

# The Blueprint of Rural Resilience

How the SODEBUR Microcredit Program turned trust into a 20:1 social return on investment in Burgos, Spain (2013-2025).



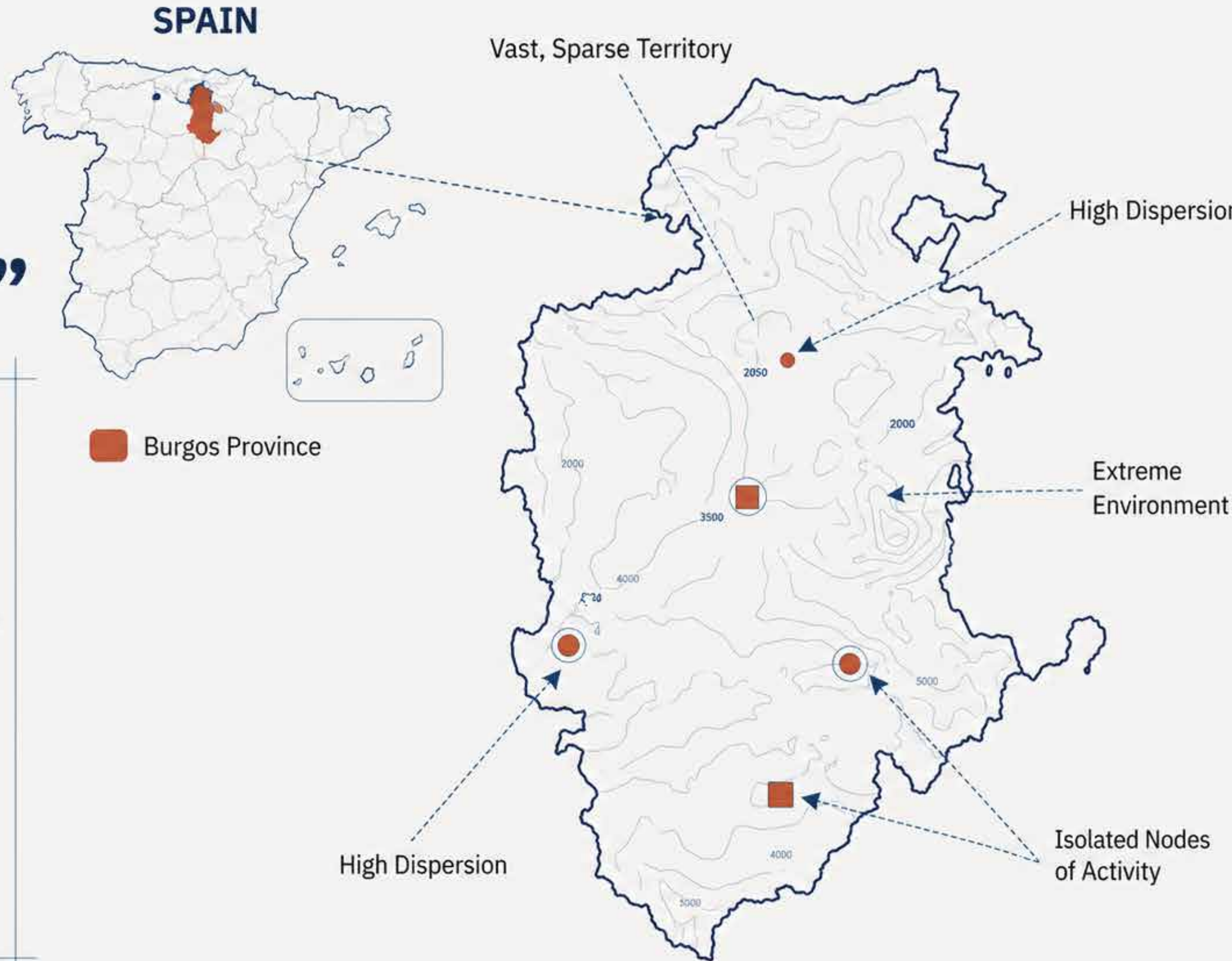
DESIGN PRINCIPLE:  
KEY 01 | CONTEXT

