
Microfinance with a Mission: Learning and Together
Joint MFC - EMN conference
7-9 June, 2006, Budapest, Hungary

CONFERENCE WORKSHOPS' AND EVENTS' DESCRIPTION

JUNE 8

Plenary session (9:00-10:15)

Is Microfinance all that Different from Conventional Commercial finance?

As more banks move downscale and more and more commercially oriented MFIs move upscale, it seems worthwhile to discuss if there is anything that makes microfinance fundamentally different from the traditional finance. If so what is it? Do we need to watch out for anything in particular that would be important for us to sustain our unique value over time in our efforts to professionalize, keep up with different industry trends and respond to interests of different stakeholders?

In this session, the panelists will explore whether microfinance is all that different from conventional commercial finance, in what ways and how the markets will evolve and interact in the future. The panelists will also discuss the implications of the evolving market for microfinance practitioners and the need to reflect on the missions and strategies, approaches to alliances and partnerships, market segments and other core issues.

Facilitated by Deborah Burand (Executive Vice President, Grameen Foundation, US)

Panelists: Kate McKee (Director, Office of Microenterprise Development, US Agency for International Development, USA), Martin Greeley (Institute of Development Studies, UK), Tomce Tasevski (Head of Credit Department, Export and Credit Bank, Macedonia), Asad Mahmud (Director, Deutsche Bank, USA)

Plenary session (10:15-10:30)

CGAP Transparency Awards

Presenter: Martin Holtmann (Lead Financial Specialist, CGAP, USA)

Workshop Track 1 (11:30-13:00)

Workshop A1

Social Performance Management: Bringing Your Mission to Life

This workshop focuses on the benefits of social performance in setting institutional developmental directions and establishing distinct positioning. Using practical examples, the rationale for the social performance management system (SPM) will be presented and discussed. Four case studies from four different types of MFIs will be presented in which important aspects and challenges of the initial phase of SPM implementation and system design will be discussed. Kazakhstan Loan Fund (KLF) will provide an overview on how transformation to a bank can stay in line with the SPM. Micro Development Fund (MDF) will focus on how to introduce SPM in a small institution keeping in mind both the external and internal use of the system. AgroInvest will discuss how to clarify goals and how to build SPM on existing resources.

Facilitators: Dorota Szubert (Researcher, MFC), Walter Tounitsky (Consultant, MFC)
Panelists: Milena Gojkovic (CEO, MDF, Serbia and Montenegro), Dragana Djuric (Executive Officer, AgroInvest, Serbia and Montenegro), Akimzhanova Gulshat (Investment Manager, KLF, Kazakhstan), Laurence Girard (Internal Auditor, Adie, France).

Workshop A2

Value Chain Finance for Rural and Agricultural Lending

In this session, Anita Campion will present on findings from agricultural value chain finance work in Kosovo, Peru and Uganda. Her session will highlight how some of the obstacles to rural and agricultural finance have been overcome within value chains, and have led to opportunities for formal financial institutions. She will describe some of the recent innovations and approaches that have potential application for other countries and value chains, with an emphasis on the roles that financial institutions and donors can play in identifying and strengthening dynamic value chains.

Facilitator: Anita Campion (Director, Chemonics International, US)

Workshop A3

Towards Inclusive Money Transfer Services

Migrant remittances have turned into a booming business for savvy financial service providers. In 2005, migrants sent approximately \$150 billion home to developing countries, and the numbers continue to grow as people become more mobile and international migration emerges as a significant global phenomenon. Less prominent though similarly important are domestic money transfers for remittances or payments.

For low-income clients, especially migrants, reliable money transfer is one of the most essential financial services. Often they still rely on informal means. Money transfer as an entry service to 'banking the unbanked' and cutting the transfer fees to more affordable levels have thus been key topics in international development finance debates. This panel will discuss remittance and money transfers in the context of microfinance: opportunities, challenges, and new developments.

Facilitator: Cerstin Sander (Senior Project Manager, KfW, Germany)

Panelists: Pilar Ramirez (President of the Board, FIE, Bolivia), Bold Magvan (President, XAC Bank, Mongolia), representative of Anelik Money Transfer (Russia).

