

# 12<sup>TH</sup> ANNUAL GLOBAL MICROFINANCE FORUM

## SPEAKERS

SUCCESSFULLY ATTRACTING FUNDING WHILST DEVELOPING AND DISTRIBUTING  
NEW PRODUCTS AND SERVICES FOR MAXIMUM COMPETITIVENESS

17<sup>TH</sup> & 18<sup>TH</sup> OF MARCH 2016  
BERLIN, GERMANY

AT PRESENT, THE MICROFINANCE IS FACING SIGNIFICANT CHANGES: NEW PRODUCTS ARE BEING DEVELOPED AND LAUNCHED BY MFIS ; MORE AND MORE TRADITIONAL FINANCIAL INSTITUTIONS, SUCH AS BANKS AND CREDIT UNIONS ARE GETTING INVOLVED IN MICROFINANCE; LOCAL AUTHORITIES ARE DEVELOPING AND TUNING UP REGULATIONS IN ORDER TO FACILITATE AND SPEED UP FURTHER FINANCIAL SECTOR DEVELOPMENT. MOREOVER, MICROFINANCE IS SEEN AS A RELIABLE SECTOR FOR PRIVATE EQUITY INVESTMENTS.

THE CONFERENCE COVERS A VERY VERSATILE RANGE OF TOPICS, WHICH MAKES THIS CONFERENCE APPEALING TO MFIS AND BANKS, AS WELL AS PRIVATE INVESTORS AND DEVELOPING ORGANIZATIONS. AS A BACKBONE OF SPEAKERS, THERE ARE THE LARGEST PRIVATE AND PUBLIC INVESTORS IN MICROFINANCE, COMMERCIAL BANKS AND DEVELOPING ORGANIZATIONS FROM ALL OVER THE WORLD.

### KEY TOPICS & BENEFITS OF ATTENDING:

- GLOBAL TRENDS: HOW DO REGIONAL OPPORTUNITIES DIFFER?
- AN INSIGHT INTO INNOVATIVE FEATURES OF MICROFINANCE
- FUNDING AND FUNDERS- MICROFINANCE FROM INVESTORS PERSPECTIVE
- MANAGEMENT CAPABILITIES IN MFIS TO DIVERSIFY THEIR FUNDING
- BEYOND MICROFINANCE: FINANCING SMES TO FUEL FASTER DEVELOPMENT
- GREEN MICROFINANCE: A SOLUTION FOR ACCESS TO ESSENTIAL SERVICES?
- MFIS CHALLENGES TO USE CREDIT SCORING
- RAISING CLIENT AWARENESS AND KNOWLEDGE ABOUT FINANCIAL PRODUCTS
- FINANCIAL INCLUSION: PROGRESS, CHALLENGES AND A VIEW OF THE FUTURE

#### PARTNERS:



**Edvardas Bumsteinas**  
Head of Microfinance Unit  
*European Investment Bank, Luxembourg*

**Robert Ongodia**  
Director, Global Investments  
*Accion, USA*

**Florian Grohs**  
Director Loans & Investments  
*Oikocredit, Netherlands*

**Paul Elliott**  
Deputy Chief Operation Officer  
*Vision Fund International, UK*

**Bogdan Tatarchevskiy**  
Director, Head of Debt Investments  
*Developing World Markets, USA*

**Dr. Markus Aschendorf**  
Head of Division  
Financial Sector Development Southeast  
Europe/Turkey  
*KfW Bankengruppe, Germany*

**Roy Budjhawan**  
Head ING Microfinance  
*ING, Netherlands*

**Kaspar Wansleben**  
Executive Director  
*Luxembourg Microfinance and  
Development Fund  
Luxembourg*

**Antoine Prédour**  
Head GCPF Team  
*ResponsAbility Investments AG,  
Switzerland*

**Els Boerhof**  
Partner  
*Goodwell Investments B.V., Netherlands*

**Matthias Fohs**  
Head of Division  
*Sparkassenstiftung für internationale  
Kooperation, Germany*

**Violette Cubier**  
Microfinance Investment Manager  
*Babyloan, France*

**Tinatini Bokolishvili**  
Lawyer,  
*MFO CREDITSERVICE+  
Georgia*

**Pavlina Pavlova**  
Business Development Manager CEE & CIS  
*Software Group, Bulgaria*

**Shaheen Tejani**  
Lead Consultant Learning Systems  
*LEAP Learning Systems, France*

**Samuel White**  
Head of Sales & Marketing  
*Creditinfo International GmbH  
Iceland*

**Agata Szydłowska**  
Head of Financial Inclusion & CRB  
Awareness – Africa  
*Creditinfo Group hf  
Kenya*

DAY 1 | 17<sup>TH</sup> OF MARCH 2016

08:30 Registration & morning coffee

08:50 Welcome & opening remarks from the Chairman

## 1. 1. FUTURE DEVELOPMENTS OF MFI

### KEYNOTE ADDRESS

09:00 Global trends: How do regional opportunities differ?