# The Terrain of “Emptied Spain”

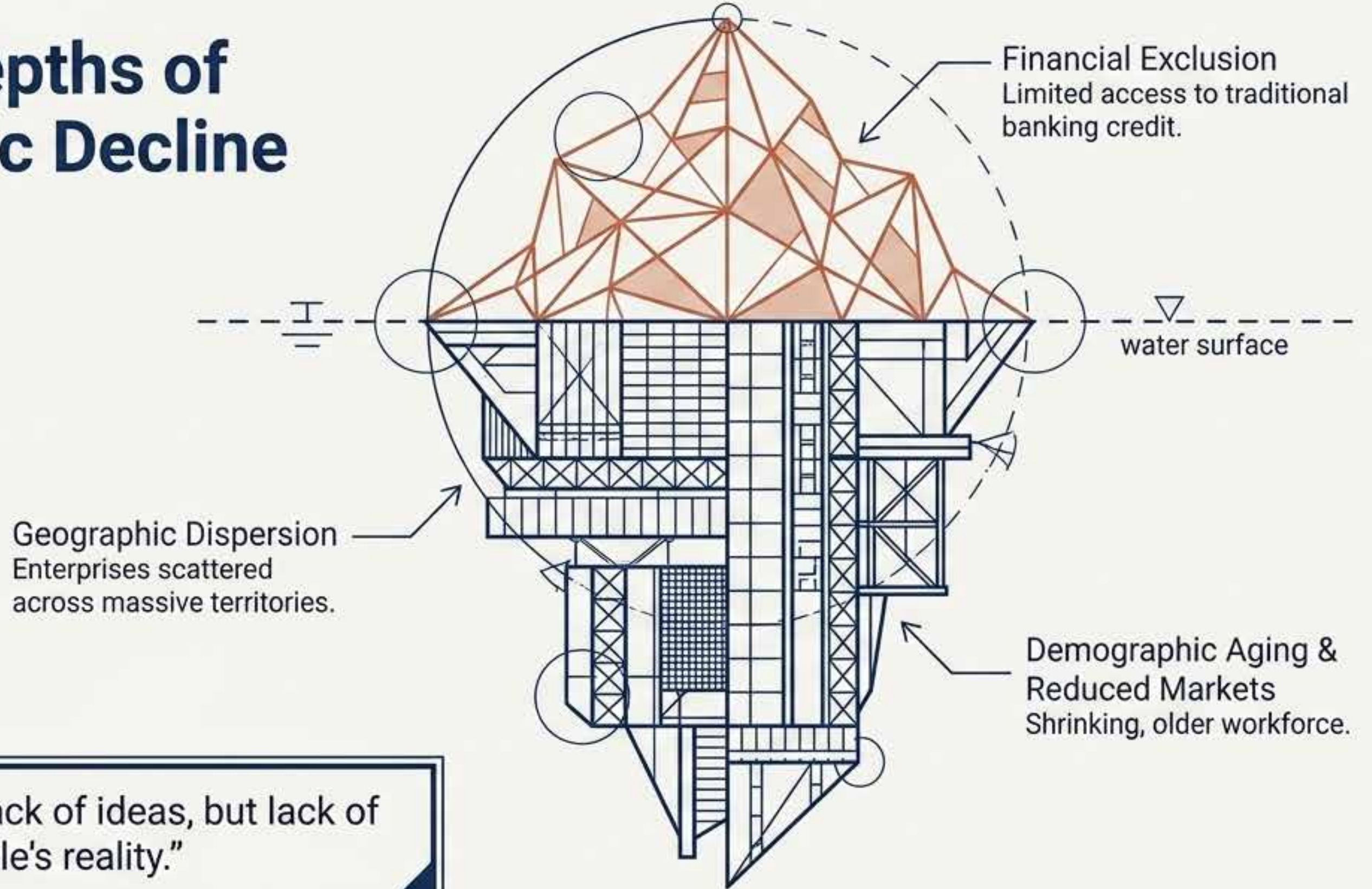
A large, sparsely populated rural territory where traditional systems fail.

Here, entrepreneurship is a heroic act, and standard innovation models are empty words.

The blueprint must start by acknowledging this extreme environment.

