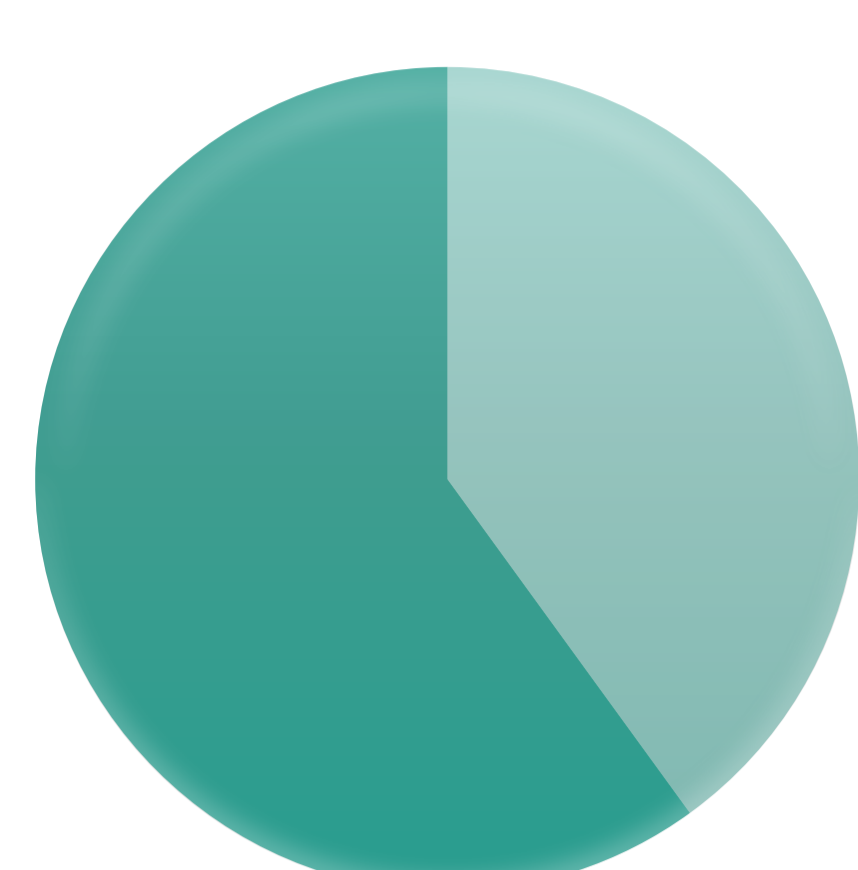


EUROPEAN
MICROFINANCE
NETWORK

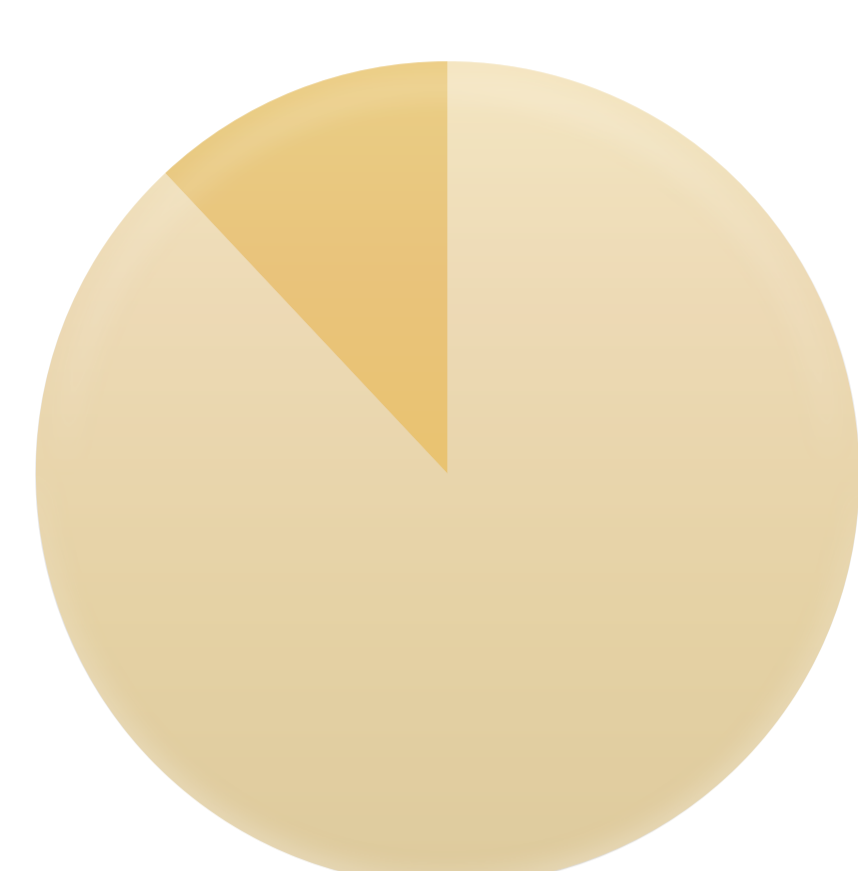


