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Budapest

Hungarian Microfinance Network

Social Outreach

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Hungarian Microfinance Network

- Open network
- 24 members
- Aims:
 - improve microfinance
 - improve positive social impact
 - collect good practices
 - help even the smallest



4 main topics

- I. Background of the survey
- II. Characteristics of the small enterprises
- III. Impact of the microcrediting activity
- IV. Finding of the survey



I. Background of the survey

1. Social mission
2. Steps of the survey

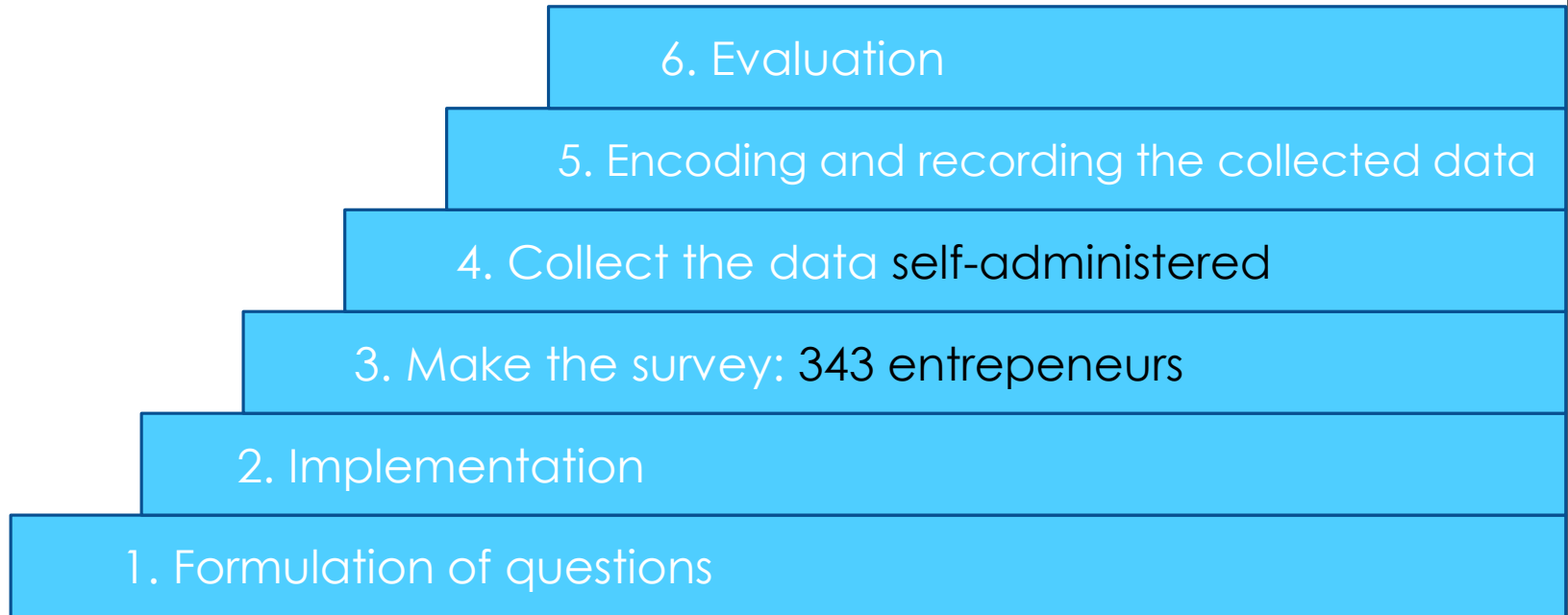


I./1. Social mission

- Development of clients
- Promote gender equality
- Entrepreneurship among career-starters
- Improve clients wealth
- Job creating activities



