Asociatia Romana de Microfinantare

Principalele prioritati de dezvoltare ale micro-finantatorilor din Romania

Policy Forum AMF – 29.09.2022

Romania pe ultimul loc in UE la…(search google) SDGs in UE.

1. Calitatea vietii si bunastarea sociala
2. Competente digitale
3. Cheltuieli cu protectia sociala
4. Procentul persoanelor care continuă sa învete dupa finalizarea studiilor
5. Varsta intre 25 şi 34 de ani cu studii superioare
6. La educatia financiara
7. Competitivitate
8. Inovare
9. …

Problemele exista si in urbanul mare dar mai ales se manifesta in urbanul mic si rural.

Ecartul dintre rural si urban creste ajutat in ultimii ani puternic de pandemia Covid, razboiul din Ucraina si recesiunea care vine.

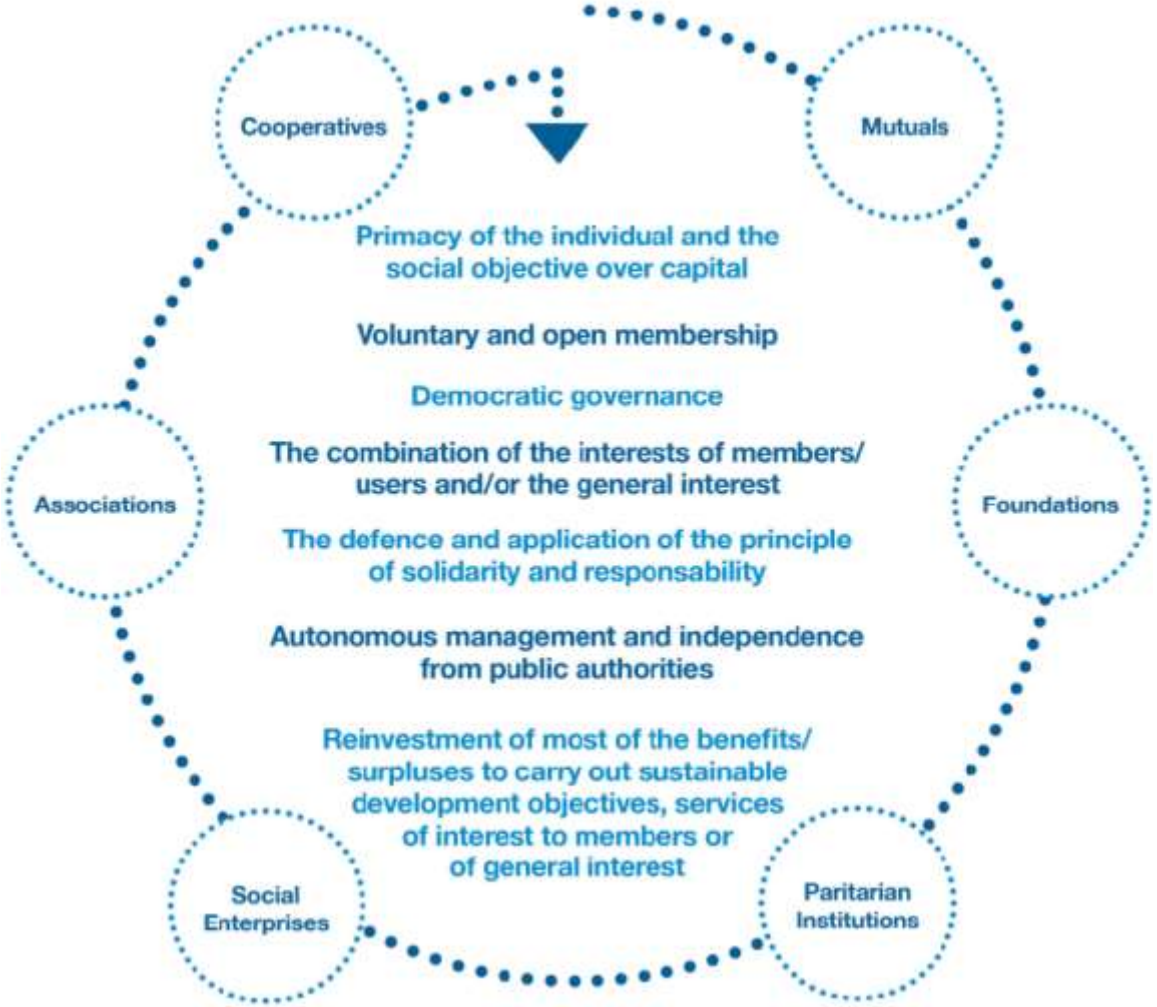
Piata de microfinantare din Romania este:

