

EUROPEAN MICROFINANCE WEEK 2011

INCLUSIVE FINANCE FOR EXCLUDED PEOPLE
MICROFINANCE REFOCUSING ON THE UNDERSERVED,
UNSERVED AND VULNERABLE

2nd - 4th November 2011
Abbaye de Neumünster, Luxembourg

Programme

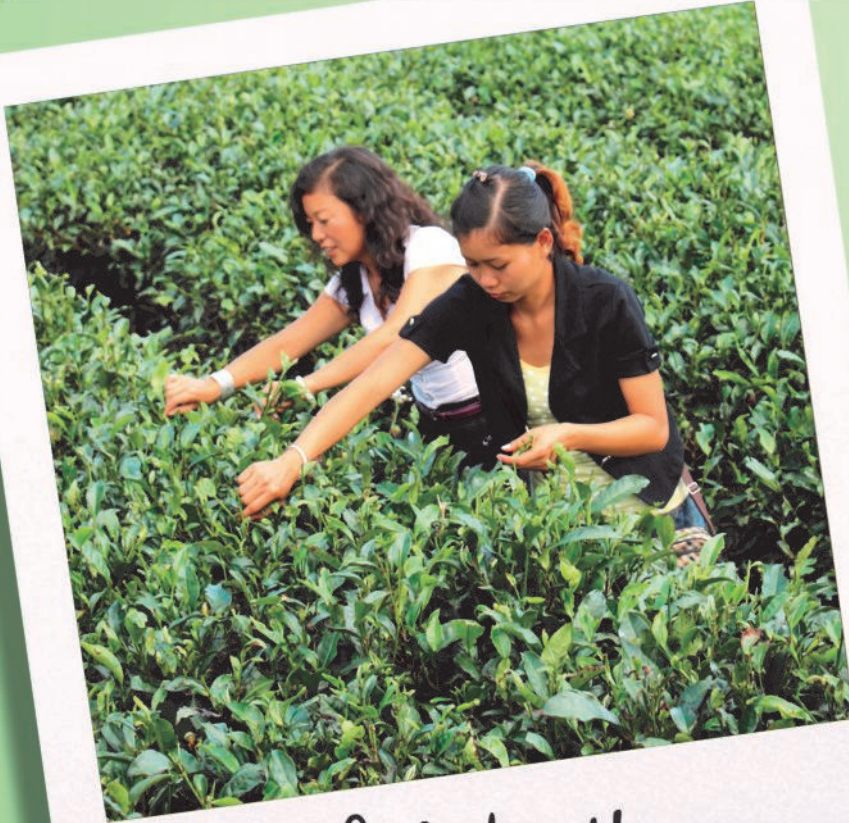


EUROPEAN
MICROFINANCE
PLATFORM

NETWORKING WITH THE SOUTH

www.e-mfp.eu

Changing lives with Microfinance



Solidarity

With operations in more than 80 countries worldwide, the BNP Paribas Group believes that social responsibility is a natural part of corporate citizenship. For more than 15 years the Group has taken a keen interest in microfinance, driven by the conviction that the banking profession can have a social impact that goes well beyond its traditional borders.

Contact:

Social Responsibility & External Relations
Tel: (+352) 42 42 - 26 41 - email: rsre@bgl.lu



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BNP PARIBAS**

| The bank for a changing world

bgl.lu

Welcome

Dear Members and Conference Participants,

Welcome to European Microfinance Week 2011 which brings together e-MFP members and other interested microfinance professionals to debate, share ideas and network.

What makes the European Microfinance Week unique is the fact that the programme is created by the e-MFP members themselves, reflecting your current interests and priorities. Your proposals have produced a creative and dynamic programme and we anticipate a lively exchange of ideas during the Action Group meetings, training courses and twenty nine sessions which will take place over our three day event.

European Microfinance Week 2011 is taking place against the backdrop of a decisive year for the microfinance community. It is also a special event, as this year e-MFP celebrates its fifth anniversary. We are proud of supporting our members and the microfinance sector over this period and look forward to continuing our contribution to the positive evolution of the industry.

