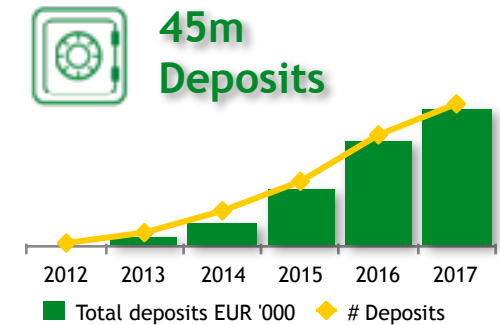
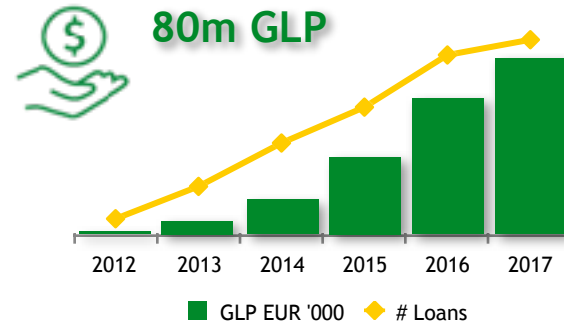
Our first MFI, Advans Cameroun opened in 2007, our most recent, Advans Tunisie opened in 2015....

ADVANS COTE D'IVOIRE: 5 YEARS OF GROWTH



Today Advans Cote d'Ivoire has a network of 14 branches covering Abidjan, Boauké, Khorogo & Abengourou

Start of operations in 2012. After just 5 years...



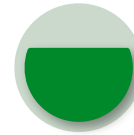
ADVANS COTE D'IVOIRE: AN ALIGNMENT OF FORCES



A market full of opportunities



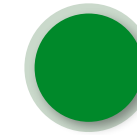
Post conflict
Agricultural
Regional trade
Dynamic informal/
semi-formal sector
Ill-adapted
banking sector
Under-developed
Microfinance
sector



A good business environment



Infrastructure
Stable currency
Stable inflation
Macroeconomic
growth



A conducive legal and regulatory framework



Licenses
Risk Management
Interest cap
Tax regime
Supervision
authority

ADVANS COTE D'IVOIRE: AN ALIGNMENT OF FORCES



High potential human resources

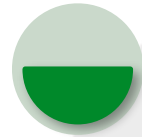


Available young professionals

Focus on capacity building

Strong adherence to values, staff loyalty

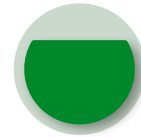
Strong risk management to monitor progress



Building on experience in Africa



4 Advans greenfields created between 2007-2012



Capacity to adapt to challenges

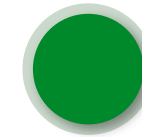


KYC/Credit bureau absence

Need for skills management for urban and rural MSMEs

Lack of rural infrastructure

Cost of funds vs. Interest cap



Local partnership opportunities



Banks & institutions

Retail distribution networks

BtoB equipment/product suppliers

MNOs

Crop exporters

Farmers organisations

NGOs

ADVANS COTE D'IVOIRE: WHAT BENEFITS FOR OUR CLIENTS?



2016 Impact study results - 180 Clients

89%

of clients saw their revenues increase between their first and last loan

34%

per year, average growth in clients revenues

+2

Additional employees hired on average since the first loan cycle

88%

of clients claimed that their standard of living had improved since they joined Advans

94%

Felt that they improved the management of their money since joining Advans