

# 17<sup>th</sup> ANNUAL GLOBAL MICROFINANCE FORUM

DEVELOPING THE MICROFINANCE INDUSTRY IN THE NEW REALITY

SPEAKERS

**Huib-Jan de Ruijter**  
Chief Investment Officer  
FMO, The Netherlands

**Cristina Dumitrescu**  
Senior Investment Manager – Inclusive Finance  
European Investment Fund,  
Luxembourg

**Alain Levy**  
Head of Microfinance and Social  
Entrepreneurship for Asia & Americas  
BNP Paribas, France

**Ashwin Mahabaleswara**  
Director, Asia Private Equity & Private Debt  
Developing World Markets, USA

**Florian Ott**  
Social Banking Development Manager  
Erste Group Bank AG, Austria  
Authorized Officer  
Erste Social Finance Holding, Austria

**Els Boerhof**  
Managing Partner, Co-Owner  
Goodwell Investments B.V.,  
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**Jessica Schicks**  
Senior Investment Officer, Financial Institutions  
Belgian Investment Company  
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Belgium

**Theo Brouwers**  
Director Impact Investing  
ACTIAM, The Netherlands

**Jorge Rubio**  
Managing Director  
Citi Inclusive Finance, UK

**Jarri Jung**  
Head of Financial Institutions  
Triple Jump, The Netherlands

**Markus Aschendorf**  
Head of Division / Equity Investments and Funds  
/ Europe / Asia / MENA  
KfW Bankengruppe, Germany

**Jurgen Hammer**  
Managing Director  
SPTF Europe, Luxembourg

**Stephanie García Van Gool**  
Director of Impact Assessment  
BBVA Microfinance Foundation,  
Spain

**Francis Malige**  
Managing Director, Financial Institutions  
EBRD, UK

**Momina Aijazuddin**  
Global Head Microfinance  
International Finance Corporation,  
USA

**Philippe Guichandut**  
Head of Inclusive Finance Development  
Grameen Crédit Agricole  
Microfinance Foundation, France

**Bernard Acquaye**  
Regional Manager Africa  
Quipu and QWare, Ghana, Accra

**Bruno Cassola**  
Manager, Public Affairs & Sustainability Department  
ICCREA BANCA, Italy

**Toms Jurjevs**  
Founder & CEO  
Sun Finance, Latvia

**Teresa Burelli**  
International Partnerships Lead  
BBVA Microfinance Foundation,  
Spain

**Cameron Goldie-Scot**  
CEO  
Musoni System, The Netherlands

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## MICROFINANCE SECTOR IN 2020-2021. OPERATING IN THE NEW REALITY

## MODULE 1

## 10:00 Welcoming Speech by Uniglobal

## 10:05 Welcoming &amp; Opening Remarks from the Chairperson

## 10:15 OPENING DISCUSSION: Looking back &amp; looking forward

- What has been learnt from the pandemic?
- How has it changed the industry and what helped the industry survive?
- Is there anything that needs to be done or tracked differently?
- Effects of the signed COVID-19 Coordination MOU: has it secured the microfinance sector?
- Government initiatives, social and financial programs introduced in different countries. Who benefited from them, and did they affect the industry?
- What should we look at during crisis? What the immediate response should be like?

**Jarri Jung**  
Head of Financial Institutions  
Triple Jump, The Netherlands

**Jurgen Hammer**  
Managing Director  
SPTF Europe, Luxembourg

**Bruno Cassola**  
Manager, Public Affairs & Sustainability Department  
ICCREA BANCA, Italy

## 10:40 Covid-19 Pandemic – Threat or Opportunity for the Microfinance Sector?

- Adjusting both the business and communication strategy to the new market conditions
- Designing and implementing a digital strategy – new tools for client onboarding; loan appraisal; contract signing etc.
- Improving the client management tools
- Developing non-financial services – Business Development Services
- Impact measurement

**Cristina Dumitrescu**  
Senior Investment Manager – Inclusive Finance  
European Investment Fund, Luxembourg

## 11:00 From Traditional to Cloud Banking – the year that transformed it all

- Traditional banking in the new context
- Challenges of going digital
- Cloud banking – more than a response to the new context – a long term strategy

**Bernard Acquaye**  
Regional Manager Africa  
Quipu and QWare, Ghana, Accra

## 11:20 PANEL DISCUSSION: Helping financial structures survive amid pandemic

- What to focus on in crisis: liquidity or solvency? What is important in the long run?
- Drivers of illiquidity. Where is the biggest risk and how can it be fixed?
- How can investors support MFIs? Extension and restructuring of debts
- Will investors still be willing to provide equity investments rather than loan investments?
- MFIs - MIVs - DFIs: is cooperation being transformed?
- Emergency funding: who should get it and how to track where the money goes?
- Examples of how regulators help and support MFIs in different markets

