



Appointment of a General Manager

February 2021

About us

EMN was launched in 2003 by its founding members: Adie (France), NEF (UK) and evers&jung (Germany), with the support of the European Commission and the French Caisse des Dépôts et Consignations (CDC).

In December 2012, EMN transferred its activities from France to Belgium. Under Belgian law, EMN constitutes an aisbl (“*association internationale sans but lucratif*” or “international non-profit association”). For more information on the aisbl, [download the Bylaws](#).

Our vision

We envision a society in which those excluded by the conventional banking system have access to a full range of financial and support services, empowering them to finance personal needs, consolidate existing businesses, and start new ventures to improve their lives.

Our mission

Our mission is to advocate for transparency and good governance in the European microfinance sector, while developing capacity building, promoting best practices, and fostering research within and beyond the membership.

Our work & impact

The European Microfinance Network (EMN) is a member-based not-for-profit organisation based in Brussels, which promotes microfinance as a tool to fight social and financial exclusion in Europe through self-employment and the creation of microenterprises. It is the network’s mission to facilitate capacity building and to advocate on behalf of the sector.

1. Knowledge Centre – The hub for know-how, learning and sector stories

EMN is in a privileged position to understand the latest trends and future development of the microfinance sector in Europe thanks to its direct contact with the microfinance industry and in particular with its members.

EMN regularly collects all the knowledge from the industry to provide detailed snapshots of the industry’s latest development and effectively advocate for better supporting instruments and measures for the sector.

2. EMN Capacity Building activities

a. Tailored Trainings

EMN organises individualised trainings for its members to constantly develop the technical expertise among the sector and enhance the organisational capacity of its members, ultimately increasing their chances to fulfil their missions. To achieve this, EMN relies on a wide and diverse pool of professionals who can provide on-site and remote expertise.

b. Peer to Peer Visits (P2P Visits)

The P2P visits, exclusively intended for EMN members, provide each of them with the opportunity to do a field visit to another member on a specific theme, to deepen their understanding of one or more aspects of this other organisation's work, to encourage the exchange of good practices, and develop expertise. These bilateral exchanges, tailor-made to our members' needs and expectations, also facilitate cooperation and collaboration between EMN members.

3. Partnerships facilitation for the sector

The microfinance sector in Europe is mostly composed of small or micro-organisations that can find it difficult to identify and materialise new partnership opportunities (e.g. to fund their portfolio or receive supporting grants). With its overall vision, EMN enhances these partnership possibilities among its members, either through member-based consortia for the elaboration of different project proposals or through the identification and facilitation of individual partnerships towards its members.

4. Learning and networking events

a. EMN Annual Conference

Every year since 2004, EMN organises its Annual Conference, a major meeting in the sector's agenda bringing together all of its actors. Our conferences bring together around 300 participants with diverse backgrounds and attract sponsors and investors along with EU representatives. They are an excellent opportunity for exchange of information and networking for everyone interested in European microfinance.

- The [17th EMN Annual Conference](#) took place online on 13-15 October 2020.
- The [16th EMN Annual Conference](#) was held in Vienna in June 2019.
- The [15th Annual Conference](#), jointly organised with the Microfinance Centre (MFC) took place in Bilbao in October 2018.

b. Webinars, workshops, and other events

One of the many functions of EMN is to organise debates and webinars addressing a wide range of subjects pertaining to microfinance in Europe. These activities are a chance to foster an exchange of ideas among different partners and contribute to spreading knowledge of microfinance throughout Europe.

5. Working Groups

EMN organises Working Groups to strengthen the involvement of its members in the Network.

The activities carried out by the different Working Groups are very diverse: organisation of workshops, elaboration of research papers, publications, creation of new tools for microfinance management, etc. Above all, they serve as a platform for discussion and exchange of ideas among members, fulfilling one of EMN's main aims.

There are currently three different types of [EMN Working Groups](#): Think Tanks (strategy-oriented), Idea Labs (practice-oriented) and Committees (permanent groups for organisational support).

6. Our relationship with the European Commission

a. *Advocacy*

Microfinance and policymaking objectives are fully aligned. Both seek social betterment, improved economic engagement, social and financial inclusion, reduction of the burden on welfare systems, and positive effects on employment and employability.

To enable microfinance to have this effect across Europe, many improvements are necessary to the regulatory treatment of microfinance institutions and of self-employment in general. Such changes are needed both at national and European level and must be backed up by the right kind of public support programmes.

EMN participates in advocacy activities through the organisation of dialogues between policy makers and practitioners. It provides strategic information to its members on EU policy, meetings with political leaders, and represents the sector in public responses to consultations on various issues.

EMN members have direct input into its advocacy efforts through its Advocacy Committee.

b. *Sectorial campaigns*

The **European Microfinance Day** initiative was launched in 2015 as a tool to highlight the impact of the microfinance sector in Europe from a social and economic perspective.