MICROFINANCE CENTRE

WHO ARE MFIs



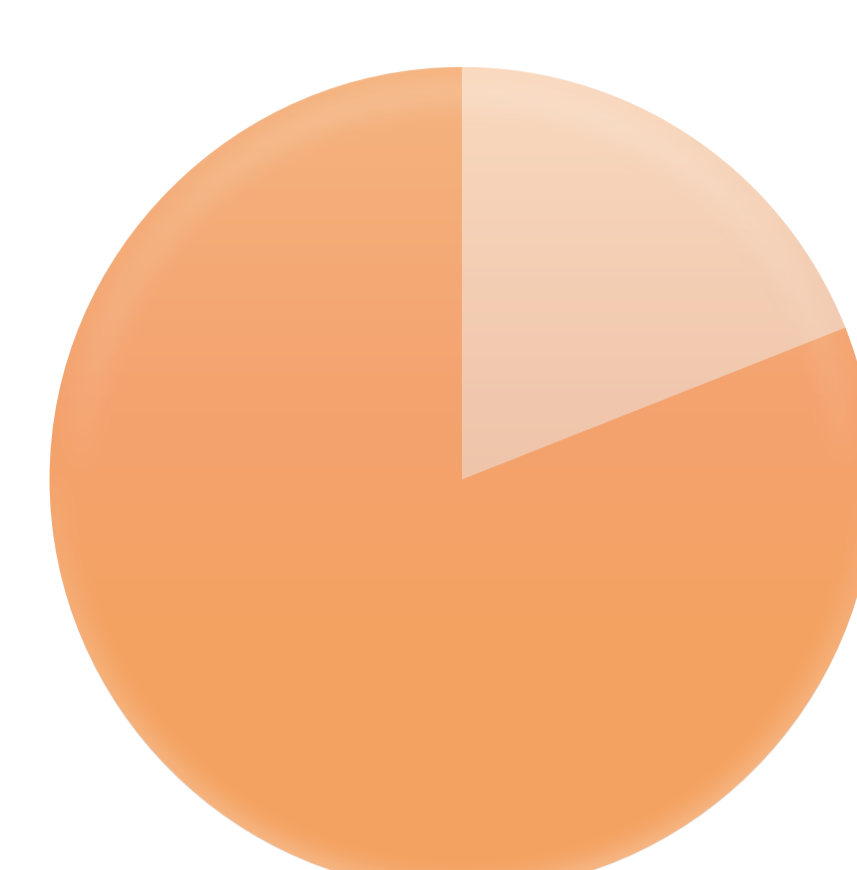