Workshop A4

Building a Comprehensive Knowledge of Microfinance: The Role of Research

This is an interactive workshop for academics, researchers and practitioners. Participants will share in the results of two microfinance research projects and explore the role of research centres, universities and practitioners in building a comprehensive knowledge of microfinance. During the first part of the workshop two studies will be presented: The Efficiency of MFIs in the UK and the Economic and Empowerment Impact of Microcredit for Women in the Mediterranean Region: Western Balkans, Southern Europe, North Africa. The research presentations will cover problem identification and hypotheses, research methodology, key findings and implications for policy makers and practitioners with time for questions and discussion. Using the two studies as a starting point, during the second part of the session participants will examine the different and complementary roles of universities, research centres and practitioners, the main gaps in our sector knowledge and how through research partnerships these gaps can be addressed.

Facilitator: Tamara Underwood (Research Manager, EMN)

Panelists: Karl Dayson (Salford University, UK); Marcella Corsi (Department of Economics, University of Rome 'La Sapienza' and Fondazione Risorsa Donna)

Workshop A5

Bringing Together Private and Public Partners to Improve Clients' Choices

When private and public sectors cooperate together, microfinance moves forward and exclusion steps backward. This workshop will analyze the challenges of collaboration between these two actors, too often considered as antagonists:

- What could be the role of the State in the implementation of microfinance projects?
- How should the relationship between these two stakeholders be managed?

This workshop will tackle such questions in a very practical way. First, conclusions of a study conducted in 2005 with over 17 case studies from 11 European countries in the framework of the EUFIN project will be presented. Second, two experiences in France and Sweden where the collaboration between public and private sectors were key to the success of microfinance projects will be described.

Facilitator: Françoise Radermacher (Réseau Financement Alternatif, Belgium)

Panelists: Catherine Lefevre (Finance Director, Adie, France), Gabriella Mast-Weggeman (Project Manager, ALMI Förestragspartner , SE)

Workshop A6

EU Policy for Microfinance in 2007-2013

With representatives from the European Commission, this workshop will outline the main programs that will support the microfinance sector within the European Union in 2007-2013. The fit between organizational needs and EU program objectives will be reviewed as well as how EU policy aims to support development of the sector. Three new programs will be presented, the program CIP from DG enterprise, the program Progress from DG Employment and the program Jeremie from DG Regio and the EIB.

Facilitator: Martin Jung (CEO ,Evers & Jung, Germany)

Panelists: Vilmos Budavari (DG Enterprise, Belgium), Hugues Feltesse (DG Employment, Belgium), Marc Schublin (EIB, Luxemburg)

Workshop Track 2 (14:30-16:00)

Workshop B1

How to Structure and Close the Right Debt Financing for your MFI

Many MFIs have had some borrowing experience but are still struggling with understanding lenders, negotiating favorable loan terms and evaluating possible deal structures. Through the use of interactive training tools such as a mock investment committee meeting and loan negotiation, this workshop will review the various steps an MFI goes through when trying to secure debt and make recommendations for how to get the best deal.

Facilitator: Deborah Burand (Executive Vice President, Grameen Foundation, USA)

Workshop B2

Financial Education: Linking Needs to Products

Today low-income households have access to more financial institutions and a greater range of products than ever before. However, many fail to take advantage of their ever growing financial choices. Faced with poor money management skills, many microfinance clients do not seek to match

the product options to their needs. Others borrow from multiple sources and then fall into arrears as they try to juggle repayment schedules or manage larger investments. Financial education provides a link between the client and the product. By teaching the knowledge, skills and attitudes required to adopt good money management practices for earning, spending, saving and borrowing, financial education enables low-income households to better manage their money and financial options and improve their well-being. For the microfinance institutions the informed customer makes for a better bottom line. This Workshop will present the tools developed for and by microfinance institutions to teach financial education.

Facilitator: Monique Cohen (President, Microfinance Opportunities, USA) and Michal Matul (Researcher, MFC)

Workshop B3

Branchless Banking for the Poor: Agents, Mobile Phones, Cash Cards and New Thinking

In several countries around the world, outreach to poor customers is poised to expand dramatically through a combination of new communications technologies and the use of existing retail outlets as agents for dealing with customers. In this region, rapidly increasing penetration of mobile phones and growing use of card-reading technology set the stage for “branchless banking” through retail agents here too. But is the regulatory framework ready and will vulnerable poor customers be adequately protected? This workshop will explore models of “branchless banking” that are already reaching poor customers in countries outside the region and explore prospects for their use here.

