

Executive Board Consultation

Grant to Association pour la Promotion de l'Épargne-crédit à Base Communautaire-Bethesda

(PEBCo-Bethesda)

Inclusive Microfinance for Resilient Improved Livelihoods

8 April 2026

 LIFAD | FIDA



PEBCo-BETHESDA at a Glance

Region	West and Central Africa Region - Western Africa
Country	Benin
Sector	Financial Institution - Microfinance institution
Facility Requested	Technical Assistance Grant: euro 250,000 Tenor: 15 months In-kind Contribution: 10% of the total cost (euro 25,000) Purpose: to strengthen the institution's systems, capacity, digital, environmental and social practices so it can implement the IFAD loan more effectively and deliver better-tracked development results for rural clients in Benin.
Financing Source	European Union funded Investing in Livelihood Resilience and Soil Health in African, Caribbean and Pacific Countries (ILSA) programme
IFAD Existing Facility	Senior Loan – euro 3 million Tenor - 4 years (2026-2030) inclusive of grace period of 1 year Purpose – direct finance of small-scale producers (individual and groups) and agri-micro, small and medium enterprises.



Technical Assistance Components

- **Component 1 - Environmental and social strengthening:** Improve systems, policies, staff capacity, and oversight for environmental and social risk management.
- **Component 2 - Digitalization and data improvement:** Digitize key credit processes and strengthen client tracking and outreach data.
- **Component 3 - Institutional and monitoring strengthening:** Enhance internal capacity, procedures, and reporting systems to support implementation and results measurement.



Technical Assistance Expected Outcomes

- Strengthened environmental and social risk management, through improved policies, tools, and staff capacity.
- Improved digital systems, borrower tracking, and results reporting, including outreach to women and youth.
- Increased institutional readiness to scale rural and agricultural finance responsibly and sustainably.



Expected Development Outcomes

PEBCo-BETHESDA financing will complement IFAD's sovereign operations by providing customised, longer-term financial products, capacity to producers and micro, small and medium enterprises



Portfolio Growth

Increase agriculture portfolio by **25 per cent**.



Job creation and sustained employment

Aim to create **50 full time jobs** and sustain **10,300 formal jobs**.



Target group

20,600 direct target group and **123,600¹** indirect target group.



Funding Leverage

EUR 5 million: total funding catalyzed by the project during the loan tenor.



Inclusion & Empowerment

Target group will include 72% women, 30% youth and 40% poor people².



Climate Resilience

Promote agroecological practices including the use of bio-fertilizers, helping borrowers build adaptive capacity while reducing financial risks.



Contact

Nadine Umunyana
Senior Investment Officer
Private Sector Operations Division
Department for Country Operations
m.umunyana@ifad.org

Thank You

April 2026



www.ifad.org