

Microfinance

- An opportunity to create a perspective
- Loans for starting a business
- Projects need seed money
- Microcredits
- Microinsurance
- Microsavings / Pensions

Microcredit

- Up to 25.000 Euro (interests adaptable)
- Loans for groups or community bank
- Strengthen the community
- Additional knowledge (bookkeeping, management, ...) necessary

Microinsurance

- Lack of insurances
- Threats: illness, disasters, perils, ...
- Destroy created prosperity by loans
- Major challenge: Pay for an intangible product

Financial Backer

- Existing MFI in Romania
- peer-to-peer network - (not) existing
- EU via Banks