



MICRO Loan, BIG Impact!

We often call Andando’s method the Whole Village approach, and that’s because the problems our partner communities face are multi-faceted, making it incredibly difficult to solve one need without addressing many others along the way. Our microloan program is one of our oldest and is an integral component of this approach, ensuring that once each community has access to nutrition, education, and healthcare, they also have access to resources for sustained economic growth.

It’s hard to fully explain the difficulties that Senegalese families face in rural villages. Like families anywhere, they need to put food on the table, pay for clothes, buy school supplies, and cover other

household needs. But in rural areas, access to consistent income, banking, and credit is rare. Most families rely on farming for their food security and yearly income, and the months leading up to the rainy season can be very lean times. This is precisely the time when farmers need to make their largest investments (equipment, seeds, and fertilizer) but for many the money from last year’s harvest has run out. Predatory lenders with high interest rates fill the need for loans, but at an extreme cost to farmers’ profits, all but ensuring that the next harvest won’t sustain the family for the full year.

Our microloan program eases this burden by providing small

zero-percent interest loans ahead of the rainy season so that farmers can purchase what they need to start their crops on time and maximize their yields and profits.

“This loan allowed me to buy a variety of seeds and fertilizer. After harvest I bought cement to start adding on to our home.”

- Tidiane Sahko, Loan Recipient

This program has been running successfully for over a decade with a better than 99% repayment rate, and this year thanks to the generosity of our donors we DOUBLED the number of loans distributed to 200! We are so excited to see the impact this will have, and we hope to reach even more farmers next year.



This year we were able to DOUBLE the number of loans bringing our total to 200! This picture is of just some of the microloan recipients.



Tidiane Sahko with his family outside their home. They used the proceeds from their harvest to make improvements on their home as well as increase their food security.



Many farmers supplement their income by growing peanuts, a cash crop in Senegal. Using their loans to diversify their crops gives farmers more options and security when it is time to harvest.

From the Director

We are on a roll! It feels appropriate that with the lush growth of another rainy season, so many projects are coming to fruition for Andando.

Our Seno Bowal health post, Andando's 14th overall, was officially inaugurated on May 10th, and the first baby was born there less than a month later! This post was entirely funded by generous donations from Hub City Church, and we are so proud to be partnering with them to create life saving access to maternal healthcare in rural communities. We are thrilled to report that the repairs of our first health post, Thiamene Taba, are complete as well! Altrusa International of Albany helped us to realize this rapid response to the damage that occurred here during the last rainy season, ensuring that this post will continue to serve the area for years to come.

In Podor we successfully drilled our first borehole well in the desert last month, which is a crucial milestone towards building our new native tree nursery and agroforestry center. This location will soon produce 50,000 beneficial trees each year!

Back in Keur Soce work is nearly finished on our first ever school garden at Andando's Keur Soce High School, which will be the first high school in all of Senegal with an integrated aquaculture training program. We are still seeking funding to hopefully build a laboratory, classroom, library, and computer lab to continue to support this amazing school.

And last but not least, in the community of Wouro Kelle we just broke ground on Andando's 40th garden! Wow!! We never could have gotten to this point without the generous support of so many amazing people who partner with us year after year to help the people of Senegal. On behalf of all of our staff and partner communities,

"Jéréjéf!" – Thank You!



-Garrison Harward, Executive Director
Garrison@Andando.org



The inauguration of Seno Bowal Health Post, Andando's 14th overall.



Construction is nearly complete on our first-ever school garden at Keur Soce High School, which will be the first high school in all of Senegal with an integrated aquaculture training program.



Breaking ground at Andando's 40th(!) garden located in the extremely isolated community of Wouro Kelle.

Meet Yaya, Garden Technician & Fish Program Manager

Continuing in our series, we would like to introduce you to another member of our team. We think they are pretty amazing and are sure you will agree.

Yaya Sow joined our team in 2019. He is the youngest in his family with seven older brothers and sisters. He grew up in Tiguere Cire in the norther region of Senegal (about four hours southeast of Andando's Podor headquarters).

Yaya attended elementary and middle school in his home town. To attend high school he moved in with his uncle's family in Matam, a larger nearby town. A good student, he went on to University Cheikh Anta Diop in Dakar and earned a Bachelor's Degree in Geography. He went on to attend ISAE (Institute of Agriculture, Biology, and Ecology), an exclusive school that only accepts 29 students each year.

With a vast field of opportunities before him, Yaya chose to participate in a 3-month training



Yaya joined the Andando team in 2019.

with Andando. At the completion of this training he stayed on as a Garden Technician.

"I'm not somebody who is changing a lot, when I find something I like to stay there. I am determined. If I work on something, I work on it until it's finished."

Currently Yaya manages two gardens and recently took on the additional responsibility of overseeing our Aquaponics

Program, which has produced over 500 pounds of fish so far.

Managing the fish in the four (soon to be five) gardens takes a different set of skills and is a unique challenge. "Sometimes it's nice, sometimes it's difficult. For the fish, sometimes it gives you stress because it's something alive that you have to observe. It was not a part of my training so it's a plus," says Yaya.

When he is not working Yaya enjoys playing futbol (soccer). He also enjoys hanging out with this friends and visiting villages where he previously worked. Because our technicians live in the villages where they work, they build lasting relationships that not only benefit them socially, but also keeps Andando connected to these communities helping ensure their long-term success.

Your support enables Yaya to help his fellow citizens. Thank you for investing in their future!

[MORE AT ANDANDO.ORG/TEAM](https://www.andando.org/team)



Yaya studying at University Cheikh Anta Diop in Dakar where he earned a bachelor's degree in Geography.



Yaya started as one of our Garden Technicians and has since taken on the additional responsibility of managing the Aquaponics Program.



A successful fish harvest at the Lamaramé Garden. Yaya has helped the four pilot program gardens raise and harvest over 500 pounds of fish so far!



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