

 EUROEVENTS

MICROFINANCE SUMMIT 2018

FUTURE CHALLENGES FOR A SUSTAINABLE DEVELOPMENT

25th-26th January, 2018

VIENNA, AUSTRIA

Hotel Bristol- A Luxury Collection 5* Hotel



Nathan J. Byrd

Chairman,
Head of Global Programs at
Opportunity International, UK



Andrea Limone

CEO
PerMicro, Italy



Elwin Groenevelt

CEO
Credits Microfinanciering,
Netherlands

Partners:



oradian°





Nathan J. Byrd

Head of Global Programs, Opportunity International, UK

Nathan Byrd is the Head of Global Programs for Opportunity International, overseeing work in education, agriculture, gender and digital finance. Nathan previously served as Head of Education Finance for Opportunity, building Education finance from small pilot to a scaled, sustainable initiative with more than 177.000 education loans totaling more than \$96 million, impacting more than 2 million children across 14 developing countries. Nathan holds an MBA and a Master of Global Management degree and resides in London.



Andrea Limone,

CEO at PerMicro, Italy

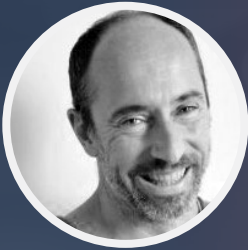
Andrea Limone is CEO at PerMicro, first MFI in Italy specialized in small loans for the start-up and development of small enterprises as well for primary needs for families (housing, health, education). Before launching PerMicro in 2007, he worked for Banca Etica, Mag2 Finance and he was a researcher 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". He has graduated in Economics at University of Turin and he has attended the Master in Microfinance in Bergamo.



Elwin Groenevelt

CEO at Qredits Microfinanciering, Nederland

Since 2009, Elwin occupies the position of Managing Director at Qredits. Previously being more than ten years in Banking Industry occupying several positions from Manager trainee to Regional Director at Credit Lyonnais Bank, Generale Bank and Fortis Bank. Elwin is strategic analytic thinker who helped designed the policy for Dutch Microfinance as Microfinance Project Manager at Dutch Ministry of Economic Affairs. He pioneered the first Dutch Microfinance organization. Elwin holds Association degree in Economics and Bachelor degree in Banking & Finance. He has an MBA Introduction program done in Lausanne Business School in Switzerland.



Arnaud Poissonnier

Founder and CEO of Babyloan,
CEO at Societ's all Company,
Founder of Tonbooktoo.com, France



Antonio Garcia del Riego

Member of European Economic
and Social Committee



Antonio Separovic

CEO and Co-founder, Oradian,
Croatia



Benoit Bouet

Head of Financial Institution,
responsAbility Investments,
France



Christoph Eckart

Senior Fund Manager,
Asset Management GmbH,
C-Quadrat, Austria



Davit Kareli

Head Of Credit Department at
MFI TbilMicroCredit, Georgia



Dimitrios Niafas

Programme Officer - EU policies,
European Commission - DG Empl
(Employment, Social Affairs and
Inclusion), Belgium



Florian Berndt

Financial Systems Development,
Deutsche Gesellschaft
für Internationale Zusammenarbeit
(GIZ) GmbH, Germany



Goran Tinjic

Senior Operation Officer,
World Bank Group



Josien Sluijs

Director, NpM,
Platform for Inclusive finance,
Netherlands



Lis Rosenholm

Deputy Head of Department,
Department for Growth and
Employment at Ministry of Foreign
Affairs of Denmark, Denmark



Leah Sorola

Program Manager of ECA
Agri-Financial Services at World
Bank Global Practice (Financial
Markets) Implemented by IFC



Mirjana Sakic

Social banking development expert at Erste Group Bank AG



Peter Surek

Head of Social Banking Development, Erste Group Bank AG, Austria



Peteris Mikelsons

Loan Originator Partnership Executive, Mintos, Latvia



Sachin Vankalas

Director, Operations and Sustainability at LuxFLAG Supporting Sustainable Finance, Luxembourg



