

16th

EMN ANNUAL
CONFERENCE

EUROPEAN MICROFINANCE
NETWORK



#emnAC2019

6th June 2019

MICROFINANCE

CONFERENCE

CONNECT

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COOPERATE

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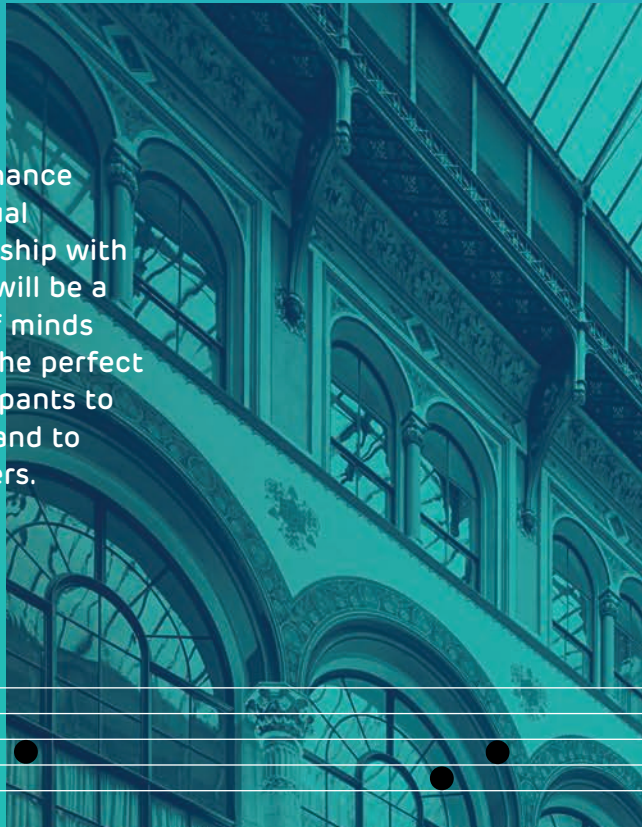
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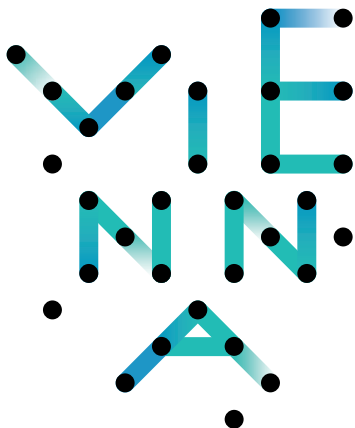


16th **EMN**
ANNUAL CONFERENCE
VIENNA

CONNECTING FOR THE FUTURE!

The European Microfinance Network's (EMN) Annual Conference, in partnership with Erste Group Bank AG, will be a reimagined meeting of minds and ideas and will be the perfect opportunity for participants to network, get inspired and to connect with their peers.





This year, the EMN Annual Conference will focus on the most important aspects highlighted by our members from our previous 15 annual events: Networking, Inspiration & Development. More than ever before, the aim of the conference is to encourage moments for participants to connect in order to prepare for the future. **Potential lies in all of us, and it is our job to untap this potential.**

Financial technology and artificial intelligence are developing and becoming more affordable at high speed and we need to be ready for it to avoid any disruption to our current business models and processes. In view of the loss of traction to mobilise funders that microfinance is experiencing – as well as the rise of social entrepreneurship, crowdfunding platforms, and alternative inclusive and sustainable finance players – the sector is looking to start the new renaissance.

The setup of the event has changed to more effectively embrace the challenges and objectives we have set ourselves. In a one-day conference, we'll accentuate **Inspiration**: thinking outside of the box, enlarging horizons and remembering one's aspirations. The **Networking** moments will allow us to connect with our peers, our EU policy makers and our (future) investors. There will also be space to grow and to **develop** personal skills to boost our ability to inspire staff and to change our direct environment for the future.

