

## EMN Peer-to-Peer

Visiting Organisation	Hosting Organisation
<b>Date of the event: 24-25 November 2021</b>	
<b>Name: Association of Microfinance Institutions in B&amp;H - AMFI</b>	<b>Name: ADIE</b>
<b>Country: Bosnia and Herzegovina</b>	<b>Country: France</b>
<b>Names and emails of people involved:</b>  1. Elma Zukić – <a href="mailto:elmaz@amfi.ba">elmaz@amfi.ba</a>	<b>Names and emails of people involved:</b>
<b>Objectives of your visit: ((please answer why your organisation want's to visit the host and how this relates to your organisations situation/plans/strategy))</b>  The aim of my visit is to get acquainted with the best European practices, primarily advocacy, the EU legal framework defined for the microcredit sector, and the know-how that ADIE has as one of the leading microfinance institutions.	

### **Background of the meeting and the visiting delegation: (consider why you wanted to talk to the hosts & what you wanted to learn – 1-2 paragraphs)**

What was very important were the practices in the advocacy process that resulted in action in the period of Covid 19 and the changes that the governments undertook in changing the sector, the campaigns that were conducted and gave results.

The formula for calculating social indicators on the effects and impact of lending to the sector is especially important to us.

Another important topic is digitization and digital transformation, experiences and practices.

### **Lessons learnt during the visit:**

1. Advocacy - very interesting legal framework, and practices with sector regulators, so that I can compare them with practices and law in my country;
2. Framework for the microcredit sector in the EU / France with details to show me the deviations from the Western Balkans
3. How to measure the impact and social performance monitoring system
4. How to communicate impact

5. Digital distribution channels and best practices, especially by visiting one of the branch offices and client practices

**Adaptation of some key lessons to your own organisation (do you plan to adapt any thing you learnt in your own organisation):**

To plan the best examples, explained in the field of advocacy, as well as to compare the legal framework.

It would be very important for us to apply a consistent measurement of the impact and social performance monitoring system, by defining a formula for the same, as well as a plan and presented impact communication campaign.

Please rate the following statements by circling the appropriate number:

1= No, not at all	2= Not really	3= Neutral	4= Yes, somewhat	5= Yes, absolutely
-------------------	---------------	------------	------------------	--------------------

•Did the event match your needs?

1                      2                      3                      4                      **5**

Additional comments:

•Did you feel supported by EMN in identifying expertise and facilitating the event?

1                      2                      3                      4                      **5**

Additional comments:

• Did you gain relevant knowledge and information?

1                      2                      3                      4                      **5**

Additional comments:

• Will you apply the information from this event in your work?

1                      2                      3                      4                      **5**

Additional comments:

Yes with all of our microcredit institutions in BiH, members of AMFI.

**Which topics interest you the most for future events?**

Eco inclusion / Green finance and measuring the impact of this objective as also measuring of social impact. Advocacy is also very important topic for Associations as same as vulnerable community and how to public the information's about microfinance.

**On which topics could you host a visiting MFI?**

Topics on which the AMFI Association could host MFIs are advocacy, best practices with clients, how to communicate online, online credit approval processes, financial inclusion, start-ups, business incubators for start-ups, system support for women and youth.