

MENA MICROFINANCE 2009

MOVING TOWARDS A COMPREHENSIVE & HAPPIER SOCIETY UNDER A COMMON UMBRELLA



October 26th, 27th 2009
Amman, Jordan



The MF sector in MENA has been showing tremendous growth as the regions explore activities to serve a broader client base. Leading MF experts & investors from all over the world are investigating growth opportunities in the region to enter this exciting growth market.

The conference will discuss questions which still remain unanswered: When & how will the legal framework change? What kind of opportunities in MF will be available? What new products will be developed?

We will examine the development of new possibilities for the MENA MF sector including new innovative tools, strategies for successful operation & techniques to overcome the challenges. We will discover the potential of outreach & policies to grow & explore the region. This event will bring leading MF experts to share experience & knowledge, creating a mutual platform for learning & networking.

BENEFITS OF ATTENDING

- Microfinance and the environmental bottom line
- New products – Micro-leasing, Mobile Banking, MF Housing, Microinsurance
- Non financial services – What's new to offer in order to expand the outreach of MF sector?
- Credit Bureaus – A legitimate and non-judicial resolution mechanism
- Collateral Law and Collateral Substitutes
- Transformation – enabling a new operational environment
- Management Information Systems for Microfinance: An Evaluation Framework
- Regulation and supervision – discussing new opportunities

PARTNER



WITH CONTRIBUTIONS FROM:

MOTAZ EL TABAA
Executive Director
Alexandria Business Association, Egypt

MOHAMMED AL-LAI
CEO
Al-Amal Microfinance Bank, Yemen

BASSEM KHANFAR
General Manager
National Microfinance Bank, Jordan

ALEX POLLOCK
Director of Microfinance and Microenterprise Department
UNRWA, Palestine

ZOEY ASKARZOI
Middle East Program Manager
FINCA International, Jordan

AYANDEV SAHA
Manager – Project
ICICI Prudential Life Insurance Mumbai, India

EZEKIEL ESIPISU
Regional Director for the Middle East & East Africa
Habitat for Humanity, Kenya

KIMANTHI MUTUA
Managing Director
K-REP Bank, Kenya

JESSE FRIPP
Vice President
ShoreBank International, USA

VIBNUTI SHARMA
Global Head of Development Organizations
Standard Chartered Bank, USA

PETER H. JOHNSON
CEO
Developing World Markets, USA

CRAIG CHURCHILL, ILO
Senior Technical Specialist
International Labour Organisation, Switzerland

AJAZ AHMED KHAN
Senior Policy Advisor
Islamic Relief Worldwide, UK

KATIE TORRINGTON
Researcher & Customer Relationship Manager
FINCA International, USA

ZIAD HALABY
General Manager
Ameen, CHF, Lebanon

BASSEL ALHARIRI
Head of Microfinance
Aga Khan Development Network, Syria

MYKA REINSCH
Vice President
Freedom from Hunger, USA

GHADA SHAQOUR
Deputy Director
AFD, Jordan

FATINA ABU OKAB
Chief Operations Manager
Microfund for Women, Jordan

RIDA LAMRINI
President
National Federation for Microcredit (FNAM), Morocco

YOUSSEF FAWAZ
Board Chairman
Sanabel, Lebanon

CYRILLE PARANT
CEO & Managing director of MICROFIX
PlaNIS, France

WORLD BANK
USA
Speaker to be confirmed

08:20 Registration & Morning Coffee

08:50 Welcome & Opening Remarks from the Chair

Day 1 Conference Chair: To be Announced

1. ESTABLISHING A PRUDENT REGULATION FOR MFI'S

09:00 What is the Optimum Regulation?

- Keeping regulation focused on deposit taking
- Careful design of a Regulatory Framework to provide savings
- Risk-based supervision as a framework for risk approaches

Panel Discussion – Effective supervision requires sufficient capacity and has to be cost-effective

- Capital required for deposit-taking & a risk-averse approach
- The time frame: How soon will we see the difference?

Speaker: Rida Lamrini, President, National Federation for Microcredit, Morocco

Panellist 2: Motaz El Tabaa, Executive Director, Alexandria Business Association, Egypt.

Panellist 3: Mohammed Al-Lai, CEO, Al-Amal Microfinance Bank, Yemen

Panellist 4: Bassem Khanfar, General Manager, National Microfinance Bank, Jordan

Panellist 5: Bassel Alhariri, Head of MF, AKDN, Syria

2. INSTITUTIONAL METAMORPHOSIS: CHANGING THE FACE WHILE TRANSFORMING, IS IT A POSITIVE TREND?

10:20 Enhancing the Ability to Attract Savers & Increasing Outreach

- Improving customer service through new operations
- Do NGO's benefit from transformation, is it a positive trend?
- Integrating into formal finance systems & adjusting to the political & regulatory framework

Panel Discussion: Achievements after Transformation?

- The pros and the cons of Transformation
- Is it worth being transformed?
- What we can expect after transformation?