The main objectives of the [European Microfinance Day](#) are:

- To raise awareness among European citizens on the existence of microfinance and its value to fight unemployment and social exclusion.
- To draw the attention of European media on how microfinance works in Europe and how it supports and helps the unemployed and European citizens excluded from the conventional finance sector.
- To exchange experiences within the European microfinance sector by giving visibility to the work of EMN members.
- To allow local members to draw the spotlight on their achievements and their missions at local level.

c. *Partnering with the European Commission*

EMN has developed a strong relationship with the European Commission (in particular with DG EMPL) since its creation. This relationship is earmarked now into a Framework Partnership Agreement (FPA) that results in a stable financial support for the organisational development and establishes the services and activities to be provided by EMN as a social pan-European association to promote financial and social inclusion across Europe.

The enhancement and fulfilment of this FPA with the EC will be one of the main tasks to be developed by the future GM.

Our members

EMN's core membership is made up of microfinance practitioners. These are social purpose organisations delivering financial services to the underserved or facilitating access to such services. The work of the network is also supported by partners and corporate members; organisations such as national networks, academia, service providers to the sector or banks that are involved in European microfinance issues and that support the development of microfinance in Europe.

Financials

Revenues	Core	Annual Conference	Programmes	Total
Beneficiary's contributions in cash	€ 91,204.89	-	-	€ 91,204.89
Revenue generated by operation	€ 11,900.00	€ 50,032.53	€ 372,730.07	€ 434,662.60
Public funds	€ 338,550.55	€ 103,499.60	€ 21,392.31	€ 463,442.46
Total revenues	€ 441,655.44	€ 153,532.13	€ 394,122.38	€ 989,309.95
Expenditures	Core	Annual Conference	Programmes	Total
Staff	€ 323,614.58	€ 67,297.40	€ 93,529.60	€ 484,441.58
Travel & accommodation	€ 68,637.80	€ 8,533.80	€ 66,095.74	€ 143,267.34
Services	€ 139,068.18	€ 35,270.48	€ 150,872.43	€ 325,211.09
Administration	€ 42,787.77	€ 13,675.74	€ 12,489.60	€ 68,953.11
Provisions	-	-	-	-
Total expenditures	€ 574,108.33	€ 124,777.42	€ 322,987.37	€ 1,021,873.12
Balance	-€ 132,452.89	€ 28,754.71	€ 71,135.01	-€ 32,563.17

Assets	2019	2018	2017	2016
Fixed assets	€ 14,536.57	€ 19,676.18	€ 12,016.08	€ 19,879.18
Total I	€ 14,536.57	€ 19,676.18	€ 12,016.08	€ 19,879.18
Current assets				
Accounts receivable	€ 186,986.73	€ 71,661.68	€ 264,911.69	€ 123,680.21
Bank	€ 397,882.42	€ 464,875.69	€ 252,883.73	€ 255,176.07
Prepaid expenses	€ 438.40	€ 462.32	€ 1,067.53	€ 3,633.63
Total II	€ 585,307.55	€ 536,999.69	€ 518,862.95	€ 382,489.91
Total I+II	€ 599,844.12	€ 556,675.87	€ 530,879.03	€ 402,369.09

Equity & liabilities	2019	2018	2017	2016
Own and general funds				
Own funds	€ 461,983.14	€ 416,888.98	€ 312,215.12	€ 234,603.27
Surplus of the year	-€ 32,563.17	€ 45,094.16	€ 104,673.86	€ 77,611.85
Total I	€ 429,419.97	€ 461,983.14	€ 416,888.98	€ 312,215.12
Provision for risk	-	-	-	-
Total II	€ 0.00	€ 0.00	€ 0.00	€ 0.00
Current liabilities				
Accounts payable	€ 107,068.66	€ 47,647.05	€ 62,596.75	€ 41,609.93
Fiscal and social debts	€ 63,355.49	€ 47,045.68	€ 51,141.87	€ 48,544.04
Other debts	-	-	€ 251.43	-
Revenue received in advance	-	-	-	-
Total III	€ 170,424.15	€ 94,692.73	€ 113,990.05	€ 90,153.97
Total I+II+III	€ 599,844.12	€ 556,675.87	€ 530,879.03	€ 402,369.09

Role description

General description

To continue to lead and shape the debate in a fast-evolving European microfinance market, EMN is looking for a General Manager (GM) who will co-define its positioning for the five years to come, bring the organisation to the next level and create a modern membership organisation fit for the digital age. As the head of a member-driven organisation, the GM will value and foster constructive debate, believe in co-creation and care about human relationships.

The GM will be a senior leader in the microfinance ecosystem, with a good understanding of the sector, a broad network, and the ability to develop a visionary perspective as the organisation evolves. They will be responsible for developing and executing the strategy to fulfil EMN's mission and lead the advocacy and fundraising efforts of the organisation while becoming the main ambassador representing the interests of the microfinance industry in Europe.

Together with the Secretariat team, the GM is also responsible for securing and deploying the necessary financial and human resources for EMN. This will allow EMN to continue to be a sustainable, vibrant organisation that can enable its members – mainly microfinance practitioners based in Europe – to maximise their societal impact by meeting its key strategic objectives and respecting its legal obligations.

The GM role is a full-time position, based in Brussels.