The European Microfinance Platform acknowledges the continuing active support the Luxembourg government provides to European Microfinance Week. We would also like to thank this year's sponsors; PricewaterhouseCoopers, Agence Française de Développement, Citi Microfinance, BGL BNP Paribas, the European Investment Bank, Credit Suisse, Ernst & Young, the European Fund for Southeast Europe, Arendt & Medernach, Sal. Oppenheim and Allen & Overy, for their additional support.

We wish you a dynamic European Microfinance Week and an enjoyable stay in Luxembourg.

Marc Bichler
Chairman

Christoph Pausch
Executive Secretary

THURSDAY, 3rd November 2011

Taking stock of the current situation: learning from past experiences

MORNING 1

09h00 - 10h30

PLENARY: Opening plenary: The changing perception of microfinance and the need for global policy efforts related to financial inclusion [1] [2]	Room José Ensich 2nd floor
Moderator Christoph Pausch, e-MFP Speakers Marie-Josée Jacobs, Minister for Development Cooperation & Humanitarian Affairs, Luxembourg Emna Kallel, Ministry of Finance Tunisia Alou Sidibe, Kafo Jiginew	

Signature of the " Paris Appeal " by Her Royal Highness Grand Duchess Maria Teresa

10h30 - 11h00

Coffee break & Plaza	Room Nic Klecker 2nd floor
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MORNING 2

11h00 - 12h30 Workshops in parallel

Products and services: what innovation, what outreach, which funding?	
Clients' needs: what do we know? [1] [2]	Room José Ensich 2nd floor
Speakers CGAP Chris Pain, Concern Worldwide Marcus Fedder, Agora Microfinance Partners LLP	

The framework for microfinance practices: principles, tools, regulation and supervision	
The Paris Appeal	Room A13 1st floor
Moderator Axel de Ville, ADA Speakers Michaël Knaute, Oxus Development Network Jean-Luc Perron, Grameen Credit Agricole Microfinance Foundation Eric Ekué, Consultant	

Evidence from the field: findings from research and the role of support practices	
Culture and microfinance	Chapel 1st floor
Moderator Arvind Ashta, Burgundy School of Business (ESC Dijon) Speakers Saleh Khan, PwC Roy Mersland, University of Agder	

[1]: French - English / English - French Translation

[2]: Spanish - English / English - Spanish Translation

THURSDAY, 3rd November 2011

University Meets Microfinance (UMM)		Room A11 1st floor
Moderator	Erna Karrer-Rüedi, Credit Suisse/e-MFP	
Speakers	<p>Sascha Huijsman / University of Groningen: The Impact of the Global Economic and Financial Crisis on MFIs' performance</p> <p>Marion Allet / Solvay Brussels School and Université Paris 1 Panthéon-Sorbonne: Managing environmental risks in microfinance – Lessons learned from El Salvador</p> <p>Thilo Klein / University of Cambridge: Why Do India's Urban Poor Choose to Go Private? Health Policy Simulations in Slums of Hyderabad</p> <p>Carolina Laureti / CERMI – Center for European Research in Microfinance: Product flexibility in microfinance – Trade-offs and challenges for the industry</p>	

Youth financial inclusion		Room Edmond Dune 2nd floor
Moderator	Severine Deboos, International Labour Organisation	
Speakers	<p>María Perdomo, UNCDF</p> <p>Jared Penner, ChildFinance</p> <p>Selma Cilimkovic, Partner Microfinance Foundation</p> <p>Janiece Greene, Women's World Banking</p>	

12h30 - 14h00

Networking Lunch sponsored by Citi	Citi Microfinance 	Cloister Ground floor
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AFTERNOON 1

