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CONTACT

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Visit

<http://www.mfc.org.pl/en/content/social-performance-fund>

NEWS

SUPPORT YOUR MEMBERS TO IMPLEMENT THE USSPM

Save the dates for next year's SPTF Annual Meeting!

The next SPTF Annual Meeting will take place on June 3 -6 in Dakar, Senegal. The meeting will focus on the practicalities of implementing the Universal Standards for SPM. We are looking forward to seeing you all in Dakar!

New set of USSPM indicators

The Indicators Working Group has made significant progress on developing and reviewing the indicators that correspond with the Essential Practices of the Universal Standards. [Draft indicators are now available on the SPTF website](#). The revised version of USSPM presents the sections in a new order (sections 3 and 4 have been switched), and with new terminology (the "sections" are called "dimensions" to align the standards with the SPI tool). The indicators can be used by MFIs for self-assessment and standardized reporting. The MIX, rating agencies, social audit firms, and social investors are aligning their social performance reporting requirements with these indicators in an effort to reduce the reporting burden on MFIs and increase standardization across the industry. The indicators are expected to be finalized in January 2014 and tested as part of the beta version of SPI 4 tool in 2014.

Be pro-poor with TRUELIFT!

TRUELIFT is a global initiative designed to renew focus on the pro-poor objective of microfinance. Truelift:

- provides a strategic framework for pro-poor microfinance, including standards and indicators
- defines the Pro-poor Principles in microfinance: www.sealofexcellence.wordpress.com/community-of-practice/join/
- promotes a learning environment for improved products, services, and delivery channels
- collects, shares and promotes good practices, drawing attention to good models and good organizations people and outcomes
- aligns with Smart Campaign, SPTF, and other industry initiatives

To learn how to get more involved with Truelift click [here](#)

Responsible Finance Initiatives plans for 2014

The seven (7) Social Performance Management initiatives (CERISE, MFT, MIX, PIIF, Smart Campaign, SPTF, and TrueLift) created the [“Responsible Inclusive Finance Platform”](#). This group convenes the leaders from each of these initiatives to explore how to best advance responsible finance practices within the microfinance sector. Below you can learn more about plans for 2014 of each of the Responsible Inclusive Finance Platform members:

[The Social Performance Task Force \(SPTF\)](#) consists of over 1,500 members from all over the world and every stakeholder group, and promotes Universal Standards for Social Performance Management (USSPM) in the microfinance industry. The SPTF has the following priorities for 2014:

1. Advance practice on social performance management (SPM)
 - Revise the USSPM indicators and essential practices based on feedback (indicators working group)
 - Align SPI 4 to include the USSPM indicators (in cooperation with CERISE)
 - Produce new communication materials including case studies and videos featuring MFIs implementing the USSPM
 - Implement an on-line training series on USSPM implementation (in English, French, and Spanish)
 - Create a technical guide on USSPM implementation
 - Build an on-line library of implementation resources
2. Convene stakeholders and harmonize social performance initiatives
 - Promote the USSPM at industry conferences and events
 - Coordinate the work of the Responsible Inclusive Finance Platform
3. Promote learning on social outcomes
 - Coordinate with Truelift, Women World Banking Gender working group, Forolac, Triodos/Shorebank Green working group to identify practices that lead to desirable outcomes for clients and environment.

The [SMART Campaign](#) is a global effort to unite microfinance leaders around a common goal: to keep clients as the driving force of the industry. It promotes customer protection principles (CPPs), which are considered minimum responsible finance standards for microfinance. The SMART Campaign has the following priorities for 2014:

- **Launch Technical Assistance Fund for Customer Protection in mid-2014:** The Fund will co-fund customer protection (CP) assessments, certifications, training courses on CP and technical assistance services. These services will be available only through accredited consultants and/or organizations. Co-subsidies will be extended to around 30-40 MFIs globally. In parallel, the SMART Campaign will organize refresher trainings for certified assessors to ensure quality support is available to MFIs. A second component of the Technical Assistance Fund will focus at the sector level, subsidizing a series of group trainings related to customer protection. These will include trainings of trainers for assessors and technical assistance providers as well as training courses for MFIs. The training courses, workshops, and peer-learning sessions, organized with the support of the Fund can include any aspects of Client Protection (e.g. over-indebtedness or practical aspects of introducing a client compliant system, etc.) Networks will be able to cooperate with the Fund to deliver assessments for their members (if they have certified assessors on staff) or/and organizing capacity building and peer learning events for members.
- **Close cooperation with the Networks:** The SMART Campaign will continue to cooperate with Networks in the delivery of customer protection-related sessions, training courses and technical assistance. Networks interested in certifying staff or consultants in customer protection assessments will be encouraged to take part in training of trainers for SMART assessors.
- **Certification:** Until May 2014, the SMART Campaign will cooperate exclusively with microfinance raters on SMART certification. Currently discussions are on-going around the decentralization of the certification process, which will start in the end of 2014. The current strategy for opening certification is to ensure alignment between assessments and certification. The idea is to test if information from assessments can be used as basis for the certification (without much additional verification). The role of networks, in particular their potential to collect and/or verify certain field level information in this process, is being considered as well.

