

## Contact

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## Liechtenstein's Engagement in Microfinance



## Vision

Regardless of nation, gender, ethnicity, or social status – all people have access to financial services corresponding to their needs and offered at a fair price.

## Goals

- Microfinance institutions in various developing countries work in a financially sustainable manner, offering need-oriented products for a broad level of clients otherwise excluded from traditional financial services.
- Knowledge of the way microfinance works and its effects on the people concerned (clients, employees, investors) increases steadily and is accessible to all.
- The capital needs of microfinance institutions are covered by private capital. In Liechtenstein, this area of social investment is especially strong.

## Activities

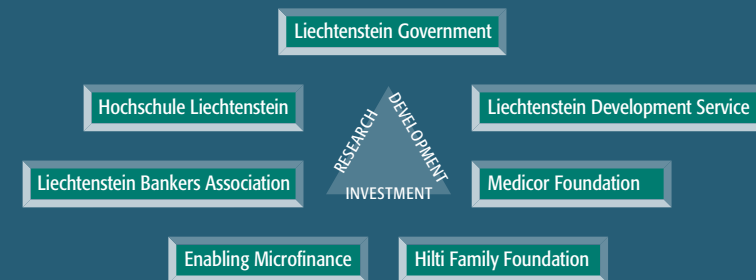
**Development.** In developing countries, microfinance institutions and microfinance networks are supported in their professional development. This support is based on the “from aid to trade” approach. Experienced and specialized organizations are mandated to implement the projects.

**Research.** The Hochschule Liechtenstein and Enabling Microfinance AG carry out specific research in the field of microfinance. The focus is on technical financial questions concerning microfinance.

**Investment.** Microfinance institutions already generating a profit have a greater need for financing, given their high level of demand and steadily increasing client base. In Liechtenstein, qualified investors have a microfinance fund at their disposal.

## Members

The Microfinance Initiative Liechtenstein is a public-private partnership consisting of the Government, the Liechtenstein Bankers Association, the Hilti Family Foundation, the Medicor Foundation, the Hochschule Liechtenstein, the Liechtenstein Development Service (LED), and Enabling Microfinance. Together, they promote and coordinate Liechtenstein’s engagement in microfinance.



## What is microfinance?

Microfinance offers financial services for “ordinary men and women” in Peru, Mozambique, Moldova. . .

The clients of microfinance institutions are given the opportunity to save money, receive small loans, and transfer funds. The financial services offered improve the economic possibilities of this new level of clients. Microfinance facilitates economic initiative and promotes entrepreneurial thinking. In this sense, microfinance is business promotion without subsidies.