



Luxembourg Microfinance
and Development Fund

THE IMPACT ECOSYSTEM

Showcasing Luxembourg's

Diverse Impact Initiatives

In collaboration with:





Colette Mart

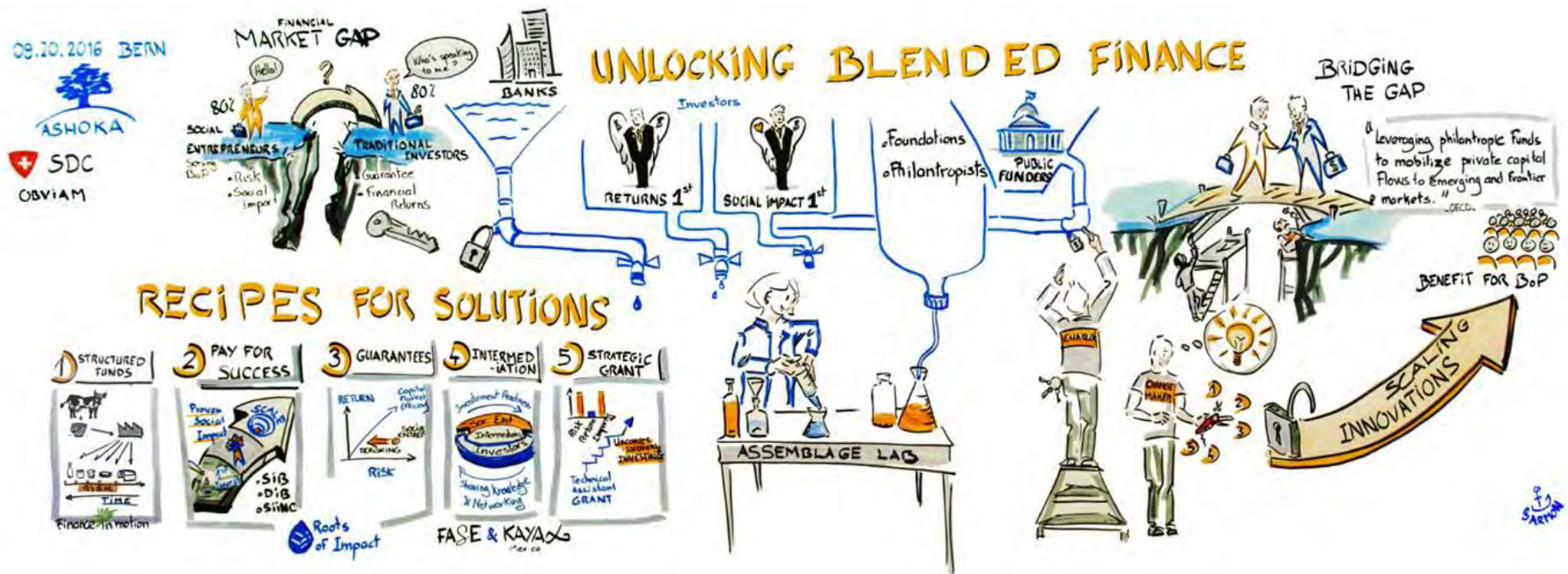
Echevine - Ville de Luxembourg



THE IMPACT ECOSYSTEM according to...

Hedda Pahlson-Møller, LMDF / TIIME

INGREDIENTS for the IMPACT ECOSYSTEM



I am...

... a Business Angel

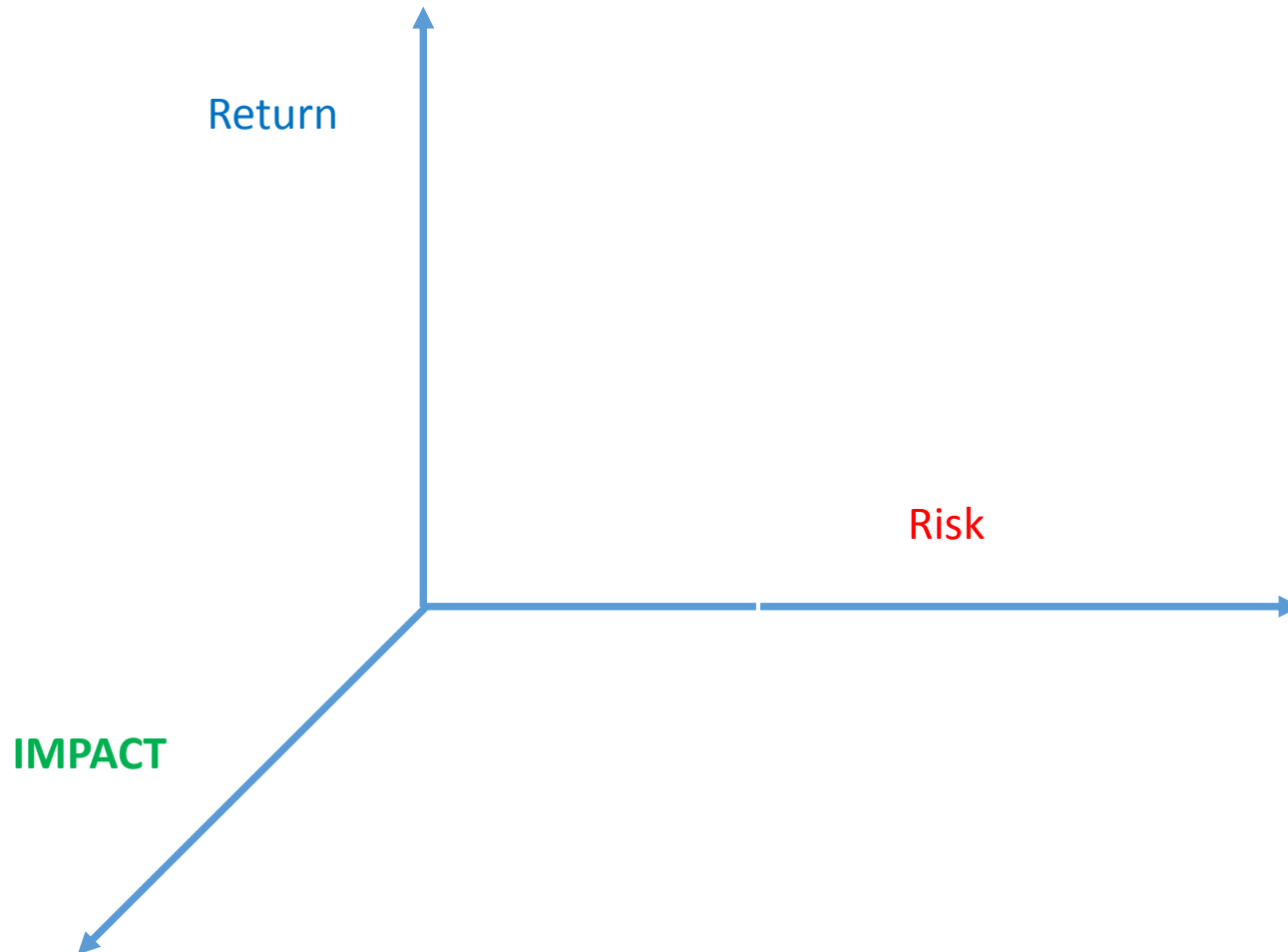




(not me)