The [Microfinance CEO Working Group](#) represents over 250 leading MFIs (making up majority of the microfinance retail market). In 2013, Microfinance CEO WG made a public commitment to the USSPM and SMART certification. The group will focus on the following priorities in 2014:

- **Client Protection:** Encourage all affiliates of international networks to make progress toward SMART Campaign certification and be on a pathway toward certification by the end of 2014.
- **Pricing Transparency:** Motivate its affiliates to commit to pricing transparency and integrity by agreeing to publish their pricing data using standard methodologies, such as those developed by MicroFinance Transparency, in order to allow investors and clients to make informed decisions.
- **Social Performance:** Promote the Social Performance Task Force’s “Universal Standards for Social Performance Management” among affiliates and commit to supporting their compliance.
- **Outcomes:** Share individual research on outcomes with one another and with the industry and encourage its affiliates to report outcomes relevant to their goals and objectives.
- **Global Appeal:** Encourage affiliates to sign the Global Appeal for Responsible Microfinance as a visible symbol of their commitment to the principles embodied in these initiatives.

Investors: Encourage affiliates’ equity investors to promote these five initiatives by including them as criteria for investment and our affiliate’s lenders to encourage the adaptation of comfort letters also promoting the same five initiatives.

[CERISE](#) is a knowledge exchange network for microfinance practitioners. It was founded out of the desire of its five members to share and learn from each other. In the fall of 2013, CERISE was working with SPTF, Smart Campaign, Seal of Excellence, Forolac and the MIX Market to revise its SPI framework to align it to USSPM and other responsible finance standards frameworks. This effort will conclude in the SPI 4 beta version, to be released for testing in January 2014. The final SPI 4 tool will be available by the end of 2014. Networks and MFIs interested in testing the beta version of the SPI 4 should contact [Cécile Lapenu](#).

USSPM implementation resources

The SPTF is building an **online Universal Standards Implementation Resource Library**, designed to be both comprehensive and easy to use. While the library is being completed, a database version is available [here](#)>

The SPTF, in cooperation with CGAP and Oikocredit, is writing a **technical guide on implementing the Universal Standards**, to provide implementation guidance for each essential practice, present mini-case studies, and highlight particularly compelling examples. The guide will be publically available in 2014 on the SPTF webpage.

The SPTF is continuing to update and host a **database of technical assistance providers in responsible finance**. This database serves as a single, central database for the entire industry and provides contact information as well as details on experience, references, and areas of expertise for each person listed in the database. To download the database, and/or to sign-up yourself as a provider, click [here](#)>

New tools and resources – how to document a case study

The SP Fund has developed a set of tools for networks and MFIs to showcase good MFI SPM practices. These include:

1. SPM Innovation Diary guidelines: Available in [English](#), [French](#), and [Spanish](#) to collect practical information for case study write up
2. Template for case study: Available in [English](#) and [Spanish](#) which helps to organize the case study information for dissemination
3. Webinar recording: Available in [English](#) and [Spanish](#), which explains how to use the tools above
4. [Ethical Code of Conduct Case Study](#): an exemplary case produced using the case study tools.

Become a SPTF member!

With the change in legal structure of the SPTF to a legally registered non-profit corporation, and the release of the revised Universal Standards of Social Performance Management (including indicators for each of the essential practices), SPTF invites organizations and individuals committed to promoting and implementing the Universal Standards to join its membership:

1. **Individuals** wishing to join should click the “Sign Up” button on [the SPTF home page](#) and indicate their endorsement of the Universal Standards.
2. **Organizations** wishing to become members of the SPTF need to submit an application letter signed by an

authorized representative, such as a member of senior management or of the Board of Directors (please see the letter attached [here](#)). ***Only organizational members are eligible to serve on, and vote for, the SPTF Board of Directors.*** If your organization wishes to join the SPTF, please review the application letter, have an authorized representative of your organization sign it, and then send it to [SPTF Secretary](#).

