



1st EMD: EMN MEMBERS' LOCAL ACTION

Here is a summary of what took place in Europe on the occasion of the First European Microfinance Day under the motto "**What if we could turn job seekers into job creators?**"

Adie (Paris, France)



Paris, France, 20th October | Adie (Association pour le droit à l'initiative économique) as the French leader in microcredit provision and pioneer microcredit operator in Europe, will decorated its subsidiaries with the European flag and widely promoted the first European Microfinance Day through its social networks. [Read Adie's Press Release](#)

Agroinvest (Belgrade, Serbia)



Belgrade, Serbia, 20th October | Agroinvest, an affiliate of Vision Fund International, based in Serbia, enhanced the message of an increasingly growing microfinance sector in Europe. This message was broadcasted to its governmental stakeholders.

AMIK (Pristina, Kosovo)



Pristina, Kosovo, 20th October | AMIK, the national network for Microfinance Institutions in Kosovo, organised its "Client Reward Ceremony for MFI clients" on the first European Microfinance Day. Further, a video clip animation was broadcasted on the main TV station and digital banners were shown in Pristina city centre with the aim of raising awareness of the mission and work of MFIs in the country. [See pictures](#) | [Watch the video](#)

ANDC & Millennium bcp (Lisbon, Portugal)



Lisbon, Portugal, 20th October | ANDC (Associação Nacional do Direito ao Crédito) and Millennium BCP Bank are please to invite you to a Lisbon-based Conference on "Microfinance : a path to entrepreneurship". Further, Millennium BCP Bank will celebrate the 4th edition of its Award "Prémio Realizar" to distinguish its most innovative and dynamic entrepreneurs. [Contact ANDC](#) | [Contact Millennium bcp](#)



Asociación Española de Microfinanzas & Fundación Montemadrid (Madrid, Spain)



fundación
montemadrid

Madrid, Spain, 14th October | Asociación Española de Microfinanzas and Fundación Montemadrid held an introductory session to the First European Microfinance Day on 14th October in Madrid. Asociación Española de Microfinanzas also recorded a video to celebrate this initiative. [Watch it here](#) [Spanish]. A video was made following the introductory session on 14th October. [Watch it here](#) [Spanish]

Deutsches Mikrofinanz Institut (DMI) (Berlin, Germany)



Berlin, Germany, 20th October | DMI, the German national network for microcredit providers, issued a press release on the occasion of the first European Microfinance Day which was published widely throughout its network. The message focussed on "microfinance as a tool to access the financial market" as a priority in the German context. [Read DMI's Press Release](#)

Fair Finance (London, United Kingdom)



London, United Kingdom, 20th October | Fair Finance will work on awareness raising amongst the general public as Microfinance is not a term commonly used in the context of being practiced in the United Kingdom. A newsletter, a blog article and a press release will be published focussing on why microfinance is required in the UK and Europe, and on the economic and social outcomes that it has. [Contact Fair Finance](#) | [Read Fair Finance's Press Release here](#)

good.bee Credit IFN (Bucharest, Romania)



Bucharest, Romania, 20th October | Good.bee Credit IFN joined the campaign surrounding the first European Microfinance Day by launching, on this occasion, an innovative loan product addressed to animal breeders. This loan product came with free insurance for animals (paid by good.bee) and a voucher of 100 RON which could be used for veterinary purposes. Good.bee Credit promotes microfinance as a viable alternative to mainstream lending products. [Read the Press Release](#)

Hungarian Microfinance Network & Fejer Enterprise Agency & Credinfo (Budapest, Hungary)



Budapest, Hungary, 20th October | The Hungarian Microfinance Network together with Budapest Enterprise Agency established by the Local Government of Budapest and Fejér Enterprise Agency organised a national conference on 'Non-profit microfinance to support economic recovery and job creation'. This event drew the attention of political decision



makers and the media to the importance of non-profit microfinance in job creation and economic development. [See the website](#). The Hungarian Microfinance Network have recorded a video to mark the First European Microfinance Day. [Watch it here](#)

Micro Development (Belgrade, Serbia)



Belgrade, Serbia, 20th October | Micro Development celebrated the 1st European Microfinance Day at its main office, talking with the representatives of various institutions and the media about the goals and results of microfinance in Serbia and Europe and about the need for regulation and laws for microfinance in Serbia in accordance with the models and practices in EU countries. The goal was to raise awareness of the importance of microfinance as a good way to create new jobs and social inclusion of unemployed and marginalised groups.

Microfinance Ireland (Dublin, Ireland)



Dublin, Ireland, 20th October | Microfinance Ireland recorded a video entitled "Microfinance lending in Ireland gets European support". The video talked about EASI Guarantees. [Watch it here](#)

microStart & Hefboom (Brussels, Belgium)



Brussels, Belgium, 20th October | microStart and Hefboom jointly organised an afternoon session on the topic of challenges for business creation in Belgium (e.g. regulatory framework, coaching needs...). It started with a practical workshop where micro-entrepreneurs, organised into small groups, discussed real life situations from the credit committee (with focus on threshold for business creation). Afterwards, the results were summarised and presented to policy makers.

Nachala (Sofia, Bulgaria)



Sofia, Bulgaria, 20th October | Nachala, one of the biggest Microfinance providers in Bulgaria, organised a round table discussion on the current problems of microfinance in the region. [Contact Nachala](#)

Nantik Lum & Fundación Tomillo (Madrid, Spain)



Madrid, Spain, 20th October | Nantik Lum and Fundación Tomillo were invited by Clifford Chance to speak at the working breakfast on the occasion of the First European Microfinance Day. The aim of this meeting was to promote a forum for debate and reflection on the role of microfinance when it comes to addressing



employment and entrepreneurship policies in a bid for the inclusion of vulnerable groups to access to basic financial services.

