*Addressed to the Regional Authority in charge of ESF*

*Place and date*

The contribution of *name of your organisation* to the development of the European programming period 2014-2020 in *name of your region*

(Name/title of person you’re addressing),

As indicated in the European Commission’s press release dated 9th January 2013, Europe needs to increase the number of its entrepreneurs in order to revive growth and return to a high level of employment. New businesses are the main source of job creation in Europe, in particular, small and medium-sized enterprises (SMEs) – four million per year.

Increasing the offer of microcredit (loans of up to 25,000 euros) is essential in order to boost new companies’ development, stimulate economic growth in line with the EU strategy on growth and employment, and provide marginalised people with opportunities they would not otherwise have.

Microcredit can facilitate the transition from unemployment to self-employment and provide people who do not have access to bank funding (due to a lack of sufficient guarantees) with funding for their project. Often banks believe that microcredit is a high-risk venture with little return and high costs considering the amount loaned.

This demonstrates how microcredit can play a significant role in order to revive growth and return to a high level of employment.

Despite the financial crisis and *X* jobs being destroyed in *country*, *X* new businesses were created in 2009. Even before the financial crisis, almost *X%* of entrepreneurs were unemployed and over half of all businesses created had a funding blueprint below *X* euros. 2010 reflected a similar trend to 2009: almost *X* new businesses, *X* of which were microenterprises. For the most marginalised in society, creating a business is clearly an important means to becoming integrated in the labour market – on the condition that they receive the necessary non-financial support.

Support for business development is particularly needed in *country* due to the complex legal framework. This is especially true for low-skilled individuals who are unfamiliar with administrative procedures and management techniques. These self-employed workers often lack sufficient initial training and desperately need support prior to and after launching their business.

By providing microcredit and non-financial services, *name of your organisation*’s work promotes social inclusion and improves access to funding services for the most deprived in society. *Name of your organisation* supports and funds individuals who would like to create a business but who do not have access to bank funding. *Name of your organisation*supports them during, throughout and following their business creation. Its aim is to make entrepreneurship accessible for all, especially for individuals cut off from the traditional banking system.

*Name of your organisation* is thus fully committed to the European Commission’s priorities. In its resolution dating 24 March 2009, the Commission called for efforts to be redoubled in order to make microfinance more accessible, both in terms of providing a sufficient funds and in doing so within a reasonable timeframe. The aim is to fulfill the needs of those who most need funding during a crisis, for instance individuals who have lost their job or may be about to lose it, or individuals who are struggling either to break into the labour market or to return to it, as well as those facing social exclusion.

Within the framework of the programming period 2014-2020, the thematic objectives *X*, *X* and *X* respond the most to the challenges we face as we strive to make entrepreneurship truly accessible to all, principally individuals who are the most alienated from the traditional banking system.

In our view it is therefore essential that these thematic objectives, in particular objectives *X* and *X*, be enshrined in the operational programme of *region;* in this case, all sub-priorities related to supporting small business leaders via microcredit and complementary non-financial services. This will help make entrepreneurship truly accessible for all, with an emphasis on individuals who do not have access to the traditional banking system. Access to financial services is indeed essential in order to achieve full economic and social integration in today’s world. It is also necessary for employment, economic growth, reducing poverty and social inclusion.

(I/we) remain at your disposal for any further information you may require.

Yours sincerely,