1. **Cea mai competitiva din EU**
2. **Are gradul cel mai mare de utilizare al garantiilor EIF**
3. **Cele mai multe organizatii certificate pe CoGC**

Cum poate contribui sectorul microfinantarii la incluziunea sociala si financiara a beneficiarilor (IMM, fermieri, antreprenori, ONGs/SEs)?

Microfinantare vs. Economie Sociala

Economie sociala



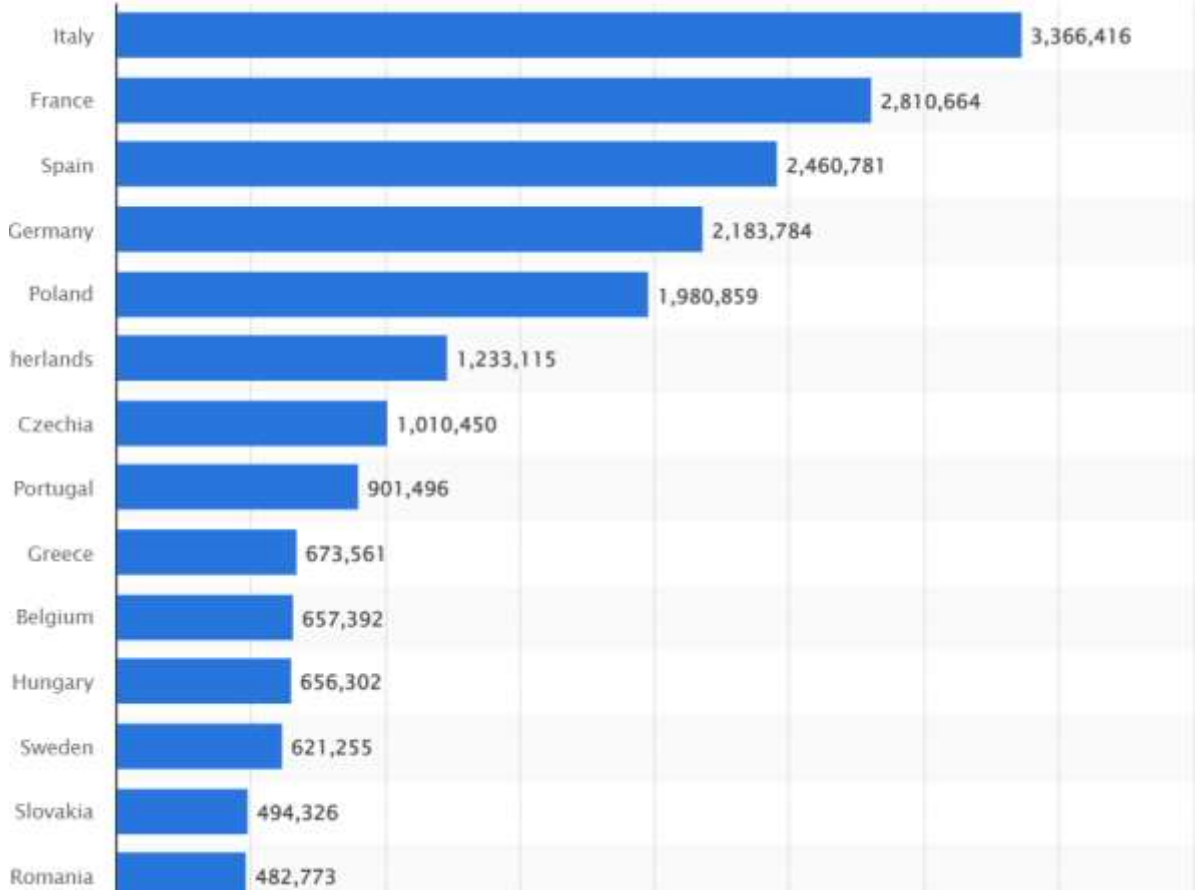
13.6 milioane oameni

si reprezinta

8% din PIB UE

www.socialeconomy.eu.org

Number of micro-sized enterprises (0-9 employees) in the non-financial business