



### 3<sup>rd</sup> EMD: EMN MEMBERS' LOCAL ACTION

Here is a summary of what took place in Europe on the occasion of the Third European Microfinance Day under the motto "**Fair Finance for All**"

#### ADIE (FRANCE)



Three actions were undertaken by Adie to celebrate the 3<sup>rd</sup> European Microfinance Day:

- An event dedicated to microcredit in Paris co-organized with French Central Bank with the presence of several European MFIs representatives
- A presence at the National Forum of the Social & Solidarity Economy in Niort
- Adie will be in Romania together with Patria Credit to host an EaSI TA workshop

These events were addressed to public bodies, general public & journalists

Main message shared by Adie: "We want participants in our events to discover/learn more about microcredit and business support services, and to let them know what Adie can offer them".

#### Alliance of Microfinance Organizations (Macedonia)



The Alliance of Microfinance Organizations of Macedonia implemented different actions on the occasion of the 3<sup>rd</sup> European Microfinance Day **on the 20th October**:

Mr Goran Lazarevski, Executive Director, participated in a **TV show** to present the 3<sup>rd</sup> EMD, the role of Fair microfinance and the impact that it has on the economy, poverty reduction etc.

In addition, Alliance of Microfinance of Organizations hosted a **workshop** for local social enterprises and public sector representatives on EaSI and access to finance in general.

In parallel, they published on their website a specially designed **fact-sheet** for this purpose, presenting the data of achievements of their members, and they also joined the campaign by displaying the **visuals** of the EMD in their social media and website, including those of their members: **Moznosti, FULM, Horizonti and MEDF**.

With these activities, Alliance of Microfinance of Organizations reached a wide range of current and potential microfinance clients as well as the general public, to stress the European Microfinance Day and the importance of fair microfinance.



## ASOCIACIÓN ESPAÑOLA DE MICROFINANZAS & FUNDACIÓN ICO (SPAIN)



On the 26 October Fundación ICO hosted an event co-organised with Asociación Española de Microfinanzas (AEM). The programme of the event included:

I) Microfinance in Europe: achievements and challenges

II) Networking towards Fair Finance in Spain

III) Presentation of "Start-up ecosystem in Spain. National strategies, microfinance initiatives, policy recommendations"

*fundación*



The conference was opened by the Fundación ICO's Chairman and the AEM Chairman.

Ca. 120 attendees attended the event, including Government and local administration representatives, NGOs, funding agencies, banks, social entities, microfinance implementers and media.

Main message shared by AEM & Fundación ICO: The need to build civil society-private-public sectors' networking to boost microfinance as instrument against unemployment and exclusion.

## BANQUE DE FRANCE (FRANCE)



On the occasion of the 3rd European Microfinance Day, on the **20th October** Banque of France organised a regional and European Microcredit event bringing together representatives of public sector, banks, social workers and microfinance institutions. The objective is to give **more visibility to microcredit**, its contribution to socio-professional inclusion

of beneficiaries, job creation, to promote its development and the initiatives of actors in this field.

This event, introduced by the Governor of the Banque de France, was organised, in conjunction with l'**ADIE**, around round tables with panellists representing several microcredit actors in France and Europe. A European round table was moderated by Michel Camdessus, with the participation of Maria Nowak, the **EMN** represented by Dominique de Crayencour, the heads of microfinance institutions, **MicroBank, Permico MicroStart, ADIE**, and **BNP Paribas**.

Banque of France expects the participation of ca. 200 people, including representatives of

**Main message shared by Banque of France:** The aim is to give greater visibility to microcredit, to raise awareness among stakeholders and general public on microcredit for socio-professional inclusion, job creation, financial inclusion and therefore to encourage wider development of the sector.



### BNP PARIBAS (FRANCE)



**BNP PARIBAS**

BNP Paribas contributed to the event organised by Banque of France with the participation of **Ms Claudia Belli, Head Social Enterprises and Microfinance.**

They supported the campaign also with the publication of an article related to microfinance in Europe in their website, which will be disseminated as well on social media.