Person specification

Key Responsibilities

- Lead the advocacy efforts of the organisation in driving the EU policy debate and development in line with the market's and members' needs.
- Lead the network's external representation efforts as an influential and compelling ambassador of a sector driven by its social mission.
- Secure the support of current and additional funders to achieve EMN's mission, including the current strategic partnership with the European Commission.
- Leverage the talents of people with different perspectives, styles, and cultural origins.
- Drive engagement by creating a work climate where people are motivated to do their best.
- Develop and implement the strategy, reporting on progress and results in reaching strategic objectives and organisational effectiveness on a regular basis.
- Build synergies and relationships across the sector, ensuring EMN strengthens the most relevant partnerships to be able to co-create an inclusive and global ecosystem.
- Foster the growth of the EMN membership and offer strong added-value services to the members.

Essential requirements

The successful candidate will possess the following professional and personal abilities, attributes, and experiences:

- A University Degree level education

- A minimum of 12 years of relevant professional experience in either associations or not-for-profit sectors, with a track record of having good business sense and judgment in making strategic as well as operational decisions.
- Professional experience in financial inclusion or social finance, ideally.
- Strong experience in moving the advocacy agenda of an organisation forward and achieving results.
- Demonstrated capacity to network and represent externally.
- Proven track record in building and supporting a team. Prior managerial experience is a must-have.
- Experience in co-designing and executing strategies, together with a Secretariat team and in dialogue with a Board of Directors.
- Proven track record of fundraising and business development.
- Strong communication skills and the ability to articulate and convey important messages in a compelling manner.
- Ability to write clearly and effectively in English.

The following will be highly valued:

- A well-developed knowledge of the European non-for-profit or association landscape.
- Exposure to or experience with present-day membership organisation in the digital age.
- Exposure to and experience with multi-stakeholder management and ecosystem development.
- International experience.
- Command of one or more European language other than English.

Soft skills

The candidate will:

- Be a self-starter, a pro-active and a team player, co-creating initiatives with the Secretariat Team that move EMN towards achieving its vision and mission while seeking feedback from the board in an open and constructive manner.
- Be a co-creator, building an ecosystem for alternative social finance with key stakeholders.
- Be organised and effective, striving to achieve a lot with the resources available.
- Instil trust and demonstrate commitment to the core ambition of EMN, which is to develop financial inclusion through alternative social finance instruments.
- Be an active listener and bring advisory capabilities.
- Have capability to assess new ideas or opportunities and transform them into added-value services.
- Foster innovation in processes and practices.
- Understand the entrepreneurial spirit.

Detailed Job description

General Manager (GM) of EMN is a key role within the microfinance sector of Europe. The role is diverse: from supporting the membership needs of around 100 microfinance organisations in Europe, to developing research and project proposals, liaising with key policymakers, advocating for and generally improving the sector.

Fundraising – The GM will be expected to manage relationships with key funders- public, philanthropic, and private – and look for others. Currently, a consistent part of the EMN's income comes via the EU and, as such, the GM will need some experience in applying for and winning EU funds.

Advocacy & Partnerships – The position will require the GM to network and develop partnerships with a range of organisations across Europe, and to promote EMN in the relevant fora. They will also be expected to work with key policy officials to advocate on behalf of the microfinance sector at EU and Member states level.

Governance Coordination – The GM will coordinate the correct functioning of the different Governance bodies of the organisation, namely:

- EMN Board of Directors: coordinate the quarterly Board meetings, including: the elaboration of the Dossier in collaboration with the President, drafting and sharing of minutes and follow-up of the pending Actions & Decisions approved by the Board.
- EMN General Assembly: coordinate the organisation of the annual General Assembly of members providing the required information to be submitted for member's approval (annual budget and workplan) and the organisation of the Board elections when appropriate.

Staffing Management – The GM will be responsible for recruitment, management, supervision, and development of the team to help achieve the objectives of the secretariat.

Strategy – in partnership with the Board and key stakeholders, the GM will be responsible for developing an annual workplan and budget of the EMN and for delivering its targets and objectives.

Organisational Management – The GM will be responsible for building and maintaining an effective and well-run office. They will have to ensure that the operations of the secretariat are carried out efficiently and effectively.

Administration – The GM will have to manage multiple reporting relationships, mainly with the EU and will need to be comfortable with public funding reporting and accounting.

Finance – The position will require oversight of the bookkeeping and involvement in the External Financial Audit on a yearly basis and provide consistent update on the organisational financials on a quarterly basis.

Project Management – The GM will be expected to supervise and oversee the development of the various programmes and research projects undertaken by the EMN. In many cases, the GM may also take a development lead but, in most cases, they will be commissioning and coordinating the work.

Membership Management – The GM will be responsible for promoting EMN and its added value to retain existing members and attract new members amongst European microfinance actors according to priorities set in the annual workplan.

Application procedure & appointment process

To apply please send your CV and a cover letter to c.lentz@european-microfinance.org

The deadline for applications is 9am CET on Thursday, 11th March 2021.

The location of the role is primarily in Brussels.

The salary is competitive and commensurate with the seniority of the appointment.

Only shortlisted candidates will be contacted and invited to a first interview with the Selection Committee by end of March 2021.

An individual external assessment of the described competences could be part of the process.



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