



EaSI Technical Assistance Workshops for the Hungarian Microfinance Sector

**Budapest, Hungary
9 March 2016**



Preliminary Programme

EaSI Technical Assistance Workshops

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This fi-compass EaSI TA event was designed in close collaboration with the
Hungarian Microfinance Network



The EaSI Technical Assistance is part of the Employment and Social Innovation (EaSI) Programme which is an EU level financing instrument. Its third axis aims to increase the availability and accessibility of microfinance for vulnerable groups and micro enterprises, build up the institutional capacity of microcredit providers and increase access to finance for social enterprises. It offers assistance to European microcredit providers and business development tools to the wider European microcredit sector. Under fi-compass, a unique platform for advisory services, EaSI Technical Assistance (EaSI TA) offers institutional assessment and tailored training to selected European microcredit providers, workshops to spread good practice in the wider European microcredit sector and a dedicated helpdesk.

EaSI TA is funded by the European Commission in partnership with the European Investment Bank providing capacity building to European microcredit providers (MCPs) as part of a large initiative to support the development of the microfinance sector in Europe.

Frankfurt School of Finance & Management (Frankfurt School) is leading the partnership with Microfinance Centre (MFC) and the European Microfinance Network (EMN) to implement dissemination of best practices under which the series of workshops are organised.

The local organizers of the event are:

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Easi.ta@fs.de
EaSI TA Implementation Partners

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98-100, boulevard Konrad Adenauer
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European Commission
Directorate - General
Regional and Urban Policy
Unit B.3 "Financial Instruments and IFIs'
Relations"
B-1049 Brussels

Audience

The target audience for this workshop series are microfinance organizations in Hungary and sector stakeholders in general. Also welcome are public and private financial intermediaries. If capacity allows, potential final recipients and other actors supporting Financial Instruments implementation can also attend the event.

Venue

Hotel Benczúr, 1068 Budapest, Benczúr u. 35, Hungary
<http://www.hotelbenczur.hu/en>

Language

The workshop language will be in English and Hungarian. Interpretation services from English into Hungarian and backwards will be provided at the event to enhance participation and exchange.

Costs

Registration is free. Participants are expected to finance their own travel and accommodation costs. In case of unforeseen circumstances such as force majeure or low participants numbers, the event might be moved to a different date or cancelled. In this case, registered participants will be informed immediately via email. The reimbursement of travel and accommodation expenses or work hours lost will not be possible.

How to book your place at the event?

Please register via <http://event.hmn.hu/index.php/en/>. The deadline for the registration for this workshop serie is **29 February 2016**.

Useful information

- Airport information, flights, schedules: <http://www.bud.hu/english>
- Public transport, journey planner, schedules: <http://www.bkk.hu/en>
- Railway schedules: <http://www.elvira.hu/english>
- Long-distance coach schedules: <http://www.volانبusz.hu/en>
- Tourist information and programmes: <http://www.budapestinfo.hu>

What will the event offer?

The non for profit microfinance sector in Hungary is particularly in need of identifying options for support, given the ending of the support through the former JEREMIE programme. MCPs in Hungary need to identify new options for funding and therefore are particularly interested in the EaSI Programme (presented by representatives from the EC and EIF), but also other initiatives bearing potential for the Hungarian microcredit sector, therefore local expertise is invited.

The main purpose of this workshop series is to give information about the new instruments of the European Commission which supports microfinance in Hungary. It is important to give some useful information to the microfinance institutions about the European Code of Good Conduct (what are the criterions of the accreditation and access to the instruments). All the possibilities offered through the new EaSI instruments should be explained and in addition other potential alternatives via other EU related funds.

This event will provide an opportunity of the participating organizations and those already accessing the funds provided by the European Investment Fund to learn about the instruments supporting microfinance becoming available in the future, as well as the criteria and accreditation process regarding the European Code of Good Conduct. The Hungarian market is at a crossroads and needs to find solutions for its funding and support.

Structure of the event

The full day event will consist of three workshop sessions.

The first workshop session will focus on the type of financial and non-financial support available to microfinance institutions, with a specific focus on the Hungarian context.

In the second, new ways and possibilities for microfinance institutions in Hungary to maintain and develop their services will be highlighted.

Finally, the last workshop session will go through the EU Code of Good Conduct for Microcredit Provision and give useful information on the criteria of accreditation and access to the instruments to understand the added-value, the methodology of the EU Code of Good Conduct for Microcredit Provision as well as the different steps for its implementation.

During the three workshops participants will have the opportunity to express their points of view, share their experiences and clarify open questions with the experts moderating the sessions, as well as experts from the Hungarian Development Bank, European Investment Fund, Microfinance Centre and European Commission that will attend the workshops.

