

From Analysis to Action: ADA's 2025 impact report





12:30-1:30 PM

MEMBER WEBINAR



Agenda

- 1. Welcome & Introduction by InFiNe
- 2. Fireside Chat Presentation
- 3. Feedback Survey
- 4. Upcoming Events Calendar & Announcements







Welcome & Introduction





Today's Speakers



Anne Bastin

Executive Director



Laura Foschi

Executive Director



Head of Knowledge Management







QUESTION

Why did ADA publish this impact report?





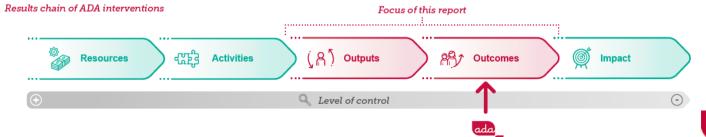


How does ADA assess the impact of its interventions?

Introduction & methodology

- > Theory of change as a starting point
- Programmes implemented between 2022 and 2024
- Focus on the 3 groups of target populations
- > Focus on outputs and outcomes
 - Outputs → all programmes for an exhaustive information
 - ✓ Data collection from partners
 - Outcomes → selection of programmes for illustration
 - ✓ Perception surveys
 - ✓ Specific data collection





ADA's contribution





QUESTION

What are the main findings?

Outputs

423

partner organisations received technical support to:



strengthen the internal management capacities of partner organisations and/or



improve or develop with them new services or solutions for target populations



direct users (individuals, households or businesses) of services or solutions offered by 106 organisations



- + 385,000 users of financial services
 - Insurance
 - Credit for agriculture
 - Other credits



- + 270,000 users of capacity building services
 - Financial education
 - Technical training on good agricultural practices
 - Support for entrepreneurship



- + 340,000 users of market access solutions
 - Digital platforms to link actors in a value chain
 - Certification
 - > Development of new products or targeting of new markets



- + 11,000 users of solutions to access basic services
 - Water
 - Clean energy



















Outcome sought:

Strengthen the resilience of small producers to climate change



Approach:

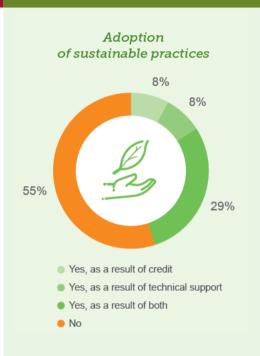
Combine financing and technical training to facilitate the adoption of sustainable practices and maintain or increase production and income



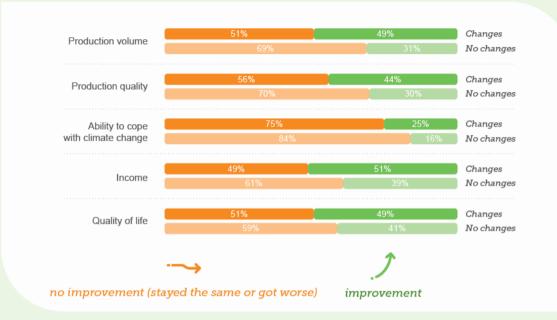
Approach:

Promote insurance to enable small producers to better manage risks

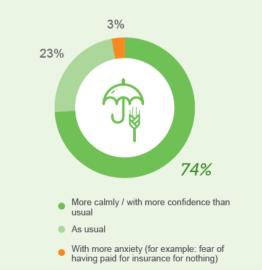
for Smallholder Farmers



Outcomes as a result of changes in practices



Once you had taken out the insurance, how did you approach the season?



40%

of producers **changed their practices.**

Among them, **84%** did so because they had insurance.

80%

of farmers compensated for crop losses avoided taking detrimental measures thanks to the compensation.

for Young Entrepreneurs

Outcome sought:

Contribute to economic development and employment through support for young entrepreneurs

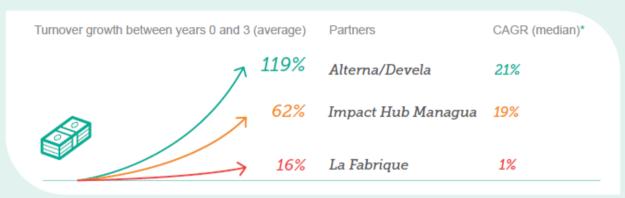


Approach:

Combine a flexible financing mechanism with pre- and post-financing support to help young people grow their businesses

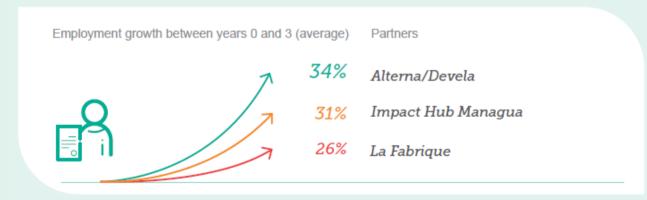


Turnover growth



^{*}The Compound Annual Growth Rate (CAGR) is a statistical measurement to estimate average annual growth between two dates, making it possible to compare several businesses over different periods.

