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.

ITALY
Design of a solidary leasing offer coupled with a microcredit, which addresses job seekers’ mobility issues. Permicro, Renault

LEBANON
Co-development of financial and non-financial products with Al Majmoua and FTL, that 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 for employees of the savings and credit banks affiliated with the regional union ASCAR. EaSI TA

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. AgroInvest, European Commission

NETWORK
We 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 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

WANT TO KNOW MORE? INTERNATIONAL@ADIE.ORG
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

46% are women

35% social welfare recipients

22% do not have a diploma

32% under 30 years old

49% live under the poverty line

BUSINESS ACTIVITY

81 456 active clients (+12%)

250 M€ portfolio (+24%)

3 046 micro-insurances

ORGANIZATION

187 branches

766 employees

WHERE TO REACH US

alie.org/notre-action-a-l-international

23 RUE DES ARDENNES
75019 PARIS, FRANCE

IMPACT

26 317 micro-enterprises financed in 2022

16 314 jobs created thanks to business microcredits in 2022

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