Tiime

3D: Risk – Return...IMPACT (additional dimension)









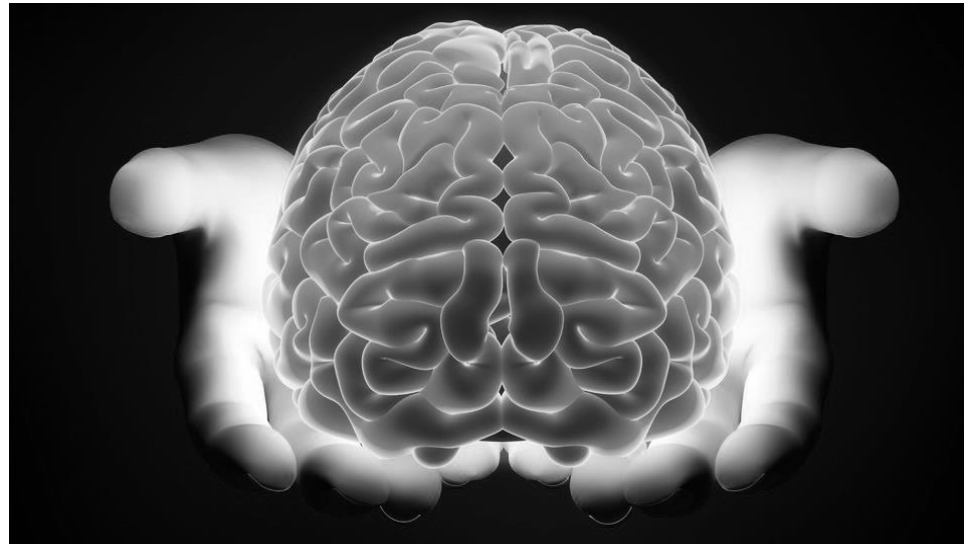
Tiime

The Pitches:

- **SOS Village d'Enfants Monde / BIL**, Sophie Glesener
- **Microlux / BGL BNP Paribas**, Samuel Paulus & Karin Schintgen
- **Etika asbl / BCEE**, Ekkehart Schmidt & Dzemaal Tomic
- **6zero1**, Gontran Poirot
- **LMDF**, Kaspar Wansleben
- **Innpact**, Adriana Balducci
- **INDR**, Norman Fisch
- **Transition Minett / CELL**, Norry Schneider
- **OUNI**, Vanessa Paul
- **Friendship**, Véronique Barbieux
- **123 Go Social / Nyuko**, Martin Guerin

The Experts:

- Kenneth Hay - **LMDF**
- Larissa Best - **Equilibre**
- Romain Poulles - **Luxembourg Ecoinnovation Cluster**



OUNI

ORGANIC
UNPACKAGED
NATURAL
INGREDIENTS

OUNI



K NOYLE/A-FRAME

Zak Noyle/AFrame Photo

OUNI



Devenez Consom'acteurs!

“Soyez le changement que vous voulez voir dans le monde”



Adresse:

**55, rue Glesener, L-1631 Luxembourg
(Quartier Gare)**

Heures d'ouverture:

Lundi-Vendredi: 10h00 à 20h00

Samedi: 10h00 à 17h00



SOS VILLAGES D'ENFANTS MONDE

Sous le Haut Patronage de S.A.R. la Grande-Duchesse



Village d'Enfants SOS, Cebu, Philippines



150 millions d'enfants ont perdu un ou deux de leurs parents



Chaque jour **15.000 enfants** de moins 5 ans décèdent



57 millions d'enfants en âge de fréquenter l'école primaire ne sont pas scolarisés



250 millions d'enfants vivent dans des zones touchées par des conflits
La guerre en Syrie a fait plus de 320 000 morts et 12 millions de réfugiés



SOS Villages d'Enfants (SOS-Kinderdorf International)

- Organisation humanitaire internationale apolitique et non-confessionnelle
- Créée en Autriche en 1949 par Hermann Gmeiner

	Bénéficiaires
571 Villages d'Enfants SOS (635 Foyers de Jeunes)	90.700
478 Jardins d'Enfants, Ecoles et Centres de formation professionnelle SOS	146.500
731 Centres Sociaux et Programmes de renforcement des familles	643.000
77 Centres Médicaux SOS	893.900 prestations
23 Programmes d'Aide d'Urgence	317.900 prestations
1.880 Infrastructures et programmes dans 135 pays	2.092.000



SOS Villages d'Enfants Monde

- Fondée en 1974 au Luxembourg
- Membre de SOS-Kinderdorf International
- Sous le Haut Patronage de la Grande-Duchesse
- Membre fondateur de l'a.s.b.l. Don en confiance





Village d'Enfants SOS



Éducation

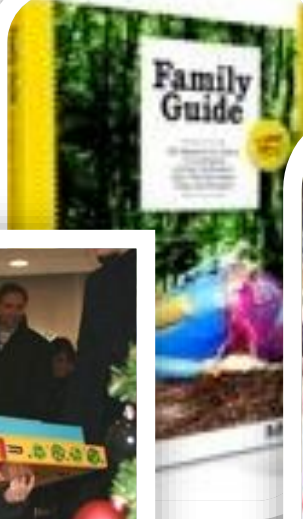


Programme communautaire



Programme d'aide d'urgence

Engagement des Entreprises





BANQUE
INTERNATIONALE
À LUXEMBOURG



SOS
VILLAGES D'ENFANTS
MONDE

Sous le Haut Patronage de S.A.R. la Grande-Duchesse

Partenariat

- Contribution au financement du Jardin d'Enfants SOS à Dosso au Niger
- L'éducation est un des axes majeurs que la BIL promeut dans le cadre de sa politique RSE



Chaque enfant compte !