14h00 - 15h30 Workshops in parallel

Products and services: what innovation, what outreach, which funding ?		Chapel 1st floor
Branchless banking: progress and potential of new business models		
Moderator	Antonique Koning, CGAP	
Speakers	<p>Nisar Bashir, Telenor</p> <p>Aurore Noumazalay, Orange Money</p> <p>Philippe Breul, PhB Development</p>	

The framework for microfinance practices: principles, tools, regulation and supervision		Room A11 1st floor
Non-prudential regulation after the rush to regulate and Basel II – experiences from the field		
Moderator	Florian Henrich, GIZ	
Speakers	<p>Ainur Turgunbaeva, AMFI</p> <p>Thomas Förch, GIZ</p> <p>Eric Duflos, CGAP</p>	

THURSDAY, 3rd November 2011

Evidence from the field: findings from research and the role of support practices

Discrimination in MFIs	[1] [2]	Room José Ensich 2nd floor
<p>Moderator Linda Suvatne, Norwegian Association of Disabled (NAD)/IDDC</p> <p>Speakers Leift Atle Beisland, University of Agder Roy Mersland, University of Agder Ariane Szafarz, CERMi – Center for European Research in Microfinance</p>		

Client protection - are we there yet?		Room Edmond Dune 2nd floor
<p>Moderator Bonnie Brusky, Focus Conseil et Traduction</p> <p>Speakers Isabelle Barres, The Smart Campaign Lucia Spaggiari, MicroFinanza Rating Mila Bunker, MCPI Network Philippines Ging Ledesma, Oikocredit Sadina Bina, MCO EKI Bosnia</p>		

15h30 - 16h00

Coffee break & Plaza		Room Nic Klecker 2nd floor
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AFTERNOON 2

16h00 - 17h30 Workshops in parallel

Products and services: what innovation, what outreach, which funding ?

Weathering the storm: lessons in microfinance crisis survival	[2]	Chapel 1st floor
<p>Moderator Daniel Rozas , Accion International</p> <p>Speakers Zhanna Zhakupova, Asian Credit Fund in Kazakhstan Selma Jahic, Partner Microcredit Foundation Bosnia Patricia Padilla, ADIM MFI Nicaragua</p>		

The framework for microfinance practices: principles, tools, regulation and supervision

What's New York law got to do with it? The role of local law in poverty alleviation		Room A11 1st floor
<p>Moderator Jami Hubbard Solli, Microjustice</p> <p>Speakers Robert Bragar, Legal Risk Management for Impact Investors Flavian Zeija, Justice for Microfinance Consumers Limited</p>		

Evidence from the field: findings from research and the role of support practices

Reaching out to disabled people: issues and challenges on making microfinance really inclusive [1]

Moderator Anne Leymat, IDDC/Handicap International

Speakers Flavia Bwire, AMFIU

George Mukasa, NUDIPU (National Union of Disabled Persons of Uganda)

Dembelé Modibo, MFI Nyesigiso Mali

Joshua Goldstein, Center for Financial Inclusion

Room
José Ensch
2nd floor

Responsible microfinance: is there a need to certify the accomplishment of social goals?

Moderator Laura Foose, SPTF

Speakers Isabelle Barres, The Smart Campaign

Emmanuelle Javoy, Planet Rating

Paul Thomas, ESAF MFI India

Room
Edmond
Dune
2nd floor

17h30 - 18h45

PLENARY: Microfinance: what is it for? - results and aspirations [1] [2]

Moderator Renée Chao-Béroff, Pamiga

Speakers Marc Labie, CERMi - Centre for European Research in Microfinance

Frances Sinha, EDA Rural Systems

Philippe Serres, AFD

Mayada El Zoghbi, CGAP

Room
José Ensch
2nd floor

18h45 Transfer by bus to BGL BNP PARIBAS

19h00 - 21h30

Networking Reception sponsored by BGL BNP Paribas



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FRIDAY, 4th November 2011

Looking forward with proposed solutions and promising practices

MORNING 1

08h00 - 09h45

General Meeting of Members of the European Microfinance Platform with breakfast



Room
Edmond
Dune
2nd floor

09h00 - 13h00

Rating responsible finance: feedback workshop (organised by The Rating Initiative)

