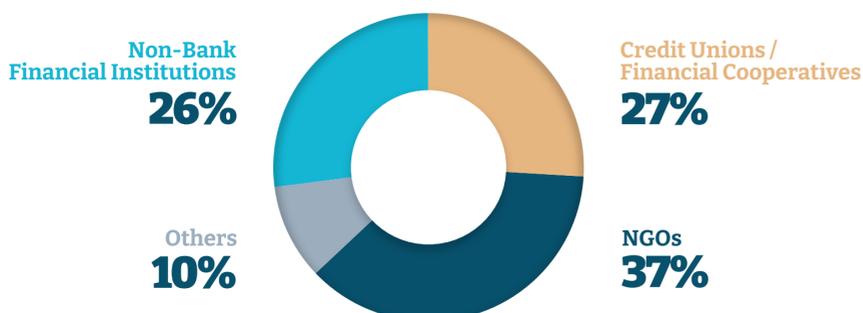


# Microfinance in Europe

Survey Report  
2020 Edition

## MFI Characteristics

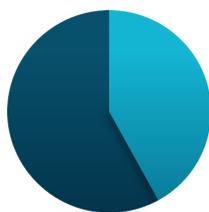
Diversity of business models



Primary missions of MFIs

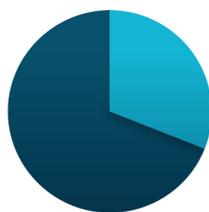


A maturing sector



58% of MFIs were established in the last 20 years

Small-sized enterprises



69% of MFIs have fewer than 50 employees

Operated by women



In 2019, women represented 65% of the sector's workforce

## Microlending Activity

**1.26**  
MILLION  
ACTIVE BORROWERS

+14% since 2018

**3.70**  
BILLION  
GROSS MICROLOAN  
PORTFOLIO OUTSTANDING

+14% since 2018

**55%**

People & families  
Average loan size: €2,420

**45%**

Entrepreneurs & small businesses  
Average loan size: €6,145



## Non-financial Support

**292,000**  
BENEFICIARIES

+29% since 2018



63% of MFIs offer non-financial services

90%

42%

28%

1-on-1 Personal Support  
Group Support  
Online Support

## Latest trends

### Digitalisation

**77%**

of MFIs have digital solutions to support their clients in applying, managing or repaying a loan.

47% plan to introduce such solutions in the next 1-3 years.



### Green finance

**16%**

of MFIs have dedicated energy-efficiency loan products.

23% plan to introduce more of such products in the future.



The analysis is based on data collected by EMN and MFC from 143 MFIs across 29 European countries. Survey data is self-reported and refers to fiscal year 2018-2019.



With financial support from the European Union