microcredits and coaching for micro-entrepreneurs



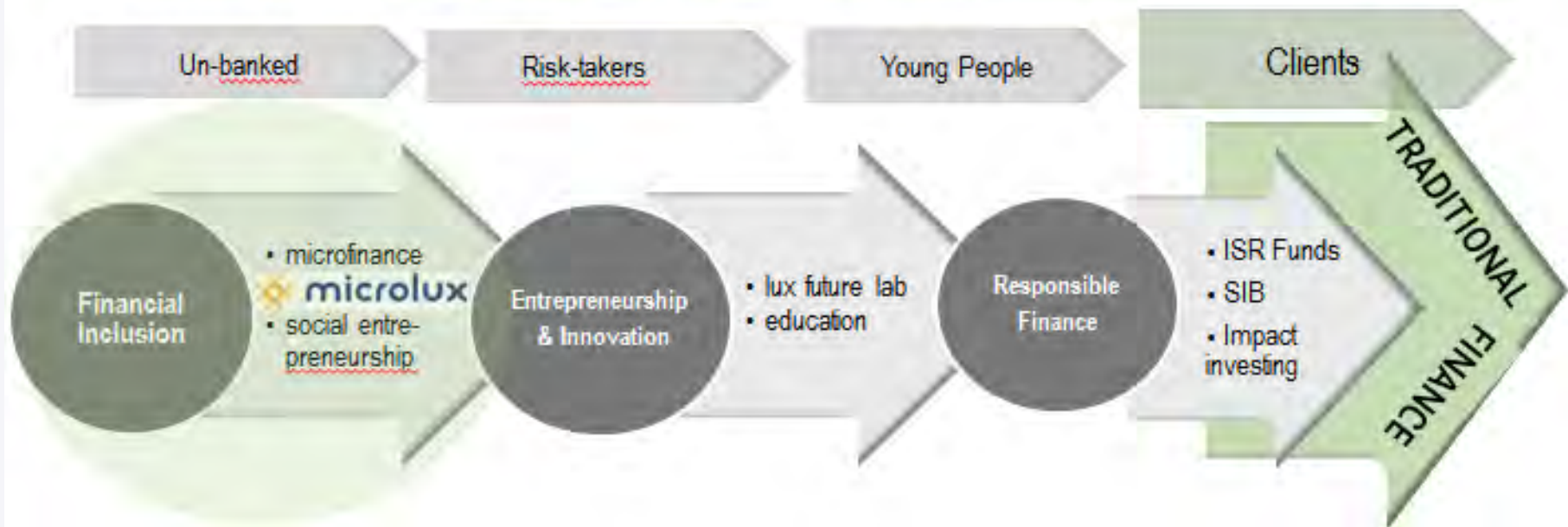
Karin Schintgen & Samuel Paulus

mission & what problem did we want to solve

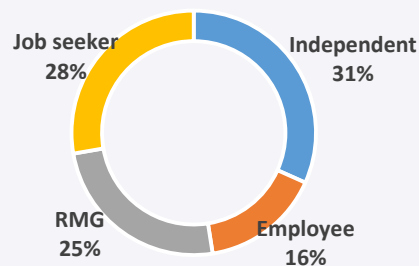
MICROLUX mission:

- support business creations that are not eligible for a traditional bank financings with coaching and microcredits up to 25,000 EUR.
- promote the right of economic initiative and financial inclusion

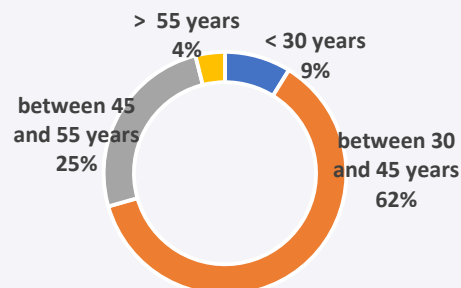
WHY did BGL BNP Paribas get involved ? we believe that our corporate social responsibility starts long before our core banking activities



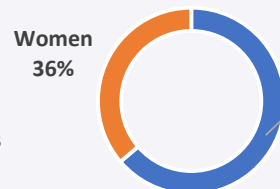
Status



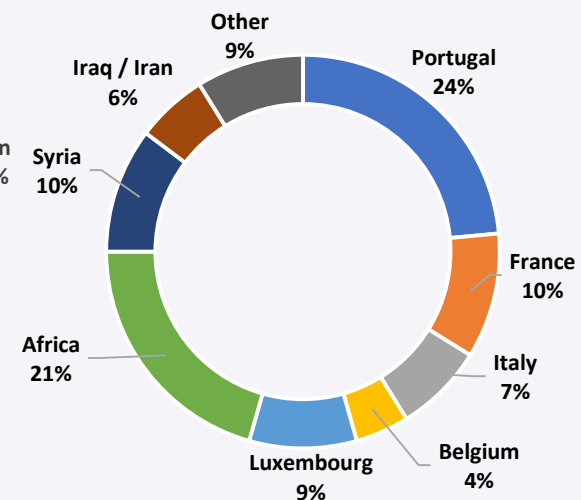
Age



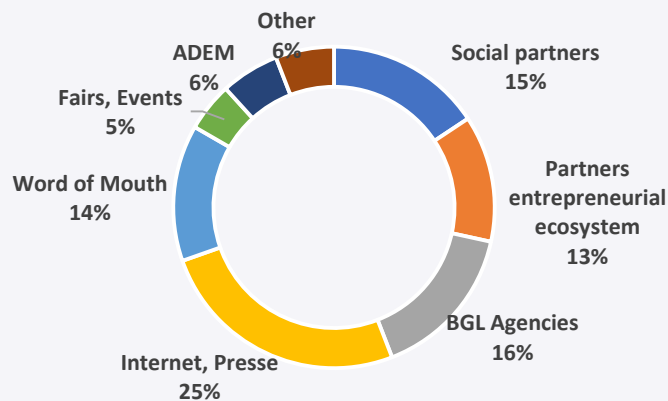
Gender



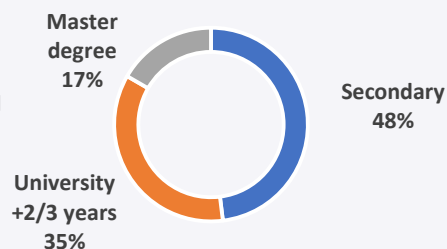
Nationality



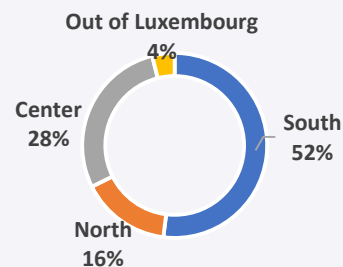
Origin



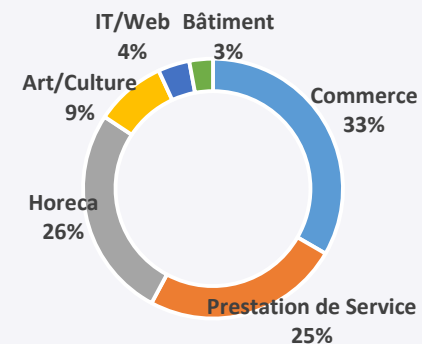
Educational level



Geographical Area



Domaine d'activité



Innovative Partnerships:

we work closely with institutionals : ADEM, Chamber of Commerce, BEI, FEI, Le Foyer, and with other microfinance institutions : MicroStart, ADIE, Permico...

Volunteer Network

2 types of volunteering:

- **in support of micro-entrepreneurs:** coaching, advisory, business plan, marketing, accounting, relations with the administration, tax issues, insurance, debt recovery, end of activity, etc.
- **in support of the microlux team:** IT, WEB, communications, events, reception, accounting, lobbying, etc.

What do we need?

- Time commitment
- Expertise

What the volunteer gets

- Training
- Exchange of experiences
- To be part of an exciting project at the beginning of its adventure





Thank you!

—
more infos and contact:

www.microlux.lu

info@microlux.lu

Tel: 45.68.68.76

The cooperation of etika and the BCEE

20 years of the alternative savings account



Our goals

The association pursues two goals:

- Investment of savings capital into projects that are supported according to strict social and ecological criteria and that are managed on the basis of an alternative savings and credit mechanisms in cooperation with the Spuerkeess
- Raising awareness for ethical questions in the world of finance by launching activities that have a high publicity effect



www.etika.lu

55 avenue de la Liberté, L-1931 Luxembourg

Tel.: (+352) 29 83 53

We finance the shift to renewable energy

In the last 20 years etika and BCEE have granted credits in the amount of 31.7 million € to 64 projects that operate in the field of renewable energy and energy efficiency:

17 photovoltaic systems, 14 low-energy and passive houses, 10 hybrid busses, 9 water mills, 7 wind farms, 5 biogas and methane gas plants and 1 plant producing pellets.