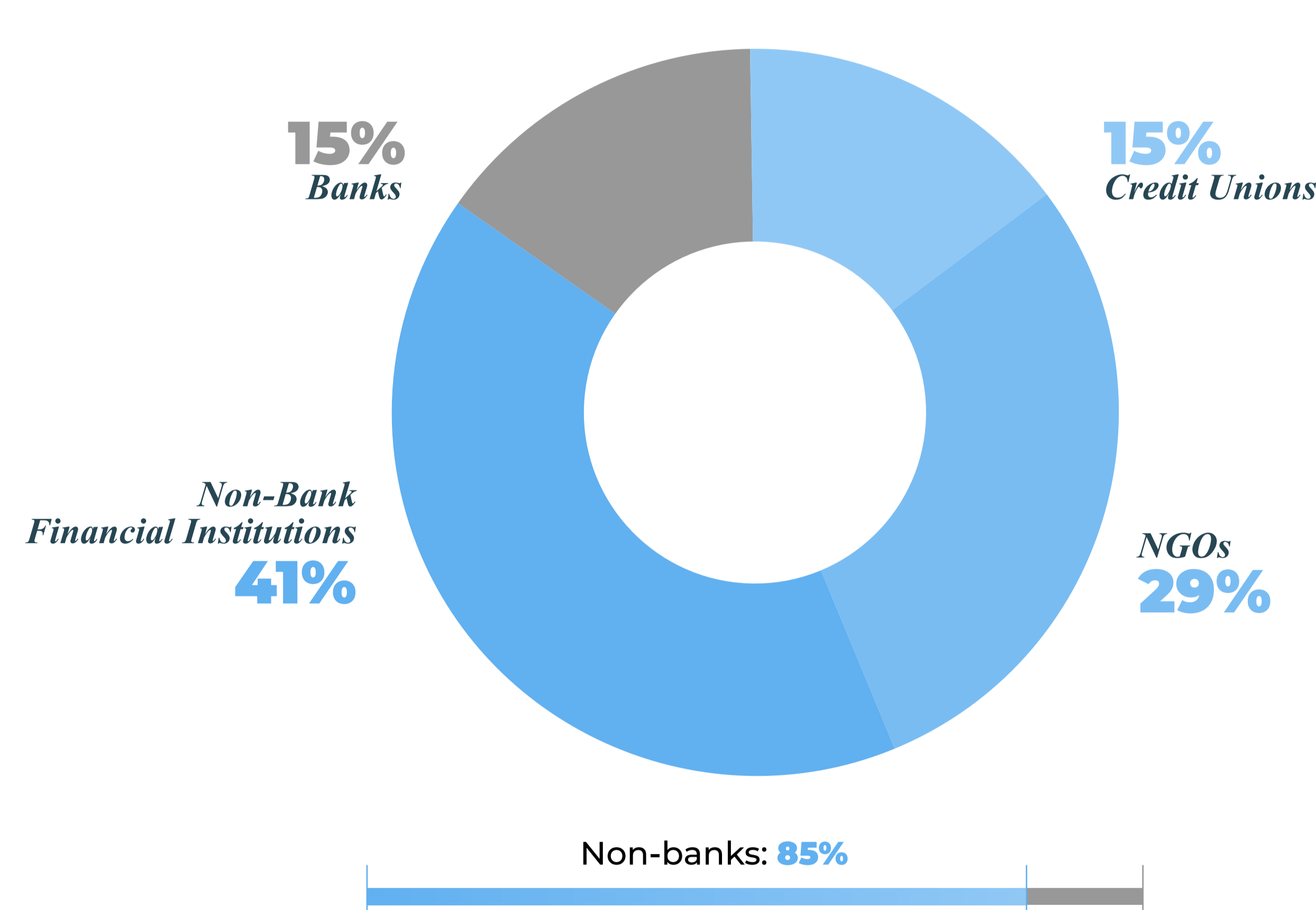
Women represent **60%** of the sector's paid workforce



