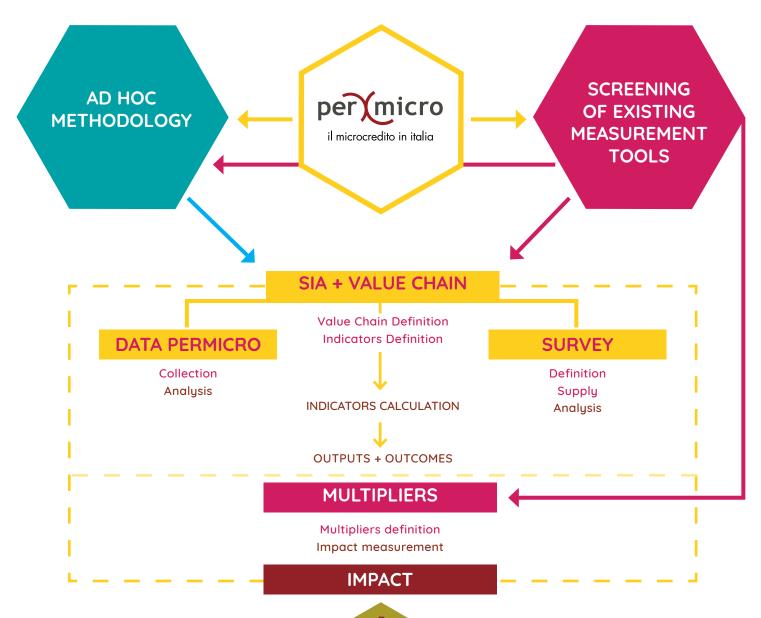




#### AN AD HOC MODEL



#### **VALUE CHAIN DEFINITION**

**INPUTS OUTPUTS OUTCOMES IMPACTS ECONOMICAL AND HOUSING INDEPENDENCE ENTREPRENEUR'S INCOME** PERSONAL WELFARE **ENTREPRENEURIAL SKILLS BUSINESS SOCIAL WELFARE INCREASE INCREASE** HUMAN **MICROLOANS RESOURCES PROFESSIONAL TRAINING** SATISFACTION/SECURITY **GOVERNMENTAL REVENUES TO ENTREPRENEURS INCREASE** FINANCIAL **ACCESS TO CREDIT RESOURCES MENTORING AND START-UP LOCAL ECONOMY SERVICES STRENGTHENING BUSINESS GROWTH SUSTAINABILITY JOB CREATION** FOR YOUNG PEOPLE **EMPLOYMENT STRENGTHENING** 

