



EUROPEAN MICROFINANCE NETWORK



The EUROPEAN MICROFINANCE NETWORK (EMN) is a member-based not-for-profit organisation based in Brussels, which promotes microfinance as a tool to fight social and financial exclusion in Europe through self-employment and the creation of microenterprises. It is the Network's mission to facilitate capacity building and to advocate for the sector.

EMN's core membership is made up of microfinance Practitioners. These are social purpose organisations delivering financial services to the underserved or facilitating access to such services.

The work of the network is also supported by Partners and Corporate Members; organisations such as national networks, academia, service providers to the sector or banks that are involved in European microfinance issues and that support the development of microfinance in Europe.



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Mission

Our mission is to advocate for transparency and good governance in the European microfinance sector, while developing capacity building, promoting best practices and fostering research within and beyond the membership.

Vision

We envision a society in which those excluded by the conventional banking system have access to a full range of financial and support services, empowering them to finance personal needs, consolidate existing businesses, and start new ventures to improve their lives.



Advocacy



Helpdesk



Webinars



Peer-to-Peer Visits



Working Groups



Annual Conference



European Microfinance Day



EMN For The Social Inclusive Finance Technical Assistance (SIFTA) Programme



Technical Assistance in response to the COVID-19 crisis



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EMN members



- Get access to other members' financial data**
- Participate in and create working groups**
- Find your peers by expertise, geographic area**
- Organise and attend microcredit events**
- Promote your publications and calls for proposals**



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Advocacy



The development of microfinance in Europe has encountered many legal and political obstacles.

It is therefore important that the European Microfinance Network be strongly involved in advocacy on a wide range of issues related to microfinance, micro-enterprises, social and financial exclusion, self-employment and employment creation.

To enable microfinance to have this effect across Europe, many improvements are necessary to the regulatory treatment of microfinance institutions and of self-employment more generally. Such changes are needed both at national and European level, and must be backed up by the right kind of public support programmes.



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Advocacy

EMN actively participates in advocacy activities through the organisation of dialogues between policy makers and practitioners. It provides strategic information to its members on EU policy, meetings with political leaders, and represents the sector in public responses to consultations on various issues.

EMN's members have direct input into EMN's advocacy efforts through its Advocacy Committee. What follows is an overview of EMN's current positions on its priority files.

1. Preparation for the 2021-2027 multiannual financial framework

2. Actions to support Microfinance sector during COVID-19 context

3. ESF and Microfinance, working together for inclusive entrepreneurship

4. Costs and pricing of microcredit

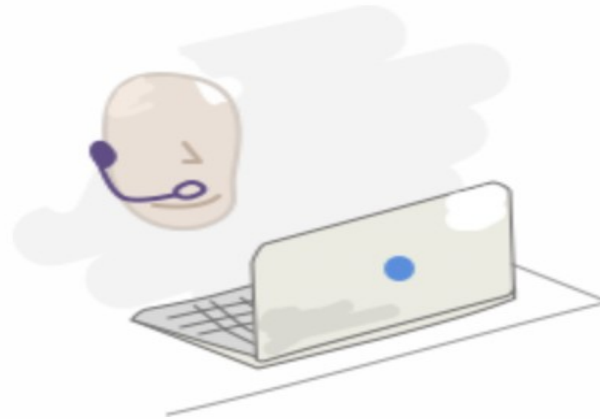
5. Regulatory framework for the creation of microenterprises and self-employment



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Helpdesk



**Do you have a question about financial inclusion in the EU?
Want to know more about the EU financial instruments for microfinance?
Looking for access to finance research initiatives?
Or are you curious to find out how the European Code of Good Conduct works?**

Helpdesk assist all institutions and individuals interested in European microfinance on a variety of topics, including:

- EaSI Financial Instruments;**
- EaSI Technical Assistance for European Microfinance;**
- European Code of Good Conduct for Microcredit Provision.**



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Webinars



One of the many functions of the European Microfinance Network (EMN) is to organise debates and webinars addressing a wide range of subjects pertinent to microfinance in Europe. These activities are a chance to foster an exchange of ideas among different partners, and contribute to spreading knowledge of microfinance throughout Europe.