- Development of the microfinance industry and current trends in developed and emerging markets
- What are the trends and forces that are shaping the future of the microfinance industry?
- Increased use of technology for better promotion of your products
- Identifying more specialized and niche products

**Edvardas Bumsteinas**

Head of Microfinance Unit

*European Investment Bank, Luxembourg*

09:35 An insight into innovative features of microfinance

- What are new methods of providing credit to borrowers?
- Approaches to mobilisation of savings from clients and linking credit provision to savings
- How to exploit technological innovation to improve the efficiency, scale and quality of microfinance services
- How can we better address the needs of the poor and the vulnerable through productive partnerships?
- In a digital world what role does a physical human connection play in creating paths out of poverty?

**Kaspar Wansleben**

Executive Director

*Luxembourg Microfinance and Development Fund Luxembourg*

10:05 Financing SMEs to fuel faster development

- New approaches in SME Finance
- Enhancing SME Access to Finance: Best Practise
- SME Finance as business model for MFIs?

**Dr. Markus Aschendorf**

Head of Division

Financial Sector Development Southeast Europe/Turkey

*KfW Bankengruppe, Germany*

10:40 Business networking platform – Coffee break

11:00 Serving small enterprises: What's next for MFIs

- Exploring the differing requirements between SME and microfinance customers
- How is risk different?
- What important steps should MFIs take to better understand their customers' unique needs?
- How to successfully serve SMEs through tailor-made financial services
- Initiatives to develop finance education as businesses grow

**Matthias Fohs**

Head of Division

*Sparkassenstiftung für internationale Kooperation, Germany*

12:05 NETWORKING LUNCH. GREAT OPPORTUNITY TO INTERACT WITH MARKET LEADERS, EXCHANGE PERSPECTIVES AND BUILD UP CONTACTS

13:40 Digitalization in Finance

- Digital technologies that transforms business models to generate new revenues and value adding opportunities
- How to exploit technological innovation to improve the efficiency, scale and quality of microfinance services
- Direct benefits of the use in digital technologies in the microfinance sector
- Key success factors

**Pavlina Pavlova**

Business Development Manager CEE & CIS

*Software Group, Bulgaria*

## 2. GREEN MICROFINANCE: CHALLENGES AND OPPORTUNITIES

14:15 Green microfinance: A solution for access to essential services?

- The present development and trends of environmentally friendly microfinance initiatives
- What are the difficulties and constraints that MFIs encounter while developing environmental initiatives?
- What are the strategies employed to overcome these difficulties or identify additional support?
- Environmental policies: Ensuring a coordinated approach between policy makers, MFIs and clients
- Environmental risk management at the customer level

**Antoine Prédour**

Head GCPF Team

*ResponsAbility Investments AG, Switzerland*

14:50 Best Practice Credit scoring strategies for microfinance

- A focus on barriers to credit scoring
- Cultural constraint:
  - Change resistance
  - Lack of development vision
  - Scoring as a threat
  - Lack of integrated financial information
- What specific technological resources are available for effective credit scoring
- How does credit scoring affect lending policies?
- Integral risk management through predictive Analytics
- Managing CRM through scoring

**Samuel White**

Head of Sales & Marketing

*Creditinfo International GmbH*

*Iceland*

**Agata Szydłowska**

Head of Financial Inclusion & CRB

*Awareness – Africa*

*Creditinfo Group hf Kenya*

15:20 Business networking platform – Coffee break

16:00 The interactive session hosted by

**Shaheen Tejani**

Lead Consultant Learning Systems

*LEAP Learning Systems, France*

Building Management Capacity

- Creating the managers of tomorrow's microfinance institutions
- Changing Branch Managers into Branch Leaders

