



2011 MCPI Annual Conference

# Making A Difference: Multi-Stakeholder Action Towards Responsible Microfinance

28 – 29 July 2011 • Hyatt Hotel Manila, Philippines

## AGENDA

Pre-Conference Event: Tuesday, July 26 <sup>th</sup>	
9:00 am – 5:00 pm	<p><b>Bayview Salon</b></p> <p><b>ASIA NETWORK SUMMIT</b> hosted by the Banking With the Poor Network and MCPI, in collaboration with the SEEP Network, ADA and FDC, and generously supported by the Citi Foundation (By Invitation: For national associations of MFIs in Asia)</p>
Pre-Conference Event: Wednesday, July 27 <sup>th</sup>	
9:00 am – 5:00 pm	<p><b>Bayview Salon</b></p> <p><b>ASIA NETWORK SUMMIT</b> hosted by the Banking With the Poor Network and MCPI, in collaboration with the SEEP Network, ADA and FDC, and generously supported by the Citi Foundation (By Invitation: For national associations of MFIs in Asia)</p>
5:00 – 8:00 pm	<p><b>MCPI Annual General Meeting</b> (Exclusive for MCPI members only)</p>
Conference Day 1: Thursday, July 28 <sup>th</sup>	
8:00 – 9:00 am	<p><b>Ballroom</b></p> <p><b>Registration</b></p>
9:00 – 10:15 am	<p><b>OPENING PLENARY</b> Invocation National Anthem</p> <p><b>Welcome Remarks</b> <i>Ms. Mila M. Bunker, Chairperson, Microfinance Council of the Philippines, Inc.</i></p> <p><b>Opening Remarks</b> <i>Hon. Imelda Nicolas, Secretary, Commission on Filipinos Overseas</i></p>
10:15 – 10:45 am	Coffee Break
10:45 – 12:00 nn	<p><b>PLENARY SESSION ONE: What is Responsible Finance?</b> This session sets the tone and context for the conference through a presentation of the latest developments in the microfinance sector, followed by an elaboration of the concept of responsible finance &amp; the current discourse about it.</p> <p><b>Microfinance Today</b> This presentation delves on how microfinance has changed and evolved in the past 20-30 years and why part of these changes necessitates a call for more responsible microfinance. Enduring issues and emerging challenges facing the</p>

	<p>microfinance sector will also be discussed.</p> <p><b>Responsible Finance: Definition, Opportunities and Challenges</b>  <b>Ms. Juana Ramirez, Microfinance Expert, European Microfinance Platform</b></p> <p>Responsible finance as a concept will be presented; along with the approaches, frameworks and strategies on responsible finance; including opportunities and challenges, particularly where there are experiences already.</p> <p>Facilitator: <b>Ms. Pia Bernadette Roman-Tayag, Head, Inclusive Finance Advocacy Staff, Bangko Sentral ng Pilipinas</b></p>	
12:00 – 1:30 pm	Lunch	
1:30 – 3:00 pm	<b>PARALLEL SESSIONS ONE</b>	
	<b>Le Salon I</b>	<b>Le Salon II</b>
	<p><b>Training on Pricing Transparency</b>  <b>Mr. Chuck Waterfield, CEO &amp; President, MicroFinance Transparency</b>  Facilitator: <b>Ms. Meliza H. Agabin, RBAP – Microenterprise Access to Banking Services</b></p> <p>Although touted as one of the oldest and more vibrant microfinance industries in Asia, Philippine microfinance has remained one of the sectors that has tolerated non-transparent pricing where microfinance providers use a variety of methods to charge interest and fees that make it difficult for clients to compare one loan product with another. MicroFinance Transparency’s (MFT) pioneering work on pricing transparency is helping MFIs worldwide improve their client protection practices through microfinance product pricing transparency. This session, which will be led by Chuck Waterfield, head of MFTransparency, will provide a short training on transparent pricing, which will include calculation of the effective interest rate on microfinance loan products.</p>	<p><b>Product Development: How Important Is it?</b>  <b>Ms. Jesila Ledesma, Regional Manager for SouthEast Asia, MicroSave</b>  <b>Ms. Julie Peachey, Project Manager, Grameen Foundation</b>  Facilitator: <b>Ms. Noemi A. Bonaobra, Bicol Microfinance Council, Inc.</b></p> <p>In this session, product development or product design as an important element of responsible finance will be discussed, emphasizing that client-focused and client-responsive microfinance requires prioritization of clients’ needs. There should be high recognition that the way microfinance products should be designed is as important as the products available for clients.</p> <p>Speakers from MicroSave and Grameen Foundation will share why product development remains a challenge for most MFIs, and what are the means to overcome these challenges. Their presentations will also draw from their rich experience in working with MFIs on product development.</p>
	<b>Ballroom 1</b>	<b>Ballroom 2</b>
	<p><b>Responsible Investments</b>  <b>Ms. Wendy Medrano-Lazo, Project Manager, ADA of Luxembourg</b>  <b>Ms. Sophie Wiesner, Project Officer, ADA of Luxembourg</b></p>	<p><b>Avoiding Over-Indebtedness</b>  <b>Ms. Mila M. Bunker, President, Ahon Sa Hirap, Inc.</b>  <b>Atty. John V. Owens, Chief of Party, RBAP - Microenterprise Access to Banking Services</b></p>

