

A close-up portrait of a young boy with dark skin and short hair, smiling broadly at the camera. He is wearing a light-colored shirt over a red and blue plaid shirt. The background is a blurred outdoor scene with trees and dry grass. An orange curved shape overlaps the bottom right of the image, containing the report title.

# 2024 REPORT

World Vision Senegal  
Impact Report 2024

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# Message from the National Director

Dear partners, colleagues, and friends committed to child well-being in Senegal,

I am pleased to share with you a snapshot of our key achievements at the close of fiscal year 2024. Together, with purpose and perseverance, we have helped transform the lives of thousands of vulnerable children across Senegal. These results were made possible thanks to your unwavering commitment, trust, and solidarity.

The year was not without its challenges. Climate change continued to impact rural households, while malnutrition, limited access to clean water, quality education, and effective child protection remained persistent issues. In addition, the global financial turbulence did not spare World Vision Senegal, placing increased pressure on our resources and requiring us to adapt swiftly and strategically. These challenges tested our collective resilience."

## Reimagining our approach to serve better

Yet, each challenge also became an opportunity to reimagine our ways of working. By joining forces with government authorities, local actors, and the communities we serve, we not only sustained our core programs but also expanded our impact and introduced innovations where they were most needed. As we move forward into fiscal year 2025, we do so with confidence guided by the lessons learned and driven by a renewed

sense of purpose. We remain steadfast in our commitment to keep children at the center of all we do, to innovate in the face of new funding challenges, and to build with you a more just, compassionate, and hope-filled future.

Our vision remains unchanged: *"For every child, life in all its fullness. For every heart, the will to make it so."*

Thank you for being an essential part of this transformative journey.



Mr Evariste Habiyambere  
National Director

# Message from the Chairman of the Advisory Board

Dear partners, staff, and friends of World Vision Senegal,

It is with a spirit of gratitude that I share this message on the occasion of the 2024 Fiscal Year Impact Report.

Thanks to the unwavering commitment of our teams, the collaboration of our partners, and the trust of the communities, we have made significant progress in our mission of sustainable transformation in service of the most vulnerable children.

In the area of education, we supported the schooling of thousands of children, promoted equitable access to education, and enhanced teaching quality through improved infrastructure and teacher training. These efforts have led to a noted improvement in academic performance.

In terms of health, our interventions helped strengthen community healthcare, improve child nutrition, and consequently, children's health.

Regarding access to clean water, facilities were installed in rural areas, and communities were educated on the importance of sustainable management of this vital resource. These advancements had a direct impact on the health and quality of life of many families.

In the area of livelihoods, our support to women's groups in rural areas particularly through the THRIVE program has strengthened the economic resilience of many families.

I would like to extend a heartfelt thank you to the World Vision Senegal teams, who work tirelessly to support the most vulnerable communities in their fight against poverty.

Let us continue to dream, to build, and to hope for every child, life in all its fullness!



Mr Victor Mingou  
Chairman of the Advisory Board  
World Vision Senegal





## Our identity

Inspired by our Christian faith, we serve all children, without distinction, even in the most difficult contexts.

Our passion is to ensure that every girl and boy has what they need to grow physically, emotionally, and spiritually.

With more than **70 years of experience** and the commitment of **37,000 employees worldwide**, World Vision implements proven development and relief approaches to support communities in becoming self-reliant and promoting lasting change.

As a **trusted global partner**, we work hand in hand with families, communities, local authorities, and other development actors to transform lives and sow hope. This collaboration enriches the lives of everyone, including our own.

In **2024**, together with our partners, we helped positively impact the lives of more than **4.6 million vulnerable children** in Senegal and **200 million children worldwide**.

We consider it a privilege to serve in order to see communities transformed and relationships restored, in a spirit that reflects God's unconditional love. We humbly recognize that without His grace and the generosity of our donors, none of this would be possible!

Our mission is distinguished by its spiritual foundation. Inspired by Jesus Christ, we seek to ensure that our leaders and staff live life to the fullest in Christ, so that they can work even more effectively in the service of the most vulnerable children. We also provide spaces for spiritual reflection and encourage our teams to embody the vision and values of World Vision.

### Our goal

To help the most vulnerable children overcome poverty and live life to the fullest.

