



MFC-EMN

ANNUAL CONFERENCE
Bilbao, 3rd - 5th October 2018

PEOPLE AND THE DIGITAL REVOLUTION:
Advancing our social mission through technology



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PEOPLE AND THE DIGITAL REVOLUTION:
Advancing our social mission through technology

This year the joint MFC and EMN conference will focus on the implications of the digital revolution on financial and social inclusion. We would like to explore how microfinance institutions can be proactive in embracing and making the most of technology to provide valuable opportunities for entrepreneurs, start-ups and social enterprises.

Is there a new role for socially-oriented microfinance? We think so and hope to provide some guidance and inspiration for practitioners to take an active role in imagining our collective future as a sector and also in laying the ground-work for the sensible application of new financial technology to improve access to finance.

Against this thematic backdrop, and in response to feedback from MFC and EMN Members, the conference programme will also address:

- Capitalising on big data for financial inclusion
- Innovative risk management including alternative risk management tools
- Crowdfunding and microfinance
- MFI partnerships with fin-tech
- Enhancing social performance management with technology
- New technology applications for improvement of MFI operations
- Encouraging the use of technology to foster the financial & social inclusion of migrants
- Innovative ways of funding MFIs
- Trends in social investment
- Cooperation with mainstream financial institutions
- Microfinance clients' financial health and ways to measure it
- New EU support instruments for microfinance



To follow updates via Twitter or to tweet about the event, use the hashtag:
#microfinanceAC2018 @MFC_Network & @EMNMicrofinance

SEED CAPITAL
BIZKAIA MIKRO

THE BOOST YOUR PROJECT NEEDS



“

Projects are important,
but the people behind them
are even more important

”



Micro Loans for SMEs in Bizkaia

 **Bizkaia**
seed capital
mikro

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.



PRE-CONFERENCE / WEDNESDAY 3 OCTOBER

10:00-11:00 **INTERREG workshop - Access to microfinance at European level**



11:00-16:00 **Revision of the European Code of Good Conduct for Microcredit Provision**
Led by the University of Salford



11:30-16:30 **Data for Alternative Credit Scoring and Other Uses:
Introduction to Data Analytics and Applications in Microfinance**



17:00 - 19:30

MFC Membership Meeting
Sala B Terraza

EMN General Assembly
Sala E

19:30 **Joint cocktail reception for MFC & EMN members and investors**
Jauregia Restaurant

THURSDAY 4 OCTOBER

9:30-10:00

Welcome and Opening Ceremony / *Sala Teatro A1*

- President Basque Country Country (tbc)
- Unai Rementeria Maiz - President of the Provincial Council of Biscay
- Joost Korte - Director General; DG Employment, Social Affairs and Inclusion
- Francisco de Paula Coelho - Dean of the EIB Institute

10:00-11:00

Plenary Session I / *Sala Teatro A1*

Who will reap the benefits of the digital revolution: do more people gain more control over their money?

#DigitalRevolution #MoneyToCommunities

11:00-11:30

Coffee and networking / *Exhibition Hall I*

11:30-12:45

Sala A4 (RUS)

Workshop #1
How to start the digitalisation journey in your MFI

*#Digitalisation
#Innovation
#Strategy*

Sala B Terraza

Workshop #2
Fundraising for MFIs

*#Fundraising
#InvestmentReadiness
#InvestmentReturn*

Sala B3 (ROM)

Workshop #3
Big data for financial inclusion

*#Technology
#Analytics #MIS
#DataQuality*

Sala B1

Workshop #4
How can communities benefit from crowdfunding?

*#crowdfunding
#innovation
#community
#network*



12:45 - 14:30

Lunch break and networking /

Jauregia Restaurant & Intermission Bar – 1st floor

Working lunch – Habitat for Humanity Partners (invitation only)

Working lunch for MFC members (invitation only)

14:30 - 15:45

Sala A4 (ROM)

Workshop #5
Affordable technology for smaller MFIs

*#Technology
#Affordability
#cloud-based
#SoftwareAsAService*

Sala B Terraza

Workshop #6
Migrant entrepreneurs: Crossing borders thanks to fintech

*#FinTech
#Financialinclusion
#MigrantEntrepreneur*

Sala B 3 (RUS)

Workshop #7
FinTech and financial inclusion

*#fintech
#technology
#FutureOfFinance
#Innovation*

Sala B1 (RUS)

Workshop #8
MFI and Banks: more than competitors

*#BankPartners
#socialbanks
#cooperation
#technology*



THURSDAY 4 OCTOBER

15:45-16:15 **Coffee and networking / Exhibition Hall I**

16:15-17:30

Sala A4 (ROM) Workshop #9 <i>New instruments for risk management</i> #RiskManagement #Scoring #Technology #AlternativeCreditScoring #CreditDecisioning	Sala B Terraza Workshop #10 <i>EU Funding for Microfinance: Latest News and Changes!</i> #SupportForTheSector #Update #EaSIprogramme	Sala B3 (RUS) Workshop #11 <i>"Maintaining the social promise of financial inclusion in a competitive marketplace"</i> #SocialPerformance #FinancialInclusion #tech-plus-touch #ConsumerProtection	Sala B1 Workshop #12 <i>Microfinance clients & the digital revolution</i> #socialnetwork #marketplace #strategy #microentrepreneurs
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17:30-20:15 **Break**

20:15 **Social Event at the Guggenheim Museum**
Avenida Abandoibarra, 2
48009 Bilbao

The galleries and exhibitions will be open to guests from 20.15 and the cocktail dinner will begin around 21.30.

FRIDAY 5 OCTOBER

9:00-9:30 **Welcome Coffee and networking / Exhibition Hall I**

9:30-9:50 **EMN-MFC Survey Report 2016-2017 – preliminary results and trends in the sector / Sala A1 Teatro**
Presented by Marie Degrand-Guillaud, Adie

9:50-11:00 **Plenary Session II / Sala A1 Teatro**
Investor's plenary on social investment
#MicrofinanceInvestment #MIV #FixedTermContracts #Equity

11:00-12:15	Sala A4 (RUS) Workshop #13 Technological Innovation for MFIs #FinTech #Technologicalinnovation #Digitalisation #CustomerJourney #InvestmentReturn	Sala B Terraza Workshop #14 Impact Comes From Action #investors #regulators #ImpactIndicators #SROI	Sala B3 (ROM) Workshop #15 Financial Health: from diagnosis to medicine #FinancialHealth #DigitalTools #ClientCentricity #Innovation #SocialFinance	Sala B1 Workshop #16 How can digitalisation improve your BDS Services? #eLearning #businessplanning #digitaltools #housingmicrofinance
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12:15 - 12:45 **Coffee and networking / Exhibition Hall I**

12:45 - 13:00 **Awards Ceremony / Sala A1 Teatro**
11th European Microfinance Research Award
4th Photo Contest Award

13:00 - 13:30 **Closing Ceremony / Sala A1 Teatro**
Video screening – your thoughts on digitalisation
Keynote speech – Guillermo Dorronsoro, Dean of Deusto Business School
Farewell – MFC & EMN

13:30 - 15:00 **Lunch break and networking /**
Jauregia Restaurant, Intermission Bar – 1st floor

POST CONFERENCE EVENTS FRIDAY 5 OCTOBER

15:00 – 17:00 **A workshop on Seed Capital Bizkaia's business model and its own crowdfunding platform, plus a special cocktail for participants**

This workshop will take place at **Seed Capital Bizkaia's offices:**
Sabino Arana Etorbidea, 8, 48013 Bilbao
(Registration at emn@european-microfinance.org)



17:00–19:00 **CEO Forum Summit: Microfinance and fintech
(MFC members only)/ Hotel Meliá Bilbao**

POST CONFERENCE EVENTS SATURDAY 6 OCTOBER

9:00 – 17:00 **CEO Forum Summit: Microfinance and fintech
(MFC members only)/ Hotel Meliá Bilbao**



Plenary I | | Who will reap the benefits of the digital revolution: do more people gain more control over their money?

Sala Teatro A1 | 4th October – 10.00-11.00

We intuitively understand technology as a way to improve the quality of our lives and the performance of institutions, but do we do we grasp the magnitude of the change that is underway and its impact on society? Over the last few years technology has led to mind-blowing discoveries and a gradual transformation in the way we engage with the world. In our daily lives technology has revolutionised educational methods as well as the way we communicate, move around and even behave. The rise of cloud computing, big data, artificial intelligence and blockchain are transforming business processes and systems. But there is also a reverse side to this picture. Job loss and underemployment caused by automation, wage stagnation, inequalities and wealth concentration are partly driven by technology. Can technology help in shifting the balance of power and control over money and assets to people and communities? What role could microfinance have in this process? Can transformative technology support microfinance in granting broader access to economic opportunities? What will the microfinance institution of the future look like? What products and services will it offer?

