

ADIE INTERNATIONAL



OUR MISSIONS

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 wanting to create or expand microcredit programmes, 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 the national and European level



WHO WE ARE

Adie International is a department within Adie that specializes in promoting microfinance beyond France.

Our actions at the international level include : consulting missions, exchange of good practices, implementing joint-projects...

Our team strongly believes in cooperation and exchanges with stakeholders, in order to improve access to microcredit and business creation outside of France.

EXAMPLES OF CONSULTING MISSIONS

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

- **Comoros, 2018/2020:** Strategic support and operational reinforcement in association with Horus of the two main credit savings union to the advantage of the Comorian productive sector.
AFD.
- **Spain, 2018:** Development of a microcredit offer to foster women's access to the labor market in Majorca.
Treball Solidari.
- **Turkey, 2016/2017:** technical assistance to design an access to funding mechanism for Syrian refugee entrepreneurs within the livelihood program.
UNHCR.
- Co-creation of E-learning modules addressed to Tunisian and Belgian microentrepreneurs together with Taysir and microStart.

NETWORK

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



KRK
Kreditimi Rural i Kosoves
co-founded
in Kosovo



microStart
co-founded
in Belgium



Taysir
co-founded
in Tunisia



AFI
co-founded
in Greece



microlux
co-founded
in Luxembourg

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 that are adapted to the local context.

OUR SERVICE OFFERINGS



GROWTH STRATEGY & PLANNING

Leveraging innovative approaches, technology & partnerships to enhance the sustainable growth of your organization

- Elaboration of **multi-year development** strategic plans
- Development & strengthening of **management** and **organizational** structure
- **Business planning** & financial modelling



CUSTOMER STRATEGY

Designing financial and business development services to better meet your clients' needs

- **Client centric:** needs assessment & segmentation
- Marketing and product development
- Suitable delivery channel



RISKS MANAGEMENT

Managing risk and profitability without deriving from your social missions

- **Credit** and **operational** risk management
- Internal procedures, audit and control
- Financial risk & loan portfolio management
- **Credit assessment** tools & methodologies,
- CRM and debt recovery



ADVOCACY & FUNDRAISING

Improve the visibility of your actions through innovative approaches

- **Advocacy** strategies to improve the legal environment of microfinance
- **Social impact** measurement tools & methodologies
- **Fundraising** strategies to address different donor prospects : individuals, corporate, foundations & public funds

Want to know more ? international@adie.org

ADIE IN FRANCE

OUR MISSIONS

FINANCE

Micro entrepreneurs up to 10 000€ who do not have access to loans from the mainstream banking system

SUPPORT

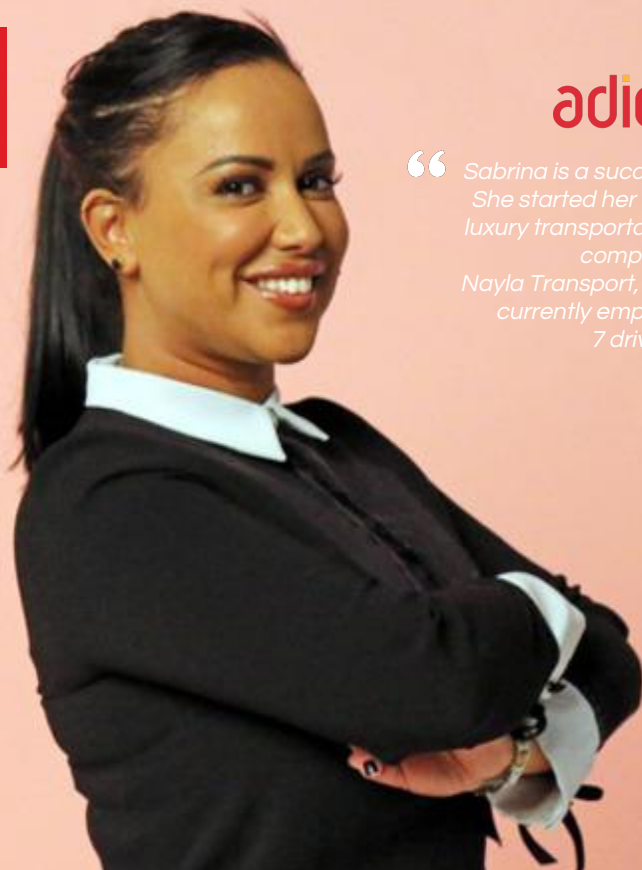
Micro entrepreneurs before, during, and after creating their business through the use of business development services, to ensure the sustainability of their activity

ADVOCATE

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

adie

“ Sabrina is a success! She started her own luxury transportation company, Nayla Transport, and currently employs 7 drivers. ”



WHO WE ARE

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'S CLIENTS



46%

are women



38%

are social welfare recipients



24%

do not have a diploma



55%

line under the poverty line

ACTIVITY

60 660

active clients

168,5M€

portfolio

3 303

micro-insurances

ORGANIZATION

158

branches in France & French overseas territories

584

employees

1281

volunteers

IMPACT

19 375

micro enterprises financed in 2019

15 346

jobs created thanks to business microcredits in 2019

Where to reach us



@adieorg

Adie

139 boulevard de Sébastopol
75002 Paris, France