GRANTEES & PROJECTS

NEWS FROM NETWORKS IMPLEMENTING THE USSPM

The SP Fund USSPM Implementation Component (IC) brings together **10 leading networks** to identify practical examples of good practices in line with the Universal Standards for Social Performance Management among their members ([see list of partners here](#)). Partner networks deploy different methodologies to help members assess and improve compliance with selected sections of standards (at least two). The project is underway till June 2014. [Learn more here](#)

Learn about good practices of implementing USSPM in Pakistan and Azerbaijan

This summer [PMN \(Pakistan\)](#) published a Note highlighting some of the existing best practices in the industry with regards to Dimension 2 'Ensuring Board, Management and Employee Commitment to Social Goals', Dimension 4 'Treating Clients Responsibly' and Dimension 3 'Design Products, Services, Delivery Models and Channels That Meet Clients' Needs and Preferences' of the USSPM. The tools and practices presented relate to the efforts of numerous MFIs in Pakistan around improving USSPM compliance. Read the case [here](#)

In October, the SP Fund in cooperation with the [AMFA \(Azerbaijan\)](#) network finalized a case study presenting process of developing and implementing [VF AzerCredit's](#) Code of Ethics. The case also provides recommendations on improving the Code to bring it more closely in line with the Universal Standards for Social Performance Management. Among them are: maintaining dialogue with the staff to have their feedback about possible changes, taking a more comprehensive view of the ethics question e.g. to include responsibilities of the board to uphold and protect the reputation and mission of the organization. The case is available in [English](#) and [Spanish](#).

Stay tuned for upcoming cases to be published by our grantees this year:

- *AMFA (Azerbaijan):* A pay-for-performance culture in FinDev is the key to retain valuable employees
- *APSPD-IC (Ivory Coast):* Training of the Board and Staff of REMU-CI on Social Performance Management
- *MCPI (Philippines):* People's Bank of Caraga, Inc. listens to Members: Client Exit Survey
- *RFR (Ecuador):* Servicio de Captación Móvil, Estudio de Caso Cooperativa San Miguel De Los Bancos

Networks report first improvements made by their members.

[MFN network \(Mexico\)](#) has reported its first member — [FMM \(Fundación Mundo Mujer, Colombia\)](#) — to reach full compliance (through quick modifications on areas identified in a strengths/gaps mapping exercise) on sections two and six of the Universal Standards.

[AMFIU \(Uganda\)](#) and [APSPD-IC \(Ivory Coast\)](#) reported the first SPM-related changes their have members introduced (7 MFIs from Uganda and 10 MFIs from the Ivory Coast). Among others, these changes related to new trainings for staff on quality PPI data collection, and generating SPM reports including poverty data. Some MFIs made changes to contracts introduced clauses on customer data confidentiality, and developed forms to obtain written permission for use client data. SPM has become a regular board agenda point for many MFIs, new brochures for clients are being developed to include more clear and transparent information about products conditions and prices, and MFIs are organizing staff trainings on how to handle client complaints.

Tool-sharing workshop organized by PMN

In October, the PMN network organized a workshop in Lahore for 12 MFIs. The objectives of this workshop were: to present tools shared with the network during the first phase of the project (described in PMN's Micro Note) and finalize institutional action plans to focus on improving and aligning practices to the standards. The meeting started with presentations of the short case studies featured in the PMN MicroNote. This was followed by a discussion on current MFI compliance levels around the USSPM. Finally, participants discussed institutional action plans and support

needed from PMN to move forward.

PMN collected following suggestions from the members on support required to implement the USSPM:

- PMN should arrange a training of trainers on social performance for practitioners, ideally for the SP champions and/or SP Working Group representatives of respective institutions. This will allow these individuals to deliver SPM trainings to their teams at various levels of their institutions, which is important to ensure that SPM is mainstreamed throughout the organization.
- SPM should arrange exchange visits between SP Working Group members to facilitate peer learning.
- PMN should share existing relevant resource materials and toolkits with members, and facilitate institutions to develop customized comprehensive manuals for operations that can serve as guides for other MFIs
- PMN should develop a Social Code of Conduct for its members. This may lead to greater accountability and commitment to the social performance management in the industry.