### Our vision

For every child, life in all its fullness.  
For every heart, the will to achieve it.





# Our footprint



156,236

CHILDREN (AGED 6 TO 18) PARTICIPATE IN WORLD VISION SUPPORTED EDUCATIONAL PROGRAMS TO IMPROVE LEARNING OUTCOMES.



51,158

CHILDREN (AGED 12-18 YEARS) HAVE FOLLOWED A LIFE SKILLS PROGRAM



208,756

CHILDREN HAVE BENEFITED DIRECTLY FROM WORLD VISION'S CHILD PROTECTION ACTIVITIES, WITH A VIEW TO REDUCING VIOLENCE AGAINST CHILDREN.



9,963

CHILDREN AGED 3-6 YEARS BENEFIT FROM WORLD VISION'S EARLY CHILDHOOD DEVELOPMENT PROGRAMS.



196,663

CHILDREN (AGED 0 TO 18 YEARS) HAVE BENEFITED FROM WORLD VISION HEALTH PROGRAMS.



613,539

CHILDREN HAVE BENEFITED FROM WORLD VISION'S NUTRITIONAL PROGRAMS.



44,686

ADULTS AND CHILDREN REACHED BY WORLD VISION WASH PROGRAMS.



176,565

CHILDREN IN HOUSEHOLDS WHERE A PARENT OR GUARDIAN HAS BENEFITED FROM WORLD VISION'S LIVELIHOOD PROGRAMS



238,151

CHILDREN OF VISIONFUND CLIENTS

+8.5 million

PEOPLE AFFECTED



140

PROJECTS

+4.7 million

CHILDREN REACHED



195

STAFF INCLUDING 3 EXPATRIATES

53,931

SPONSORED RC CHILDREN

542,006

CHILDREN REACHED BY WORLD VISION'S FAITH-BASED APPROACHES, INCLUDING SPIRITUAL EDUCATION OF CHILDREN



19,1 millions

ANNUAL BUDGET





# HEALTH AND NUTRITION

## Strategic objective 4:

### Improve children's health and nutritional status

In terms of health and nutrition, our community-based approach is underpinned by a solid partnership with Health Districts, Health Development Committees (CDS), administrative authorities and local communities.

Improving the nutritional status of children under five and women of reproductive age is one of the goals World Vision has set itself through its model projects TTC (*Timed and Targeted Counseling*) and CMAM (*Community-Based Management of Acute Malnutrition*). Prevention and health promotion have been used to raise public awareness of the importance of nutrition and children's well-being.

In Health and Nutrition, the quality of initiatives has led to a significant reduction in malnutrition rates and improved child health through the implementation of community strategies: awareness campaigns, active screening for malnutrition and treatment of detected cases.

“*Together, we can break the cycle of malnutrition*”

“My name is A. Ngom. I live in Poukham, where I’ve had the chance to benefit from World Vision’s support. Thanks to the dedication of local community relays, I’ve learned that small, simple actions can make a powerful difference in the health of our children. I used to think malnutrition was just fate something beyond our control. But I now understand that many of the causes lie in our daily habits. By changing mine, I’ve seen a remarkable improvement in my child’s nutrition and wellbeing. This transformation has given me purpose. Today, I’m not just a participant — I’m an advocate. I take part in every activity in the village, and I’ve taken it upon myself to share what I’ve learned with other women. Because I believe that when we act together, we can break the cycle of malnutrition

## MAJOR RESULTS

- 28,208 children aged 0-23 months vaccinated,
- 5,094 girls aged 09-14 vaccinated against HPV,
- 666 zero-dose children and 1,571 children lost to follow-up identified and vaccinated,
- 32,609 children under 5 dewormed,
- 25,745 children monitored by community health workers (CHWs, relays, matrons),
- 184,443 children aged 6-59 months screened,
- 4472 MAM children and 168 MAS children cared for at community level,
- 3,903 pregnant women seen at a pre-natal consultation (CPN),
- 23,400 pregnant women and/or mothers of children aged 0-2 years trained in nutrition,
- 270 Community Health Workers trained on CMAM and TTC,
- 92,406 people sensitized to vaccination,
- 16 health posts equipped with care and prevention materials,
- 7,786 LLINs distributed to vulnerable families.

