



"EaSI Technical Assistance to the European Microcredit Sector"

Overview on Project



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1. Presentation of the Consortium



- **Frankfurt School of Finance and Management (Consortium Leader)**
- **Microfinance Centre, MFC**
- **European Microfinance Network, EMN**





2. Overview of the Project

Operational and Horizontal Assistance to the European Microcredit Sector in the framework of JASMINE /EaSI

1. Provision of operational technical assistance (TA) for EU microcredit providers for helping these operators to improve the quality of their operations, to scale up and maximize the impact of microcredit products on microenterprises development, and to become sustainable and viable operators on commercial terms.
2. Enable horizontal TA for the wider European microcredit sector to disseminate information and best practices. To promote job creation and maximise the development impact of MSMEs through enhanced access to funding.

Duration: 42 months (July 2015 – December 2018)

Geographical coverage: EU-28 member states, and other states (EFTA and EEA member countries (Norway, Iceland, Switzerland, Liechtenstein); + potentially EU candidate (Montenegro, Serbia, Turkey, Albania, Bosnia & Herzegovina, Kosovo, Macedonia) that have ratified EU agreements

2. Overview of the Project (II)



Eligible Beneficiaries

Greenfield MFIs

- < 2 years
- Interested in improving operations
- Receive an Institutional Assessment (IA)
- Get trainings for staff & management

Non-Bank Microcredit Providers

- > 2 years
- Interested in raise quality of operations
- Receive an IA or MF Rating
- Get consulting for staff & management