Moderator:

Lucija Popovska: Board Member/COO - MFC/Software Group

Panellists:

Klaas Molenaar: Entrepreneur, Consultant & Academic – The Hague University of Applied Sciences

Denis Moniotte: Co-founder – Rubyx, design & algorithms

Elwin Groenevelt: President of the Board/Founder/CEO – EMN/Qredits

Cristian Jurma: Chairman/General Manager – MFC/Vitas Romania



Plenary II | Investor's plenary on social investment

Sala Teatro A1 | 5th October – 9.50-11.00

The objective of the session is to update the audience on the trends and developments in the field of microfinance investments. How did the investment volumes change? Which were the focus countries? What types of institutions were supported to the largest extent? What plans do microfinance investors have for the coming years? Are they interested in financing microfinance in the old EU? Will they continue to fund MFIs to the same extent or increase/decrease their presence in Eastern Europe and Central Asia (ECA) microfinance? What are the 'hot topics' for investors?

Moderator:

Sachin S Vankalas: Director of Operations & Sustainability – Luxembourg Finance Labelling Agency (LuxFLAG)

Panellists:

Ann Branch: Head of Unit – DG Employment, Social Affairs & Inclusion

Cristina Dumitrescu: Investment Manager – European Investment Fund

Isabelle Brun: Technical Advisor – Council of Europe Bank

Nicolas Blondeau: Manager – Inpulse/Helenos

Michał Radziwiłł: Manager – CoopEst

Alessandro Messina: CEO – Banca Etica

Benoit Bouet: Head Financial Institutions – responsAbility Investments AG

Vincent Lehner: Head of Financial Institutions' division – Symbiotics SA

Workshops



Workshop 1: How to start the digitalisation journey in your MFI

Sala A4 | 4th October – 11.30 - 12.45

This workshop aims to help managers identify the questions and steps they need to consider when starting the digitalisation process. Two leading MFIs with experience in this process – KMF from Kazakhstan and Vitas from Romania – will share the lessons learnt during their digitalisation journeys. They will discuss key considerations, the options they researched, the decisions made, and challenges faced. They have each successfully implemented key digital solutions: a mobile expert solution and a digital marketing platform. Workshop participants will be encouraged to ask questions and share experiences and any options they are currently exploring or have considered in the past. The final aim is to generate a pool of practical know-how and good practices for those starting a digitalisation journey.

Facilitator:

Kaiser H. Naseem – Head Digital Banking and Finance Advisory Services, IFC

Speakers:

Gulshat Akimzhanova – Deputy Chairman of the Management Board, KMF

Cristian Jurma – General Manager, Vitas

Workshop 2: Fundraising for MFIs

Sala Business Terraza | 4th October – 11.30 - 12.45

Looking to expand your range of activities and develop your fundraising strategy? Not sure where to start? This fundraising workshop will share ideas and best practices from MFIs that have successfully raised funding to capitalise their loan funds. We will share a wide variety of approaches to fundraising with the aim of inspiring you in your endeavours.

Facilitator:

Paul Kalinauckas, Chief Executive, BCRS Business Loans.

Speakers:

Stephen Deakin – Finance Director, BCRS Business Loans

Tatjana Antić Drča – Fundraising Manager, AgrolInvest

Anya Berezhná – Head of Investment Pipeline, Symbiotics SA

Workshops



Workshop 3: Big Data for financial inclusion

Sala B3 | 4th October – 11.30 - 12.45

The use of digital solutions, process automation and new technologies is a clear and recent trend in microfinance and financial inclusion. Increasing efficiency is a precondition to offering financial services to a broader range of clients at reasonable prices. At the same time this results in an increasing volume of data which needs to be properly managed. The purpose of the workshop is to better understand the potential challenges and solutions on how to capture & analyse data in a good way and make reasonable decisions.

Facilitator:

Florian Ott – Social Banking Development, Erste Group Bank AG

Speakers:

Vincent Stulen – Manager IT & Innovation, Qredits

Justin McAuley – Global Digital Financial Systems Architect, Vision Fund

Workshop 4: How can communities benefit from crowdfunding?

Sala B1 | 4th October – 11.30 - 12.45

Crowdfunding is a way of raising capital through the collective effort of friends, family, customers, and investors. This approach taps into the resources of a group of individuals—primarily online via dedicated crowdfunding platforms—and leverages their networks. The workshop will discuss the current status, trends and opportunities in European crowdfunding. We will also provide inspiring examples of using crowdfunding for social purposes.

Facilitator:

Oscar Ugarte - Executive Director, Seed Capital Bizkaia

Speakers :

Oliver Gajda - Executive Director, European Crowdfunding Network

Jose Moncada - Executive Director, La Bolsa Social

Kendra Thorogood - Senior Investment Manager, Kiva

Workshops



Workshop 5: Affordable technology for small(er) MFIs

Sala A4 | 4th October – 14.30 - 15.45

The goal of this workshop is to understand technological choices of small(er) MFIs and how do they relate with their business strategy and business model. It is perfect for those who consider changing their technological systems or are about to choose for the first time a software. The facilitator and speakers will examine different more affordable solutions that have recently emerged on the market as Open Source or Software as a Service solutions and the inclusion of strategic investors, all allowing to share financial resources and know-how.

Facilitator:

Silke Müffelmann – EaSI FWC Lot 1 Team Leader, Frankfurt School

Speakers:

Samuel Paulus – Manager, Microlux

Francesca Malizia – Operations Director, IMF Oportunitas

Alexis Lebel - Senior SaaS and Open Source Expert

Workshop 6: Migrant entrepreneurs: Crossing borders thanks to fintech

Sala B Terraza | 4th October – 14.30 - 15.45

Can FinTech and technological innovations lead to the financial inclusion of migrant entrepreneurs? This workshop will give participants an opportunity to leave the beaten path and be confronted with new ideas. Two examples and a brainstorming session will be offered and will provoke thinking outside of the box. After this session you will have new ideas about using sustainable financial innovations to improve access to finance for migrant entrepreneurs which will eventually lead to the integration of newcomers and migrants in society (inclusion through mainstreaming).

Facilitator:

Klaas Molenaar – Professor of Financial Inclusion and New Entrepreneurship, The Hague University

Speakers :

Jacob Ole Nestingen - Finance in Motion

Balázs Némethi - Taqanu

Swati Mehta Dhawan – German Chancellor Fellow, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

Workshops



Workshop 7: Fintech and financial inclusion

Sala B3 | 4th October – 14.30 - 15.45

The objective of the session is to highlight examples of successful fintech innovation in the area of financial inclusion. This includes fintech start-ups working with underserved groups or/and cooperating with traditional financial institutions to support them in increasing outreach to underserved segments of the population, in improving efficiency and/or in offering a better customer experience.

Facilitator:

Marianne Sulzer – Senior Officer Technical Assistance, Finance in Motion GmbH

Speakers:

Patricia Choy – Country Manager, Lemon Way

Michaël Diguët – Co-founder & CEO, Yelloan

Workshop 8: MFIs and Banks: more than competitors

Sala B1 | 4th October – 14.30 - 15.45

The microfinance sector is becoming a market for banks that need to invest their increased liquidity in order to get a benefit from it. Technology and resources can help banks achieve this at a faster rate and cheaper. MFIs are already much closer to the goal and can offer personalised answers. Can the two become allies? This workshop will look at a combination of both types of practitioners to increase the quality and number of microcredits.

Facilitator:

Pedro Manuel Sasia – President, FEBEA

Speakers:

Peter Surek – Head of Social Banking Development, Erste Group

Gabriele Giuglietti – Head of International Relations, Banca Popolare Etica

Oscar Muguerza – Head of Business Banking, Laboral Kutxa-Fundación Gaztenpresa

Workshops



Workshop 9: New instruments for risk management

Sala A4 | 4th October – 16.15 - 17.30

An efficient risk assessment approach and accurate credit decisions are key to supporting financial inclusion. New technology solutions and systems should support and facilitate this work but are they delivering what we would expect? This workshop will look at instruments and technologies available to foster inclusive risk management as well as traditional and alternative methodologies. Case studies on new approaches (alternative scoring, data mining, social media information, psychometric) will be discussed.

Facilitator:

Florian Ott – Social Banking Development, Erste Group Bank AG

Speakers:

Iulia Pasa – Director, UNCARSR

Karol Przanowski - Cofounder, AMA Institute

Workshop 10: EU Funding for Microfinance: Latest News and Changes!

Sala B Terraza | 4th October – 16.15 - 17.30

Calling all MFIs in the EU! Representatives from the European Commission (EC), the European Investment Fund (EIF) and the Consortium of Frankfurt School, Microfinance Centre and European Microfinance Centre will provide important updates on the programmes and instruments that support microfinance practitioners in the EU. These currently include equity, guarantees, BDS grants and complementary technical assistance. Panellists will also share insights on the forces currently shaping EU access to finance policy, giving you a unique chance to express your policy expectations and concerns. Colleagues from Good.be – an MFI in Romania will share practical experience from using the EaSI programme. If you are from an EU or EU candidate country, come and ask your questions and give your feedback on the EU support programmes for microfinance.