For a more sustainable agriculture

Since 1997 etika and the BCEE have supported 50 projects that operate in the organic sector by granting credit in the amount of 17.4 million €:

17 organic farms, 19 shops offering organic products, 7 processing companies, 4 restaurants and 3 associations.

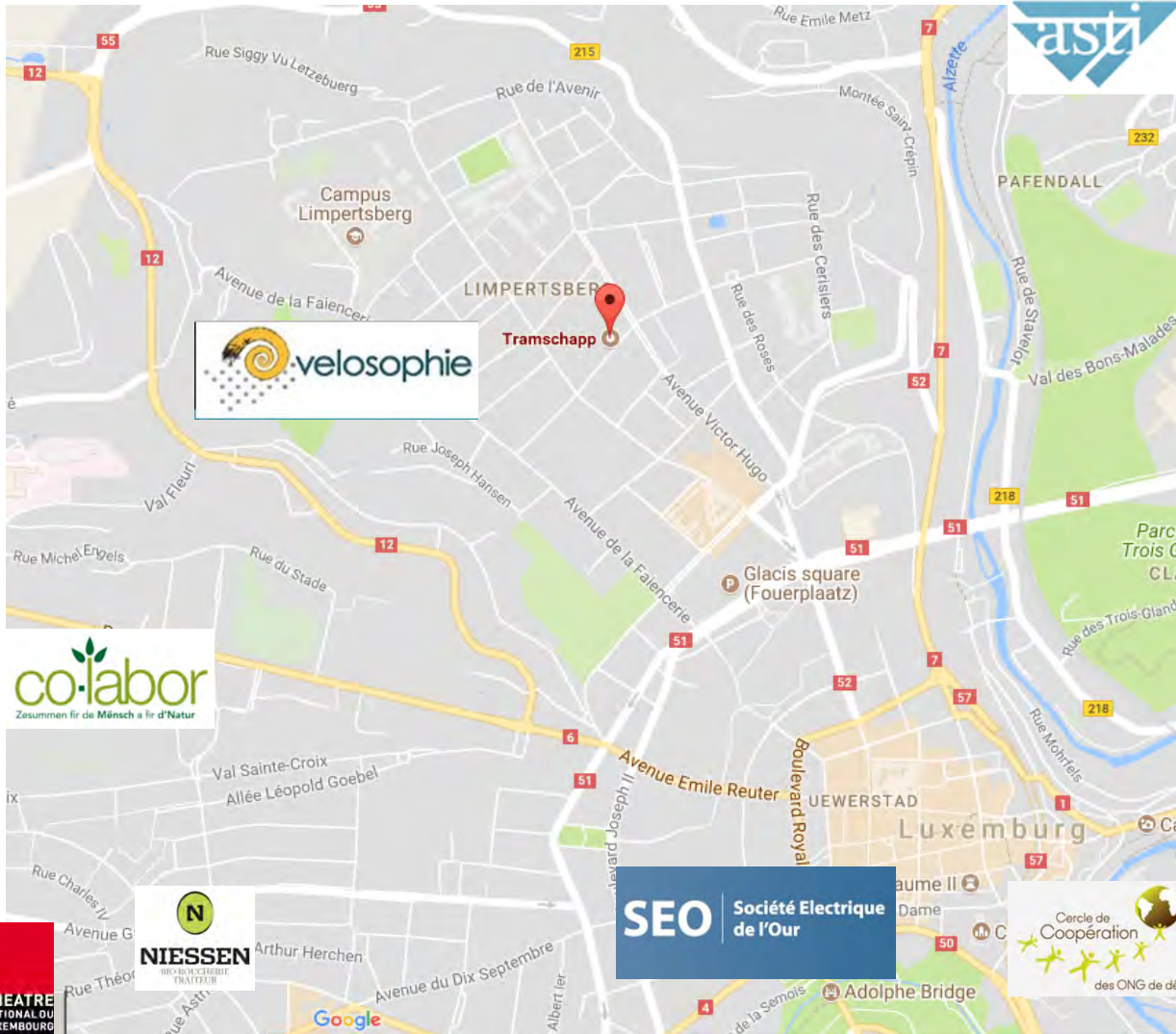


For a more humane society

In the last 20 years etika and BCBE have granted credit and credit lines at reduced rates of interest in the amount of 10 million € to 19 projects operating in the field of health and social affairs:

10 institutions and projects that support the reintegration of unemployed people,
4 integrative organisations, 3 health institutions and 2 pedagogical projects.





The example Co-Labor



What means etika to BCEE?

Customer engagement

- engage with customers in new ways
- a tool for business-to-business company communication

Employee engagement

- Implementation CSR Committee
- communicate BCEE's strategy, values and engagement

Differentiation factor

- BCEE supports the sustainable development policy of its shareholder, the Luxembourg State
- falls into BCEE's mandate embedded in Article 5 of its organic law

etika demonstrates to both consumers and the media that BCEE takes an interest in wider social issues that have no direct impact on profit margins



bzero1

**Incubateur d'entreprises
sociales**

- ✓ Le **premier incubateur d'entreprises sociales** au Luxembourg (espace de travail et de collaboration unique au Luxembourg)
- ✓ Un accompagnement avec **plus de 150 heures de formation** sur 12 mois
- ✓ Mise en œuvre pratique de la loi du 12 décembre 2016 portant création des **sociétés d'impact sociétal (SIS)**
- ✓ **1^{ère} SIS : 15 mars 2017**

bzero1

6zero1 : De nombreux partenaires

- Fondateurs :



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère du Travail, de l'Emploi et
de l'Économie sociale et solidaire



ULESS

Union luxembourgeoise de
l'économie sociale et solidaire

- Partenaires :



- Soutien financier:



6zero1

6zero1 : Et surtout... nos porteurs de projets!

- ✓ 13 porteurs de projets (mixité hommes et femmes) nous font confiance et sont accompagnés depuis janvier 2017
- ✓ Dans des secteurs très divers
- ✓ Quelques exemples:



Gontran Poirot – Directeur

www.6zero1.lu

www.6zero1.org

6zero1



Luxembourg Microfinance
and Development Fund

A close-up photograph of an elderly woman with a weathered face, wearing a wide-brimmed hat and a colorful, patterned vest over a white blouse. She is pouring a stream of golden quinoa grains from a white ceramic bowl into a red cloth bag. The background is a blurred wall of rough, grey stones.

A social purpose investment fund

We invest in...

