

SURVEY REPORT

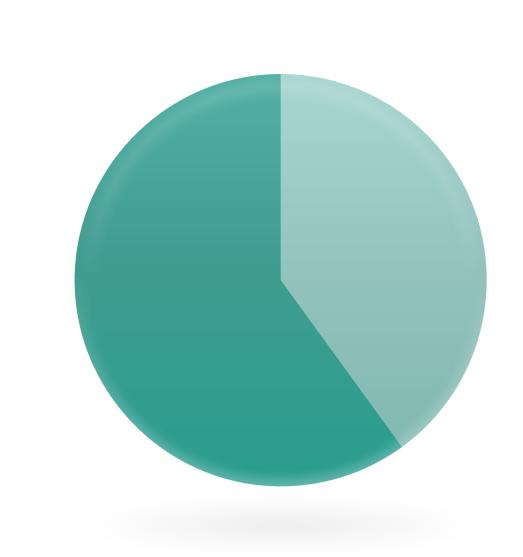
Highlights

2023 EDITION

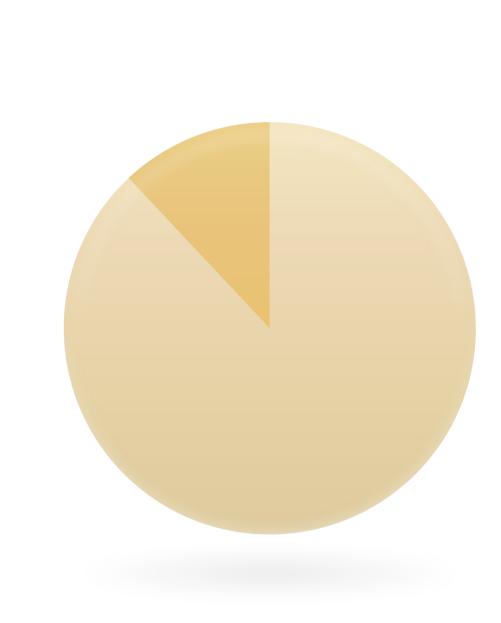




WHO ARE

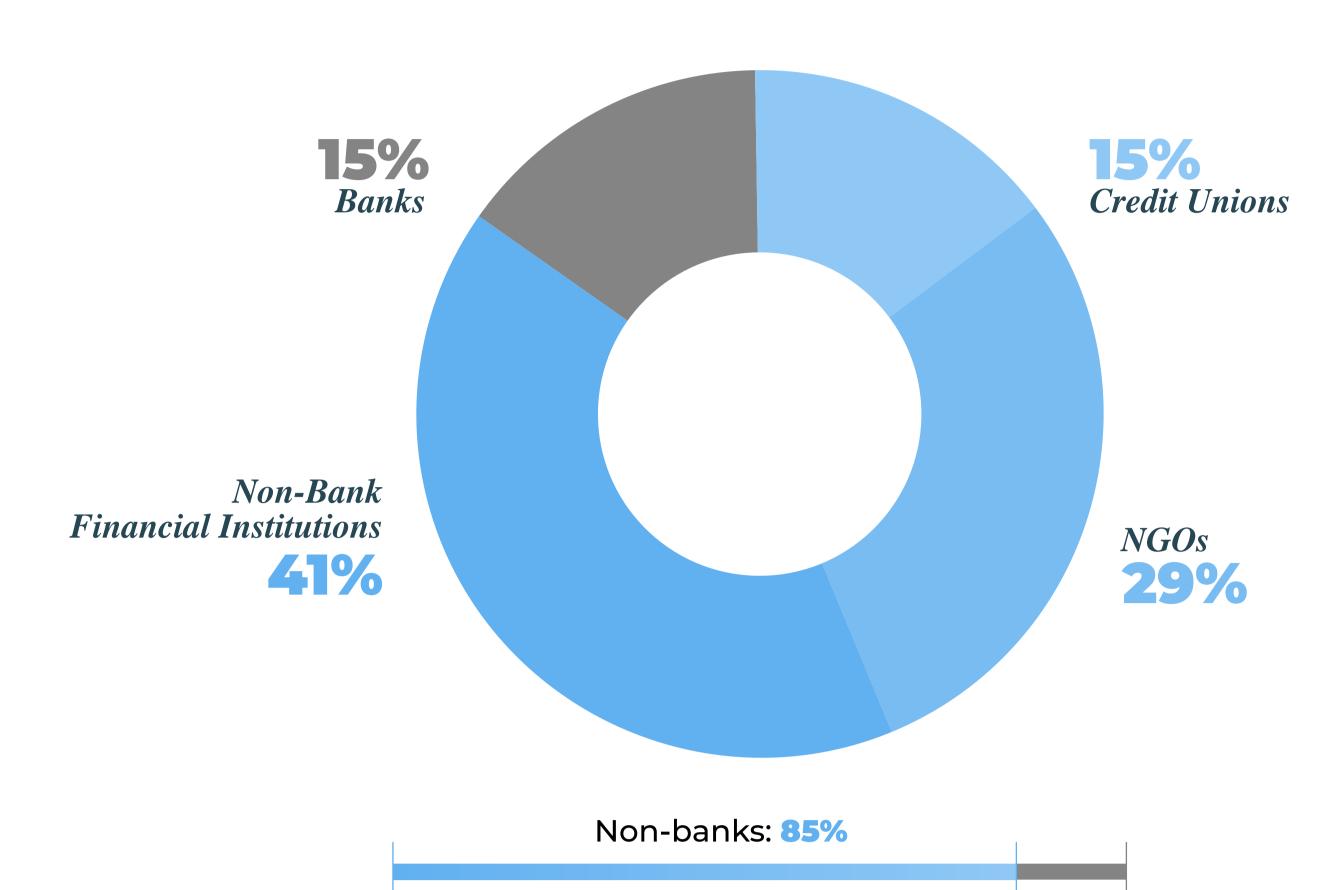