Sofia Baltsa

Business Developer, Galileo Network S.p.A



Vincenzo Trani

Founder and Chairman, MikroKapital, Luxembourg

25th January
DAY 1

08:30 Registration and Morning Coffee

09:00 Welcome and Opening Remarks

I. MICROFINANCE INDUSTRY IS NOT IMMUNE ON REGULATIONS & LEGISLATIONS

09:10 – 10:30

09:10 – 09:50

REACHING MICROFINANCE CLIENTS IN MORE EFFECTIVE WAY

- » Lessons learned from the Microfinance experience in Western Balkans and Bosnia and Herzegovina in particular;
- » Microfinance regulations that facilitates effective access to finance for all;
- » Forward look- regulation improvements to reach microfinance clients in more effective way;

Goran Tinjic,

Senior Operation Officer, World Bank Group

09:50 – 10:30

MICROFINANCE INDUSTRY IS NOT IMMUNE ON REGULATIONS & LEGISLATIONS

- » Opportunities for SME's in contributing to good jobs and economic growth and other SDG's;
- » Innovation and new business models;
- » Role of SME in multi-stakeholder partnerships – SDG 17;

Lis Rosenholm,

Deputy Head of Department, Department for Growth and Employment at Ministry of Foreign Affairs of Denmark

10:30 | Networking Break

Great chance to meet and discuss with key players in the industry

II. INSTITUTIONAL PLAN AT MFIs NOWADAYS, IMPOSE OR REQUIRE

11:00 – 12:30

11:00 – 11:30

HEAD OF FINANCIAL INSTITUTION DEBT – EECCA MENA

- » Why to upscale out of microfinance?;
- » Non-profit, NBFI, Bank – what status are available
- » The key role of regulation;
- » Selected examples from the ECA region of banking transformation;
- » Lesson learned;

Benoit Bouet,

Head of financial institution at
ResponsAbility Investments, France

11:30 – 12:00

DEVELOPING A SUSTAINABLE BUSINESS MODEL THROUGH INNOVATION AND FINTECH SOLUTION

- » Role of Government & banks;
- » Use of guarantees;
- » Fin-tech solutions;
- » Innovative business development services;
- » Mentoring;

Elwin Groenevelt,

CEO, Qredits Microfinanciering, Netherlands

12:00 – 12:30

MICROFINANCE AS SHARING ECONOMY

- » Microcredit and Leasing: opportunity and limits;
- » Operating leasing at SME;
- » Sharing Economy, new frontier of operating leasing;
- » Examples of sharing economy in the life of a small Business;

Vincenzo Trani,

Founder and Chairman, MikroKapital, Luxembourg

12:30 – 13:30 | Networking Lunch

Great opportunity to interact with market leaders in relaxing environment, exchange ideas, discuss innovations in claims management

III. SOCIAL IMPACT INVESTING AT MICROFINANCE

13:30 – 15:00

13:30 – 14:00

EaSI 2014-2020: EU-LEVEL FINANCIAL INSTRUMENTS TO SUPPORT EMPLOYMENT AND SOCIAL INNOVATIONS

- » Range of Financial Instruments under EaSI and EFSI to improve access to finance for micro- and social enterprise;
- » Current status of Implementation;
- » Next step of the EaSI microfinance and social entrepreneurship financial instruments;

Dimitrios Niafas,

Programme Officer - EU policies, European Commission -
DG Empl (Employment, Social Affairs and Inclusion)

14:00 – 14:30

ARE WE TALKING STATISTICS OR REAL IMPACT? SOCIAL IMPACT MEASUREMENT AT ERSTE

- » Why to bother to impact assessment?;
- » Why portfolio statistics is just not enough?;
- » What says the theory of change?;
- » How to perform impact assessment efficiency?;

Peter Surek,

Head of Social Banking development,
Erste Group Bank AG, Austria

14:30 – 15:00

PERMICRO: SOCIAL IMPACT EVALUATION OF AN MFIs

- » Why an outsourcing of the Social Impact evaluation?;
- » The design of an ad hoc methodology for the evaluation;
- » Result and impact of PerMicro in Italy: customers and states;