Facilitator:

Katarzyna Pawlak – Deputy Director, Microfinance Centre

Speakers:

Shadin Viratham – Team Leader, DG Employment, Social Affairs and Inclusion

Simone Uccheddu – Investment Manager, European Investment Fund

Silke Müffelmann – EaSI FWC Lot 1 Team Leader, Frankfurt School

Oleg Morau – Chief Executive Officer, good.bee Credit IFN

Aldo Moauro – EaSI FWC Lot 2 Team Leader, MicroFinanza Rating

Workshops



Workshop 11: Maintaining the social promise of financial inclusion in a competitive marketplace

Sala B3 | 4th October – 16.15 - 17.30

How can existing microfinance providers best compete in the digital era? How will the social promise of microfinance continue to thrive as the industry digitises? This workshop will explore the important roles for traditional players in the digital area—namely, to stay relevant by reaching financially excluded people with a mix of “tech and touch.” Participants will discuss how to blend customer-centricity with technology to reach excluded clients and maintain a strong market position

Facilitator:

Leah Wardle, Sr. SPM consultant for the Social Performance Task Force & Certification Manager for the Smart Campaign

Speakers:

Joris Crisa – Regional Manager, MENA– MicroFinanza Rating
Cameron Goldie-Scot – CEO, Musoni Services

Workshop 12: Microfinance clients & the digital revolution

Sala B1 | 4th October – 16.15 - 17.30

Are you a policy maker wanting to understand how micro-entrepreneurs are embracing the digital revolution? Do you work for a financial services provider and are wondering how MFIs could better support the digital development of micro-businesses? Come and get first-hand information from microfinance clients themselves! This workshop will give the floor to microfinance clients, giving you the opportunity to review the use of digital solutions in your business development strategy.

Facilitator:

Adrien Gizon – Project Manager, Adie

Speakers:

Virginie Echene – Nooru Box, Online sale of nooru boxes.
Elena Fernández – Dog Vivant, Online platform for pet owners
Nermin Nadarevic – Farmer, Online promotion platform

Workshops



Workshop 13: Technological Innovation for MFIs

Sala A4 | 5th October – 11.00 - 12.15

Technology is ever-changing and evolving: customers use technology more and more in their everyday lives and online lending platforms have grown at a massive rate. FinTech has become a buzzword. But how do MFIs choose what technology will enhance their relationship-based approach with customers and improve efficiency? This workshop will look at good practices and practical case studies from MFIs that have integrated technology into their daily operations, helping participants to effectively develop & implement future tech strategies and avoid potential pitfalls.

Facilitator:

Paul Kalinauckas – Chief Executive, BCRS Business Loans

Speakers:

Paul Breen – Director of Business Finance, Growth Company

Matthieu Barrier – Deputy Chief Operating Officer, Adie

Workshop 14: Impact Comes From Action

Sala B Terraza | 5th October – 11.00 - 12.15

The impact of microfinance is increasingly gaining more attention from investors and policymakers. In turn, MFIs are improving access to funding opportunities and prospects because they can actually show their social impact. Social impact analysis is a tool to manage and measure how MFIs fulfil their social mission. This workshop will look at two cases and the purpose is to involve market players (policymakers, investors, MFIs) in an exchange of their points of view on current and future practices in impact measurement.

Facilitator:

Lucia Poletti – Assistant Professor, University of Parma

Salome Gvetadze – Research Officer, EIF

Speakers:

Andrea Limone – CEO, PerMicro

Nejira Nalić – Director, Mi-Bospo

Workshops



Workshop 15: Financial Health: from diagnosis to medicine

Sala B3 | 5th October – 11.00 - 12.15

Applying financial health lenses to diagnosing microfinance clients allows better identification of their vulnerabilities and thus improves risk management. In addition, human resources departments can employ this tool among their staff as ongoing support for staff development and to improve their well-being. This session will present a financial health diagnostic tool, integrated with rules of thumb for clients and staff. The tool can be used by MFIs as part of their social corporate responsibility towards improving the financial literacy of clients and staff. The guidelines, which are rooted in behavioural economics, lead clients to quick wins in their personal money management. The tool is automated and requires little effort from MFIs. The workshop will look at the first experiences of financial institutions testing it with their clients and staff. The participants will experience the customer's journey from the financial health diagnosis to the medicine.

Facilitator:

Ewa Bankowska – Responsible Finance Expert, Microfinance Centre

Speakers:

Mirjana Panin – Director of SPM & Communications, Opportunity Bank Serbia

Workshop 16: How can digitalisation improve your BDS Services?

Sala B1 | 5th October – 11.00 - 12.15

How can digitalisation improve your BDS services, maximise your outreach and improve your clients' financial capabilities? In this interactive workshop two MFIs (EMN members) and one NGO (MFC member) will briefly present various e-learning and virtual training tools (ranging from business planning to housing microfinance), they will talk about how and why they developed them and share about their different uses. During the workshop you will be able to get behind a laptop in pairs to experience these digital education tools first hand. Come and get inspired to create your own!

Facilitator:

Evelynne Opriel – International Relations Manager, Qredits

Speakers:

Fran Lores – Communication Manager, Fundación Nantik Lum

Adriana Llorca – Sr. Manager Financial Inclusion & Capital Markets, Terwilliger Center for Innovation in Shelter, Habitat for Humanity International

Fintech Marketplace

The Fintech Marketplace is part of the broader conference marketplace where selected fintech organisations interested in establishing collaboration with MFIs in Europe and Central Asia present their offerings. The Fintech Marketplace will feature Crowdfcredit Inc, InfoStudio, Lemonway, Yapu Solutions and Yelloan.



Crowdfcredit Inc provides debt capital to peer to peer lending platforms, balance sheet lenders, microfinance institutions, leasing/factoring originators or infrastructure, renewable, Development Project on a global basis through its crowdfunding platform in Japan. **More at <https://crowdfcredit.jp/global/>**



Info Studio, one of the oldest IT companies in Bosnia and Herzegovina, specialises in core software solutions, data warehouse and business intelligence solutions, business process management, and document management solutions. **More at www.infostudio.ba**



Lemon Way is pan European Fintech dedicated to crowdfunding platforms, e-commerce marketplaces and other companies looking for payment processing, wallet management and third-party payment in a KYC/AML-regulated framework.

More at www.lemonway.com



YAPU Solutions is a Berlin-based company, that provides a one-stop off-the-shelf solution for financial institutions of all sizes to digitalise their work-flows and integrate additional analysis layers. **More at www.yapu.solutions**



Yelloan is a community service aimed at facilitating the access to consumer credit for individuals. On a dedicated internet platform, the credit applicant receives pledges from his friends and family, solicited through social networks such as Facebook.

More at www.yelloan.com



Lana and First Access digitise the entire lending process for Financial Institution. Targeting SME focused banks as well as Microfinance Institutions, the platform provides a quick and user-friendly way to upgrade lending, immediately improving an institution's efficiency and risk management. With Q-Lana and First Access the transition from paper-based processes to full digitisation takes place within a few weeks, allowing traditional institutions to take on the challenges from fintech companies while building on their experience and strong market position.

Sponsored by



Speakers



Akimzhanova, Gulshat

Deputy Chairperson of the Management Board / KMF

Gulshat Akimzhanova is a member of KMF Management Board since 2006 and Deputy Chairperson of the Management Board since 2008. Since 2015 Gulshat is Deputy Chairman on Operational Development. She is supervising the regional development, branch network support, credit administration, as well as legal division and collection.



Antić Drča, Tatjana

Communication Manager / AgroInvest Fond

Tatjana Antić Drča is a Communication, Marketing and trainings expert with over twenty years of experience after working for blue chip companies and donor funded international projects, mostly in the Balkan region. Tatjana works for AgroInvest, Serbia, and MonteCredit, Montenegro, microfinance subsidiaries of World Vision International. She organises activities for lobbying for microfinance law in Serbia, coordinates social programmes and impact research of the company's social performance, particularly targeting human rights and an equal right approach to vulnerable groups.



Bankowska, Ewa  [@MFC_Network](#)

Responsible Finance Expert / Microfinance Centre (MFC)

Ewa Bankowska has worked as Responsible Finance Expert at the Microfinance Centre (MFC) since 2005. Ewa is an MFC Master Trainer in financial education and training curriculum developer. She leads the projects reaching out to excluded groups. With a background in market research, her previous professional experience covered marketing research in the banking sector and market analysis for the B2B service global alliance.



Barrier, Matthieu  [@adieorg](#)

Network Deputy Manager / Adie

Matthieu Barrier is based in Paris and is in charge of Adie's expansion in France and French overseas territories. As Product Manager of the new loan application, he is involved in the digitalisation of France's main microfinance institution.

Speakers



Benaglio, Nicola  [@EMNMicrofinance](#)
Senior Research Officer / EMN

Nicola Benaglio works as Senior Research Officer at the European Microfinance Network. Starting as a financial analyst, Nicola then joined the social economy sector dealing with the management of a start-up project in the social inclusion field. He then moved his attention to EU funds, working in Brussels for a business federation and a network promoting the development of social economy. In 2014 he gained field experience in Peru joining a cooperative that provides financial services and technical assistance to rural microfinance institutions.