#### THE SURVEY





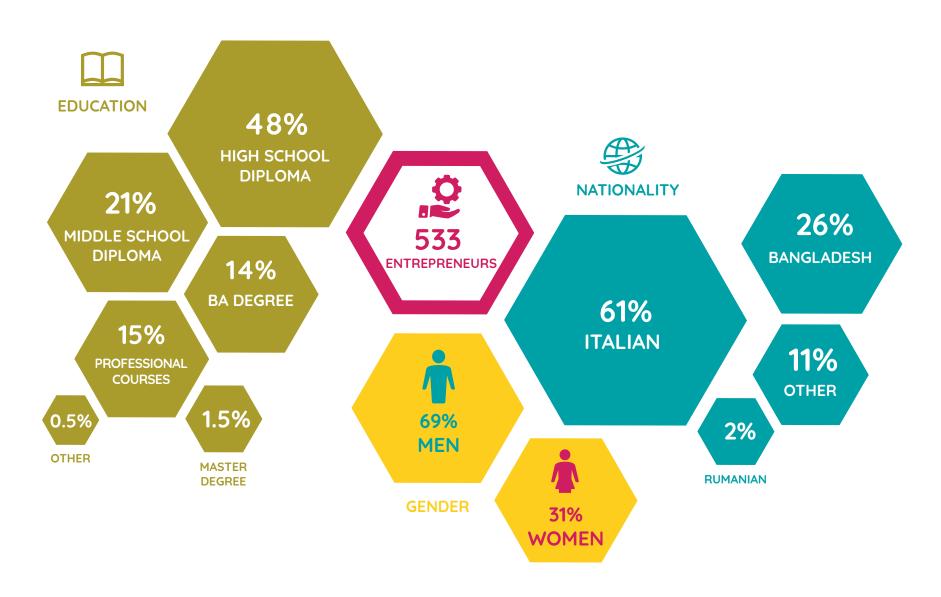


RECEIVED
A LOAN
FROM PERMICRO
[APRIL 2013 JUNE 2017]

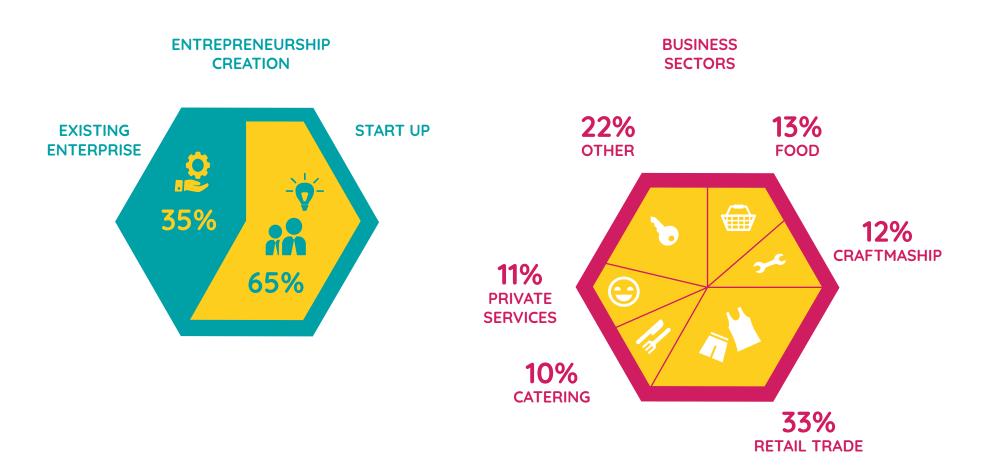
SCREENING
CRITERIA:
• CLOSED/EXTINGUISHED
OR OPEN FROM AT LEAST
12 MONTHS LOANS
• MAX TWO UNPAID
INSTALLMENTS

65
MULTIPLE CHOICE
QUESTIONS
IN THE SURVEY

#### ANAGRAPHIC PROFILE OF THE POPULATION



#### ENTREPRENEURIAL PROFILE OF THE POPULATION



#### ENTREPRENEURIAL PROFILE OF THE POPULATION



#### 40%

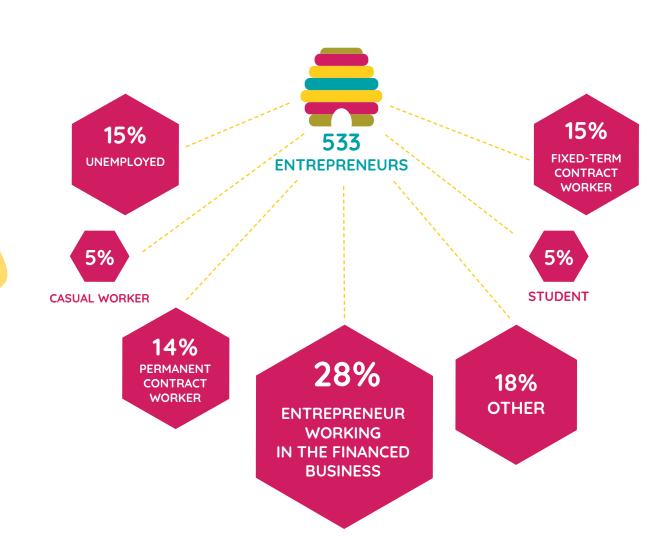
OF PERMICRO'S
ENTREPRENEURS
HAVE PREVIOUSLY
COVERED A MANAGERIAL
AND AUTONOMOUS
PROFESSIONAL ROLE