Andrea Limone,

CEO at PerMicro, Italy

15:00 | Afternoon Networking Break

Great chance to meet and discuss with key players in the industry

IV. MICROFINANCE INSTRUMENTS AND PRODUCTS INNOVATIONS AND INSTRUMENTS

15:30 – 16:30

15:30 – 16:00

MARKETPLACE FUNDING

- » What is marketplace funding?
- » Pros and cons Vsv Balance sheet funding;
- » Future of marketplace funding;

Peteris Mikelsons,

Loan Originator Partnership Executive, Mintos, Latvia

16:00 – 16:30

MANAGING LOCAL CURRENCY RISK IN MICROFINANCE

- » The role of funding in local currency for Microfinance
- » Risk Management: Which FX hedging tools are available?
- » An empirical fund management case study;

Christoph Eckart,

Senior Fund Manager, C-Quadrat Asset
Management GmbH, Austria

16:30 | Chairman's Summary & Closing Remarks

16:40 | End of Conference Day I

26th January
DAY 2

08:30 Registration and Morning Coffee

09:00 Welcome and Opening Remarks

V. BIG DATA MEETS MICROFINANCE

09:00 – 10:30

09:00 – 09:30

BRING "HIGH TOUCH" TO "HIGH TOUCH" FOR SUCCESSFUL DIGITAL TRANSFORMATION

- » Perils of distant, vendor relationships;
- » Replacing vendor relationships with partnerships;
- » Importance of being in-market and leading implementation;
- » Ensuring proper adoption with constant communication and feedback;

Antonio Separovic,

CEO and Co-founder, Oradian, Croatia

09:30 – 10:00

MANAGING RISK IN MICROFINANCE WITH KNOWLEDGE GRAPH TOOLS

- » Gathering data from your environment and using them
- » Building of Knowledge Graph with semantic technology
- » Using Knowledge Graph information throughout the process of analysis and follow-up of a microcredit file
- » Analysis of relations between people and companies (recursive);

Sofia Baltsa,

Business Developer at Galileo Network S.p.A.

10:00 – 10:30

CROWDFUNDING CONTRIBUTION AND POTENTIAL IN MICROFINANCE INDUSTRY

- » Impact of crowd-funding Industry in Microfinance?;
- » Big data, What about the future relation between crowd-funders and final beneficiaries?;
- » Is micro-credit crowd-funding a solution to address remetenencies?;

Arnaud Poissonnier,

President and Founder, Babyloan, France

10:30 | Refreshments & Coffee Networking Break

Great chance to meet and discuss with key players in the industry

11:00 – 11:30

FINANCIAL INCLUSION AND DATA PRIVACY- OPPORTUNITIES AND RISK DIGITAL FINANCIAL SERVICES

- » Balance has to be struck between innovation and risk to achieve financial inclusion of the very rural population;

- » Selected concepts, problems, common grounds and open questions

Florian Berndt,

Financial System Development, Deutsche Gesellschaft Für Internationale Zusammenarbeit (GIZ), Germany

VI. SME's GUARANTEE OUTCOME IN MICROFINANCE

11:30 – 12:30

11:30 – 12:00

EDUCATION FINANCE: A BUSINESS CASE FOR INTELLIGENT SOCIAL IMPACT

- » Data driven lessons from the history and performance of a 14- country education lending & quality improvements portfolio;
- » Product specifications and mechanics for use by financial institutions;

- » How to get started: achieving BOTH profitability and social impact in Education Finance;

Nathan J. Byrd,

Head of Global
Programs, Opportunity International, UK

12:00 – 12:30

PROMOTING INNOVATIVE AND HIGH GROW FIRMS

- » Develop equity culture in Europe;
- » Strengthen the single market;
- » Cutting unnecessary red tape;
- » The European Investment Fund, to support innovative firms with seed capital to facilitate technological transfer;

Antonio Garcia del Riego,

Member of European Economic and Social Committee

12:30 – 13:30 | Strategic Networking Lunch

Great opportunity to interact with market leaders in relaxing environment, exchange ideas, discuss innovations in claims management

VII.