economy of the European Union (EU27) in 2022, by country



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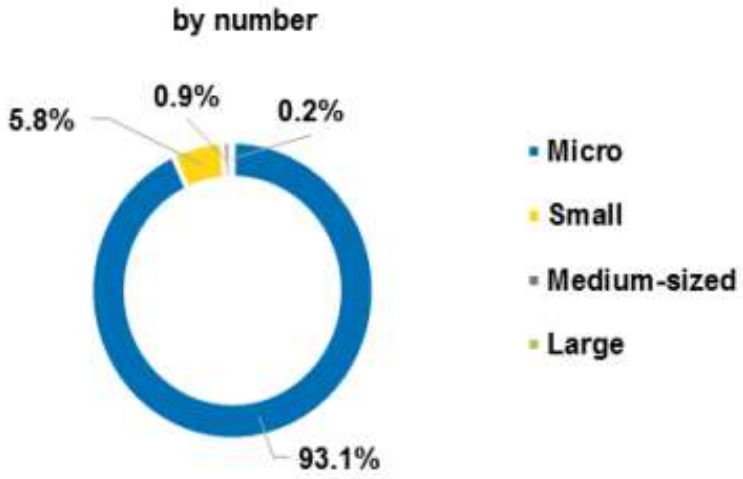
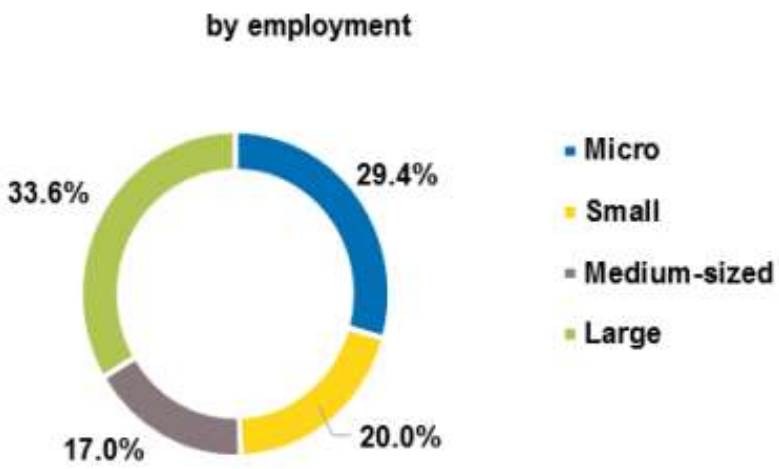
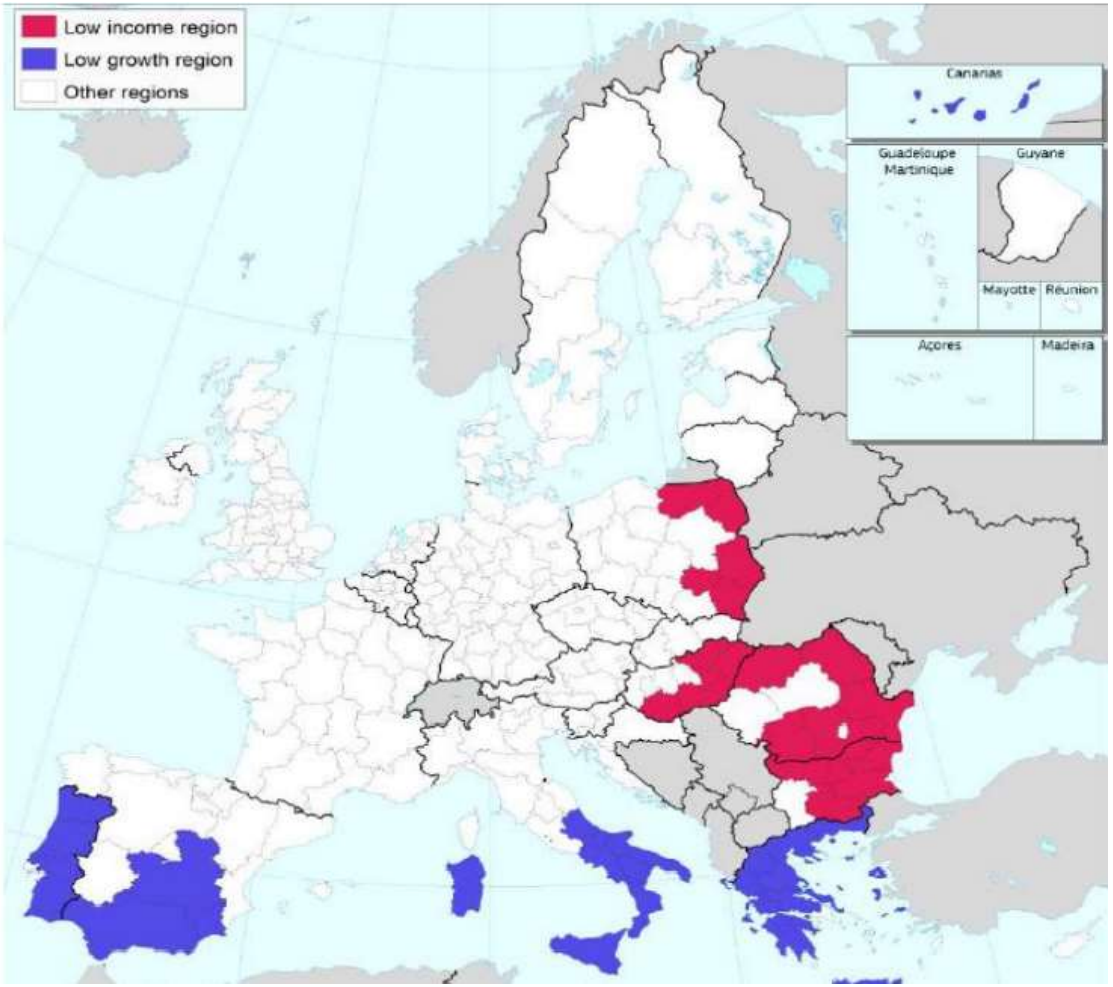
Sectorul microfinantarii in UE





