



4th Microfinance Investment Summit

6th – 7th October 2010, Central London

Speakers on board so far:

Matthias Adler, Principal Sector Economist, **KfW**

Richard Wilcox, Head of Structured & Asset Finance, **The Co-operative Bank**

Valerie Arnold, Partner, Microfinance Leader, **PwC, Luxembourg**

Panel Discussion

Current Landscape for Microfinance in the Midst of the Recovering Economy

- What is the mission of microfinance?
 - are today's goals context-specific for its impact on growth?
- Analysing the economic climate's influence on trends
 - which trends are transient and which are here to stay?
 - which trends may be considered a fundamental wave for the future of the industry?
- Examining the changes in regulation and the impact this has had
- How is microfinance behaving in adverse times in terms of prices?
 - is it still a profitable business?
 - is increasing loans the only solution to decrease interest rates?
- Is there a solution to today's high unemployment rates?
- Uncovering the latest investment possibilities
- Gaining insight on the impact the economic crisis has had on the entire value chain
 - demand on the consumer side
 - demand on the entrepreneur side
- Is microfinance off track?
 - is it still a good business or has it turned greedy?

Panel Discussion

Overcoming the Rise of Non-Performing Loans in Today's Challenging Marketplace

For further information, please contact Monica Ansary on +44 (0) 208 878 6954 or m.ansary@c5-online.com

- Examining how best to live through this particular phase
 - which countries have been specifically hit?
 - how are organisations riding out the current economic challenges?
- Keeping on top of MFIs who are having difficulties with their loan portfolio
 - maintaining portfolio quality
- What are the adverse effects of multiple lending?
 - addressing reckless and unsustainable borrowings
 - limiting burdensome indebtedness and increasing delinquency
- Preventing debt loading to maximise profit and ensure growth
- What strategies are financial institutions adopting to certify that their borrowers survive and repay their loans at a later date?

Panel Discussion

Developing Institution Capacity to Ensure Investment Opportunities and Maximise Growth

In today's microfinance market, too many funds are being allocated to too few institutions. Many infant MFIs are being financially excluded due to lack of history, experience and being considered as too much of a risk factor. Join an invited panel of leaders from both sides debating the key challenges regarding how MFIs can compete in saturated markets and where the solutions may lie:

- What are potential investors interested in?
 - what information are they typically looking for?
 - what are their main goals?
 - what kind of returns can institutional investors expect?
- How is portfolio performance affected with the professionalisation of small MFIs and the down market moves of professional banks?
- Addressing the criteria that infant MFIs need to meet in order to be considered for funding
 - how viable is the MFI to society?
 - what impact will it have?
 - should MFIs become regulated organisations to better serve borrowers and strengthen their investment base?
- How to sway potential investors into fund allocation
- What influence do MFIs have on how their funds are allocated?
 - how do MFIs ensure that their funds are directed at their most at-need clients?
- New MFI models and practices

Panel Discussion

Assessing the Importance of Social Impact Investment for Sustainable Industry Growth

- Is microfinance gradually moving towards commercial objectives rather than focusing on social obligations?
- Reviewing the social sectors which have an impact on microfinance
 - evaluating the areas which do not have the defined ability to raise funds from commercial investors

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- what are the investment opportunities relating to energy, water, housing, education and healthcare projects?
- pinpointing the vehicles which bring about fund allocations to these particular sectors
- supporting the development of social projects in transitional countries
- what part can SME lending play into this?
- broadening support beyond microfinance loans
- Striking the balance to ensure responsible interest
 - avoiding high/abusive interest to ensure sustainable growth
- What are the new range of products launched?
 - how will these help to facilitate the challenges?
 - analysing social impact - what were the results measuring and collecting for standardized industry performance
- Examples of investing in socially high impact projects and creating an investable return

Panel Discussion

Promoting Sustainability through SME Financing

- What are the sustainable advantages for SME financing?
- Optimising on income and revenue by increasing production of goods
- How to reduce the costs of SMEs
- Providing direct equity for SMEs in transitional and developing countries
- Offering refinancing for financial institutions tailored for SMEs in the future

Live Debate

Microfinance vs. SME Financing – Which is the Sustainable Solution?

- What are the risks involved in SME financing?
- How can the logistics of direct funding be improved?
- What are the highs and lows of microfinance as an investment?
- Comparing the assets and pitfalls for both microfinance and SME financing to establish which may be more beneficial in the long run
- Which should be considered the better solution for overcoming today's economic crisis?