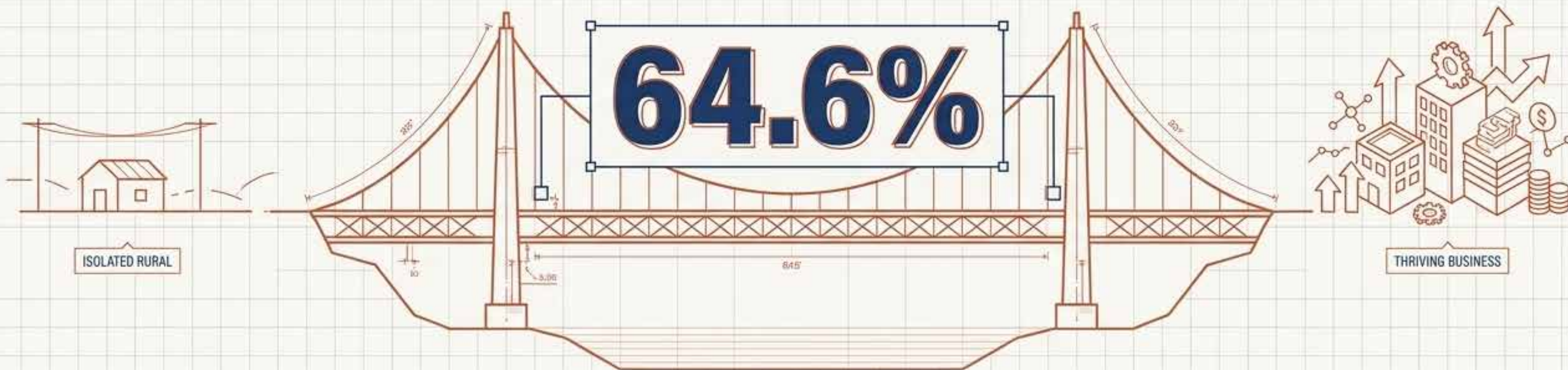


# The Hidden Depths of Rural Economic Decline



“The challenge was not lack of ideas, but lack of systems adapted to people's reality.”

# Bridging the Financial Chasm



For **64.6%** of these rural businesses, this specific intervention was the **critical lifeline** preventing failure or **non-existence**.

**Microcredit plus non-financial support** was not an obvious choice, but the provincial government boldly turned this model into an effective **policy tool** against the **Demographic Challenge** facing the interior of Spain.

