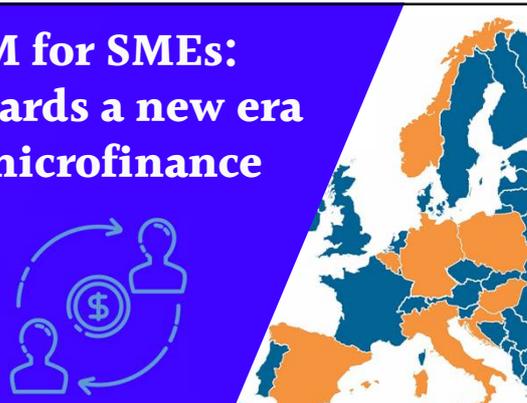


# ATM for SMEs: towards a new era of microfinance



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Interreg Europe

European Union  
European Regional Development Fund

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## PROJECT SCOPE

The "ATM for SMEs" project is aiming at improving the access to microfinance in the participating regions by sharing and exchanging the local knowledge on innovative solutions.

The important outcome of the project is the improvement of 8 regional/national policies in order to enhance access to microfinance.

The project partners also designed 30 actions, based on the lessons learnt in ATM. 29 of these actions have already started or even finalized.

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## TRANSFORMING LEARNING TO ACTIONS



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## TRANSFORMING LEARNING TO ACTIONS



LEARNING → PLANNING → IMPLEMENTATION

6 study trips      8 action plans      30 local actions

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## STUDY TRIPS

Thematic workshops + Policy Learning Seminars + Success stories + Site visits



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## STUDY TRIPS

- Offenbach: Sustainability of microfinance programmes
- Oslo: Social and technological innovation in microfinance
- Burgos: Social outreach of microfinance
- Kielce: Involvement of priority groups
- Cagliari: Pomotion of local microfinance funds and entrepreneurship initiatives
- Koprivnica: Strategic framework of microfinancing and realization of microfinance programs

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## STUDY TRIPS – CONFESSIONALS

“ The study trips showed some real examples how microfinance helped people to realize their dreams. ”

“ The discussions and exchange of ideas during the thematic seminars help us how to leverage the potentials of microfinance ”

“ The project showed that the essence of non-profit microfinance is the same everywhere: the return should be measured by the social benefits, and we got excellent examples how to do so. ”

## POLICY IMPROVEMENTS

to facilitate access to microfinance, based on the learnings from the project

- 6 policies directly linked to ERDF
- 2 policies with regional relevance
- 3 policies improved by change in the management
- 5 policies improved by generating new projects
- 7 policy improvements reported and approved

## POLICY IMPROVEMENTS

real policy changes, inspired by the learning in ATM project

- Improved assessment criteria for regional calls (Fejér County Integrated territorial programme)
- Changes in the loan conditions of EDIOP-8.8.1 – Incentive for employment – Loan programme
- Change in Sardinia ERDF ROP 2014-2020, Measure 3.6.4 - including the innovative Social Impact Investing Fund
- the other policy instruments were improved by generating new projects (8)

## IMPLEMENTING THE LESSONS LEARNT

- 8 regional action plans
- containing 30 actions. all inspired by the exchange of knowledge in ATM project, in the following fields:

Network development

New loan programmes

Mentoring, training

SME development

## STATUS OF THE ACTIONS

Status	Count
Not started	1
Ongoing	18
Completed	11

## The lesson learnt from ATM project...

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## TOWARDS A NEW ERA IN MICROFINANCE

in order to leverage the potentials of microfinance and achieve the utmost social benefit

the lessons learnt can show the path non-profit microfinance should follow...

The project can not only benefit regional policies and instruments...

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## TOWARDS A NEW ERA IN MICROFINANCE

The future of microfinance in Europe, as the ATM for SMEs project partners see:

“ *This is a completely different mindset than the requirements of the private sector.* ”

- better utilization of public money in microcredit programs, which can lead to increased social impact of microfinance
- prioritizing people's wellbeing rather than financial return: the performance of microfinance programmes should be measured from the aspect of social sustainability and quality of life
- returning to the initial idea of microfinance – complex tool to help people, especially the financially excluded ones.

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