	<p><b>Mr. Marco Boa, <i>Regional Manager for Asia, MicroFinanza Rating</i></b> Facilitator: <b>Mr. Christopher G. Lomboy, <i>Grameen Foundation</i></b></p> <p>The chain of responsible microfinance, including MFIs, investors, technical service providers, rating agencies, and investment funds, is growing stronger. MFIs, on one hand, are increasingly using social performance assessments tools to help them become more responsible institutions. Investors, on the other hand, could benefit from similar tools and approaches based on socially responsible investment criteria. This session will discuss the different approaches used by an investor in assessing responsible microfinance investments. This session will also examine possible synergies among actors to develop audit, rating, reporting frameworks, and certification initiatives.</p>	<p>Facilitator: <b>Ms. Rosa Marie V. Rivera, <i>Cordaid</i></b></p> <p>Over-indebtedness has emerged as an attendant issue in providing micro-credit. Whatever its causes, its avoidance, as one of the Client Protection Principles, becomes more challenging than ever. Perspectives on how to nip over-indebtedness in the bud will be heard from the NGO, rural bank, and cooperative standpoints.</p>
3:00 – 3:30 pm	Coffee Break and Networking	
3:30 – 5:00 pm	<p><b>Ballroom</b></p> <p><b>PLENARY SESSION TWO: The Government and Donor’s Role in Responsible Finance</b> <b>Undersecretary Gil S. Beltran, <i>Department of Finance</i></b> <b>Deputy Governor Nestor A. Espenilla, Jr., <i>Bangko Sentral ng Pilipinas</i></b> <b>Mr. Ben Nijkamp, <i>Coordinator Financial Services &amp; Fund Manager, ICCO of The Netherlands</i></b></p> <p>Representatives from the government and the donor community will discuss why responsible finance is an important agenda to their respective institutions. Speakers from the Department of Finance, the <i>Bangko Sentral ng Pilipinas</i>, and the Interchurch Organisation for Development Cooperation (ICCO) will share their initiatives on responsible finance and the specific roles that government and donors can play to take the responsible finance agenda forward.</p> <p>Facilitator: <b>Ms. Kelly Hattel, <i>Financial Sector Specialist, Asian Development Bank</i></b></p>	

<b>Conference Day 2: Friday, July 29<sup>th</sup></b>	
8:00 – 8:30 am	<b>Ballroom</b>
	Registration and Networking
8:30 – 9:30 am	<b>NETWORKING SESSION: UGNAYAN</b>

	<p>Presenters:  <b>Kredits Microfinance Technology Solutions</b>  <b>Country Bankers Insurance Group</b>  <b>Smart Communications, Inc.</b></p> <p>The <i>Ugnayan</i> session is an interactive networking platform, an opportunity for MFIs to know about emerging concepts, as well as new product and service offerings of microfinance support organizations – investments, tools, systems, innovations and technology.</p>
9:30 – 10:45 am	<p><b>PLENARY SESSION THREE: Taking Stock</b>  This session will present results from recent initiatives that aim to get a better understanding of issues and challenges in responsible finance and client protection. Local initiatives include the research on multiple borrowing in the Philippines and the pilot of the microfinance credit bureau in Panay Islands, while global initiatives include the state of social performance reporting and management, as well as the state of pricing transparency.</p> <p><b>Multiple Borrowing in the Philippines: Findings from a Research</b>  <b>Prof. Erwin R. Tiongson, Associate Professor, Asian Institute of Management (AIM) Center for Development Management</b></p> <p>The Philippine microfinance sector is characterized as highly competitive, particularly in urban areas where a number of microfinance institutions compete for the same segment of the market. While competition should bring with it positive impact on the target market, there are concerns about some negative effects on clients, particularly when it brings about over-indebtedness and default. This session will share preliminary results from the ongoing research on multiple borrowing - an undertaking by the Asian Institute of Management, MCPI, Grameen Foundation and Oikocredit.</p> <p><b>Credit Bureau for Microfinance: Making It Happen</b>  <b>Mr. Baltazar N. Endriga, President, Credit Information Corporation</b>  <b>Mr. Moazzam Iqbal, Technology Analyst, Pakistan Microfinance Network</b>  <b>Mr. Angel L. de Leon, Jr., President and CEO, Opportunity Kauswagan Bank</b></p> <p>The session will discuss the value and role of a credit information system in promoting the availability of high-quality credit information to enable responsible lending and a more efficient and transparent marketplace. This will highlight experiences of the government and private sector in setting up a credit bureau. This session will also share the actual experience of a microfinance association in helping establish a credit bureau.</p> <p>Facilitator: <b>Mr. Danilo A. Songco, President and CEO, PinoyMe Foundation</b></p>
10:45 – 11:00 am	Coffee Break
11:00 – 12:00 nn	<p><b>The State of Practice on Social Performance Reporting and Management</b>  <b>Mr. Michael Krell, Social Performance Analyst, The Microfinance Information eXchange (MIX)</b></p>

