



Microfinance Sector in Europe

Nicola Benaglio, European Microfinance Network
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Microfinance in Europe

EU Definition: loan below 25 000 EUR for self-employment and entrepreneurship purposes

Regulation differences across Europe, non common EU legal framework (only soft: EU Code of Good Conduct)

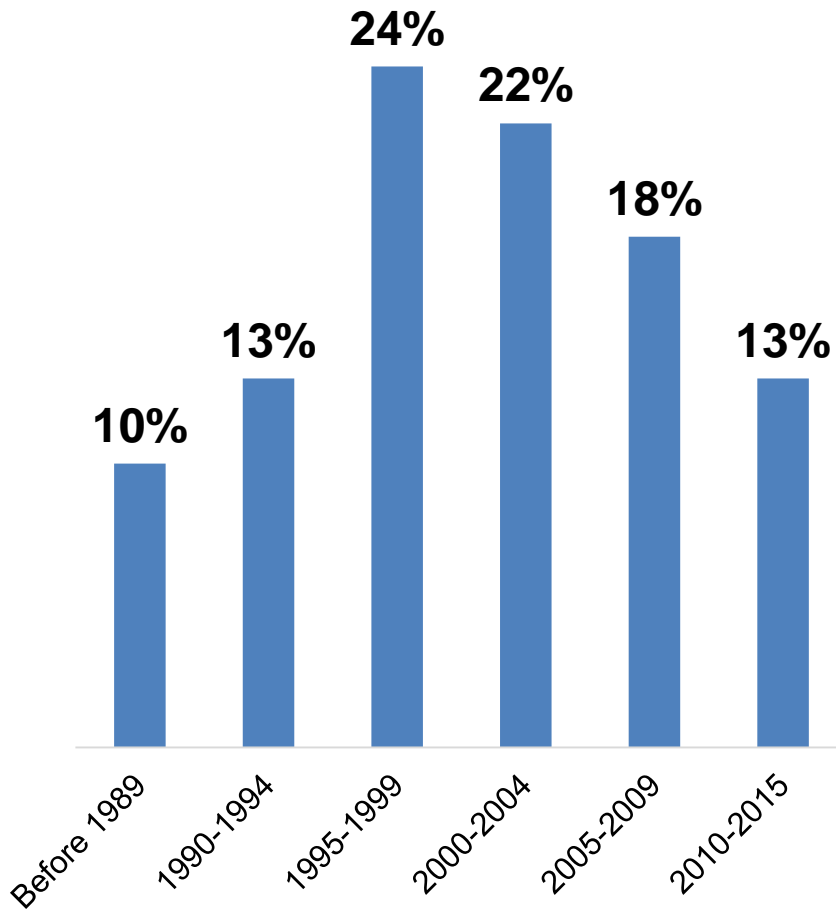
Young and heterogeneous sector with growth potential

- Preliminary data of EMN & MFC members Survey Report 2014/2015: 149 MFIs in 22 countries

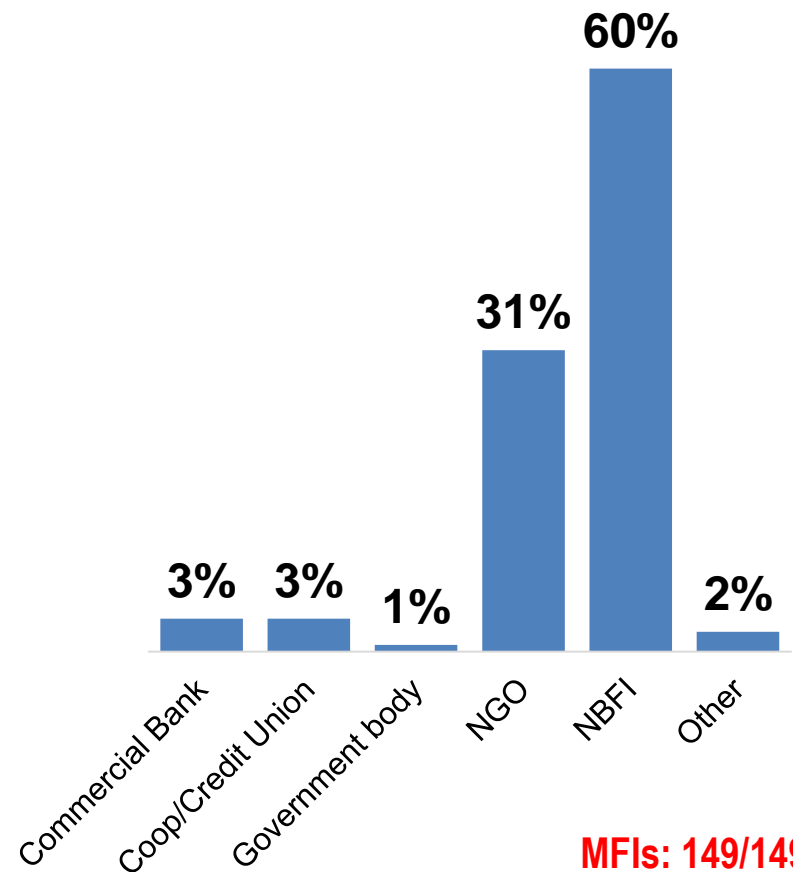


Who?