**Main message to be shared by BNP Paribas:** Active in this field in many emerging countries around the world, BNP Paribas Group also supports microfinance institutions operating in Western Europe. The Group is investing and/or lending to MFIs in France, Belgium, Italy, Luxembourg and the United Kingdom, but is often also an operational partner.

### EKI FOUNDATION (BOSNIA AND HERZEGOVINA)



EKI is a mainly rural oriented organisation, and 70% of their clients are rural based. They also promote and target female borrowers. On the 3<sup>rd</sup> European Microfinance Day, EKI shared information about their orientation to clients who visit the office

that day, and communicated with their target via their newsletter and communication channels (including SMS).

EKI addressed their campaign to potential and existing clients, general public.

**Main message shared by EKI:** MFI has a role to fill in a gap regarding finance availability to underserved population. That is the main purpose of MFI existence and should be implemented each day. MFI also have responsibility for adapting loans and services to fit needs and potential of this market segment.

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



**good.bee**  
Credit

Starting on **20 October until 27 October**, good.bee Credit IFN SA celebrated in each branch the 3<sup>rd</sup> European Microfinance Day by offering clients signing a loan agreement an extra discount on

loans.

good.bee Credit IFN SA **target** segment involves small entrepreneurs, agricultural producers, authorized persons, individual enterprise, family enterprise, start-ups, etc. with limited access to financial products promoted by banks

They involved in their initiative around 100 clients.

**Main message shared by good.bee Credit:** Microfinance is a viable alternative to lending products offered by the banks; how? Increasing the awareness of microfinance institutions all over Romania and their importance in developing and sustaining clients' activity.



### IMPULSKREDIET (BELGIUM)



Coinciding with the 3rd European Microfinance Day, Impulskrediet launched its blog, a friendly initiative sharing the spirit of the EMD topic: Fair Finance for All. In the blog, visitors find tips and tricks to improve their

business plan and to get easier access to finance, and also ideas and inspiration to help make their dreams come true!

Read the [opening post](#) of the blog! :)

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



**microSTARS**

On the **23rd October**, KEPA - microSTARS organised an afternoon full of workshops and networking events.

The purpose behind that crowded afternoon was to disseminate the opportunities that the microfinance sectors offers, by clarifying the importance of microcredit as an alternative funding tool for everyone who has the entrepreneurship spirit; to provide matchmaking between the participants in order to provide opportunities for cooperation; to gain awareness and to promote networking. They reached around 150 participants, including very small and small businesses, social entrepreneurs, startups, unemployed people over 50 years old, second chance entrepreneurs, journalists and mass media, and regional and local public stakeholders.

**Main message shared by microSTARS:** "Fair Finance for all" means that everyone should be able to have access to finance, a critical factor that may lead innovative ideas to business opportunities. Business is for all and this should be the case for finance as well. All kind of entrepreneurs whether they are already in the business field or they want to make a start, should have the same opportunities. **Entrepreneurs from all economic sectors, social entrepreneurs, second chance entrepreneurs, young people that dream their start ups are all part of the business ecosystem and we should encourage and facilitate their path to entrepreneurship.** We are more than eager to welcome them and offer our services efficiently, as we do over the past 18 months.

### MI-BOSPO (BOSNIA AND HERZEGOVINA)



**MI-BOSPO**

Mi-Bospo, on the occasion of the 3rd European Microfinance Day campaign, disseminated the spirit of the EMD via its communication channels: they promoted the EMD on their web site, social networks, and also through direct contacts with their clients.

Their campaign addressed clients, potential clients, young people who are planning their future, women entrepreneurs...

**Main message shared by Mi-Bospo:** "We want our citizens to recognize the importance and the role of microcrediting in creating work positions, and creating better and safer environment for their own future, and the future of their families".



## MICROFINANCE CENTRE (POLAND)



MICROFINANCE CENTRE

As part of the celebrations of the European Microfinance Day (EMD), Microfinance Centre, co-organiser of the initiative, also organised a webinar presenting business approaches to the delivery of financial capability interventions in Europe and Central Asia. The session took place on Friday 20th October

from 2 PM to 3 PM CEST.

During the webinar, Justyna Pytkowska, Research Manager at Microfinance Centre (MFC) presented the results of the study within the CFI Fellows Program of the Center for Financial Inclusion (CFI). The study focused on exploring viable cases of financial capability interventions that can serve as models for other financial institutions to replicate, contributing to the identification of best practices and innovative delivery models.

