



EUROPEAN MICROFINANCE  
network

## **EUROPEAN MICROCREDIT CONFERENCE**

*Training sessions and workshops*

22 September 2004

10:00 to 13:00

**Workshop 2:**

**Client and impact assessment**



# Clients and impact assessment

## Adie's experience (France)



## I. Adie's presentation

- Presentation
- Results
- Loans granted
- Target groups
- Adie's implementation

## II. Adie's experience in impact assessment

- Objectives
- Indicators
- Methodology and tools
- Organisation, resources and duration
  - Internal results
  - Difficulties



# Presentation

- ❖ **NGO** created in December 1988
- ❖ **Mission:** provide financial and non financial services for unemployed and social aid beneficiaries creating micro enterprises
- ❖ **Coverage:** all national territory ( 100 branches and 300 contact points)
  
- ❖ **Services provided:**
  - Financial services: loans, quasi equity loans
  - Non Financial services : business and marketing advice, administrative support, development of banking services
- ❖ **Financing:**
  - Loans funds → banks
  - Non financial services → government, local governments, ESF (European Social Fund)

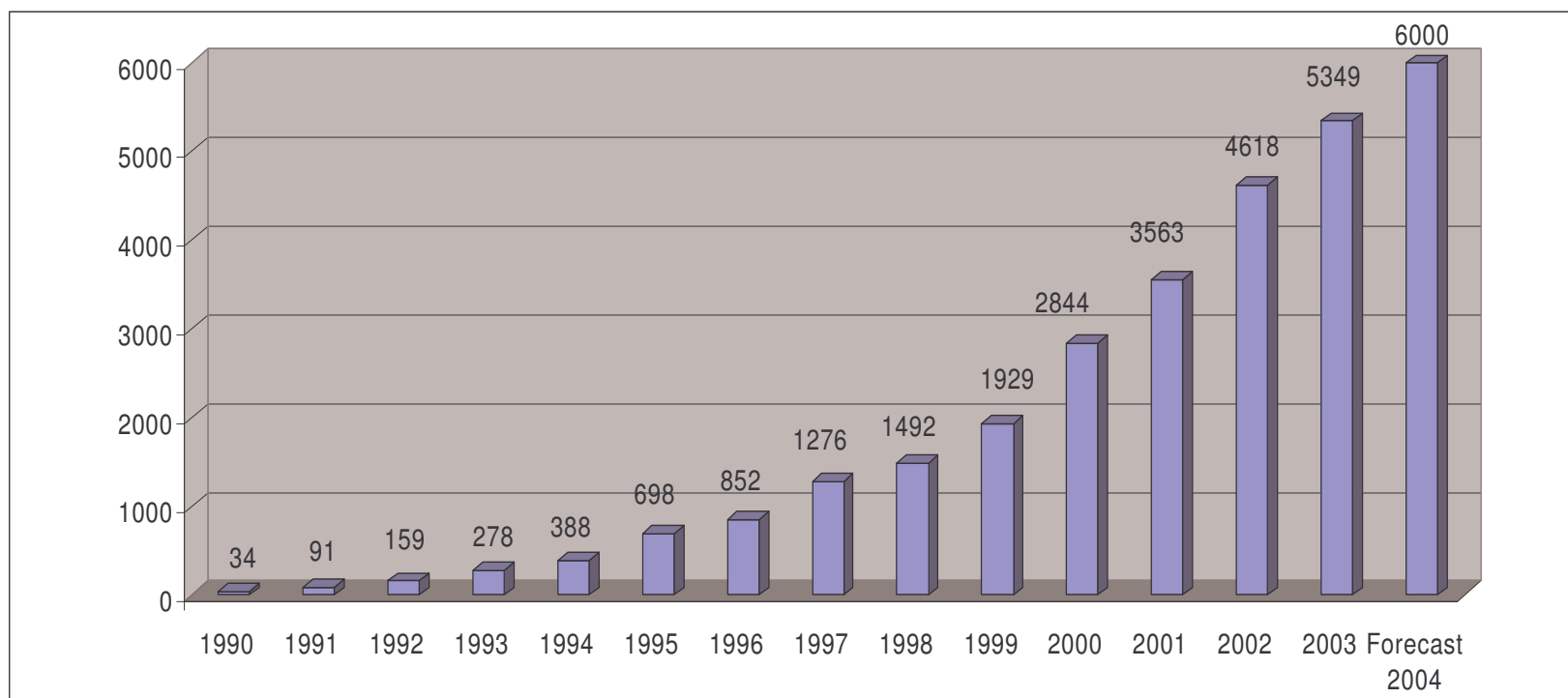


## Results

- ❖ **Number of active clients in 2004:** 10 626
- ❖ **Number of enterprises created:** 23 345
- ❖ **Credit Outstanding:**
  - loans "prêts solidaires": 18 millions □€
  - quasi equity "prêts d'honneur": 7.4 millions €
- ❖ **Default Rate:** 6%
- ❖ **Loss Rate:** 1,5%

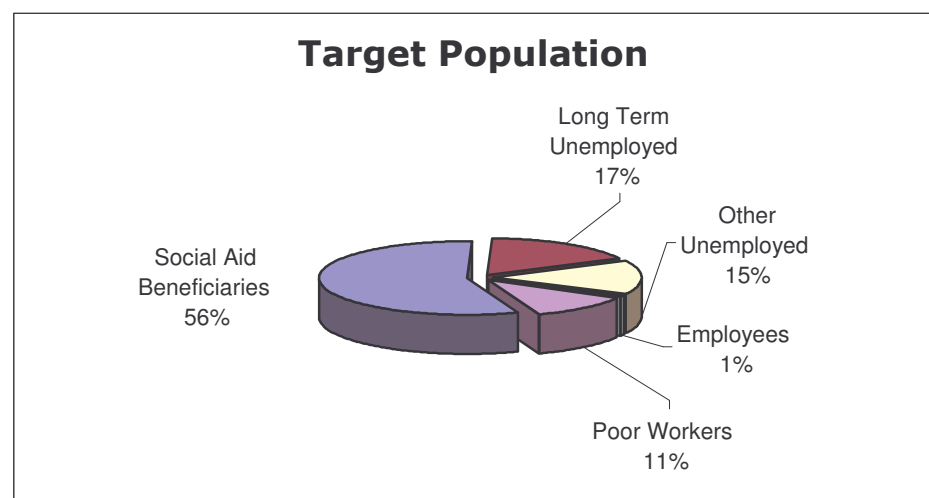
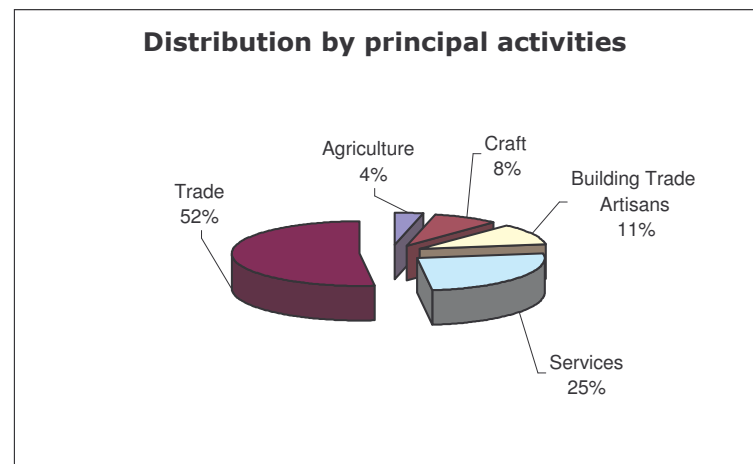
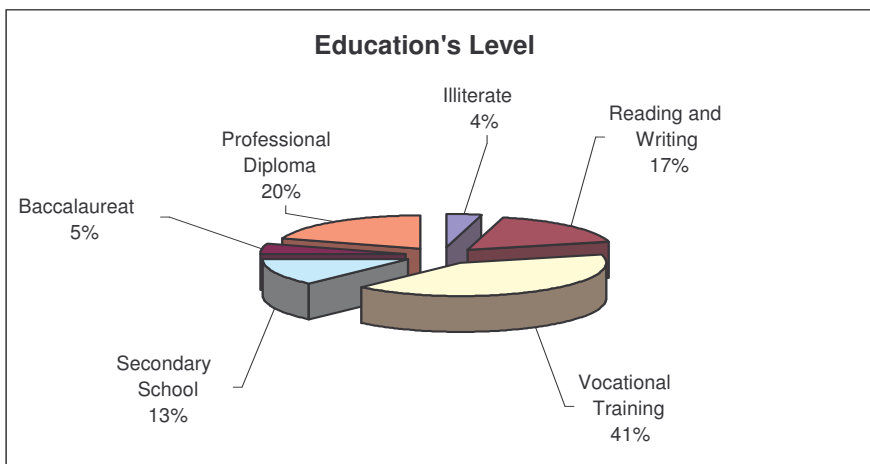


