Established in 1989, Adie was the first microcredit institution in France and the rest of Europe. Through micro-loans and business development services, Adie helps people excluded from the labour market and the banking system to create their own businesses. Adie has financed more than 130,000 microcredits since its foundation, and in 2013 it created 200 self-employed jobs a week. Set up in 2009, the Adie Social Microfranchising Initiative aims to launch social microfranchise networks designed to offer turnkey business models to low-income entrepreneurs who lack a viable business project idea or do not want to start up their business alone.