Berezghna, Anya  [@Symbiotics](#)
Head of Investment Pipeline / Symbiotics SA

Anya Berezghna leads the Investment Pipeline team ensuring the institutions' demand is matched with the funding. Prior to this Anya headed Symbiotics' Singapore office developing activities in Asia and before that she covered Caucasus and MENA region as an analyst. Prior to joining Symbiotics in 2008, Anya worked with the Aga Khan Agency for Microfinance.



Blondeau, Nicolas
Manager / Inpulse

Nicolas Blondeau is an enthusiastic and committed professional with 15 years of experience in the microfinance sector, both in the field (Brazil, Kosovo and Guatemala), and with renowned specialized asset managers (Incofin IM, BIO and ADA), and since 2 years with Inpulse to work on the recently launched investment fund Helenos



Bouet, Benoit
Head Financial Institutions Debt for EECCA/MENA /
responsAbility Investments AG

Benoit Bouet has been heading the financial institutions debt team for the EECCA/MENA regions at responsAbility since 2015. He has over ten years of experience in the impact investing industry, mainly focusing on microfinance, downscaling to SMEs and also energy (renewable and energy efficiency). Benoit holds a degree in Internal Business from the Sciences Po school in Paris.

Speakers



Branch, Ann

Head of Unit /

European Commission DG Employment, Social Affairs and Inclusion

 @EU_Social @AnnBranchEU

Ann Branch heads the unit in DG Employment, Social Affairs and Inclusion, which is responsible for inclusive entrepreneurship, microfinance and social enterprise. She has been working for the EU institutions since 1999. Since 2008, she has held various managerial positions dealing with EU policies and funding programmes relating to employment, industrial relations & social dialogue, education & training, and the cultural and creative sectors.



Breen, Paul

Director of Business Finance / GC Business Finance

 @GC_BizFinance

Paul Breen is Director of Business Finance at GC Business Finance (GCBF). He is responsible for developing and implementing an effective Business Finance strategy across Greater Manchester and the UK. GCBF is an FCA-regulated microfinance provider, offering loans and equity services from £500 to £500k together with back office services based on the latest digital banking technology.



Brun, Isabelle

Technical Advisor / Council of Europe Development Bank (CEB)

 @COEbanknews @i_brun

Isabelle Brun covers a diverse portfolio of projects, which she helps preparing and implementing, across a wide range of sectors. These include complex infrastructure as well as lending programmes supporting MSMEs and microfinance operations. In addition to her technical and financial expertise, she holds extensive project management experience acquired during her previous operational roles in the construction sector. Isabelle is a civil engineer, member of the engineers and scientists of France association.



Choy, Patricia

Country Manager / Lemon Way

 @LemonWay

Patricia Choy has 11 years of experience in financial services. After 8 years of working in banking, Patricia decided to pursue an MBA (master's in business administration) in France and started her career in the fintech sector in order to enrich her knowledge with the innovations of today. She currently works as Country Manager for Spain and Portugal in Lemon Way, a payment solution that allows traditional businesses to go into digital.

Speakers



Crisa, Joris

@MicroFinRating

Director of Business Finance / GC Business Finance

Joris Crisa is MFR Regional Manager for MENA and lead assessor under GSMA Certification Scheme. He has experience in training financial institutions on the client protection certification process and social rating methodology; senior expert in institutional and social performance ratings, certifications and evaluations, including digital financial service providers (100+ assignments worldwide).



Deakin, Stephen

@B_C_R_S

Finance Director / BCRS Business Loans

Stephen Deakin is Finance Director at UK based regional business lender, BCRS Business Loans. Stephen leads the finance team and is a member of the senior leadership team, who oversee the strategic direction of BCRS. Stephen is an expert in securing and managing funding streams and is committed to improving organisational efficiency.



Degrand-Guillaud, Marie

@adieorg

Deputy CEO / Adie

Marie Degrand-Guillaud is Deputy CEO of Adie, the leading French microfinance institution. She is involved in the microfinance sector at international level as board member of microStart (Belgium), Taysir (Tunisia), AFI (Greece) and also at EMN. At Adie, Marie is in charge of marketing and product development, strategy & innovation, partnership & fundraising and international development.



Diguët, Michael

@yellowanfrance

Co-founder and Chief Executive Officer / Yelloan

Michael Diguët has been passionate about development since he was 6 years old, so he naturally underwent engineering training in maths & computer sciences. He started his career in computer security, then he quickly joined Dassault Systèmes as a developer. After a few years of experience, he became director of the R & D department of CATIA software. He also founded a mobile application development company in his free time. Then, in 2015, he founded Yelloan with 2 partners with a mission to facilitate access to credit in France.

Speakers



Dorronsoro, Guillermo



@guillerdorron @deustodbs

Lecturer and Director for Northern Spain /
Deusto Business School and Ibermática

Guillermo Dorronsoro is lecturer at the Deusto Business School and is also the newly appointed Director for Northern Spain for Ibermática. Guillermo is also currently President of the UNESCO Basque Country Centre; Member of the Board of Directors for the Bilbao Stock Exchange, the Basque Economic and Social Council, and the ALBOAN Foundation; and Member of the Advisory Boards for the MET Community (Women, Enterprise and Technology).



Dumitrescu, Cristina

Microfinance Investment Manager / European Investment Fund

Cristina Dumitrescu has been active in the financial sector for more than 20 years, gathering vast experience of the Central and Eastern Europe markets by working with both financial services providers but also final beneficiaries. Cristina entered into the microfinance world by working for the European Fund for Southeast Europe. She joined the Inclusive Finance Team at EIF in 2013, being directly involved in the implementation of the EU programmes for microfinance and social entrepreneurship finance.



Gajda, Oliver

Executive Director / European Crowdfunding Network

Oliver Gajda co-initiated ECN in 2012 and went on to establish it as an international NGO in 2013 as Founding Executive Director and Chairman. Over the past decade, Oliver has worked with venture capital, microfinance, technology and social entrepreneurship in both commercial and non-profit settings in Europe and the USA. Oliver is an Advisory Board Member at Förderkreis Gründungs-Forschung e.V. (FGF). A former journalist, he started his career in the early 1990s in the publishing and business information industries.



Galusek, Grzegorz



@MFC_Network

Executive Director / Microfinance Centre (MFC)

Grzegorz Galusek as MFC director has designed regional and country specific access to finance programs which address the needs for financial and non-financial services among low-income people and micro-entrepreneurs in Europe and Asia. Grzegorz has initiated a regional, financial inclusion policy program with a broad goal of fostering creation of a favourable legal and regulatory framework for access to financial services for low-income people and micro-entrepreneurs.

Speakers



Giuglietti, Gabriele

 [@bancaetica](#)

Head of International Relations / Banca Etica

Gabriele Giuglietti is Head of International Relations at Banca Etica. As one of the founders of Banca Etica he deals with microcredit institutions in Europe, Palestine, Africa and Latin America in order to increase financial inclusion. He keeps a close working relationship with the Italian Parliament and with EU authorities in order to support the development of Ethical Finance.



Gizon, Adrien

 [@adriengizon](#) [@Adieorg](#)

Project Manager Adie International / Adie (France)

Adrien Gizon has been at Adie since 2011 and is an international project manager and board member of AFI in Greece. Adrien provides technical assistance on strategic and operational issues for microfinance programmes. He previously worked on development and emergency relief programmes in Southern America & Africa. Adrien has two Master's degrees in cooperation and Development from Pavia University (IT) and in Political Sciences from the IEP in Toulouse (FRA).



Goldie-Scot, Cameron

Co-Founder & CEO / Musoni Services

Cameron Goldie-Scot is an expert in the marriage of microfinance and technology. His goal is to improve the quality and availability of financial services in the developing world—a quest that has taken him to in Kenya, Tanzania, the UK, and now Myanmar. He co-founded Musoni Services, a pioneering new software company providing low cost technology to MFIs across Africa.



Groenevelt, Elwin

 [@egroenevelt](#) [@qredits](#)

Founder & CEO / Qredits

Elwin Groenevelt studied business administration for the financial sector in Amsterdam. After 15 years working in commercial banking and management, he founded Qredits in 2009. It is the only nationally operating microfinance organisation in the Netherlands offering microcredit loans and SME loans, mentoring, and an array of business development tools. Elwin is also President of the EMN Board.

Speakers



Gvetadze, Salome

Research Officer / European Investment Fund

Salome Gvetadze has been working for the Research and Market Analysis department of the European Investment Fund for more than five years. As a research officer, she covers a variety of topics, ranging from general market analysis to impact assessment for venture capital, credit guarantees and inclusive finance.