Moderator Tony Sheldon, Ford Foundation
Speakers Benjamin Mackay, Rating Initiative
Frank DeGiovanni, Ford Foundation
Raters
MFIs

Chapel
1st floor

09h45 - 10h00

Coffee break & Plaza

Room
Nic Klecker
2nd floor

MORNING 2

10h00 - 11h00

PLENARY: Setting up the right incentives for responsible finance: The challenges of implementing balanced governance [1] [2]

Moderator Antonique Koning SPTF/CGAP
Speakers Cécile Lapenu, CERISE/e-MFP
Emilie Goodall, UNPRI
Monika Beck, KfW / EFSE
Jacco Minnaar, Triodos Investment Management

Room
José Ensch
2nd floor

11h00 - 12h30 Workshops in parallel

Products and services: what innovation, what outreach, which funding ?		
Agricultural microinsurance: a promising approach to reduce risks for financing agricultural activities for farmers		Room A11 1st floor
Moderator	Therese Sandmark, Grameen Credit Agricole Microfinance Foundation	
Speakers	Nadia Ouriemchi, Terrafina Microfinance Pranav Prashad, ILO's Microinsurance Innovation Facility Sébastien Weber, Planet Guarantee	
The framework for microfinance practices: principles, tools, regulation and supervision		
Rural Outreach and Innovation e-MFP Action Group: Lessons learned from member based MFIs on governance and strategic alliances		Room José Enschedé 2nd floor
	[1] [2]	
Moderator	Laurent Biot, SOS Faim	
Speakers	Luis Panzer, Cresol Alou Sidibe, Kafo Jiginew Maira Gonzales, Coop. Jardin Azuayo Victor Chati, Coop Los Andes	
Evidence from the field: findings from research and the role of support practices		
Supporting microfinance in the Southern and Eastern Mediterranean		Room A13 1st floor
Moderator	Sophie Wiesner, ADA	
Speakers	Luciana Tomozei, European Investment Bank Francesco Consiglio, FEMIP Special Operations François Durollet, Planet Finance/e-MFP Milena Bertram, Finance in Motion	
EU and EIB support for building inclusive financial systems: strategies and initiatives		
Moderator	Bonnie Brusky, Focus Conseil et Traduction	Room Edmond Dune 2nd floor
Speakers	Stefaan Pauwels, European Commission Emmanuel Moyart, ACP/EU Microfinance Edvardas Bumsteinas, European Investment Bank Célestin Murengezi, European Commission	

FRIDAY, 4th November 2011

11h30 - 12h30

Training: Centralized lending practices and credit scoring for MSEs: What are the benefits for MFIs?		Room A15 1st floor
Trainers	Peter Hauser, Business & Finance Consulting Michael Kortenbusch, Business & Finance Consulting	

12h30 - 14h00

Networking Lunch	Cloister Ground floor
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AFTERNOON 1

14h00 - 15h30 Workshops in parallel

Products and services: what innovation, what outreach, which funding ?		Room José Ensch 2nd floor
Energy and microfinance: lessons learned and ways forward [1] [2]		
Moderator	Daniel Philipp, MicroEnergy International	
Speakers	Lucienne Blessing, University of Luxembourg Franziska Heidenreich, myclimate Hector Madariaga, FONDESURCO Feisal Hussain, UNCDF Emmanuel Beau, SIDI Nabot Dokhudoeva, Microloan Organisation Madina Va Hamkoron	

The framework for microfinance practices: principles, tools, regulation and supervision		Room A11 1st floor
The role of greater transparency in overcoming the current microfinance crisis and the reputational threat to the microfinance industry		
Moderator	Sachin Vankalas, LuxFLAG	
Speakers	Arman Vardanyan, Dual Return Fund-Vision Microfinance Dina Pons, Incofin Luis Viada, Microrate Jacco Minnaar, Triodos Investment Management	