16:20 Group work & Case study

Q&A

17:15 Summary & Closing Remarks



08:30 Re-registration & morning coffee

**08:50 Welcome & opening remarks from the Chairman****3. CLIENT CENTRIC APPROACH****OPENING ADDRESS****09:00 Financial Inclusion: Progress, challenges and a view of the future**

- Do country commitments make a difference in progress toward financial inclusion?
- How to expand access to and use of affordable financial services for the world's poor?
- To what extent do mobile and other digital technologies advance financial inclusion?
- What legal, policy, and regulatory approaches promote financial inclusion?
- Addressing barriers to financial inclusion for unserved clients

**Robert Ongodia**

Senior Director, Global Investments

**Accion, USA****09:35 Opportunities and challenges of funding microfinance through crowdfunding**

- The growth of crowdfunding and its potential for the microfinance and development sectors
- Risks/difficulties: Legal constraints and lack of homogeneity of the legislation of microfinance crowdfunding platforms in Europe
- Risks/difficulties: performing a due diligence, building a solid MFI portfolio and ensuring the quality of the chosen MFI partners as a crowdfunding platform

**Violette Cubier**

Microfinance Investment Manager

**Babyloan, France****4. INVESTMENT AND FUNDING LANDSCAPE****10:05 Strategies for successful MFI funding**

- What are the principal challenges in obtaining funding in 2016
- Which are the most popular destinations for funding
- What are the main risks involved in MFI funding:
  - Liquidity risk
  - Interest rate risk
  - Credit risk
  - Foreign exchange risk
  - Political risk
- Comparison of different sources of funding
- The role of social microfinancing and philanthropic funding

**Florian Grohs**

Director Loans &amp; Investments

**Oikocredit, Netherlands****10:40 Business networking platform – Coffee break****11:10 Funding and funders- Microfinance from the investors' perspective**

- What are the major challenges investors face currently?
- Where is/will the funding come from?
- What are the trends in the development of local capital markets?
- The importance of valuation methodologies and access to reliable market information
- Is there a role for public money?
- Focus on the dangers of lack of regulations to govern lending and political intrusion

**Els Boerhof**

Partner, Goodwell Investments B.V.

**Netherlands****11:45 From Micro to SME finance to increase impact**

- Results of 40 years micro financing
- Not everyone is a natural born entrepreneur
- SME finance -the next step in financial inclusion
- Best practice; Microloans to SMEs via ING Turkey (Case Study)

**Roy Budjhawan**

Head ING Microfinance

**Netherlands****5. INNOVATION IN INCLUSIVE FINANCE THROUGH NETWORKS****12:20 Foundation and stages of development of Microfinance organizations**

- Legal aspects of Microfinance organization operations
- Transformation from financial company into Microfinance organization and development levels with the example of Creditservice+
- Financial and market positions of the company at the present time

**Tinatini Bokolishvili, Lawyer**

MFO CREDITSERVICE+

**Georgia****13:00 STRATEGIC INTERACTIVE LUNCH.**

ROUND-TABLE SETTINGS, PARTICIPANTS WILL BE DISCUSSING PRE-SELECTED TOPICS IN SMALL GROUPS, WITH THE CONTRIBUTION OF A TABLE MODERATOR TO MAKE THE DISCUSSION MORE ENERGETIC

**14: 20 CONCLUSIONS FROM THE INTERACTIVE LUNCH DISCUSSIONS**

TABLE MODERATORS WHO TOOK PART IN THE DISCUSSIONS WILL GIVE AN SHORT OVERVIEW OF WHAT WAS DISCUSSED DURING THE INTERACTIVE LUNCH

**14:30 What impact do technology advances have on business and the sustainable investment sector?**

- Leveraging using of mobile technology and mobile payments to improve delivery of microfinance services
- How can MFIs better establish partnerships with retailers, utilities and mobile operators
- The challenge of partnerships: What makes them work?

**Bogdan Tatarchevskiy**

Director, Head of Debt Investments

**Developing World Markets, USA****6. A MICROINSURANCE PERSPECTIVE****15:35 Why Microinsurance? Household vulnerability and risk****considerations**

- What products are available to protecting the poor and their assets from negative external shocks?
- How to address gender-specific vulnerabilities?
- Expanding informal insurance schemes and social protection
- What are the delivery models for microinsurance ?