#### 65%

HAVE A 4 YEAR LONG EXPERIENCE IN THE BUSINESS SECTOR OF THEIR FINANCED ENTERPRISE

#### **ABOUT 70%**

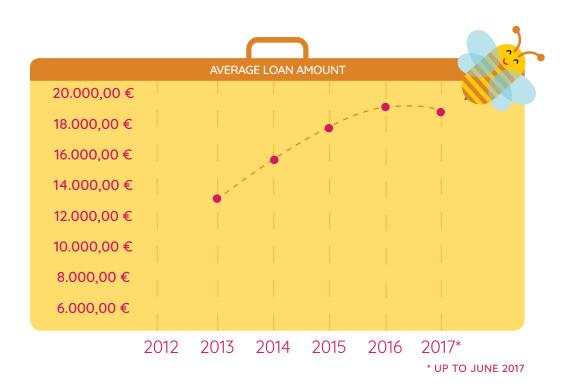
OF PERMICRO'S
ENTREPRENEURS
HAVE A PREVIOUS EXPERIENCE
IN THE ENTREPRENEURIAL FIELD



# OUTPUT: DISBURSED LOANS TO UNDER 35 ENTREPRENEURS (2013-2017)



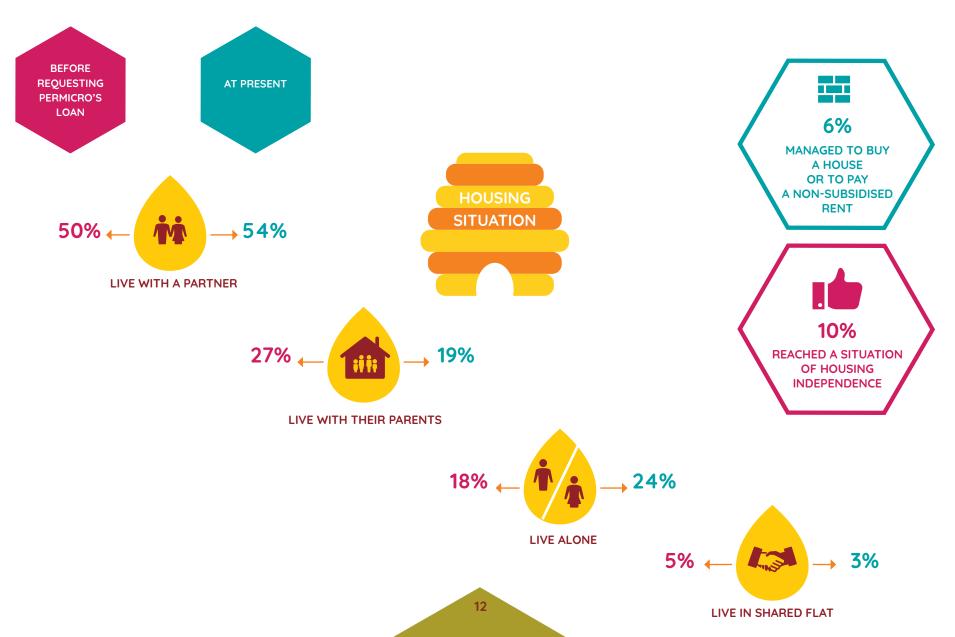
# OUTPUT: DISBURSED LOANS TO UNDER 35 ENTREPRENEURS (2013-2017)