Share of MFIs by starting period of microlending activities



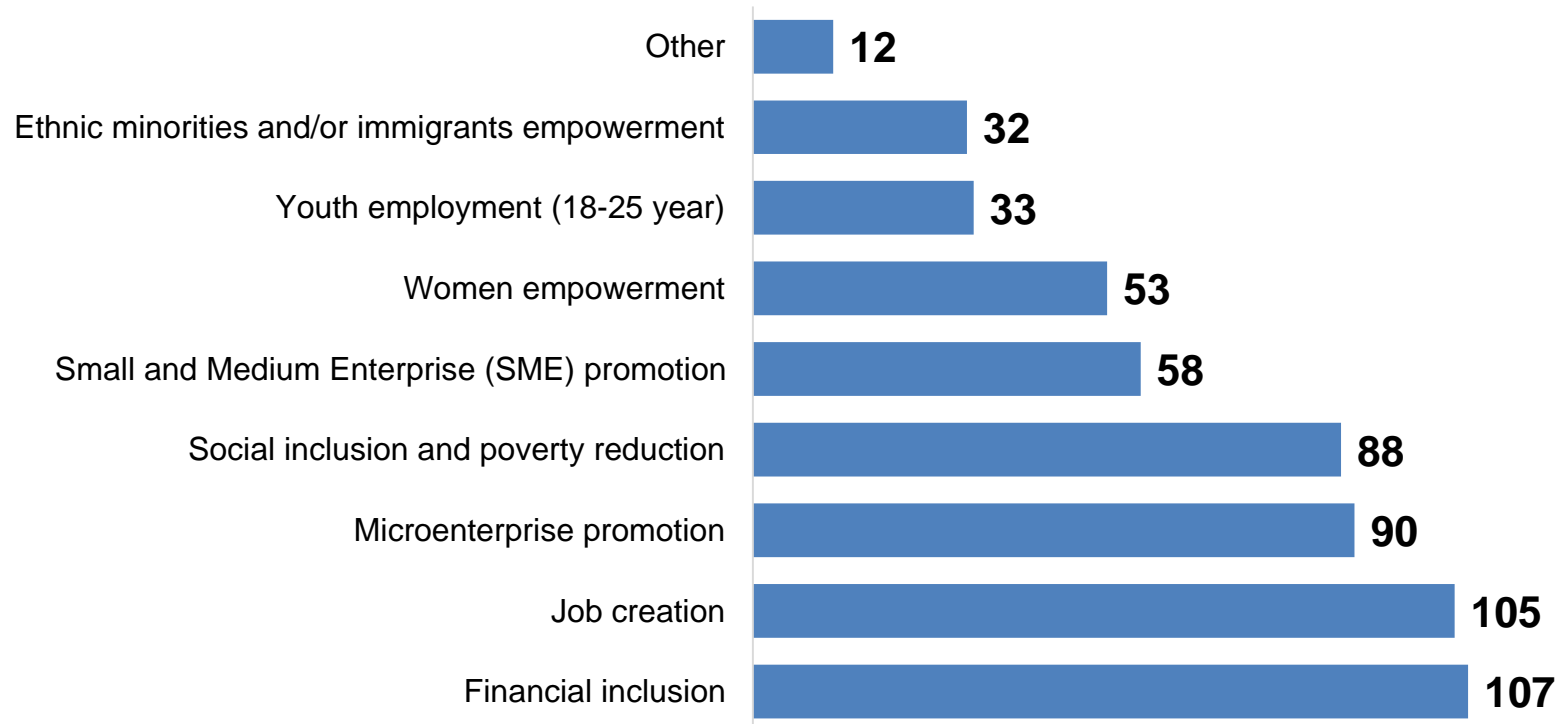
Type of institutions





Who?