Jurma, Cristian

General Manager / Vitas Romania

Cristian Jurma has a strong practical experience in microfinance and has been working in the field since 1998, fulfilling over time different top management positions with different microfinance institutions. Cristian has more than 10 years of direct management experience in SME, housing and community infrastructure lending in Romania and Bosnia-Herzegovina and over 3 years of management experience in MIS and IT for microfinance. Cristian is also a Chairman of the MFC Board.



Kalinauckas, Paul

Founder & CEO / Qredits

 @Paul_BCRS

Paul Kalinauckas is the Founder Chief Executive of BCRS Business Loans which has lent over £40 million to small businesses in the West Midlands Region of the UK since 2002. Paul is a Board Director of Responsible Finance and was awarded the "Outstanding Leader of the Year" in 2016.



Korte, Joost

Director-General in DG EMPL / European Commission

Joost Korte was appointed Director General for Employment, Social Affairs and Inclusion in March 2018. He has previously served as Deputy Director-General for the Trade Department; for Agriculture and Rural Development; and for Enlargement. Furthermore, Mr Korte spent several years in the Secretariat General as Director responsible for relations with the Council of Ministers and gained extensive experience in the private offices of Sir Leon Brittan, Chris Patten and Danuta Hübner. A lawyer by training Mr Korte joined the Commission in 1991 after eight years of academic work on European law.

Speakers



Lebel, Alexis
CEO / OpenCBS

 [@openCBS_com](https://twitter.com/openCBS_com)

Alexis Lebel has operational experience managing MFIs, namely in Afghanistan where he started local institution OXUS. He has also worked in China, Rwanda, Liberia, Azerbaijan, and Tajikistan as a consultant on technical assistance projects in microfinance and SME finance. In 2013 he co-founded OpenCBS, which is providing a SaaS Open Source Core Banking System and other digital finance solutions.



Lehner, Vincent
Head of Markets / Symbiotics SA

 [@SymbioticsNews](https://twitter.com/SymbioticsNews)

Vincent joined Symbiotics in 2007 as an Investment Analyst. He was later appointed as Regional Manager in Africa and is now Head of Markets. He previously worked for Nestlé, for the International Committee of the Red Cross and for IBM. Vincent holds a master's degree in Industrial Engineering from the Swiss Federal Institute of Technology in Zurich.



Lentz, Caroline
Deputy Director / European Microfinance Network

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Caroline Lentz is deputy director of EMN and was previously Operations Manager. She has a demonstrated history of working in the non-profit organisation management industry. Caroline has strong experience in European-funded project management, event design, social performance for MFIs and network related activities. She holds a master's degree in Business Economics and a complementary MA in Microfinance from Solvay Business School.



Limone, Andrea
CEO / PerMicro

 [@Limone_PerMicro](https://twitter.com/Limone_PerMicro) [@PerMicro_](https://twitter.com/PerMicro_)

Andrea Limone is CEO of PerMicro, the first MFI in Italy specialised in small loans for start-ups and the development of small enterprises as well as for primary needs of families. Before launching PerMicro in 2007, he worked for Banca Etica, Mag2 Finance, and he was a researcher for Fondazione Giordano Dell'Amore. He has published two volumes on microcredit and the banking system: "Banche e Microfinanza" and "Otto modi di dire microcredito".

Speakers



Llorca, Adriana

Senior Manager Financial Inclusion & Capital Markets /
Habitat for Humanity's Terwilliger Center for Innovation in Shelter

Adriana Llorca has over 15 years' experience in the banking sector and international corporations (investments, savings and credit management). Her expertise includes financial product development for low-income groups and institutional technical assistance activities to leverage housing finance with private funding.



Lores, Fran

 @NantikLum

Communications Manager / Fundación Nantik Lum

Fran Lores is a journalist with a master's in Democratic Leadership and Political Communication. He has worked in different media in Spain and in the communication departments of different NGOs related to immigration, Human Rights and universal justice. Since 2015, he is Communications Manager and PEM's coordinator at Nantik Lum Foundation.



Malizia, Francesca

 @Oportunitasimf

Operations Manager / IMF Oportunitas

Francesca Malizia is Operations Manager at Oportunitas. She previously worked as a project manager assistant for NGOs and has experience in international cooperation projects of the European Commission. She holds a bachelor's and master's degrees in International Relations from La Sapienza University (Rome) and a Master of Science in Development Management from the London School of Economics.



McAuley, Justin

 @VisionFund

Global Digital Financial Systems Architect / VisionFund

Justin McAuley is responsible for the digital technology direction at VisionFund, and has extensive experience implementing digital channels for customers and staff, CRM and core banking systems globally. VisionFund operates Microfinance Institutions in more than 30 countries.

Speakers



Mehta Dhawan, Swati  [@swatiimehta](#) [@AvHStiftung](#) [@giz_gmbh](#)
German Chancellor Fellow /
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

Swati has nine years of experience working on projects to achieve inclusive financial sector development in India, Africa, and Asia. Her work focuses on understanding the financial needs of low-income households, piloting innovative products, and disseminating lessons for policy-making. She was awarded the German Chancellor Fellowship to conduct a research on financial inclusion of refugees in Germany.



Messina, Alessandro  [@bancaetica](#)
CEO / Banca Popolare Etica scpa

Alessandro Messina is CEO of Banca Etica (Italy) since June 2015. Born in Rome in 1969, he graduated in Business Administration and specialised in Finance at the Luiss School of Management. Previously he worked as a manager for the Italian Federation of Cooperative and Rural Banks (Federcasse); the Italian Banking Association (ABI); the Italian Ministry of Social Solidarity; the Municipality of Rome. He has been also director of "Lunaria" (a social promotion association); coordinator of "Sbilanciamoci!" Campaign and president of the Ethical Finance Association.



Moauero, Aldo
Founder member / Shareholder / Board Member /
Managing Director MicroFinanza Rating Srl

Aldo leads MFR's Management Team and chairs the Rating Committee Unit. Aldo represents MFR with external stakeholders and he is an active member of various initiatives in the industry, including Board Member of the SPTF and AMT and SMART Campaign Certification Committee member. Aldo has carried out 500+ rating and assessment missions worldwide and has been leading the technical evolution of MFR services and assessment tools.



Molenaar, Klaas  [@dehaagse](#)
Hybrid Entrepreneur, Consultant and Academic /
The Hague University of Applied Science

Klaas Molenaar is EM. Professor of Financial Inclusion and New Entrepreneurship at the Hague University of Applied Science. In that capacity, he leads various research programmes in the field of new forms of microfinance and hybrid entrepreneurship. He is also a Founder of Timpoc Consultants specialised in Entrepreneurship and MSME financing and development.

Speakers



Moncada, José

Founder and CEO / Bolsa Social

José Moncada was Civil Administrator of the State and has developed his career in National and European financial policy in the Spanish Public Treasury, the European Commission and the European Markets and Securities Authority. In 2015 he returned to Madrid to found the “Bolsa Social, a community of companies and investors with positive social and environmental impact, and the first participatory financing platform authorised by the CNMV in Spain. Through the “Bolsa Social”, hundreds of private investors have channelled more than 2 million euros to companies with positive social impact.



Moniotte, Denis

Co-founder / Rubyx

Denis Moniotte co-founded Rubyx, a consulting team in AI and Product. At Rubyx, they combine service design and AI to create bespoke, people-first digital products. Before that Denis was responsible for Microcred's digital strategy. He has helped the company become a 100% cloud based, single codebase and centrally-serviced financial institution group on the African continent.



Moraru, Oleg

Chief Executive Officer /good.bee Credit IFN

Oleg Moraru has over 19 years of working experience in the financial sector, adding experience and knowledge in different national and international projects, holding management positions over time within banking and non-banking institutions such as: General Manager – German-Romanian Fund (7 years), Head of SBB – Bancpost – Eurobank EFG (2 years) and, consecutively Risk Manager, Network Manager and General Manager with Patria Credit IFN (8 years). Starting 2016, Oleg is working in GBC.



Müffelmann, Silke

EaSI TA Team Leader /


Frankfurt School of Finance & Management

 [@FrankfurtSchool](https://twitter.com/FrankfurtSchool)

Silke Müffelmann is an internationally recognised Microfinance, SME and TA expert. She has worked in team leading and general management roles for over 20 years, in more than 40 countries including fragile states and EU countries. Currently, Silke is the Head of Frankfurt School's Microbanking Competence Centre, and develops Team Leading and Senior Project Management roles for a variety of advisory and training projects, including the EaSI TA LOT 1: Provision of targeted capacity building services for microcredit providers through trainings on behalf of EC/DG EMPL.

Speakers



Muguerza, Oscar  [@Oscar_Muguerza](#) [@laboralempresas](#)
Head of Business Banking / Laboral Kutxa – Gaztenpresa

Oscar Muguerza is Head of Business Banking at Laboral Kutxa, a co-operative bank based in Northern Spain. He is also part of the general coordination of the Gaztenpresa Foundation. Oscar is responsible for product development, marketing, pricing, commercial policy and international development for business clients, including entrepreneurship and microfinance



Nalić, Nejjira
Director / MI-BOSPO

Nejjira Nalić has been Director of MI-BOSPO since its inception. MI-BOSPO's mission is to serve primarily low-income women who are economically active, and it serves more than 22,000 clients (65% women). Nejjira has spoken in numerous events on microfinance for women and on responsible finance. MI-BOSPO is affiliated to the Women's World Banking and Nejjira serves on their Board of Directors.