Poverty focus



of MFIs financed are in countries at the bottom half of the Human Development Index

Education



University students financed in seven Latin American countries



Gender

75%

of clients financed are women

Smallholder farmers



34%

30% of loans are provided to smallholder agriculture

Environment



652

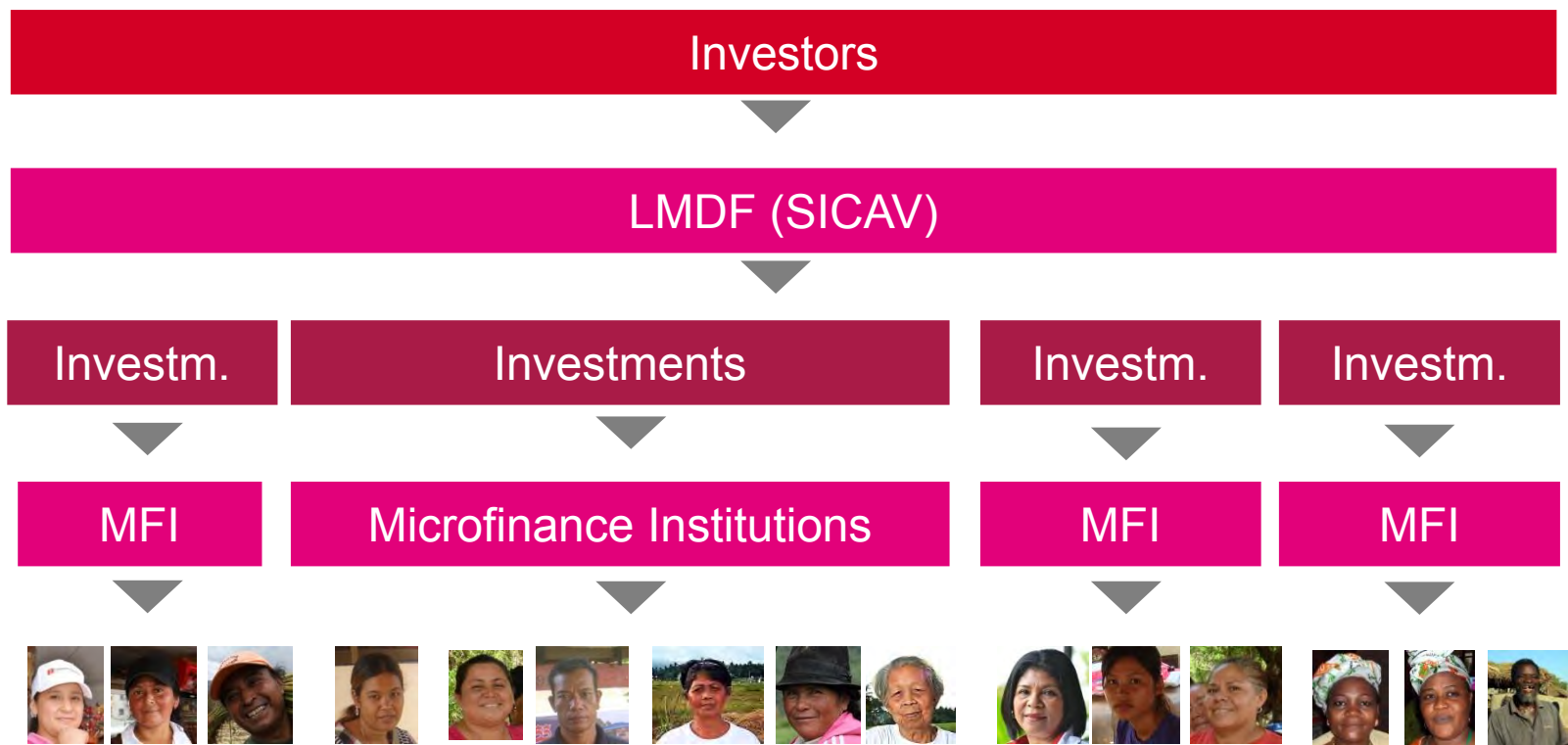
Green technology equipments financed in Perú

Micro-entrepreneurs

40,406

19 countries with EUR 27.3 million in assets

North-South chain in action



Micro-entrepreneurs



Luxembourg Microfinance
and Development Fund

A public-private partnership...

Share class

Details

Investors

Class A/Abis

Public Investors seeking leverage
on investment



THE GOVERNMENT
OF THE GRAND DUCHY OF LUXEMBOURG
Ministry of Foreign and European Affairs



Directorate for Development Cooperation
and Humanitarian Affairs

Credit risk first loss



Class C

Investing in microfinance without
taking microfinance risk



Class B

Institutional investors with
preferential return and full risk
exposure



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère des Finances



BGL
BNP PARIBAS



CBP QUILVEST



Raiffeisen
Naturellement ma banque



Luxembourg Microfinance
and Development Fund

How can you get involved?





Building a B Corp Community in Luxembourg

July 2017



B Corp Movement

using

Business as a force for good
to solve social and
environmental problems

whilst making profit.

> 2000

B CORPS GLOBALLY

50

COUNTRIES

4

B CORPS in Luxembourg

130

INDUSTRIES

150.000

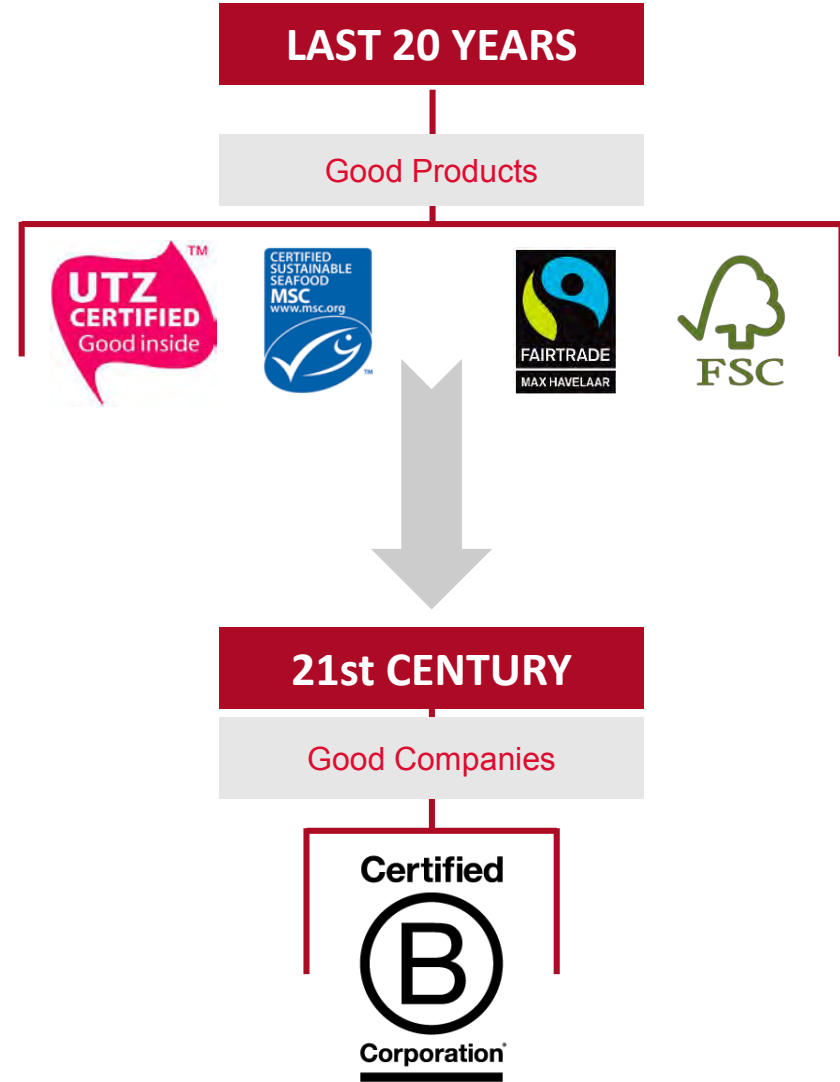
EMPLOYEES

1

UNIFYING GOAL

Best FOR the World !