PROSPECTIVE ROUTE AT MICROFINANCE BUSINESS

13:30 – 14:30

13:30 – 14:00

**ROLE AND EXPERIENCES OF MFIs IN PROMOTING
FINANCING TO AGRICULTURE**

Leah Sorola,

Program Manager of ECA Agri-Financial Services at
World Bank Global Practice (Financial Markets)
Implemented by IFC

14:00 – 14:30

GEODATA FOR INCLUSIVE FINANCE AND FOOD

- » What Geodata and ICT solution provide?
- » Missing link between smalholder farmers, value chain actors and financial institutions;
- » The requirements of long term and high risk management;
- » 4 level intervention;

Josien Sljuis,

Director, NpM, Platform for Inclusive finance, Netherlands

14:30 | Afternoon Networking Break

Great chance to meet and discuss with key players in the industry

VIII. PANEL DISCUSSION

14:30 – 15:20

T O P I C :

**"FUTURE INSPIRATION
MICROFINANCE WORLD
CHALLENGE AND HOW MFIs
DEAL WITH IT"**

**"HOW TO FINANCE YOUNG ENTREPRENEURS?
THEY ARE BRAVE, BOLD AND RISKY AND THEY
BELIEVE IN THEMSELVES"**

PANELLIST: Mirjana Šakic,
Social banking development Expert at
Erste Group Bank AG

**"STATE OF INVESTMENTS IN
MICROFINANCE SECTOR"**

PANELLIST: Sachin Vankalas,
Head of operations and sustainability,
Luxflag, Luxemburg

**"MORTGAGE SEGMENT FUTURE
PATH IN MICROFINANCE"**

PANELLIST: Davit Kareli,
Co-Founder and Head of credit division at
TBILMicrocredit, Gorgia

15:40 | Chairman's Summary & Closing Remarks

15:50 | End of Conference



Mikro Kapital is an asset management company established under Luxembourg law in 2008. It is regulated by the EU and monitored and controlled by Luxembourg authorities. Mikro Kapital operates through two main funds: Mikro Fund and Alternative Fund.

Mikro Fund invests in loans to small and medium-sized enterprises in Russia and Belarus while Alternative Fund looks to allocate resources in Europe and CSI Countries (Italy, Romania, Moldova, Armenia) and in Emerging Countries East Asia and Central America.

Both funds invest in their own network of regional branches named "Mikro Kapital" and in third parties, such as local small financial institutions, leasing companies, banks or credit co-operatives. Mikro and Alternative Fund collect financial resources from European Institutional and Private Investors through EMTNs (European Medium Term Note) with a maturity of 24 or 36 month.



oradian°

Oradian is a financial inclusion company serving financial institutions in remote, hard-to-reach communities. Using insights from our community of customers, we build a cloud-based tool-set that smart financial institutions plug into to access best practice and efficiency.

Our tool-set enables financial institutions to become more efficient, know and control their portfolios and serve more clients. We provide access to our tool-set on a subscription basis, giving financial institutions access to leading technology.

We currently partner with 50 financial institutions in seven countries with a concentration in the Philippines and Nigeria. Collectively, our partners provide access to financial services for over one million end-clients. Oradian is headquartered in Zagreb (Croatia) with offices in Lagos (Nigeria) and Manila (Philippines).



C-Quadrat
Asset
Management

C-Quadrat is an international asset manager which was established in 1991 in Vienna. It has been listed on the Frankfurt stock exchange since 2006 and on the Vienna stock exchange since May 2008. Today, with offices in Vienna, London, Frankfurt, Geneva, Zurich, Madrid and Yerevan C-QUADRAT operates in more than 20 countries in Europe and Asia.



vision
microfinance

SOCIAL IMPACT INVESTING BY C-QUADRAT

Vision Microfinance is a platform on the subject of microfinance which was initiated by C-QUADRAT in 2006. Through your investment you enable people without access to money to receive small credits and thereby a chance to extend their small business or to start one.



GALILEO NETWORK is the Italian leading company in the Credit Guarantee Institutions sector, providing outsourcing and consulting services.

GALILEO NETWORK ensures a constant revised and updated software, adopting the best solutions available on the market. It offers a variety of solutions spanning from fulfilling automation requirements to implementing the process of financial intermediation, in particular for Credit Guarantee Institutions.

Thanks to its skilled staff, GALILEO NETWORK offers overall assistance to its clients on the financial intermediation market.



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