Naseem, Kaiser H.  [@knaseem1](#) [@IFC_org](#)
Head of Digital Banking Advisory Services, EMENA /
International Finance Corporation (World Bank Group)

Kaiser H. Naseem heads IFC's Digital Banking Advisory Services in MENA, Central Asia and Eastern Europe. He has worked as an international development banker for over 30 years and is a global thought leader on development issues, disruptor and innovator with an entrepreneurial flair. Kaiser has conceptualised and developed new institutions and business models in challenging environments around the world. In recent years, Kaiser has assisted many banks and MFIs in developing digitisation strategies.



Némethi, Balázs  [@nembal](#)
CEO / Taqanu

Balázs is an invited expert for the World Economic Forum's Digital Identity Taskforce and has been in the blockchain digital identity space for over 2 years. He has a passion for delivering real impact with the use of technology and blockchain. Taqanu, his company is focusing on creating public, mission-critical infrastructures in the identity space that can provide privacy by design for systems in both the developing and developed world

Speakers



Nestingén, Jacob Ole

Senior Officer / Finance in Motion

Jacob Ole Nestingen heads the Technical Assistance Facility of the SANAD Fund for MSME. He has over ten years' experience in commercial banking and development finance. After beginning his career with Wells Fargo in the United States, Jacob entered development finance as a consultant for GFA Consulting Group. He has been at Finance in Motion since 2013, primarily working in favor of the SANAD Fund. With experience across the Middle East and Africa, Jacob has managed over one-hundred different projects in favor of multiple donors and investors.



Oprel, Evelyne

 [@EvOprel @Qredits](#)

International Relations Manager / Qredits

Evelyne Oprel is International Relations Manager at Qredits. She maintains close relations with international peer and network organisations and was actively involved in setting up Qredits' locations in the Caribbean Netherlands over the past few years. Prior to her joining Qredits she worked for several non-profit organisations in Central and Eastern Europe and lived and worked in the US for 15 years.



Ott, Florian

 [@FlorianAOtt](#)

Social Banking Development / Erste Group Bank AG

Florian Ott has more than 13 years of professional experience in international banking and consultancy. He has held several expert and management positions in risk management and was responsible for multiple international IT projects in CEE before he turned to Social Banking in 2017. Today he is working in Erste Group's Social Banking Development supporting social organisations, starting entrepreneurs and marginalised client groups.



Panin, Mirjana

Director of SPM and Communications / Opportunity Bank Serbia

Mirjana Panin started working in Opportunity Bank Serbia (OBS) in 2014 as an Executive Secretary. She performed a number of roles over the years including Office Manager, HR Manager and Marketing Manager/Director. In 2015, she took over responsibility for the bank's social performance management.

Speakers



Pasa, Iulia

Director, Supervision Department / U.N.C.A.R

Iulia Pasa has over 18 years of experience in advisory, commercial banking and risk management. She is also a lecturer at the Romanian Banking Institute. Iulia joined the social economy sector 9 years ago, dealing with the management and implementation of EU Funded projects. She is currently Director of the Supervision Department within the Romanian Association of Credit Unions (UNCAR).



de Paula Coelho, Francisco

Dean of the EIB Institute

Francisco de Paula Coelho used to be Director for EIB Operations in Asia and Latin America (2004-2015). He was also Director of the Department for Planning and Settlement of Operations in the EIB Financial Directorate (2000-2004). He started his career at the EIB in 1987, as a loan officer for the ACP countries. In 1989, he became Manager of the EIB's bond portfolio at the Treasury Department after which he became Head of the Loans Back Office. He has also been a financial analyst with Unido, an assistant lecturer in Economics at the University of Lisbon and a consultant in investment promotion for Emerging Countries in New York.



Paulus, Samuel

General Manager / microlux

Samuel Paulus has a master's degree in Tourism Management and in Economic Intelligence. He began his professional career in the support of innovative start-up and social entrepreneurship projects. In 2016, he participated in the launch of microlux, the first MFI in Luxembourg. Samuel manages the office, including project management for the IT system, relations with external partners, administrative tasks, fundraising, and communication.



Pawlak, Katarzyna

 @MFC_Network

Deputy Director / Microfinance Centre (MFC)

Katarzyna Pawlak has been working in the financial inclusion sector for over 20 years. She oversees the Microfinance Centre's programs in the area of financial inclusion. Currently she manages the MFC strategic partnership with DG EMP and drives MFC new strategy focused on promoting innovation in social finance.

Speakers



Poletti, Lucia

Assistant professor of the Economics of Financial Intermediaries / University of Parma

Lucia Poletti is assistant professor of Economics of Financial Intermediaries at the University of Parma (Italy), where she researches microfinance, SME financing, and financial education. She is currently working on the application of SROI to microfinance in the EIBURS sponsored project "Measuring Microfinance Impact in the EU. Policy recommendations for Financial and Social Inclusion".



Popovska, Lucija

 [@MFC_Network](#) [@SoftwareGroupBG](#)
Board member / COO – Microfinance Centre / Software Group

Lucija Popovska is the Chief Operating Officer of Software Group, a global technology company that is specialised in delivery channel and integration solutions for institutions that provide financial services. Lucija is a seasoned development management professional with experience in operations across Europe, Central Asia, Africa and the Middle East



Przanowski, Karol

Cofounder; Assistant Professor /
AMA Institute; Warsaw School of Economics

Dr Karol Przanowski is an experienced manager with many years of work knowledge in Credit Scoring. He is passionate about building, monitoring and validating analytical models. During his career he has repeatedly built effective business processes in terms of credit risk, analytical CRM and consumer finance. Karol has authored many scientific publications. He is also an active teacher at Warsaw School of Economics.



Radziwiłł, Michał

Manager / CoopEst S.A

Michał Radziwiłł has 30 years of experience in various areas of finance and audit. He has worked for audit firms (Deloitte & Touche, Mazars) as well as international corporations. In 2000 joined TISE. Since 2006 Michał has actively contributed to the creation of CoopEst and the development of its investment activity. Simultaneously with the duties of Manager of CoopEst, he holds the position of General Manager of TISE SA.

Speakers



Ramírez, Jorge



@EMNMicrofinance

Executive Director / European Microfinance Network (EMN)

Jorge Ramírez has vast experience in the management of internationally funded projects, addressing economic development policies such as Foreign Trade, R&D, Entrepreneurship, and also SME financing, which is how he first came across microfinance. Jorge has led many different teams and has developed strong skills in advocacy, fundraising and network-related activities.



Rementeria Maiz, Unai

President of the Provincial Council of Biscay

Unai Rementeria Maiz started his professional career in 1999 as the secretary-controller of Nabarniz Council. From 1999-2007, he was Deputy Mayor of his hometown municipality, Mundaka. He then was the Mayor until 2013. In 2009 he became a member of the Basque Parliament representing the Basque Nationalist Party – EAJ-PNV (up to 2011). From January 2013 until 1 July 2015, he was Deputy for the Presidency and the spokesperson of the Provincial Council of Bizkaia.



Sasia, Pedro M.



@perusasia @FEBEAethicalfin

President / FEBEA

Pedro Sasia has a PhD in Polymer Chemistry from the University of the Basque Country. He is a researcher and professor of the Centre for Applied Ethics of the University of Deusto. Pedro has been a Board Member of Banca Popolare Etica since May 2013 and President of the European Federation of Ethical and Alternative Banks and financiers (FEBEA) since May 2017.



Schnell, Mackenzie



@OradianHQ

Senior Communications Manager / Oradian

Mackenzie Schnell specialises in connecting microfinance institutions with the resources they need to grow. Prior to joining Oradian, Mackenzie worked at a US-based microfinance investment fund that lends to small MFIs. In 2017, she joined Oradian, the financial inclusion company delivering cloud-based technology to MFIs in Asia and Africa, as the Senior Communications Manager.

Speakers



Stulen, Vincent  [@Qredits](#)
Manager IT & Innovation / Qredits

Vincent Stulen leads the IT & Innovation department within Qredits. Digitalisation, risk models, data-science, mobile apps, BDS tooling, digital marketing, AI, blockchain and IT architecture are some of the areas Vincent is active in. With over 10 years of experience in microfinance he is a strategic bridge builder between Qredits' organisational goals and high-tech solutions.



Sulzer, Marianne  [@FinanceinMotion](#) [@efsefund](#)
Senior Officer, Technical Assistance Management /
Finance in Motion GmbH

Marianne Sulzer is responsible for Technical Assistance Management for the European Fund for Southeast Europe at Finance in Motion. Her expertise is in systemic Private Sector Development, with a strong focus on inclusive financial system development and MSE promotion, as well as in complex international project management and customised advisory services for investment managers and partners.