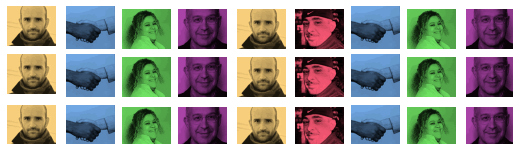
## Loans Granted





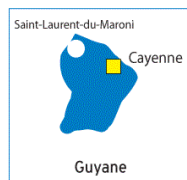
# Target pop: Education, Activities





# Adie's Implementation

**22 Regional Offices**  
**102 Branches of which 6 Initiative Shops**  
**300 Contact Points**



Porto-Vecchio



# Clients and impact assessment

## Adie's experience (France)



## 1. A regular exercise for a double objective...

- **A regular exercise**
  - Every three years since Adie's creation
  - Last impact assessment in 2003
- **A double objective**
  - For the donors: to prove that interventions have a positive impact
  - For the institution: to adapt products, services and clients' needs



## 2. The main indicators used: Answers to three questions

### 1. Are we always working with our target group?

- Profile: social situation, education, income, relations with banks etc.

### 2. Has our intervention really had the desired effects on our clients?

- Economic indicators: **survival rate** and life period of the microenterprises financed, profits, employment, access to credit and others services of a classic bank
- Social indicators: **insertion rate** and exit of welfare institutions, income, empowerment, evolution of social and family relations
- ⇒ BUT also specific indicators for specific target groups