MFN launches a member state of SPM practice report

Based on responses from 13 members, MFN prepared a mapping report indicating the level of compliance for each indicator in section 2 and section 6 of the USSPM. The report includes also one brief practice example for each indicator. MFN has identified that the compliance level of its participating members is generally high (85%). Eleven out of a total of 81 indicators have been identified as “gaps”, wherein less than 75% of participating members implement the specified practices. Ten of these are in Section 2, and only 1 are in Section 6. Through this mapping exercise, members explored the USSPM down to the indicator level, and identified key opportunities for improvement. Those members that did not participate in the mapping exercise also received an introduction to the USSPM, thanks to a presentation of the mapping report. To download the mapping report click [here](#)>

First learnings about USSPM promotion and implementation from the SP Fund grantee networks

- Networks agree that the **USSPM document provides a good overview what SPM mean in practice**. Using it, especially, showing different dimensions and discussing essential practices help to communicate the SPM concept in more detail among MFIs.
- **USSPM document is useful to help MFIs self-assess current level of SPM practices**. Networks can use the document to help their members better understand each essential practice and support self-assessment through a guided discussion (best held within an MFI with a range of management and staff members).
- Networks identify that all **topics related to the Standards are always linked to practices in dimension 2**. Even if an MFI is interested in improving the way it defines and monitors its social goals (dimension 1), to institutionalize the process, it needs to define the role of board, management and staff in this process (dimension 2). This is not surprising, given that there are always people behind any process or solutions that need to know what to do, and how to do it, in order to ensure that the decision is effective.
- MFIs have a general tendency to focus on the institutional view of each essential practice of USSPM. They read about the practice and quickly identify they have it in place. However, at closer look, they realize they do not know how the practice, product or solution is perceived from the client or staff perspective – is it really working for these stakeholders? The lessons here is that **MFIs would benefit more from assuming less and asking field staff and clients more often for feedback** when they develop a new solution or evaluate the effectiveness of an existing product or process.
- When MFIs want **to upgrade a key system** (e.g. the incentive system for loan officers) or develop a new managerial solution (e.g. code of ethical conduct), the most effective way is to **look for ready-made solutions used by other MFIs** (or outside the sector). Studying and analyzing a few existing solutions used by others help MFIs better define their own needs, see what is possible and then develop/adapt the solution to their own needs and context. For this reason, local libraries of managerial tools (created by networks), or global ones (available from the SMART Campaign and the SPTF) are useful for providing both guidance and inspiration.
- For networks, a natural **starting point for USSPM implementation is around customer protection**, since this is considered a minimum standard. Additionally, it helps to introduce the standards to the broadest possible audience, because is relevant no matter what their members’ missions and organization type.
- In a majority of countries, there is an **increasing interest from regulators around customer protection**, thus a number of MFIs and networks tend to start their USSPM work with a customer protection theme to be in line

with interests of their stakeholders.

- It is also observed that where donors are leaving and markets are commercializing, NGO MFIs de-prioritize SPM and refocus (in the short term) on general professionalization of their institutions. In those markets, **regulation dictates the scope and focus of SPM work carried out by MFIs** (which more often relate to customer protection).
- Many MFIs and networks are concerned about internalizing SPM within funding organizations. While **practitioners expect funders to take the lead on standards implementation in the sector**, funding organizations usually face institutionalization challenges similar to MFIs in making standards part of their daily operations. An increasing number of investors have been more vocal about promoting and adopting certain customer protection principles, however, MFIs and networks would like to see more concrete actions to follow this commitment.

If you would like to learn more about the implementation of the standards by the networks supported by the SP Fund please contact [Kinga Dabrowska](#).

2013 USSPM AWARENESS-RAISING CAMPAIGN

The campaign unites **39 global, regional and country-level networks** in order to raise awareness around the USSPM among members ([see list of partners here](#)). Networks integrate communication about the standards into their on-going activities and events in order to highlight the importance of the USSPM with as many local stakeholders as possible. As industry leaders, networks are well-placed to help microfinance become the most responsible segment of the financial market.