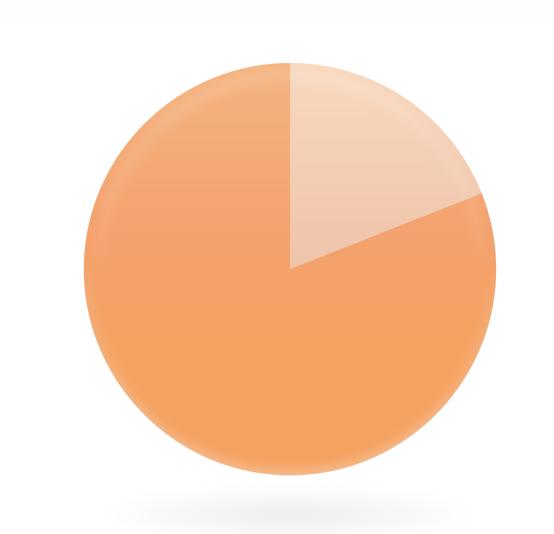
Women represent **60%** of the sector's paid workforce



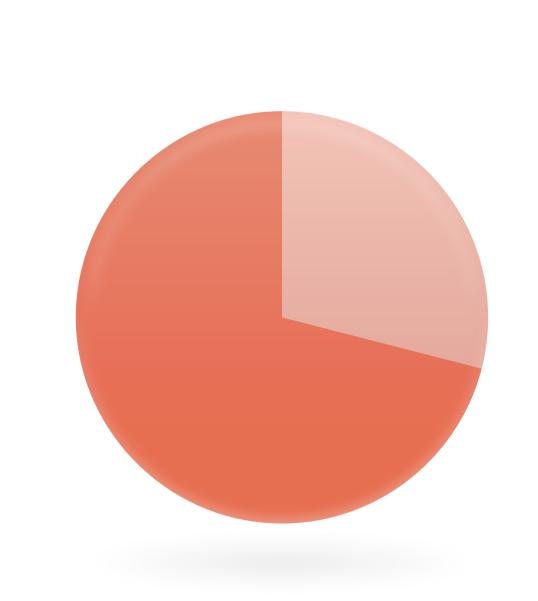
Volunteers make up 12% of the sector's workforce