1./2. Steps of the survey

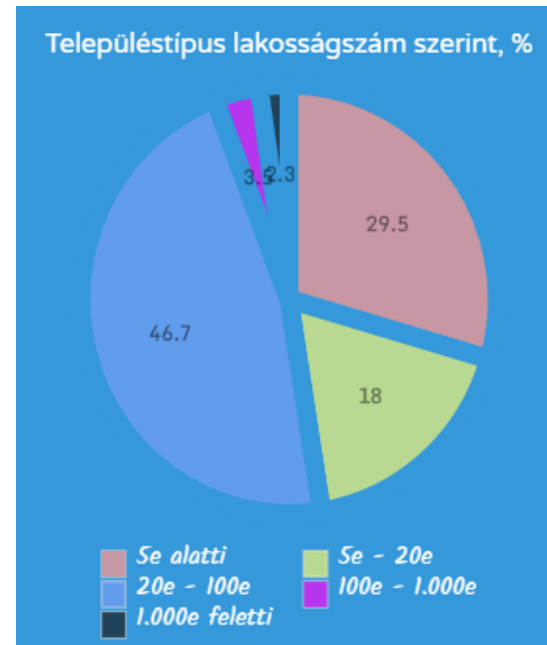


II. Characteristics

1. Geographic distribution
2. Typical microcredit client
3. The employment and economic performance
4. Expectations
5. Impact of microcredit on living conditions
6. Clients' relationship with FEA

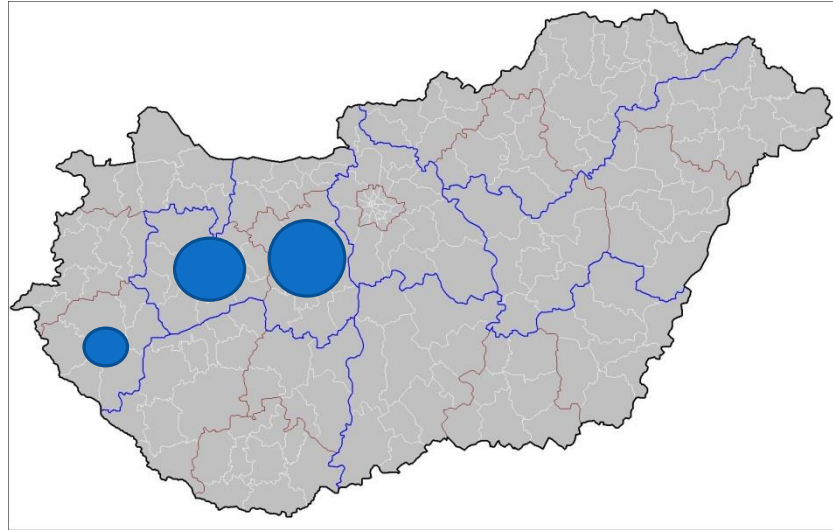
II./1. Geographic distribution

Population	%
less than 5 000	29.5 %
5 001 – 20 000	18 %
20 001 – 100 000	56.7 %
100 001 – 1 million	3.8 %
over 1 million	0.3 %



