



EMN

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The JASMINE Programme and Microfinance Development Services





About EMN

The European Microfinance Network (EMN) was launched by: ADIE (FR), nef (UK) and evers&jung (GE) in April 2003, with the support of the European Commission and the French Caisse des Dépôts et Consignations (CDC).

EMN counts currently 83 members in 21 European countries. Amongst them are Practitioners, Consulting & Research Organisms and Banks.





Activities

EMN supports its members through:

- Capacity building activities;
- Networking and information exchange;
- Advocacy within the EU and national governments.



Microfinance in Europe

Young and heterogenous

Actors: NGOs, Foundations, NBFIs, MFAs,...

2011 EMN Overview Survey:

- 204K microloans disbursed
- Average interest rate is 11%
- Average loan term is 35 months

Introduction of various key initiatives at EU level, such as the Code of Good Conduct and JASMINE.





EMN & JASMINE

JASMINE (Joint Action to Support Micro-Finance Institutions) provides Technical Assistance to selected MFIs in Europe.

Three main axes:

- Institutional assessment/rating;
- Tailor made training to the staff and management;
- Microfinance Development Services





Business Development Services

Workshops:

To disseminate knowledge and encourage replication of good practices on microfinance in the EU.

Helpdesk:

Manage a permanent online helpdesk free of access and open to all - individuals, institutions, micro enterprises and organizations asking for more information on microfinance in the EU.





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Workshops in 2013

Today 8th workshop in 2013.

Two remaining:

- *Innovative techniques for offering non-financial services* - 29.11, Bucharest
- *The importance of corporate governance for MFIs development* - 17.12, Brussels





Jasmine Helpdesk

Professional and free of charge service which provides tailored answers and technical assistance to all institutions and individuals interested in having more specific information about microfinance in the EU.

EMN develops an extensive agenda for advocacy at EU and national levels.

Adequacy of EU programmes & initiatives to the sector needs: EPMF, JASMINE, CIP (COSME), etc.

Free access at..

Improve the legal and institutional environment in the Member States

http://ec.europa.eu/yourvoice/ipm/forms/dispatch?form=jasmine_help&lang=en

Further change the climate in favour of entrepreneurship

Promote the spread of best practices





Merci, thank you !

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