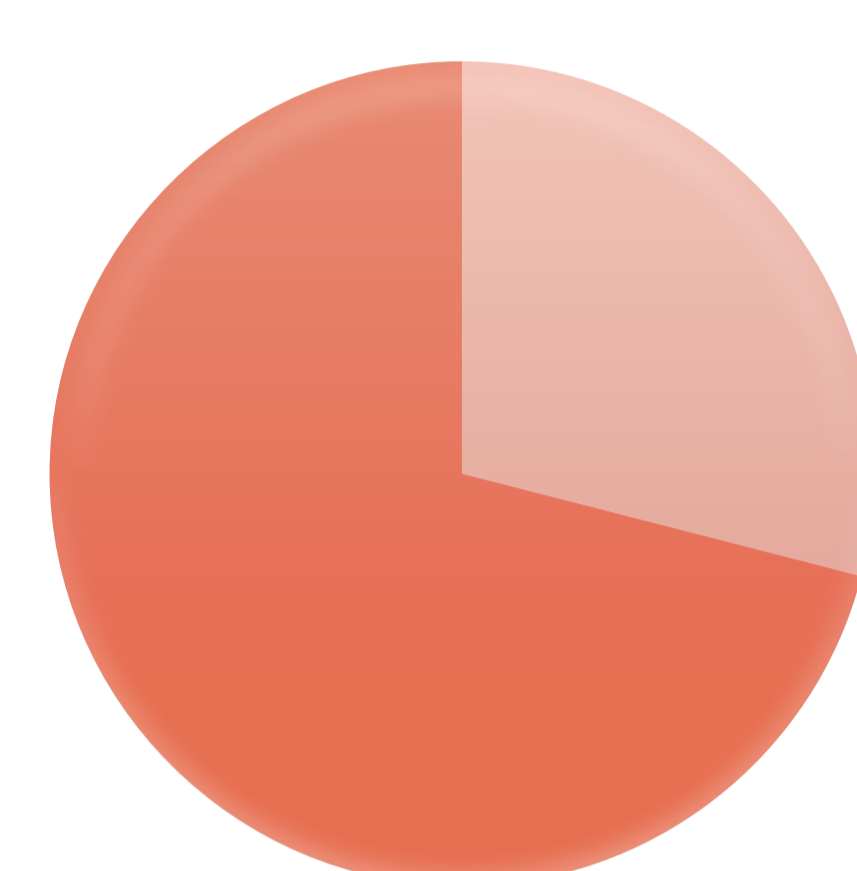
Volunteers make up **12%** of the sector's workforce

A diversity of business models

Total workforce: 11,945 people



81% of MFIs use borrowed funds to on-lend to their clients



71% of MFIs have fewer than 50 paid staff

WHAT THEY DO

Providing microloans...

Total gross loan portfolio: €5.3 billion (end of 2022)

Business microloans

74%

Average loan size €10,273

341,919 active borrowers

Personal microloans

26%

Average loan size €2,699

715,924 active borrowers

Personal microloans cover mobility needs (97% of MFIs), other family needs (71%), housing needs (61%), professional development (25%), medical expenses (26%), and children education (11%)

...and non-financial services.

76% of MFIs provide non-financial services



45% of MFIs Developing the **business skills and know-how** of individuals

44% of MFIs **Operational improvement** of existing micro and small enterprises

44% of MFIs Support services to **prevent over-indebtedness**

FOR WHOM

Serving the underserved...