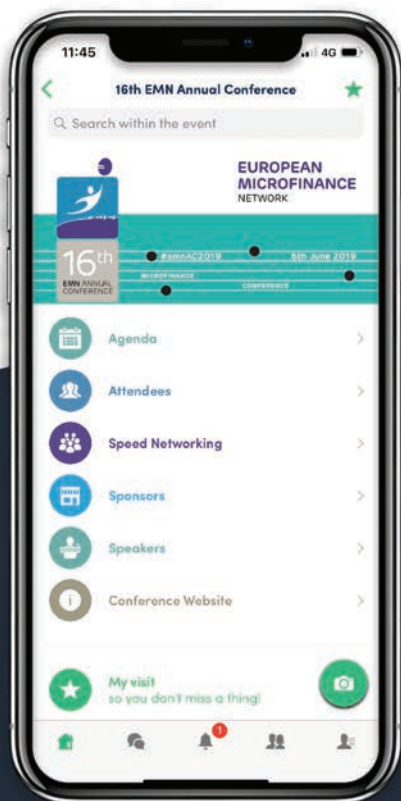
With this in mind, some of the specific activities planned for the day will include:

- **Inspirational, motivational and visionary messages from international keynote speakers;**
- **Break-out sessions on soft skills for personal & professional development;**
- **Cooperation meetings focused on real collaborative possibilities;**
- **Speed networking to boost collaboration with EU Policy Makers and Social Impact Investors.**
- **World Café to identify strategies and opportunities for the future of the industry and of EMN.**



To follow updates via Twitter or to tweet about the event, use the hashtag: **#emnAC2019**
@EMNMicrofinance

swapcard



Join the event with
this code : **16EMN2019**



AGENDA

Create your own schedule of sessions you want to attend.



SPEED NETWORKING

Book your speed meeting with Social Investors and EU Policy Makers



ATTENDEES

Target people you want to meet.



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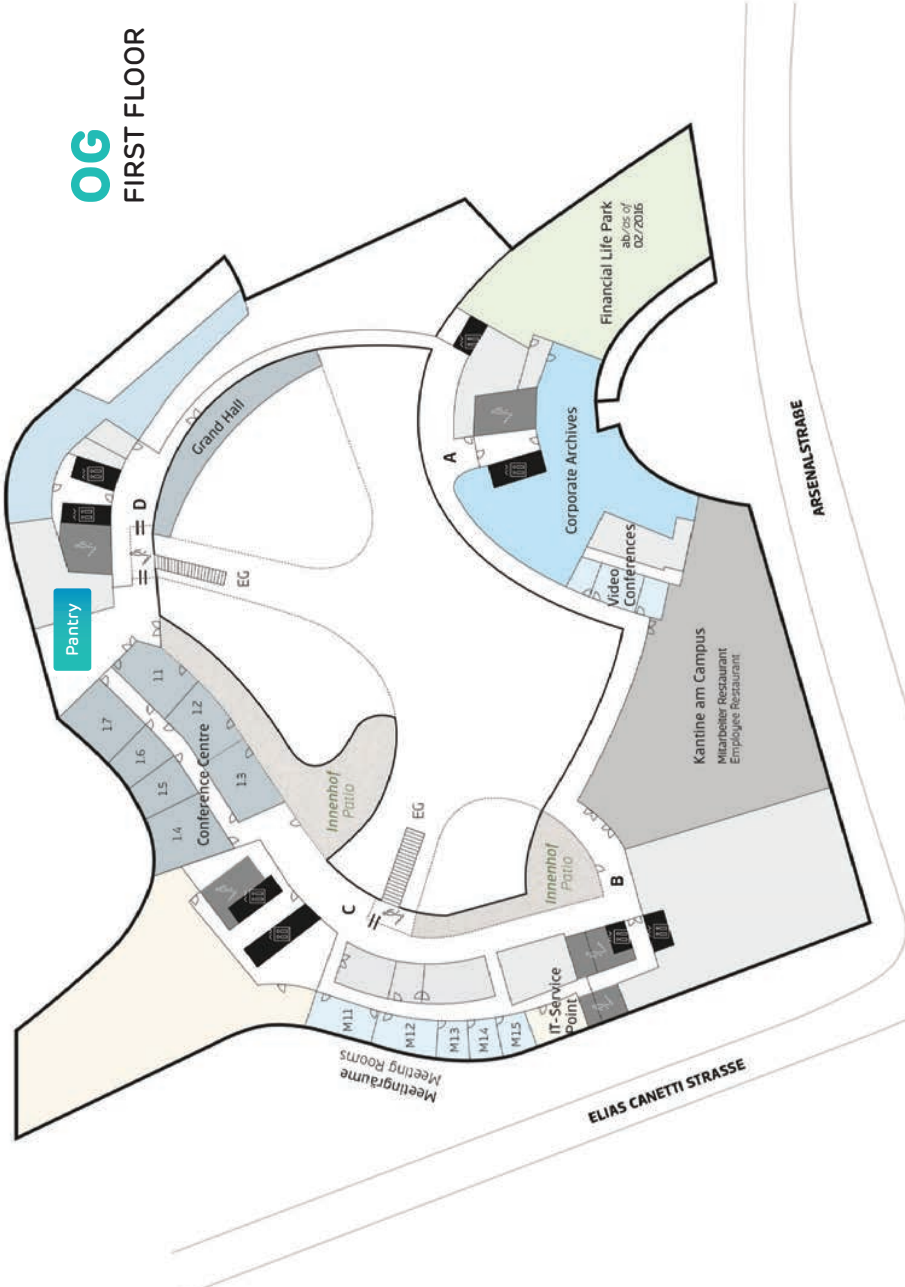
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16th EMN ANNUAL CONFERENCE