**16:05 Closing remarks & Chairman's summary****16:10 Post conference coffee break and end of conference**



REGISTRATION FORM | 17<sup>TH</sup> AND 18<sup>TH</sup> OF MARCH 2016

BERLIN

PAYMENT

1 000 EURO + 19% VAT=1 190 EURO

**REGISTRATION DETAILS**

PLEASE COMPLETE THE FORM USING BLOCK CAPITALS AND FAX BACK TO +420 226 220 444

Please complete a separate Registration Form for each delegate. You can make photocopies of this form if necessary.

**DELEGATE DETAILS**

Full Name: .....

Job Title: .....

Company: .....

Direct Tel.: .....

Mobile: .....

Fax: .....

Email: .....

Signature &amp; Date: .....

**COMPANY DETAILS**

Address: .....

City: .....Post Code: .....

Country: .....

VAT Reg. Number: .....

**CONFIRMATION**

Once a conference space has been allocated to you, we will write to confirm the date and receipt of your payment.

Fee includes forum materials, luncheons and refreshments during the 2-day event and all service charges

**PLEASE CHARGE MY:**

Amex

VISA

Mastercard

Diners

Card Holder's Name: .....

Card Number: .....

Expiry Date: ..... /.....

CVC Number – {Visa &amp; Mastercard only}

{Last 3 digits on back of card}: .....

Date &amp; Card Holder's Signature: .....

**OPTION FOR PURCHASE OF CONFERENCE MATERIALS ONLY:**

500 Euro + 19% VAT= 595 EUR

**SPONSORSHIP**

A LIMITED AMOUNT OF EXHIBITION SPACE AND OTHER PACKAGES ARE AVAILABLE FOR LEADING SOLUTION PROVIDERS TO ATTEND THE CONFERENCE. FOR FURTHER INFORMATION, PLEASE CONTACT:

**Pavel ISACHKIN, Sales Manager**

tel. +420 226 220 430

email: pavel@uni-global.eu

**WITH THANKS**

I WOULD LIKE TO THANK EVERYONE WHO ASSISTED WITH THE RESEARCH AND ORGANISATION OF THIS CONFERENCE, PARTICULARLY THE SPEAKERS FOR THEIR SUPPORT AND COMMITMENT.

**Marika GALDAVA, Senior Conference Producer**

tel. +420 226 220 463

email: marika@uni-global.eu

**ACCOMMODATION**

HOTEL ACCOMMODATION AND TRAVEL EXPENSES ARE NOT INCLUDED IN THE REGISTRATION FEE.

UNIGLOBAL

CONFERENCE CODE: ANNULA GLOBAL MICROFINANCE FORUM\_EN\_PANIK\_20151105\_s

**TERMS & CONDITIONS**

1. SUBSTITUTE DELEGATES ARE WELCOME, BUT AT LEAST 3 DAY'S NOTICE OF THE CHANGE MUST BE GIVEN. 2. IF UNIGLOBAL DECIDES FOR ANY REASON TO CANCEL THE EVENT, THE FULL REFUND OF THE REGISTRATION FEE WILL BE MADE TO THE REGISTERED CUSTOMER. HOWEVER, NO REFUNDS OR PART REFUNDS SHALL BE MADE BY UNIGLOBAL FOR CHANGES IN EVENT PROGRAMME, DATES, VENUE, OR SPEAKER COMPOSITION. 3. IN THE EVENT THAT UNIGLOBAL CHANGES THE DATES OR POSTPONES THE CONFERENCE, DELEGATE PAYMENTS AT THE POSTPONEMENT DATE WILL BE CREDITED TOWARDS THE RESCHEDULED DATE. 4. IF THE DELEGATE IS UNABLE TO ATTEND THE RESCHEDULED EVENT, THE DELEGATE WILL RECEIVE A 100% CREDIT REPRESENTING PAYMENTS MADE TOWARDS A FUTURE UNIGLOBAL EVENT. 5. CANCELLATIONS RECEIVED IN WRITING WITHIN A PERIOD OF 5 WORKING DAYS FOLLOWING THE DATE OF REGISTRATION, WILL BE REFUNDED IN FULL LESS 25% SERVICE CHARGE. AFTER THIS DATE, NO REFUNDS WILL BE GIVEN. 6. ALL CANCELLATIONS MUST BE DONE IN WRITING STATING THE MAILING DATE. 7. REGISTERED DELEGATES WHO CANCEL THEIR ATTENDANCE OR DO NOT SHOW AT THE EVENT WILL RECEIVE CONFERENCE DOCUMENTATION.