### 3. Are our clients satisfied by our services and products? What do they think about our communication?

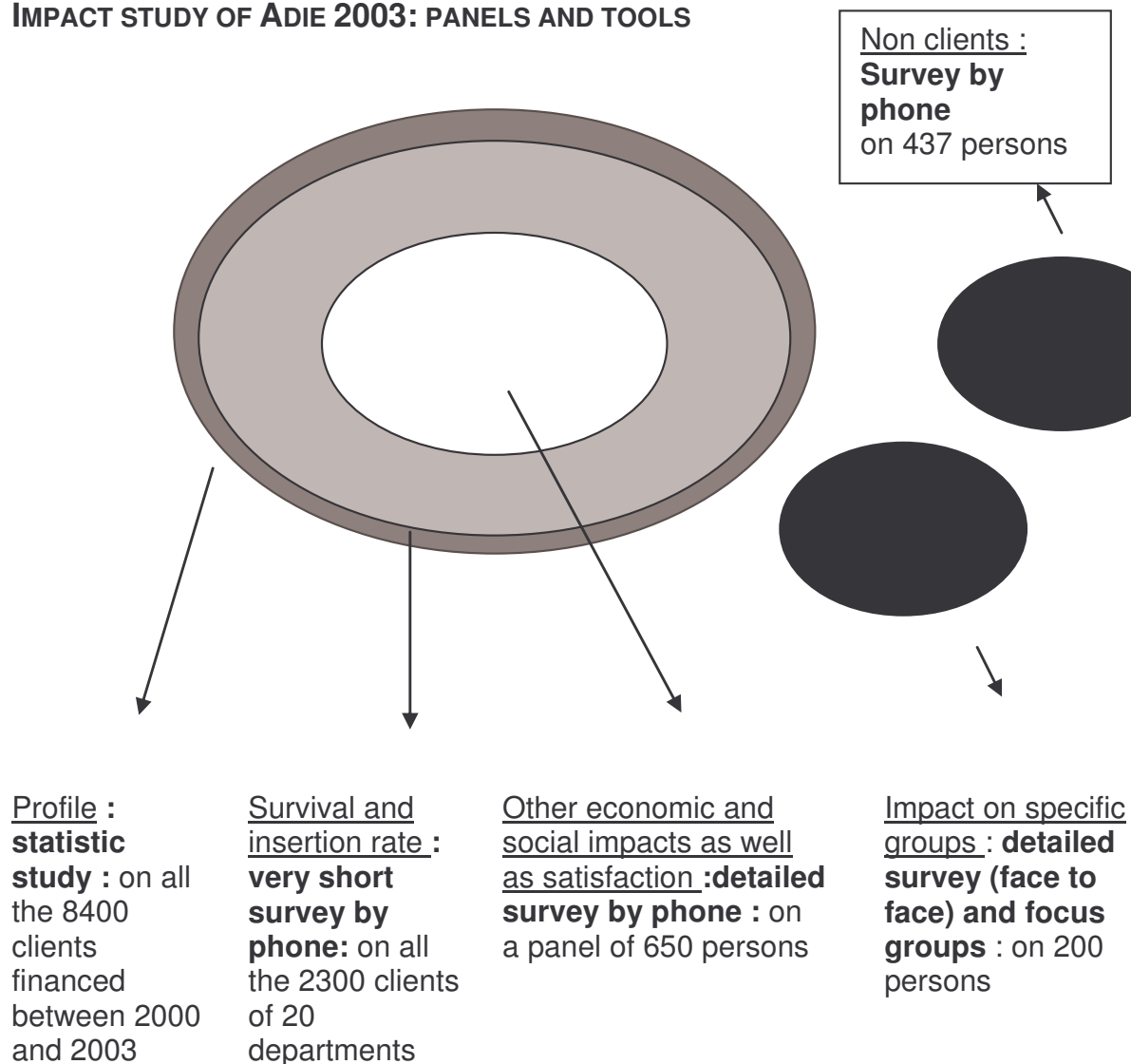


## 3. Methodology and tools

- Statistic analysis of datas collected before our intervention
- Quantitative and qualitative surveys (by phone and/or face to face)
- Focus groupes
- Surveys or meetings with staff and technical/social partners



## IMPACT STUDY OF ADIE 2003: PANELS AND TOOLS





## 4. Organisation, resources and duration

**Duration:** One year

**Organization and human resources:**

- An executive committee formed by members of direction and the fieldwork staff as well as external people (meeting every three months)
- A project manager who coordinates all the activities: creation questionnaires, management of inquirers, results analysis and synthesis, reports writing
- Fifteen interviewers (trainees for six months) managed by the regional managers

**Other technical resources:** information system management, statistic software



## 5. Internal results of impact assessment

- **Adaptation our products/ services**
  - Renewal of loans
  - Marketing support and bank insertion
- **Better information on our target groups**
  - Personal strategies appraisal
  - A need to find specific indicators for communities and generated income activities
- **ADIE's mission**



## 6. Difficulties

- **Panels**
  - Non clients
  - Closed down businesses
- **Comparison**
  - With other institutions
  - Evolution
- **Impact**