

## 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.

## EXAMPLES OF INTERVENTIONS

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

### — COMOROS

In collaboration with Horus, strategic support and operational strengthening of the two main credit & savings unions of the Archipelago, to the benefit of the Comorian productive sector. AFD

### — SPAIN

Development of a microcredit product to foster women's access to the labor market in Mallorca. Treball Solidari

### — SERBIA

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

### — LIBYA

Backing the Libyan Central Bank in the design of a legal and regulatory framework favorable for the development of a microcredit sector. Expertise France, European Commission

### — LEBANON

Co-development of financial products and business development with Al Majmoua and FTL, meet the needs of micro-entrepreneurs and cooperatives engaged in a sustainable agricultural model. AFD

### — ROMANIA

Training on business microcredit appraisal methodology and tools amendment proposals, addressed to employees of the credits and saving cooperatives affiliated with the regional union ASCAR. EaSI TA

## NETWORK

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



# OUR TECHNICAL ASSISTANCE SERVICES

## OUR APPROACH

Leveraging 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, we partner with microfinance stakeholders and provide them with expertise and a wide-diversity of strategic and operational tools to support the launch or development of their microfinance services. 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.

## OUR OFFER

### 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 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. Adie assumes the presidency of the European Microfinance Network since October, 2022.

## OUR CLIENTS

**44%**  
ARE WOMEN

**37%**  
SOCIAL  
WELFARE RECIPIENTS

**25%**  
DO NOT HAVE  
A DIPLOMA

**27%**  
UNDER  
30 YEARS OLD

**58%**  
LIVE UNDER THE  
POVERTY LINE

### BUSINESS ACTIVITY

**72 596**  
ACTIVE CLIENTS (+11 %)

**202 m€**  
PORTFOLIO (+9 %)

**3 300**  
MICRO-INSURANCES (+21 %)

### ORGANIZATION

**176**  
BRANCHES

**707**  
EMPLOYEES

**1 143**  
VOLUNTEERS

## IMPACT

**24 776**  
MICRO-  
ENTERPRISES  
FINANCED  
IN 2021

**13 714**  
JOBS CREATED  
THANKS TO  
BUSINESS  
MICROCREDITS  
IN 2021

## WHERE TO REACH US

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



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