# A New Paradigm for Rural Finance

*The programme is designed around people, not financial products.*

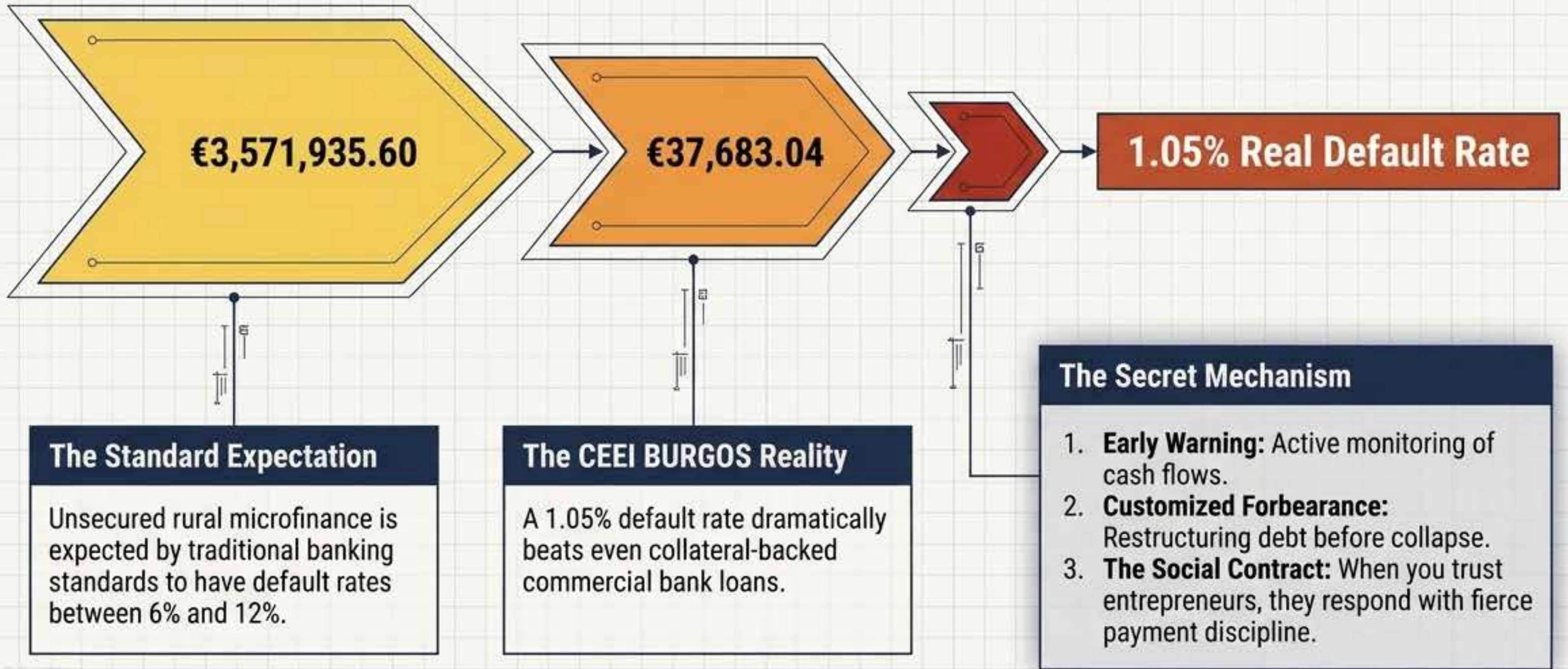
	Traditional Banking	CEEI Burgos Rural Microfinance
1	 <p><b>Primary Objective:</b> Profit Maximization</p>	 <p><b>Primary Objective:</b> The Double Bottom Line (Financial Rigor + Social Transformation)</p>
2	 <p><b>Guarantees Required:</b> Hard Collateral &amp; Personal Assets</p>	 <p><b>Guarantees Required:</b> Trust, Business Viability, &amp; Ongoing Mentorship</p>
3	 <p><b>Risk Methodology:</b> Automated NPL Thresholds</p>	 <p><b>Risk Methodology:</b> Early Warning &amp; Customized Forbearance</p>
4	 <p><b>Territorial Capillarity:</b> Concentrated in Urban Hubs</p>	 <p><b>Territorial Capillarity:</b> Deep reach into "micro-towns" (&lt;1,000 inhabitants)</p>



Backed by the European Microfinance Network (EMN), this model proves empathy and economic efficiency are not mutually exclusive.

