

**Title: ALOU'S CONQUEST**  
**Filmmaker: VIRGINIE LOUIS**  
**Genre: Documentary**  
**Length: 65 min**

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## **Brief Logline**

A man's endeavour to turn poor deserted rural communities in Western Mali into self-sustaining economies, using modern banking systems with a green touch.

## **Project Summary (1-3 pages)**

*This project Summary was prepared thanks to researches on the web and phone discussions with Alou Keita and the Philippon Foundation.*

Despite being the third country producing gold and the second cotton producer in Africa, Mali is ranked on the 2006 Human Development Indicator scale from the United Nations Development Programme 175 out of 177 countries. Over 80 percent of Malians live in poor rural areas, while commercial banks do not operate outside larger towns due to the lack of infrastructure (electricity, viable roads, and so on) and the relatively high cost of handling small loans or small sum bank accounts that rural villagers are most likely to open. Alou Keita, a malian social entrepreneur, supported by Ashoka, has created one of the most successful of Mali's community managed village banking networks, providing savings, credit and banking facilities for village communities.

Alou's village banks (officially known as village finance offices or "caisses") differ from many other microfinance establishments. They are the only financial institutions in the region of Kayes, that are completely managed by villagers and do not require a minimum amount of savings in order to qualify for credit. Alou's Program for Self-managed Savings and Credit Systems (PASECA) is a banking system that preserves traditional elements of village life, such as participatory decision-making through village general assembly meetings and the honor system to aid in loan repayments. The banks also have a built-in community improvement mechanism and mandatory representation of women on their boards. Each bank is adapted to the needs of the particular community after basic training by Alou's organization, CAMIDE, which stands for « Support Center for Microfinance and Development » (<http://www.camide.org/>).

PASECA credits finance different activities such as agriculture, trade, livestock farming, craft industry,... Interests rates varies between 12% and 25 % according to the credit type for a length of four to twelve months. Credits financing agricultural equipment can last more than a year. Reimbursements are usually done on a one-off and more seldom on multiple deadlines.

According to the report « Planet Rating », on a general point of view, banks are well managed but for some communities, it is a real challenge to run the banks and keep up to the standards they have set up for themselves. Some members of the community bank management lack analytical and financial skills to analyse the operational and financial state of their banks. Moreover, the temptation among managers to bypass the rules and not reimburse their loan on time is high. Sometimes, decisions might be biased because of family, political or ethnic considerations. There might also be a risk of exceeding the acceptable ratio credits/savings. Allowing too many credits might lead to financial losses, with the consequences to have to search for external funds to refinance the bank and avoid bankruptcy (Planet Rating, The Microfinance Rating Agency, PASECA / CAMIDE, El hadji Diop Youssouf Sy, March 2007).

Another challenge for some of the cashiers or controller is to manage both their involvement in the bank and their own job as farmer, trader or municipality agent. Their work at the bank is paid upon the number of days they dedicated to the running of the office and they receive their share from dividends, which can be insignificant according to the size and the age of the community bank.

Alou Keita also secured special contracts with aid agencies to set up projects which will benefit directly to Malians. One of them is a partnership with the French Development Agency, targeting the Malian migrants working in France who are in dire need to send money back home.

Poverty, drought, famine and unemployment have long made human capital the Sahel region's main export. The region has over 40,000 migrant workers in France, out of a total adult male population of some 100,000. The result of migration has meant that many Malian villages, especially in Kayes where Alou Keita comes from, are left without the labor and capital needed for economic growth. But most Malians living abroad, especially in France send money home, an essential resource bypassing far beyond developing aid from donor countries.

It's a driving force that Alou Keita had to catch, a social market Alou could not miss. As a matter of fact, fund transfers from overseas workers to relatives in the village are cumbersome, slow and expensive for both sender and receiver. For the sender, transfer establishments such as Western Union are costly and because their relatives generally do not have commercial bank accounts, bank transfer is not an option.