PROGRAMME

Some of the below sessions are repeated in the afternoon

★ Be sure to book your sessions via the Conference App **SwapCard** - some of the activities have limited capacity. See page 5 for the App information.



CONFERENCE DAY •• THURSDAY 6th JUNE

Doors to the Grand Hall open at 9:00

9.15 – 10.00	<p>Welcoming Addresses</p> <ul style="list-style-type: none"> Andreas Treichl, CEO of Erste Group Bank Ann Branch, Head of Unit, DG EMPL - European Commission 	Grand Hall
10.00 – 11.00	<p>Opening Keynote Speech by Christian Gansch From Solo to Symphony</p>	Grand Hall
11.00 – 11.30	<p>COFFEE AND NETWORKING</p>	Atrium
11.30 – 13.00	<p>SPEED NETWORKING ★ Meet your Social Investors and EU Policy Makers</p>	<p>Atrium</p> <p>WORLD CAFÉ Connecting for the Future English and Romanian</p>
11.30 – 13.30	<p>COOPERATION ROOMS ★ Cooperating with #PolicyMakers, #NewMarketPlayers, #Peers</p>	<p>Grand Hall</p> <p>SOFT SKILLS WORKSHOP ★ Leadership in Networks – System Thinking, Strategic Thinking, Stakeholder Facilitation</p>
13.00 – 14.30	<p>LUNCH BREAK AND NETWORKING</p>	<p>Atrium</p> <p>SOFT SKILLS WORKSHOP ★ Design Thinking</p>

14.30 – 15.30	<p>Keynote Speech by Ali Mahlodji Co-Founder, Chief Visionary & Chief Storyteller of Watchado European Youth Ambassador & EU Ambassador for the New Narrative</p>	Grand Hall
15.30 – 17.00	<p>Conference Centre 1.7 DISCUSSION WITH ROYSTON Your vision of the microfinance industry</p> <p>Conference Centre 1.2 & 1.3 WORLD CAFÉ Connecting for the Future repeated session</p>	Grand Hall FINANCIAL AND SOCIAL PERFORMANCE OF MFIS: Code indicators vs specific performance indicators Romanian only
15.30 – 17.30	<p>FLIP COOPERATION ROOMS ★ Cooperating with #PolicyMakers, #NewMarketPlayers, #Peers repeated session</p> <p>Conference Centre 1.5 SOFT SKILLS WORKSHOP ★ Leadership in Networks – System Thinking, Strategic Thinking, Stakeholder Facilitation repeated session</p>	s-Akademie - Prinz Eugen SOFT SKILLS WORKSHOP ★ Design Thinking repeated session
17.00 – 17.30	COFFEE AND NETWORKING	Atrium
17.30 – 18.00	<p>Closing Remarks</p> <ul style="list-style-type: none"> • Elwin Groenevelt - EMN President • Lucija Popovska - MFC Chairwoman • Royston Braganza - CEO, Grameen Capital India 	Grand Hall
18.00 – 20.00	BREAK	
20.00 – 23.30	<p>SOCIAL EVENT AT PALAIS FERSTEL The historical building, once a bank and stock exchange, will welcome guests with its unique Venetian architecture in the heart of Vienna</p> <p>First bus leaves Erste Campus main entrance at 20:00</p>	Palais Ferstel Freyung 2, 1010 Vienna