Full-time employment growth



Outcome sought:

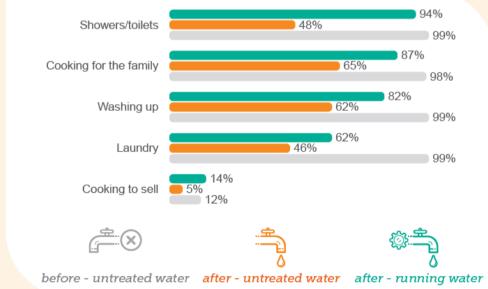
Improve access to water for households



Approach:

Finance private operators to facilitate access to clean water for households

Uses of treated and untreated water before and after connection



for Vulnerable households



80%

of respondents reported an improvement in their quality of life since connecting to the water network.

(2% reported a negative change and 18% reported no change)

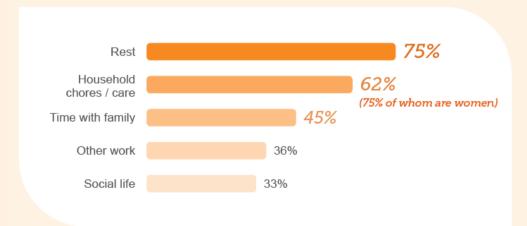
© 62%

№ 33%

of respondents mentioned mentioned greater comfort mentioned

an increased sense of security

Use of the time freed up following connection to the running water network



Outcome sought:

Reduce the carbon footprint of energy access solutions



Approach:

Promote access for populations to energy-efficient equipment or equipment using renewable energy



for the environment



In Senegal,

for the same service provided (five years of use of equipment, four hours a day for lamps and twice a day for cooking stoves):



Improved stove vs traditional stove

- 1,866 kg CO2e over 5 years



- 56%



Solar lamp vs kerosene lamps

- 1,461 kg CO2e over 5 years





In Bangladesh,

for the same service provided, i.e. for one year of use of the farming system and lighting for 40 households:



92% GHG emissions14,724 kg CO2e over 1 year



or more than five round-trip flights between Luxembourg and Bangladesh





Positive effects on the economic situation:

- Increase in volume, yields, quality of production, and income for smallholder farmers who have received credit and technical support
- Reduction in losses in the event of shocks for smallholder farmers who were insured and compensated
- Growth in terms of turnover and employment for businesses receiving financing and entrepreneurial support

Positive effects on well-being:

- Increased confidence and peace of mind for insured small producers
- Improved quality of life with greater comfort, a heightened sense of security and more time for rest for households connected to the water network

A significant positive **environmental** impact:

A reduction in greenhouse gas emissions through energy access projects







What are the main lessons learned from this analysis?

Lessons learnt In brief



- ➤ It is often a diverse range of services that enables positive change for vulnerable populations.
- Financial education and awareness raising play a key role.
- Providing a diversity of services implies to involve a variety of actors, which themselves face many challenges. Support must be provided to both the target populations and these actors.
- A better understanding of the sectors in which these actors are involved is needed on the part of financial institutions.
- One of the major challenges lies in coordinating these actors and ensuring the sustainability of their collective action.

A systemic approach based on support for local economic systems is needed.







How does ADA plan to use these lessons in future interventions?

ADA's Impact Report









Give us your feedback







Save the Date for these gatherings

| Events | DECEMBER | JANUARY | FEBRUARY | MARCH | A |
|--|------------|------------|----------|-------|---|
| 09.12.2025 InFiNe Winter Networking Dinner | 09.12.2025 | | | | |
| 14.01.2025 Knowledge Sharing Event Friendship Luxembourg | 03.12.2023 | 14.01.2025 | | | |
| TBD Knowledge Sharing Event LuxFLAG | | | | | |
| TBD Knowledge Sharing Event Uni.lu ADA Chair | | | | | |
| TBD Training & Conference Day Impact-Linked Finance | | | | | |
| | | | | | |
| | | | | | |
| Announcements | | | | | |
| - Dounia Camaliainadus on Manday as Communication Officer | | | | | |

• Dounia Qamel joined us on Monday as Communication Officer to replace Julie during her maternity and parental leave!

Villmools Merci!



LET'S CONNECT

Inclusive Finance Network Luxembourg asbl

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- infine.lu