NETWORKS LEAD USSPM AWARENESS-RAISING AROUND THE GLOBE

Europe and Central Asia

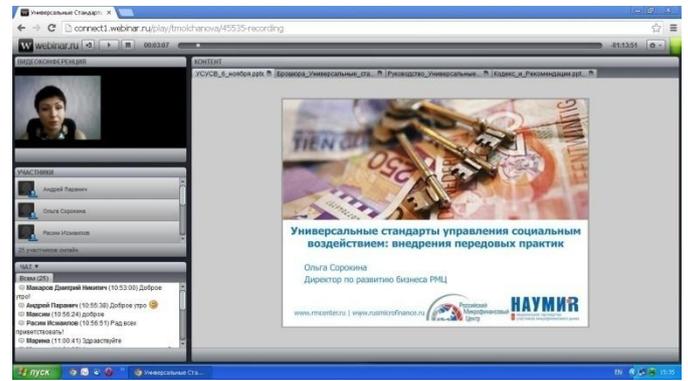
RMC is raising USSPM awareness in Russia

In 2013, [the Russian Microfinance Center \(RMC\)](#) and [National Partnership of Microfinance Market Stakeholders\(NAMMS\)](#) presented The Universal Standards for Social Performance Management to the Russian microfinance sector.

This work started with the earlier project on promotion of social performance management in microfinance, which was launched by RMC and NAMMS in September 2011 with the support of MFC (through the Social Performance Start-up Fund for Networks) and lasted until November 2012. During this project, 16 microfinance institutions and credit cooperatives in Russia were introduced to the USSPM, an effort that was recognized as a success. Based on this, RMC and NAMMS decided to reach out to more stakeholders from Russian microfinance market and credit cooperation with the message about USSPM in 2013. To date, the network has achieved the following results:

- In March 2013, the USSPM were uploaded to a dedicated page of the RMC and [NAMMS](#) website. To date, a total of more than **1,100 readers** have visited this page.
- In May 2013, the information [portal “Microfinance in Russia”](#) and [the RMC and NAMMS website](#) shared the [news on the launch of the USSPM](#) and [USSPM promotional materials](#). Since then, more than **1,400 visitors** have viewed this news.
- In May 2013, information on USSPM was also mailed to more than **5,000** market participants, including representatives from microfinance institutions and credit cooperatives, regional associations, support organizations, and other interested parties.
- In November 2013, the RMC sent a brochure on the USSPM to more than 450 participants of the XII National Conference on Microfinance and Financial Inclusion entitled: “Innovation and Consumer Protection - Implementing Client-Centric Approach”.

- In July and November 2013, the RMC delivered two webinars for microfinance institutions and credit cooperatives to explain the concept of social performance management and its importance for microfinance institutions or credit cooperatives, as well as to raise awareness about the USSPM. At the November webinar, the Self-Regulatory Organization Nonprofit Partnership “Association of Microfinance Institutions “MiR” (SRO NP “MiR Association”) raised an important question of standardizing work with clients, based on the Code of Ethics. The November webinar also welcomed Rasim Ismailov, the Executive Director of LLC “Credit Union” who is an active participant of a working group to develop “The Delinquency Code of Ethics and Standards for MFIs”. In total, webinars had 40 attendees from different microfinance institutions and credit cooperatives. Recorded versions of the webinars are available online. To get a recording please contact [Olga Sorokina](#).



RMC delivered one out of two webinars

East & South Asia

The [Lanka Microfinance Practitioner Association](#) has completed the translation of the USSPM materials into its local languages (Tamil and Sinhala). The translation is available on the LMFPFA webpage [here](#)>

Asian microfinance networks share their experience on USSPM awareness-raising

A half-day regional peer learning meeting on the USSPM for Asian Microfinance Networks occurred on 7 October in Manila (the Philippines) at the Microcredit Summit, organized by the SP Fund and MCPI with support from the Microcredit Summit Campaign. The following networks attended: Good Return (Australia), LMFVG (Laos), NATCCO (Philippines), MCPI (Philippines), MFIN (India) and CMF (Nepal). During the meeting, networks shared their experience and plans in raising awareness on the USSPM among different stakeholders, as well as reviewed the tools available to support members’ practice improvement in line with the USSPM.



USSPM meeting participants, Manila, the Philippines

What has been done under AWR Campaign in Asia?

[MFIN \(India\)](#) has been promoting the USSPM as part of its broader advocacy on the need for social performance, particularly in light of recent events in Andhra Pradesh and the resulting Indian microfinance crisis. As the industry starts to recover, industry players see this as a good opportunity to engage the regulator in conversations around social performance and client protection and integrate these into regulation for Indian MFIs. The MFIN’s concerns is that as its members are for-profit institutions, it might need to clarify the institutions’ motivation to comply with the USSPM.

For the [LMFWG \(Laos\)](#), lack of foreign languages skills among members remains a barrier for effective communication and sharing the USSPM with its members. Likewise, engaging the regulator is still a challenge for industry players in Laos. The LMFVG board of directors advised the network to learn from the experiences of other networks participating the meeting that had successfully engaged regulators in discussions around microfinance and social performance. At the moment, the LMFVG is focused on registering the network so that they can cease to be a working group and take on a legal status. The network thinks that being a registered company will open more opportunities for them to provide support and assistance to their members, including in SPM.