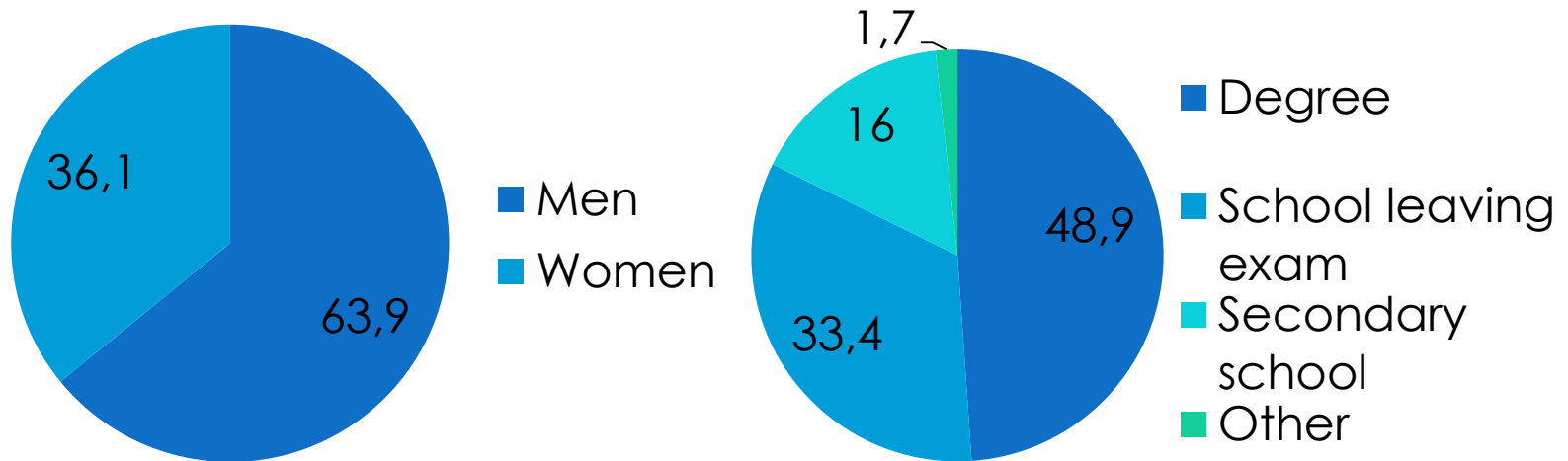
II./1. Geographic distribution

County	%
Bács-Kiskun	2,33%
Baranya	6,71%
Békés	4,37%
Borsod-Abaúj-Zemplén	2,62%
Csongrád	1,46%
Fejér	27,70%
Győr-Moson-Sopron	2,33%
Hajdú-Bihar	1,17%
Heves	1,46%
Jász-Nagykun-Szolnok	1,46%
Komárom-Esztergom	1,46%
Nógrád	6,12%
Pest	5,54%
Somogy	6,71%
Szabolcs-Szatmár-Bereg	1,46%
Tolna	2,33%
Vas	0,87%
Veszprém	15,16%
Zala	8,75%



II./2. Typical microcredit client

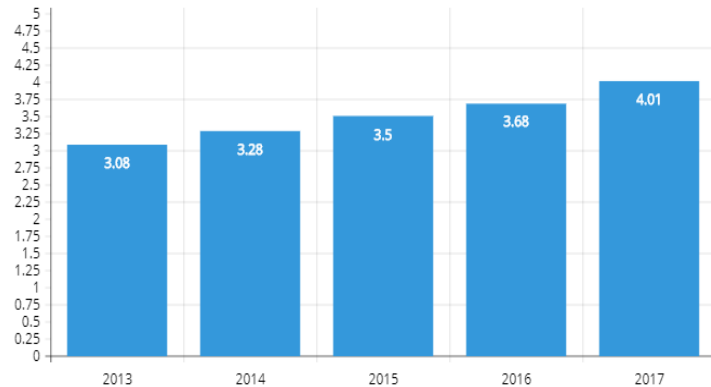
- Man over 51 years of age with a degree