## Our challenges

- The continuation of certain nutritional surveillance activities, and support for vulnerable households that have benefited from nutrition sensitive activities to increase their resilience in the face of food and nutritional insecurity in their area.
- Support Health Districts in promoting routine vaccination.

## Our partners

- Regional Health Departments
- Health Districts
- Health Development Committees
- Community Associations





# WATER, HYGIENE AND SANITATION

## Strategic objective 4:

### Improve children's health and nutritional status

World Vision Senegal's Water, Hygiene and Sanitation (WASH) program is part of its contribution to SDG6.

It directly targets vulnerable children in its areas of intervention. Its aim is to ensure the availability and proper management of water, hygiene and sanitation at community level, as well as in schools and health facilities.

By 2024, the program aims to provide 34,500 people with access to adequate and equitable water and sanitation services, with particular attention to the needs of women, girls and people in vulnerable situations.



#### "Our lives have been transformed"

In Dialamakhan, a remote village in Tambacounda, water was once a daily struggle a distant hope rather than a basic right. For years, families battled thirst, illness, and exhaustion, with every drop hardearned and never guaranteed. Village chief Siradio Sow remembers those days with deep emotion:

*"Our women wore themselves out drawing water from deep wells with ropes. Livestock suffered, and we had no choice but to drink from the same muddy spring as the animals. That water made us sick. But we had no other choice."*

Hope felt out of reach until World Vision Senegal arrived. With the installation of a modern borehole,

everything changed. Clean water began to flow, and so did life.

*"Since the borehole was installed, our lives have been transformed,"* said Siradio, his face lit with gratitude.

*"Now, the water is safe. Our children are healthier. Our women have time to breathe. And our community finally has hope."*

Dialamakhan is no longer just surviving, it's thriving. One borehole made that possible.

## MAJOR RESULTS

### At community level

In terms of sanitation, initial plans focused mainly on setting up infrastructure and other activities in schools, not in households.

In Fiscal Year 2024, the WASH program enabled 37,444 people to have access to drinking water in World Vision Senegal's areas of intervention. In this group, 5,519 people now have access to safe drinking water thanks to the major rehabilitation of the Mlomp borehole (Casamance). As a result, 946 taps connected to homes, sanitary facilities and schools in the area have been restored.

For community water points, WV Senegal has been able to install 165 water points and 16 solarpowered mechanized water systems. However, needs assessment during the year revealed the need for sanitation activities at community level.

The Community Total Sanitation Approach (CTSA) implemented has paired with sanitation marketing, particularly in the Diamagadio area (Kaffrine region).

Thanks to the combination 60 latrines have been built for 2,037 people, with their participation in kind and in cash. An example of behavioral change.

### In schools

By 2024, 16 new water supply systems had been built, 10 of which directly serve 30 schools. Of these, 20 benefited from new connections, as in Mlomp, where the rehabilitation of the network reconnected at least three schools and possibly more.

These achievements have enabled the installation of **126 water collection points** in schools, improving access to drinking water for **7,100 pupils**. This result marks the full achievement of our goal for Fiscal Year 2024.

World Vision Senegal uses an integrated approach to WASH in schools. As a result, **49 schools** now have separate, accessible sanitary facilities, with the right pupil-to-bathroom ratio and the right equipment for managing **menstrual hygiene**. These facilities benefit **5,858 students** and include **94 latrines/toilets**.

Moreover, **34 of these 49 schools** also have **hand-washing stations with soap and water**, promoting better hygiene practices on a daily basis.