Surek, Peter  [@ErsteGroup](#)
Head of Social Banking Development / Erste Group Bank AG

Peter Surek is a banker with 20 years of experience in running retail banking, founding a direct bank and more recently setting up social banking in different CEE markets. He heads the Social banking division in Erste Group, holds CEO position in good.bee holding and chairs the Supervisory Board of good.bee credit, Erste microfinance institution in Romania.



Thorogood, Kendra
Senior Investment Manager / Kiva

Kendra is dedicated to providing equal access to opportunity for all. As the Senior Investment Manager for Europe & Central Asia at Kiva, she supports Kiva's partners to leverage crowdfunding to better serve those most in need.

Speakers



Uccheddu, Simone

Investment Manager / European Investment Fund

Investment Manager for Inclusive finance programmes at the EIF since 2014. Prior to joining EIF, Simone was based in Peru with Triple Jump Investments where he covered investments in MFIs across Latin America. He has also worked 5 years with Microfinanza Rating, providing ratings to a large number of MFIs in Latin America and Africa. Simone holds an MSc in International Business Management (LUISS, Rome) and is also a Chartered Financial Analyst (CFA).



Ugarte, Oscar

Director of Management / Seed Capital Bizkaia

Oscar Ugarte is director of management at Seed Capital Bizkaia, a public-private Risk Capital entity with a long track record in Seed Capital operations. This company manages three Investment funds (one of the funds is focused in Social Impact Investments) and one venture capital entity named as Seed Mikro. Oscar is also Managing Director of Seed Mikro, a company specialised in microfinance operations. Likewise, he has recently created an Equity Crowdfunding Platform with the objective of reinforcing the alternative financing market for the companies of the territory.



Vankalas, Sachin S

 [@SachinVankalas](#) [@LuxFLAG](#)

Director of Operations and Sustainability /
Luxembourg Finance Labelling Agency (LuxFLAG)

Sachin S Vankalas is a multilingual finance professional, with over a decade of professional experience in Microfinance and Impact Investing. At present, he is Director of Operations and Sustainability at LuxFLAG. Sachin primarily works with Investment Funds active in Sustainable Investing themes which include Microfinance, Climate, ESG, Impact Finance, etc. He is a member of the Board of Directors at European Microfinance Platform (e-MFP), Inclusive Finance Network Luxembourg (InFiNe) and International Climate Finance Accelerator (ICFA).

Speakers



Viratham Pulsawatdi, Shadin

Team Leader at DG Employment, Social Affairs and Inclusion / European Commission

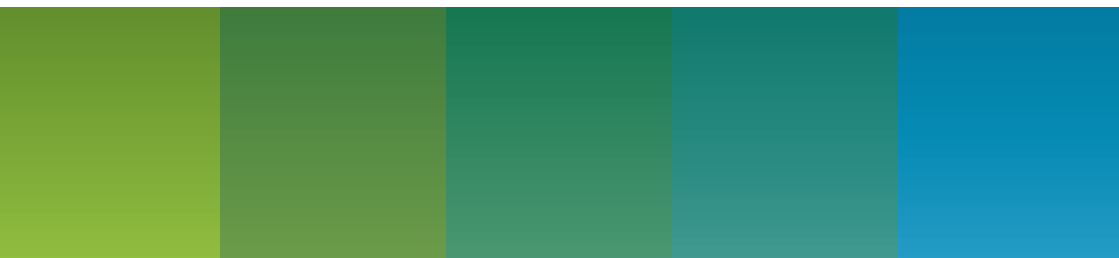
Shadin Viratham Pulsawatdi is a team leader within the unit in DG Employment, Social Affairs and Inclusion which is responsible for inclusive entrepreneurship, microfinance and social enterprise. He has been working for the EU institutions since 2015. He leads the team dealing with policies and funding for microfinance, including financial instruments and technical assistance, under the EU Programme for Employment and Social Innovation (EaSI).



Wardle, Leah

Sr. Specialist / SPTF & Smart Campaign

Leah is a specialist in financial inclusion, with expertise in consumer protection and social performance management (SPM). She is a key contributor to standards, guides, and tools for SPM and consumer protection in the financial services sector. Her current roles include Accreditation Manager for the Smart Campaign and Sr. SPM Specialist for the Social Performance Task Force.



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European Commission

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The Employment and Social Innovation programme aims at promoting social inclusion, combating poverty and improving working conditions, notably by improving access to finance for vulnerable persons, micro-enterprises and 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 Commission.



EaSI Technical Assistance is under the direct management of DG Employment, Social Affairs and Inclusion. It supports microfinance institutions in order to ease access to microfinance for vulnerable people who wish to start up a micro- enterprise as well as for existing micro-enterprises.

Microfinance institutions that have signed up 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. Those include tailored trainings and trainings on the Code, ratings, institutional assessments, and Code Evaluations that aim at building the institutions' capacity and compliance with the Code, a pre-requisite for microfinance institutions that want to benefit from the EaSI financial instruments support (i.e. guarantee and equity investments).



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- ✓ Knowledge of local requirement



Banking Software



Card Payment Services



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- Core Banking System
- CRM
- Data Warehouse and Analytics
- Accounting
- Treasury
- Electronic Channels

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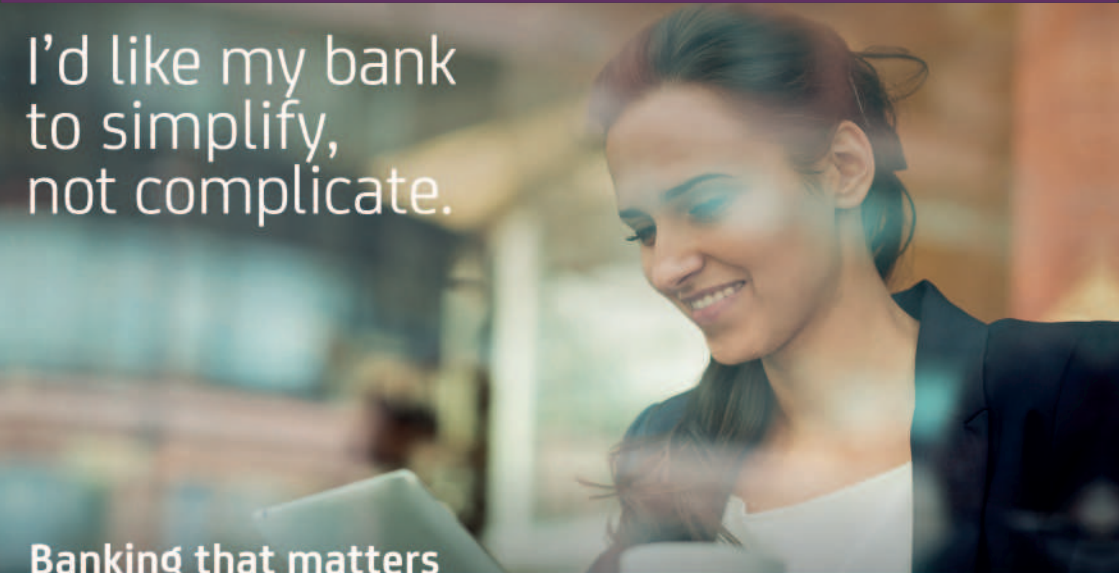
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Tapping the Power of Fintech for Financial Inclusion

Entrepreneurship Academy
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 fundación
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MONTE DE PIEDAD
Desde 1702

We are a Spanish Foundation with a diverse and broad scope of activity and beneficiary base. Our activities are focused mainly on education, culture, environment and social action. We run and manage our own programs and centers, establishing as well cooperation agreements with different state and social entities on issues concerning our aims. We are an organization that pays very close attention to social needs and whose roots are more than three centuries old always working on social credit and financial inclusion through the activity of Monte de Piedad.

www.montemadrid.es

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CoopEst

**NO
POVERTY**



2,595
new business created

**REDUCED
INEQUALITIES**



887
Roma clients

**GENDER
EQUALITY**



56%
clients women

**DECENT WORK AND
ECONOMIC GROWTH**



85%
micro and SMEs supported

Our facts speak louder than words.



Together with CoopMed and Helenos funds, CoopEst is managed by Inpulse Investment Manager.



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OF EXPERIENCE
in banking and
payment sector

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PAYMENTS SOLUTION
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11 BANKS
110 MICROFINANCE
INSTITUTIONS

**24/7
365**
ONLINE
AVAILABILITY

8,000,000
customers served



ARCHITECTURE
Service Oriented



RELIABLE
Deployed on Powerful PaaS
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API GATEWAY
support Third-party integration

WE SERVICE

80% of banking sector
20% microfinance
sector in Mongolia



**WALLET
SERVICES**
Payment platform
integration ready

UP TO 2 TIMES
COST EFFECTIVE
than other core banking
solutions as of 2018



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**BACKING WHAT
NEEDS BACKING**

**MAKES US
DIFFERENT**

At CaixaBank we support entrepreneurs and families -
we've granted **over 700,000 microloans**

At CaixaBank we support entrepreneurs and families through **MicroBank**, a benchmark organisation in Europe in the field of microfinance. Thanks to it, in the last 10 years we have granted over 700,000 microloans which have made it possible to start up thousands of small projects.