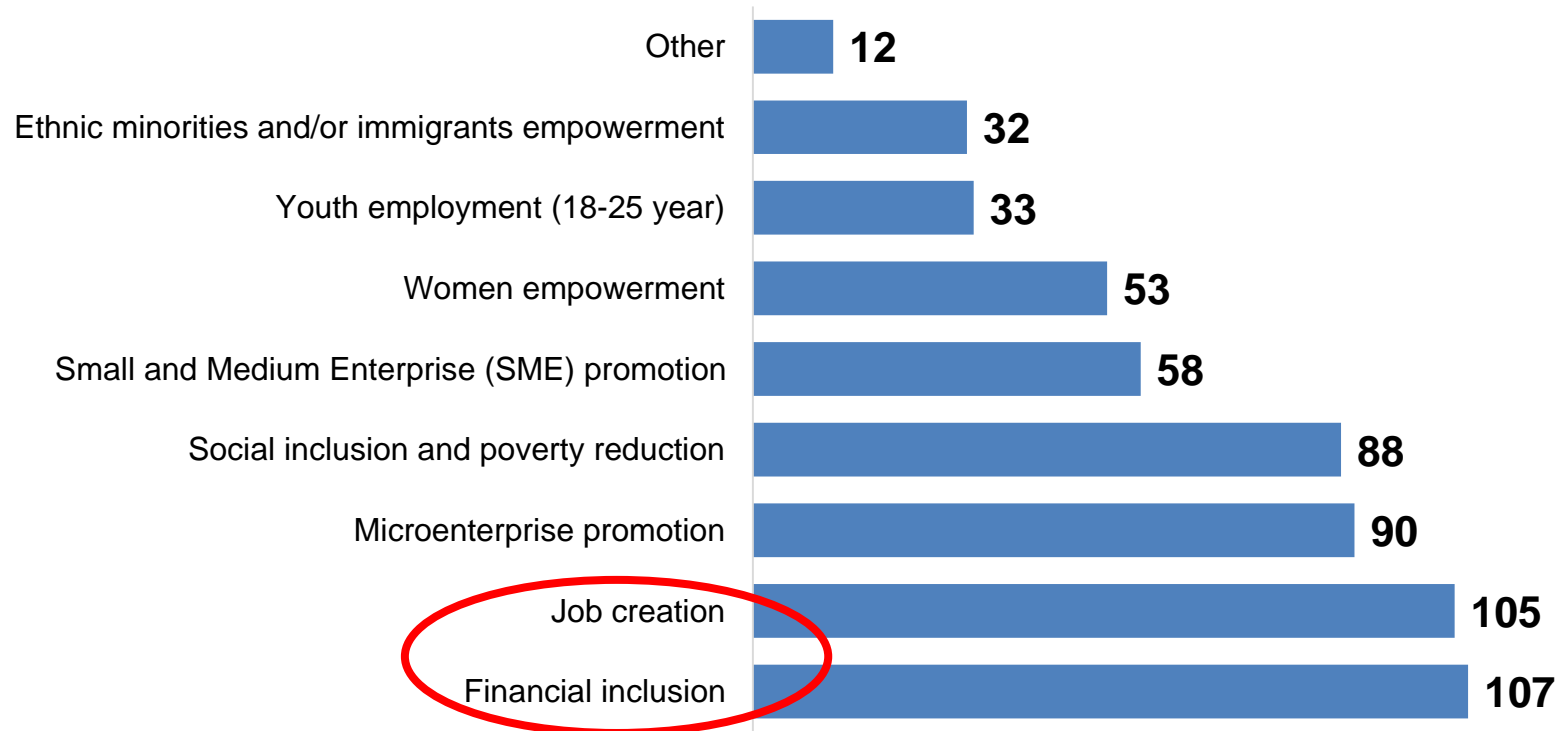
MFIs' mission





Who?

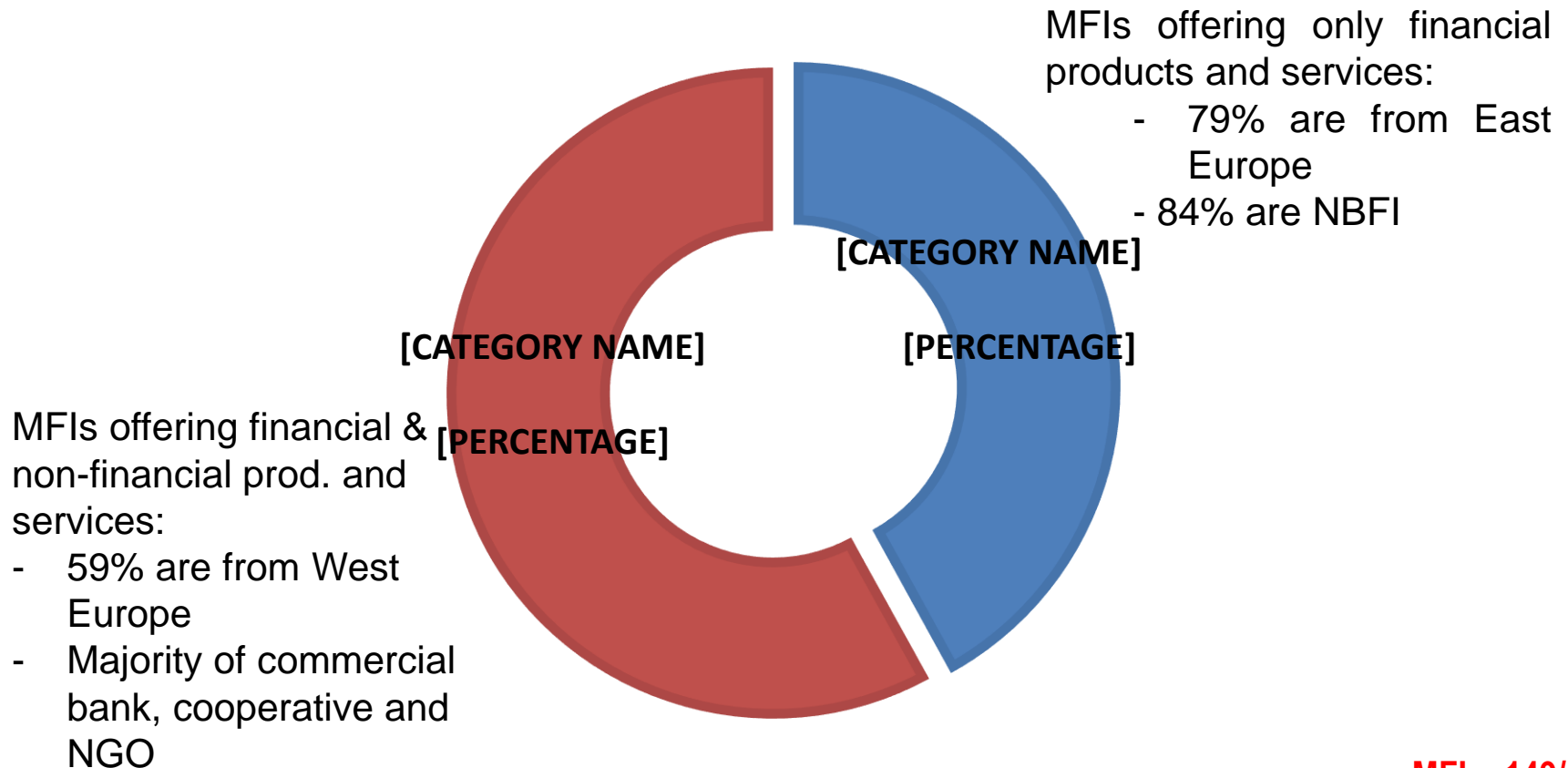
MFIs' mission





What?

