

How can eSignature help  
microfinance practitioners offer  
better services and face the  
COVID-19 crisis?

24/06/2020

adie



# ADIE IN FRANCE

## OUR MISSIONS

### FINANCE

Micro entrepreneurs up to 10 000€ who do not have access to loans from the mainstream banking system

### SUPPORT

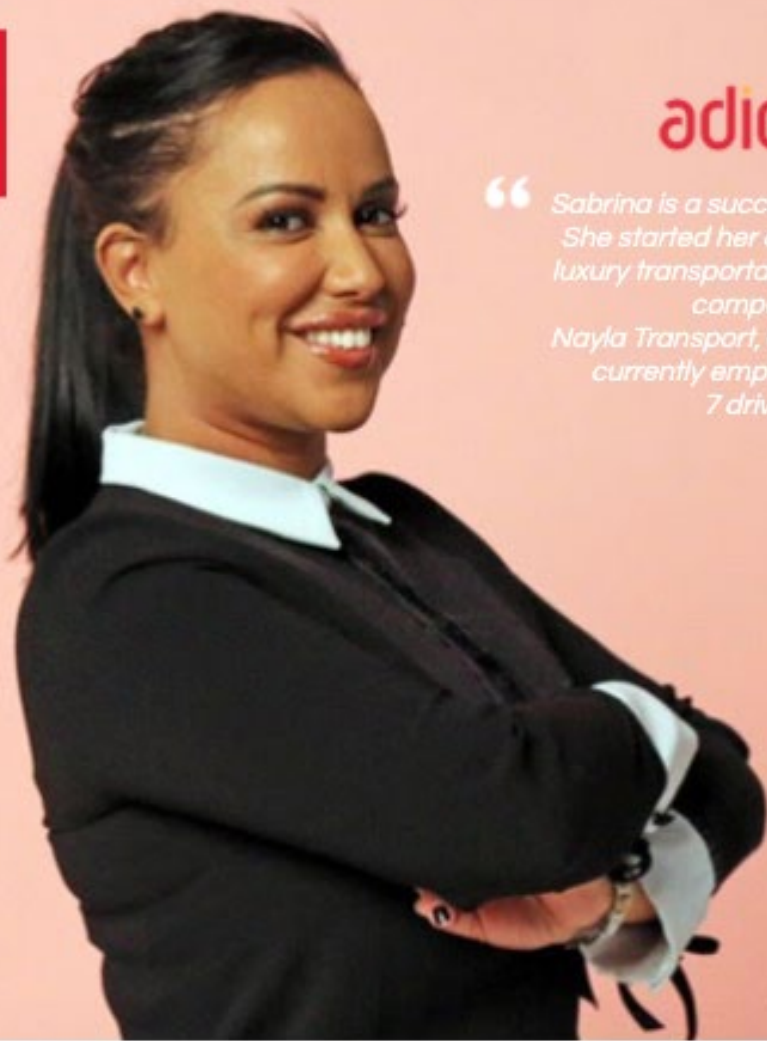
Micro entrepreneurs before, during, and after creating their business through the use of business development services, to ensure the sustainability of their activity

### ADVOCATE

For the improvement of the legal environment of microcredit and business creation

adie

“ Sabrina is a success! She started her own luxury transportation company, Nayla Transport, and currently employs 7 drivers. ”



## WHO WE ARE

Inspired by Muhammad Yunus' microcredit model, Maria Nowak adapted this concept in France, and created Adie in 1989. Adie is a regulated non-profit microfinance institution that firmly believes in a person's right to initiate an economic activity. For this reason, Adie finances, supports, and also offers its clients the possibility of obtaining micro-insurance as well as personal loans to access employment.

## ADIE'S CLIENTS



**46%**

are women



**38%**

are social  
welfare  
recipients



**24%**

do not have  
a diploma



**55%**

line under  
the poverty  
line

## ACTIVITY

**60 660**

active clients

**168,5M€**

portfolio

**3 303**

micro-insurances

## ORGANIZATION

**158**

branches in France &  
French overseas territories

**584**

employees

**1281**

volunteers

IMPACT

**19 375**

micro enterprises financed in 2019

**15 346**

jobs created thanks to  
business microcredits in 2019

Where to  
reach us



139 boulevard de Sébastopol  
75002 Paris, France

# Benefits and inconveniences of eSignature

## What is a e-signature

The electronic signature is to a digital document, what the handwritten signature is to a paper document. Just like a paper signature, an electronic signature has the sole purpose of demonstrating to a third party that the document has been approved by an identified person. This is a reliable engagement mechanism using cryptographic techniques.