Evidence from the field: findings from research and the role of support practices		Room Edmond Dune 2nd floor
Addressing crisis situations: fundamentals and lessons learned for risk management in microfinance		
Moderator	Samuel Kreber, Ernst & Young Luxembourg	
Speakers	Marjolaine Chaintreau, Citi Sebastian Maldonado, MFI Maquita Birgit Galemann, IFD/BFC	

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[2]: Spanish - English / English - Spanish Translation

Luxembourg Round Table on Microfinance (LRTM): A multi stakeholder national initiative for facilitation, stimulation and innovation		Chapel 1st floor
Moderator	François Bary, LuxDev	
Speakers	Axel de Ville, ADA Josée Thyès, ATTF Bertrand Klein, Deloitte Luxembourg Marc Elvinger, LMDF Daniel Dax, LuxFLAG Daniel Feypel, Luxembourg Ministry of Foreign Affairs – Development Cooperation	

Management information systems		Room A13 1st floor
Moderator	Sandra Moreau, European Microfinance Network	
Speakers	Tom Baur, Triodos Facet Tibor Szekfin, MFI FAE Hungary Teshome Dayesso, Buusaa Gonofaa Jean Pouit, MyTransfer	

15h30 - 16h30

PLENARY	What next for microfinance?	[1] [2]	Room José Ensich 2nd floor
Moderator	Emmanuel de Lutzel, BNP Paribas/e-MFP		
Speakers	Marc Bichler, e-MFP Chairman Tilman Ehrbeck, CGAP Hector Córdova, FEDECACES		

16h30

Drink	2nd floor
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A path to investing in development



pwc

Do you need help with the regulatory set-up, tax structuring, auditing of your microfinance investment vehicle?

Our experienced Impact Investing team can support you in every step of your project.

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Saleh Khan

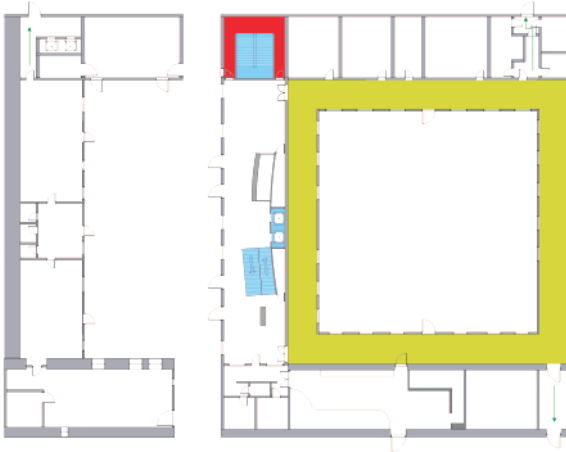
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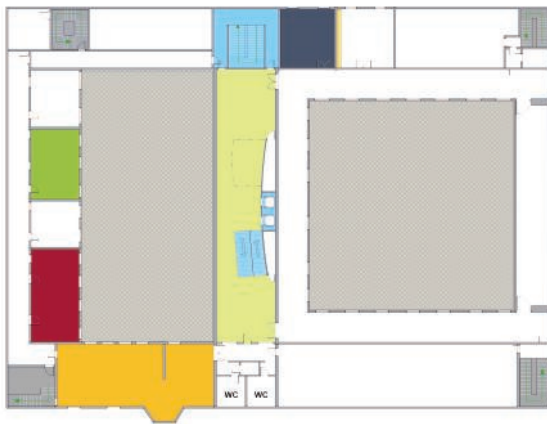