Panel Discussion

Paving the Path for a More Effective Finance Infrastructure

- What are today's challenges for national clearance?
- Reviewing the changes in pricing infrastructure and its ongoing impact on the industry
- Evaluating the efficiency and outreach of deficit and insurance schemes
- Increasing transparency for all the players
- Is the infrastructure inadequate to sustain good governance under the present context?
- What do financial institutions expect from the government as far as financial infrastructure goes?

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- what kind of legislative support is required within this industry to make a difference?

Panel Discussion

Injecting Microinvestments into the Industry through Pension Funds

- What can pension funds do in the microfinance space?
- How to deal with the lack of availability of liquidity in the market
 - investing in liquid instruments in microfinance
- How do they invest considerable funds in an industry that has small investment-sized opportunities?
 - what are the accessible sources for funding?
 - what are the latest developments to fix these challenges?

Presentation/Potential Workshop

Aligning the Mobile Banking Channel to Meet Consumer Expectation, Increase Consumer Response and Optimise Return

- An overview of the mobile banking landscape and its current role in microfinance
 - how can mobile banking be more successful?
- Gaining insight to mobile banking trends
 - what are the ongoing challenges?
 - what are the feasible developments that lie ahead?
- Reviewing the financial requirements for mobile payment platforms
- Examining the roles the regulatory frameworks play in the various markets
 - which markets are the most favourable for mobile banking?
 - which contain the most hurdles?
- Capitalising on existing infrastructure to make the most out of mobile banking
 - what are the current technical capabilities and constraints?
- Evaluating the various business models to select the right ones for your consumers
 - how refocusing your approach can ensure a positive response in a difficult environment
 - implementing fit-for-purpose strategies that align with both stakeholder and consumer objectives
- Identifying realistic courses of action to help outreach whilst complying with the limits

Panel Discussion

Credit Scoring - Implementing Best Practice Tools to Optimise Investment Decisions and Minimise Margin for Error

- Creating a legal framework to increase the effectiveness of banks and MFIs
 - providing the right conditions to implement credit bureaus
- Exploring the benefits of utilising credit bureaus in terms of
 - lending practices and applications
 - financial costs
 - portfolio quality

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- credit awareness
- credit abuse
- credit risk
- transparency for both lenders and borrowers
- increasing financial access for consumers
- borrower participation
- excessive indebtedness
- repayments
- Making an informed decision based on all accrued feedback
- Illustrations of highly efficient credit bureaus
 - what initiatives have they taken to sustain a growing environment?

Panel Discussion

An In-Depth Look at the Growth and Performance of MIVs

- Increasing transparency for investors
 - uncovering which MIVs are feasible for small investors to consider
 - distinguishing return and social-oriented MIVs through labelling activity
- Supporting smaller institutions in order to make them investment ready
 - increasing their capacity to efficiently channel capital to micro-entrepreneurs
- A review on the performance of MIVs that are currently investing in tier 2 and 3 MFIs
- Improving funding structure of MIVs through equity and mezzanine financing
 - valuations of equity and mezzanine financing in today's market
 - allowing financial institutions more of a buffer by providing additional mezzanine and equity
 - are mezzanine financing and equity viable outcomes for the financial sector crisis?
- Exploring today's international investment activities of MIVs
 - what future initiatives can MIVs expect to take?

Presentation

Sustainable Long-Term Business Practices in Microfinance for Increasing Efficiency and Performance and Reducing Cost

- Analysing the dynamics of industry organisations
 - how effective are they today?
 - what does this mean in terms of time and financial cost?
- Maximising efficiency by professionalising the microfinance organisation
 - the correct approach for marketing goods
 - the right techniques for managing assets and liabilities
- Bridging the gaps of management knowledge
 - why employing consistent training on a regular basis is a crucial component
- Implementing incentives which are conducive to the performance and effectiveness of the organisation

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Panel Discussion

What is in Store for Tomorrow's Microfinance?

- What is in the future for microfinance?
- Where can funds come from to meet the full demands of microfinance?
- What are the financial risks?
 - how can these risks be better managed?
- Are today's interest rates suitable, given the health of the industry?
- With the current spread of liquidity, can the industry grow again?
- What expectations can MFIs/banks have?
- Where can they go from here?
- Striking a balance between the demands of both social and commercial investments
 - ensuring that both needs are met whilst still servicing the consumer
- Is capitalism the solution for meeting the needs of the financially poor at lower prices and in less time?
 - illustrations from the SKS IPO experience
- Lessons learned from the crisis
 - getting back to where businesses were pre-recession
 - continuing sustainable growth
- What is going to happen in the next ten years?