**Francis Malige**  
Managing Director, Financial Institutions  
EBRD, UK

**Florian Ott**  
Social Banking Development Manager  
Erste Group Bank AG, Austria

**Jarri Jung**  
Head of Financial Institutions  
Triple Jump, The Netherlands

**Momina Aijazuddin**  
Global Head Microfinance  
International Finance Corporation,  
USA

## 11:50 Q&amp;A session

## 12:00 Chairperson's remarks

## 12:05 Closing Speech by Uniglobal. End of Module 1

## MODULE 2

## 14:00 Opening Speech by Uniglobal

## 14:05 Opening Remarks from the Chairperson

## 14:10 PANEL DISCUSSION: How do MFIs see the new reality?

- Operational and financial challenges MFIs are facing today
- Reaching clients getting more difficult. How effective are social networks and mobile apps? What is their real value?
- Moratoriums on debt repayments: do regulators' measures taken to lighten the burden for microclients complicate MFIs' operations and liabilities?
- What if they don't match lenders' expectations?
- How should MFIs adjust their growth plans in critical times?
- Measures to reinforce MFI's resistance to the market turbulence
- How do MFIs address liquidity gap?
- How do MFIs go forward to fund themselves? Risks to consider

**Theo Brouwers**  
Director Impact Investing  
ACTIAM, The Netherlands

**Momina Aijazuddin**  
Global Head Microfinance  
International Finance Corporation, USA

**Jessica Schicks**  
Senior Investment Officer,  
Financial Institutions  
Belgian Investment Company  
for Developing Countries  
– BIO, Belgium

**Philippe Guichandut**  
Head of Inclusive Finance  
Development  
Grameen Crédit Agricole Microfinance  
Foundation, France

## 14:40 Managing currency risks in debt extension and restructuring

- Problem of local currencies' depreciation amid the market instability
- How are hedging costs changing?
- Ways to reduce or limit MFIs' FX risk exposure when extending or restructuring debts
- Hedging alternatives

**Markus Aschendorf**  
Head of Division / Equity Investments and Funds / Europe / Asia / MENA  
KfW Bankengruppe, Germany

## 15:00 Moratoriums on debt repayments: is it a one-size-fits-all remedy?

- Benefits for microclients. Does information transparency matter?
- Differences in moratoriums' types and ways of their implementation
- Client oriented approach. Criteria and circumstances to consider when offering moratorium to the client
- Maintaining a good credit story while accumulating obligations on loans. How not to overburden clients?

## 15:20 Microfinance for migrants. Remittances reduction. Travel and other restrictions

- Categories of migrants having the need for financial support today
- Reduced remittances flows and other pandemic consequences
- Lack of credit story, collateral and permanent income
- Can MFIs offer any financial product specially designed for migrants?
- Are migrants excluded from the targeted groups for government programs and social support initiatives?

## 15:40 PANEL DISCUSSION:

**What does it mean to be a microclient today? Pandemic and its complications for MF customers**

- Loss of employment resulting into lower or no income
- Decreased access to food. Which support is needed the most?
- Rising level of insecurity. Violence and crime cases. Impact on MFIs and microfinance sector
- Health and hygiene issues. Lack of PPE preventing the spread of the virus, and high risk of Covid-19 transmission
- Problem of limited access to education: will it deteriorate inequality?
- Should microclients be served differently today? Changing circumstances = changing clients' needs = changing approach?
- What new products/services can MFIs offer to the clients today?

**Jurgen Hammer**  
Managing Director | SPTF Europe, Luxembourg

**Stephanie García Van Gool**  
Director of Impact Assessment  
BBVA Microfinance Foundation, Spain

## 16:00 Q&amp;A session

## 16:10 Closing remarks and Chairperson's Summary

## 16:15 Closing Speech by Uniglobal. End of Module 2

## ADAPTING PRODUCT PORTFOLIO TO THE LATEST MARKET TRENDS

## MODULE 3

10:00 Welcoming Speech by Uniglobal

10:05 Welcoming &amp; Opening Remarks from the Chairperson

10:15 OPENING DISCUSSION: Digital transformation becoming important as never before

- What issues can digitalization address today?
- Digital channels vs. branch-based transactions: pros and cons during the time of social distancing
- Tracking operations and receiving online payments via digital channels to support activities amid lockdown
- Where should investors step in? Educational programs and technical assistance
- Has resilience of clients to digital products and channels decreased?
- Digital transformation as a way for MFIs to stay competitive and offer customer convenience