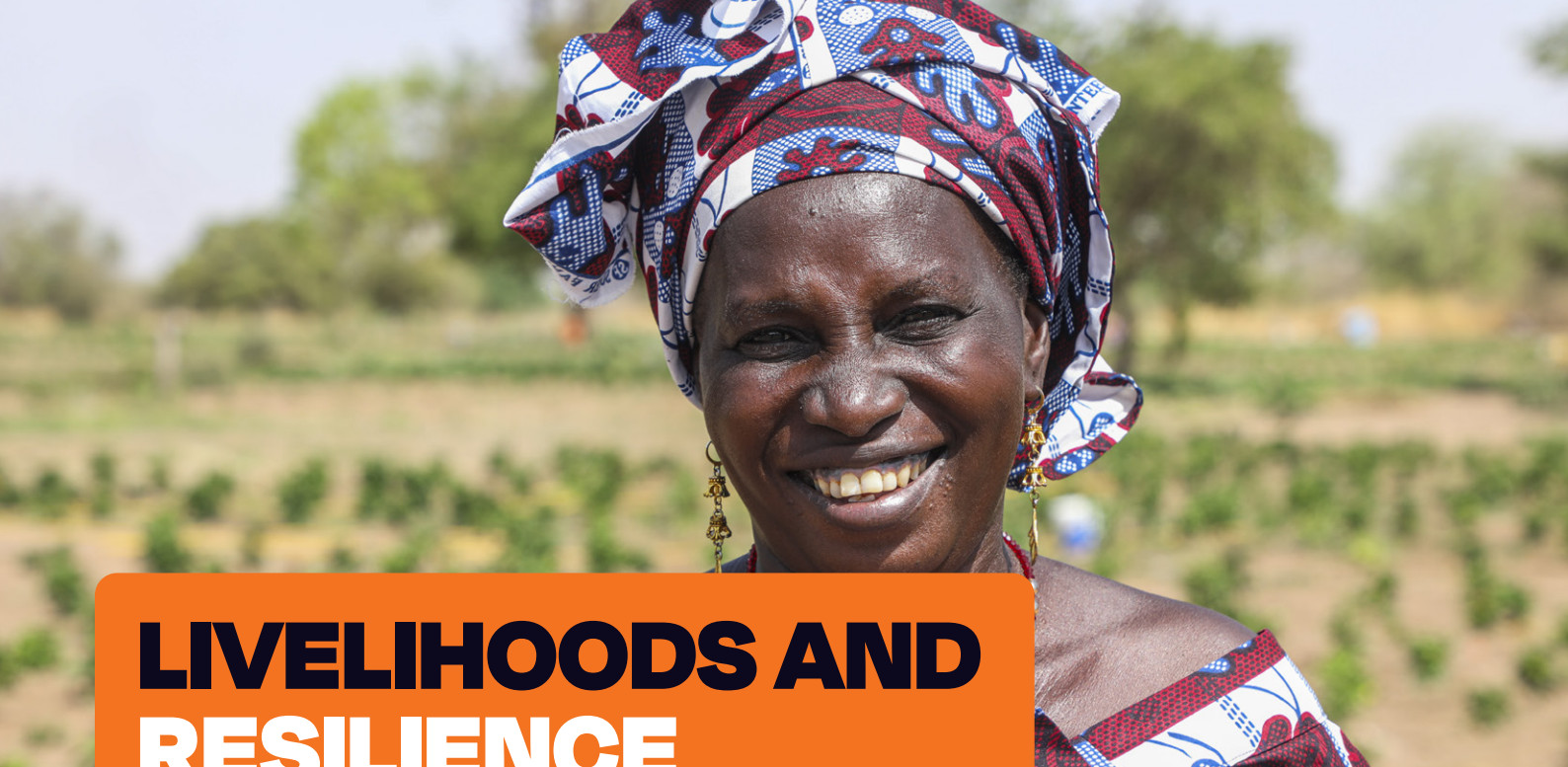
## Outlook / challenges

- New phase of the P&G project (water purification project in the South of the country) and implementation of the Sawa Bags project (water purification project using solar energy)
- Anticipate activities the rainy season.
- Finalization of the WASH Business Plan in the framework of the new strategy in collaboration with the Government.

## Beneficiaries

- 126 water collection points in schools, benefiting 7,100 pupils,
- 46 water collection points in 8 health centers, including 40 water points piped directly into the centers at critical care points.





# LIVELIHOODS AND RESILIENCE

## Strategic objective 3:

### Improve children's resilience and economic recovery

Agriculture plays a crucial role in Senegal's economic and social development, with 44.5% of households engaged in farming, the majority (67%) in rural areas. At the same time, the country is highly vulnerable to climate change, with high variability and a significant decrease in rainfall.