Speaker 1: Alex Pollock, Director of Microfinance and Microenterprise Department, UNRWA, Palestine

Speaker 2: Kimanthi Mutua, Managing Director, K-REP Bank, Kenya

Panellist: Bassel Alhariri, Head of MF, AKDN, Syria

11:30 Refreshments & Networking Break

3. CREDIT BUREAUS – ANTI DEFAULT JUDICIAL RESOLUTION & GUARANTEE SCEAM

12:00 Resolving Disputes between Consumers & MFI's

- Leveraging information for the benefit of Micro-enterprises
- Reducing default rates & eliminating lending losses
- Having scoring systems that categorize credit applicants into risk classes: How to launch the system?
- Operating within a clearly defined framework

Solution provider to be confirmed

4. THE FUNDAMENTALS OF FUNDING & INVESTMENT

12:30 Lack of Funding – How to Increase?

- Developing private capital markets that provide funding
- Online lending platforms to attract capital & connect people
- Solutions for better communication between MFI's, banks & NGOs
- Increasing trends of government funding of retail MF
- Access to funds through a commercial or social basis
- Diversifying social funding in order to have access to finance
- Securitization, funds from deposits, exchange rates

Speaker 1: Vibnuti Sharma, Global Head of Development Organizations, Standard Chartered Bank, USA

Speaker 2: Peter H. Johnson, CEO, DWM, USA

13:10 Workshop: Access to Finance Through Currency Instruments

- Reducing Risks through Currency Instruments
- Local currency hedging – Key issue in the development of the microfinance sector
- New fund to provide local currency hedging for MFI's
- How to escape from local currency risk?
- How to offer direct loans in local currencies to the clients?

Cyrille Parant, CEO & Managing director of MICROFIX, PlaNIS, France

13:50 Networking Strategic Lunch

14:50 Aligning Your Criteria for Investing

- Creating MF investment strategies for growth & maximum return
- Identifying effective capital structures
- Equity investment possibilities
- Structured finance options such as CLO's/ CDO's
- Hedging & portfolio diversification

Jesse Fripp, Vice President, ShoreBank International, USA

5. CAPACITY BUILDING – MOVING TOWARDS HAPPIER SOCIETIES

15:20 Capacity Building-Broader Sector Development Strategies

- Improving the technical side and entrepreneurial capacities
- Increasing confidence of risk mitigation
- Identifying the optimal structure for product adaptation
- External audit for transparency and creditability
- Identifying institutes to deliver training for managers

Bassem Khanfar, General Manager, National Microfinance Bank, Jordan

15:50 Human Capital Management-How to Build Strong HR?

- Struggling against a lack of experience
- How to overcome a lack of qualified experts?
- Absence of knowledge and people expertise
- Improving the decision making process for field officers

Mohammed Al-Lai, CEO, Al-Amal Microfinance Bank, Yemen

16:20 Refreshments & Networking Break

16:50 Outreach & Communication Channels – Bridging the Divide

- Developing the infrastructure through communication channels
- How to allocate people in order for the government to play a role?
- Building ties with communities & strengthening the clientele
- Creating village communities with different tools
- Attracting more people to participate in the MF sector

Bassel Alhariri, Head of Microfinance, Aga Khan Development Network, Syria

17:20 Linking with the Private Sector

- Engaging the financial sector – How to get banks involved?
- Linking MF with a financial sector
- How not to rely on donors
- Ways to work with banks under low interest rates

Ziad Halaby, General Manager, Ameen, subsidiary of CHF, Lebanon

17:50 Chairman's Summary & Closing Remarks

18:00 Evening Networking

08:20 Re-registration & Morning Coffee

08:50 Welcome & Opening Remarks from the Chair

Day 2 Conference Chair: To be Announced

6. BIRDS EYE VIEW ON MICROLEASING, MICROINSURANCE AND MICROFINANCE HOUSING

09:00 Microfinance Housing – A Beacon for Hope

- The difference between MF and MFH, bank penetration
- How the MFH sector operates? How deep is its outreach?
- Providing loans with technical construction assistance

Ezekiel Esipisu, Regional Director for the Middle East & East Africa Habitat for Humanity, Kenya

09:30 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

Fatima Abu Okab, Chief Operations Manager, Microfund for Women, Jordan

10:00 Making Partnerships Work in Microinsurance

- Complimenting banking services with insurance products
- Network & establish partnerships with insurance companies
- How MFI's and insurance companies benefit each other?

Panel Discussion: Microinsurance-Opening the Gates

- The opportunities and expectations in the near future
- Sharing experience and achievements made

Speaker 1: Ayandev Saha, Project Manager, ICICI Prudential Life Insurance, India

Speaker 2: Craig Churchill, ILO, Senior Technical Specialist ILO, Switzerland

Panellist 1: Fatima Abu Okab, Chief Operations Manager, Microfund for Women, Jordan

Panellist 2: Bassel Alhariri, Head of MF, AKDN, Syria

Panellist 3: Myka Reinsch, Vice President, Freedom from Hunger, USA

11:00 Refreshments & Networking Break

7. PROVIDING COMPREHENSIVE NON-FINANCIAL SERVICES

11:30 Providing Health Services to Reach More People

- Access to preventive, curative health services & financing
- Improving people's standard of living & health status
- Informal education: Savings plans; emergency health loans
- Community-Based Distribution model & Rural Marketing

Myka Reinsch, Vice President, Freedom from Hunger, USA

12:10 Other Non Financial Services and Innovations

- Teaching Entrepreneurship
- Integrated services & Self-help Groups
- Financial Education for the Poor & its impact
- Alternative Rural Marketing

Motaz El Tabaa, Executive Director, Alexandria Business Association, Egypt

PANEL DISCUSSION: POTENTIAL OF ISLAMIC MICROFINANCE

12:40 Can Islamic Finance Go Micro?

