

**** Draft Agenda****

Microfinance 2.0

Addressing the Key Issues and Outlining the Future of the Industry

The microfinance industry is maturing - be on the forefront of this growing market and meet the leaders that continue to develop this industry

November 15 - 17th, 2010
San Francisco, CA

The Microfinance Industry is continually changing and developing and there is a need for a conference that addresses the new issues and the future of the industry. Microfinance is broadening its reach and has recently become a hot topic here in the US. More importantly, industry professionals are heavily focused on the debate regarding industry standards, over-borrowing from lenders, and how to implement effective programs to eliminate these issues. Learn about the changes in the industry and how you can be a part of the newest opportunities for investment.

Invitees Include:

Acumen Fund
CGAP
Opportunity Fund
International Association of Microfinance Investors (IAMFI)
MicroPlace
Creation Investments Capital Management
Accion International
Blue Orchard
GIIN
Grameen Foundation
MIX (Microfinance Info Exchange)
Citi Foundation
Shorebank International
KIVA
Merrill Lynch
Ford Foundation
More to follow...

Attendee Profile:

The audience will be comprised of senior-level professionals from financial institutions, Microfinance Institutions, consultants, non-profit networks and the like.

DAY 1: PRE-CONFERENCE WORKSHOPS

Monday, November 15, 2010

WORKSHOP A: 9:00-11:30am (8:30am Registration)

Microfinance: Effectively Serving the Poor

Workshop leader:

Chris Dunford, President, Freedom from Hunger

Designing a Structure that Works—Group Lending and Variations

- Analyzing microfinance's unique structure
- Exploring rates of return
- Comparing and contrasting individual vs. group lending

Profits and pitfalls in social investing

- Guidelines for creating a socially profitable investment - achieving positive change
- Identifying and avoiding the pitfalls

Overcoming MFI Management Challenges

- Identifying what has and hasn't worked in the past
- Meeting client needs
- Using technology to manage business

Conquering Issues in the Microfinance Landscape

- Identifying the best opportunities
- Determining the needs of investors

Exploring Other Microfinance Products--Beyond Credit

- Microsavings
- Microinsurance
- Micromortgages

Workshop B: 11:45-2:15pm (11:15am Registration)

Utilizing Microfinance Investment Vehicles to Achieve your Goals

Workshop Leaders:

Howard J. Finkelstein, Founder, Law Offices of Howard J. Finkelstein

Bhakti Mirchandani, Associate Vice President, Unitus Capital

Diving Deeper into an MIV

- Exploring the anatomy of fund-of-fund, bank-supported funds, local currency funds, secondary funds, and owner/operator holding companies

Analyzing MIV performance

- Comparing relative growth rates
- Identifying important drivers for MIV growth

Selecting the Right MIV to Achieve your Investment Goals

- Selecting investment criteria
- Considering perspectives of commercial, commercially-oriented, and development investors

Structuring Best Practices

- Determining the optimal structure—tax & structural issues
- Establishing a reasonable fee structure
- Evaluating reinvestment criteria

Entering New Markets

- Identifying the newest opportunities for investment
- What areas still need help?
- Sourcing deals successfully

Assessing, Mitigating and Monitoring MIV Risk

- Market, credit, operational, and legal/regulatory risk

Mastering the Investment Process

- Fundraising for successful MIVs
- Identifying and carving out a niche for new funds

Predicting Future Trends**Workshop C: 2:30 - 5:00 (2:00pm Registration)****Implementing Technology: Using Software as a Service****Implementation of programs**

- Understanding the basics
- How technology can improve efficiency and better serve the client and the company

Innovation Solutions: Identifying support platforms

- Choosing the best messaging format
- Using secure systems

Utilizing technology to track client activity and information

- Why it's beneficial

Determining the opportunity cost of using technology platforms

- Opportunity cost for MFIs large and small
- Traveling to clients vs. virtual communication


Funding Microfinance Technology

- Evaluating technology as an investment, not an expense
- Analyzing the costs
- Discussing ways to reduce cost