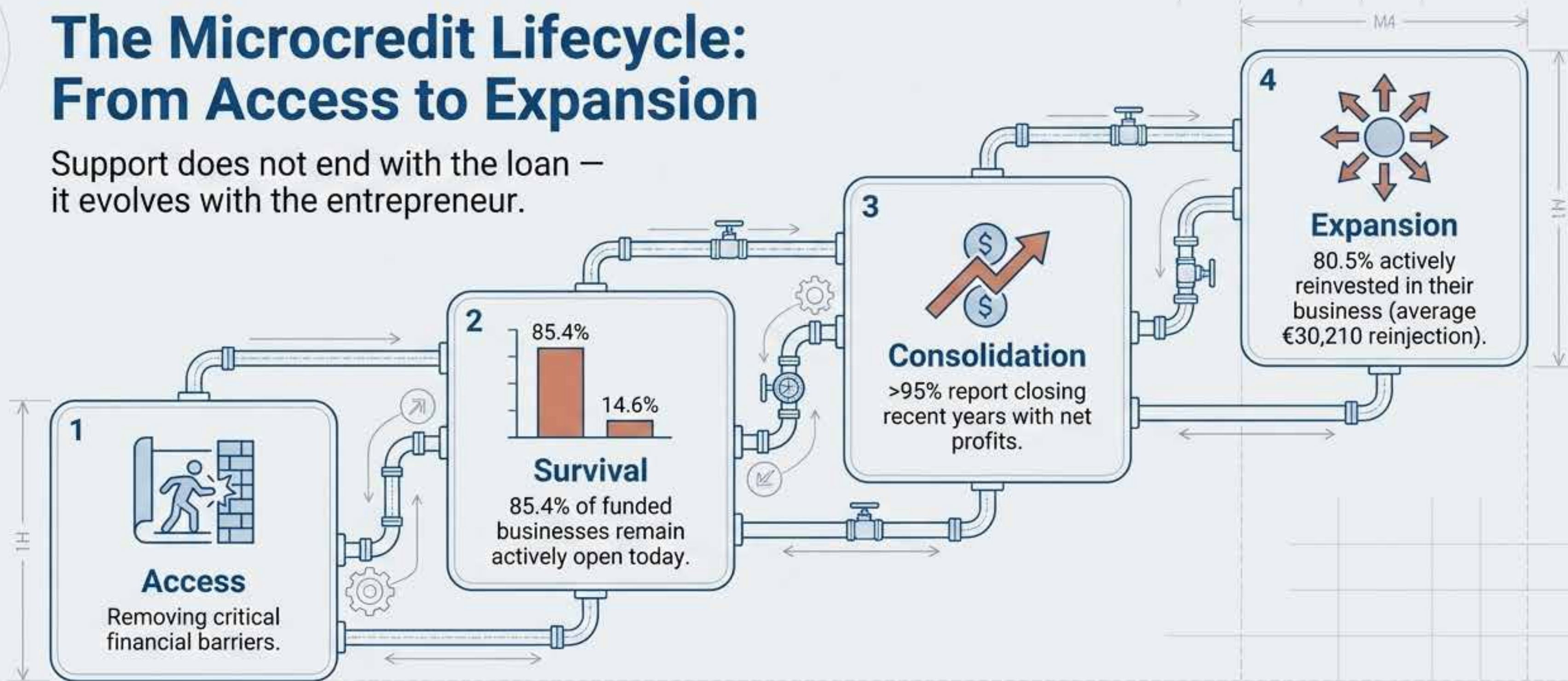
# The Risk Paradox: Why Trust Outperforms Collateral

Trust replaces collateral, and proximity