This situation is exacerbated by declining soil fertility, unsustainable exploitation of natural

resources, intensive livestock farming, rapid population growth and recurrent droughts affecting the region.

This situation has led to a deterioration in the production capacity of the communities, increasing their vulnerability to food and nutrition insecurity. This situation affects the households, increasing their vulnerability to food and nutritional insecurity.

## THRIVE, our economic empowerment initiative for vulnerable households

### THRIVE's objectives

To address the issue of poverty World Vision Senegal has initiated the THRIVE Program from 2023 to provide small-scale farmers with improved, resilient and sustainable livelihoods.

The aim of this 8-year program is to support 52,140 vulnerable households by strengthening their economic autonomy to make a lasting exit from poverty and ensure a better future for their children. To this extend the program aims to:

I) create improved, resilient and sustainable livelihoods so that parents and guardians have the tools they need to recover from poverty and provide for their children,

II) help vulnerable and extremely vulnerable households climb the poverty ladder above the international poverty line of \$2.15.

To achieve this goal each beneficiary of the operation must have the transformative tools he/she needs to lift him/herself out of poverty.

## THRIVE's interventions

- a.** Empowered Worldview (EWV): Integrates faith-based principles to inspire hope, purpose and ethical behavior in community development.
- b.** Savings for Transformation (S4T) trains savings groups, encourage financial discipline, literacy and resource mobilization.
- c.** Women's empowerment and social inclusion is based on gender equality and social inclusion by ensuring that women, young people and marginalized groups actively participate in and benefit from development activities.
- d.** Local Value Chain Development (LVCD) and Inclusive Market Systems Development (iMSD): Strengthens local value chains and inclusive market systems. It improves links between producers, processors and markets. It Promotes inclusive market systems that benefit all players, including marginalized groups.
- e.** Climate-smart agriculture focuses on adopting agricultural practices that increase productivity and resilience to climate change.

- f.** Financing accelerating the transformation of savings groups (FAST) improves access to finance for small-scale producers and entrepreneurs by linking savings groups to formal financial institutions.
- g.** Popularizing digital platforms for savings to enhance digital technologies use for credit and savings operations and strengthening financial inclusion, thanks to the Dream Save App mobile application.



## Beneficiaries

- **Direct:** 52,140 households, 78,210 people among whom 62,567 women (80%) and 15,642 men (20%)
- **Indirect:** 521,395 people, 271,125 Adults (52%): 250,270 children (0-18 year) (48%).





# EDUCATION & PROTECTION DES ENFANTS

## Strategic objective 2:

Increase the number of children educated, cared for and protected against all forms of violence, exploitation and discrimination, abuse and neglect.

### Technical Program to improve pupils' reading skills and protect children in Senegal

Since 2021 this Program has been intervening in Senegal to respond to major challenges in the education and child protection sectors. It aims to strengthen pupils' educational capacities while guaranteeing their safety and well-being. However, despite these efforts a number of obstacles remain both in terms of pupils' reading ability and child protection.

Among the challenges encountered are the reading gap of primary school pupils. According to the 2021 UNICEF report, nearly 60% of pupils in Senegal's fifth grade have not mastered basic reading skills which is a major obstacle to their academic progress and success.

Recent surveys of school performance such as those carried out by the Ministry of Education's Planning and Statistics Department show that Senegalese pupils have persistent difficulties with reading comprehension.

In 2019, a study revealed that 47.5% of pupils in the fifth grade were unable to understand a simple text. This situation is particularly critical in rural areas.

**60%** Nearly 60% of pupils in Senegal's fifth grade have not mastered basic reading skills.

The lack of adequate school infrastructure, the shortage of textbooks and teaching resources, and the low number of teachers trained in reading pedagogy, are aggravating factors. In addition, inequalities in access to education between urban and rural areas exacerbate these challenges. In the regions of Kolda, Sedhiou and Ziguinchor, the literacy rate among young people remains well below the national average, with gaps up to 30% in favor of urban areas.

## ACHIEVEMENTS AND IMPACTS

World Vision Senegal's interventions have had a significant impact on improving pupils' reading ability, particularly in terms of comprehension. In 2024, the organization succeeded in increasing this very rate among primary school pupils, reaching a percentage of 30%.