II./3. Employment potential

- 35.7% - max. 1 employee
- 10.3% - no employee
- 39.7% - 2-5 employees

Átlagos alkalmazotti létszám

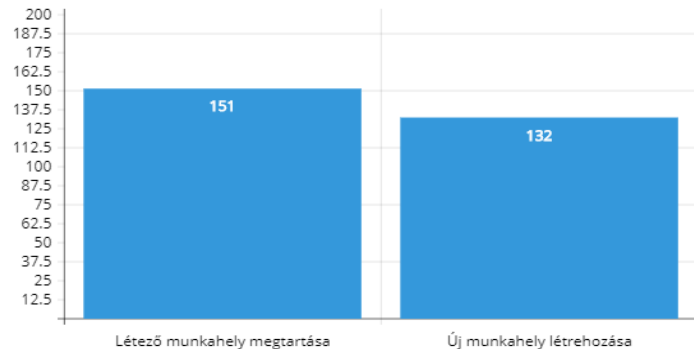


II./3. Benefits of the microcredit to the employment

Number of workplaces retained: 151
Number of workplaces created: 132

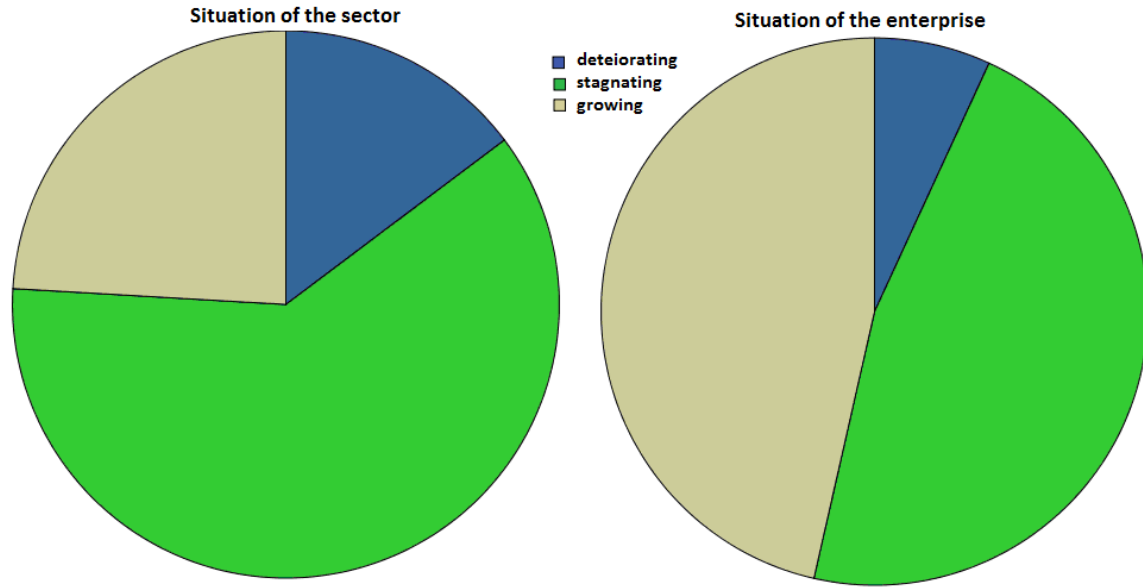
Mikrohitel foglalkoztatási hatása

Létrehozott, ill. megtartott munkahelyek száma



High employment potential of the sector → these workplaces wouldn't have been created without the microcredit

II./4. Prospects



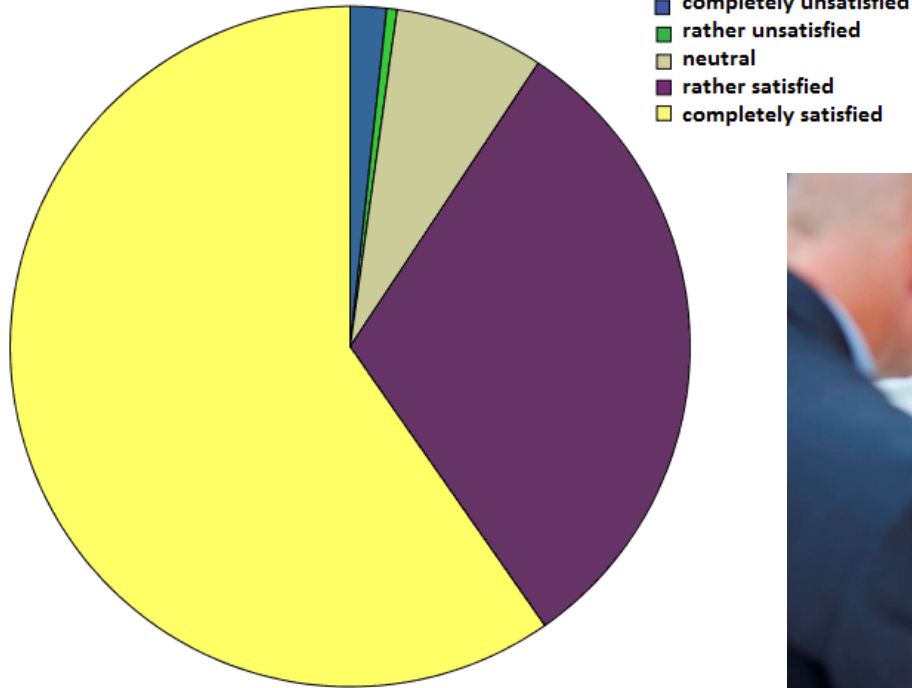
II./5. The impact of microcredit on living conditions

- Significant good changes on the living conditions: 50.4%
- Small changes: 33.6%
- No changes: 16%



II./6. Clients' relationship with FEA

Client satisfaction index with the services of FEA



III. The impact of the microcrediting activity on the target groups

1. Women
2. Young people
3. People living in small villages



IV. Findings of the survey

- Improved living conditions with the help of micro credit scheme of FEA
- Better improving on the underlined target groups
- Average employee number 4.01
- New investments and projects, additional assets, clients grow
- Maintain and increase employment level
- Very high satisfaction factor with FEA: 90,7%

Thank you for your attention!