A diversity of business models Total workforce: 11,945 people





81% of MFIs use borrowed funds to on-lend to their clients

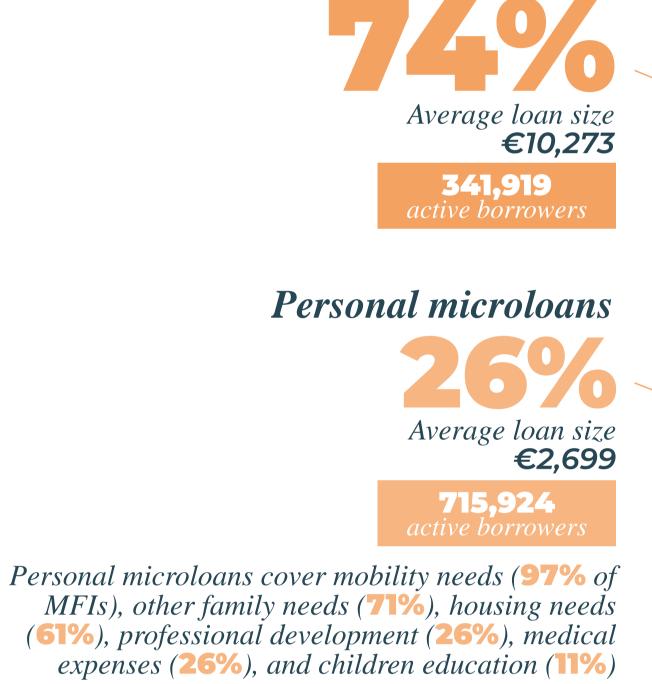


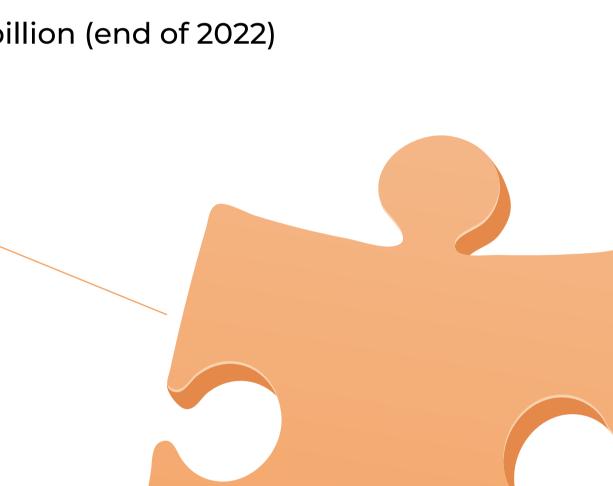
71% of MFIs have fewer than 50 paid staff

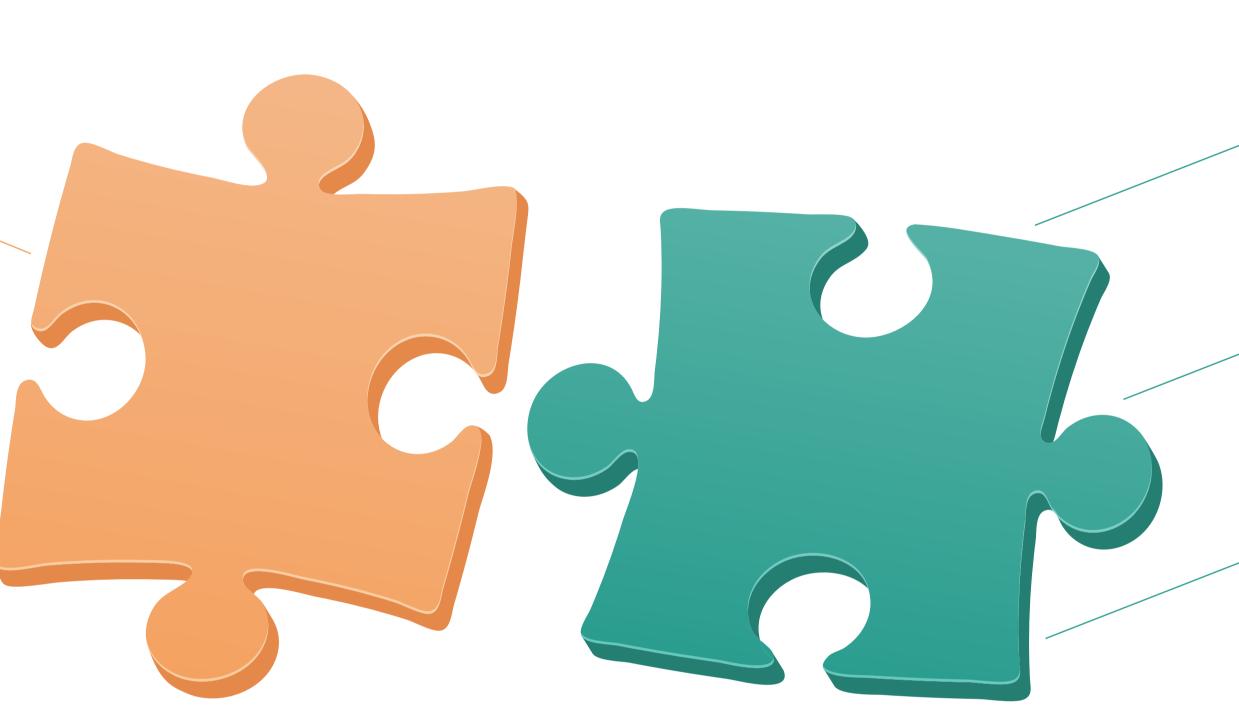
Providing microloans...