Facilitator: Timothy Lyman (Senior Policy Advisor, Consultative Group to Assist the Poor, USA)

Workshop B4

Networks role in promoting social performance – roundtable

As the microfinance industry focuses increasingly on commercialization and scale, there is growing recognition of the need to ensure that the social mission remains of central concern. This concern has led to a burgeoning interest in social performance (SP), defined as the effective translation of mission into practice by an international task force on social performance, established in 2005. Convened by CGAP, the Ford Foundation and the Argidious Foundation this taskforce now has over 50 members (including MFIs, donors, investors, raters and networks) and brings together a broad range of initiatives to assess, audit, rate, manage and standardize reporting of social performance with aim to develop good practice in social performance. Since clients and MFIs are the core focus of the social performance movement, networks that are close to the field on one hand, and on the other, in on-going cooperation with wide range of stakeholders, are well positioned to play an active role in promoting, advocating and building capacity in this field. This round table will be an opportunity for the networks and MFIs as networks members to reflect on their unique role and think about effective strategies they may undertake to mainstream SP in their local and international environments with the benefits for microfinance clients, network members and the wider industry.

Facilitator: Caroline Tsilikounas (President of the Board, MFC) and Katarzyna Pawlak (Deputy Director, MFC)

Workshop B5

Diversification of Loan Products to Better Respond to Clients’ Needs

Traditionally, microcredit provides financial services to create or develop small businesses. However, more and more organisations have started to offer loans responding to other types of client needs. This workshop will discuss what these new opportunities are: consumer loans, housing loans, social loans, back to work loans, etc. They require a specific approach and a good understanding of client

needs. Experience from the UK, Belgium and Romania will be shared on why microfinance providers decided to offer such types of products, how they respond to clients' needs, what strategies were implemented, under which conditions, what the results have been and what the perspectives are.

Facilitator: Dr. Philipp Tillessen (Senior Economist- KFW, Germany)

Panelists: Faisal Rahman (Director, Fair Finance, UK), Dan Orodan (Director, CHF Romania, Romania), Cédric Deschamps (Coordinator, Crédal, Belgium)

Workshop B6

Innovations in Business Development Services for Microenterprises

Providing microcredit to support business development is not enough to ensure the proper development of micro-enterprises. The complementary provision of Business Development Services (BDS) is a major activity of many MFIs, especially in Western Europe. This workshop will explore new types of services provided to microentrepreneurs, especially in case of specific crisis. It will also analyse how far BDS can be professionalized and how. Experience from France and Germany will give an excellent opportunity to share what can be achieved professionally in that field and how to improve services to clients.

Facilitator: Angel Font (CEO, USM, Spain)

Panelists: Arnaud Berger (Regional Manager, Adie, France) and Dagmar Hayen (Researcher, Evers&Jung, Germany)

Special event (16:30-17:30):

EMN Ordinary General Assembly

This is the annual General Assembly for EMN members. The agenda includes:

- Reporting for 2005
- Presentation of 2006 plans

Note: Non-member can attend as observers

Special event (16:30-17:30):

MFC Regional Meetings

MFC Regional Meetings are organized to promote useful exchange and fruitful cooperation at the sub-regional level: 1) Central Asia, 2) Caucasus, Russia and Ukraine, 3) Balkans and Eastern Europe. Participants themselves will select 3-4 of the most important challenges in their respective regions and will discuss ways to overcome them as a group.

Facilitators: Olga Tomilova (Manager, Central Asia Center, MFC-CGAP Initiative, Kazakhstan), Gagik Vardanyan (Executive Director, MDF-Kamurj, Armenia), Kenan Crnkic (Executive Director, Prizma, Bosnia and Herzegovina).

Special event (18:00-19:30):

Investors' fair

This session is a great opportunity for better exposure of regional MFIs to the existing commercial (and other) funding opportunities. Many investors, lending institutions and donor agencies have already confirmed their interest in attending such event! These include the Triodos Bank, Oikocredit, Blue Orchard, EBRD and others.

Facilitators: Agata Szostek (Consultant, MFC), Justyna Pytkowska (Researcher, MFC)

Dinner

This Conference would not be complete without an informal event which will enable us to get to know each other better and to place the debates in a more personal context. We thus invite you to an informal gathering on board of Ms Budapest and Ms Rakoczi that will offer - at least to those of you who come to Budapest for the first time - an opportunity to discover not only a beautiful city but also the Hungarian gastronomy spiced with Hungarian rhythms. A conference is a place where people can exchange more than just ideas. It is also an opportunity to meet other people and to bring a personal touch to our professional contacts that enables us to better work together to achieve the same goals.

