



## 2<sup>nd</sup> EMD: EMN MEMBERS' LOCAL ACTION

Here is a summary of what took place in Europe on the occasion of the Second European Microfinance Day under the motto "**Creating Opportunities beyond Microcredit**"

### ADIE (FRANCE)



The local Adie team from **Strasbourg** organised a special event on the **20th October** to inform the public about household budget management in collaboration with CRESUS (association helping families in financial difficulties). It took the form of a board game followed by a presentation of the key rules of budget management and will end with a quiz.

In **Marseille** Adie organised a conference at a business school (**École de Commerce et Management de Marseille**) on the topic of the event.

In **Bordeaux**, Adie participated in an evening debate about socially-committed finance after the projection of the movie "Food Coop" (movie partially financed via crowdfunding).

Adie promoted the EMD via its website and social media channels.

### AGROINVEST (SERBIA)



On the third week of October, AgroInvest organised a small workshop with the organisation **Women Entrepreneurs of Serbia**, of which they are member. The project was integrated with a project that has already started, as they want to raise awareness of the idea that Microfinance really is beyond the credit.

AgroInvest's 17 branches were equipped with EMD promo material. They also filmed clients' success stories and primarily promoted the way they have "risen from poverty" with the precise and concrete advice and guidance from AgroInvest's loan officers – a sort of before and after. Furthermore, they prepared staff testimonies on how they guide clients, educate them etc.

### ASOCIACIÓN ESPAÑOLA DE MICROFINANZAS (SPAIN)




The Spanish Microfinance Association (AEM - Asociación Española de Microfinanzas) celebrated the 2nd European Microfinance Day by inviting relevant microcredit actors in Spain to a working breakfast session. During the event, Treball Solidari, Nantik Lum and Fundación Oportunitas talked about their activities, focusing their attention on the non-financial services offered to their borrowers. They also discussed the key aspects to bear in mind in order to provide useful and effective support to the users. They talked about AEM's state of play and how to promote and improve the microfinance sector in Spain.



The event took place on the 20th October and was hosted by Clifford Chance LLP. The public targeted by the local action was composed of the key actors in the Spanish microfinance sector.

### BANCA POPOLARE ETICA (ITALY)

 In the framework of the 2nd European Microfinance Day, Banca Popolare Etica is organising a conference entitled "Microfinance a tool for empowering people". The event will bring together international, EU and national representatives from public authorities, financial sectors, social investors, NGOs and civil society to explore and discuss the role of microfinance in empowering people. Initiatives and best practices developed over the years in the world will be presented during the conference.

The conference will take place on **19 October 2016** in **Rome**. [More information on the event and registration.](#)

### BMVK (HUNGARY)



BMVK organised two separate events on microfinance in Pécs and Békéscsaba, and promoted both events and the general EMD via their website, Facebook pages and through a press release.

**Pécs, 25th October:** The first event was entitled *You shouldn't fear the digital world* and participants were not only up to date with the latest digital tenders (calls) and got the latest information on ISO requirements, but also got a glimpse at the microfinancial opportunities of digital projects.

**Békéscsaba, 28th October:** This second event promoted microfinance as well as social enterprises for the sustainable economic growth of Europe and Central Europe in particular. The event was addressed to the Hungarian Microfinance Network and micro and small entrepreneurs. The conference looked to impart lessons learnt from the past, challenges in the present and new perspectives regarding Hungarian Microfinancing in light of the European Investment Plan.

### COOPEST (BELGIUM)



On the occasion of the 2nd European Microfinance Day, CoopEst celebrated its 10th anniversary which was a special opportunity to reflect on the past and inspire the future perspectives for financial and social inclusion based on the CoopEst experience and lessons learned on the 10-year long journey. The event took place on the 20th October.

### EKI FOUNDATION (BOSNIA AND HERZEGOVINA)



EKI offers its clients an original value added service named "EKI Business club". Since it is in line with the 2nd EMD's theme, it was shown as great example of what should be offered to clients besides loans. On the day EKI:

- Presented EKI Business club in detail to each client who came to office and offered them membership with special benefit;



- Posted information about the European Microfinance Day on its website and Facebook page;
- Sent an SMS to all clients about the European Microfinance Day;
- Posted information in the next issue of EKI's Bulletin (23,000 copies)

### FUNDACIÓN OPORTUNITAS (SPAIN)



On the occasion of the 2nd EMD, Marcel Abbad, Managing Director of Fundación Oportunitas IMF and President of the Asociación Española de Microfinanzas offered a chat in which he illustrated the role that microfinance plays in the current economic context as a tool for development and job creation. In addition, the discussion focused on non-financial services as a key component of microfinance programs and as essential tool for entrepreneurs and business success.

The event took place on the **20th October**. The public targeted by this local action consisted of professionals interested in providing advisory services to microcredit borrowers, people interested in MFIs as drivers of positive social change, as well as of entities whose users could benefit from the services offered by Fundación Oportunitas.