DAY 2: MAIN CONFERENCE SESSIONS

Tuesday, November 16, 2010

ADDRESSING THE ISSUES

7:30am Registration & Coffee
8:00am Chairperson's Welcome and Opening Remarks
<p>8:15 - 9:00am Microfinance as an impact investment strategy Looking at the impact of microfinance on the lives of the community in terms of health, education, and financing. Input, output, and outcome - find out more about utilizing investment strategies to achieve positive change. Join this session for key takeaways on:</p> <ul style="list-style-type: none">• Social performance vs. financial performance• Analyzing the need for investors and MFI's to align objectives• Evaluating the impact using existing research <p>Paul Blyth, CFO, Microplace</p>
<p>9:00 - 10:00am PANEL: Evaluating the social and financial performance of MFIs vs. MIVs The progression of the industry toward profit-driven investors and formalized MFIs has inspired a great deal of discussion on balancing financial and social returns. Given the inconsistency in social performance metrics, there is a call to implement measurement procedures. Many key players in the microfinance community are seeking industry consensus on standards for assessing social impact and financial practices. Are these disparities putting microfinance at risk? Will the industry benefit from having set guidelines? This session will address:</p> <ul style="list-style-type: none">• MFI perspective and challenges vs. MIV perspective and challenges• Increasing stability and reducing default risk: Addressing loan defaults and debt restructuring• Addressing the issue of financial literacy• Discussing best practices and regulations: An overview of the recent changes in the regulatory environment and what is to come <p>Speakers: Chris Dunford, President, Freedom from Hunger</p>
 10:00am Networking Break & Refreshments
<p>10:45 - 11:30am Responsible Finance and the Credibility of Microfinance: Markets, Missions & Mendacity In light of the recent tumult that has hit financial markets around the globe, caused in part by irresponsible banking practices, defining and practicing responsible finance has become an increasingly important topic - especially for the microfinance industry. Pointed questions are being asked by and about social investors and their investments. Broader concepts about social investor responsibility are emerging. This session will discuss:</p> <ul style="list-style-type: none">• Comparing social goals vs. profit goals• Addressing the issue of over-indebtedness• Discussing client protection and privacy• Advancing interest rate transparency

Jonathan C. Lewis, Chair/Founder, MicroCredit Enterprises

11:30 - 12:15pm

Modern Microsavings: Savings as a primary instrument for money management

Microsavings provides much of the same for the poor as microcredit. The poor who invest in microsavings plans are better prepared to handle unforeseen expenses, which would usually harm them. This session will address the demand for savings in poor communities and highlight the key issues of:

- Comparing and contrasting savings programs vs. credit programs
- Highlighting the benefits for MFIs, MIVs, and investors
- Developing and Implementing savings programs in MFIs
- Reviewing MFIs that have created successful programs

12:15 - 1:00pm

The Latest Trend: IPOs in Microfinance

This session will address the ongoing industry argument regarding the necessity of IPOs to expand the reach of MFIs.

- What are the implications
- Meeting investor expectations
- Reviewing the institutions that went public
- The future of IPOs in MF

Patricio Diez, CFO, Compartamos Banco



1:00pm Networking Lunch

2:00 – 2:45pm

Microinsurance: Walking through the Business Model

Few poor households have access to proper insurance that protects against risks such as severe illness, the death of a family member, or loss of an asset. The poor are more vulnerable to these misfortunes and they struggle to absorb the financial consequences of these events. This session will highlight:

- Investment strategies that work
- How microinsurance contributes to the alleviation of poverty
- Reviewing success stories



2:45pm Networking Break

3:15 – 4:00pm

ROUNDTABLE DISCUSSION:

Mutual Funds and Microfinance: A Huge Investment Opportunity?

This session will tackle the role of Mutual funds in the microfinance sector.

- Why they are interested
- What is keeping them from investing?
- Evaluating risks before investing: Fraud, politics, regulatory risks

4:00 – 4:45pm

PANEL:

From the Perspective of the Investor

Funding for microfinance comes from both local and international sources. MFIs are usually funded by loans, guarantees, grants and investments from foundations, NGOs, funds, as well as private and social investors. In this panel you will hear from industry investors as they share their view on:

- Investor incentives: Why they want to invest in microfinance
- Goals of the investor: What they want to get out of the investment
- Looking ahead: Investor predictions and goals for the future

Patrick Fisher, Chief Executive Officer & Co-Founder, Creation Investments
Taylor Jordan, Managing Director, Imprint Capital Advisors

DAY 3: MAIN CONFERENCE SESSIONS

Wednesday, November 17, 2010

WHERE ARE WE HEADED?