[Good Return \(Australia\)](#), with outreach across most countries in East Asia and the Pacific, has double bottom-line institutions as partners. To date, it has held four workshops on the USSPM, with a total attendance of 100. Good Return also held a workshop for regulators, as a step towards ensuring regulator buy-in on social performance and the USSPM. Furthermore, it conducted Smart Assessments and social audits with several partner MFIs. Shane Nichols, (Program Director) announced during the meeting that a 3-minute video on the USSPM will soon be available, and

while this will be in the local language, subtitles will allow audiences from other countries to access its message. Shane committed to share the video with other networks in January.

[CMF \(Nepal\)](#) conducted a workshop with the Nepalese central bank. Naresh Nepal (CMF Deputy CEO) mentioned that a recent microfinance crisis, similar to that in Andhra Pradesh, occurred in a region of Nepal. The network can use this as an opportunity to showcase the value of the USSPM and the Client Protection Principles, and to get members' buy-in for adopting them, as a way of being more client-centered.

[NATCCO \(Philippines\)](#) has completed a series of awareness-raising workshops, and has included information on the USSPM on its website and brochure. Its major current concern is its cooperative-members' ability to provide non-financial information and integrate them into their MIS. The barrier is determining which information is relevant, useful and easy for the cooperatives to provide.

[MCPI \(Philippines\)](#) shared with the group its experience in participating in the USSPM implementation component, which involves providing technical assistance to 3 MFIs and documenting management tools that can help MFIs comply with Dimensions 3 and 4 of the USSPM.

What helped networks to implement the Campaign?

- It is helpful where donors, investors and even regulators are giving MFIs a 'nudge' to adopt the USSPM. Influence from donors, investors and regulators (in the case of regulated institutions) can facilitate buy-in and uptake among MFIs. However, the bigger task is first getting the buy-in of these donors, investors and regulators on the USSPM, especially those that are commercially-oriented.
- Committed network staff dedicated to handling SPM and client protection ensure focus and that the necessary skills and time are directed towards the effective implementation of activities. This also helps improve network credibility in communicating to MFIs.
- Translation of the USSPM materials to the local language has significantly helped in improving the members' understanding of the USSPM.

What plans do networks have for 2014?

Networks plan to continue the awareness-raising activities in 2014, in particular:

- Strengthen MFIs expertise in USSPM through offering USSPM training courses, providing technical assistance and documenting best practices on USSPM implementation.
- Continue raising awareness among regulators, and involve them in work on the USSPM.
- Networks from countries where SPM is a still new topic plan to focus more on promoting client protection and SPM practice improvement.

Africa

African networks share initial experiences on USSPM awareness-raising

On 14 October, representatives of nine African networks met to share their experience in raising awareness on the USSPM. The meeting was organized by the SP Fund in cooperation with AFMIN and held during the AFMIN conference in Addis-Ababa, Ethiopia. Participants included representatives from APSFD-Mali (Mali), Consortium ALAFIA (Benin), APSFD – Burkina Faso (Burkina Faso), AMFIU (Uganda), APSFD-CI (Ivory Coast), AMFI (Kenya), APROCEC (Democratic Republic of Congo), Comoros Association of Microfinance Institutions (the Union of the Comoros), AFMIN (Benin) attended the meeting. Leah Wardle from SPTF also attended the meeting.

[APSFD – Cote d'Ivoire \(Ivory Coast\)](#) presented the USSPM its board of directors and reached out to 40 MFIs on the USSPM through a series of workshops. Under the Implementation Component, the Network has already supported 4 MFIs to develop action plans for full compliance with Dimensions 2 and 4 of the Universal Standards and 10 MFIs in developing action plans for partial compliance with Dimensions 2 and 3. Moreover, APSFD-CI delivered technical assistance to 14 MFIs to carry out their action plans for USSPM compliance. APSFD-CI promotes the USSPM at all network meetings (e.g. its General Assembly, meeting with members, workshops, etc.)

[APSFD – Mali \(Mali\)](#) has been focused on developing and distributing three important local microfinance sector documents. These are a code of conduct, a client complaint handling mechanisms and an annual social performance report. The network raised awareness around the USSPM for microfinance stakeholders in Mali by organizing

workshops and presentations during Microfinance Week in Mali.