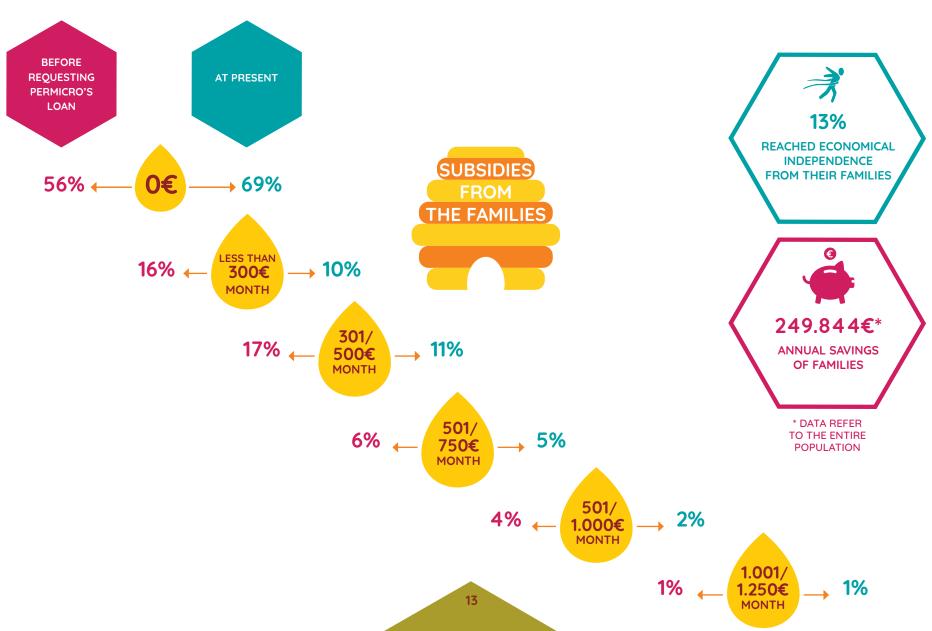
# OUTPUT: TRAINING AND MENTORING TO UNDER 35 ENTREPRENEURS [2013-2017]



#### **OUTCOME # 1 INDIVIDUAL: HOUSING INDEPENDENCE**



#### **OUTCOME # 1 INDIVIDUAL: HOUSING INDEPENDENCE**



#### **OUTCOME # 1 INDIVIDUAL: ECONOMICAL INDEPENDENCE**



**290** OUT OF **533** 

ENTREPRENEURS HAVE INCREASED THEIR MONTHLY INCOME

92 OUT OF 533

ENTREPRENEURS
HAVE MAINTAINED CONSTANT
THEIR MONTHLY
INCOME

1.267€

ENTREPRENEURS'
AVERAGE
MONTHLY INCOME



### **OUTCOME # 1 INDIVIDUAL: ECONOMICAL INDEPENDENCE**



EVERY ENTREPRENEUR
HAS IN AVERAGE
INCREASED OF



3.200 €

HIS/HER YEARLY INCOME THANKS TO PERMICRO'S LOAN



**10%** 

OF THE MONTHLY INCOME OF THE ENTREPRENEUR IS IN AVERAGE SAVED

#### **OUTCOME # 2 INDIVIDUAL: PROFESSIONAL GROWTH**

90%

FOR WHICH
THEY REQUESTED
A LOAN

61%

HAVE INCREASED
THEIR ENTREPRENEURIAL
SKILLS
(LEADERSHIP.

(LEADERSHIP, ORGANISATIONAL, PROBLEM SOLVING)