## MICROFINANCE IRELAND (IRELAND)



**Microfinance  
Ireland**

Small Business Loans

To mark European Microfinance Day 2017, Microfinance Ireland (MFI) hosted an exclusive screening of their original short film "Fair Finance for All" on their website.

The film featured a number of micro-businesses that have been supported by MFI and demonstrated the diverse backgrounds and excluded sectors from where they have come. It was intended that unemployed, rural populations, youth and migrants will all feature in the film. It was an opportunity for MFI to showcase the good work they do using real case studies and demonstrates the benefits not only for the individuals themselves but also the broader economy.

In the lead up to European Microfinance Day the screening of the film was advertised as an 'exclusive event' requesting to subscribe to view it live. This was intended to create a buzz around the event and communicate its importance within the target market. After the European Microfinance Day, the film was subject to an extensive social media campaign to help spread the message.

The Government Minister with responsibility for Small Business also added 'weight' by issuing a government Press Release to highlight the importance of Microfinance Ireland as a funding alternative for sectors who may feel somewhat excluded from more mainstream lending providers.

**Message shared by Microfinance Ireland:** "Firstly, our key message is that Microfinance Ireland exists to support micro-enterprises who may be having difficulty in accessing finance – we are the national organisation in Ireland that provides "Fair Finance for All". Secondly, we wish to highlight the availability of microfinance loans as a realistic funding alternative for small businesses who may be either starting out or in a business a while who to date may have experienced financial exclusion. Our hope is that it will generate greater profile and awareness for Microfinance Ireland as a realistic alternative for people from either a socially or financially excluded background".



## MICROLUX, LUXEMBOURG



"In Luxembourg, when we talk about microfinance, the general public thinks immediately of microfinance in developing countries like India, Africa or Latin America. Our goal during the European Microfinance Day is to raise awareness about the situation in Luxembourg and to showcase the most vulnerable people in Luxembourg that need a microcredit and coaching to launch their business", says Microlux.

On the occasion of the 3rd European Microfinance Day, Microlux had an Open House day in their building, the House of Microfinance, and they presented their clients that benefited from a microcredit to the general public. Moreover, for potential clients, they offered **individual coaching sessions** on their entrepreneurial project.

**Main message shared by Microlux:** We want the public to see that there is also a need for microfinance in Luxembourg. Luxembourg is often seen as a rich country but there are also people here that want to start a business but don't have sufficient financial means to develop it. We believe that showcasing the stories of our entrepreneurs who benefited from a microcredit is the best way to show what microfinance is in Luxembourg.

## MICROSTART & BNP PARIBAS FORTIS (BELGIUM)



In the framework of the 3rd European Microfinance Day, microStart and PNB Paribas Fortis co-organised an event in Brussels on the **19 October** to present the second edition of the study **The socio-economic impact of microcredit in Belgium**.

The occasion was advertised by a high-level Press conference addressed to journalists and political leaders. Organisers welcomed ca. 100 participants in the event, including journalists, political deciders, economic leaders, banks, local & regional partners of microfinance, and general public.



**BNP PARIBAS  
FORTIS**

**Main message shared by microStart:** "In investing 1 EUR in Microfinance, the Community earns 4 EUR!"

**Main message shared by BNP Paribas:** "Microfinance has a crucial role to play in the economy and society. The impact cannot be neglected"

## OPPORTUNITY BANK SERBIA - OBS (SERBIA)



To celebrate the 3<sup>rd</sup> European Microfinance Day, OBS published a paid advertisement on the importance of microfinancing and on the EMD in the national daily newspaper BLIC, on its online edition and on the OBS website and Facebook Page.

With this action, OBS reached around 2 million of Serbian citizens (BLIC newspaper readers).





## PERMICRO (ITALY)



il microcredito in italia

PerMicro got involved in the event on two different levels:

**Online campaign:** during the month of October, every PerMicro branch produced a brief video in which one or more loan officers answer to the question "Why do you believe in Fair Finance for all?". The communication office collected all the short videos and created a unique one, containing all contributions, with added English subtitles. The video was massively diffused on 20<sup>th</sup> October on all the social media of the company.