So let's all met at 8:00 pm at the Chains' Bridge, by the Danube

JUNE 9

Breakfast for Microfinance Practitioners Working on Women's Programmes - (Friday, 9 June, 8:00-9:00 am)

In January, 2006 EMN launched an informal e-mail network of practitioners working on women's programmes within the microfinance sector in Europe. The purpose of this network is to share ideas, learn lessons from each other's experience and provide support to one another. EMN and MFC will be holding our first face-to-face meeting of this network during the joint EMN-MFC Conference, June 7-9 in Budapest Hungary!

This meeting is open to practitioners involved in women's programmes from all regions or those interested in women's entrepreneurship who would like to learn more about MFI approaches to women and microlending.

The purpose of this meeting is to get to know one another informally and to exchange on the principal challenges faced by our programmes. As such, we ask all interested to come prepared to exchange on the following:

- The most important challenges faced by women entrepreneurs in your programme how you support your clients to overcome these challenges

Special event (9:00-10:30):

MFC Membership Meeting

This meeting is for members of the MFC network. The agenda of the meeting includes:

- Reporting for 2005
- Presentation of 2006 plans
- Discussion on the membership issues

Note: Non-member MFIs can attend as observers

Special event – fringe meetings (9:00-10:30):

From Microcredit to Social Finance

Since the early 1990's, Eastern Europe has been rapidly advancing in the provision of microcredit. It is now time to examine whether, in parallel to microcredit, socially responsible savings programmes should be developed.

This fringe meeting will present FEBEA's (European Federation of Ethical and Alternative Banks) members' experience in socially responsible saving and will examine their possible use in the new EU member states. We will have the occasion to present a concrete application of this principle, with the Credit Coopératif (founding member of FEBEA) having invested in the Global Microfinance Facility (GMF), dedicated to invest in MFI throughout the world. Moreover, we will present a specific tool, "Coopest", an investment fund created in order to support the Social Economy in Eastern Europe, through the granting of subordinated loans and global loans to financial institutions.

Moderator: Allan Bussard (Integra Foundation - Slovakia) and Yaël Zlotowski (Crédit cooperative – France)

MFI ratings and global risks assessments: what, why and how?

During this session you will learn:

- What is meant by "microfinance ratings",
- What the benefits are either on the MFI side or from an investor's/donor's/partner's point of view,

- How to get prepared for such an exercise (Product and rating agency selection) and
- How to finance the rating exercise (The Rating Fund).

During the meeting, you will also have the opportunity to meet microfinance specialised rating agencies with experience and knowledge of Eastern Europe and Central Asia such as Microfinanza, PlanetRating...

Moderator: Perrine Pouget (ADA – Luxembourg)

Roundtable Discussion on Investment Capital

Many microfinance institutions are faced with the need to attract capital in order to continue their growth. However, the requirements of social or for-profit investors are very different from the procedures used by donors. How does an MFI attract capital from outside investors and how can it prepare for that process?

This fringe meeting will explore these issues and others. The event will encourage participants to share their experiences in obtaining investment capital and ask questions. This is an excellent opportunity for MFIs to learn from each other. The moderator may also share some of his research findings on investment capital that will be published later this year. Changes are occurring rapidly in microfinance capital and this is your opportunity to learn how those changes may benefit your MFI.

Moderator: Bill Harrington (MEDA – USA)

Women and Business Creation

The percentage of businesses created by women has increased twice the rate of those created by men in recent years. With very clear and specific motivations, women have launched small businesses and micro - enterprises, as a particular way to generate their own employment.

The new generation of women is more and better prepared than ever in all of history. Fifty six percent of University students are women. Such women have not only entered the labour market as executives and directors but also as entrepreneurs. Despite the fact that there are plenty of barriers and obstacles, women have managed with great effort and tenacity to be included in a world ruled and directed by men. Moreover, women represent an important change in the corporate world by incorporating their abilities and a female management style.

Female entrepreneurs are having a great impact in the area of economic progress and wealth creation throughout Europe and this will be the main topic discussed during this fringe meeting.

