

EMN Peer-to-Peer

Visiting Organisation	Hosting Organisation
Date of the event: 13 June 2023	
Name: PerMicro S.p.A.	Name: Adie
Country: Italy	Country: France
Names and emails of people involved: 1. Filippo Chiesa – filippo.chiesa@permicro.it 2. Giulia Boioli – giulia.boioli@permicro.it	Names and emails of people involved: 1. Adrien GIZON 2. Sarah ZAGUEDOUN 3. Bruno GAUTIER
Objectives of your visit: ((please answer why your organisation want's to visit the host and how this relates to your organisations situation/plans/strategy)) Partners acquisition, social impact assessment, products benchmark, management of local and national institutions, green products in microfinance.	

Background of the meeting and the visiting delegation: (consider why you wanted to talk to the hosts and highlights/things that called your attention – 1-2 paragraphs)

Adie visited PerMicro's premises last December 2022. The former peer-to-peer left some open topics which we wanted to further discuss with our French colleagues, such as: their social impact measurement model, their advocacy work on a national and local basis, their ability in delivering green microfinance products.

Lessons learnt during the visit:

- The importance of advocacy
 - ✓ We had a comprehensive presentation of Adie's historical and present advocacy strategy on a national and local level. We understood Adie employs several human resources on this activity as well as some external support (such as pro bono professionals)
 - ✓ We learned that they leverage their advocacy with recurrent and on-time Studies (4-5 each year): in particular Evaluation of a specific program to report and convince funders/donors; Advocacy elements to feed their advocacy officers.
 - ✓ We observed how their advocacy is so highly considered to be one of their three missions. They mainly work on 2 axis:

1. legislative and regulatory changes to broaden the scope of micro-finance and facilitate Adie's actions;
 2. legislative and regulatory changes to encourage entrepreneurship.
- Green products for microfinance customers
 - ✓ we observed in particular the way Adie concentrates its ecological transition with two main actions: finance and support (to clients and employees);
 - ✓ we were impressed by the different financing purposes Adie covers (a part from cars): access to TEE product label/certification, purchase of mobility bike/electric scooter, dietary transition (organic farmers, local products), set-up of a local renewable energy unit, local improvements to reduce energy consumption;
 - ✓ We learned about the importance of involving external organisations for capital injections related to ecological transition: for instance, they mentioned some collaborations they had with Carrefour foundation, Uber Eats, Crit'Air, Dacia, ecc.
 - ✓ We understood it is also very important the cultural background of both clients and loan officers: Adie for example prepares factsheets for both categories and organises training sessions and individual coaching lessons for its loan officers.
 - New teamwork techniques
 - ✓ We loved the opening of the day, by using some flashcards from the game DIXIT. The card game is played in Italy too, but it was new for us to use it at work as an ice-breaker.
 - ✓ We particularly liked the technique used for the co-development session: the idea of a role-play between a client and two consultancy teams was something we never thought of doing in PerMicro. Time management among the 6 stages must be very efficient, as it helps focusing on key elements of every stage.

What my organisation still needs to learn more about is:

- Advocacy is often something which is perceived as not of primary importance compared to operativity, however listening to Maria Nowak's story and engagement with all possible stakeholders has taught us that advocacy should probably be the first activity to be looked after.
- In PerMicro we still have to learn and discuss and create internal culture about the challenges of ecological transition. Having worked on possible solutions inspired us on new possible products to be delivered but mostly taught us the importance of training our staff on the topic and, consequently, on the proposal of this kind of products.

Adaptation of some key lessons to your own organisation (do you plan to adapt anything you learnt in your own organisation? If yes, please specify what as we can also offer consultancy dates to support you with implementation):

- We are currently developing, with Adie's help and intermediation, a similar partnership they have with Dacia (automotive industry).

I will have difficulty applying the following to my organization:

- Advocacy on governmental institutions in Italy.

Please rate the following statements by circling the appropriate number:

1= No, not at all	2= Not really	3= Neutral	4= Yes, somewhat	5= Yes, absolutely
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•Did the event match your needs?

1 2 3 4 **5**

Additional comments:

•Did you feel supported by EMN in facilitating the event?

1 2 3 4 **5**

Additional comments:

• Did you gain relevant knowledge and information?

1 2 3 4 **5**

Additional comments:

• Will you apply the information from this event in your work?

1 2 3 **4** 5

Additional comments:

Where possible, for sure. Unfortunately our two organisations differ in their status so not every lesson learnt at Adie can be applied in PerMicro.

Which topics interest you the most for future events?

Customer journey in an MFI, Advocacy + Communication, Staff motivation

On which topics could you host a visiting MFI?

Customer journey in an MFI, Staff motivation