Digitalisation

Time saver

Less human relationships

Remote instruction

Anticipate every scenario

Phone and an e-mail address required

Accelerate services

Less paper, less stamps

Prove its legality to yours partners



# What makes it legal ?



## eIDAS Regulation

REGULATION (EU) No 910/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 23 July 2014

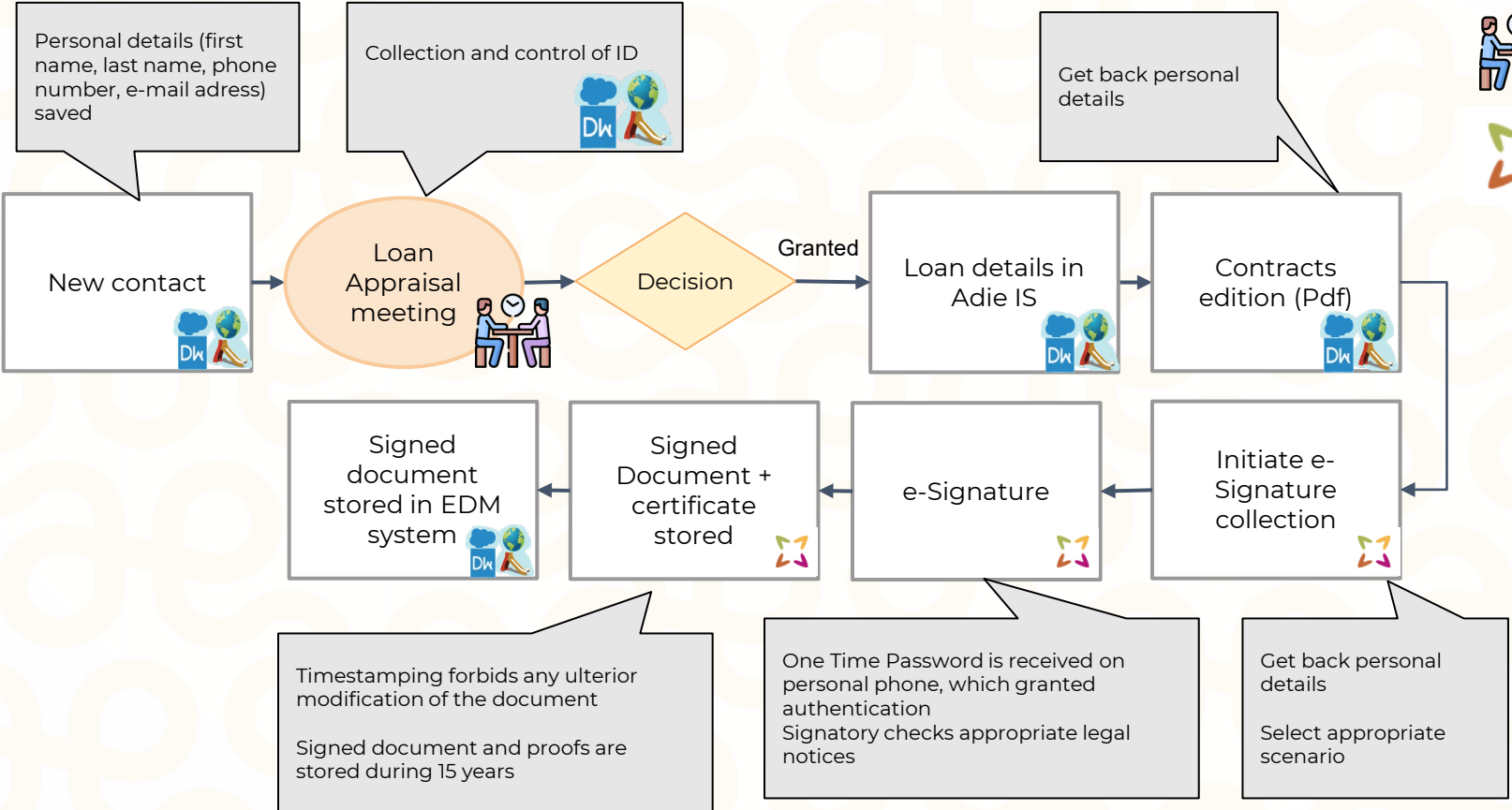
[Article 25](#) *An electronic signature shall not be denied legal effect and admissibility as evidence in legal proceedings solely on the grounds that it is in an electronic form or that it does not meet the requirements for qualified electronic signatures*