Total gross loan portfolio: €5.3 billion (end of 2022)

Business microloans

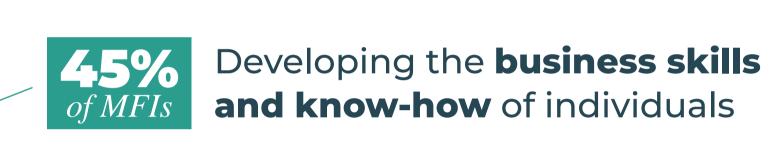






...and non-financial services.

76% of MFIs provide non-financial services









Serving the underserved...

Share of MFIs providing services to specific client's groups



100%

Rural

Ш

64%



89%



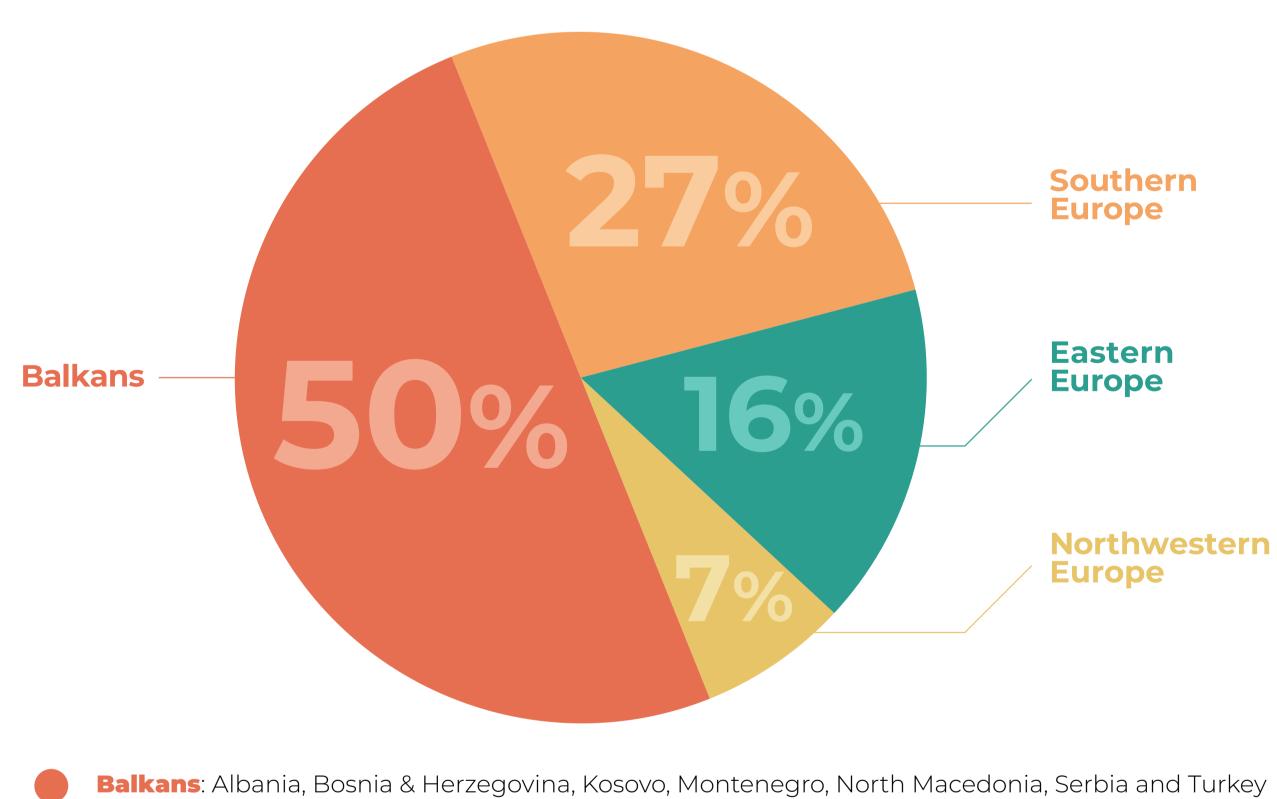




15%

...across all regions in Europe.

