



European Microfinance Network aisbl

Call for Participation

Short video message on

Creating opportunities beyond microcredit

to be streamed during 2nd European Microfinance Day

July 2016

1. Objective of the call

Ahead of the second edition of the European Microfinance Day (EMD) on 20th October 2016, the European Microfinance Network (EMN) is looking to receive short video messages from its members, in which they should stress and substantiate the main message of the event: **The provision of non-financial services is a fundamental part of its support to the clients.**

2. Background information

The second edition of the EMD will highlight the importance of the comprehensive package of services that the microfinance sector offers to its clients.

Often, microfinance is only linked to the provision of small credits. Nevertheless, microfinance comprises a series of services that go far beyond the provision of financial facilities to the people underserved by the mainstream financial sector.

In fact, quite a few organizations within the sector are already experiencing with new financial products in order to provide a more comprehensive solution to its clients' needs: microinsurance, microleasing, microsavings, microfranchising, etc. are already part of the integrated services offered by the sector.

Nevertheless, this 2nd European Microfinance Day wants to specifically focus on the importance of the provision of non-financial services as a fundamental part of its support to the clients. This support is costly in resources and time for the MFIs, requires a full range of dedicated volunteers and cannot be covered by the margin made on microcredit operations (except to raise interest rates to difficult-to-accept levels).

The Microfinance sector in Europe wants to highlight that the current definition of microcredit at EU level does not consider the provision of non-financial services as a fundamental part of the services offered by the sector, and though the late financial tools for supporting the sector in the framework of the EaSI programme explicitly mention the need to provide directly or indirectly in order to be eligible for these by the MFIs, there has never been a clear mandate on the support of the non-financial services from the European institutions.

In this way, a measure dedicated to funding microfinance institutions in order to support the accompanying activities closely linked to the loan and required for vulnerable clients of MFIs is badly needed for the sectors' development.

The networks have strongly proposed different mechanisms in order to support the provision of the non-financial services by the MFIs: for instance, through the use of a mix of guarantee and grant systems that support the guarantees to MFIs with an additional grant for the provision of the BDS to the final beneficiaries, as it has already been successfully done in the past.

Neither a clear mandate for financial inclusion measures to be included in the guidelines, which should be followed by the national operative programmes under the Structural Funds, has never been impulse in order to facilitate the adoption of projects for the support of microentrepreneurs via ESF & ERDF funds.

It is then the purpose of this 2nd European Microfinance Day to reinforce the fact that in order to promote social inclusion in Europe a more comprehensive package of services that include financial and non-financial services is being actually offered by the Microfinance sector and that all these need to be recognized by the organizations supporting the sector's efforts and the public in general.

3. Key information

EMN Secretariat calls for short video messages from its members that stress and substantiate the main message of the event: **The provision of non-financial services is a fundamental part of its support to the clients.** The video message should be personalized (as opposed to institutional videos) and straight to the point (no need for introductory words on your organisation for example).

We look for contributions that highlight the innovativeness and diversity in the provision of non-financial services.

The videos will be used to nourish the discussion of the Brussels-based event on 25th October.

3.1 Some practical guidelines

In order for EMN to be able to make use of your contributions, please consider the following:

- The video message may be recorded with a simple tool such as your smartphone, for example; however we recommend that a stand or tripod be used to reduce the shakiness of the video and to ensure the image stays fixed.
- The sound quality of the video is crucial. It should be comprehensible by the audience and free of any distracting background noise. We therefore strongly advise you to use an additional microphone (lapel microphone or handheld) to the one built in to the device. Please double check the sound quality before sending.
- The video should be in landscape format only.
- The spoken message should preferably be in English. For any message in another language, the English subtitles must be sent along with the video.
- The video can show the person who is speaking or any other person or relevant scene, either in a long shot, medium shot, medium close-up shot or close-up. Avoid placing people directly in front of walls and windows.
- Please pay attention to lighting to avoid excessively dark footage. Use actual lighting available or use additional lighting to highlight the person or people in the video.
- The length of the video should not exceed 30 - 45 seconds.
- The video should be in an editable and common format, preferably .MP4 or .mov.
- In exceptional cases, pure audio messages could be accepted.



- One organisation can provide multiple video messages, but they should come from different people (staff, clients, board ...).
- Additional technical information, if necessary:
 - *Resolution: 1920x1080P HD or 1280x720P*
 - *Format: 16/9*
 - *Frame Rate: 25 frames per second*
 - *Codec: H264*

3.2 Use and Responsibility

EMN will make appropriate use of the received video material. Any particular concerns will be addressed on an ad hoc and individual basis.

The messages will be associated with the name of the organisation. The sender of the video message is responsible for its content and it is the sender's responsibility to get the necessary internal approval before sending it to EMN.

EMN declines all responsibility and will consider the material received as duly reviewed and approved by the sending organisation. EMN will not seek for additional consent prior to streaming in the event and making it available online.

Note to EMN members: Please make sure you have the consent from the interviewee to cover yourself legally and don't use any copy righted material.

3.3 Budget

No budget is allocated to the production of the video messages.

4. Selection criteria

No other selection criteria than described above have been set. The intention is to use all relevant material received on time and in good quality. The selection and cutting of the video messages will be done in a highly professional and respectful manner to live up to the expectations of designing an attractive, informative and dynamic event. Video material will subsequently be put online.

5. Deadline

EMN members interested in this call should send their proposals by 9th September 2016 to the EMN Secretariat by e-mail to r.bujaldon@european-microfinance.org. If you have any questions concerning this call, please send them also to r.bujaldon@european-microfinance.org