This result is higher than the general trend observed in the country where according to available data, only 25.1% of second grade pupils have reached the median reading level. Thanks to targeted actions carried out by World Vision, including improving the quality of reading instruction, a significant increase in reading skills has been observed.

Through these interventions some of the structural challenges hindering progress are overcome. That is the lack of resources and inadequate teachers' training.

This impact has been made possible by a series of World Vision strategic initiatives such as on-going teachers' training, equipping schools with adapted reading manuals and creating a more supportive learning environment. By integrating local languages into teaching and improving school infrastructure, the organization has made learning more accessible and relevant to students.

Moreover, in 2024 more than 96,470 children directly benefited from World Vision's educational projects. This program has not only improved pupils' reading comprehension skills, but has also strengthened the resilience of the education system in the face of socioeconomic challenges.

Thanks to a better learning environment and well-prepared teachers, World Vision has helped create a solid foundation for children's acquisition of core skills, that strengthen their educational journey and future.

## Programme Education en chiffres



-  314 Intervention schools
-  323 Book clubs
-  627 book club leaders
-  37,508 Students Beneficiaries of Unlock literacy
-  22,838 Students benefiting from digital learning
-  996 Teachers trained
-  24,127 students in book clubs
-  757 Teachers trained in the "unlock literacy" approach





### Claire, 9 years : "I finally have time to learn."



My name is Claire. I'm nine years old, and I live with my aunt in Oussouye. Life hasn't been easy since my father died. My mother is far away in Guinea, so my aunt takes care of me. She sells things at the market every day, and while she's gone, I do all the housework – sweeping, washing, cooking. Sometimes, I feel so tired that I don't even touch my schoolbooks. I go to Bouwentene school, but after a long day of chores, learning my lessons becomes impossible.

Then, one day, something changed. World Vision started a book club in our village. At first, I was so excited to join the reading sessions. I loved listening to the stories and trying to read aloud. But soon, I started missing sessions because there was always too much to do at home.

The organizers noticed my absence. They came to visit us and spoke to my aunt. They asked her to let me have time for the book club. After that, my aunt agreed to reduce my chores so I could go. Now, I attend the reading sessions every week. I don't have to do as much housework anymore, and with the help of the book club team, I can finally read properly. Every time I open a book, it feels like I'm opening a door to a new world – and I feel free.



### A place where readers are born

"Before World Vision arrived, there was nowhere in our village where we could learn to read. We just went to school and then came home. But today, thanks to their support, everything has changed. They created a reading club, a real learning environment where every child can come to read, listen to stories, and progress. For me, this club has changed everything. It has given me a love of reading. Thanks to the activities they organize, I have learned to read on my own and to remember my lessons better. Now, even my mother reminds me when it's time for the reading club, because she knows how important it is to me.

For us village children, it's a wonderful experience. Outside of school, we had no other place to learn. The club is well equipped, with lots of books and materials. The volunteers are kind to us, and they even lend us books to read at home with our brothers and sisters.

Today, I feel stronger because I can read any text. And above all, I know that reading opens the way to a bright future for me."



### Program partners

The year's achievements in the education sector were made possible thanks to the financial support of key partners, notably the sponsorship program and various grants. Over 95% of funding came from sponsorship, a model that plays a key role in the implementation of the World Vision's educational activities.

This program provides a stable and sustainable source of funding, enabling us to take concrete action to improve the quality of education, widen access to education and promote the inclusion of children in the school system.

### Child protection challenges

Child protection in Senegal faces recurring problems that particularly affect vulnerable children. Poverty, harmful traditional practices and low awareness of children's rights contribute to the persistence of these problems. According to a report by the Ministry of Women, Family, Gender and Child Protection (2020), around 30% of Senegalese children are victims of various forms of violence, including physical abuse, sexual abuse and exploitative child labor.

Data from the International Labor Organization (ILO) show that over 200,000 children work in hazardous conditions in Senegal mainly in the agricultural, fishing and domestic sectors. In addition, the sexual exploitation of children in urban areas particularly in Dakar and other large cities, remains a worrying problem. According to the 2021 UNICEF report, some 16% of girls and 9% of boys aged 10 to 17 have been sexually abused. This phenomenon is often linked to social, economic and cultural factors, exacerbated by shortcomings in social and legal protection systems.

