

EMN Peer-to-Peer

Visiting Organisation	Hosting Organisation
Date of the event: June 6 &7, 2024	
Name: Asociación Española de Microfinanzas	Name: Rete Italiana Microfinanza
Country: Spain	Country: Italy
Names and emails of people involved: 1. Antonio Sierra Rincon direccion.treballsolidari@gmail.com 2. Sarahí Flores Rocha sarahifloresrocha@outloo.com	Names and emails of people involved: Names of people involved: 1. Giampietro Pizzo (RITMI) presidenza@ritmi.org 2. Heidi Ceffa (Fondazione Welfare Ambrosiano) 3. Marianna Martino (RITMI) 4. Matteo Solivo (Microfinanza) matteo.solivo@microfinanza.com 5. Elisa Ferrari De La Roche (Microfinanza) elisa.ferraridelarocche@microfinanza.com
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)) <ol style="list-style-type: none"> Gain knowledge about RITMI's organizational structure and programs, as well as the dynamics with its member entities. Understand the strategies RITMI uses to secure funding at the European level, with the aim of applying similar practices in Spain. Analyze and replicate RITMI's best practices in supporting microfinance and local entrepreneurs, in order to improve the sector's effectiveness and impact in Spain. 	

Background of the meeting and the visiting delegation: (consider why you wanted to talk to the hosts and highlights/things that called your attention – 1-2 paragraphs)

As part of its 2023-2025 strategies, the Spanish Microfinance Association (AEM) aims to strengthen its capabilities and enhance its practices by learning from successful experiences in other European contexts. In this regard, AEM seeks to identify and adopt effective operational practices from the Italian Microfinance Network (RITMI) that can be implemented in Spain.

Our primary interest lies in analyzing RITMI's effectiveness in supporting microfinance and local entrepreneurs, as well as its capacity to positively influence sector development. To gain a comprehensive understanding of their work and vision, we were eager to visit, observe, and learn from their best practices and strategies. Our goal is to apply this knowledge to improve the impact of our efforts in Spain.

Lessons learnt during the visit:

1. During the visit to the facilities of the Italian Microfinance Network (RITMI), the Spanish Microfinance Association (AEM) had the opportunity to explore the collaborative efforts that RITMI undertakes with its member partners. We observed how the network provides comprehensive support to these partners and how they collectively strive to strengthen and enhance the microfinance sector in Italy.
2. Furthermore, the AEM learned about the various financial education programs that RITMI implements and their significant social impact. These programs not only promote financial literacy among participants but also greatly contribute to financial inclusion in Italy. RITMI's commitment to advancing financial education is crucial for the economic empowerment of communities.
3. Lastly, it was enlightening to understand RITMI's organizational structure, and the key roles played by its members. The funding strategies they employ, focused on socially impactful projects, are notable for their innovation and effectiveness. The AEM values the emphasis that RITMI places on financial inclusion and microcredit, essential elements for the country's economic and social development.

What my organisation still needs to learn more about is:

1. Collaborative Work and Comprehensive Support:

- Implementing strategies to offer comprehensive support to network partners, like the robust support provided by RITMI to its member entities.
- Establishing methods to facilitate the exchange of best practices within the network, promoting a culture of mutual learning and ongoing improvement.

2. Financing Strategies and Innovation:

- Developing innovative and effective financing strategies focused on projects with significant social impact.

3. Financial Inclusion and Microcredit:

- Exploring techniques and approaches to effectively promote financial inclusion.

Adaptation of some key lessons to your own organisation (do you plan to adapt anything you learnt in your own organisation? If yes, please specify what as we can also offer consultancy dates to support you with implementation):

We would like to adopt the following aspects that we learned during the visit:

1. The AEM could establish a comprehensive support model, facilitating continuous exchange of best practices among its member organizations. This initiative could involve the creation of workshops, seminars, and working groups centered around specific sectoral themes.
2. Additionally, the AEM can strengthen its efforts in promoting financial inclusion through awareness campaigns, partnerships with entities, and the development of financial products tailored to the needs of entrepreneurs.

I will have difficulty applying the following to my organization:

- Developing innovative financing strategies with significant social impact.
- Effectively promoting financial inclusion and adapting best practices.

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 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:

Which topics interest you the most for future events?

Techniques for promoting financial inclusion. Financial education programs

On which topics could you host a visiting MFI?

Organizing workshops, seminars, and working groups to facilitate the exchange of best practices within the microfinance sector.