**B Corporation is to
business what
Fair Trade is to coffee,
Organic to food,
LEED to building.**



						
						
		 Community				
						
						
						



Inspired by Gandhi's famous appeal:

“We must BE THE CHANGE we seek in the world.”



INSTITUT NATIONAL POUR LE DÉVELOPPEMENT DURABLE
ET LA RESPONSABILITÉ SOCIALE DES ENTREPRISES

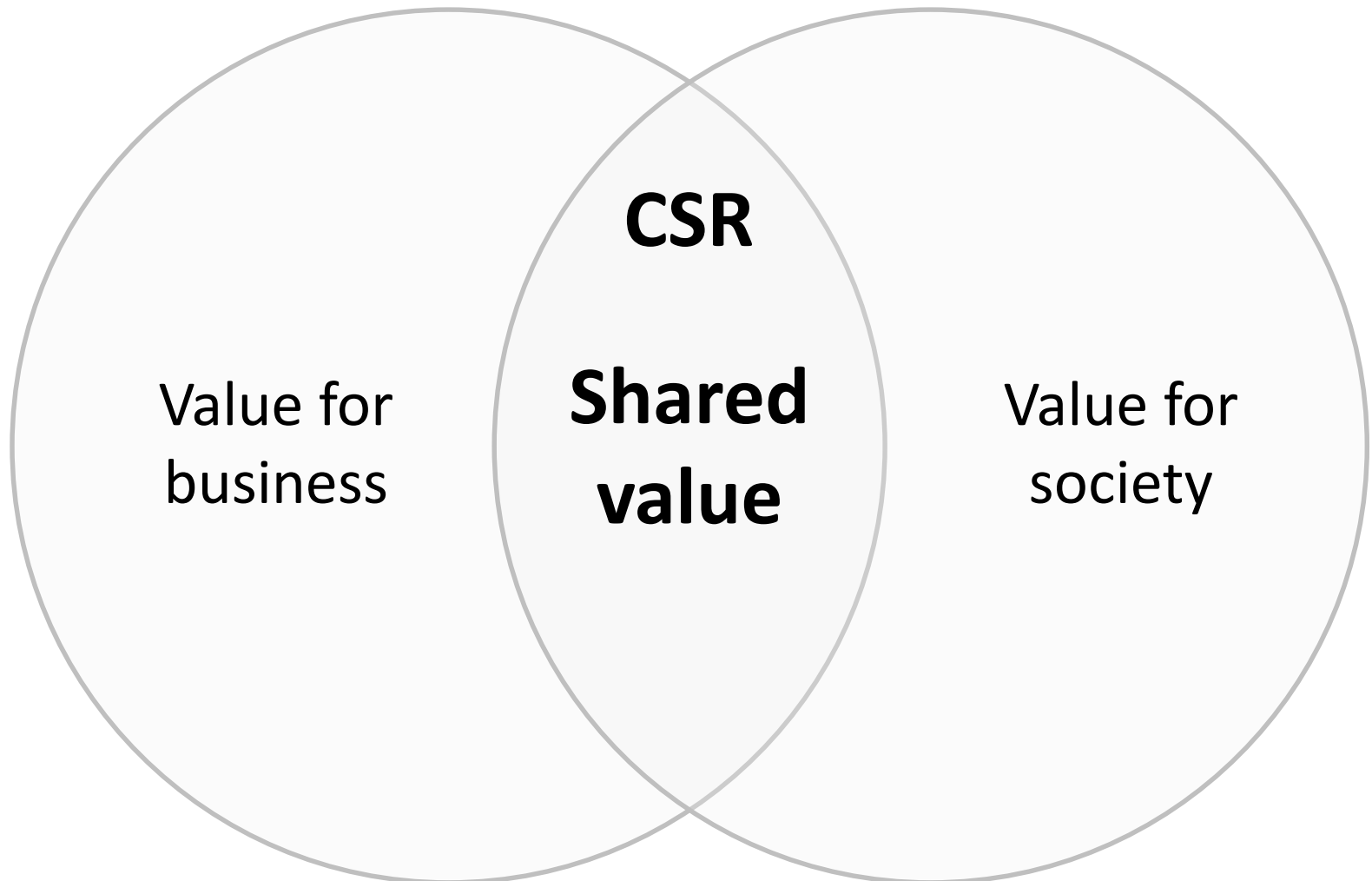


INNOVATIVE PARTNERSHIPS

The Impact Ecosystem

MISSION

Creating shared value through CSR



INNOVATIVE PARTNERSHIPS

National Institute for CSR

- Initiative by



- 10 CSR Experts
- Institutional dialogue (Initiatives & government)
- 132 companies labelled ESR