**Jessica Schicks**

Senior Investment Officer, Financial Institutions

**Belgian Investment Company for Developing Countries – BIO, Belgium****Markus Aschendorf**

Head of Division / Equity Investments and Funds / Europe / Asia / MENA

**KfW Bankengruppe, Germany**

10:40 A Microfinance Blueprint for Digitalisation

- Assessing organisational readiness for digitalisation, looking at country readiness, customers, technology and strategy
- The internal team structures needed to achieve your digitalisation goals
- Learn how any organisation can go digital in under 12 months by looking at case studies from across Africa and Asia
- The future of digitalisation – an ecosystem of complementary integrated solutions working together

**Cameron Goldie-Scot**

CEO

**Musoni System, The Netherlands**

11:00 Crucial importance of housing microfinance: A reminder by Covid-19

- Covid-19 impact on low income and vulnerable client segments
- Housing entry barriers and housing microfinance to support safe and secure housing
- Regulatory and risk challenges of personal microloans
- Housing microfinance case studies

**Florian Ott**

Social Banking Development Manager

**Erste Group Bank AG, Austria**

Authorized Officer

**Erste Social Finance Holding, Austria**

11:20 Supporting agribusiness in the time of uncertainty

- The impact of the pandemic on agribusinesses in emerging markets
- Transforming the agricultural value chain to address the current challenges and needs
- How can MFIs and investors assist farmers to achieve better results?
- Digital solutions & integrated business models
- Strengthening the (climate) resilience of agribusinesses

**Huib-Jan de Ruijter**

Chief Investment Officer

**FMO, The Netherlands**

11:40 PANEL DISCUSSION: Going ahead in Green Finance

- Challenges of getting funding to “be green”
- How to launch a successful green project?
- Reliable assessment of internal & external risks to better manage environmental projects
- Criteria used for making a Go or No Go investment decision
- Financial and technical support for green projects
- Stories of success and failure

**Francis Malige**

Managing Director, Financial Institutions

**EBRD, UK****Alain Levy**

Head of Microfinance and Social Entrepreneurship for Asia &amp; Americas

**BNP Paribas, France**

12:05 Q&amp;A session

12:15 Chairperson's remarks

12:20 Closing Speech by Uniglobal. End of Module 3

## MODULE 4

14:00 Opening Speech by Uniglobal

14:05 Opening Remarks from Chairperson

14:10 PANEL DISCUSSION: No, refugees are not risky clients for microfinance institutions!

- What are the financial and non-financial needs of refugees?
- What are the main barriers for financial inclusion of refugees from their side, the regulation in the countries they are, the MFIs?
- Do the refugees need specific products, services?
- What have been the success stories so far, with experience sharing from various partners?
- What type of collaboration is needed between the various stakeholders?
- What has been the impact of the Covid-19 crisis on access to finance for refugees?

**Philippe Guichandut**

Head of Inclusive Finance Development

**Grameen Crédit Agricole Microfinance Foundation, France****Teresa Burelli**

International Partnerships Lead

**BBVA Microfinance Foundation, Spain**

14:35 What risks fall under the umbrella of microinsurance?

- Has the value of microinsurance increased with the pandemic?
- What types of microinsurance are in a higher demand today?
- Which Covid-19 consequences are/may be covered with insurance policies?
- Challenges and opportunities for insurers. How can they support clients in critical times?
- Refining the distribution channels and models for a more profitable microinsurance market
- Effectively combining human touch with technology
- Peer-to-peer insurance

14:55 Leadership and corporate governance in MFIs

- Commercial outcome vs. social impact: how to effectively address both?
- Balancing risk and impact expectations
- Importance of sufficiently independent corporate governance for MFI's greater success
- Challenges faced by corporate governance during pandemic and business instability
- Risks and consequences for a MFI if the governance fails

**Els Boerhof**

Managing Partner, Co-Owner

**Goodwell Investments B.V., The Netherlands**

15:15 PANEL DISCUSSION: MFI's responsibility towards its end clients and employees

- How can MFI support its staff and help protect their health
- What trainings should MFI organize for employees during critical times?
- Which MFI's policies require adaptation / softening to provide a better service to the clients in crisis?
- Restructuring operations to ensure safer conditions for servicing clients and protecting staff
- Ways to limit and prevent staff termination