8:00am Registration & Coffee

8:30am Chairperson's Welcome and Opening Remarks

9:00 - 9:45am

KEYNOTE: Future of Microfinance and Product Innovation: What is forthcoming?

With millions of people around the world who still have little or no access to credit; it is clear that there is a need for microfinance organizations. This session will discuss:

- Who are the future clients of Microfinance?
- Examining the role of governments vs. investors
- Exploring the prospective opportunities within the industry

Shari Berenbach, Executive Director, Calvert Foundation

9:45 - 10:30am

Microfinance in the United States: Where it is and where it is going

While microfinance represents a small fraction of the US credit market, it's quickly growing. Small businesses are one of the strongest job creators in the United States, but building these businesses requires access to capital. Especially with the downturn of the economy, obtaining the necessary loans to build a business is often a major obstacle. When small business creators are turned down by traditional banks, where can they turn next? Join this session to find out more about:

- Examining the opportunities -- the need and the demand for Microfinance in the United States
- Linking unemployment and Microfinance
- Predicting the future of Microfinance in the United States

Cheryl Sesnon, Executive Director, Washington CASH

Claudia Viek, CEO, California Association for Micro Enterprise Opportunity

Susan Lamping, Senior Community Loan Officer, CDC Small Business Finance



10:30am Networking Break & Refreshments

11:15 - 12:00pm

Microfinance as a Platform for Health

There is a critical interplay between poverty and health and microfinance institutions are a foundation

that can be leveraged to improve access to health. This session will :

- Discuss the link between microfinance and health
- Highlight pilot projects that are seeking to demonstrate how MFIs can be leveraged to provide health on an economically sustainable basis
- Share experiences from the field

Nancy Swanson, Managing Director, Linked Foundation

12:00 - 12:45pm

Housing and Microfinance

This session will explore the opportunities for housing and microfinance.

- Ensuring that housing microfinance results in a tangible improvement to housing
- Verification of loan use, visiting the project site
- Dissecting cost structure

Amy B. Davis, Associate Director of International Housing Finance, Habitat for Humanity, International



12:45pm Networking Lunch

1:45 - 2:30pm

Accelerating Microfinance through the use of Technology

With the growing concerns in the industry regarding over-indebtedness, delinquency crises, and social performance, it becomes increasingly important for MFIs to have solid systems in place to manage their business. This session will discuss the available technology in the industry and how organizations can use these support platforms to better their business.

- How donors and investors are using the web
- Open source software vs. commercial software - which is more beneficial for MFIs?
- Expanding access to financial services through mobile banking
- Being able to link technology to business goals and strategy

Syed Muhammad Sohaib Ahmed, Technical Advisor, Microfinance Investment Support Facility for Afghanistan

2:30 - 3:15pm

Investing in a Sustainable Future: Energy and Microfinance

A key element in reducing poverty is the poor's access to modern energy services. Lighting, cooking fuels and other goods that energy can provide aid in social and economic development. This session will address:

- Why loans for energy development have not received more attention
- Examine the effects of energy poverty on development
- Highlight the opportunities for MFIs to invest in energy development

Sheila Bijoor, Technical Program Manager, Grameen Foundation



3:15pm Networking Break

3:45 - 4:30pm

Women and Microfinance Collide

Poor women particularly benefit from the services microfinance can provide. Women are empowered by financial responsibility and evidently, this dependability positively affects their lives and the lives of their children. This session will highlight:

- What the research shows
- The areas of need for a female focus
- Products and services for women: savings, insurance, financial education, leadership training, and healthcare
- Risk management options for women

Donna Katzin, Executive Director, Shared Interest

4:30 - 5:15pm

Educating the public on the role of Microfinance

As microfinance gains attention, it also attracts scrutiny from the press. As a result, there is an increasing reputational risk for those within the industry. This session will address:

- Discussing the best way to educate the public
- How to create a broader awareness of the power of Microfinance
- Protecting the reputation of Microfinance as a reliable and responsible industry

Premal Shah, President, KIVA