ENGAGING WITH THE INDR

Services

Education

www.esr.lu

Evaluation

Engagement

Label ESR



ENTREPRISE
SOCIALEMENT
RESPONSABLE

Moving towards sustainable lifestyles: The Transition Movement

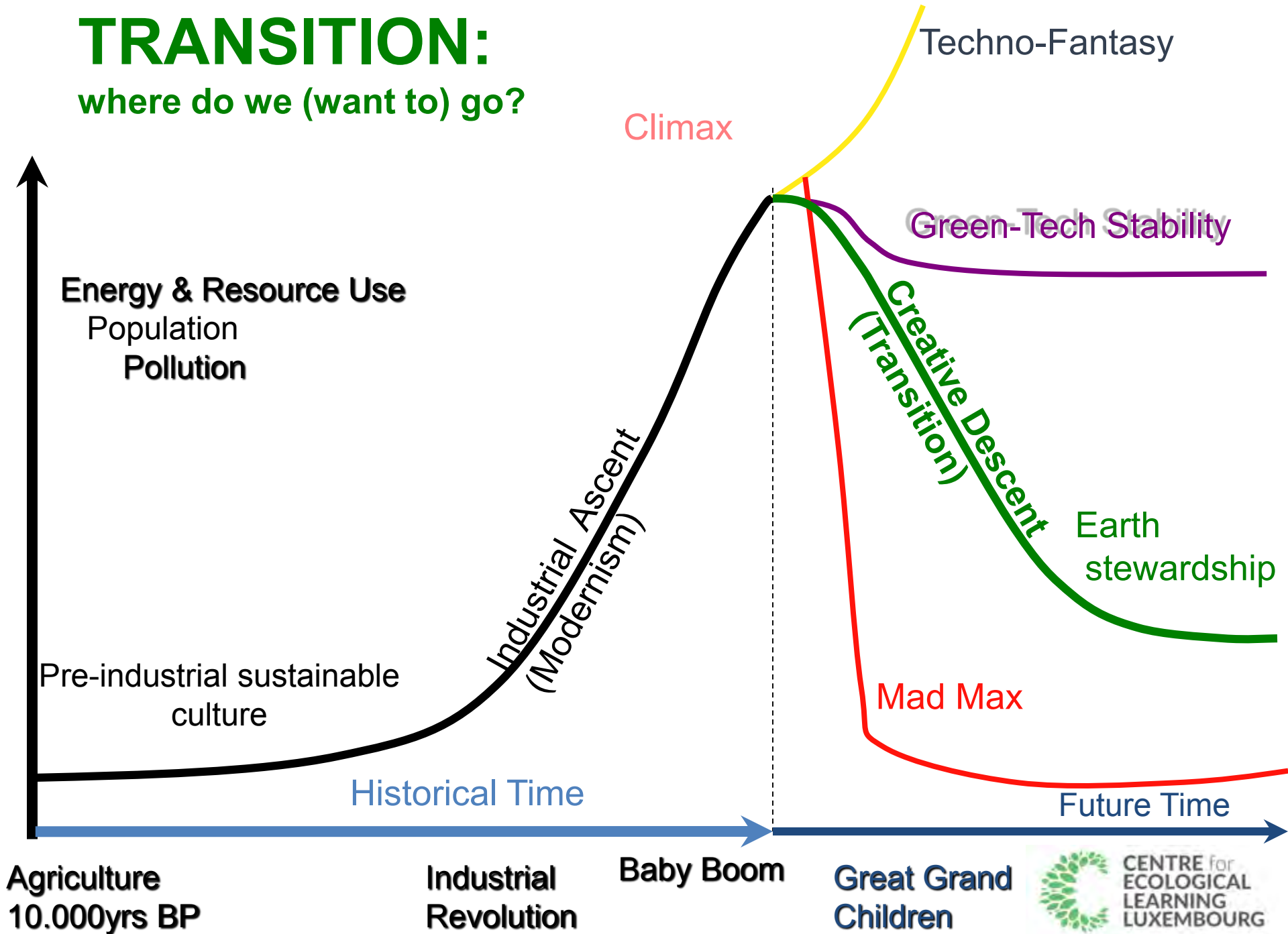


Norry Schneider, CELL / Transition Luxembourg

The Impact Ecosystem, 11 July 2017

TRANSITION:

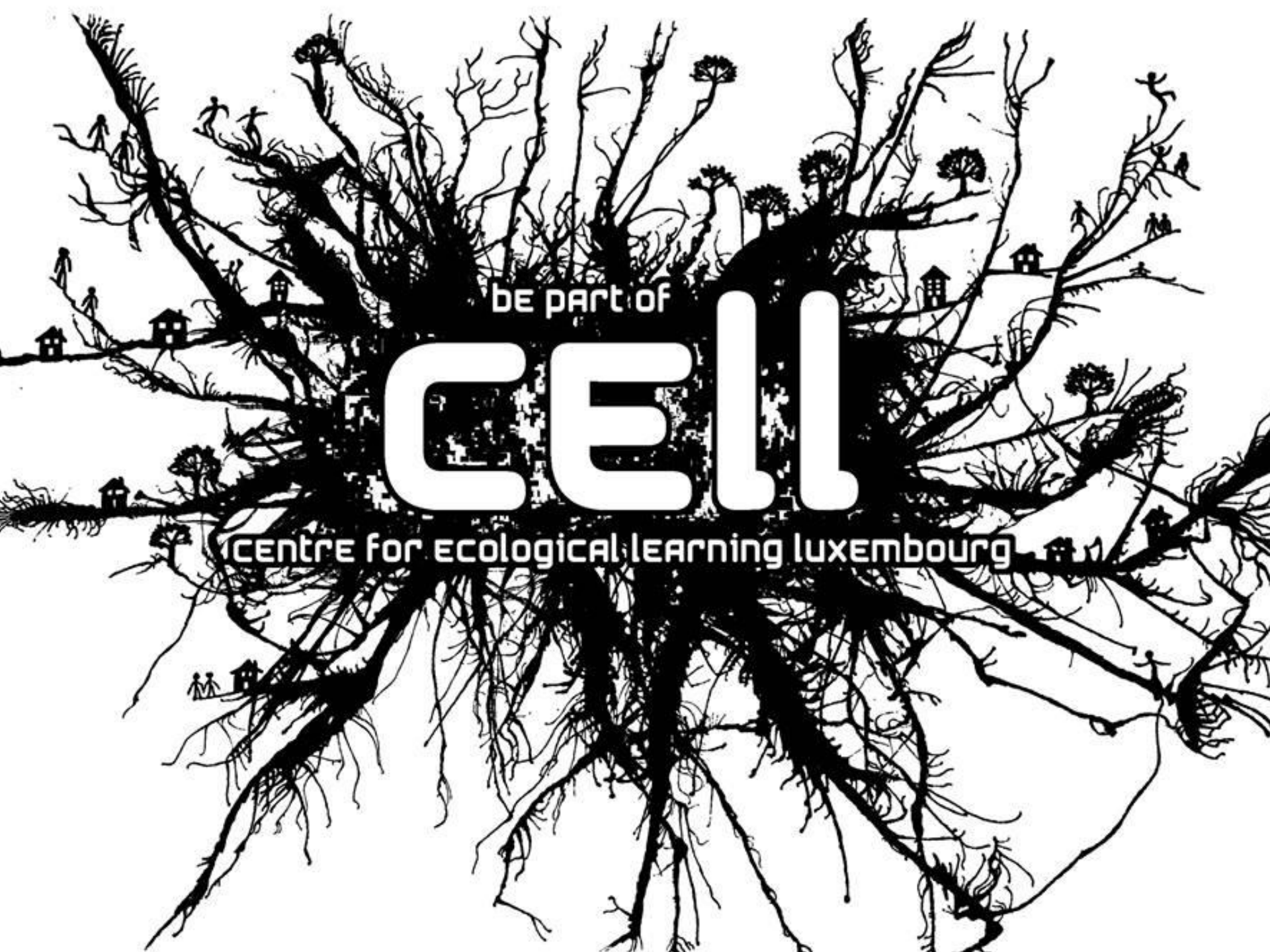
where do we (want to) go?