Additionally, Nantik Lum organised an informative session on Microfinance to explain to the general public what microfinance is and how it works, as well as to provide examples of cases of microfinance in Spain. The session also explained how microfinance helps to create jobs and improve the living conditions of socially excluded people.

Opportunity Bank Serbia (Novi Sad, Serbia)



Novi Sad, Serbia, 20th October | Opportunity Bank Serbia promoted the first European Microfinance Day via its social media channels. They also produced little desk-flags with the European Microfinance Day brand and placed it on the desks in OBS branches where clients are received.

Partner (Tuzla, Bosnia-Herzegovina)



Tuzla, Bosnia-Herzegovina, 20th October | Partner sees a future in Bosnia-Herzegovina where financial services will be available to all those with an entrepreneurial spirit and those willing to work. Therefore, the main goal of their celebration of the European Microfinance Day was to promote Partner's activities in supporting micro entrepreneurs, engaging women in business and enhancing access to financial services and technical support in rural areas. [Read Partner's Press Release](#)

Patria Credit (Bucharest, Romania)



Bucharest, Romania, 20th October | Patria Credit offered an extra discount to clients who recruit new staff within 12 months of their loan disbursement in order to enhance the message of microfinance as a tool for job creation in a practical manner. Further, Patria Credit promoted the message through its branch network and on its website.

PerMicro (Turin, Italy)



Turin, Italy, 20th October | PerMicro organised a nation-wide open day on the occasion the first European Microfinance Day. The day's main message focused on personal exchange with (potential) clients, "Visit us and discover success stories that have come out of business microcredit!". Further, PerMicro's President, Corrado Ferretti, was a panellist at the Brussels-based workshop on regulation for microfinance in the EU. [Watch the video](#) of PerMicro's First European Microfinance Day.



Polish Union of Loan Funds (PZFP) (Warsaw, Poland)



Warsaw, Poland, 20th October | PZFP, the Polish Union of Loan Funds and host of the EMN Annual Conference in 2016, launched a marketing campaign in the media to celebrate the 1st European Microfinance Day. The aim was to publish the positive impact of their activities on entrepreneurship and employability in Poland throughout the past years.

Qredits (Almelo, Netherlands)



Almelo, the Netherlands, 20th October | Qredits offered, on the occasion of the First European Microfinance Day, a special discount to more than 1 000 potential micro-entrepreneurs for its e-learning course on "how to write a business plan". Further, Qredits issued a press release on their website, social media and to more than 100 journalists on the celebration of the first European Microfinance Day in parallel with its signing of the EaSI guarantee.

Ritmi (Verona, Italy)



Verona, Italy, 20th October | RITMI, the Italian Network for Microfinance organised a workshop on financial inclusion and microcredit: a new key challenge. The question of 'how do we support microcredit providers and the development of innovative non-financial services in Italy?' was addressed. The event was organised in collaboration with the Italian cooperative MAG. [Read more here](#) A video was also created following the event, watch it [here](#) [Italian, Spanish].

EUROPEAN MICROFINANCE DAY



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

MOŽDA BAŠ MI IMAMO ODGOVOR KAKO NASTAJU NOVA RADNA MJESTA?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

АМИ АКО УСПЕЕМ ДА ПРЕВЪРНЕМ ВСЕКИ ТЪРСЕЩ РАБОТА В ПРЕДПРИЕМАЧ?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

WAS WÄRE, WENN ARBEITSSUCHENDE ZU ARBEITSSCHAFFENDEN WERDEN?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

¿Y SI QUIENES BUSCAN EMPLEO SE CONVIRTIERAN EN LOS QUE LO CREAN?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

ŠTO KAD BISMO MOGLI PRAZITELJE POSLA PRETVORITI U POSLOVNE KREATORE?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

WHAT IF WE COULD TURN JOB SEEKERS INTO JOB CREATORS?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



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MOŽDA BAŠ MI IMAMO ODGOVOR KAKO NASTAJU NOVA RADNA MJESTA?

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EUROPEAN MICROFINANCE DAY 20 / 10 / 15

ET SI LES DEMANDEURS D'EMPLOI DEVENAIENT CEUX QUI EN CRÉENT?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

CAUTI LOC DE MUNCĂ? NOI TE SUSTINEM SĂ-L CREEZI!

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

MI LENNE, HA AZ ÁLLÁSKERESŐKET MUNKAHELYTEREMTŐKÉ TUDNÁNK TENNI?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



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А ЧТО, ЕСЛИ МЫ СМОГЛИ БЫ ПРЕВРАТИТЬ ТЕХ, КТО ИЩЕТ РАБОТУ, В ТЕХ, КТО СОЗДАЕТ РАБОЧИЕ МЕСТА?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

E SE PUDÉSEMOS TRANSFORMAR OS QUE PROCURAM EMPREGO NOS SEUS CRIADORES?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

E SE CHI CERCA LAVORO DIVENTASSE CREATORE DI LAVORO?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15



EUROPEAN MICROFINANCE DAY 20 / 10 / 15

A GDYBY SZUKAJĄCYCH PRACY ZAMIENIĆ W PRACODAWCÓW?

EUROPEAN MICROFINANCE DAY 20 / 10 / 15