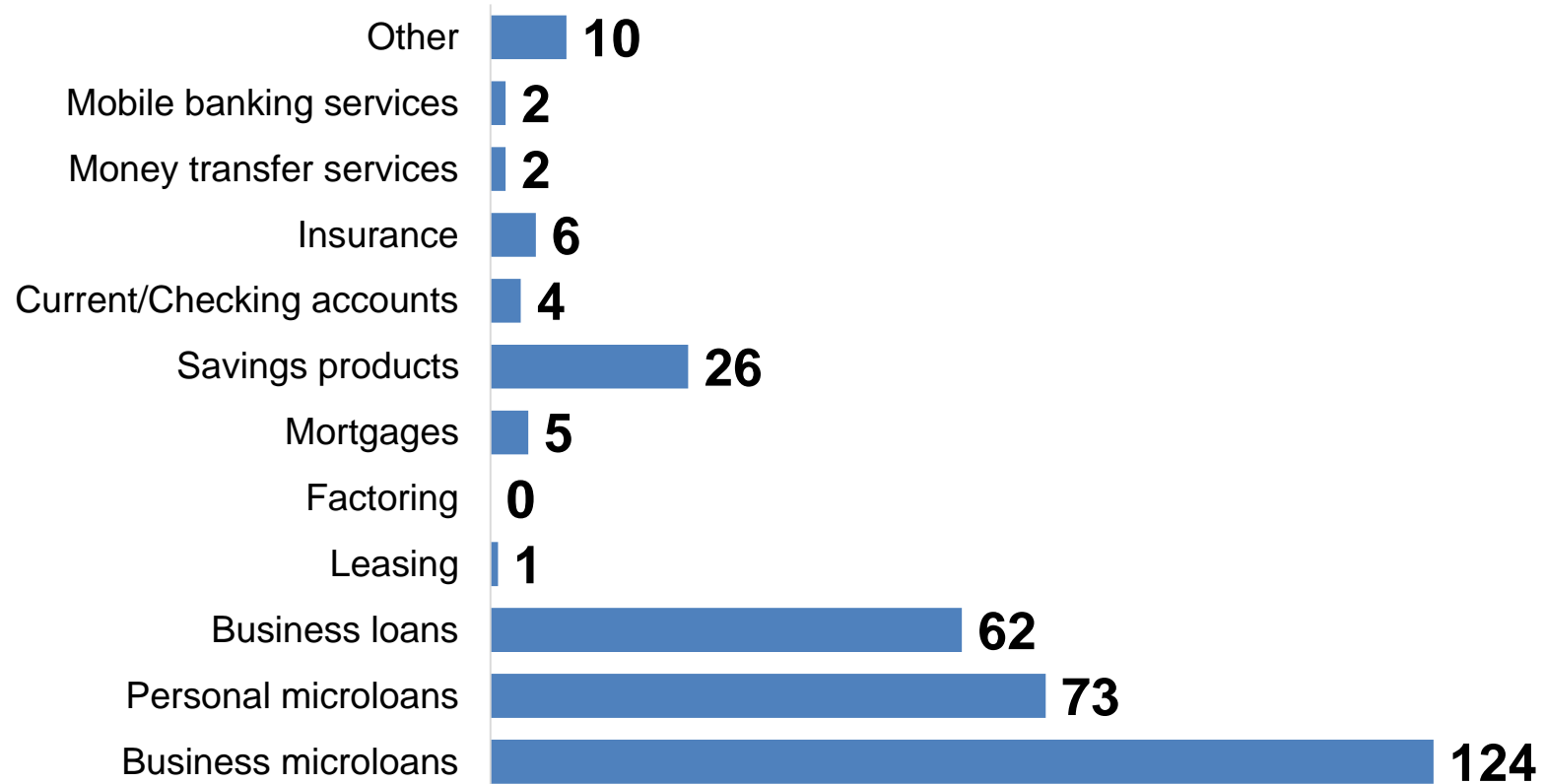
Products and services offered





What?

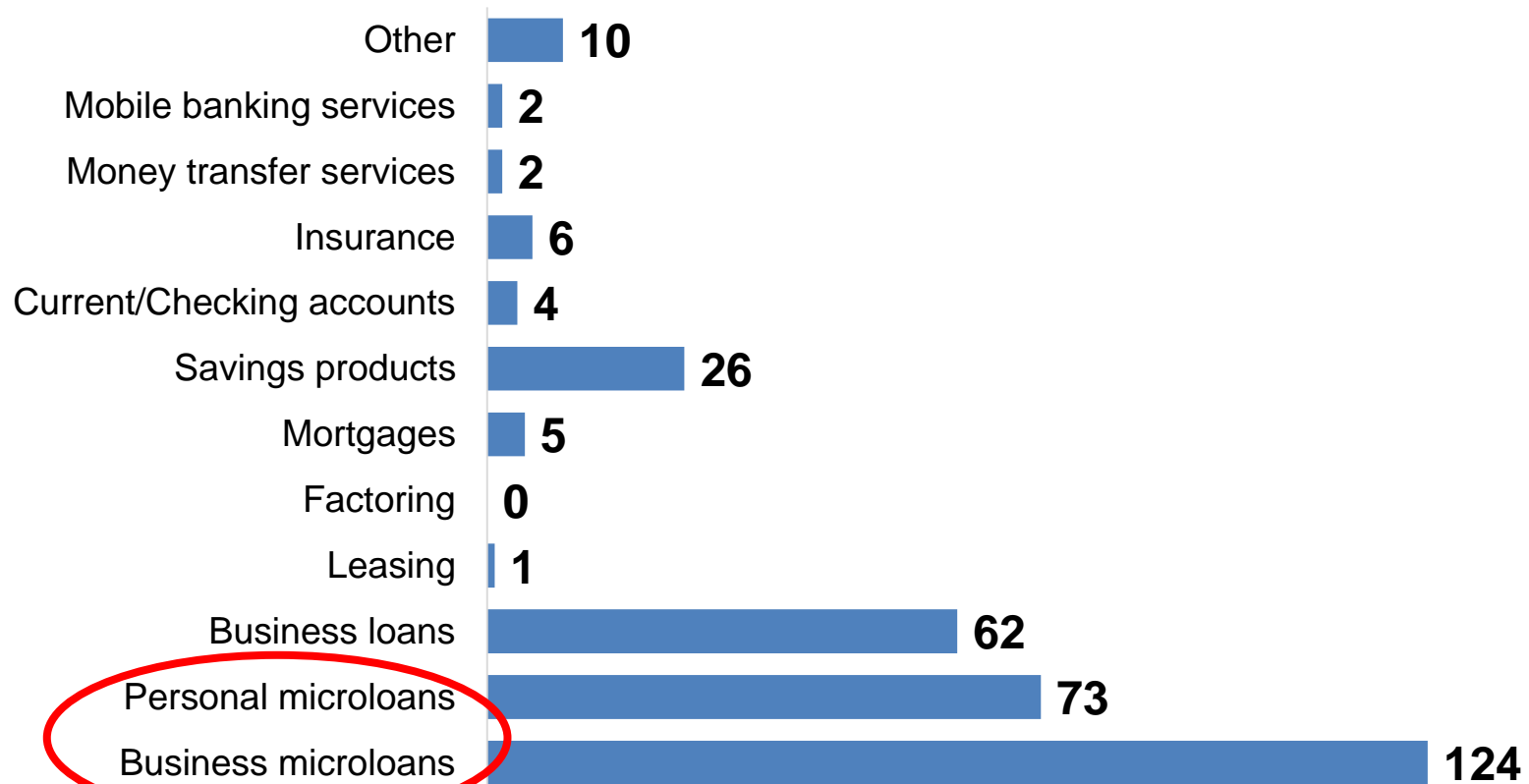
Financial products and services





What?