**Jürgen Hammer**

Managing Director

**SPTF Europe, Luxembourg**

15:40 Q&amp;A session

15:50 Closing remarks and Chairperson's Summary

16:00 Closing Speech by Uniglobal. End of Module 4

## List of previous delegates

ABN AMRO Bank	Crowd Credit, Inc.	KfW
ACTIAM	DEG	Leader Credit MFO
Advision Finance	Destiny Finco Private Limited	Lendahand
Agency For Finance In Kosovo	Developing World Markets	Maj Invest
Agora Microfinance	EBRD	Margdarshak
Agroclimatica	Economic and Social Fund for Development	MEDA
AgroCredit Latvia	- ESFD	Micro Business Capital
Ahli Microfinance Company	Erste Group Bank	Micro Finance And Small Loans Centre
Al Baraka Bank	European Investment Fund	Microbanco Confianza
Al Tadamun Microfinance Foundation	Express Leasing	Microcredit Company EKI
Alibdaa Palestine	Fern Software	Microfinance Organization KMF
Almi Företagspartner	First MicroFinance Company	MicroRate
Alterfin	FMO	Musoni
American Chamber of Commerce in Moldova	Frontera Group	National Agency for Microcredit
ASA International	Galileo Network	Nordic Microfinance Initiative
Axxiflex Holding	GEMicro Group	Norfund
Banca Transilvania Financial Group	GFA Consulting Group	NpM, Platform for Inclusive Finance
BBVA Microfinance Foundation	GLS Bank eG	Oikocredit
BIO	Goodwell Investments	OUR MicroLending
Bosak Microfinance Bank Limited	Grupeer	Partner Microfinance Foundation
BRS Microfinance Coop	Hauck & Aufhäuser Fund Services	Rabobank Foundation
BTA Bank	HOPE Ukraine	Renesans Mikrokredit Tashkiloti
Capital Finance Fund	Horizonti	Sathapana Limited
CDC Group	ICS "Prime Capital"	Smart Credit
Conflux Technologies	ING Bank	SPTF / Foundation Grameen Credit Agricole
C-QUADRAT Asset Management	Ingemann	sQuidcard
Creditec	IPC - Internationale Projekt Consult	Swisscontact
Creditrapid	Kahkashan Sharq Logistic Services Company	Symbiotics
CreSud	KEP Trust	<i>and many others...</i>
Croatian Agency for SMEs		

## Testimonials from previous events

**"Benefited from all the sessions. Good exposure particularly on the new developments in microfinance"**

– Manager, Central Bank of Malaysia, Malaysia

**"It was my pleasure. Congratulations for a very professionally run event and very informative. I would be happy to participate again"**

– General Manager, Alterfin, Belgium

**"It was a great and very fruitful event for us where we had the opportunity to network and expose our brand.**

**We are looking forward to attend the next edition! We would like to warmly thank you for the support and the great organization"**

– Frankfurt School of Finance & Management, Germany

**"I am pleased to have added value to the conference. There were interesting presentations, conversations and I had the opportunity to make some promising contacts. Thank you for organizing the conference and giving Swisscontact the opportunity to be part of it".**

– Regional Director - Central, East and Southern Africa Program, Swisscontact, Kenya

**"It has been a pleasure and I really hope to keep this nice cooperation in the future".**

– Founder & Chairman, Mikro Kapital, Luxembourg

**"The overall experience is amazing"**

– CEO, Bosak Microfinance Bank Limited, Nigeria

**"Thank you so much! I could not have asked for a more cooperative team than yours. I hope we continue our association in the future! It was a pleasure to speak to your audience".**

– Head of Business Development & External Relations, Community Support Concern, Pakistan

**"Very helpful for MFI practices (meeting and learning from other MFIs and investors is helpful and very worthy)"**

– HR & Admin Director, Alalay sa Kaunlaran (ASKI), Inc., Philippines

**"Very good. The organizers are great! I liked the way the conference was managed.**

**Different stakeholders and active participation of both speakers and audience"**

– Head of Impact Assessment, BBVA Microfinance Foundation, Spain

**"Very interactive and interesting"**

– Manager, Doverie Finance, Bulgaria

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Conference registration fee	Price
<b>Full price</b>	<b>700 EUR*</b>
<b>Promo code</b>	
<small>* +21% VAT for Czech companies only</small>	

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## WITH THANKS

I would like to thank everyone who assisted with the research and organisation of this forum, particularly the speakers for their support and commitment.

**Mariya Belozyorova**, Production Director  
tel. +420 226 220 462 | email: mariya@uni-global.eu

## Accommodation

Hotel accommodation and travel expenses are not included in the registration fee.

## UNIGLOBAL

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