



CENTRO EUROPEO DE EMPRESAS E INNOVACIÓN DE BURGOS (CEEI-BURGOS)

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SOCIAL OUTREACH OF MICROFINANCE AND MITIGATING NEGATIVE EFFECTS OF FINANCIAL EXCLUSION

CEEI-BURGOS MICRO FINANCE FACILITY STRUCTURE





SOCIAL OUTREACH

Entrepreneurs and SMEs from Burgos rural areas





INSTRUMENT

Microcredits up to 25000 € including working capital

4/5 years term (Optional 6 months of grace period)

1,5 fixed interest rate

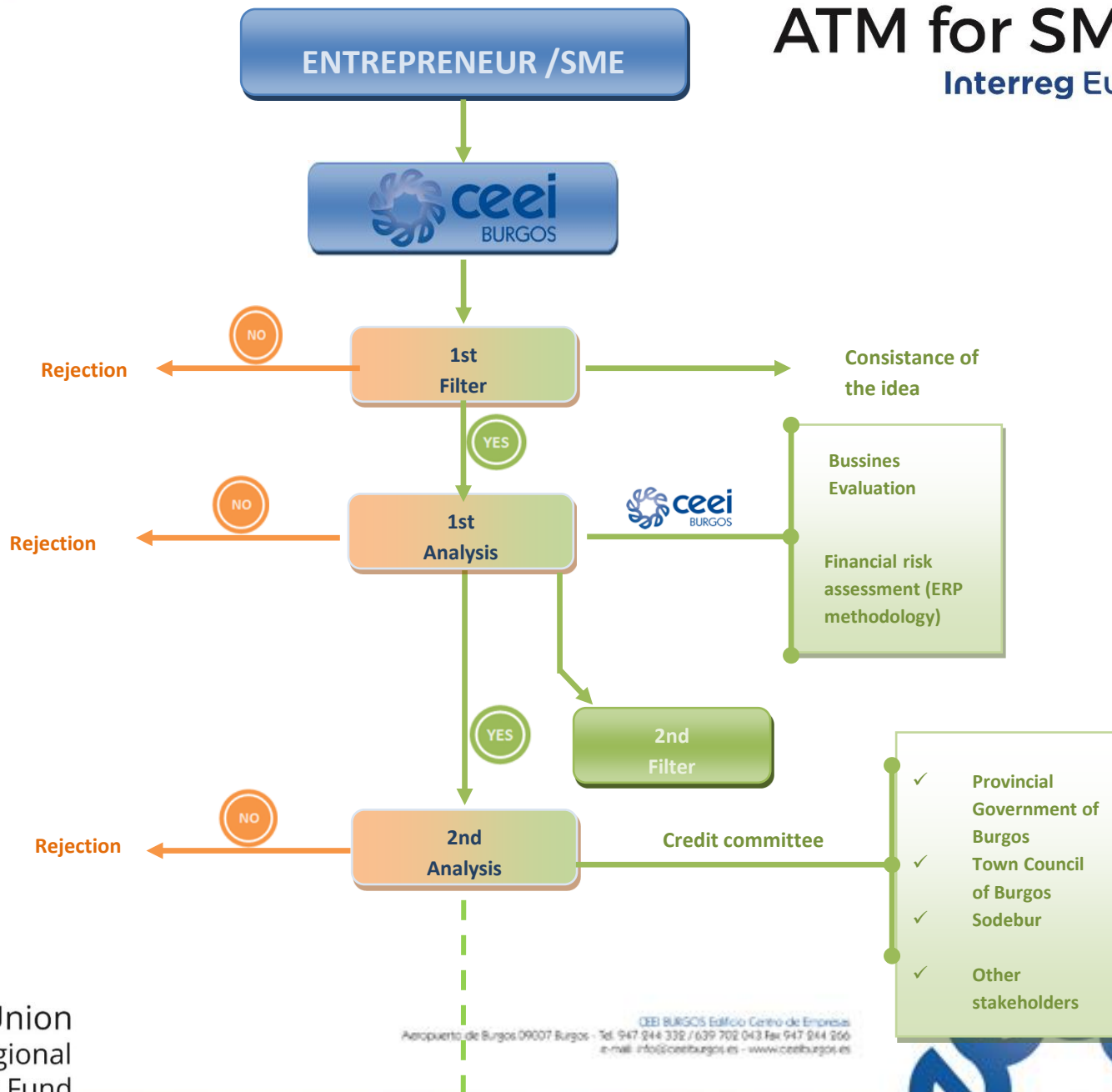
No guarantees/collaterals





ATM for SMEs

Interreg Europe



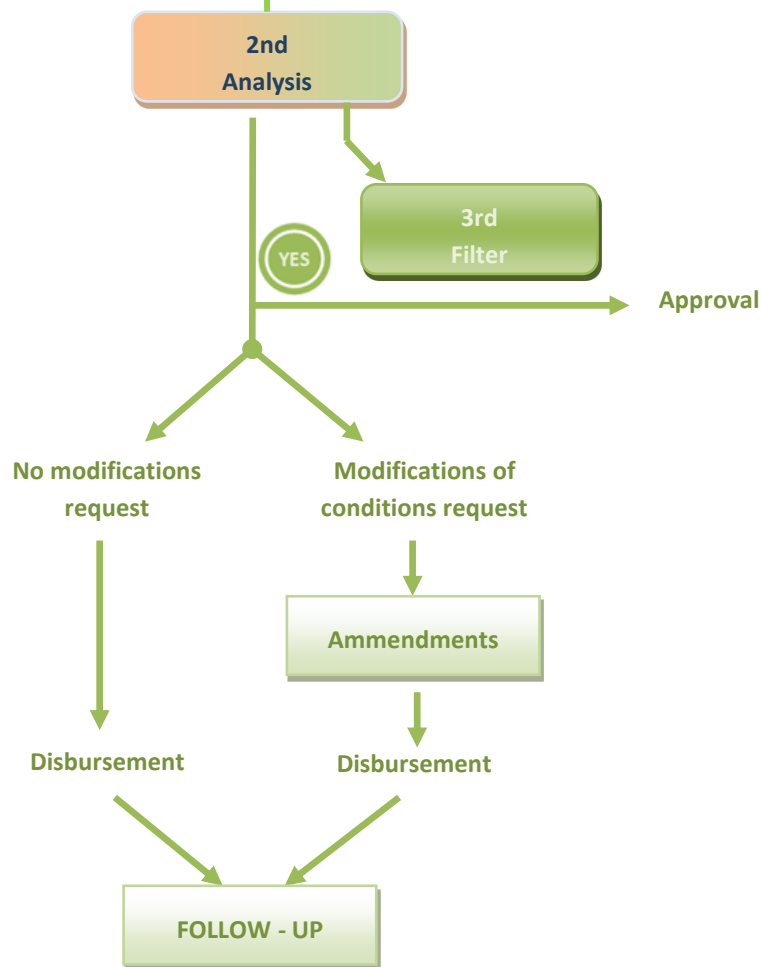
European Union
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ASSESSMENT OF FINANCIAL RISK IN UNCERTAINTY ENVIRONMENTS METHODOLOGY UP-DATING





CONCEPT

ESTIMATED RECOVERY PROBABILITY (ERP)





ESTIMATED RECOVERY PROBABILITY

Correct Index

Negative Credit Record

$$ERP = CI \left[\alpha (RR) + \beta (SOA) + \gamma (COA) \right] - [NCR]$$

$\alpha, \beta, \gamma =$
Weighting
coefficients

Risk
Ratio

Structural
Operational
Analysis

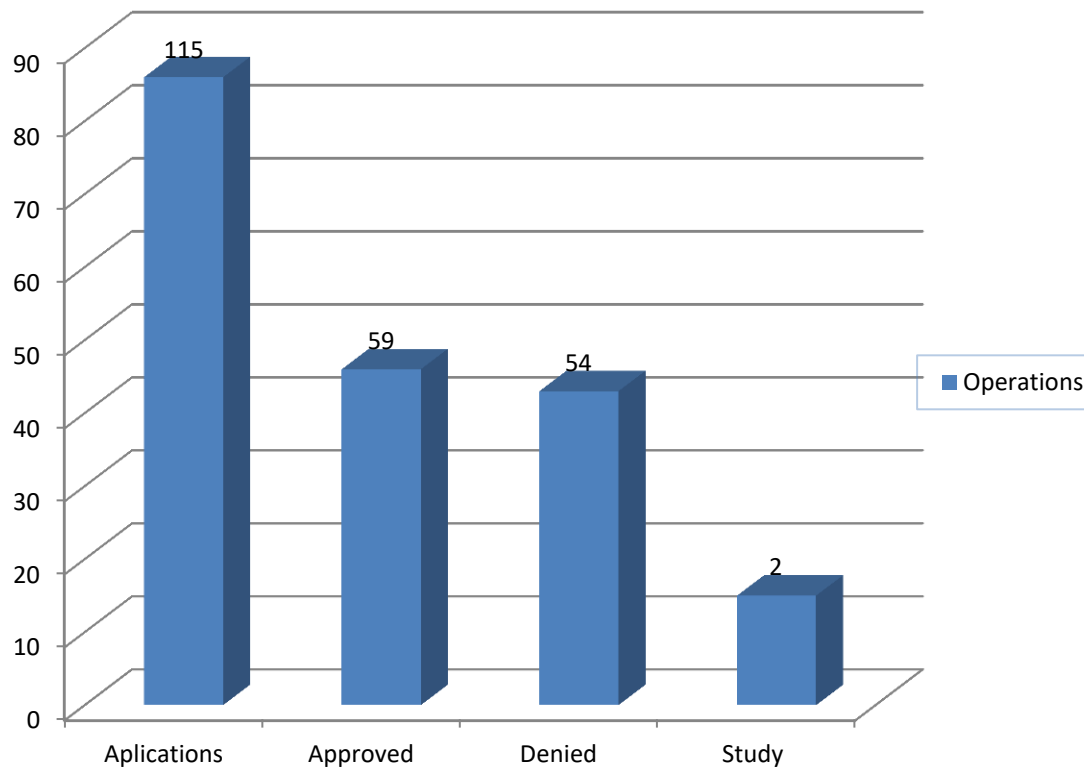
Credit
Officer
Assessment





INDICATORS OF PERFORMANCE

Period: 01/01/2013 – 03/03/2017





INDICATORS OF PERFORMANCE

INDICATORS OF PERFORMANCE	
Total budget (Microfinance fund)	825.000,00 €
Fully repaid	412.645.99 €
Total leveraged investment (approved applications)	3.652.563,99 €
Total loans granted	1.097.354,88 €
Jobs created	69
PAR (NPL 30)	1,21 %
LAR 30	2,12 %
Write-off ratio	0 %
Survival projects/companies ratio	98,31%





ERP UPDATING



Introduction of a “Experience based corrector index (CI)”:

$$ERP = \alpha(RR) + \beta(SOA) + \gamma(COA) - [NCR] - [CI]$$





FUTURE DEVELOPMENTS



Similar microfinance facility for the City Council of Burgos within the framework of ATM for SMEs

Training inclusion





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OBJETIVOS DEL PROYECTO

- Fomentar el acceso a la microfinanciación en las regiones participantes a través de mejoras e implementación de políticas locales relevantes.
- Evitar la falta de acceso al crédito y la exclusión financiera promoviendo el emprendimiento.
- Mejorar el alcance social de las instituciones microfinancieras.
- Compartir e intercambiar el conocimiento local sobre soluciones innovadoras a nivel global.



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THANK YOU

GRACIAS

ARIGATO

SHUKURIA

BOLZIN

MERCI

BIYAN SHUKRIA

JUSPAXAR

GOZAIMASHITA

EFCHARISTO

GRAZIE

MEHRBANI

MAAKE

COMAPSUMNIDA

TASHAKKUR ATU

YAQHANYELAY

SUKSAMA

EKHMET

TINGKI

DANKSCHEEN

SPASSIDO

SNACHALHUYA

NUHUN

CHALTU

WABEEJA

MAITEKA

YUSPAGARATAM

HUI

UNALCNEESH

HATUR GU

EKOJU

SIKOMO

MAKETAI

MIMMONCHAR

TAUTAPUCH

MEDAWAGSE

BAIRKA

GOAJTHO

AGUYJE

FAKAAUE

LAH

PALDIES

ATTO

DHANYABAAD

ANBIA

MERCI

DENKAUJA

HEHACHALHYA

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MERASTAWHY

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