replaces standardised assessment.



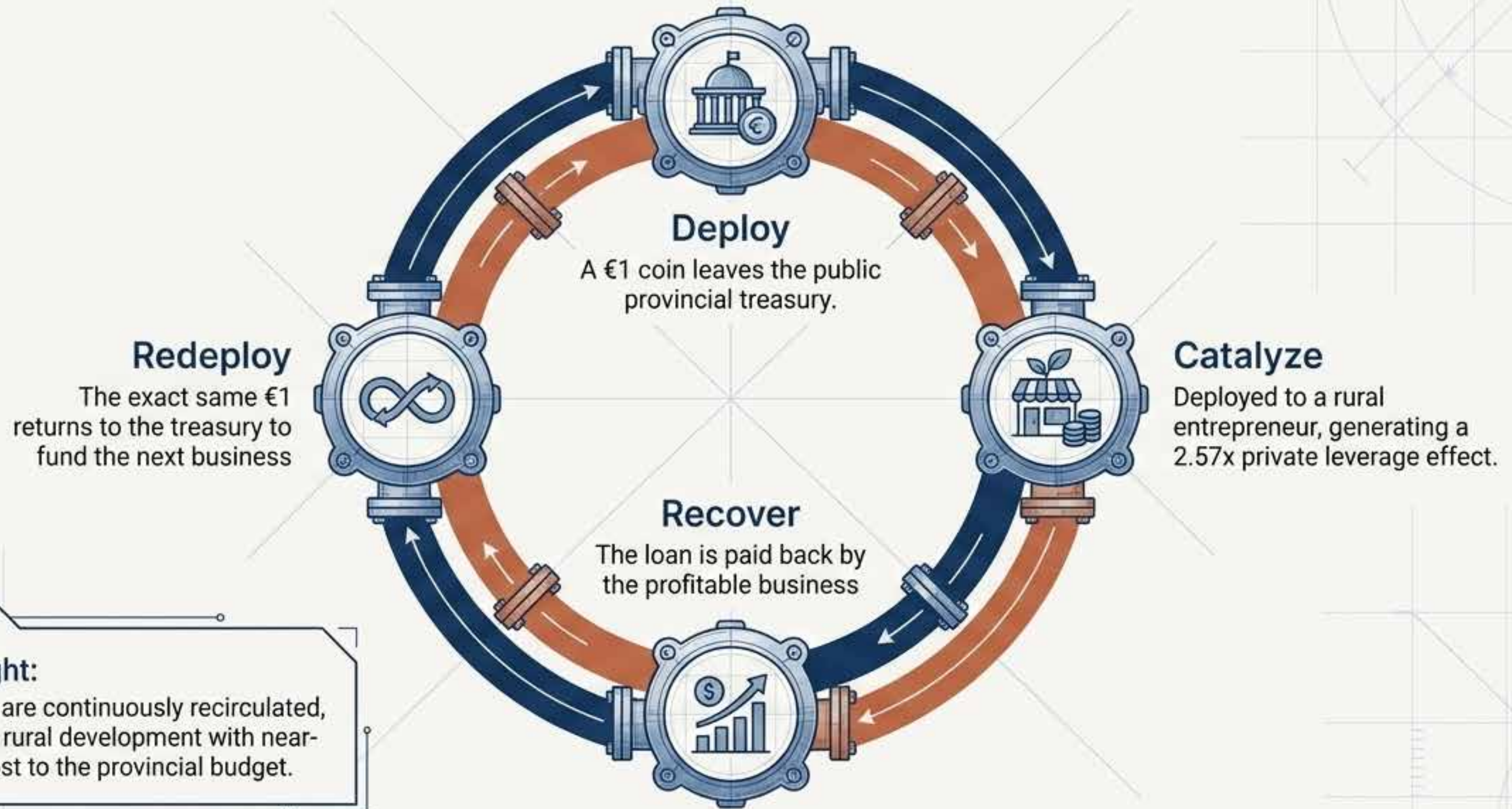
# The Microcredit Lifecycle: From Access to Expansion