Grants supplement these resources by financing specific initiatives in the most vulnerable areas. This funding has been instrumental in achieving World Vision's educational goals.

## +96470

Over 96,470 children have directly benefited from the program's educational activities.

Children with disabilities, children from migrant families and children living in contexts of wars or conflicts are particularly vulnerable to such violence. Moreover, the COVID-19 pandemic has reinforced these vulnerabilities, with school closures, movement restrictions and increased social tensions leading to a setback in child protection efforts.

The technical program to improve pupils' reading skills and child protection in Senegal is positioned as a response to these challenges. However, sustained efforts are needed to overcome the structural, financial and social barriers that hamper children's access to quality education and a safe, and protective environment. Supporting teachers, strengthening school infrastructures and improving child protection systems must be at the heart of future actions to meet the critical needs of Senegal's youth.





# FAITH AND DEVELOPMENT

## Strategic objective 1:

Increase the number of children living in positive, peaceful relationships with their families and communities.

As witnesses to God's love expressed through the person and work of Jesus Christ, World Vision acts as an agent of spiritual and socio-cultural transformation in the world. This is expressed and manifested in every aspect of our lives, actions, words and organizational practices. In line with the first imperative of our Phase 2 strategy: "Going further than we imagine for vulnerable children around the world", we affirm our Christian faith and our calling with boldness and humility.

In this very regard we build strong and deep partnerships with churches, leaders of other faiths and faith-based organizations (FBOs), acting as connectors to better address the needs of children's well-being in their families and communities.

To achieve this goal, we organize our annual interventions in the following areas:

1. Training our leaders and teams to live our faith appropriately in our context, offering follow-up, mentoring and advice,

2. Developing and scaling evidence-based guidance and models for integrating faith into ministry practice by addressing the root causes of poverty, vulnerability and injustice.

3. Promoting our Christian identity and mission in a coherent, respectful and clear way with appropriate messaging.

4. Broadening and deepening our partnerships with churches and religious leaders, acting as connectors and facilitators of interreligious dialogue

The concrete implementation of these different axes is ensured by through the implementation of project models, carefully.

## MAIN RESULTS

**322,006 children** benefited from faith-based activities including spiritual nourishment (SNC),

**56,481 children** are equipped with life skills, peace skills and social mobilization skills,

**2,8093 children** were served by catalyzing faithbased communities called CHATs (Community Faith Action Teams of Hope) thanks to CoH (Chain of Hope).

**208,756 children** receive teaching on neighborly love and peace, and by appropriate messages.







Le partenariat avec World Vision Sénégal permet à VisionFund Sénégal Microfinance SA de fournir des services financiers et non financiers aux communautés vulnérables vivant dans les zones rurales, dont 56% résident actuellement dans les localités d'intervention de World Vision (APs). Dans ce groupe les femmes représentent 93% des clients de l'institution de Microfinance.



**93%**  
Female customers



**51%**  
Customers in APs and  
WVS project zones



**83%**  
Agricultural loans



**69%**  
Borrowers rural



**238 131**  
Impacted children

### Strategic objective 3:

#### Amélioration de la résilience et de la relance économique des enfants

Life is sacred, and every divine creature has the right to sustenance, regardless of its location in the world. But the fragile contexts (war, disease, disasters, political unrest, hunger, the effects of climate change, etc.) that afflict the world do not guarantee the best living conditions. In these difficult contexts, it is crucial to support vulnerable populations so that they can take charge of their own lives and, in turn, improve the well-being of their children.

VisionFund International, World Vision International's subsidiary in charge of microfinance, offers support to communities in their fight to empower rural populations, particularly women. VisionFund's mission is to provide microcredit (ranging from \$60 to \$500 USD), savings and micro insurance products to the most vulnerable populations and families.

VisionFund Senegal Microfinance SA (VFS Microfinance SA) was set up by World Vision Senegal (WVS) to help these segments of Senegalese society.