Unique among other village finance offices, the input of capital from migrant workers in France allows the banks to strengthen villages which have been weakened by emigration and the ripple effects of rural poverty. One of Alou's key innovations is an alternative money transfer service using two private

banks and text messaging system to inform the receiver his money has arrived. In order to make the system work, it is important that a replication of the village bank board is organised among migrants. Currently, Alou needs to complete the chain and improve the outreach of the service making the money available to villagers in their home town and not only in large cities.

Despite a full agenda, Alou doesn't refrain himself and continue to fulfill his social engagement in bringing even more challenging projects on board. He has been asked to open a whole new network in another neighbouring area in Yelimanié with 30 new village banks which will help him expand notably his network, ventilate the running costs of his organisation and making his services even more affordable to people.

Lately, his new venture has also taken a green touch ; the fight against desertification of the Sahel region. In the near future, all his credits will be linked to an environmental engagement. During an Ashoka fellows summit, they came with a new innovative idea together with two other Ashoka fellows, Ini Damien from the Senegalese NGO APFG, working on empowerment of women and Haïdar El Ali in Burkina Faso from the organisation Oceanium which is involved in environmental projects. They will join forces and energies to create a special credit for women on condition that the lender plants and takes care of a tree... « a woman - a credit – a tree - » says their new moto. The project is called "Aliniha" and is supported by the Philipson Foundation. (Short explanatory video for the new project [http://www.dailymotion.com/video/x67e1t\\_aliniha\\_lifestyle](http://www.dailymotion.com/video/x67e1t_aliniha_lifestyle))

This story is a tale on how special people like Alou Keita can arise from rural underdeveloped communities and play a determining role for development thanks to their ingenuity and tenacity. It is also a tale on how money and micro-credits can empower people and offer them new possibilities, which doesn't go without advantages and downsides. I would like to tell the contrast between the rural communities and their own economies and how micro-finance mechanisms can come to change it all, hopefully for the better. It has to be analysed.

On a global scale, this film shows how people from the grassroots, if well spotted and supported, can make solutions of the modern world their own and adapt them to their own language to fulfill their needs. It also wants to show, in these times of globalisation, how ideas for transfer of knowledge and resources can emerge from the poorest corner of the world and fit in a long term development plan, creating jobs, new educated staff and benefit to the whole society.

I am pursuing this project because I have faith in the social engagement of local individuals. I also believe that Africa has great potential in tomorrow's world and there is ground for more local initiatives to be taken and new technologies to be adapted. I think it is important to encourage and give inspiration to the next generations, there needs to be more success stories to be told from this continent. I hope my film can help in motivating people and invite others to join Alou Keita in his endeavour.

During my work as a film maker for five years for the International Committee of the Red Cross, I have experienced the challenges and limits of humanitarian aid and the numerous obstacle true long lasting development initiatives can face. I believe I have the knowledge and the distance needed to tell a story of hope as well as portray new initiative approaches to people's empowerment and social contribution.

### **Narrative synopsis**

This film is intended to unfold around Alou Keita's personality. We will follow him in his numerous activities and will embrace his conquest throughout his journey.

We will concentrate on his efforts on the setting up of a new village bank in the Yelimanié area, Mali, where new communities will be selected to open new finance offices. We will follow Alou's efforts, meeting with villagers and political authorities, recruiting staff and experience the ups and downs in the setting of a new community bank. His experience will help him to explain us what to expect and how this new venture contradicts or repeats what he knows already. We will see how the elderlies welcome the idea, how the political authorities engage into the venture, where will the interests be, how this new relationship with money will affect people. We hope to be able to catch people's feelings about this new venture and how they slowly acquaint themselves to it. We will observe the dynamics of the building process and how Alou plays his mediator role being encouraging, reassuring, amusing and at times being rigorous.

During the unfolding of the setting up of the new bank, we will also travel with Alou Keita to France, where he meets donor partners on one-side and the malian migrants on the other. Alou has made a deal with the French Development Agency and we will discover him as a diplomate. When meeting with the migrant, Alou will become a business man and a team-builder as he needs to make his service known and encourage migrants to see their own interests in it. He will also encourage them to organise themselves to work hand

in hand with their hometown community and understand the social impact their money can have.

Ideally, we will concentrate on a new bank board in Paris, which will be set up in conjunction with the setting up of the new community bank we will follow in Mali.

