



Première Agence de Microfinance Burkina Faso

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# PREMIÈRE AGENCE DE MICROFINANCE BURKINA FASO

The First Microfinance Agency Burkina Faso (PAMF-B) was founded by AKAM in 2006 as a foundation. The activities of PAMF-B were transferred on January 1, 2020 to a new company PAMF BF SA. This structure still operates through 6 branches and 1 outlet. Currently 87% of its clients are located in rural areas and use loans for livestock, agriculture or business development. At the end of 2024, PAMF BF had just over 10,100 borrowers and 73,000 savers.

## KEY POINTS:

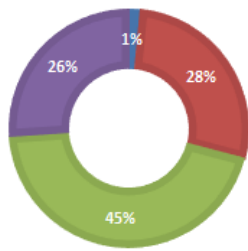
- The portfolio is concentrated in agriculture and livestock.
- 74 percent of the loans are below US\$ 5000.

KEY FINANCIAL INDICATORS	2022	2023	2024
MICROFINANCE LOANS DISBURSED: VALUE (US\$ '000)	10,294	10,674	8,828
MICROFINANCE LOANS DISBURSED: NUMBER	15,199	13,418	9,455
MICROFINANCE PORTFOLIO OUTSTANDING: VALUE (US\$ '000)	8,581	9,761	6,638
MICROFINANCE PORTFOLIO OUTSTANDING: NUMBER	15,283	15,671	10,183
AVERAGE MICROFINANCE LOAN SIZE (US\$ UNIT)	561	623	652
PERCENTAGE OF WOMEN BORROWERS	28%	33%	26%
MICROFINANCE PORTFOLIO AT RISK (%) >30 DAYS	2.9%	15.7%	6.7%
NUMBER OF INDIVIDUAL SAVERS	67,843	69,476	73,192
VALUE OF INDIVIDUAL DEPOSITS (US\$ '000)	10,126	11,314	11,504
NUMBER OF STAFF	85	91	95

Cover picture: In Banfora, a PAMF loan officer pays a visit to a client whose loan has helped improve her livestock business. Photo: Lucas Cuervo Moura / AKDN

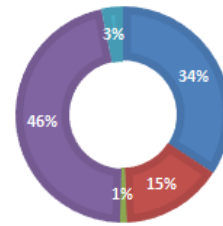
### % OF LOAN DISBURSED BY SIZE CATEGORY

■ < USD 500   ■ > USD 500 < USD 2000   ■ > USD 2000 < USD 5000   ■ > 5000

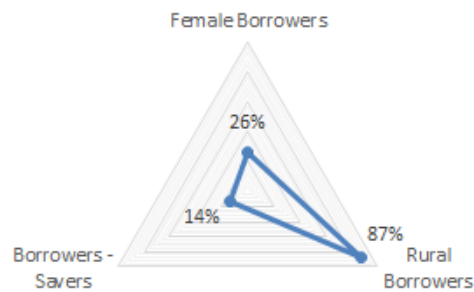


### % OF LOANS DISBURSED BY ACTIVITY

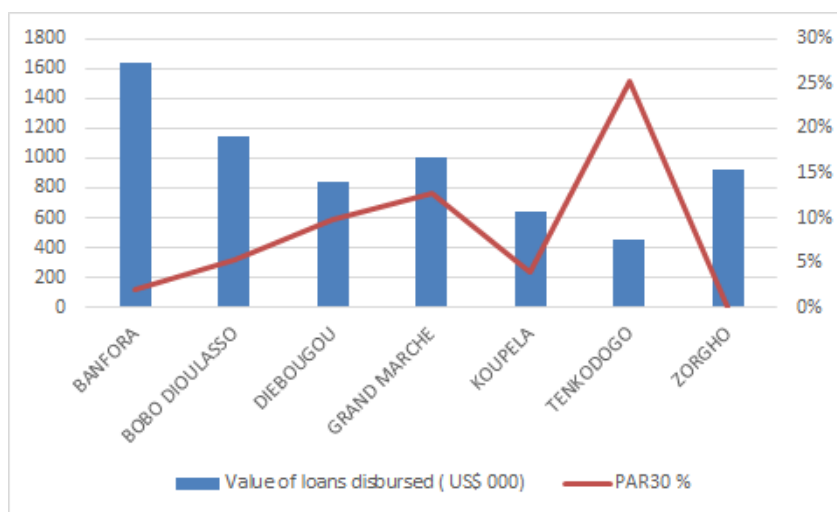
■ Planting   ■ Livestock and fishing   ■ Workshops  
■ Trading and commerce   ■ Services and transport



### Customer Characteristics



### Value of loans disbursed and PAR by Region





Aga Khan Agency for Microfinance

The Première Agence de Microfinance Burkina Faso is 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.

**PREMIERE AGENCE DE MICROFINANCE BURKINA FASO**

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