

- « Alternative models to fund microenterprises: p2p-lending and micro-equity »

Opening: Francesco Grieco, EMN

Moderator: Mirko Bendig, evers & jung

Speakers:

- Yasmine Hamraoui, Babyloan;
- Gloria Estapé-Dubreuil, Universitat Autònoma de Barcelona;
- Cécile Dambricourt, financité

Using Depth to Finance Growth – How Successful is Microlending?

- Network economy: the hype of crowdfunding (crowdfunding and crowdinvesting)

Open questions?

- Product diversification in the micro-lending sector due to the needs of the target groups?
- Creation of sustainable mid-size businesses?
- Significant impact - job market effects?

Background

Microlending 2.0. - Advancing towards
Greater Efficiency, Scale, and hence Impact?

- Less fix costs (no branches, maintenance of (old) infrastructure and less staff)
- Lean and faster processes
- High outreach and potential to scale/grow for MFIs

P2P-Microlending

Micro-equity – A flexibal and robust
mechnism to leverage impact?

- New capital for entrepreneurs
- No strict repayment and exorbitant interest rates
- Continual addition of value to supply chain and increased profitability
- Scalibility of microbusinesses

Microequity

Alternative models to fund
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equity

1. Is micro-equity and/or p2p-lending a new way to boost the growth of microenterprises in the medium-term?
2. Are they on the way to replace the « traditional » microloans?

Key questions

Alternative models to fund
microenterprises: p2p-lending and micro-
equity

1. Yasmine Hamraoui, Babyloan
2. Gloria Estapé-Dubreuil, Universitat Autònoma des Barcelona (CIGALES)
3. Cécile Dambricourt, financité

The Panelists