Financial products and services





What?

Microloan Portfolio

Total lending volume 2015: Approx EUR 1.6 bn.

58% Business microloans

AVG loan size: EUR 9.565

AVG term: 40.6 months

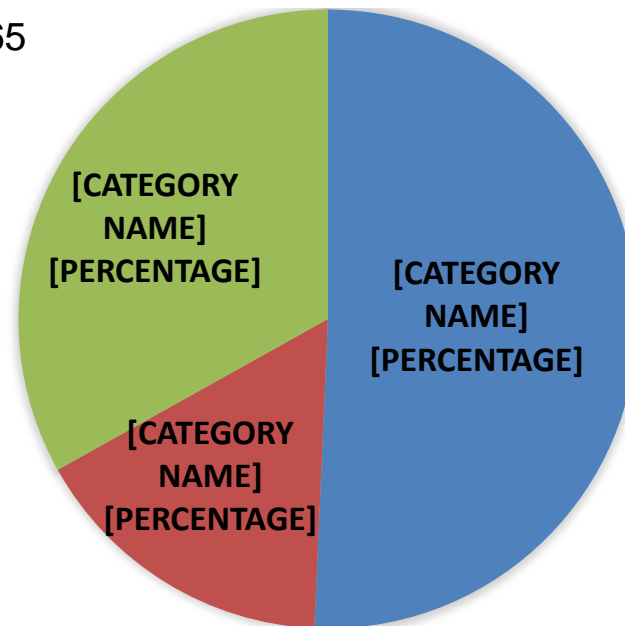
Annual IR: 10.7%

42% Personal microloans

AVG loan size: EUR 2.171

AVG term: 30.2 months

Annual IR: 19%

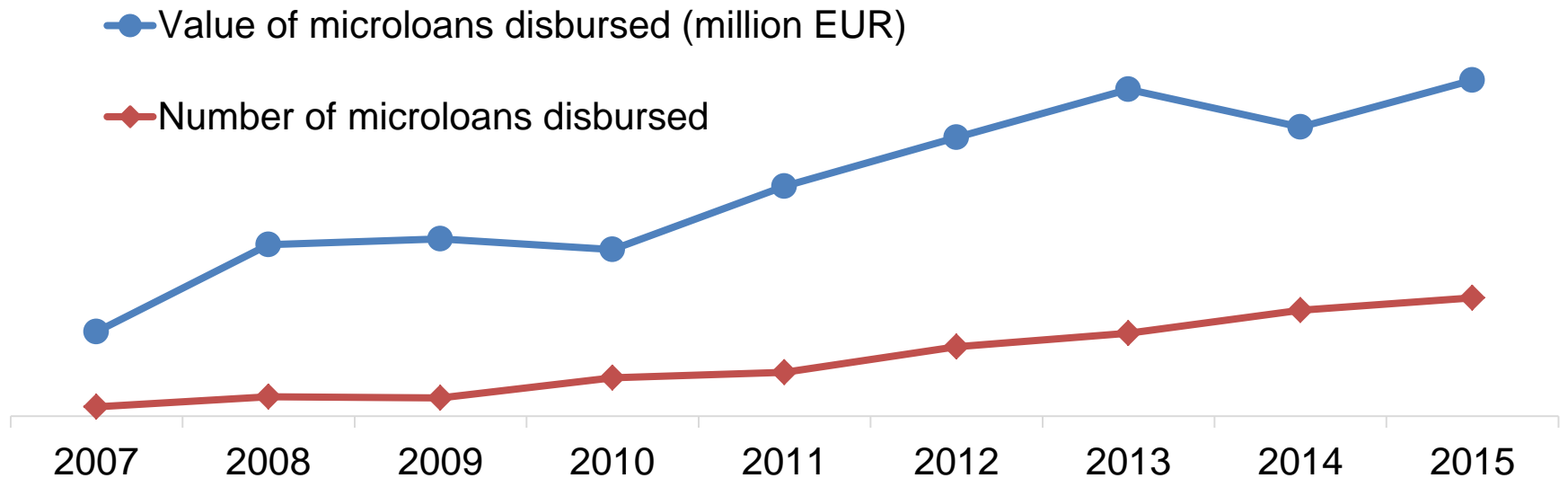




What?