POST-CONFERENCE •• FRIDAY 7th JUNE

9.00 – 10.30

Conference Centre 1.7

EaSI TA ★

Update on EaSI Programme for microfinance



Conference Centre 1.4

Financial Health for microentrepreneurs

(part I)
By invitation only

Conference Centre 1.2

EaSI TA Investment Readiness Training ★

Get investment ready to reach more impact (part I)



Conference Centre 1.3

EaSI TA ★

The 5 Most Important Digital Marketing Metrics for CEOs (part I)



10.30 – 11.00

COFFEE AND NETWORKING

Pantry

11.00 – 12.30

Conference Centre 1.7

EaSI TA ★

Demystifying advocacy at EU level



Conference Centre 1.4

Financial Health for microentrepreneurs (part II)
By invitation only

Conference Centre 1.2

EaSI TA Investment Readiness Training

Get investment ready to reach more impact (part II)



Conference Centre 1.3

EaSI TA

The 5 Most Important Digital Marketing Metrics for CEOs (part II)



12.30 – 13.30

LUNCH BREAK AND NETWORKING

Pantry

THURSDAY 6th JUNE

PLENARIES

Grand Hall •• 10.00 - 11.00

KEYNOTE SPEECH 1: FROM SOLO TO SYMPHONY

Christian Gansch

Conductor, Producer, Speaker

Thanks to two distinct perspectives from the musical world, as a conductor and as a manager, Christian Gansch will highlight a vivid analogy between orchestras and company structures. Companies can learn from the complex structures in orchestras, which serve as the perfect example of how to bring a huge variety of specialists and instruments together into one harmonious whole. Christian's coaching comes from a unique place where music meets business, and where running a business follows the complex rhythm of conducting an orchestra. This dynamic parallel focuses on teamwork, coaching, complex leadership structures and the benefits of diversity.

Grand Hall •• 14.30 - 15.30

KEYNOTE SPEECH 2

Ali Mahlodji

Co-Founder, Chief Visionary & Chief Storyteller of whatchado

During this session, Ali Mahlodji will inspire the audience with his innovative perspective on life essentials and business in a fast-changing world. Starting from his fascinating personal life story – from being a refugee and a school dropout to funding an internationally acclaimed Start Up – Ali tackles the topics that characterise our time: innovation, change and disruption, storytelling and authenticity, guiding a new generation, focus and simplicity, education and the job market. The emphasis is always on humans and their potential.

Grand Hall •• 17.30 - 18.00

CLOSING REMARKS

Come and join us in this concluding plenary session, to look back on the activities of the day and look forward to the future of the sector.

- Elwin Groenevelt - EMN President
- Lucija Popovska - MFC Chairwoman
- Royston Braganza - CEO, Grameen Capital India

SESSIONS

All our sessions can be booked via the **Conference App SwapCard**  see page 5 for more information.

Conference Centre 1.2 & 1.3 •• 11.30 - 13.30 | FLiP •• 15.30 - 17.30

COOPERATION ROOMS

Developing a cooperative attitude to common ambitions and issues (repeated sessions)

We look at cooperation as a crucial way to get ready for the future and to find solutions for tomorrow. Cooperating with your bigger ecosystem is essential to paint your future and stands opposed to working in competition for selfish benefit. Our cooperation rooms aim to focus on real collaborative possibilities.

During these small meetings, participants will work together on their specific and common institutional stakes with a view to sharing their concerns and knowledge, and even discussing the ways in which further cooperation could play a part. In particular, the different cooperation rooms will look at Cooperation with **#PolicyMakers**, **#NewMarketPlayers**, **#Peers**.

Along the course of the meeting, participants will get to experience and understand what cooperation truly means.

Grand Hall •• 11.30 - 13.00 | Conference Centre 1.2 & 1.3 •• 15.30 - 17.00

WORLD CAFÉ

The Sector's Challenges for the Future! (repeated sessions)

Conversation is the core process that drives personal, business, and organisational life. This year, EMN wants to really focus on encouraging moments for participants to connect in order to prepare for the future. Let's seize the moment and discuss the challenges in conversations that matter.

A world café provides the best setting for this conversation. Groups of people discuss pre-defined topics or questions at several tables and individuals switch tables periodically to get introduced to the previous discussion and to continue the exchange.

