



## OUR MISSIONS

### FINANCE

Micro-entrepreneurs up to 12 000€ who do not have access to loans from the mainstream banking system.

### SUPPORT

Micro-entrepreneurs before, during, and after business creation through entrepreneurship and business development services, to ensure the sustainability of their activity.

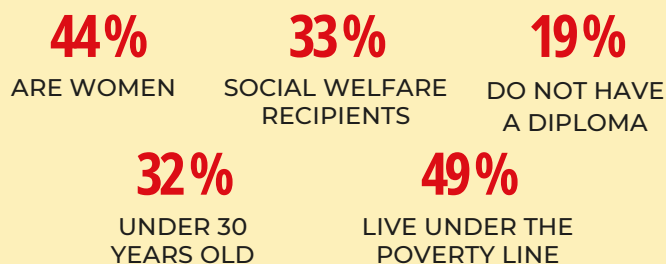
### ADVOCATE

For the improvement of the legal environment of microcredit and business creation.

## OUR HISTORY

Inspired by Muhammad Yunus' microcredit model, Maria Nowak adapted this concept in France, and created Adie in 1989. Adie is a regulated non-profit microfinance institution that firmly believes in a person's right to initiate an economic activity. For this reason, Adie finances, supports, and also offers its clients the possibility of obtaining micro-insurance as well as personal loans to access employment.

## OUR CLIENTS



### BUSINESS ACTIVITY

**89 574**

ACTIVE CLIENTS (+10 %\*)

**300 M€**

PORTFOLIO (+20%\*)

**3 046**

MICRO-INSURANCES

### ORGANIZATION

**195**

BRANCHES

**850**

EMPLOYEES

**1 200**

VOLUNTEERS

\*Compared with 2022

## IMPACT

**27 812**

MICRO-ENTERPRISES FINANCED IN 2023

**20 406**

JOBS CREATED THANKS TO BUSINESS MICROCREDITS IN 2023

**81 %**

STILL IN BUSINESS AFTER 3 YEARS

## WHERE TO REACH US ?

[adie.org/notre-action-a-l-international](https://adie.org/notre-action-a-l-international)



23 RUE DES ARDENNES  
75019 PARIS, FRANCE

## WHO WE ARE ?

Adie International is a department within Adie that specializes in promoting microfinance outside France. Our actions include : consulting missions, exchange of good practices, implementing joint-projects.

Our team strongly believes in the importance of cooperation and exchanges with various types of stakeholders, in order to improve access to microcredit and business creation.



## PROMOTE

The development of microfinance in Europe, the Mediterranean basin, and in countries bordering French overseas territories.

## SHARE

Adie's experience and knowledge with other institutions which want to create or expand microcredit programs, based on social performance, financial sustainability and client protection.

## CONTRIBUTE

To the improvement of the legal environment of microcredit and business creation, through advocacy at national and European levels.

## OUR APPROACH AND SERVICES

We partner with microfinance stakeholders to support the launch or development of their microfinance services. To do so, we share our wide-diversity of strategic and operational tools based on our extensive experience in designing and providing bespoke financial services as well as training and coaching support for micro-entrepreneurs in France and abroad.

Through our bottom-up approach, we create tailor-made solutions for underserved individuals and small businesses. Throughout the process we work in close collaboration with our partners to ensure that we foster ownership and provide sustainable solutions adapted to the local context.

### KNOW-HOW ON VULNERABLE GROUPS

Bespoke approach & solutions tailored to finance and support specific target groups: youth, travelers, migrants...

### SOCIAL PERFORMANCE MANAGEMENT AND IMPACT ASSESSMENT

Support in implementing SPM and impact assessment tools and processes

### MARKET STUDY & PRODUCTS DEVELOPMENT

Context analysis, customer segmentation, products development (microcredit, business development services), delivery channels

### STAFF TRAINING

Prospection, loan appraisal, risk assessment & decision, recovery, staff management

### VOLUNTEERING

Recruitment, training and management of volunteers

### ADVOCACY

For legal environments suitable to self-employment and microfinance

### COMMUNICATION

Customer communication campaigns

### STRATEGIC PLANNING

Business planning: operational organisation and management, financial projections

### CREDIT RISK MANAGEMENT

Operational procedures adapted to vulnerable clients' profiles and needs

### GRANT MANAGEMENT

Fundraising, grants follow-up and reporting

## OUR NETWORK



Maria Nowak co-founded two microfinance networks: the Microfinance Centre (1996) and the European Microfinance Network (2003) to promote social microfinance across the countries of the European Union and Central Europe.

Since October 2021, Adie has held the presidency of EMN, reinforcing its commitment to drive forward the microfinance sector in Europe.

Adie co-created five microfinance institutions, to which we provide ongoing technical assistance :



CO-FOUNDED  
IN KOSOVO



CO-FOUNDED  
IN BELGIUM



CO-FOUNDED  
IN TUNISIA



CO-FOUNDED  
IN GREECE



CO-FOUNDED  
IN LUXEMBOURG

## OUR ACTIVITY

53

EXCHANGES AND  
COOPERATION  
PROJECTS SINCE  
2015

21

ORGANISATIONS  
FOR WHICH WE  
HAVE PROVIDED  
CONSULTANCY  
AND TECHNICAL  
ASSISTANCE SINCE  
2015

45

ADIE EMPLOYEES  
MOBILISED ON  
AVERAGE EACH  
YEAR FOR OUR  
MISSIONS

+ than 15

COUNTRIES  
COVERED BY THESE  
ACTIVITIES

## EXAMPLES OF INTERVENTIONS

Since 2000, Adie counts on its dedicated team of multidisciplinary experts to carry out cooperation projects and technical assistance missions.

### LEBANON

Strengthening small economic players through a range of services incorporating support for the Ecological and Social Transition, and innovative and tailored financial products.  
Tarik Akhdar, AFD

### SPAIN

Support for the development of a microcredit programme to help young people access the local job market.  
Fondation Youth Business Spain

### ROMANIA

Training on business microcredit appraisal methodology and tools amendment proposals, addressed to for employees of the savings and credit banks affiliated with the regional union ASCAR.  
EaSI TA

### COMOROS

Strategic support and operational strengthening of the two main credit and savings unions of the Archipelago to the benefit of the Comorian productive sector.  
Horus Development Finance, AFD

### ITALY

Design of a solidary leasing offer coupled with a microcredit, which addresses job seekers' mobility issues.  
Permico, Renault

### SERBIA

Assistance for the development of a social performance management strategy and preparation of an impact assessment survey.  
AgroInvest, European Commission