

# Uniglobal Annual Microfinance Forum 2010: Confronting Crisis & Change



18th and 19th February 2010 Istanbul, Turkey

## With contributions from

**Jeff Flowers**  
Regional Director Eurasia &  
Vice President  
**FINCA International, Azerbaijan**

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Credit Bureau and  
Risk Management Advisor  
**IFC, Morocco**

**Biswa Bandhu Mohanty**  
Chief General Manager  
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**Andrea Limone**  
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Executive Secretary  
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Chief Operating Officer  
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**Michael Roth, Advisor**  
Financial Systems Development  
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**Alain Levy**  
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**Bernie Morgan**  
Chief Executive  
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**David Quien**  
Chief of the Research &  
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Senior Managing Director  
**ACDI/VOCA, USA**

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Branch & International Business  
Development Director  
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**Cristopher Falco**  
Operation Leader  
**EBRD, UK**

**David Mac Dougall**  
Risk Manager  
**BlueOrchard, Switzerland**

Within the past years Microfinance institutions have been lending millions to underdeveloped regions worldwide. Now the global credit crunch has made lending money more expensive. But has it also affected the Microfinance sector or it has contributed to a rich getting richer or big getting bigger?

Entering 2010 the questions still remain: how far this crisis will spread? What changes we will see in the Microfinance industry as a result of the global credit crunch? Will we see the hard evidence of a liquidity crisis within the next years? Who has been affected more & who has been affected less? How bad it will get or how can big get bigger?

Uniglobal Annual Microfinance Forum 2010 will discuss the evidence of the final impact of credit crunch and the turmoil changes of the Microfinance industry. How will the sector handle the global financial difficulty and what will be the reaction of MF clients? We will also take a look at the future trends in 2010 and opportunities that will be available in the Microfinance sector to open up the doors to the new decade.

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THURSDAY, 18th FEBRUARY 2010

DAY ONE

08.20 Registration & Morning Ice Breaking Coffee  
08.50 Welcome & Chairman's Opening Remark

**Day 1 Conference Chair: Jeff Flowers,  
Regional Director Eurasia & Vice President  
FINCA International, Azerbaijan**

## CONFRONTING THE GLOBAL FINANCIAL ENEMY

09.00 **Will MF Sector Have immunity for the Global Financial Crisis in the Upcoming Year?**  

- Main concerns about the Microfinance sector in 2010
- Ranking the main risks facing Microfinance in 2010
- How bad will it get? Who is impacted more & who is less?

**Jeff Flowers, Regional Director Eurasia & Vice President  
FINCA International, Azerbaijan**

09.30 **Enhancing Crisis Resilience of Financial Institutions and its Management**  

- Managing Liquidity
- Asset quality management & provisioning policies
- Managing maturity mismatches
- Managing open currency positions
- Managing interest rate, repricing risk & profitability

**Sylvia Wisniewski, Chief Operating Officer  
European Fund for Southeast Europe, Luxembourg**

10.00 **Workshop: Lessons Learned from the Financial Crisis**  

- Confronting the crisis, decreasing the cutbacks in funding
- Lightening business environment
- Escaping from institutional failure

**Fred Smith, Senior Managing Director  
ACDI/VOCA, USA**

10.30 Refreshments & Coffee Networking Break

11.00 **Panel Discussion: Substantial & Promising Improvement in the 2010 – Truth or False?**  

- Will the financial difficulties still persist in the 2010?
- Should there be a reason for panic?

**Moderator: Jeff Flowers, Regional Director Eurasia & Vice President, FINCA International, Azerbaijan**  
**Panelist 1: Fred Smith, Senior Managing Director  
ACDI/VOCA, USA**  
**Panelist 2: Alain Levy, Head of Microfinance for Asia  
Eastern Europe & Latin America, BNP Paribas, France**  
**Panelist 3: Sylvia Wisniewski, Chief Operating Officer  
European Fund for Southeast Europe, Luxembourg**  
**Panelist 4: David Mac Dougall, Risk Manager  
BlueOrchard, Switzerland**  
**Panelist 5: Mikhail Hradovich, Branch & International  
Business Development Director, TA Consult, UK**

## CREDIT RISK MANAGEMENT – A SAFETY LIFE JACKET TO WEAR

11.40 **How to Fight Poverty When You Are a Commercial Bank? The BNP Paribas Model**  

- How and why the bank is involved?
- A specific model designed for the microfinance activity
- Our whole investment selection process & example of a specific risk analysis : India

**Alain Levy, Head of Microfinance for Asia  
Eastern Europe & Latin America, BNP Paribas, France**

12.10 **Financing Microbusiness & New Entrepreneurs in the Context of Local Economic Development: 25 Years of Achievements with the "France Initiative" Model**  

- Personal loans by non profit organizations without interest and without warranty
- Leading to loans to the company by commercial banks
- Technical assistance and tutoring in order to insure the duration of the business