The topics under discussion at the different tables will be **#RoleOfANetwork**, **#WorkingWithVolunteers**, **#Digitalisation**, **#MFI&Banks**, **#MicrofinanceReputation**, **#ImpactMeasurement**, **#NewMarketSegments**, **#Migrants&Refugees**, **#RelationshipWithAlternativeFinance**.

Atrium •• 11.30 - 13.00

SPEED NETWORKING

Meet Your Social Investors and EU Policy Makers

EMN will be hosting a second edition of its speed networking in Vienna. Given the popularity of this activity in our Venice Annual Conference, EMN has decided to rehost the activity.

Speed networking is dedicated to establishing contacts between MFIs and their potential Social Investors and/or EU Policy Makers. It offers a platform for exchange and awareness-raising and could foster the creation of partnerships or consolidate existing cooperation between partners. It is a tailored networking opportunity, using the principle of 'speed dating'.

Not booked a meeting yet? Do it now via our **Conference App SwapCard!**
More information on page 5.

SOFT SKILLS WORKSHOPS

Our conference will also offer two break-out sessions on soft skills for personal & professional development. The sessions will be repeated twice each :

Conference Centre 1.1 •• 11.30 - 13.30 | Conference Centre 1.5 •• 15.30 - 17.30

Leadership in Networks: System Thinking, Strategic Thinking, Stakeholder Facilitation

In today's hyperconnected world, strategic networking is key for any leader in order to achieve their goals. In times of global collaboration, networks are more important than ever, and they are shaped differently than we used to know them: more interconnected, less hierarchical both online and offline.

s-Akademie - Prinz Eugen •• 11.30 - 13.30 •• 15.30 - 17.30

Design Thinking

Invoke your innovation and problem-solving potential. You will learn about the theory behind the hype "design thinking" as innovation and problem-solving methods and get an overview on the 6 steps. With many practical tips and examples for managers and leaders, you will have the opportunity to identify the value of this method for yourself and your organisation.

Conference Centre 1.7 •• 15.30 - 17.00

DISCUSSION WITH ROYSTON

Your Vision of the Microfinance Industry

"We live in a VUCA world – volatility, uncertainty, complexity and ambiguity all around. Added to that are the challenges around inclusion, climate change and sustainability which seem to cut across political borders and generations. The time for Action is now. A lot of good is being done; but there is a need to showcase, support and scale these initiatives." These are Royston's words and he is our invitee this year to discuss with the participants their vision of the industry's future. Royston joined Grameen Capital in 2007 to launch the organisation as CEO. To realise his dream of a "Capital-with-a-Conscience" ecosystem, Grameen Capital, recently promoted "Grameen Impact Investments India" a unique vehicle to provide debt financing to social enterprises.

Expert: Royston Braganza - CEO, Grameen Capital India

Grand Hall •• 15.30 - 17.00

FINANCIAL AND SOCIAL PERFORMANCE OF MFIS

Code indicators vs specific performance indicators

This workshop is targeted at the representatives of Romanian Credit Unions (CARs) and MFIs. They will learn how to engage in the improvement and development of their social and economic impact measurement so as to nurture their governing body's reflection on future strategic development issues, and to strengthen the commitment of their employees, clients and members. Within the framework of this workshop, CARs will have the opportunity to share experiences on how to manage the European Code of Good Conduct indicators alongside their own specific indicators. Participants will also get a broader view of the Code compliance process and its impact on the Romanian microfinance sector development, inspired by testimonies from the Code certified CARs/MFIs. This will be possible thanks to a proper dissemination of impact measurement main outputs, for the improvement of the organisations' performances.

The workshop will be held in Romanian.

Facilitator: Maria Doiciu

Speakers:

- Septimiu Lupea - UTCAR
- Iulia Pasa - UNCAR
- Code Certified CARs

SOCIAL EVENT

Thursday 6th June

Palais Ferstel – Freyung 2, 1010 Vienna

20.00 - 23.30

This year, our social event will take place in the stylish and historical Palais Ferstel, located in the heart of one of Vienna's oldest and most beautiful areas, the first district.

At the time of its opening in 1860, the Palais Ferstel was the newest design in Vienna. The stylish rooms and the glass-covered yard not only briefly housed the Vienna Stock Exchange and the Austro-Hungarian National Bank but also provided a suitable ambience for the famous Cafe Central which became the hub of Europe's intellectual elite towards the end of the 19th Century.