2 OUT OF 3

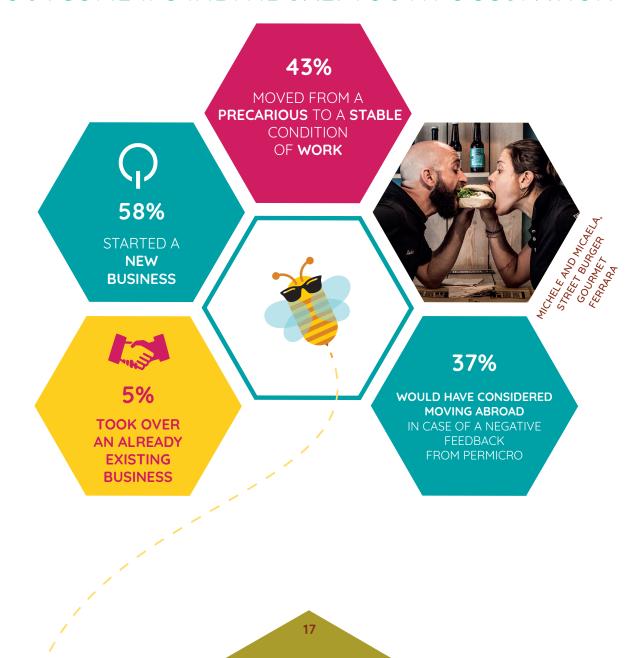
HAVE INCREASED THEIR SATISFACTION

RELATED TO THEIR JOB AND

THEIR SELF-CONFIDENCE

RELATED TO THEIR PROFESSIONAL ROLE

### **OUTCOME # 3 INDIVIDUAL: YOUTH OCCUPATION**



#### **OUTCOME # 3 INDIVIDUAL: YOUTH OCCUPATION**

72%

OF THE ALREADY
EXISTING BUSINESSES
HAVE INCREASED
THEIR REVENUES

AE MEQUELING

**55** OUT OF 533

ENTREPRENEURS
ABANDONED THE BUSINESS
AND FOUND
A NEW JOB



**OF WHICH** 

5

DECLARE
THEY HAVE FOUND
A BETTER JOB

## OUTCOME # 4 SOCIO-ECONOMICAL SYSTEM: YOUTH ENTREPRENEURSHIP CREATION



**256** OUT OF 533

**NEW BUSINESSES** 



**OF WHICH** 



44%

PLAYS A SIGNIFICANT ROLE
IN THEIR BUSINESS
MODEL



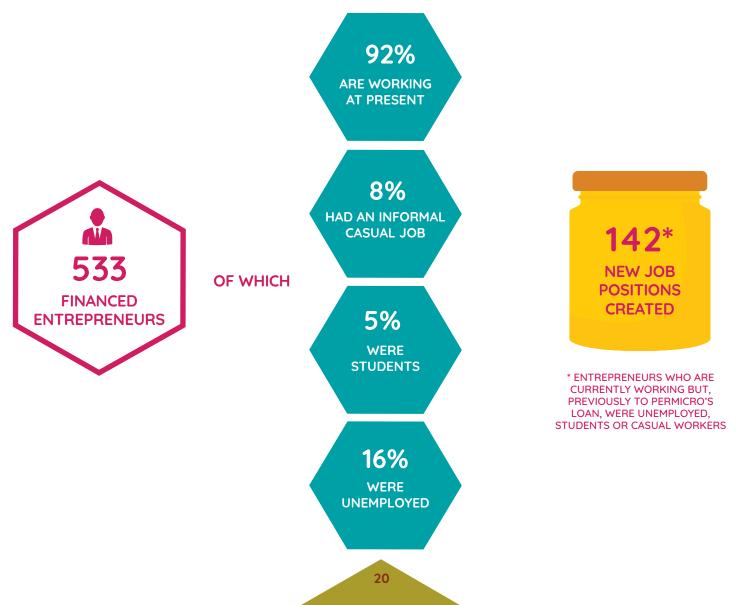
**139** OUT OF 533

BUSINESSES HAVE INCREASED THEIR REVENUES

**36.360€** 

PRE-TAX AVERAGE INCOME
OF THE NEW AND
ALREADY EXISTING