- Challenges and opportunities developing Shariah – Compliant products
- Recent government regulation that supports Islamic finance
- What are the benefits of providing Shariah products?

Panellist 1: Zoey Askarzoi, Middle East Program Manager FINCA International, Jordan

Panellist 2: Ajaz Ahmed Khan, Senior Policy Advisor Islamic Relief Worldwide, UK

Panellist 3: Mohammed Al-Lai, CEO, Al-Amal Microfinance Bank, Yemen

13:20 Networking Lunch

8. PILOT & ROLLOUT FOR CATCHING THE TECHNOLOGY WAVE

14:20 MIS – A Perl for Financial Stabilisation

- MIS-a part of MFI's overall strategy, improving performance
- Reducing costs, improving efficiency, increasing outreach
- Doing good need analysis
- How to use MIS to follow borrowers & track customers?
- Making 'Business Planning', 'Operational Risk Management' and 'New Product Development' easier

Solution provider to be confirmed

14:50 Keys to Better Use of Remittances for Development

- Increasing the total flow of remittances
- Lowering transfer costs & reducing risk of transfer
- Catalyzing policy change on payments systems issues and policies through international partnerships
- Making markets more transparent

World Bank, USA, Speaker to be confirmed

15:20 Refreshments & Coffee Networking Break

9. MICROFINANCE & THE ENVIRONMENTAL BOTTOM LINE

15:50 Can Microfinance & Environmental Sustainability Go Hand-in-Hand?

- How Microfinance works to prevent environmental damage
- Building capacity for green MF, green microenterprises
- Renewable energy entrepreneurship
- Carbon credit aggregation
- Helping microentrepreneurs protect their long-term income

Speaker to be announced

PANEL DISCUSSION: SOCIAL PERFORMANCE MANAGEMENT

16:20 Social Impact of the Loans on Quality of Life & Achievements

- Youth: Developing an effective structure of MF support
- How can credit policies be designed to address the challenges of unemployment?
- Social rating & social indicators, profiling customers

Panellist 1: Alex Pollock, Director of Microfinance and Microenterprise Department, UNRWA, Palestine

Panellist 2: Katie Torrington, Researcher & Customer Relationship Manager, FINCA International, USA

Panellist 3: Ayandev Saha, Project Manager, ICICI Prudential Life Insurance, India

Panellist 4: Myka Reinsch, Vice President, Freedom from Hunger, USA

PANEL DISCUSSION: MF COMMERCIALISATION – WHO IS DRIVING IT & WHAT ARE THE CONSEQUENCES?

17:00 Has commercialisation driven MFI's away from their initial mission?

- Opportunities deriving from MF commercialisation
- Combining poverty outreach with sustainability in MF
- Is there a competition in between MFIs?

Panellist 1: Jesse Fripp, Vice President, ShoreBank International, USA

Panellist 2: Ghada Shaqour, Deputy Director, AFD, Jordan

Panellist 3: Rida Lamrini, President, National Federation for Microcredit (FNAM), Morocco

Panellist 4: Youssef Fawaz, Board Chairman, Sanabel, Lebanon

17:40 Chairman's Summary & Closing Remarks

17:50 Evening Networking

REGISTRATION DETAILS

PLEASE COMPLETE THE FORM USING BLOCK CAPITALS
AND FAX BACK TO +420 226 538 111

Please complete a separate Registration Form for each delegate. You can make photocopies of this form if necessary.

DELEGATE DETAILS

Full Name:

Job Title:

Company:

Direct Tel.:

Mobile:

Fax:

Email:

Signature & Date:

COMPANY DETAILS

Address:

City: Post Code:

Country:

VAT Reg. Number:

CONFIRMATION

Once a conference space has been allocated to you, we will write to confirm the date and receipt of your payment.

PAYMENT | Conference Fee: \$950

Fee includes conference participation, conference materials including luncheons and refreshments during the 2-day event and all service charges

CREDIT CARD PAYMENT DETAILS

Please charge my:

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ALTERNATIVE FEES

Option to buy conference material: \$300

SPONSORSHIP

A limited amount of exhibition space and other packages are available for leading solution providers to attend the conference. For further information, please contact: **Jeff Maric**

+420 226 538 127 | jeff@uniglobalresearch.eu

WITH THANKS

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 Vyshnevskaya**, Conference Producer

+420 226 538 102 | olha@uniglobalresearch.eu

Accommodation

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

UNIGLOBAL RESEARCH
Conference code: MENA_2009_19.06

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