**Bernard Brunhes, President, France Initiative, France**

12.40 Networking Lunch

## CREDIT BUREAUS & OVERINDEBTNESS LITERACY

13.40 **Comprehensive Credit Reporting: Best Practice**  

- Credit Reporting Concepts
- Benefits of full-file information sharing
- Enabling legal framework for credit reporting
- International best practice examples
- Case study from Ecuador

**Oscar Madeddu  
Credit Bureau and Risk Management Advisor  
IFC, Morocco**

14.10 **Workshop: Fighting Against Overindebtness**  

- How can MF address the problem through a debt swap process?
- How can MF prevent overindebtness & create long term strategies?

**Horst Zapf, Principal Project Manager, KfW, Germany**

## MANAGING LIQUIDITY WITHIN THE CURRENT UNCERTAINTY

14.40 **Measuring & Analyzing Liquidity Risk**  

- Liquidity measurement tool to be protected
- Satisfying minimum reserve requirements
- To have enough liquidity – how can we?

**David Mac Dougall, Risk Manager  
BlueOrchard, Switzerland**

15.10 Refreshments & Coffee Networking Break

## REMITTANCES – MARKET, MONEY AND REDUCED COSTS

15.40 **Keys to Better Use of Remittances for Development**  

- How it can be useful for MF to build new businesses?
- Lowering transfer costs & reducing risk of transfer
- Making markets more transparent

**David Quien, Chief of the Research & Development Department, ADA, Luxembourg**

## CORRESPONDENT BANKING – EXPANDING OUTREACH THROUGH RETAIL PARTNERSHIPS

16.10 **Dimensions of the Growth of Correspondent Banking**  

- Correspondent banking model and its various forms
- Requirements for correspondent banking
- Possessing regulatory challenges
- Is correspondent banking successful?

**Rosita Najmi, Financial Services Strategy Advisor  
Mercy Corps, USA**

## PENSION FUND'S INVOLVEMENT INTO MICROFINANCE – A NEW PHENOMENON

16.40 **Access of Pension Funds into Microfinance**  

- What drives Pension funds to invest into MF?
- Pension funds' demand on MF services
- What is the future of Pension funds' involvement into MF?

**Christopher Falco, Operation Leader, EBRD, UK**

17.10 Chairman's Summary & Closing Remarks

17.20 Evening Networking

A limited amount of exhibition space and other packages are available for leading solutions providers to attend the conference. For further information please contact **Laurent Casano** on e-mail: [lcasano@uni-global.eu](mailto:lcasano@uni-global.eu) or Telephone +420 234 251 251

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FRIDAY, 19th FEBRUARY 2010

DAY TWO

08.20 Registration & Morning Coffee

08.50 Welcome & Chairman's Opening Remark

**Day 2 Conference Chair: David Mac Dougal**  
**Risk Manager, BlueOrchard, Switzerland**

## ENVIRONMENTAL SUSTAINABILITY AND MICROFINANCE

09.00 **What Environmental Sustainability Brings to MF?**

- How MF works to prevent environmental damage
- Building capacity for green MF, green microenterprises
- Opportunities for combining MF and energy programs
- Climate change-strategies & influence on the profitability of MFI

**Marija Mironjuk, Senior Project Manager & Head of Energy Efficiency Competence Center, Frankfurt School of Finance & Management, Germany**

## CONSUMER LENDING FOR THE POOR – IS IT RISK OR OPPORTUNITY?

09.30 **Consumer Lending – Financing the Entrepreneurs**

- Quality of consumer lending portfolio
- How to work on a low operational cost
- Developing sophisticated lending technologies
- Consumer Lending versus Microcredit
- Does Consumer lending stimulate MF's commercialization?

**Andrea Limone, CEO, PerMicro, Italy**

## MICROLEASING AND ITS TOOLKIT

10.00 **The Nuts and Bolts of Microleasing**

- Reducing current barriers affecting access to finance
- Microleasing - improving operations of MFI's
- More affordable & more effective way of giving finance

**Cholpon Kokumova, Associate Operations Officer IFC, Kazakhstan**

10.30 Refreshments & Coffee Networking Break

## POSTAL NETWORKS – THE NEXT REVOLUTION IN FINANCIAL ACCESS

11.00 **Role of Post Offices in Providing Financial Services**

- Providing payment cards, savings, deposits, insurance, credit
- Revenues from postal operations
- Developing postal sector as a vehicle for financial services

**Michael Roth, Advisor Financial Systems Development, GTZ, Germany**

## PANEL DISCUSSION: MICROFINANCE DISTRIBUTION CHANNELS – INCREASING OUTREACH

11.30 **The New Opportunities within Distribution Channels**

- Providing MF services at pharmacies and gas stations
- Extra access to MF services to increase the outreach
- Offering MF service through retailers