For the first time, PerMicro selected its loan officers as the best testimonials of its activity: our customers and prospect recognised them on social media and helped them getting the video viral.

**National level:** On 20th October, Andrea Limone (CEO at PerMicro) took part to the event organised by RITMI (Italian Network of Microfinance) in Siracusa for the EMD.

**Main message shared by Permicro:** "We plan to awaken the public about PerMicro's activity and mission; the main message to public will be *Why we believe in fair finance for all*. Moreover, we wish to promote the microfinance culture and the importance of microcredit as a tool to fight financial exclusion".

## PARTNER (Bosnia and Herzegovina)



As a part of the European Microfinance Day (EMD) Partner promoted the EMD campaign to clients who are visiting their offices on October 20<sup>th</sup>. Partner promoted activities in BiH as supporting of micro entrepreneurs and participation of women in business. Also, they promoted the easier access to finance services in rural area and technical support.

Partner MCF used the promotional material with all necessary information about their business activities, products and services which Partner provide for all clients (quality products, technical support and door-to door services).

Also, Partner organized a study visit for students in order to present microfinance activities.

**Main message shared by Partner:** "Fair finance for all. Partner sees a future in B&H where the finance services will be available to all those who are entrepreneurial and willing to work. We are trying to help our clients to start up business, assist in creation of employments and as an agent of change, to contribute to the healthy transition of the country to market economy".

## PATRIA CREDIT / PATRIA BANK (ROMANIA)



On the occasion of the 3<sup>rd</sup> Microfinance Day, Patria Credit organised a workshop in rural area (in Fierbinti), getting together customers and potential customers from 3 locations in

Romania: **Fierbinti**, **Vidra** and **Baleni**, the most important areas when it comes to **financing small agro and non-agro businesses and self-employed**.



During the event, best practices from the 3 different areas were shared among the participants, together with Patria Credit offering a lecture on fair finance and a special intervention from the **NGO Crestem Romania Impreuna** (*We Grow Romania Together*), CSR partner of Patria Group in Romania.

**Main message shared by Patria Credit:** Patria Credit would like the public to remember after the event that they can always find a partner in Patria Credit that is focusing on offering financial solutions to each and every customer, sustaining financial inclusion. More, they would like to raise the awareness of financial inclusions among the local authorities so that they could provide consultancy and recommendations to the communities under their administration.

### QREDITS (NETHERLANDS)

Microfinanciering Nederland



jobs for others.

During a week long, Qredits shared stories & testimonies from customers who would not have been able to start without microfinance from Qredits and from entrepreneurs who created

Qredits promoted entrepreneurship by offering their e-learning *How to write a business plan* **for €10** instead of the normal price of €49.95.

Qredits' special promotion was available on **Facebook**: During the week of the EMD, Qredits gave away 50 copies, free copies of their newly revised e-learning *How to write a business plan*: the first 50 people tagged in their message received a free e-learning to write their own business plan.

Qredits targeted those thinking about entrepreneurship and those who are ready to start and need a loan or mentoring. As well, those who are on social benefits, but want to start their own business.

**Main message shared by Qredits:** Qredits wants to help entrepreneurs make good business plans and provide financing for good plans.

### RITMI (ITALY)



Rete Italiana Microfinanza

Ritmi organised an event on the 20th October in Siracusa. The event brought together microfinance national and international stakeholders (banking and non-banking entities), public sector, MSMEs and potential microcredit beneficiaries. It consisted in a panel discussion about current policies, best practices, critical issues and solution proposals on topic as credit access, Local/National/European opportunities and how microfinance can support the MSMEs ecosystem in the agricultural, tourism and cultural sectors both in Italy and in Sicily, targeting the weakest population's segments as for young unemployed people, migrants and refugees.

The **target audience** was composed by those actors who operate in the field of microfinance, employment and social inclusion at a Regional, National and European level (i.e. financial intermediaries, non-bank entities who provide support and nonfinancial services, and policy makers), MSMEs and microcredit potential beneficiaries.



# EUROPEAN MICROFINANCE DAY



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