Share of MFIs providing services to specific client's groups

Women



100%

Youth



89%

Seniors



87%

Rural



64%

Migrants



29%

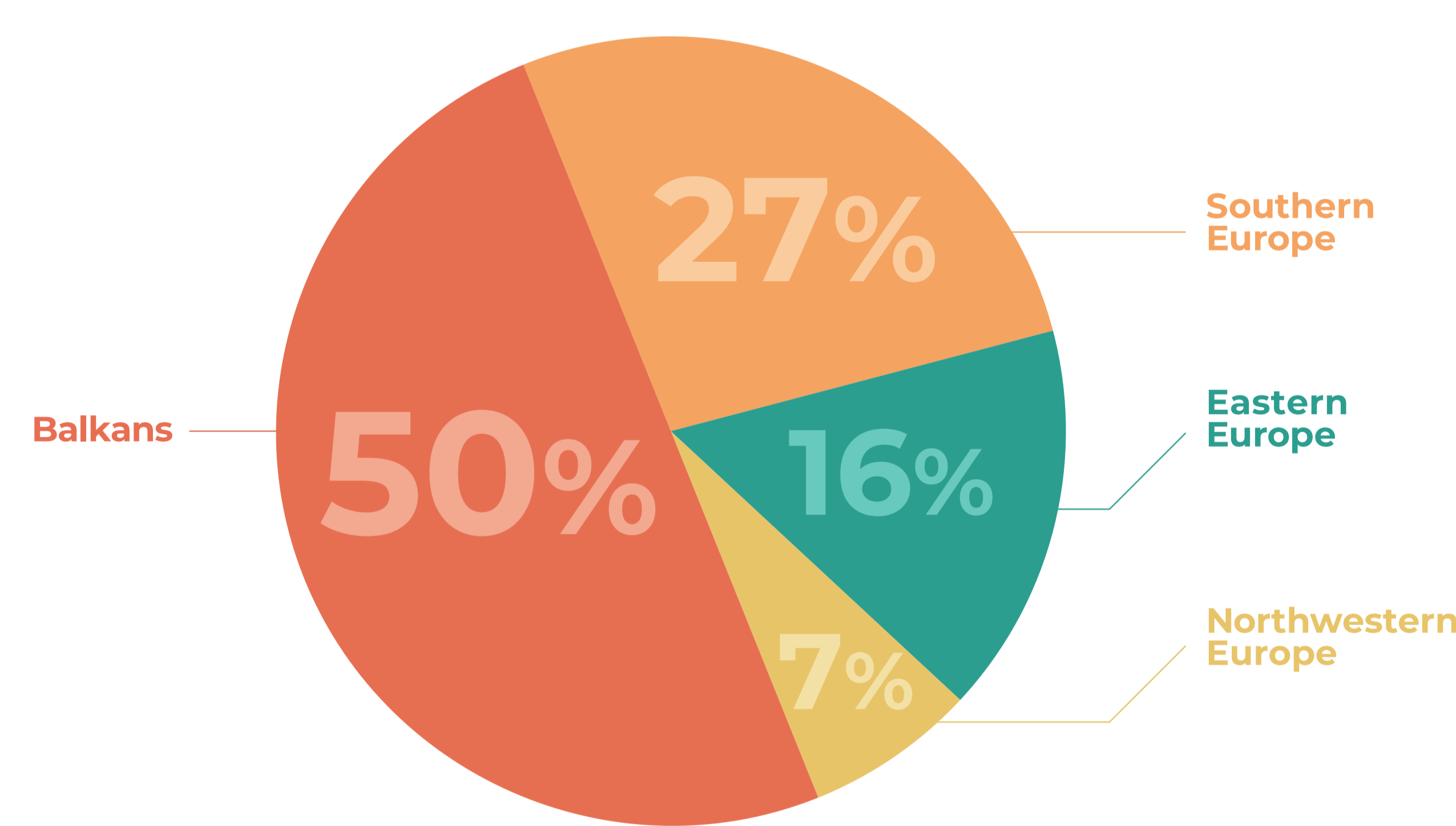