[From Strategy to Digital Roadmap: Find the right problem](#)

[Support micro entrepreneurs' mental health and well-being businesses](#)

[Mental health care in the workplace](#)

[Webinar on the OECD's Better Entrepreneurship Policy Tool](#)

[Islamic Microfinance - the microStart approach](#)



Peer-to-Peer Visits

Exchange and help building constructive solutions for the Microfinance challenges ahead

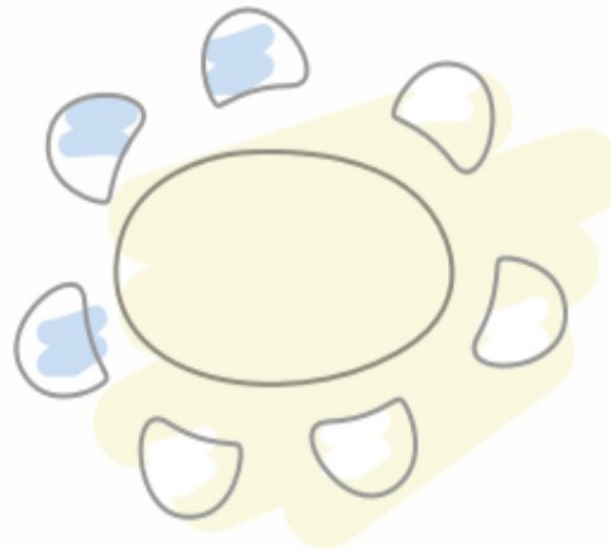


The peer-to-peer exchange visits, exclusively intended for EMN members, provide each EMN member with the opportunity to visit another member on a specific theme, in order to deepen the understanding of their work, to encourage exchange of good practices and to develop expertise.

These bilateral exchanges, tailor-made to members' needs and expectations, also facilitate cooperation and collaboration between EMN members.



Working Groups



EMN organises Working Groups to strengthen the involvement of its members in the Network. The activities carried out by the different Working Groups are very diverse: organisation of workshops, elaboration of research papers, publications, creation of new tools for microfinance management, etc.

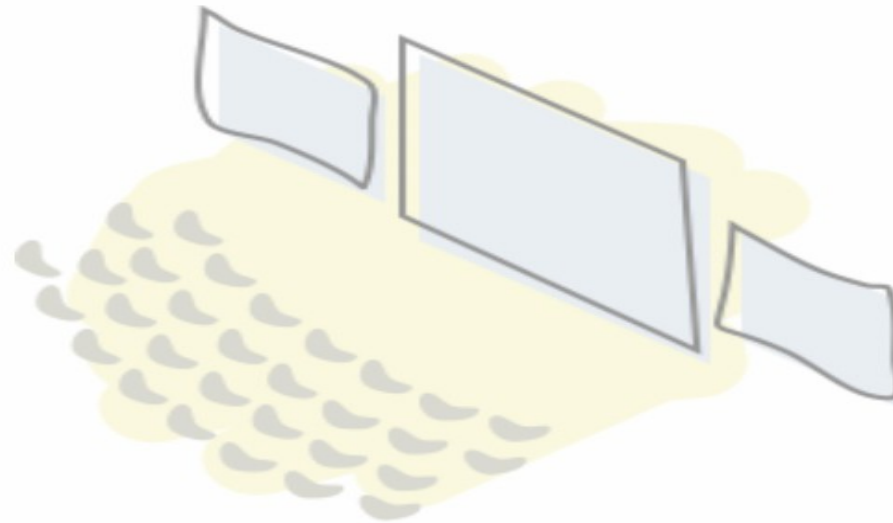
Above all, they serve as a platform for the discussion and exchange of ideas among members, fulfilling one of EMN's main aims.

There are currently three different types of EMN Working Groups:

Think Tanks (strategy oriented) + Idea Labs (practice oriented) + Committees.



Annual Conference



Every year since 2004, EMN organises its Annual Conference, a major meeting in the sector's agenda bringing together all its actors.

Today, our conferences bring together around 250 participants with varying backgrounds, attract sponsors and investors along with EU representatives, and are a wonderful experience for information exchange and networking for everyone interested in European microfinance.



European Microfinance Day



The European Microfinance Day initiative was launched in 2015 as a tool to highlight the impact of the microfinance sector in Europe from a social and economic perspective.

The main objectives of the European Microfinance Day are:

- To raise awareness among European citizens on the existence of microfinance and its value in fighting unemployment and social exclusion.**
- To draw the attention of European media to how microfinance works in Europe and how it supports and helps the unemployed and European citizens excluded from the traditional financial sector.**
- To exchange experiences within the European microfinance sector by giving visibility to the work of EMN & MFC members.**
- To allow local members to draw the spotlight on their achievements and their missions at the local level**