<https://joinup.ec.europa.eu/dss-webapp/validation>



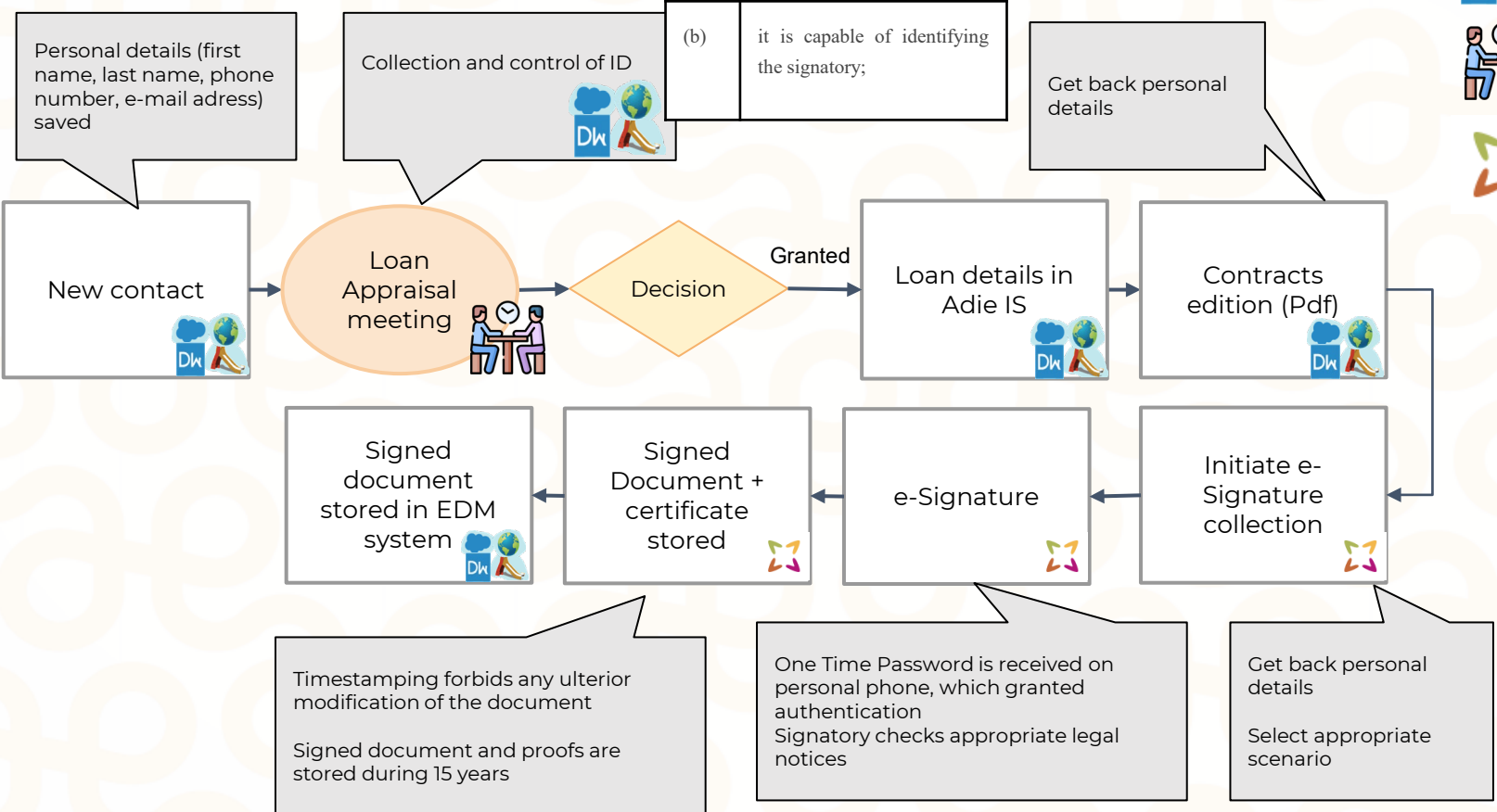
In case of use of simple e-signature, you should check the national law as well