Ethnic minorities



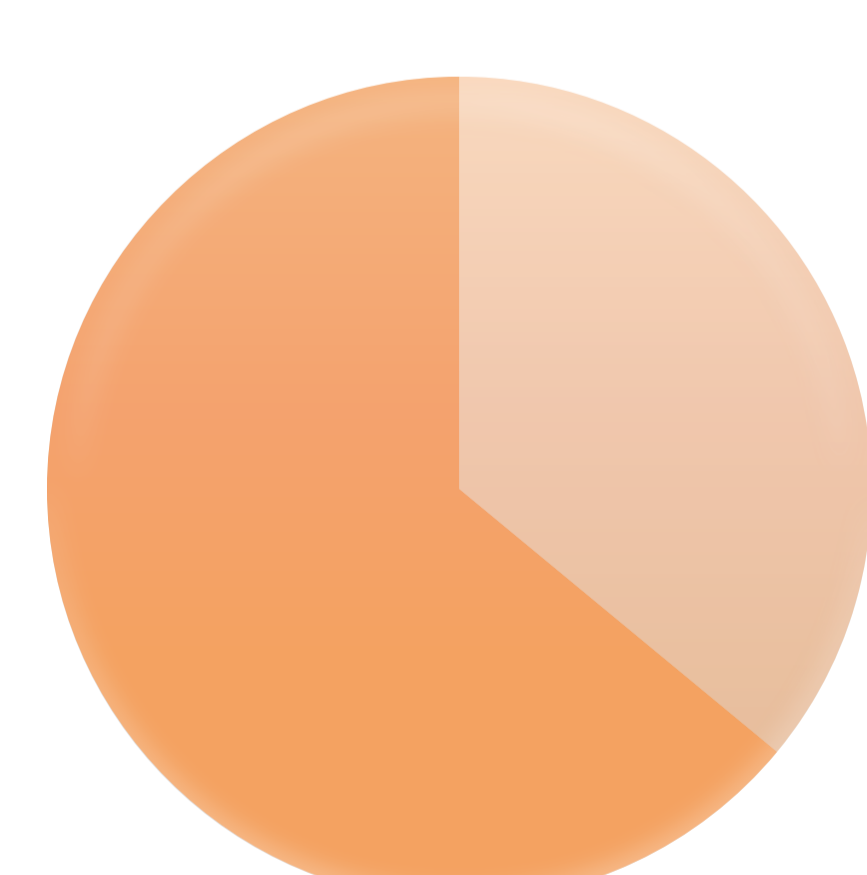
15%

...across all regions in Europe.

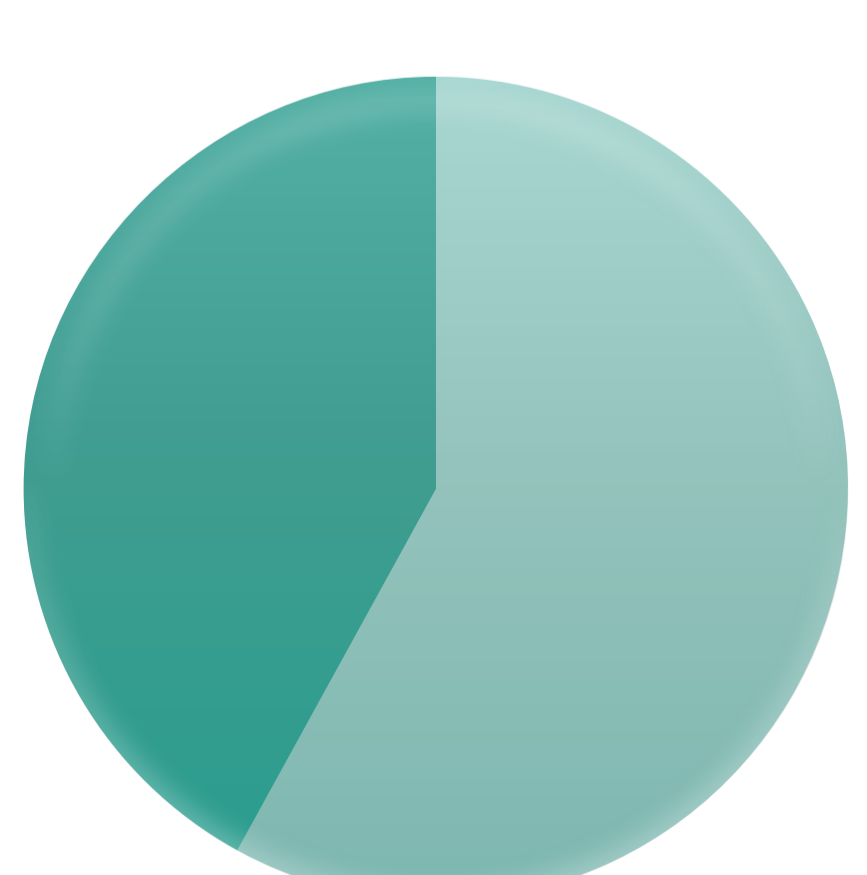
Distribution of active borrowers by sub-region