[Consortium ALAFIA \(Benin\)](#): In October 2012, the network conducted a study to assess the practices of 15 of its member MFIs in line with the USSPM. As part of its awareness-raising campaign, the network promoted the USSPM among local stakeholders through a series of workshops and presentations, and the distribution of promotional materials. In March, the network delivered two training courses on USSPM implementation for 32 MFIs. The Universal Standards have also been published on the network's webpage.

What challenges did networks face during the AWR Campaign?

- **A general lack of awareness of SPM** among senior MFI management was a challenge to promoting the standards. Given that MFIs lack a strategic approach to the SPM implementation, there is still a need to conduct sessions on what SPM is before delivering presentations about the USSPM.
- **The availability of USSPM resources in French** is a key barrier, including case studies, webinars etc.
- **Weak capacity of networks** there are no human resources in networks to provide MFI members with SPM-related technical assistance.

Latin America

The [Red Financiera Rural \(RFR\) in Ecuador](#) has accomplished all its planned activities under its awareness-raising campaign. Around 300 MFIs has been reached through its campaign activities. In March, RFR conducted a USSPM presentation for their MFI members. RFR has also translated the USSPM promotional materials into Quechuan, the second official national language, which is spoken in rural areas. Promotional materials in Spanish and in Quechuan have been disseminated among various stakeholders in Ecuador during various RFRF events as well through the internet (the translation can be found on the RFR webpage [here](#)). The RFR is continuing its work with MFI members on USSPM implementation with the support of SP Fund.

2013 AWARENESS RAISING CAMPAIGN – CURRENT ACTIVITIES AND RESULTS

We've launched 17 out of 21 local language versions of the USSPM!

Campaign partner networks are translating the leaflet and full standards document into local languages. The following versions have been already completed or are in the process of translation:

Completed versions of the leaflet:

#	Language	Partner network
Africa		
1	Lingala	APROCEC, DR Congo
2	Kikongo	APROCEC, DR Congo
3	Tchiluba	APROCEC, DR Congo
4	Swahili	APROCEC, DR Congo
Eastern Europe and Central Asia		
5	Albanian	AMIK, Kosovo
6	Bosnian	AMFI, Bosnia & Herzegovina
7	Georgian	The Association of Development and Support of MFO of Georgia, Georgia
8	Kazakh	AMFOK, Kazakhstan
9	Kyrgyz	AMFI, Kyrgyzstan
10	Tajik	AMFOT, Tajikistan
East and South Asia		
11	Chinese	CAM, China
12	Nepalese	CMF, Nepal
13	Vietnamese	VMFWG, Vietnam
14	Urdu	PMN, Pakistan
15	Tamil	LMFPA, Sri Lanka
16	Sinhala	LMFPA, Sri Lanka
Latin America		
17	Quechuan	RFR, Ecuador

The following versions of leaflet are in the process of translation:

Bambara, Hindi, Persian, Mayan

The following versions of full USSPM manual have been completed:

#	Language	Partner network
Eastern Europe and Central Asia		
1	Albanian	AMIK, Kosovo
2	Bosnian	AMFI, Bosnia & Herzegovina
3	Georgian	The Association of Development and Support of MFO of Georgia, Georgia
4	Kazakh	AMFOK, Kazakhstan
5	Kyrgyz	AMFI, Kyrgyzstan
6	Tajik	AMFOT, Tajikistan
East and South Asia		
7	Chinese	CAM, China
8	Nepalese	CMF, Nepal
9	Vietnamese	VMFWG, Vietnam
10	Urdu	PMN, Pakistan
11	Tamil	LMFPA, Sri Lanka
12	Sinhala	LMFPA, Sri Lanka
Latin America		
13	Quechuan	RFR, Ecuador

The following versions of full USSPM manual are in the process of translation:

Lingala, Kikongo, Tchiluba, Swahili, Bambara, Hindi, Persian, Mayan

If you are an MFI, join a USSPM presentation in your country!

Partner networks are busy delivering USSPM sessions for their boards and member organizations.

Upcoming events:

November - December 2013

Network	Country	Board Meeting	Membership Meeting
CDF	Bangladesh	▪	▪
YMN	Yemen		▪
IMFN	Iraq		▪
Sa-Dhan	India	▪	▪
AMFI	Bosnia & Herzegovina		▪
AMFOK	Kazakhstan		▪
PMN	Pakistan		▪

For annual Campaign calendar of events, and for more information about USSPM-related activities carried out by partner networks, [visit the Campaign website here](#).