Moderator: Nuria Viñas (FIDEM – Spain)

Plenary session (11:00-12:00)

Learning Together: Opportunities for East-West Exchanges

The development of microfinance in this part of the world is quite recent. In the last five to six years, microfinance providers in Central and Eastern Europe and New Independent States have reached more than 4.2 million borrowers and 4.8 million depositors, experiencing an average client growth rate of 30% per year. Besides the involvement of Microfinance Institutions and NGOs, there is a growing interest from commercial banks in downscaling to provide micro loans to people with low income. In Western Europe, a very specific environment has hindered such a development, but there are a growing number of actors in more and more European countries, reaching thousands of micro-entrepreneurs every year. This plenary session will be an opportunity to draw lessons learned taking

into account the characteristics of each region, explore the opportunities of exchange between the East and the West and the perspectives for the future.

Facilitator: Bernd Balkenhol (ILO, Switzerland)

Panelists: Martin Jung (CEO, Evers&Jung, Germany), Maria Nowak (President, EMN), M. Klaas Molenaar (CEO, Seon Foundation, The Netherlands), Grzegorz Galusek (Executive Director, MFC)

Workshop Track 3 (12:30-14:00)

Workshop C1

Sustainability Without Transformation: Issues and Alternatives

NGO MFIs in the region CEE/NIS have been discussing transformation into commercial legal entities for several years, and now there are many examples to be found in a number of countries in the region. But what about institutions that either do not want to become commercial legal entities or are blocked from doing so for legal or commercial reasons? Join panellists who will share both global experience and models and regional examples of successful, sustainable alternatives to commercial transformation.

Facilitator: Timothy Lyman (Senior Policy Advisor, Consultative Group to Assist the Poor, US)

Panellists: Deborah Drake (Vice President, ACCION International, US), Kenan Crnkic (Executive Director, Prizma, Bosnia).

Workshop C2

Making Partnerships Work in Microinsurance: Lessons and Challenges

Partnerships of MFIs and insurers in microinsurance should be a perfect union. This session will look at how these relationships are evolving around the world. The focus will be on lessons learned and what we need to do as MFI managers to make these relationships more effective for clients, MFIs, and insurers.

Facilitator: Michael J. McCord (President, Microinsurance Centre, US)

Workshop C3

How MFIs Can Better Serve Women

This workshop is sponsored by Levi Strauss Foundation

While many micro finance institutions (MFIs) have decided to serve women, finding in-depth research that examines the differences between women and men clients, what products and how best to serve them, is still hard to come by. This workshop will share recent research conducted in the region into this issue and discuss, using case studies from two high performing MFIs, how results were translated into marketing strategies and product/ service delivery mechanism modifications.

Facilitator: Celina Kawas (Strategy and Customer Insight Group, Women's World Banking, US),

Panelists: MI-Bospo representative (Bosnia and Herzegovina), Janet Davies (Executive Director, WEETU, UK).

Workshop C4

Building a Legal Environment for Microfinance Development

The microfinance sector can't develop without an appropriate legal framework, both for microfinance institutions and for microenterprise development. Experience will be shared regarding achievements in

that field with recommendations for further steps. The workshop will explore the ways that microfinance providers have tried to improve the legal framework and define what is necessary.

Facilitator: Maria Nowak (President, Adie & EMN)

Panelists: Maria Doiciu (Shorebank- Romania), Braco Erceg (Manager, Mikrofin, Bosnia & Herzegovina)

Workshop C5

Microenterprises: Focus on Business Growth, Employment Creation and Access to Mainstream Financial Services

Microfinance focuses mainly on self-employed people or microenterprises (enterprises with less than 10 employees and a turnover of less than 2 million Euros, according to the EU definition). However, in some cases microcredit has helped clients to grow their business to become a Small and Medium enterprise. This workshop will try to understand how the MFI's support helps microentrepreneurs to aim higher through business expansion, employment growth and to move toward mainstream financial services. It will explore the various reasons explaining growth and how microfinance providers can successfully mentor this kind of expansion.

Facilitator: Klaas Molenaar (CEO, Seon Foundation, The Netherlands)

Panelists: Allan Bussard (Managing Director, Integra, Slovakia), Francesca Gori (Secretary General, Unidea – Unicredit Foundation, Italy)

Workshop C6

Servicing the Unserved and Underserved: the Hungarian Experience.

Representatives of the Hungarian Microfinance Network will highlight some of the achievements of the nascent microfinance sector in Hungary, which is growing despite the challenging legal and regulatory environment for microfinance.