### GOOD.BEE CREDIT IFN SA (ROMANIA)



good.bee Credit IFN promoted the event through a press release and a social media campaign (Facebook, LinkedIn) mentioning the event idea, the benefits of microfinance for each small entrepreneur in their development and how useful non-financial services are in their activity.

### HMVTA (HUNGARY)



HMVTA organised two different actions taking place in **Eger**, Hungary.

First initiative, on the **19th October**, consisted in a **business breakfast** for local micro and small entrepreneurs via Enterprise Europe Network in a collaboration with the Local Enterprise Agency of Heves County and the Hungarian National TradeHouse. The main topic was: "Microfinance and tender, EU funds, possibilities in accordance with EU 2014-2020 period: how to find business partners through an international network". The importance of the event was to give all necessary information to the entrepreneurs about their possibilities and help them to make appropriate decisions for their companies.

On the **20th October**, HMVTA hosted a **workshop** on entrepreneurship, venture creation, and technologies.

### ITALIAN GOVERNMENT AGENCY FOR MICROCREDIT (ITALY)

The Second European Day coincided with the 3rd European Microfinance Forum, organised on the 19th, 20th and 21st October by the Italian Government Agency for Microcredit, with the patronage of the Italian Ministry of Foreign Affairs, the European Investment Fund and the European Commission, provided public institutions, private



sector operators and non-profit organisations an opportunity to debate and share views from their qualified perspectives on economic and social development and credit access.

The event pursued three main aims: (i) to contribute to developing and implementing European public policies aimed at supporting economic micro operators, enhancing public-private partnership; (ii) to spread national and international best practices; (iii) to be a networking opportunity.


### **KEPA - THE BUSINESS AND CULTURAL DEVELOPMENT CENTRE / MICROSTARS PROJECT (GREECE)**



KEPA organised an open event in cooperation with the Municipality of Thessaloniki. The initiative pursued three objectives: the dissemination of the perspective of microfinance in Greece; the clarification of the importance of microcredit as an alternative funding tool for the public; to increase awareness.

To support the achievement of these objectives, the event was addressed to journalists, very small entrepreneurs, social entrepreneurs and policy makers & academics.

### **KMF (KAZAKHSTAN)**

 **KMF** KMF organised the 10th Conference “Women and business” in Almaty in November 2016. They shared the video sent by them for the EMD celebration. They then addressed their action to business-women, mainly. They promoted their local action among their network, social media, website, and local mass media.

### **MI-BOSPO (BOSNIA AND HERZEGOVINA)**



Mi-Bospo's goal is to raise awareness among citizens about this important date and the usefulness of microcrediting for the purpose of reducing poverty and economically empowering citizens, with major focus on women. They focused on providing non-financial services to their active and potential clients. Mi-Bospo marked the EMD on their website, social networks, and through direct contacts with their clients as well.

### **MICROFINANCE IRELAND (IRELAND)**



**Small Business Loans**

Microfinance Ireland organised a national PR campaign, leveraging digital and social media wherever possible to promote the availability of business mentoring to all approved clients of Microfinance Ireland on EMD. This was a high profile PR campaign supported by the Minister for Employment & Small Business, targeted at the general population through national press and media and specifically targeted at anyone involved in small business (of which there are 185,000 SMEs in Ireland). A series of videos were produced in advance and published on the day along with Press Release to all national & business Press Desks, along with e-messaging to customers & stakeholders.



## MICROFINANCE ORGANIZATION BIG (GEORGIA)



MFO BIG created a [special website for this event](#). This site was created to explain the idea and promote the activities of the microfinance industry for the individuals who are establishing small and medium businesses, to publish interesting articles for small and medium entrepreneurs throughout the year and to provide Pro Bono consultations via the site. Website visitors could also submit questions of their concern and get qualified answers from BIG experts.

The hashtag **#2016EMD** was used in all social media channels. A training was announced on the Facebook cover page, and the day will be highlighted via a press release. A paid advertisement were placed on 20 - 27 October, supported by the common visual identity.

Training courses for BIG crediting experts and other activities have also been planned for 20/10/2016.

## MICROSTART / HEFBOOM (BELGIUM)



microStart Belgium organised three separate events in Brussels, Ghent and Charleroi:

**Opening of MicroCafé (Ghent):** On 20th October, microStart kicked off the EMD with the opening of MicroCafé in Gent, a free co-working space open to anyone with a professional project who needs a place to work quietly or who would like to draw up a business plan with other entrepreneurs.



**Workshop on coaching entrepreneurs (Brussels):** microStart organised a workshop in partnership with **Hefboom** on coaching entrepreneurs with the aim of matching their needs in order to fill the gaps. The session reflected on the optimization of supervision after granting credit, and how European funds can be used for this.

**24th Employment and Activity Creation Fair at Charleroi Expo (Charleroi):** microStart had a booth at the expo and participated in the conference on the topic of "Microcredit serving your business creation, why and how?". microStart promoted capacity building and complementary coaching and guidance together with microcredit.