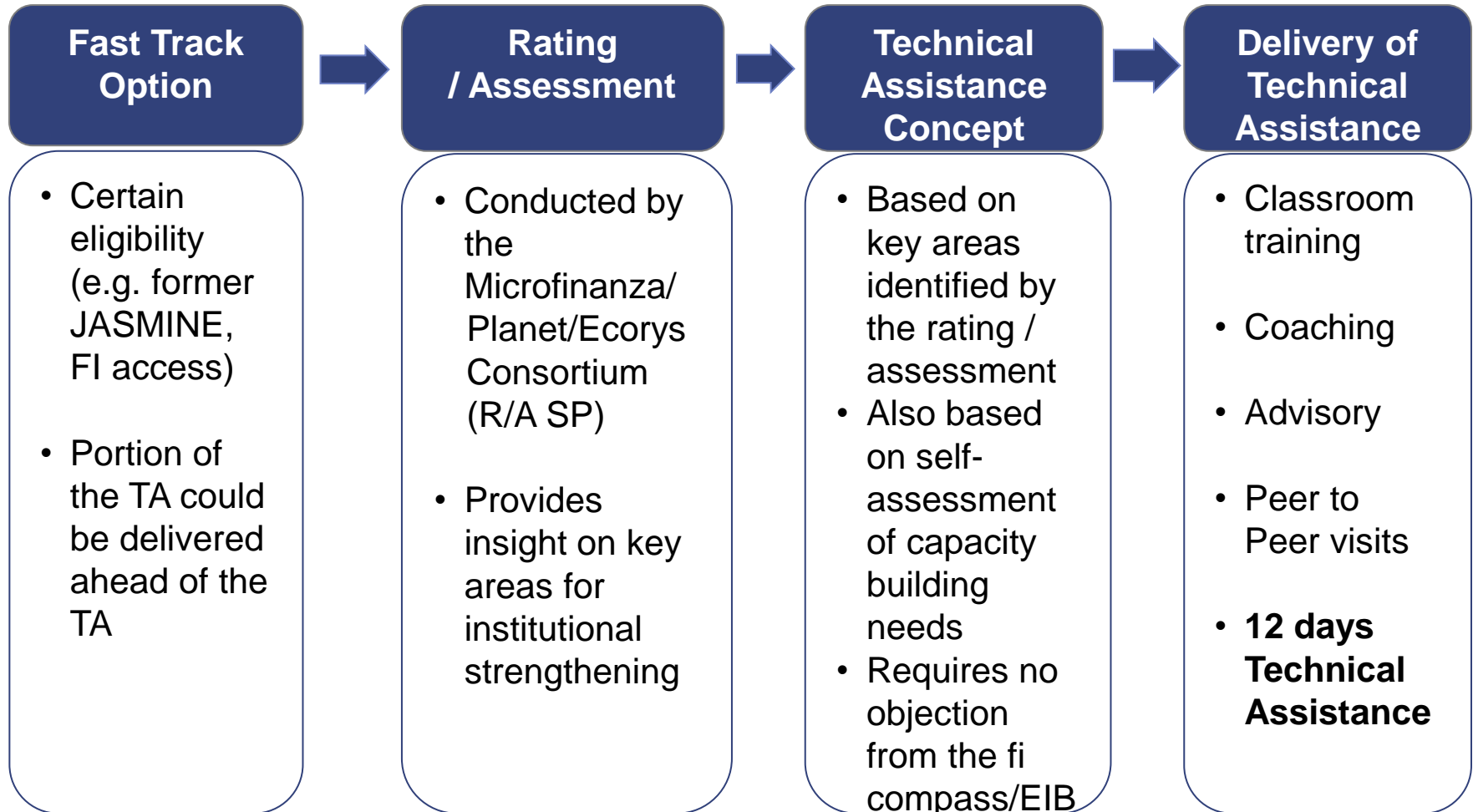
Licensed Banks

- Offer microcredit MC products
- Did not receive a specialised MF Rating
- Interested in indep. opinion on MC operations
- Get coaching for increasing MF staff knowledge

3. Scope of Activities



Work Stream 1. Capacity Building - process



3. Scope of Activities



Work Stream 1. Capacity Building - topics

TOPICS

- **Good Governance, including Social Performance**
- **Strategic Planning**
- **Risk Management**
- **Management Information System (MIS)**
- **Other Topics** can be discussed on a case by case basis
- **Legal Training** on issues related to financial instruments
- **Peer to Peer exchanges:** visits to peer institutions implementing best practices on specific topics



3. Scope of Activities

Work Stream 2. ECoGC TA - process



* Note:
Commercial Banks
-> endorsement



3. Scope of Activities

Work Stream 2. ECoGC TA

2 types of technical assistance:

- Training/coaching on the implementation of the Code
 - 2 days of training/coaching ahead of external evaluation
 - Is not linked to the rating/assessment or the external evaluation to certify compliance

- Post-evaluation capacity building
 - Based on findings of the external evaluation, TA can be offered to arrive at full compliance





3. Scope of Activities

Work Stream 3. Dissemination of Best Practices

- Available for everybody (not only EaSI TA Beneficiaries)
- **Workshops** on microfinance related topics (innovative products, national regulations, social performance, business development services, etc.)
- Mutual Learning **Seminars**
- EaSI **Help-Desk**

<https://webgate.ec.europa.eu/easi-micpro/Jasmine.jsp#HelpdeskPlace:>



3. 2nd Call for Expressions of Interest

- **Geographical coverage:**
 - EU-28 member states
 - EFTA and EEA member countries: Norway, Iceland, Switzerland, Liechtenstein)
 - EU candidates that have ratified EU agreements: Montenegro, Serbia, Turkey, Albania, Bosnia & Herzegovina, Kosovo and Macedonia

- **Deadline:** One year period, from May 2016 to May 2017

- How to **apply**? <https://www.fi-compass.eu/news/2016/05/second-call-easi-technical-assistance-european-microcredit-sector>

3. 2nd Call for Expressions of Interest



Results of the 1st call (2015):

- 25 MCPs from 11 countries
- Dominated by the non-bank MCPs (80%)
- Romanian institutions well represented (36%)
- Only 34% of the MCPs come from Western Europe
- **None** from Macedonia



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Thank you

www.fi-compass.eu

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