**Panellist 1: Bernie Morgan, Chief Executive, CDF, UK**  
**Panellist 2: Olivier Jérusalmy, Researcher Reseau Financement Alternatif, Belgium**  
**Panellist 3: Michael Roth, Advisor Financial Systems Development, GTZ, Germany**

12.20 **The Millennium Development Goals and Beyond: New Expectations for the Social Performance of Microfinance**

- What we mean by "Social performance" in Microfinance?
- The stakeholders – focus on MFIs & investors
- How S? gives us a framework for setting our expectations of what MF can achieve (such as contributing to the MDGs)

**Speaker: Ewa Bankowska, SPM Program Manager, MFC Steering Committee Member of Social Performance Task Force, Poland**

**Panellist 1: Biswa Bandhu Mohanty Chief General Manager, National Bank for Agriculture & Rural Development, Mumbai**

**Panellist 2: Olivier Jérusalmy, Researcher Reseau Financement Alternatif, Belgium**

**Panellist 3: Anthony Randazzo, Senior Investment Officer Triple Jump Fund Management, the Netherlands**

**Panellist 4: Burcu Guvenek Arasli International Development and Microfinance Expert, Turkey**

13.10 Networking Strategic Lunch

This discussion will take place in the Hotel Restaurant. The table arrangement will follow a round table format for ten persons each. Delegates will summarize the main issues raised at the conference and discuss this in an informal interactive working lunch. Heads of Tables will present these conclusions in an open discussion session following lunch.

## PANEL DISCUSSION: SUSTAINABLE RURAL FINANCE, CHALLENGES AND OPPORTUNITIES

14.40 **Does the Subsidy Reach the Poor?**

- Underdevelopment of rural infrastructure
- Failures in rural finance
- Alternative Rural Marketing & innovative approach

**Speaker 1: Biswa Bandhu Mohanty Chief General Manager, National Bank for Agriculture & Rural Development, Mumbai**

**Speaker 2: Christophe Cordonnier**

**Teamleader TAFF, Tadjikistan**

**Speaker 3: Rainer Fitz, Team Leader SELP II**

**Frankfurt School of Finance & Management, Turkey**  
**Panellist 1: Fred Smith, Senior Managing Director ACDI/VOCA, USA**

## PANEL DISCUSSION: COOPERATION BETWEEN FINANCIAL SECTOR & NGOs. HOW ARE NETWORKS BOOSTING MICROFINANCE SECTOR?

15.40 **What Can Cooperation Offer to the Parties?**

- How we can strengthen the cooperation between financial sector and NGOs?
- How to convince the financial sector to trust?
- What kind of new networks we can build

**Speaker: Christoph Pausch, Executive Secretary European Microfinance Platform, Luxembourg**

**Panellist 1: Biswa Bandhu Mohanty Chief General Manager, National Bank for Agriculture & Rural Development, Mumbai**

**Panellist 2: Burcu Guvenek Arasli, International Development and Microfinance Expert, Turkey**

16.20 Chairman's Summary & Closing Remarks

16.30 Evening Networking

I would like to thank everyone who assisted with the research and organisation of this Conference, particularly the speakers for their support and commitment.  
**Olha Vyshnevskya, Conference producer olha@uni-global.eu, +420-234 251 251**

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## STRATEGIC INTERACTIVE LUNCH DAY 2, 13:10

In order to bring added value to the conference we plan to arrange an interactive session during the lunch on Day 2. We will invite all of our participants to be actively involved in this session to share international and local experience, and in return take away new ideas and inspirations from industry peers across the globe.

### What can you expect?

The discussion will commence during the 'Strategic Interactive Lunch' on Day 2 at 13:10. Each table is assigned with a strategic topic relating to the conference content. Conference participants will select a table based on the topic they would like to discuss, and the questions they would like answered. We strongly recommend that each table nominate a leader who will chair the discussion.

## TOPICS & RELATED DISCUSSIONS FOR THE STRATEGIC INTERACTIVE LUNCH

**Table 1. Social Performance Management as an effective translation of an institution's mission put into practice**

**Table 2. Correspondent Banking a complementary relationships focusing on service excellence**

**Table 3. Postal networks as a new financial access to MF and its role in Providing Financial Services**

**Table 4. Credit bureaus to collect personal information and financial data on individuals from a variety of sources for a variety of uses**

**Table 5. Discussing the key role of Rural Microfinance in fighting poverty and new approaches for serving economically underserved populations**

**Table 6. Fighting against overindebtedness and financial exclusion in Europe**

**Table 7. a) What will be the real impact of Financial crisis in the upcoming years?  
b) Каковы будут реальные последствия финансового кризиса в ближайшие годы? (Only in Russian)**

**Table 8. Mobile Banking - access balance information, pay bills, transfer funds and more**