TRANSITION

coming together
to reimagine
and rebuild
our world





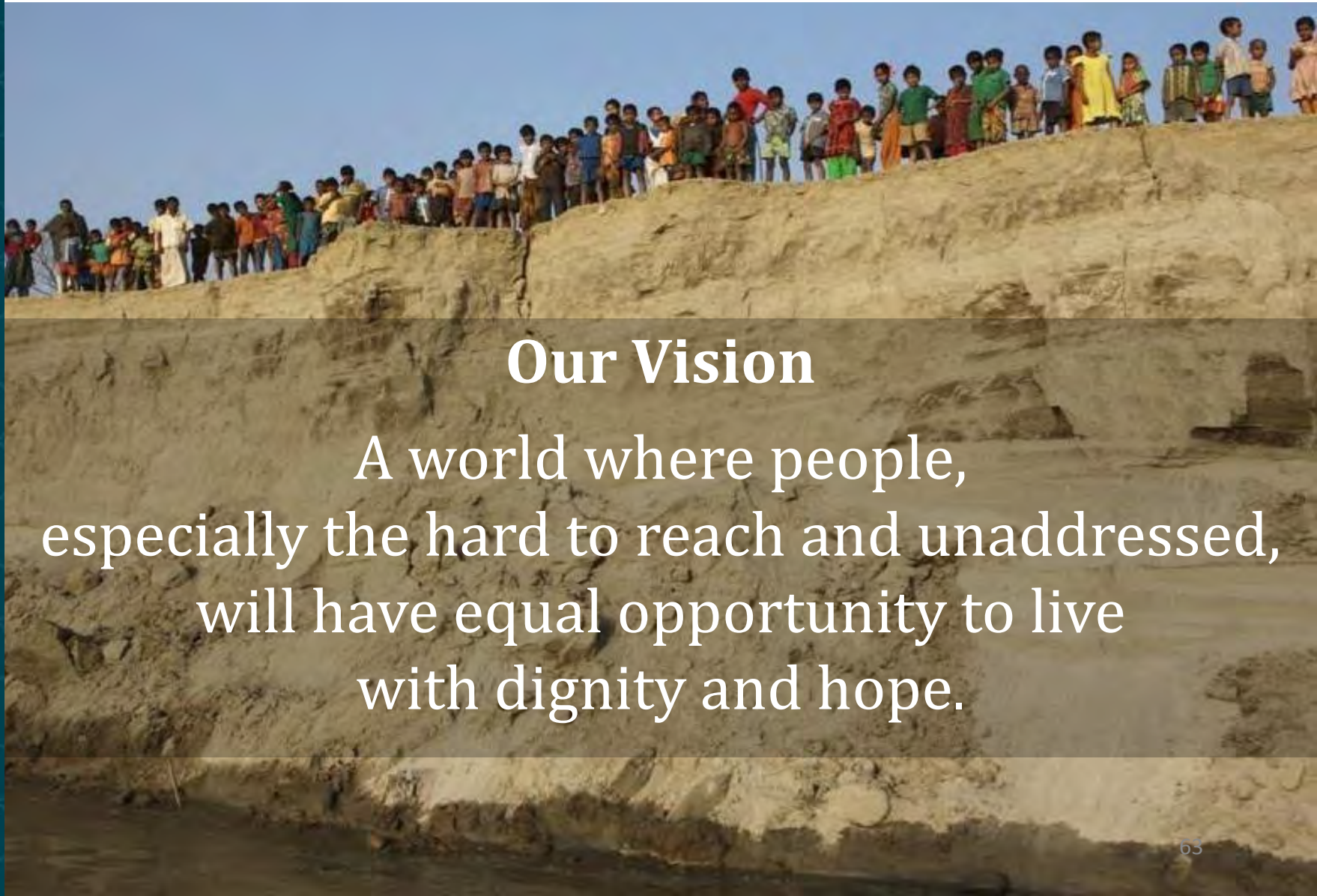
be part of

CELL

centre for ecological learning luxembourg



Nurturing dignity and hope in vulnerable communities in Bangladesh



Our Vision

A world where people,
especially the hard to reach and unaddressed,
will have equal opportunity to live
with dignity and hope.

Our Approach

Friendship's Integrated Development Approach



Healthcare



Education



Sustainable
Economic
Development



Disaster
Management
&
Infrastructure
Development



Good
Governance



Cultural
Preservation

Diversity & Innovative Partnerships

- A successful South-North cooperation
- A multidimensional partnership
- A unique platform for reciprocal exchanges of skills and ideas
- A priceless support in term of expertise and networking





How to get involved?

- Be a donor...
- Be an ambassador...
- Be a Friend of Friendship.

Thank you!



“Realization leads to
responsibility”

- Runa Khan,
Founder & Executive Director

1,2,3 Go Social

The background of the slide features a stylized illustration. At the top, two large, light-skinned hands are shown from the wrist up, palms facing each other, holding a small globe of the Earth. The globe shows green continents and blue oceans. Below the hands, the background is a solid light blue color. At the bottom of the slide, there are several white, stylized handprints of varying sizes, some with fingers spread, suggesting a community or collective effort.

Our mission

Activate social economy in Luxembourg

perceptive
MakeOver
Dispelling

What we do?

We turn impact ideas
into sustainable businesses



A woman in a black sleeveless top stands at the front of a modern office, presenting to a group of people seated at tables. Behind her is a large projection screen displaying a bar chart titled 'European outlook' and the word 'Time'. To the left, a large, circular, metallic sculpture is visible. The room has large windows and a whiteboard.

How?

An intense program with top-notch
social impact trainers & coaches

62h of
trainings

coaching

peer groups

experts' access

coworking

networking



How much?

value : 14 000 €
price : 0 €
potential reward : 10 000 €



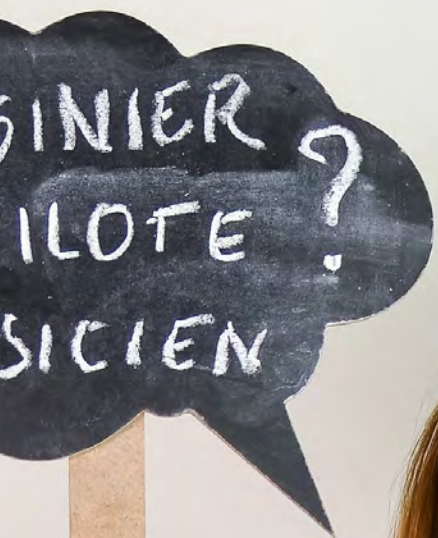
LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère du Travail, de l'Emploi et
de l'Économie sociale et solidaire



BANQUE DE
LUXEMBOURG



FONDATION
DE LUXEMBOURG
Philanthropy in action.



Our pride

"We did appreciate the quality & the disponibility of the trainers and the further progress of our project through the realization of our Business Plan."

JobBox & Co

A man with a beard, wearing a straw hat and a red shirt, is smiling and looking down at a large, round, orange pumpkin in a field of green pumpkin leaves. The background shows more greenery and trees.

Our pride

"The trainings helped us to create a better administrative frame for Terra. We also had a good coach who has been very helpful."

Terra

A young woman with long brown hair, wearing a light pink top, is sitting at a table. She is looking down at something in her hands. Next to her is an elderly woman with short, curly grey hair and glasses, wearing a grey sweater. She is also looking down at the same thing. They are both smiling and appear to be engaged in a shared activity. The background is a bright, out-of-focus kitchen area with a white countertop and some colorful objects.

Our pride

“The advice & the coaching, I have been given, still serves me until today. They were a great contribution to my professional development & for that i would like to thank the initiators of this programme.”

Cohabit'age



Ready to start?

Contact us at:

123gosocial@nyuko.lu

www.123gosocial.lu

Follow us on:

@nyuko121

@martinguerin

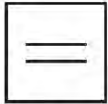
Expert Panel



Luxembourg Microfinance
and Development Fund

Kenneth Hay

LMDF



Equilibre

Larissa Best

Equilibre



LUXEMBOURG
ECOINNOVATION
CLUSTER

Romain Poulles

Luxembourg Ecoinnovation Cluster

In collaboration with:



Luxembourg Microfinance
and Development Fund

Thank you!