Backing the people who need it is one of the many things that make us different.



**Socially
responsible
bank**

This finance is made possible by the guarantee provided by CDBM and the European Fund for Strategic Investments (EFSI), set up as part of the Investment Plan for Europe. The objective of the EFSI is to finance support and make productive investments in the European Union and ensure greater access to finance.





Galileo Network is a leading Italian Company in the field of providing outsourcing and consulting services for Financial Intermediaries, Credit Guarantee Institutions and MFIs. After its multi-year experience in the Italian market, GALILEO NETWORK expanded its activity in the global market as well (Europe and other developed countries). Thanks to its skilled staff, Galileo Network offers overall assistance to its clients on the financial intermediation market.

Media Partner

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.





11th European Microfinance Research

The 11th Edition of the European Microfinance Research Award is co-sponsored by the Research Group "Financial Inclusion and New Entrepreneurship" of The Hague University of Applied Sciences and the European Microfinance Network. This year's award has a €1,000 endowment and recognises the most outstanding research paper covering ongoing or finalised research on issues related to microfinance in the European Union and EFTA countries exclusively. In line with this year's conference theme, applicants were asked to send papers exploring the implications of the digital revolution on microfinance clients and institutions. Other subjects were equally welcome, e.g. those related to job creation, information technology and innovation, social performance measurement, impact assessment and social entrepreneurship. Young researchers were especially invited to present their work for this award.

The finalists are:

Gisela Mann (University of Salford) with the paper *"Does Consumer Microfinance Expand Financial Inclusion in the UK?"*.

Swati Mehta Dhawan (Alexander von Humboldt Foundation, GIZ) with the paper *"Financial Inclusion of Germany's Refugees: Current Situation and Road Ahead"*

Knar Khachatryan, Vardan Baghdasaryan (American University of Armenia), Valentina Hartarska (Auburn University) with the paper *"Is the model 'loans-plus-savings' better for microfinance in ECA? A PSM comparison"*.

Awards 2018



4th Photo Contest

EMN & MFC launched the 4th Photo Contest in the framework of the joint conference.

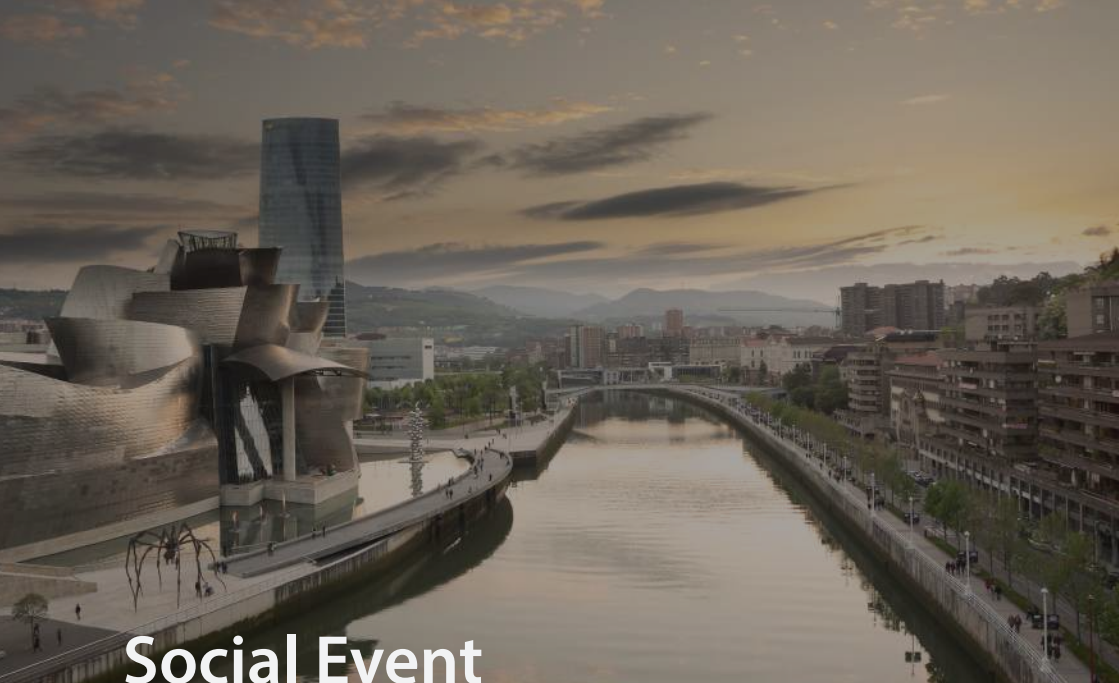
We asked our members to send us an image that tells a story! We wanted to know and show more about the activities of our members and their microfinance clients.

Have a cup of coffee and go vote!

Images and the stories that go with them are displayed in the coffee break & exhibition area. We invite you to go and have a look and to cast your vote.

You can even vote during the Social Event at the Guggenheim!

The winning organisation will receive one free registration pass for the next annual conference.



Social Event

This year our Social Event will take place at the world-famous Guggenheim Museum Bilbao, emblem of the city's skyline and one of the most admired architectural masterpieces. Guests will have exclusive access to the museum's galleries which house a selection of works and installations by contemporary artists as well as thematic exhibitions.

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

Audio guides will be available for rent and the gift shop will be open.

Agenda:

The galleries will be open to guests from 20.15 and the cocktail dinner will begin around 21.30.

The Guggenheim Museum is located in the city centre and on the bank of the Nervión river. It is a 10-minute walk from the Palacio Euskalduna.

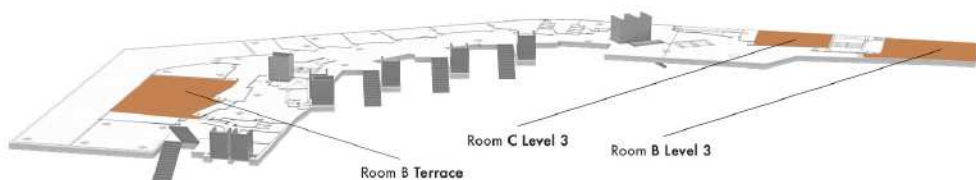
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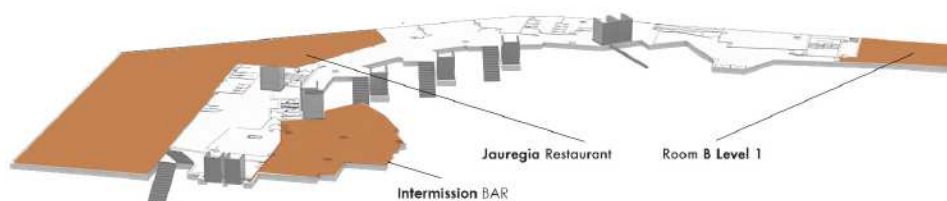
All public transport services are accessible and adapted for people with disabilities.

Maps of Palacio Euskalduna

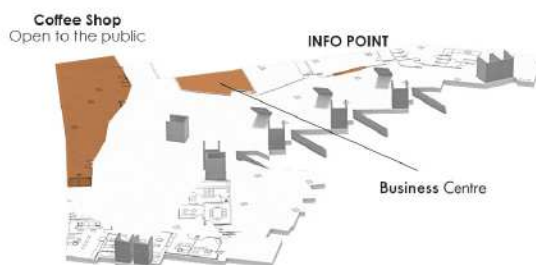
FLOOR 3



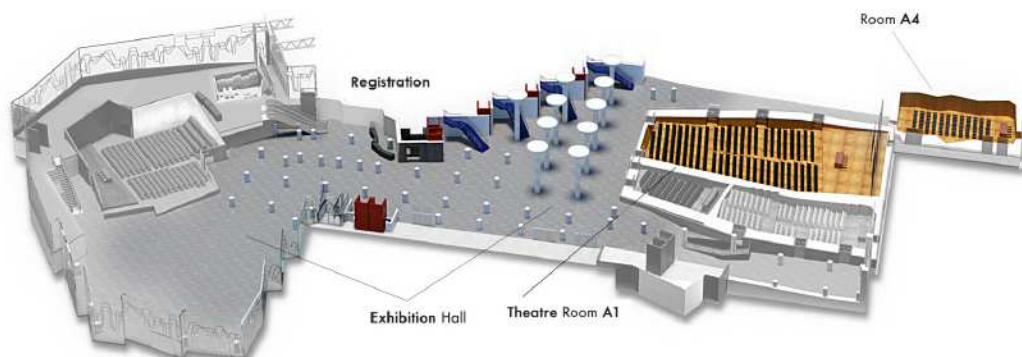
FLOOR 1



FLOOR -1



FLOOR -2



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