

ADIE INTERNATIONAL



OUR MISSIONS

PROMOTE

the development of microfinance in Europe, the Mediterranean basin, and in countries bordering French overseas territories

SHARE

Adie's experience and knowledge with other institutions wanting to create or expand microcredit programmes, based on social performance, financial sustainability and client protection

CONTRIBUTE

to the improvement of the legal environment of microcredit and business creation, through advocacy at the national and European level



INTERNATIONAL

WHO WE ARE

Adie International is a department within Adie that specializes in promoting microfinance beyond France.

Our actions at the international level include : consulting missions, exchange of good practices, implementing joint-projects...

Our team strongly believes in the importance of cooperation and exchanges with various types of stakeholders, in order to improve access to microcredit and business creation outside of France.

NETWORK

We co-created five microfinance institutions, to which we provide ongoing technical assistance



KRK
Kreditimi Rural i Kosoves
co-founded
in Kosovo



microStart
co-founded
in Belgium



Taysir
co-founded
in Tunisia



AFI
co-founded
in Greece



microlux
co-founded
in Luxembourg

EXAMPLES OF CONSULTING MISSIONS

Since 2000, Adie counts on its dedicated team of multidisciplinary experts to carry out consulting missions and technical assistance interventions.

- **Comoros, (2018/2020)** : In collaboration with Horus, strategic support and operational strengthening of the two main credit & savings unions of the Archipelago, to the benefit of the Comorian productive sector. - *AFD*
- **Spain, (2019)** : Development of a microcredit product to foster women's access to the labor market in Mallorca. - *Treball Solidari.*
- **Serbia, (2020)** : Assistance for the development of a social performance management strategy and preparation of an impact assessment survey. - *AgroInvest, European Commission*
- **Libya, (2020/2021)** : Backing the Libyan Central Bank in the design of a legal and regulatory framework favorable for the development of a microcredit sector. - *Expertise France, European Commission*
- **Lebanon, (2020/2021)** : Development of a learning module for young Lebanese and Syrian entrepreneurs. - *EDF, Makesense, Asfari Foundation*

OUR TECHNICAL ASSISTANCE SERVICES

OUR APPROACH



Leveraging on our extensive experience in designing and providing bespoke financial services as well as training and coaching support for micro-entrepreneurs in France and abroad, we partner with microfinance stakeholders and provide them with expertise and a wide-diversity of strategic and operational tools to support the launch or development of their microfinance services.

Through our bottom-up approach, we create tailor-made solutions for underserved individuals and small businesses. Throughout the process we work in close collaboration with our partners to ensure that we foster ownership and provide sustainable solutions that are adapted to the local context.

OUR OFFER

Know-how on vulnerable groups

Bespoke approach & solutions tailored to finance and support specific target groups: youth, travellers, migrants...

Social performance management and impact assessment

Support in implementing SPM and impact assessment tools and processes

Market study & products development

Context analysis, customer segmentation, product development (microcredit, business-development services), delivery channels

Staff training

Prospection, loan appraisal, risk assessment & decision, recovery, staff management

Volunteering

Recruitment, training and management of volunteers

Advocacy

for legal environments suitable to self-employment and microfinance

Communication

Customers communication campaigns

Strategic planning

Business planning: operational organisation and management, financial projections

Credit risk management

Operational procedures adapted to vulnerable clients' profiles and needs

Grant management

Fundraising, grants follow-up and reporting

Want to know more ? international@adie.org

OUR MISSIONS

FINANCE

Micro entrepreneurs up to 10 000€ who do not have access to loans from the mainstream banking system

SUPPORT

Micro entrepreneurs before, during, and after creating their business through the use of business development services, to ensure the sustainability of their activity

ADVOCATE

For the improvement of the legal environment of microcredit and business creation

“ Sabrina is a success! She started her own luxury transportation company, Nayla Transport, and currently employs 7 drivers. ”

WHO WE ARE

Inspired by Muhammad Yunus' microcredit model, Maria Nowak adapted this concept in France, and created Adie in 1989. Adie is a regulated non-profit microfinance institution that firmly believes in a person's right to initiate an economic activity. For this reason, Adie finances, supports, and also offers its clients the possibility of obtaining micro-insurance as well as personal loans to access employment.

ADIE'S CLIENTS



46%

are women



38%

are social welfare recipients



24%

do not have a diploma



55%

line under the poverty line

ACTIVITY

60 660

active clients

168,5M€

portfolio

3 303

micro-insurances

ORGANIZATION

158

branches

584

employees

1281

volunteers

IMPACT

19 375

micro enterprises financed in 2019

15 346

jobs created thanks to business microcredits in 2019

Where to reach us



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