# How does eSignature works at Adie



-  Internal IS
-  Meeting (face to face or videoconference)
-  e-Signature provider portal

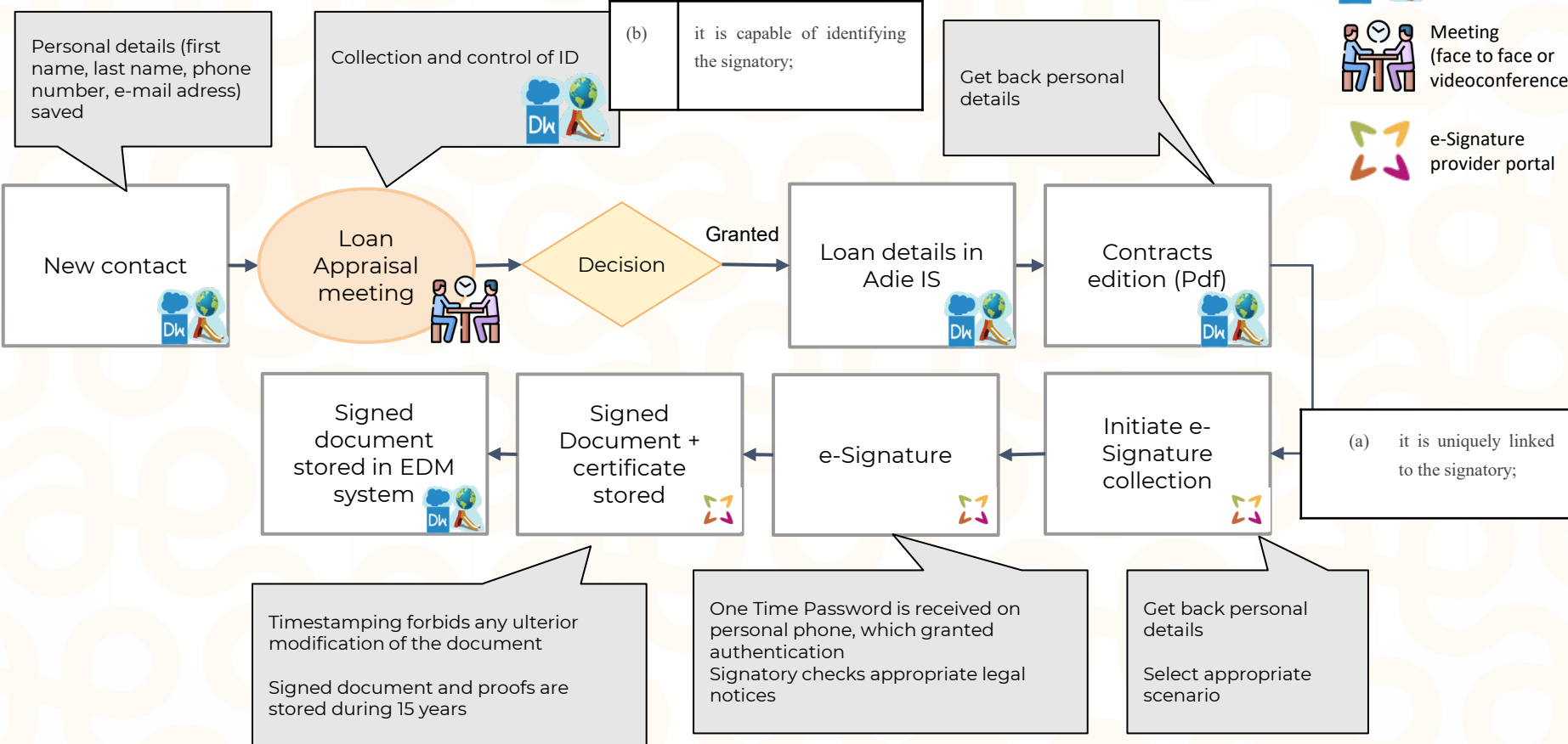
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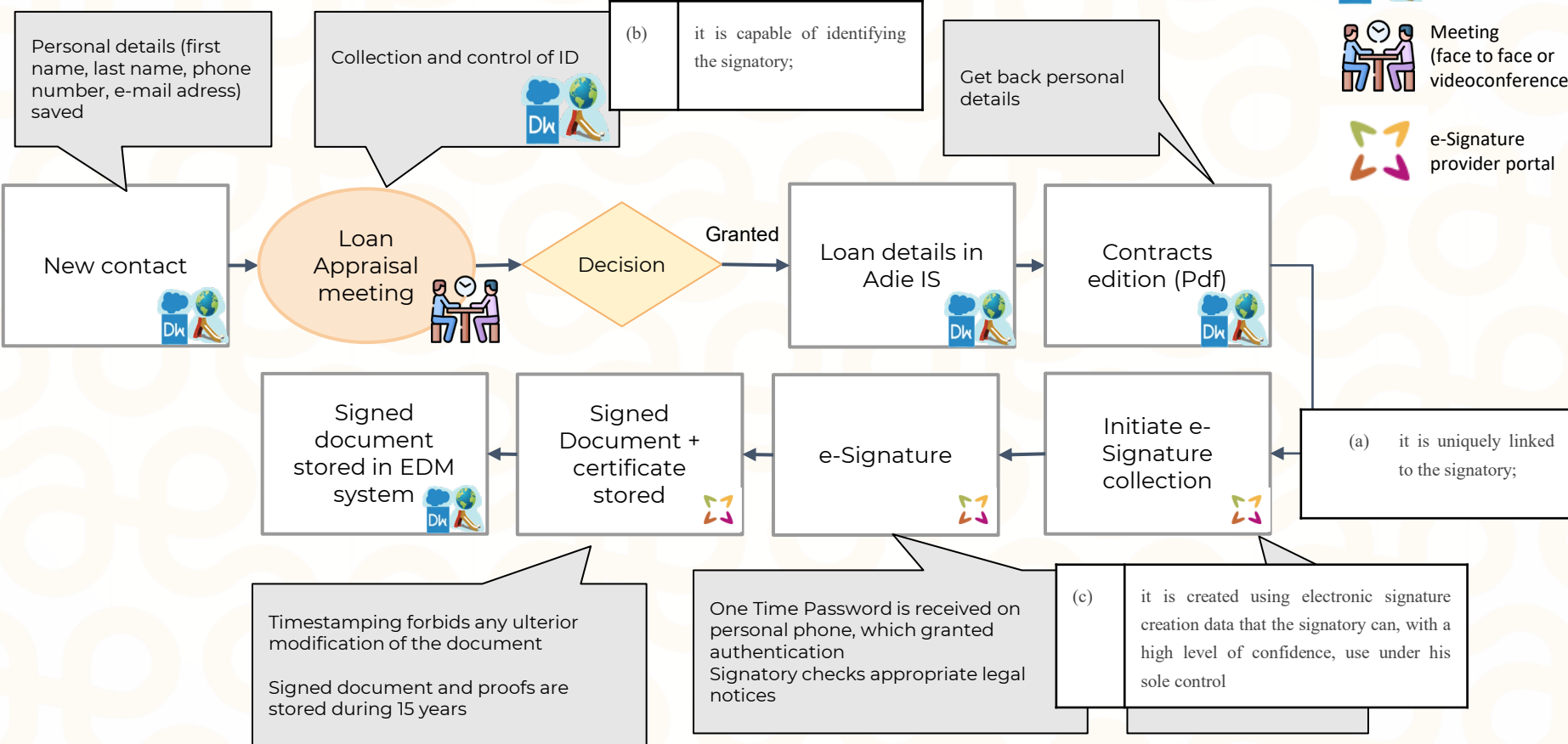
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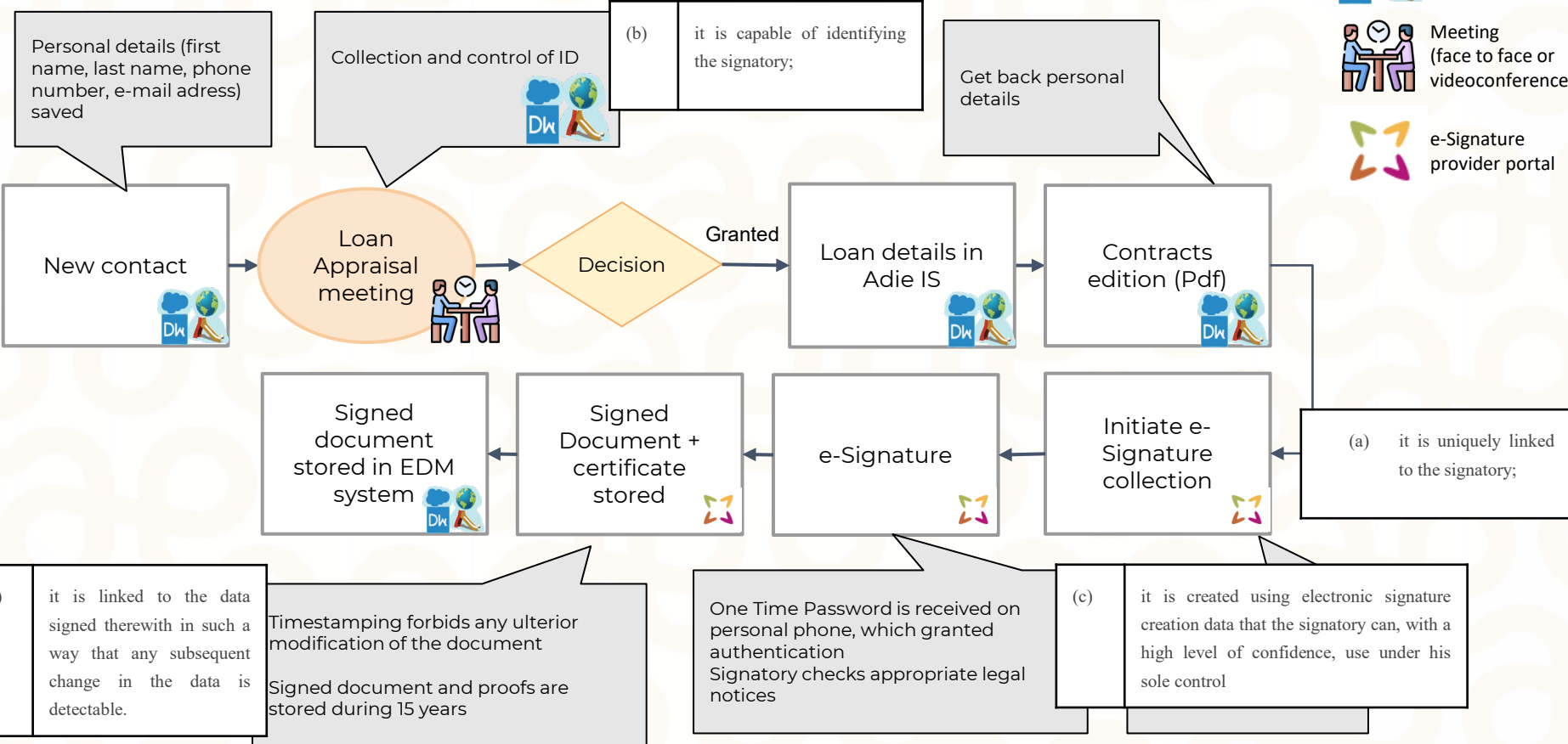