On the other hand, we will keep an eye on the new green credits for women Alou will launch with two other Ashoka fellows in Senegal and Mauritania. This project is called « Aliniha » and is supported by the Phillipson Foundation. If it starts in 2009 as planned, we hope to find a personal story of a lender of the new bank we will have decided to concentrate on. According to the project it will be a woman, her business and her special tree...

Hereunder, you will find more background about Alou Keita, in order to understand how his personality will help embark the viewer on his journey.

Alou Keita's village, Dembassala, which is located in the northwest of Mali along the border with Mauritania, was founded by his great grandfather. Two traditions meet at his birthplace: the semi-nomadic pastoralists from the north, and the sedentary cereal and groundnut farmers from the south. Conflict often arose between the two groups over the use of natural resources. As founders of the village, the Keitas were responsible for maintaining peaceful community relations, and Alou grew up absorbing stories and watching the elders of his family negotiate peace among the various groups. As a potential leader of the community, he was also diligently taught the values and techniques of community leadership and negotiation. Through this experience, Alou was convinced that participatory community decisions are the natural basis for economic development.

Alou became very knowledgeable about the various ethnic cultures of Mali. Time on his grandfather's farm while on holiday from school in Bamako exposed him to agriculture and greatly influenced his choice of agro-economics as an area of study. Alou became the only one of his siblings to graduate high school and acquire a university degree.

This background will help us to understand where our main character comes from and we will make sure we unveil his roots and past through other family members and through sequences of Alou being a father of four children, at home with his family.

On an artistic point of view, I would like to get inspired from the Westerns film genre in the sense that we will feel through the large pan on the Malian desert landscapes the borderline between civilization and the wilderness. Through Alou, we will follow our modern « cow-boys », the community villagers, on their

conquests to tame modern micro-finance and see how they manage their new adventure ; the setting-up of a village bank.

The western film genre reference, will mainly help us setting the scene with romantic, cinematographic wide shots of sweeping frontier landscapes or rugged rural terrain. The pace will be smooth and the camera will progressively enter into people's intimacy, capturing the authenticity of neighbours' relationships and behaviours ... The colour scale will be warm, yellowish and standards from classic cinematography will be used.

More specific settings will need to be assessed during the preparation travel. It might include lonely isolated huts, farm houses, the market place, the cafes, the small-town main street, that are forming at the edges of civilization and which we will discover through Alou's meeting with people and going around his daily business in Kayes, where he is based.

In France, we will adopt a more modern action filming style, moving, fluid, more aggressive and "on the go" with all movements and noise of a big western capital like Paris. The colour scheme will be more in the blues and this will be useful to express the harsh realities of the malian migrants.

We will play on contrasts between the two worlds and bridge links between communities living apart thanks to Alou Keita, our social entrepreneur. According to the results of further researches and to the progresses of the Aliniha project, « a women - a credit - a tree », we will envisage more participation to the film from the two other Ashoka fellows from Senegal and Mauritania. It is still to be estimated if an eventual travel with Alou to a place where a green credit is taken place will fit to the story.

The film will last around 65 minutes and will be envisaged for broadcasters release.

### **Status of film**

The film project is in its premises and funds are needed to pursue its development. The project is new and no funds have yet been allocated as it hasn't been presented to anyone yet.

A member of the Philippon Foundation who is meant to take part to a meeting with Alou Keita in Burkina Faso in August 2009 will bring back amateur footage of an interview I requested from Alou Keita. I shall be meeting with Alou Keita in September 2008 in Paris and gather some footage to produce a trailer. I will

present it at a pitching session with broadcasters early October 2008 and to other funding authorities in Belgium and France.

I plan to research for funds from October 2008 until March 2009, I hope to film between April 2009 until September 2009, hoping Alou's venture will have offered all the action we would like to portray. Our aim would be to post-produce during fall 2009 and be ready for a release end 2009 - early 2010, according to the distribution opportunities we will have secured.

### **Distribution and Marketing Strategy**

We will propose this film for co-production to RTBF and VRT (Belgian TV's) as well as France 5 and ARTE (French TV's), TSR (Swiss TV) and Channel 4 (UK).