Microloan portfolio evolution

MFI: 137/149

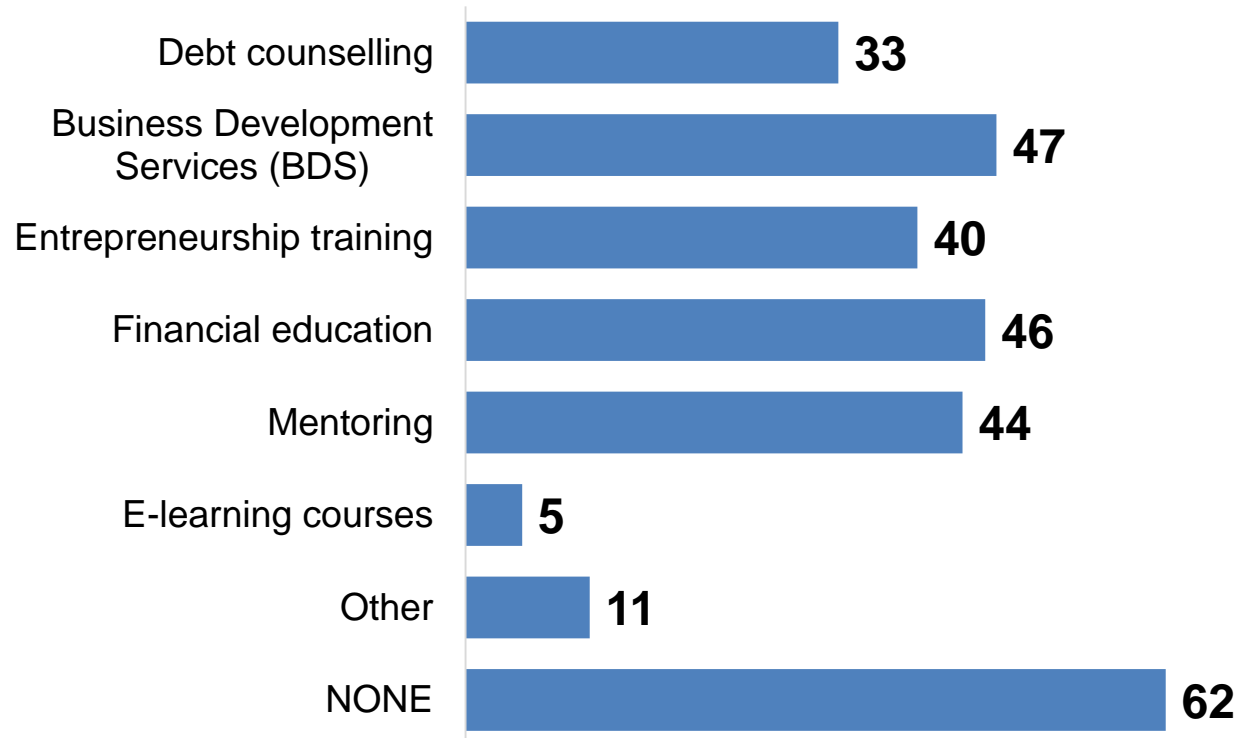


| | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|---|--------|--------|--------|---------|---------|---------|---------|---------|---------|
| Value of microloans disbursed (million EUR) | 394 | 802 | 828 | 779 | 1.074 | 1.303 | 1.528 | 1.351 | 1.571 |
| N. of microloans disbursed | 42.750 | 90.605 | 84.523 | 178.572 | 204.080 | 324.406 | 387.812 | 494.781 | 552.834 |



What?

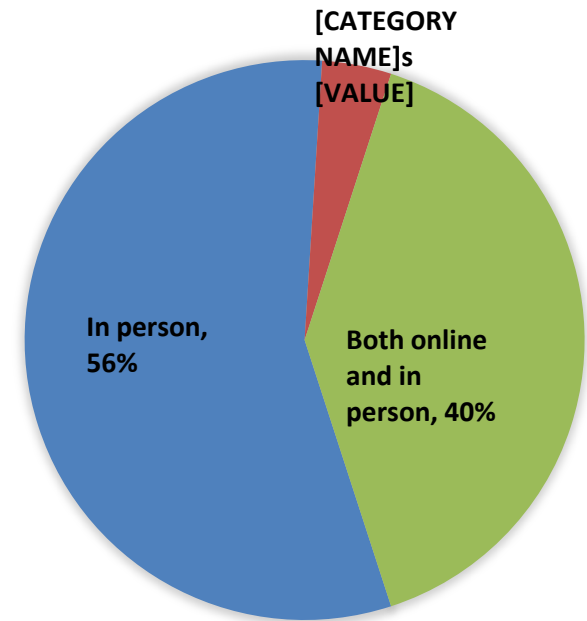
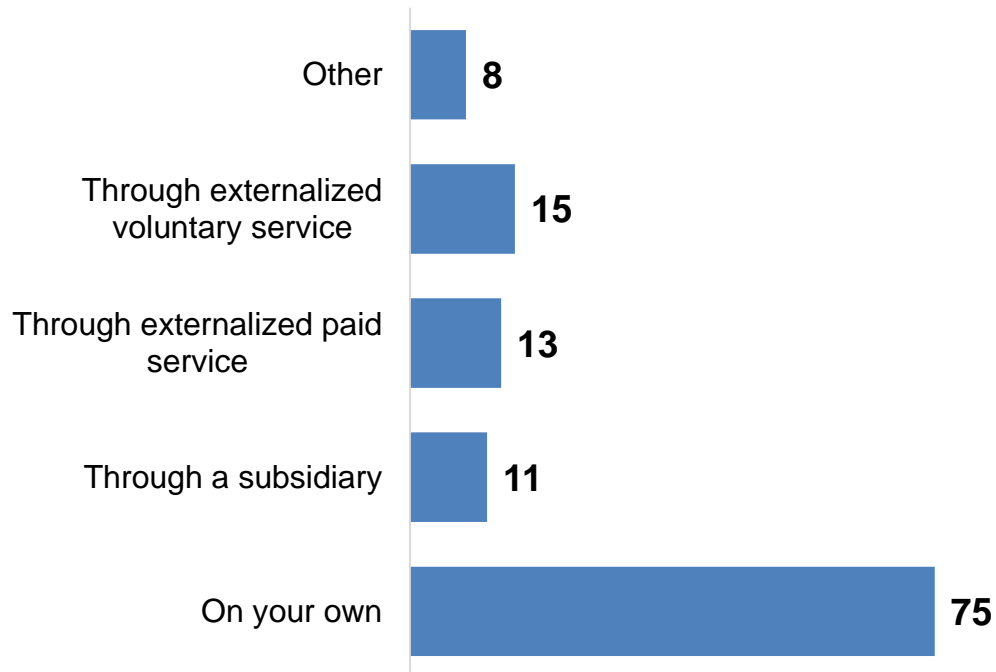
Non-financial products and services





What?