The 2013 AWR Campaign is drawing to a close!

A one-year awareness-raising Global campaign is drawing to a close. Currently the SP Fund is collecting project closure reports and disbursing grant payments to Networks that have met all their requirements. The SP Fund would like to acknowledge all Networks have already completed their campaign activities and reported on their activities. THANK YOU for your hard work!

#	Name of the Network	Country
1	AMFA	Azerbaijan
2	RFR	Ecuador
3	Association of Development and Support of Microfinance Organization of Georgia	Georgia
4	APSPD-CI	Ivory Coast
5	AMFOK	Kazakhstan
6	AMIK	Kosovo

7	AMFI	Kyrgyzstan
8	CMF	Nepal
9	NATCCO	Philippines
10	NAMMS/RMC	Russia
11	MFC	Poland
12	LMPFA	Sri Lanka
13	AMFOT	Tajikistan

We would like to encourage all awareness-raising campaign grantees to complete their activities and send their project closure reports, together with all materials used to implement their activities to 2013usspm@mfc.org.pl by **December 31, 2013**.

OTHER NEWS

3 new MFIs receive SMART certification

The Smart Campaign, a global initiative to incorporate strong client protection practices across the microfinance industry, announced the first three MFIs in Latin America to become Client Protection Certified for meeting strong standards of client care: [Pro Mujer Mexico](#), and [Fundación Mundo Mujer Popayán](#) and [Crezcamos](#) in Colombia. They join six other institutions from Eastern Europe and South Asia that have been certified since the program began in January 2013. Altogether, these nine certified institutions serve more than 2.1 million clients worldwide, and there are many more institutions on their way to certification. More details on the certifications can be found [on the ACCION website](#).

CO-AUTHOR THIS NEWSLETTER WITH US!

If you would like to promote your SPM work please send us information about your activities and we will feature it in the next newsletter. [Get in touch today!](#)

WHAT IS THE SP FUND FOR NETWORKS?

The Social Performance Fund for Networks was launched in 2011 by [the Microfinance Centre](#), with support from the Ford Foundation, in order to **mainstream Social Performance Management across the industry**. The Fund (in collaboration with the Social Performance Task Force) currently supports 50 networks to promote and implement **the Universal Standards for Social Performance Management (USSPM)**. For more information about the SP Fund [visit our website](#) at or [contact the Secretariat](#).

ECA	Asia	Africa	Latin America
AMFA, Azerbaijan (IC and AWR)*	CMF, Nepal (IC and AWR)	TAMFI, Tanzania (IC)	RFR (IC and AWR)
AMFI, Bosnia & Herzegovina (AWR)	PMN, Pakistan (IC, AWR)	APSPD-IC, Ivory Coast (IC and AWR)	COPEME, Peru (IC and AWR)
The Association of Development and Support of MFI of Georgia (AWR)	MCPI, Philippines (IC)	AMFIU, Uganda (IC)	REDCAMIF, Panama (AWR)
AMFOK, Kazakhstan (AWR)	CAM, China (AWR)	APROCEC, DR of Congo (AWR)	EMPRENDER (AWR)
AMIK, Kosovo (AWR)	Sa-Dhan, India (AWR)	APSPD -Mali, Mali (AWR)	ASOMI, El Salvador (AWR)
AMFI, Kyrgyzstan (AWR)	MON-PAK, Pakistan (AWR)	Centre Mohammed VI de Soitien a la Microfinance Solidaire, Morocco (AWR)	Finrural, Bolivia (AWR)
NAMMS, Russian Federation (AWR)	VMWG, Vietnam (AWR)	MAIN, Togo (AWR)	Red Catalysis, Honduras (AWR)
AMFOT, Tajikistan (AWR)	NATCOO, Philippines (AWR)	APSPD – Niger, Niger (AWR)	REDIMIF, Guatemala (AWR)
MFC, Poland (AWR)	LMFPA, Sri Lanka, (AWR)		ASOMIF, Nicaragua (AWR)
	CDF, Bangladesh (AWR)		MFN, Mexico (IC)

	IMFN, Iraq (AWR)		
	Good Return, Australia (AWR)		
	YMN, Yemen (AWR)		
	SAMN, Pakistan (AWR)		
	AMA, Afghanistan (AWR)		

**AWR – Awareness Raising Campaign, IC – Implementation Component*

The MFC and the SP Fund would like to thank the Ford Foundation and the Social Performance Task Force for their on-going support for its work.

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