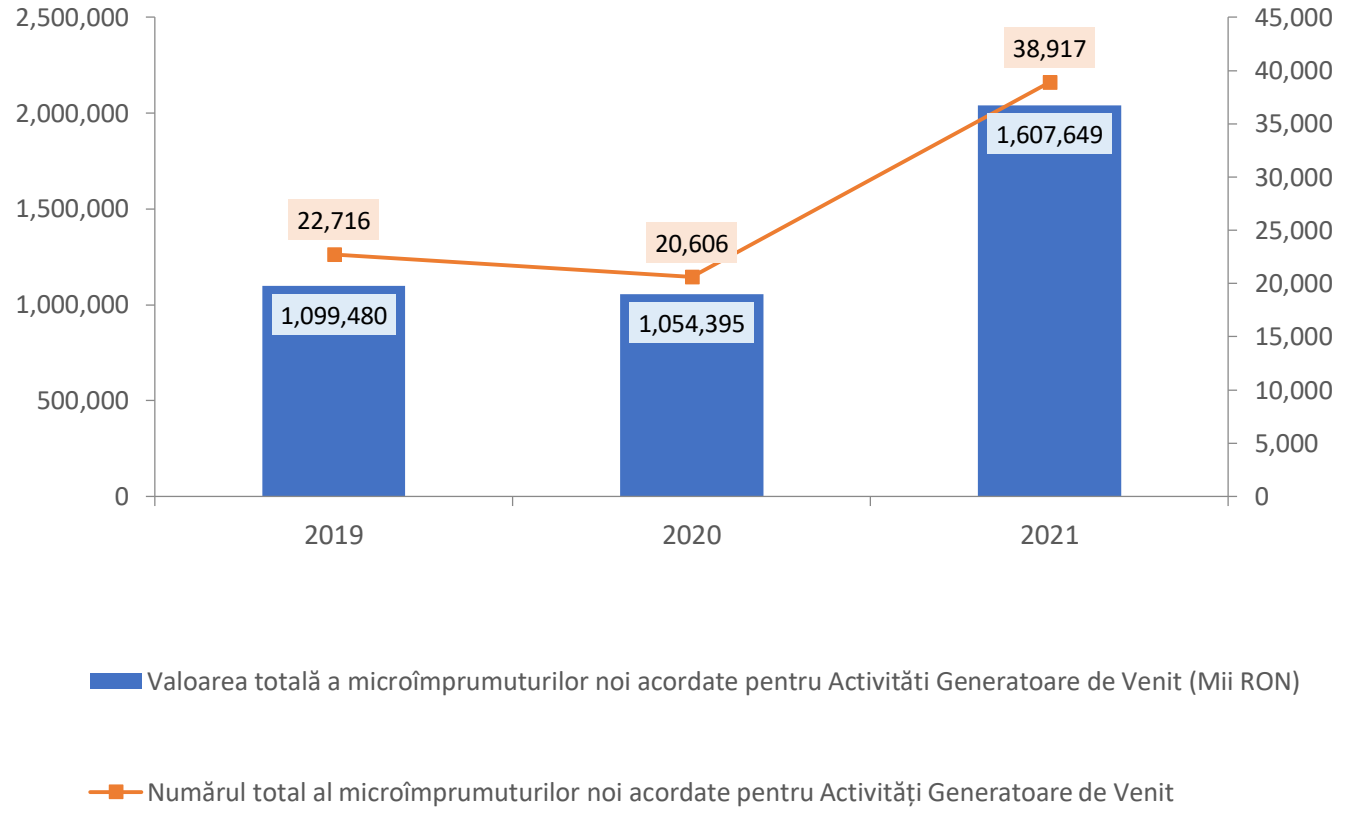
Source: European Commission (2018a)