Distribution of active borrowers by sub-region

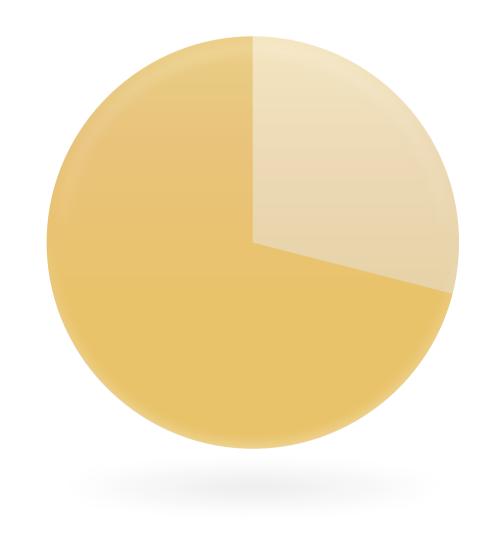


- Balkans: Albania, Bosnia & Herzegovina, Kosovo, Montenegro, North Macedonia, Serbia and Turkey
- Eastern Europe: Bulgaria, Croatia, Estonia, Hungary, Lithuania, Moldova, Poland, Romania and Slovakia Southern Europe: Greece, Italy, Portugal and Spain

Northwestern Europe: Austria, Belgium, France, Germany, Ireland, Luxembourg, Sweden, The Netherlands

and the United Kingdom.



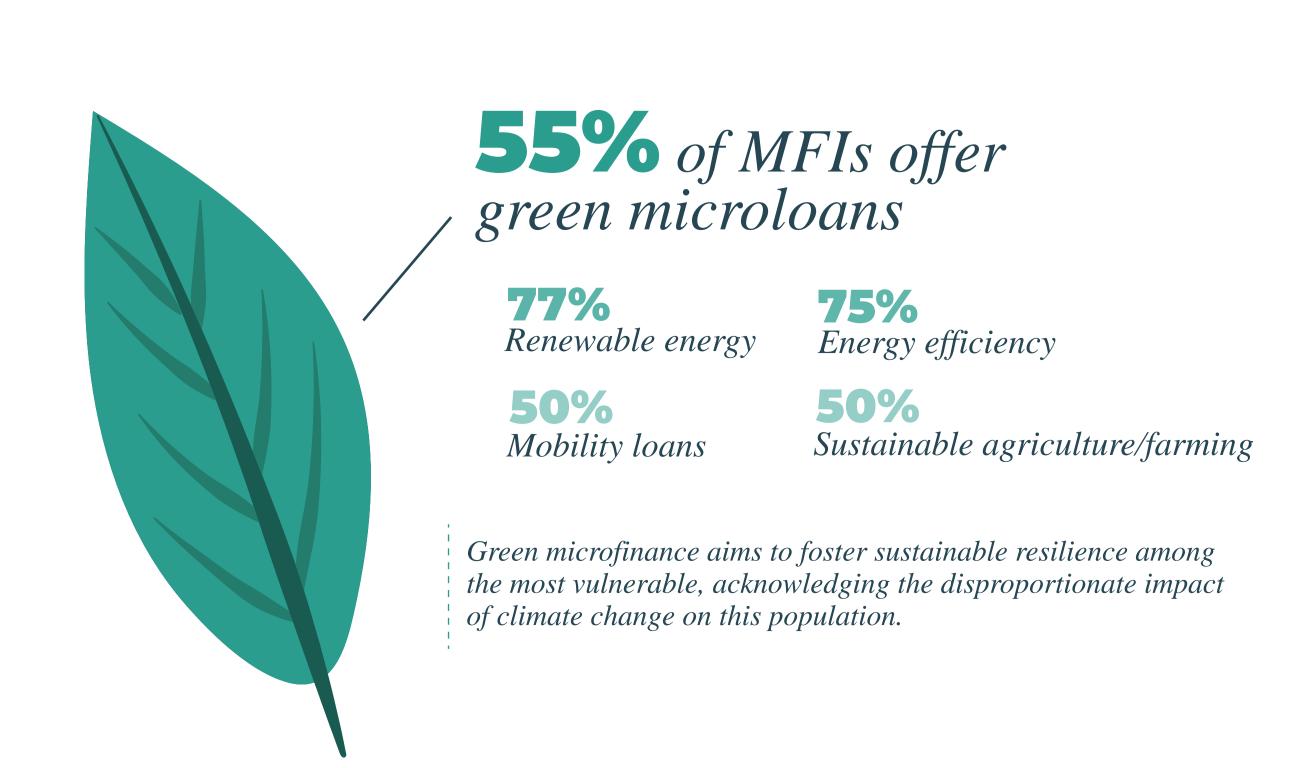


71% of MFIs serve retail

trade businesses



Green microfinance



Digital transformation

95% of MFIs include it in their 3-5-year strategic plans



of MFIs have the financial capacity for significant investments in digitalisation