A cocktail dinner will be provided, and guests will also be able to enjoy some Viennese entertainment.

The social event will start at 20:30 and the first bus will leave Erste Campus entrance at 20:00.

The venue can also be reached by public transport.

FRIDAY
7th JUNE

POST-CONFERENCE
WORKSHOPS



Conference Centre 1.7 •• 9.00 - 10.30

EASI TA WORKSHOP

Update on EaSI Programme for microfinance

This event is aimed at all European MFIs willing to meet and learn about EU support for the sector. Participants will have a chance to learn about the present and future of EU financial support instruments, hear how the implementation of EaSI tools is going, and how the EU's technical assistance is being performed. The event will also allow time for questions and answers, giving a direct exchange between the sector and the policymakers.

Moderator: Oscar Verlinden, EMN

Speakers – Part 1:

- Shadin Viratham, European Commission, DG EMPL
- Cristina Dumitrescu, European Investment Fund
- Filippo Chiesa, PerMicro
- Nicolas Blondeau, HELENOS

Speakers – Part 2:

- Silke Mueffelmann, EaSI TA Team Leader, Key Expert 1
- Ayako Iba, Microfinanza Rating
- Septimiu Lupea, UTCAR

Conference Centre 1.7 •• 11.00 - 12.30

EASI TA WORKSHOP

Demystifying advocacy at EU-level

This workshop, for and by MF practitioners, focuses on how to improve your local regulatory framework. It will be a share-and-compare workshop where MFIs share their experiences about building relationships with policymakers and influencing

policy formation, with time for exchanges amongst all participants to identify trends, common challenges, and common strategies. It will be complemented by an overview of how EMN advocates at EU level.

Speakers:

- Oscar Verlinden, EMN
- Nadège Buquet, Adie
- Jennifer Tankard, Responsible Finance
- Tatjana Antic, AgrolInvest+

Conference Centre 1.2 •• 9.00 - 12.30

EASI TA INVESTMENT READINESS TRAINING

Get investment ready to reach more impact

Get investment ready to reach more impact! Do you want to reach more social impact, grow your organisation, fund a specific project or have access to EU Funding? Join us in this workshop where you will learn the 10 tips and tricks to know to be investment ready, you will work on real cases, you will have the opportunity to share practices with peers and you could also have the opportunity to pitch your project with experienced investors and funders of the Microfinance industry.

Facilitators:

- Patrick Sapy, Managing Director, FINANSOL
- Perrine Pouget, Investment Officer for Microfinance and Social Entrepreneurship, EIF

Conference Centre 1.3 •• 09.00 - 12.30

EASI TA WORKSHOP

The 5 Most Important Digital Marketing Metrics for CEOs

The introduction of multiple new digital touchpoints in the customer journey has created a far more complex sales cycle and brought a massive influx of data into the enterprise alongside. CEOs must pay close attention to the marketing metrics which make a real impact on the sustainability and competitiveness of their organisation. This participative workshop will focus on the emerging field of 'Digital Marketing & Outreach' for MFIs. In an interactive way you will get familiarised with good practices, trends and opportunities for your MFI.

Facilitator: Maarten Rooney, Singlify;

Speakers:

- Vincent Stulen, Manager IT & Innovation, Qredits
- Koen Kranenberg, Adwise - Your Digital Brain

SPONSORS

EMN would like to offer special thanks to its sponsors, without whom this conference would not have been possible.



CO-FUNDED BY THE EUROPEAN UNION

This event has received financial support from the European Union Programme for Employment and Social Innovation «EaSI» (2014-2020).

The Employment and Social Innovation programme aims at promoting social inclusion, combating poverty and improving working conditions, notably through support to financial intermediaries that offer microloans to entrepreneurs or finance to social enterprises.

For further information, please consult: <http://ec.europa.eu/social/easi>. The information contained in this publication does not necessarily reflect the official position of the European Union.



The European Programme for Employment and Social Innovation (EaSI) Technical Assistance is under the direct management of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission. EaSI Technical Assistance services offer support to public and private financial intermediaries from the microfinance sector in Europe with a wide range of activities aimed at increasing the quality of their internal processes, enhancing access to finance for vulnerable groups in particular, and creating a sustainable European microfinance ecosystem.