Low income – Low growth zones in UE



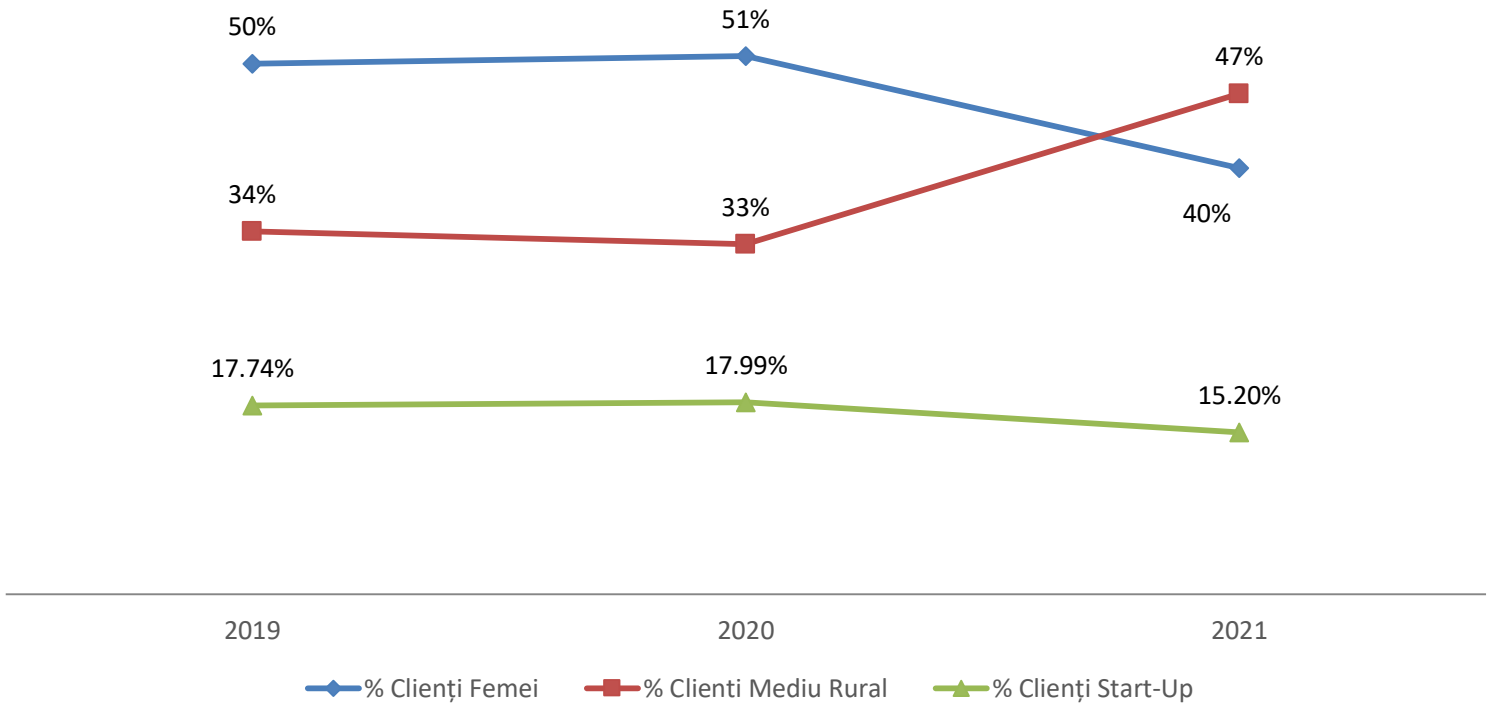
Source: Reproduced from European Commission (2017b)

Valoarea împrumuturilor noi AGV



RON 40.000

Indicatori de impact social



Problemele cu care companiile de microfinantare se confrunta si se vor confrunta in viitorul apropiat:

1. **Funding**
2. **NPLs in crestere**
3. **Lack of equity**
4. **Regulatory (ex. implementare IFRS, neincluderea in schemele de suport)**
5. **Talent wars**
6. **Lipsa educatiei financiare si de business**
7. **Investitii mari necesare in arhitectura IT**

De ce au nevoie companiile de microfinantare pentru a avea un impact mai mare in societate:

1. **Funding**
2. **Claritate legislativa**
3. **Scheme de garantare si sprijin adaptate pt. microfinantare**
4. **Capacity building**
5. **ESG / SDG training**
6. **BDSS**
7. **Produse dedicate pt. sprijin educatie, ONGs si SEs**
8. **Colaborare si parteneriate cu UE & autoritatile centrale si locale**

Rezultat survey – nevoi urgente:

1. **KYC (know your customers)/AML (Anti money laundering)**
2. **Marketing: Sales Channel Management – best practice reaching targeted MFIs customers**
3. **Financial products and Business development support services (BDSS) for clients / beneficiaries in the area of green finance**
4. **Evaluation and reporting of the social and economic inclusion of microcredit beneficiaries**
5. **Digitalization of the MFIs relationship with customers: online lending services and provision of BDSS**
6. **Study visit / Workshop: Best practices**
7. **IFRS, case studies on specific issues**

Membrii Asociatiei Romane de Microfinantare: