

CAPIC

Cooperation for Affordable Personal Inclusive Credit

VP/2011/014

Project Summary
January 2012 to June 2013
Réseau Financement Alternatif

Financed by the European Commission, DG Employment, Social Affairs and Equal Opportunities



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Main objectives

- Cooperate in favour of social inclusion and integration into the labour market
- Promote new cooperation models
- Foster mutual understanding
- Promote best practices
- Measure results in terms of vulnerable groups' integration

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Three partner triads & one associated triad

				
Social entity				
Public authority				
Private company				
National coordinator				

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Dissemination: five partners in 5 countries...

				
 <p>DMI Deutsches Mikrofinanz Institut</p>	 <p>WWB Women's World Banking® <i>Investing in Women. Transforming Lives.</i></p>	 <p>Staatlich anerkannte Schulden- beratung</p>	 <p>PORADNA PŘI FINANČNÍ TÍSNI</p>	 <p>UNCARSR Uniunea Națională a Caselor de Ajutor Reciproc ale Salariaților din România</p>

...two European networks...



...is the overall project coordinator!

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Action summary

- Four initiatives developed in 4 different EU countries (BE, FR, UK and IT), with diverse economical, political, legal contexts were analysed;
- Three thematic workshops held in 3 different countries allowed to foster knowledge and best practices exchanges between selected stakeholders on specific personal affordable credit topics;
- Results have been disseminated via newsletters and websites from 2 EU networks dedicated to financial inclusion: <http://www.fininc.eu/> and <http://www.european-microfinance.org/>

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Action summary

- A training module aimed at interested stakeholders based on the 4 case-studies' analysis and the experience exchanges was developed;
- A video which highlights the various stakeholders and beneficiaries' point of view was elaborated;
- A training seminar in 5 European countries (AU, ES, CZ, DE and RO) where effective potential stakeholders have been identified to develop affordable personal credit is now implemented.

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Expected results

- Propose effective solutions and good practices
- Reduces resistances
- Provide effective emulation at national level in 5 countries
- Broad dissemination of a new financial inclusion tool

=> Lasting effect of the project will be ensured thanks to the two European networks involved in the project (EMN and EFIN) which are appropriate to welcome and pursue the activities initiated via this action after its effective end.

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Timeline

Thematic Seminars:

12 October 2012 – Liverpool, UK - "Affordable personal credit: sustainable long-term strategy"

18 October 2012 – Paris, FR – "Who is the target audience for personal micro-loans?"

13 November 2012 – Pistoia, IT - "Affordable personal credit: how can partnerships better consolidate and disseminate their experience?"

Dissemination workshops:

5-6 March: Offenbach, Germany. Partner: DMI

21-22 March: Madrid, Spain. Partner: WWB

8-9 April: Vienna, Austria. Partner: ASB

25-26 April: Prague, Czech Republic. Partner: Poradna

16-17 May: Bucharest, Romania. Partner: UNCAR

Thank you for your attention !

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