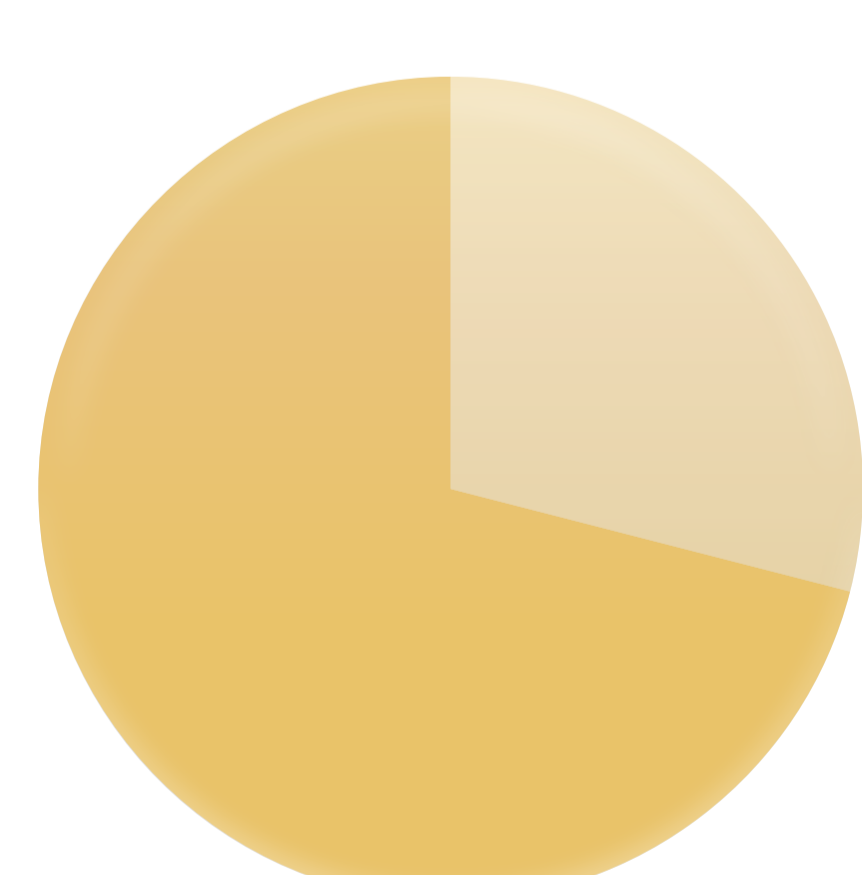
Balkans: Albania, Bosnia & Herzegovina, Kosovo, Montenegro, North Macedonia, Serbia and Turkey
Eastern Europe: Bulgaria, Croatia, Estonia, Hungary, Lithuania, Moldova, Poland, Romania and Slovakia
Southern Europe: Greece, Italy, Portugal and Spain
Northwestern Europe: Austria, Belgium, France, Germany, Ireland, Luxembourg, Sweden, The Netherlands and the United Kingdom.



64% of MFIs cater to pre-startup businesses



42% of the MFIs' clients are women



71% of MFIs serve retail trade businesses

MAIN TRENDS

Green microfinance



55% of MFIs offer green microloans

77% Renewable energy

50% Mobility loans

75% Energy efficiency

50% Sustainable agriculture/farming

Green microfinance aims to foster sustainable resilience among the most vulnerable, acknowledging the disproportionate impact of climate change on this population.

Digital transformation

95% of MFIs include it in their 3-5-year strategic plans

50% of MFIs allocate around 5% of their budget to digitalisation

12% of MFIs have the financial capacity for significant investments in digitalisation