	<p>The Microfinance Information eXchange (MIX) began collecting social performance reports in 2009. In 2010, the number of institutions reporting to the MIX has increased, which implies an increase in interest and awareness on social performance management (SPM). This session will share the state of practice on social performance reporting and management based on the reports that MIX has gathered, including opportunities and challenges in these areas.</p>
	<p><b>The State of Pricing and Transparency in the Philippines</b>  <b>Mr. Chuck Waterfield, CEO and President, MicroFinance Transparency (MFT)</b></p> <p>The MicroFinance Transparency (MFT) launched the Transparent Pricing Initiative in the Philippines last March. Since then, MFT has been coordinating with several MFIs to gather data on pricing and transparency. This session will take a look at the emerging trends in pricing transparency in the country. This session will also tackle the importance of establishing a country profile in terms of pricing and transparency – and the significance of having microfinance institutions participate in this initiative.</p> <p>Facilitator: <b>Mr. Christopher A. Tan, Regional Director for Southeast Asia, Grameen Foundation</b></p>
12:00 – 1:00 pm	Lunch
1:00 – 1:15 pm	<p><b>PLENARY SESSION FOUR: Setting the Tone</b>  <b>Ms. Raquel Castro, Country Advisor on Microfinance, Plan International, Inc. – Philippines</b></p>
1:15 – 3:00 pm	<p><b>PARALLEL SESSIONS TWO: Workshop on Action Planning and Commitment Setting for Responsible Microfinance</b></p> <ul style="list-style-type: none"> <li>▪ Microfinance Practitioner – Banks Facilitator: <b>Atty. John V. Owens, RBAP – Microenterprise Access to Banking Services</b></li> <li>▪ Microfinance Practitioner – NGOs Facilitators: <b>Ms. Mila M. Bunker, Ahon Sa Hiras, Inc. / Mr. Danilo A. Songco, PinoyME Foundation</b></li> <li>▪ Microfinance Practitioner – Credit Cooperatives Facilitators: <b>Ms. Christie Rowena Plantilla, Federation of Peoples Sustainable Development Cooperative / Mr. Gadwin E. Handumon, Paglaum Multi-Purpose Cooperative</b></li> <li>▪ Donors/Investors/Wholesale Funders Facilitator: <b>Mr. Marcos Perez, Jr., SEEDFINANCE Corporation</b></li> <li>▪ Support Organizations Facilitators: <b>Mr. Christopher A. Tan, Grameen Foundation / Ms. Noemi A. Bonaobra, Bicol Microfinance Council, Inc.</b></li> </ul> <p>This session on <b>Action Planning and Commitment Setting</b> is a set of plenary and workshop sessions involving various stakeholders, i.e., microfinance practitioners, donors, investors, funders, and other support organizations. Based on key issues that will be raised and identified in previous sessions during the conference, the parallel workshops aim to determine priority action points and commitments for responsible microfinance in the Philippines.</p>
3:00 – 3:15 pm	Coffee Break and Networking

3:15 – 4:30 pm	<b>Ballroom</b>
	<b>PLENARY SESSION FIVE: Multi-Stakeholder Action for Responsible Microfinance</b> (Presentations by workshop groups)
	<b>Open Forum and Synthesis</b> Facilitator: <b>Ms. Raquel Castro, Country Advisor on Microfinance, Plan International, Inc. – Philippines</b>
4:30 – 5:00 pm	<b>CLOSING PLENARY</b>
	<b>Closing Remarks</b> <b>Hon. Cesar V. Purisima, Secretary, Department of Finance</b>
	<b>Oath-taking of MCPI Board of Trustees, 2011 – 2012</b>
	<b>Raffle</b>

Emcees: **Mr. Eduardo C. Jimenez and Ms. Lilibeth V. Fajardo**