BUSINESSES

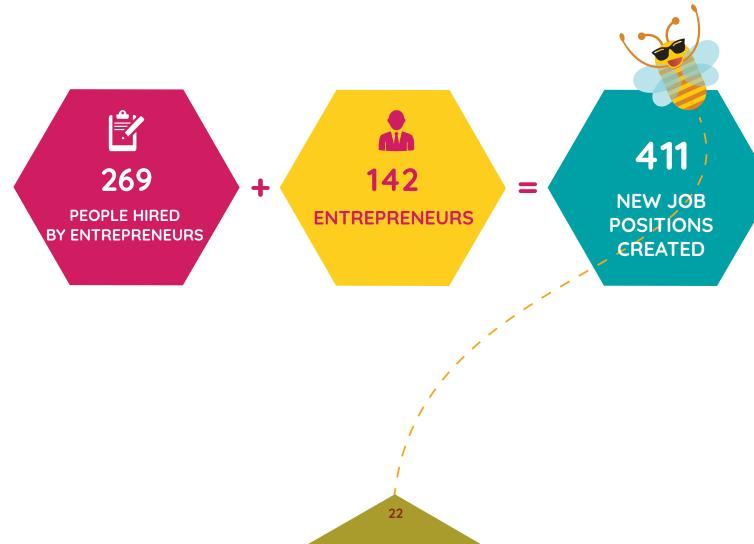
## OUTCOME # 4 SOCIO-ECONOMICAL SYSTEM: NEW JOBS CREATION



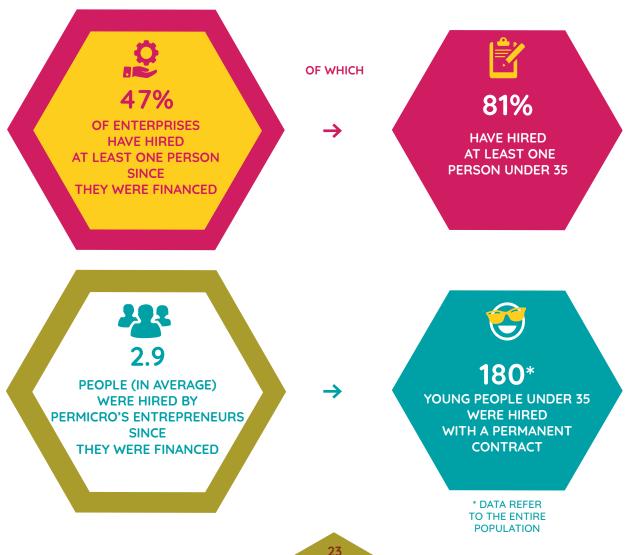
### **OUTCOME # 4 SOCIO-ECONOMICAL SYSTEM: NEW JOBS CREATION**



# OUTCOME # 4 SOCIO-ECONOMICAL SYSTEM: NEW JOBS CREATION



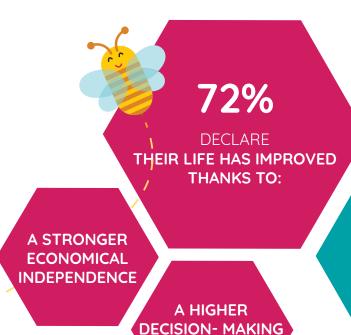
### **OUTCOME # 5 SOCIO-ECONOMICAL SYSTEM:** YOUTH EMPLOYMENT CREATION



## OUTCOME # 6 SOCIO-ECONOMICAL SYSTEM: EMPLOYMENT CREATION



### IMPACT # 1 INDIVIDUAL INCREASE OF PERSONAL WELFARE AND FINANCIAL INCLUSION



**AUTONOMY** 

75%

DECLARE
THEY HAVE INCREASED
THEIR FINANCIAL SKILLS



**1** OUT OF **2** 

AFTER THE LOAN
HAD ACCESS
TO TRADITIONAL
CREDIT CHANNELS

WITH THE METHODOLOGY WHICH DOES NOT CALCULATE THE MEASUREMENT OF THE FORECAST IMPACT.

## IMPACT # 2 - SOCIO-ECONOMICAL SYSTEM: GOVERNMENTAL REVENUES