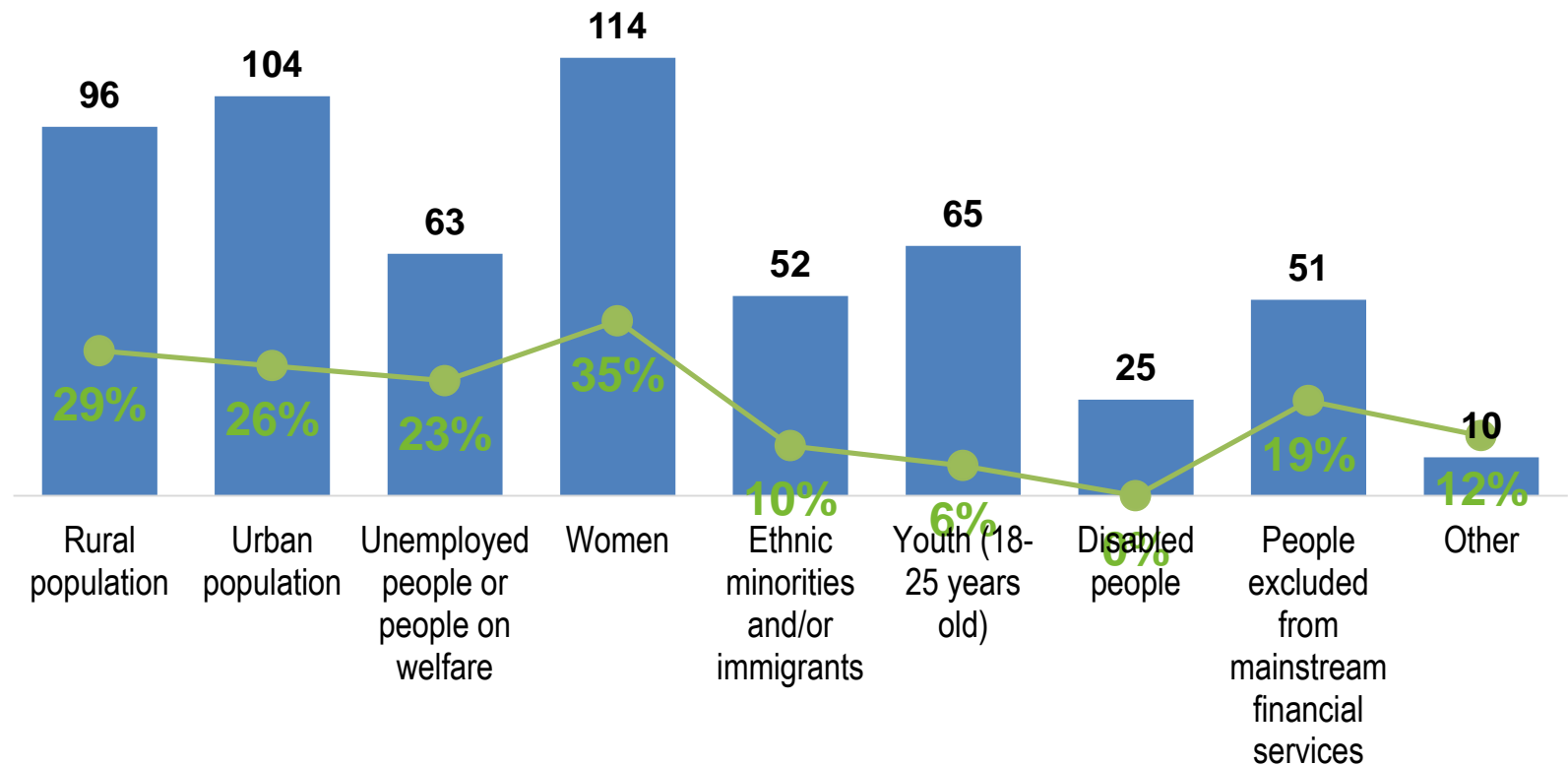
Non-financial products and services





For whom?

