

ACEP: Empowering Entrepreneurs and Strengthening Communities in Madagascar



MFI: ACEP

Established in 1999, ACEP Madagascar is a microfinance institution supporting micro, small, and medium-sized enterprises (MSMEs) across Madagascar's urban and rural areas. With a network of over 50 branches and a team of more than 550 employees, ACEP drives economic growth by providing tailored financial solutions and fostering values like proximity, integrity, and teamwork.

As part of the ACEP Group, it collaborates with African institutions, advancing local and pan-African development through shared expertise and innovation. ACEP also partners with ADéFi Santé to offer health coverage, recognizing that "health is the first wealth." By offering simple and accessible financial services, ACEP empowers entrepreneurs, strengthens local economies, and fosters community development.

MSME: Bernadette—a resilient entrepreneur building a brighter future

At 61, Bernadette, a widow and mother of six, exemplifies resilience and vision. Based in Tamatave, Madagascar, she transformed her family's future through property rentals and small businesses. Starting with limited resources, Bernadette renovated properties with ACEP's financial support, creating 13 safe and affordable housing units while generating jobs for local workers.

Her determination, combined with ACEP's tailored guidance, allowed her to overcome financial challenges and diversify her income streams. Beyond offering housing,

Bernadette's projects have helped address a critical local issue while fostering economic activity within her community. Her long-term plans include expanding her rentals to create a thriving residential hub, offering families secure and comfortable housing options.

Bernadette's success reflects the broader potential of microfinance to transform lives. By prioritizing affordability and community well-being, her efforts challenge conventional approaches to property management, serving as a model of innovation and social impact. Her work also advances the United Nations' Sustainable Development Goals (SDGs), particularly economic growth (SDG 8) and reduced inequalities (SDG 10).

"ACEP has been more than a financial partner. They gave me confidence to overcome challenges and build a stable future," she shares. Her inspiring story demonstrates how resilience, support, and vision can turn challenges into opportunities, creating lasting impact for individuals and their communities.

Madagascar Key Figures

Population	30.3 M
GDP per capita	USD 528.7
Human Development Rank (UNDP)	117/193
GDP Growth	4.0%

Sources: UNDP; The World Bank.



(Data as of 2023)