Support does not end with the loan — it evolves with the entrepreneur.



These aren't marginal businesses just surviving; they are growing, reinvesting enterprises.

# The Revolving Engine: Circular Financial Efficiency



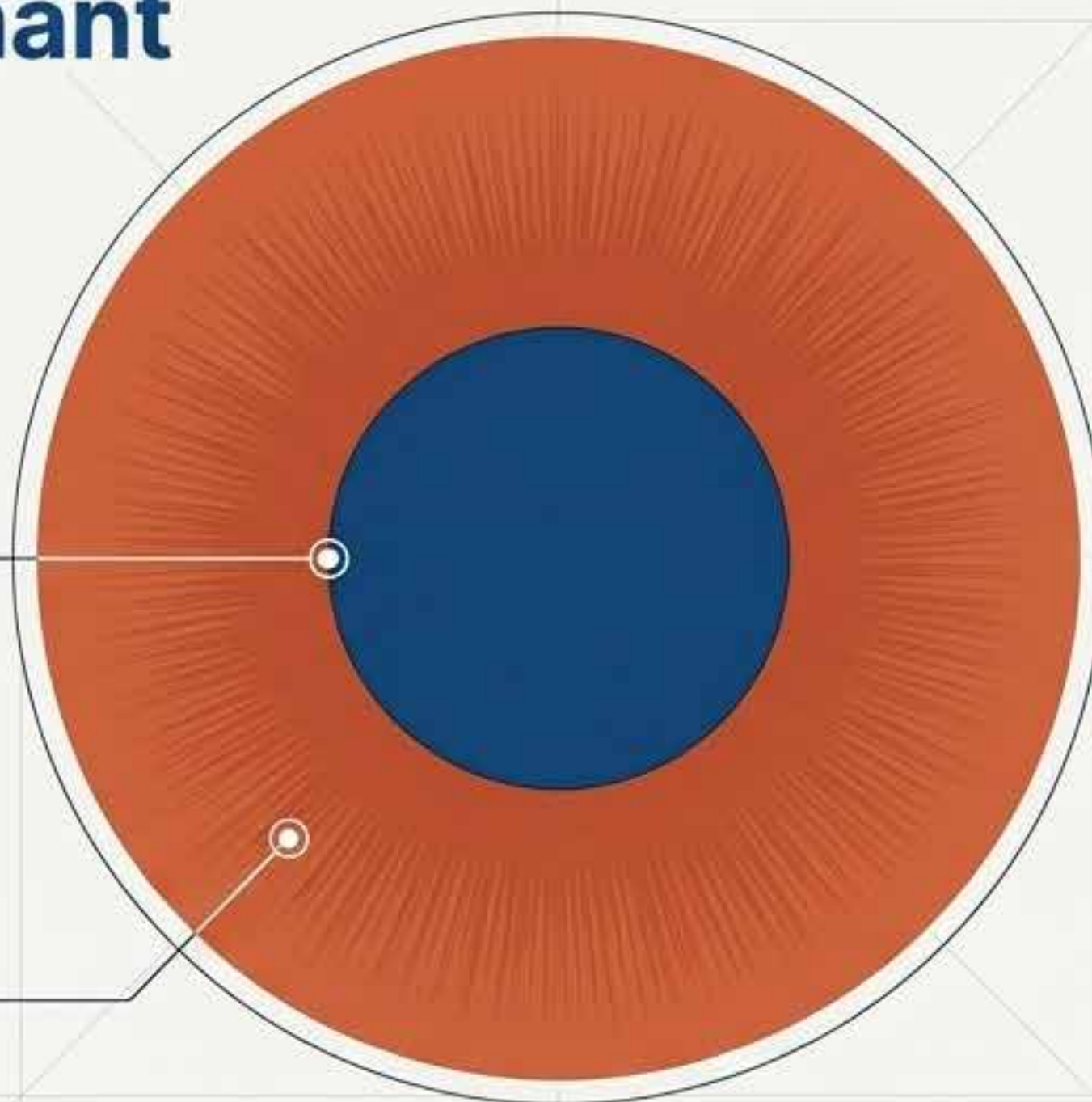
# Activating Dormant Economies

**€3.57 Million**

Total public funds lent out  
(177 approved microcredits)

**€9.19 Million**

Total productive investment  
mobilized in the territory



**2.57x**  
Leverage  
Effect

For every €1 of public microcredit deployed, €2.57 of real economic activity is generated in areas where bank credit is practically non-existent.

# A Bimodal Strategy: Catalyzing the New, Anchoring the Essential

## New Projects



42.4 %



2.45x  
Leverage  
Effect

**Core Function:** Creating new economic models and bringing digital/modern services to rural areas. (75 approved)

## Existing Businesses



57.6 %



2.65x  
Leverage  
Effect

**Core Function:** Anchoring essential services (bakeries, mechanics) and protecting the local ecosystem from collapse. (102 approved)

DESIGN PRINCIPLE:

## KEY 08 | REAL IMPACT (III)

# Demographic Anchors: Women and Youth Driving Renewal

## Women as Anchors



- 30% Personal services
- 25% Local Retail
- 23% Hospitality
- 22% Well-being and care

Projects promoted by women

41.1%

European rural average

22%

**If the woman stays  
in the territory, the  
family stays.**

## Youth Premium



30.5%

Youth Participation



### Digitalization:

Introducing online commerce and advanced technological services to rural areas.



### Innovation:

Opening new economic niches in bio-economy and specialized wellness.



### The Rural Return:

Creating viable, highly-skilled pathways for young talent to return from urban centers.

DESIGN PRINCIPLE: KEY  
08 | REAL IMPACT (IV)

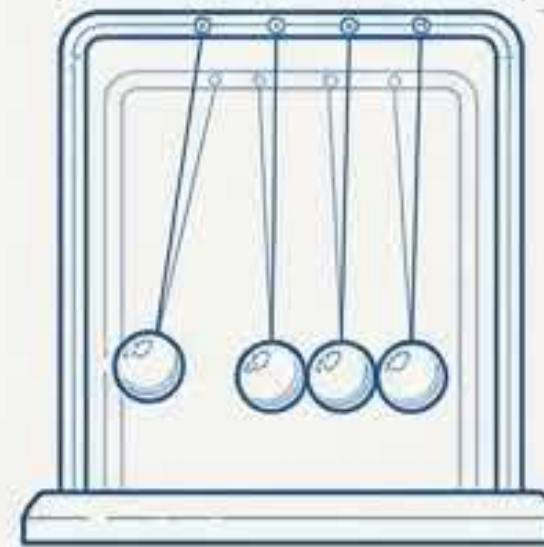
# Sustaining the Infrastructure of Daily Life