Agenda

Preliminary Programme

- 9:00 – 9:45 Registration
- 9:45 – 9:50 Word of Welcome by Mr. Tibor Szekfü, President of the Hungarian Microfinance Network
- 9:50 – 11:05 **Workshop 1: EU Financial Instruments and Technical Assistance for Microfinance**
- Moderator and Speaker: Mr. Jorge Ramirez Puerto, Key Expert EaSI TA/General Manager, European Microfinance Network
- Speakers:
Ms. Cornelia Andrei, Policy Officer, European Commission (DG EMPL)
Dr. Györgyi Nyikos, Director, Hungarian Development Bank
Mr. Stefan Oberbichler, Investment Manager, European Investment Fund (EIF)
- 11:05 – 12:15 **Workshop 2: Hungarian Finance and Assistance Possibilities**
- Moderator: Mr. András Nagy, Managing Director of the Zala County Foundation for Enterprise Promotion
- Speakers:
Representative of the Ministry of National Economy (to be confirmed)
Ms. Szilva Bencze, Financial referent of Ministry of Agriculture
Representative of the Hungarian Development Centre (to be confirmed)
Mr. Gabor Kajzinger, Board member, Carion Ltd. Ms
- 12:15 – 13:30 Lunch Break
- 13:30 – 15:30: **Workshop 3: European Code of Good Conduct for Microcredit Provision**
- Moderator: Mr. Jorge Ramirez Puerto, Key Expert EaSI TA/General Manager, European Microfinance Network
- Speakers:
Ms. Kinga Dabrowska, Projects Manager Responsible Finance, Microfinance Centre (MFC)
Ms. Cornelia Andrei, Policy Officer, European Commission (DG EMPL)

Workshop 1: EU Financial Instruments and Technical Assistance for Microfinance

The European Commission (EC) has made available over 100 million Euro through EaSI – a dedicated programme that supports microfinance institutions and social enterprises in the EU. Further, ESF programmes have an increasingly important role in supporting microfinance instruments, including the provision of business development services.

The workshop aims at presenting the type of financial and non-financial support is available to microfinance institutions, with a specific focus on the Hungarian context. The EaSI TA programme will be presented to the audience.

Attendees to the session shall have a chance to provide feedback and suggestions to the representatives of the Hungarian Development Bank, European Commission (EC) and European Investment Fund (EIF) regarding the existing and potential instruments to support microfinance and social entrepreneurship.

ESF Managing Authorities and other stakeholders are invited to participate to gain information and build a deeper understanding on how to support microfinance instruments to address employment challenges and contribute to the target set by the Europe 2020 strategy.

Moderator and Speaker:

Mr. Jorge Ramirez Puerto, Key Expert EaSI TA/General Manager, European Microfinance Network

Speakers:

- Ms. Cornelia Andrei, Policy Officer, European Commission (DG EMPL)
- Dr. Györgyi Nyikos, Director, Hungarian Development Bank
- Mr. Stefan Oberbichler, Investment Manager, European Investment Fund (EIF)

Workshop 2: Hungarian Finance and Assistance Possibilities

The non-profit microfinance sector in Hungary has significant experiences and results in the field of promoting and supporting entrepreneurship among the underprivileged groups. Represented by local enterprise agencies and other financial institutions, the sector proved to be very effective in the implementation of the JEREMIE type Microcredit Programme, where the LEAs acted as financial beneficiaries between 2007-2013.

The new programming period represents a great challenge for the non-profit MFIs in Hungary. The financial instruments supported by ERDF will be available soon for SMEs, but in the new programmes, the financial intermediaries will be banks and not MFIs. The former intermediaries therefore have to find new opportunities to pursue their enterprise development activity and financial services to target group.

The workshop aims at finding the new ways and possibilities for microfinancing institutions in Hungary to maintain and develop their services. The speakers will talk about the possibilities for developing and improving the services of the Hungarian MFIs.

Attendees to the session shall have a chance to provide feedback and suggestions to the representatives of the Ministry of National Economy, Ministry of Agriculture, Hungarian Development Center and Carion Ltd. regarding the roles and functions of MFIs, with regard to the possibilities offered by the EU.

Moderator:

Mr. András Nagy, Managing Director of the Zala County Foundation for Enterprise Promotion

Speakers:

- Representative of the Ministry of National Economy (to be confirmed)
- Ms. Szilva Bencze, Financial referent of Ministry of Agriculture
- Representative of the Hungarian Development Centre (to be confirmed)
- Mr. Gabor Kajzinger, Board member, Carion Ltd. Ms

Workshop 3: European Code of Good Conduct for Microcredit Provision

The European Commission identified a "code of good conduct" as an important element to spread customer friendly good practice among MFIs in the EU. It also stated that making available consistent guidelines for MFIs should help establish business standards, streamline practices and provide lending security.

The Code sets out good practice guidelines that will better enable the sector to face the challenges of accessing long-term finance.

Beginning in 2013, the Commission undertook to develop a methodology to monitor the implementation of the Code by microcredit providers established in the EU having signed up to this Code and applied in their organisation. In the current 2014-2020 programming period, the EU Programme for Employment and Social Innovation (EaSI) requires the implementation of the EU Code of Good Conduct for Microcredit Provision (the Code) as a pre-condition for accessing EaSI financial instruments and technical assistance.

This workshop is addressed to non-bank microfinance practitioners who wish to have practical information on the procedures linked to the implementation of the Code. The session aims at giving participants a clear overview of the contact points for the different steps for the implementation of the Code: sign-up, self-assessment, implementation, external evaluation, reporting and certification. Attendees to this workshop will gain practical knowledge on the implementation process of the Code.

Moderator:

Mr. Jorge Ramirez Puerto, Key Expert EaSI TA/General Manager, European Microfinance Network

Speakers:

- Ms. Kinga Dabrowska, Projects Manager Responsible Finance, Microfinance Centre (MFC)
- Ms. Cornelia Andrei, Policy Officer, European Commission (DG EMPL)



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