# How does eSignature works at Adie

 Internal IS

 Meeting (face to face or videoconference)

 e-Signature provider portal



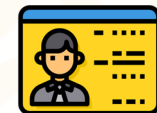
# How to mitigate the risk when you don't meet the client ?

- ❑ Maintain a meeting with the person, if face to face is impossible, at least with videoconferencing to check the ID (the action can be subcontracted)



- ❑ Maintain a signature meeting to raise awareness about commitment required when contracting a micro-loan.

- ❑ Reinforce the ID documents checks

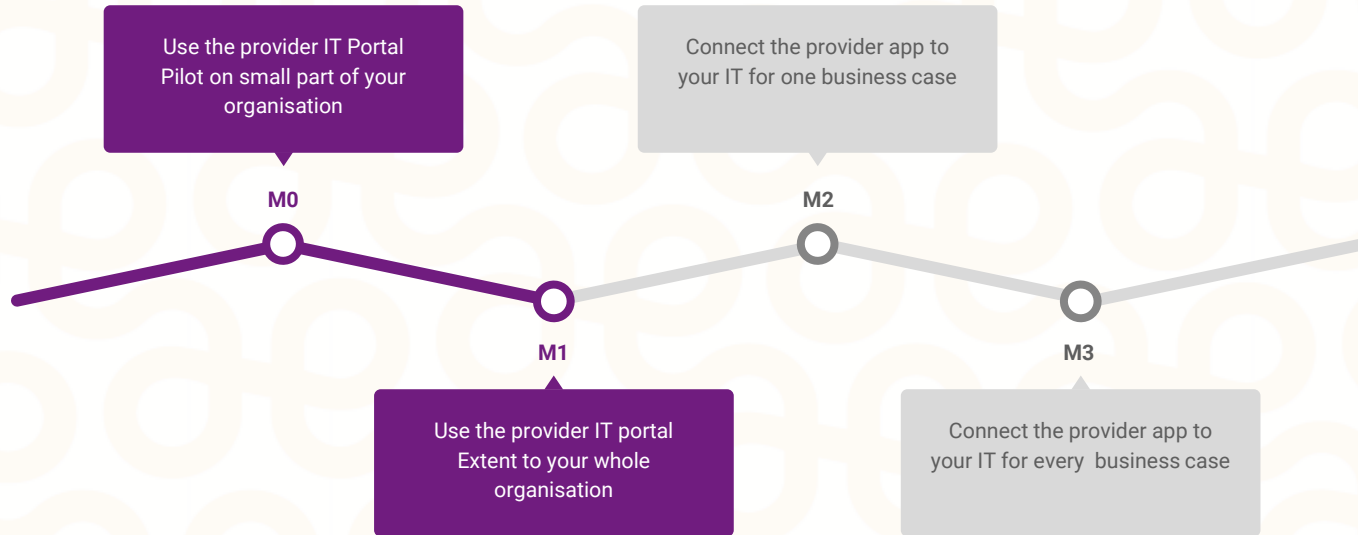


- ❑ Be sure all the personal details are stored safely in your data base

# How to choose a eSignature provider ?

	Provider n°1	Provider n°2	Provider n°3
Specification understanding			
Availability of contacts			
Easy to implement			
Technical environment and compatibility to your own IT			
User experience			
How, where and how long are stored signed document and proofs			
Level of customisation			
Billing			

# Which steps to implement e-Signature ?





# REX after 2 months using eSignature

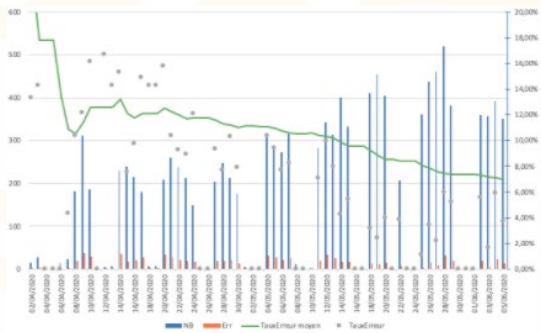
Satisfaction among loan officers :

**95,9 %**

**The whole process is really simple**

after covid-19, when back to normal, I intend to continue on using eSignature, even when the customer comes to our office, because it is really timesaving

Our final customers learn quickly how to perform the signature  
It is so quick that it improves deeply our service



**Thank you  
for your  
attention**

**adie**