Microfinance institutions that have signed up to the European Code of Good Conduct for Microcredit Provision, and in addition have already successfully applied to a Call for Expression of Interest for Technical Assistance, can benefit from the EaSI Technical Assistance services. Including, tailored investment-readiness trainings, ratings, institutional assessments, trainings on the implementation of the Code, and Code Evaluations that aim at building the institutions' capacity and compliance - a pre-requisite for microfinance institutions that want to benefit from the EaSI financial instruments support (i.e. guarantees and equity investments).



We believe that growth must be inclusive.

Erste Group's Social Banking is making an impact in society by:



Enabling job creation and self employment via financing starting entrepreneurs;



Fostering development and enlarging the impact of social organizations;



Improving financial stability and inclusion for people on low-income.



erstegroup.com/social-banking

THE FUTURE IS YOURS.

200
YEARS
#BELIEVINYOURSELF

The EIB Group at the forefront of supporting microfinance



The European Investment Bank (EIB) Group is a major player in the field of financing and supporting the development of a sustainable and responsible microfinance sector worldwide. Whilst EIF focuses on microfinance primarily in EU Member States, the EIB's activities have a global outreach.

The EIB Institute complements the actions of the EIB and EIF mainly through the provision of grants and sponsorships. Jointly, we help create jobs and address local needs by tackling market gaps in the supply of financial services to micro-borrowers.



www.eib.org/microfinance



institute.eib.org/programmes/social/microfinance



www.eif.org/easi



MICROBANK

microbank.com

MicroBank, the only financial institution in Spain that exclusively specialises in funding projects by means of microcredits, has focused its business, since it was founded in 2007, on making loans available to the social segments with the greatest difficulties in accessing funding in the traditional financial system. In this way, it achieves its objective of promoting equal opportunities and supporting financial inclusion. Its actions are aimed at boosting economic activity through entrepreneurship and self-employment. MicroBank has also created a new line of finance intended for social enterprises and bodies whose goal is to create a positive social impact through an economically and environmentally sustainable business activity.



FRANKFURT SCHOOL OF FINANCE & MANAGEMENT

frankfurt-school.de

Frankfurt School is a leading private Business School offering top-ranked degree programmes and executive education. Unlike other business schools, Frankfurt School also has a long track record of providing inclusive finance advisory services & education. Some of the areas covered are Financial Inclusion, Micro & SME Finance, Women Banking & Empowerment, Risk Management, Sustainable & Climate Finance. The experience gathered is provided to a broad public through online & classroom programmes.

Mikro Kapital

MIKRO KAPITAL

mikrokapital.com

Mikro Kapital Group was founded in 2008 and since our foundation we are specialised in microfinance and impact finance to small businesses, focusing on the countries along the Silk Road. Microcredit has a direct influence on business, stimulating the growth of small companies and increasing the wellbeing of their owners, therefore making it highly valuable at a social level. Mikro Kapital Group invests in 19 countries with an extensive network of 132 branches in 15 Countries.



GALILEO NETWORK

galileonetwork.it

Galileo Network is a leader in Italy in providing Outsourcing Services, application software, technologies and consultancy for the Credit Guarantee Institutions and Financial Intermediaries sector. Galileo Network has 20 years of experience and counts among its customers the major Credit Guarantee Institutions operating in the Italian market. Galileo Network products and services are excellent in the foreign market too, especially in the Guarantee sector: actually Galileo is leading some meaningful projects in developing countries as Tajikistan, Afghanistan and Egypt.



UTCAR

utcar.ro

UTCAR RV is a not for profit organisation reuniting 25 Credit Unions from Western Romania, comprising all together 172 branches and serving more than 143.000 clients. UTCAR RV is also the founder of AURORA MFI, one of the oldest of its kind in Romania. UTCAR RV performs for the Credit Unions activities such as: guiding, funding, organising various events and conferences, trainings and many more.



FINDEV GATEWAY

findevgateway.org

FinDev Gateway, CGAP's independent knowledge sharing platform for financial inclusion, enables practitioners to share lessons, views, and expertise through blogs, interviews and webinars. FinDev Gateway is available in English, French, Arabic and Spanish. Each language site specialises in relevant regional content. The Gateway websites welcome over one million views annually and host more than 10,000 publications from 4,000 organisations. The Gateway's biweekly newsletter shares the latest updates on trending topics in the industry.



EUROPEAN
MICROFINANCE
NETWORK

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#emnAC2019