VisionFund Senegal Microfinance SA has set up eight **(08) agencies** and eight **(08) branches** covering 9 of Senegal's 14 regions. These are the regions of Fatick **(01 agency and 01 counter)**, Diourbel **(01 counter)**, Kaolack **(01 agency)**, Kaffrine **(02 agencies)**, Thies **(01 counter)**, Kolda **(02 agencies and 01 counter)**, Sédhiou **(01 counter)**, Tambacounda **(01 branch and 02 outlets)** and Kedougou **(01 branch and 01 outlet)**, covering the central zone of the country **(04 branches and 03 outlets)**, the southern zone **(02 branches and 02 outlets)** and the eastern zone **(02 branches and 03 outlets)**.

## OUR PERFORMANCE IN SEPTEMBER 2024

At the end of September 2024, VFS Microfinance SA had developed a loan portfolio of **US \$16,130,800** with **66,163 customers** for **6,288 groups**.





1 / Resilience to the global socio- economic and political context

The consequences of the COVID-19 pandemic and the Russian-Ukrainian war have considerably altered the country’s economic outlook, as they have in other parts of West Africa. These factors have had a negative impact on the socio-economic gains achieved through improved access to key services. This has resulted in severe losses for households due to declining labor and non-wage income (particularly private remittances), domestic price inflation, disruption of basic services and lack of jobs for young people.

Senegal has not been spared. These difficult economic conditions have led to recent waves of migration of young people to Europe. Nevertheless, VFS worked hard throughout the year to correct the impact of the crisis on business despite the difficult context, and to keep most indicators virtually constant, including the operating cost ratio, which remained at 14% at the end of September 2024.

The Mortgage Life Insurance policy has helped strengthen customer resilience.

2 / Réalisations

The VFS loan portfolio has grown, and at the end of September 2024, the institution ranked third among the microfinance structures in the VFI-Africa network, behind Ethiopia and Tanzania. The introduction of the FAST/THRIVE credit product, a loan designed for World Vision Senegal’s Savings and Credit Groups (S4Ts), has had an impact on more than 336 groups for 8,094 borrowers, i.e. 28,174 children.

The FAST loan product is designed for the most vulnerable types of customer (S4T mature after 2 cycles) and whose average credit is \$800. The aim is to **strengthen synergies of action with World Vision Senegal**.

Thanks to the Enhanced World Vision (EWW) training, 96% of VisionFund Senegal staff had been equipped by the end of September 2024. VisionFund has launched its climate resilience strategy, which highlights its contribution to mitigating climate risks and strengthening the resilience of its customers and operations. The strategy includes a climate risk assessment, strategic objectives and a detailed action plan to address short- and long-term challenges.

VisionFund Senegal KPIs

	Sept. 22	Sept. 23	Sept. 24
Number of children impacted	164,445	207,167	238,151
No of clients	42,754	57,291	66,163
≠ of female clients	39,761	54,426	61,267
% customers in	60%	55%	51%
\$ Gross Loan Portfolio	10,273,000	14,401,107	16,130,800
Total of staff	131	148	177

2025 OUTLOOK

In 2025, the main focus will be on achieving financial profitability, finalizing the digitalization project (mobile money and tablet solutions - DFA) and introducing a license application for savings collection.



Finance and Performance

Fund type - committed income

Background type	Type of resource	Budget commitment approved for 2024	
Government / Multilateral	Cash	3,724,794	19%
Private Non-Sponsorship	Cash	3,767,688	19%
Sponsorship	Cash	11,660,439	60%
Total Pbas Commitment		19,152,921	98%
Privé Non-Parrainage	GIK (Dons en nature)	342,656	2%
Total Pbas Commitment		19,495,577	100%





**YOUR OPINIONS AND COMMENTS ARE VERY IMPORTANT TO US**

Have you got any opinions or comments to share on  
**World Vision's interventions or programs?**

This freephone number is available:



**800 00 23 23**

OR

Link : <https://forms.office.com/r/fQUbS5qhuT>

Access the platform using this QR Code



**World Vision thanks you for your honest cooperation!**

*Our vision for every child: life in all its fullness!*

Our vision for every child  
is life in all its fullness.

Our prayer for every heart  
is the will to achieve this





**World Vision** is an international partnership of Christians whose mission is to follow our Lord and Saviour Jesus Christ in working with the poor and oppressed to promote human transformation, seek justice and bear witness to the good news of the Kingdom of God.

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