



Programme

Target Group

The seminar is designed for policy makers and practitioners in public administrations, regional authorities, microfinance institutions, financial intermediaries, NGOs and chambers of commerce interested in encouraging new businesses, stimulating economic growth increasing the supply of microcredit. It is also relevant for actors managing unemployment, empowerment and social inclusion programmes.

Description

Traditionally, the term 'microcredit' is most commonly used in relation to developing countries. In Europe, microcredit (loans of less than € 25 000) is aimed at European micro-enterprises (enterprises employing fewer than 10 people) and disadvantaged persons (unemployed or inactive people, those receiving social assistance, immigrants, etc.) who wish to go into self-employment but do not have access to traditional banking services.

The EU Programme for Social Change and Innovation (PSCI) is a new instrument to be managed directly by the European Commission, in support of employment and social policies across the EU. The total proposed budget for the microfinance and social entrepreneurship axis is around €192 million for the period 2014-2020. This two-day seminar will provide participants with an overview of EU and national rules. A specific focus will be dedicated to the funding opportunities.

The participants will be provided with all the relevant information and tools necessary to play an active role in this process.

Objectives

At the end of the seminar the participants should have a sound grasp of how to make use of European funds available for microcredit projects, with an array of best practice examples of Progress Microfinance, JEREMIE, JASMINE, implementation and projects to draw inspiration from.

Method

The seminar will consist of a series of illustrated presentations and workshops given by EIPA lecturers, EC officials and external experts. There will be ample time for question and answer sessions, discussions and exchange of experience.

**Better Access to Finance:
Using the EU Microcredit Initiatives
Brussels (BE), 29-30 March 2012**



THURSDAY 29 MARCH 2012

- 09.00 **Welcome and introduction to the objectives and methodologies of the seminar**
Cristiana Turchetti, National Seconded Expert, EIPA, Maastricht (NL)
Christophe Guene, SOFI, Brussels (BE)
- 09.15 **Overview of EU funds for microcredit projects**
Christophe Guene
- 11.15 Coffee break
- 11.30 **Implementation of the European Progress Microfinance Facility**
Riccardo Aguglia, Senior Microfinance Investment Manager, EIF, Luxemburg (LU)
Andrea Maier, European Commission, DG Employment, Brussels (BE)
- 12.30 Lunch
- 14.00 **The CIP programme and the JASMINE initiative. Notes on the JEREMIE initiative**
Riccardo Aguglia
Monica Salgado Fernandez, European Commission, DG Enterprise, Brussels (BE)
- 15.20 **A successful beneficiary of Progress Microfinance**
Marisa Salis, Owner, Snack-bar 'L'Affamato', Brussels, (BE)
- 15.45 Coffee break
- 16.00 **EU/ACP Microfinance Programme II in African, Caribbean and Pacific Group of States**
Michele Chiappini, Task Manager, EuropeAid Co-operation Office
- 17.00 **Microcredit and the Forum on finance for the SMEs**
Massimo Baldinato, Cabinet of European Commissioner Antonio Tajani, Vice-President of the European Commission, Brussels (BE)
- 17.30 End of Day 1

**Better Access to Finance:
Using the EU Microcredit Initiatives
Brussels (BE), 29-30 March 2012**



FRIDAY 30 MARCH 2012

- 09.00 **The new European structural funds regulation and financial instruments 2014-2020**
Marco Lopriore, Senior Lecturer EIPA, Maastricht (NL)
- 10.00 **ESF and microcredit: a practical approach**
Claudio Spadon, European Commission, DG Employment, Brussels (BE)
- 10.45 Coffee break
- 11.00 **The voice of a microcredit provider: Microstart**
Patrick Sapy, CEO, Microstart, Brussels (BE)
- 12.00 End of seminar