According to the broadcasting outlets we succeed in securing, we would like to present the film to various film festivals which have outlets for documentaries and social topics such as:

- the European Films Awards from the European Film Academy (Documentary Films).
- Venice International Film Festival - Horizons category
- International Documentry Festival, Marseille
- Environment Film Festival Paris
- Visions du Réel, Nyon, Switzerland
- Toronto International Film Festival

We will use Facebook, community websites and micro-finance networks to promote and distribute DVD's.

### **Key creative personnel**

The Director, Virginie Louis

After graduating from Journalism school of Brussels specialising in TV programmes, she has been reporter/film-maker in residence for 4 years, running the audio-visual news project of the International Committee of the Red Cross. She created the short TV films series "From the field", about people's lives and suffering in war times ([www.icrc.org/eng/films-field](http://www.icrc.org/eng/films-field)).

Over the years, Virginie Louis has gained experience filming in the field, interviewing people with the sensibility their dramatic situation required and reporting from the deadliest war zones like Darfur in Sudan, Afghanistan or the Palestinian Territories.

Today, she is working as an independent film-maker specialized in social, historic and humanitarian programmes.  
Aside, she is currently producing a "making of" a feature film about the second world war.

### The Social Entrepreneur

Alou Keita is graduated from the « Centre National d'Études Agronomique des Régions chaudes », Montpellier (France), and holds a Master degree in rural Development with a special training in Microfinance.

Despite his international diploma's which could have enabled him to find work abroad, Alou decided to come back to Kayes, his place of origin and work as from 1993 in an association providing credits to villagers on a solidarity basis. But demand exceeded the offer, Alou had this great idea to innovate and proposed villagers to start savings, which would allow more potential for credits. Alou continued to be creative and find new banking products to adapt to the villagers needs.

Today, Alou is an intelligent and vibrant director of the organisation « CAMIDE », the « Support Center for Microfinance and development », her created in 1992 to help rural people from his village and surrounding communities develop economically. He is also an Ashoka Fellow.

### The Advisors

Véronique Dethier and Anne Henricot from the Philipson Foundation  
Antonella Notari from Blue Orchard ; micro-finance organisation  
Hubet Sauper, cinematographer

## Outreach and Engagement

Beyond the screening, I hope the viewer will be more informed about micro-finance and its potential and challenges. I hope this film will introduced by the broadcaster and could be followed up by a debate and appeals for more participation from viewers in micro-credits investments.

If we can organise theatrical release, I intend to distribute flyers with web addresses and invitation to join a personal micro-finance initiative with Social Entrepreneurs supported by Ashoka.

Together with Alou Keita , we will organise projections in Paris and Bamako to

make the viewers aware on how to use the bank village services.

For now, there are no commitments from NGO's or aid agencies but good working relationships are established with the Philipson Foundation and Blue Orchard ; an investment micro-finance organisation.

The intention would be to see how this documentary might be of help in the leverage of funds or the support to other social entrepreneurs.

### **Interactive Elements**

A special website dedicated to the film will be created. It will feature extracts of the documentary. It will also give the possibility to the malian community involved in a village bank or using the transfer services to interact through blogs.

It could be a place for sharing opportunities and lessons learned for villagers around the world. Partnerships on the web will be established with other rural village banks as well as service providers and technology partners.

It will also give a visual idea of the investments made in micro-finance for social benefits around the world via an interactive map and graphic elements and be a platform connecting other specialised websites.

More resources documenting micro-finance for development will be gathered on-line.

### **Total Budget**

SUBTOTAL PRE-PRODUCTION/OFFICE 19,300.00

SUBTOTAL PRODUCTION 92,660.00

SUBTOTAL POST-PRODUCTION 63,900.00

SUBTOTAL OUTREACH 13,075.00

PROJECT TOTAL COSTS: 188,935.00

### **Fundraising Strategy**

This film will be an international co-production. We will try to find production partners and pre-sales from broadcasters in Belgium, France, Switzerland as well as Great Britain.

We will also appeal for public film funds and private funds from micro-finance investors.