**77.8%** of interventions are in municipalities with fewer than 1,000 inhabitants.



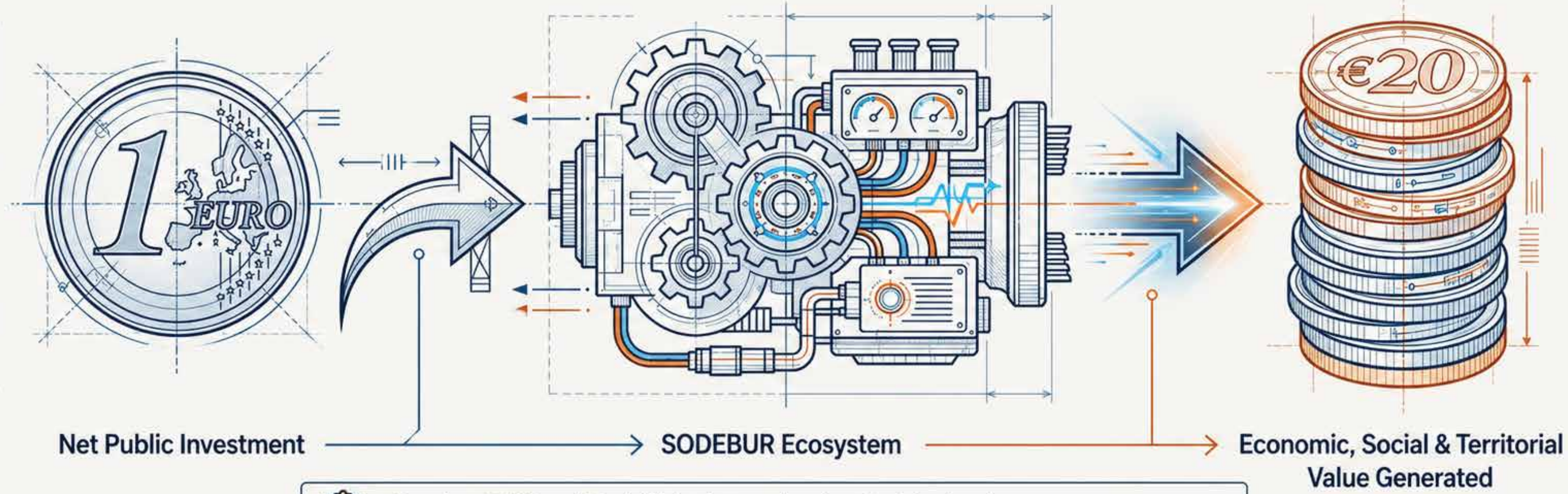
Territorial footprint spans **132** localities.  
**536** total jobs impacted.



## Core Concept

In a village of 300 people, saving one bakery or mechanic doesn't just save a job—it prevents the immediate collapse of local quality of life and community cohesion.

# The Blueprint's Yield: A 20:1 Social Return on Investment



Based on OECD and Social Value International methodologies, the program generates **€20** of value for every **€1** of net public investment.

Impact is measured in resilience, stability, and long-term viability, not only in financial results. This **20x** multiplier accounts for: Private financial leverage, Jobs created/maintained, Subsequent business reinvestments, and the prevention of rural depopulation.

DESIGN PRINCIPLE:  
KEY 09 | CAPABILITY BUILDING

KEY 10 | TRANSFERABILITY

# Scaling the Gold Standard of Rural Finance



EUROPEAN  
MICROFINANCE  
NETWORK

*“The Burgos microcredit program reflects clearly the values we defend at the European Microfinance Network: financial inclusion, responsible innovation, and territorial development.”*

— Georgios Papadakis, Director General EMN

CEEI Burgos developed new capacities via EIF/JASMINE. The model is replicable because it is based on methodology and mindset, not vast resources. We are scaling the gold standard.

**“We did not design a microcredit programme.**

**We designed a human-centred entrepreneurship system.”**