Target groups served in microlending

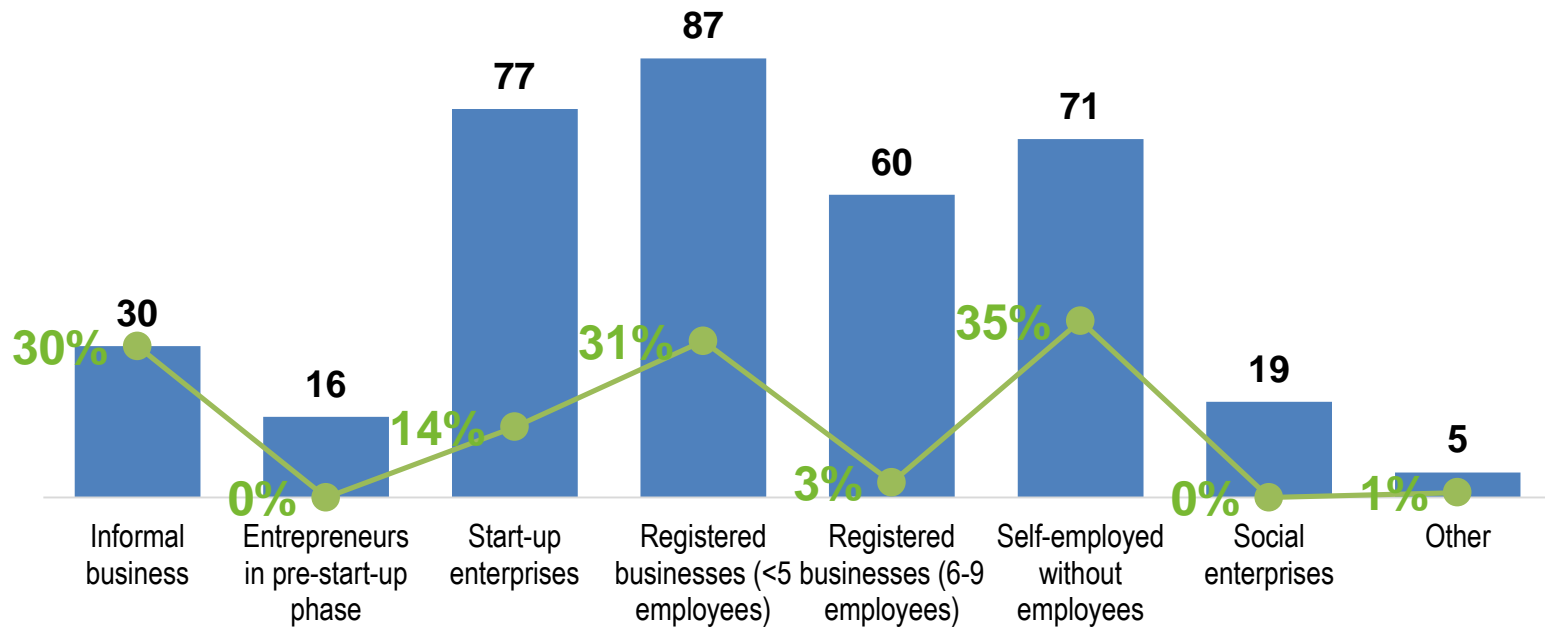


■ Number of MFIs ● % of active borrowers for target group / total active borrowers



For whom?

Type of businesses



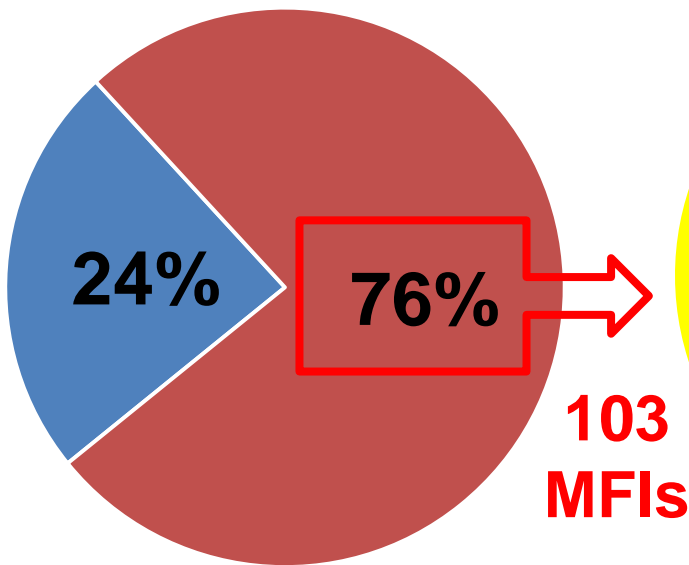
■ Number of MFIs

● % of business microloan disbursed for type of business / total business microloan disbursed



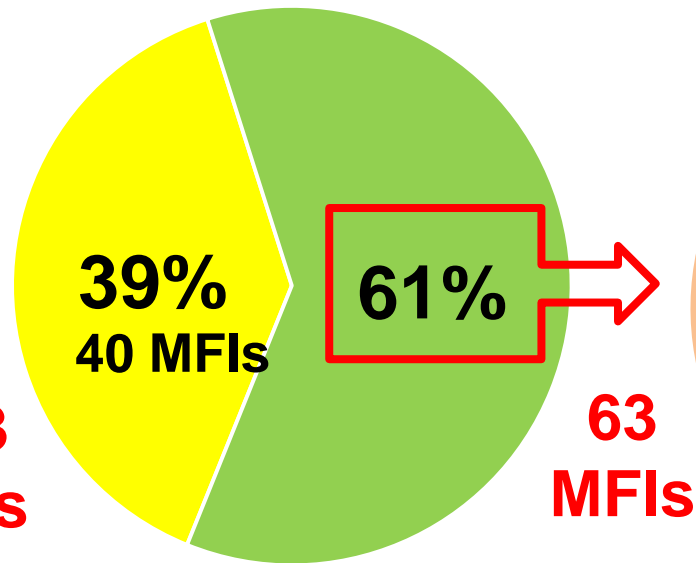
Code of Good Conduct for Microcredit Provision

Do you know it?



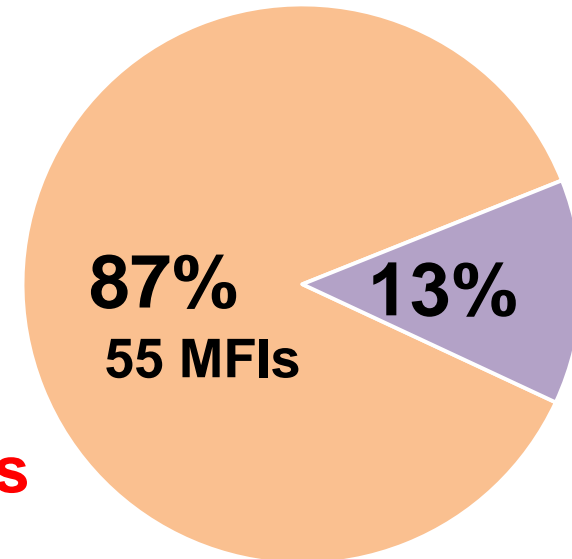
■ NO ■ YES

Have you already adhered to it?



■ YES ■ NO

Do you intend to adhere to it?



■ YES ■ NO



Survey preliminary results

Who?

- Young and heterogeneous sector (main legal types: NBFIs and NGOs; main missions: financial inclusion and job creation)

What?

- Majority of MFIs offer a combination of financial and non-financial products and services.
- Variety of financial products and services offered (exp. business and personal microloans)
- Microloan Portfolio is growing overtime

For Whom?

- Variety of TGs served (mainly woman and rural population) and type of businesses financed (mainly informal businesses, businesses < 5 employees and self-employed)



Thank you

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