S09 – FINANCE & FINANCIAL INCLUSION

Inclusive Finance Development

Sponsored by **NIGER POSTE**
Mixed-ownership public limited company (SAEM) · Strategy and Development Directorate



ESTIMATED PROJECT COST	LOCATION	FINANCING SOUGHT	RETURN ON INVESTMENT
EUR 1.93 million	**Nationwide: postal branches and outlets across the 8 regions**	**Public-private partnership (PPP), concessional loan, grants**	**3 to 5 years, depending on adoption and nationwide coverage**

All monetary figures are in EUR. Converted estimates are indicative and rounded; source estimates may use different valuation bases.

Investment opportunity

At the end of 2024, Niger's financial inclusion rate, supported by the growth of mobile money, stood at 17.4%, while the bank account penetration rate on a strict definition was approximately 11.5%. Niger has the lowest rate in WAEMU, compared with a regional average of 73.6%, constrained by limited banking density in rural areas; microfinance penetration remains around 13%.

NIGER POSTE, which operates the densest network covering the entire country, is strategically positioned to modernize financial services, facilitate rural and urban access to essential financial services, and strengthen small local businesses.

AT A GLANCE

PROJECT SPONSOR	NIGER POSTE
TARGET POPULATION	Rural and urban populations, SMEs, young entrepreneurs and women entrepreneurs, women's groups, traders, artisans, and farmers
CAPACITY	Coverage across 8 regions; more than 100 postal branches and more than 250 outlets; 100,000 microfinance accounts in the first year
REFERENCE	F2IN catalog, project PT-001

PROJECT STATUS

- **Studies** : Initial needs assessment and internal feasibility assessment
- **Approvals** : Obtained through postal checking accounts (CCP) and the Poste Finances subsidiary
- **Site** : Existing postal network and outlets available for mobilization

Objectives

Accelerate financial inclusion by developing accessible, secure financial services available throughout Niger.

- Facilitate rural and urban access to financial services
- Promote savings and offer tailored credit products

- Reduce household transaction costs
- Strengthen the financial autonomy of SMEs, young entrepreneurs, and women entrepreneurs
- Contribute to mobilizing domestic savings

Components

1. Digital inclusive finance platform (web and mobile) offering tailored services: savings, credit, money transfers, bill payments, purchases, and orders
2. Full nationwide rollout of services through postal branches and outlets
3. Transaction security: advanced security protocols, data protection, and digital auditing

Expected outcomes

Economic impacts

- Job creation (agents, outlet personnel, trainers, and sales staff)
- Increased bank account penetration
- Savings mobilization
- Support for local economic activity: SMEs, agricultural markets, and artisans

Social impacts

- Protection of household savings
- Easier access to health care, education, and essential goods
- Poverty reduction through financing for income-generating activities

Institutional impacts

- Strengthening NIGER POSTE as a key inclusive finance provider
- Contribution to financial system stability

Government impacts

- Transaction traceability
- Facilitated payment of taxes, scholarships, and subsidies
- Support for social policies in health and education

Strategic alignment

Republic Refoundation Program; National Inclusive Finance Strategy; Postal Sector Policy; Sustainable Development Goals 1, 2, 3, 4, and 8; Istanbul Postal Strategy.

Detailed budget

BUDGET ITEM	ACTION	EUR
Materials and equipment	Renovate selected branches and strengthen their security	76,224.51
	Provide rural branches with appropriate IT equipment	114,336.76
	Adapt and develop digital financial services	45,734.71
Total		**1,928,480.07**

BUDGET ITEM	ACTION	EUR
Working capital	Microcredit and prefinancing of financial services (mobile money and airtime credit)	1,524,490.17
Training and awareness raising	Raise awareness among target populations in every region	76,224.51
	Account opening and promotional outreach (100,000 accounts)	45,734.71
	Train NIGER POSTE branch personnel	7,622.45
	Train 250 field agents	38,112.25
Total		**1,928,480.07**

Business model

Revenue streams

- Account maintenance fees
- Microcredit
- Transaction commissions
- Savings-related income
- Insurance
- Payments for services (bills and taxes)

Profitability assumptions

- Strong demand in unbanked areas
- Strategic partnership with mobile money providers
- Reduced operating costs through digitalization

Partnerships sought

Technical partners

Fintech developers, telecom operators, and the Universal Postal Union (UPU)

Financial partners

Financial institutions, development finance providers, and impact investors

Government role

Regulatory support, streamlined procedures, and integration into social programs

Risks and mitigation

RISK	PLANNED MITIGATION
Low digital adoption	Extensive awareness campaign
Cyber risks	Establishment of a security operations center (SOC) for the platform
Insufficient staff training	Intensive staff training; coordination with BCEAO and the relevant ministries

INVESTOR CONTACT

ANPIPS
(+227) 20 35 36 84
Email: service.courrier@anpips.ne
Website: www.anpips.ne

INVESTOR INTRODUCTIONS

ANPIPS is the single point of contact: it connects investors with the project sponsor and arranges B2B meetings at F2IN 2026.