Neumünster Abbey Conference Venue





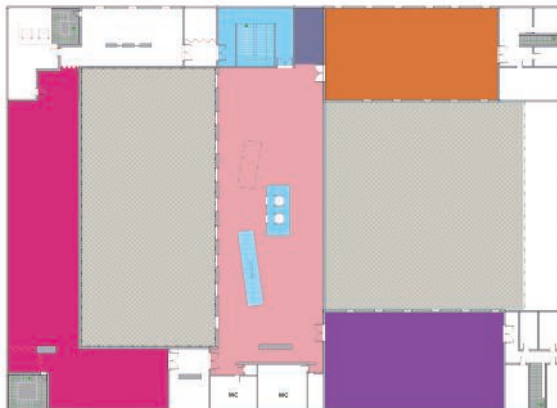
Ground floor

-  Cloister
-  Main Entrance
-  Stairs & Lifts



1st floor

-  Chapel
-  Room A11
-  Room A13
-  Room A15
-  Business Lounge
-  Stairs & Lifts



2nd floor

-  Room José Ensch
-  Room Edmond Dune
-  Room Nic Klecker (PLAZA)
-  Registration
-  Cloakroom
-  Stairs & Lifts

PRACTICAL INFORMATION

CONFERENCE VENUE

Centre Culturel de Rencontre
Abbaye de Neumünster
28, rue Münster
L-2160 Luxembourg
Tel.: (+352) 26 20 52 - 1

TRANSPORT

Bus shuttles will run to and from the conference hotels to the conference venues.

LANGUAGE

The main language of the conference will be English but there will be translation French/English/Spanish in Room José Enschedé and some sessions in room Chapel will be translated in Spanish.

The French translation service is sponsored by
Agence Française de Développement, AFD



COMMUNICATIONS

There is a WIFI access at the Abbaye de Neumunster. To connect please use the following:

WIFI: **ccrn-hotspot**
User **free**
Password: **sekpekig**

Computers will also be available at the Business Lounge located on the first floor

PLAZA

Plaza is an exhibition area where participants can showcase their organisation or service. It will take place the 3rd and 4th November in the Room Nic Klecker during the coffee breaks.

BUSINESS LOUNGE

The Business Lounge is located on the first floor and is a place to meet and a quiet place to work. No reservation is necessary.
Three small meeting rooms can be reserved by the hour on request. Please contact the registration desk to check availability and reserve.

OPENING HOURS REGISTRATION DESK

Wednesday, November 2nd 2011: 08:00 - 17:00
Thursday, November 3rd 2011: 08:00 - 17:00
Friday, November 4th 2011: 08:00 - 17:00

MISCELLANEOUS INFORMATION

Delegates requiring special assistance please contact the Event Managers office at the venue:
(+352) 26 20 52 936 or send an email to nathalie.depoorter@ccrn.lu.

Please turn off your cell phones during all conference sessions as a courtesy to the conference speakers and attendees.

EUROPEAN MICROFINANCE WEEK 2012

If you are interested in sponsoring next years' event and positioning your organization at the forefront of the microfinance sector, please contact the secretariat at contact@e-mfp.eu

Follow us:



The EIB Group: promoting inclusive finance



The European Investment Bank, the long-term lending institution of the European Union, supports microfinance activities in nearly 50 countries,

In 8 years, the EIB Group has committed EUR 881m to microfinance projects within and outside the EU, relying on both financial (debt, equity participation and guarantees) and non-financial (technical assistance) instruments.

The EIB Group uses its own resources as well as other funding sources, notably programmes on behalf of EU Member States and the European Commission. www.eib.org

The EU Bank



EUROPEAN MICROFINANCE PLATFORM (e-MFP)

The European Microfinance Platform (e-MFP) was founded formally in 2006 and it has a total membership of over 130 European organisations and individuals with microfinance activities in the developing world (including banks and financial institutions, government agencies, NGOs, consulting firms, researchers and universities). The main objective of the European Microfinance Platform is to facilitate information exchange and to promote cooperation among diverse European actors involved in microfinance in developing countries.

VISION

e-MFP's vision is to become the microfinance focal point in Europe linking with the South through its members.

www.e-mfp.eu

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GRAND DUCHY OF LUXEMBOURG
Ministry of Foreign Affairs

Directorate for Development Cooperation

Sponsors:



Citi Microfinance



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ALLEN & OVERY