## NANTIK LUM (SPAIN)



Nantik Lum organised with all their microcredit groups an informal exchange meeting focusing on their experience with our non-financial services on 11th October. They also participated in the Asociación Española de Microfinanzas' event on 20th October.

In order to promote their event, they sent an email to their mailing list of entrepreneurs and social entities, made a campaign through social media, called local public representatives and informed the press.



## OPPORTUNITY BANK SERBIA - OBS (SERBIA)



OBS promoted the the 2nd EMD via the placement of an advertisement in the major daily newspaper in Serbia. The advert described the importance of microcredit, as well as the importance of providing non-financial services (NFS) for the vulnerable population. It also included information about the intention of OBS to introduce NFS for its clients as of 2017. The same content was sent as a press release to the major media and news agencies in Serbia. OBS placed posters inside and outside of OBS branches and credit offices, and made use of the communication kit via its website.

## PARTNER (BOSNIA AND HERZEGOVINA)



Partner organised the "Day of Microfinance". The main goal was to promote their activities in BiH as supporting micro entrepreneurs and the participation of women in business. Partner also promoted easier access to finance services in rural areas along with technical support.

Partner MCF prepared promotional material with all the necessary information about their business activities, products and services.

## PATRIA CREDIT / PATRIA BANK (ROMANIA)



Patria Bank and Patria Credit organised three simultaneous events in three rural communities (Vidra, Baleni and Fierbinti) with social media training LIVE streaming on the [Patria Bank website](#).

As a special intervention on the event, a social media training was delivered LIVE from Bucharest, through online live streaming, showcasing the importance and capabilities of the internet, social media and technology these days. Gaining knowledge on how important social media is today and how Facebook can boost their business was the added value brought to the audience.

## PERMICRO (ITALY)



On 20th October 2016 in Torino, Headquarters of PerMicro, there was an evening event in the historical palace "Palazzo della Luce". The palace hosted a special conference and party. The core of the event was the presentation of the results of a research by the Politecnico di Milano on PerMicro's social impact. The research team members, national and international partners, and customers were invited as speakers and guests. On the same occasion PerMicro, in collaboration with CEB, will announced a photo contest which was launched in January 2017 on the topic of "Microentrepreneurs".

## QREDITS (NETHERLANDS)



Qredits' marketing plan for the 2016 EMD consisted of a two-week marketing campaign starting on 24th October, combining radio, billboards and e-learning discounts. On 20 October, Qredits launched the e-learning discount campaign and promoted this on social media in honour of the 2nd EMD. The goal was to let their public know that microfinance is more than simply microcredit.



### RITMI (ITALY)



RITMI (Italian Microfinance Network) will organised an event in the beautiful location of the **Housing Giulia** (social co-housing) in Torino to talk about the Italian experiences of going beyond microcredit. Public target included: institutions, partners, customers and prospective customers (especially oriented to Business Microcredit).

Promotion of the event was carried out through website, mailings and social media.

### XACBANK (MONGOLIA)



XacBank organised a training session prepared by their loan specialist. The training took place at nine branches including Ulaanbaatar and various rural areas.

The training focused on providing information about all the processes of microcredit, such as how to calculate your income and loan for safe borrowing, interest rates, contracts and more. Through the training they reached the targeted group and helped people understand their rights and the opportunity provided by the Bank. XacBank published the short version of the training content through their official website, social media channels and the five most popular news websites.



# EUROPEAN MICROFINANCE DAY

EUROPEAN MICROFINANCE DAY 20 / 10 / 16

Илүү боломжийг таны бизнест

Logos: European Union, European Commission, European Parliament, European Investment Bank, European Microfinance Association, etc.

EUROPEAN MICROFINANCE DAY 20 / 10 / 16

Мы создаем возможности за пределами микрокредитования

Logos: European Union, European Commission, European Parliament, European Investment Bank, European Microfinance Association, etc.

EUROPEAN MICROFINANCE DAY 20 / 10 / 16

CREANDO OPORTUNIDADES MÁS ALLÁ DEL MICROCRÉDITO

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EUROPEAN MICROFINANCE DAY 20 / 10 / 16

CREARE OPPORTUNITÀ •LTRE AL MICROCREDITO

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EUROPEAN MICROFINANCE DAY 20 / 10 / 16

MOGUĆNOST ZA BUDUĆNOST ! MNOGO VIŠE OD KREDITA-MIKROKREDIT !

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EUROPEAN MICROFINANCE DAY 20 / 10 / 16

CREAM OPORTUNITATI DE DEZVOLTARE, MAI MULT DECAT MICROCREDITARE

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EUROPEAN MICROFINANCE DAY 20 / 10 / 16

SCHAFFUNG VON MÖGLICHKEITEN – MEHR ALS NUR MIKROFINANZIERUNG

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EUROPEAN MICROFINANCE DAY 20 / 10 / 16

Νέες επιχειρηματικές ευκαιρίες με οδηγό τις μικροπιστώσεις

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