Facilitator: Dr. Karoly Martinko

Panelists:

Workshop Track 4 (15:30-17:00)

Workshop D1

Inspiring Partnerships To Provide Access To Savings Services

This workshop will outline how strategic alliances and alternative models can overcome constraints to delivering savings services to low-income clients. Many MFIs in the region often see regulatory frameworks as the main obstacle for deposit mobilization. This is understandable since in many countries in the region, MFIs cannot provide deposit services directly. In Bosnia, for example, deposit-taking for "microcredit organizations" is prohibited. However, although they are not allowed to mobilize deposits directly, there are ways for MFIs to work within existing regulations to facilitate access to deposit service for the low-income population. Bank-MFI partnerships for example, could be the ways to go. However, there is often a lack of understanding, initiative and/or interest to engage in these relationships. Where can we look for inspiration? Are there any existing creative solutions?

Facilitator: Jasmina Glisovic-Mezieres (Associate Microfinance Analyst, CGAP, France)

Panelists: Pilar Ramirez (President of the Board, FIE, Bolivia) and Nejira Nalic (Executive Director, Mi-Bospo, Bosnia and Herzegovina),

Workshop D2

Innovations in Risk Management

This workshop is sponsored by Perfect Point Partners, New York/La Paz

This Workshop shall guide the participants to a modern perspective on Risk Management in Microfinance Institutions. Taking risk is an integral part of the business model of any financial institution however, a lot of myths exist about risk management and its abilities.

We will start with an introduction to the world of voluntary and consequential risk and step through the risk management process including measuring/monitoring/management leading to the introduction of Economic Capital as a common denominator for risk.

In the second part of the workshop we will focus on the process of Credit Portfolio Management and in that context also introduce new products allowing the management of credit portfolio risk like securitizations and credit risk trading.

Facilitator: Christian Ruehmer (Executive Director, WestLB, US & Founder, Perfect Point Partners)

Workshop D3

The Best Presentation of Your Life

Raising money, explaining your organization, motivating a group to act, or winning approval for your ideas all require compelling, credible, and convincing presentations, delivered with authority, comfort, and confidence. This workshop will provide the tips, strategies, insights and skills needed to communicate your ideas successfully whether in small groups, large meetings, or public forums.

You will learn how to cut preparation time in half, engage people immediately, keep your audience riveted on your message, move your audience easily and naturally to a next step, think on your feet and work effectively with even the most complex visuals. We will identify solutions for common traps: rambling; falling into a monologue; becoming a monotone; failing to make key points.

Attend this workshop and learn how to command a room and get the results you want.

Facilitator: Anne Miller (Speaker, Seminar Leader, Coach, Chiron Associates, US)

Workshop D4

Meeting the Challenge of Assessing Social Performance of MFIs.

The leading specialist rating agencies present the 'state of the art' - their framework and methodologies to provide an independent assessment of meeting the double bottom line in microfinance. Relevant to MFIs - providing feedback on how effectively they are translating social mission into practice, and to all social investors.

Facilitator: Frances Sinha (M-CRIL - Micro-Credit Ratings International Ltd, India)

Panelists: Aldo Moauro (Chamber Director, Microfinanza, Italy), Minh-Huy Lai (Managing Director, Planet Rating SAS, France), Deborah Drake (Vice-President, ACCION International, US).

Workshop D5

Mutualism: where does self-help banking stand in Europe (and the NIS) today?

Mutualism (savings and credit associations, coops, unions) was and is the world's largest movement providing micro-finance services. But what is its situation today in Europe and the NIS? What added value can it deliver in (arguably) over-banked contexts? What are its chances of developing in clearly

under-banked contexts? The workshop will attempt to take stock of the diverse country contexts and of the core challenges and needs in terms of regulation, governance, capacity building, finance and networking.

Facilitators: Christophe Guene (SOFI, Brussels) and David Meier (OSI, Budapest)

Workshop D6

Successful Communication in a Multicultural Environment

This workshop is sponsored by Levi Strauss Foundation

Immigrants and ethnic minorities (including the Roma people) are potentially significant proportions of microfinance clients. Working effectively with them requires both practitioners and clients to overcome the specific challenges and misunderstandings commonly caused by cultural differences. This interactive workshop will provide insights into some major cultural dimensions, particularly how people in different cultures perceive and process information and how they make decisions. Participants will gain practical tools for establishing good communication, thereby helping them to build good relationships and provide better support to their clients.

Facilitator: Antoine Bebe (Hub Consulting, France) and Miriam Guzy (Training, Programme Manager, EMN)

Plenary session (17:30-18:00)

Conference Closing