



**SAM**  
**2019**  
**OUAGADOUGOU**

# PATHWAYS TOWARDS IMPACT: AFRICAN INCLUSIVE FINANCE FOR THE SUSTAINABLE DEVELOPMENT GOALS

WWW.SAM.AFRICA

21 - 25 OCTOBER 2019



LUXEMBOURG  
AID & DEVELOPMENT



ada 25 years

African  
Institutions  
Network  
MAIN  
Transparency &  
Capacity Building

afraca  
(Since 1977)  
Empowering Rural Africa





**THE EUROPEAN  
INVESTMENT BANK:**  
A partner for inclusive  
finance across Africa

The EIB has been supporting microfinance investments across Africa for the past 20 years. Along with our partners, we work with local and regional microfinance institutions, bringing finance and expertise. Together, we are supporting small businesses and creating jobs in Africa, and bringing financial services to those men and women who need them most.

**GET IN TOUCH WITH US TO SEE HOW WE CAN WORK TOGETHER**

[www.eib.org/microfinance](http://www.eib.org/microfinance)

# THE ORGANISERS



## Government of Burkina Faso

Burkina Faso is located at the heart of the Economic Community of West African States (ECOWAS) and the West African Economic and Monetary Union (WAEMU). With a potential market of nearly 300 million people, this area guarantees the free movement of persons, goods and capital, in order to promote cooperation and integration of peoples.

His Excellency Mr. Roch Marc Christian KABORE, who came to power on 29 November 2015 following free and transparent elections, presides over the country's destiny with his Prime Minister Christophe Joseph Marie DABIRE, appointed on 21 January 2019.



## Luxembourg's Directorate for Development Cooperation and Humanitarian Affairs

Luxembourg's Development Cooperation has been committed for nearly 20 years to the development of microfinance and inclusive finance. The Directorate works with civil society stakeholders specialised in microfinance. Luxembourg supports the evolution of the sector through its contribution, conceptualisation, support for research and development of new tools, political action in many national and international fora, exchanges with multilateral and bilateral partners, both public and private, or CSOs and through its financial commitment to a multitude of actors and programmes active in this area.



## ADA – with the support of the Luxembourg's Directorate for Development Cooperation and Humanitarian Affairs

For 25 years, ADA has been a leading player in the field of microfinance in Luxembourg and abroad. The Luxembourgish NGO works to promote inclusive finance worldwide. ADA is convinced that access to financial services can bring about a lasting improvement in the living conditions of poor populations. ADA pursues its goals with the backing of Luxembourg's Development Cooperation, which extended its mandate by a further five years in 2018.



## MAIN - Microfinance African Institution Network

MAIN is an international non-profit association created in 1995 in Abidjan through the initiative of several institutions with long experience in microfinance and/or the promotion of microenterprises in Africa. Its mission is to contribute to strengthening the economic and social role of African Microfinance Institutions by setting up an African programme to promote microfinance as part of the continent's development process. As at December 31, 2018, MAIN had 113 members in 27 countries in Africa and Europe. It brings together MFIs, national networks, NGOs working in microfinance, cooperatives, banks, and "resource" organisations (universities, social investors). MAIN member institutions reach a total of 4.3 million customers with outstanding loans and savings exceeding \$1.650 billion.



## AFRACA

AFRACA (African Rural and Agricultural Credit Association) is a regional association of Sub-Saharan financial and non-financial institutions involved in promoting rural and agricultural finance. AFRACA was established in 1977 alongside similar institutions from across the globe as a leading advocate and coordinator of rural and agricultural finance in their respective regions. The AFRACA secretariat is based in Nairobi, Kenya where it was registered under the NGOs Coordination act in 1981 and received diplomatic status from the government of Kenya in 2003.



## APSFDF Burkina Faso

The mission of the Association Professionnelle des Systèmes Financiers Décentralisés du Burkina Faso (APSFDF-BF) is to defend the material and moral interests of the profession and strengthen the capacities of its members by offering quality services adapted to their needs. It aims to be an association of excellence in Africa working towards the emergence of a more professional, transparent and fully integrated microfinance sector within the financial system.



## FAPSFD-UEMOA

The Federation of Professional Associations of Decentralized Financial Systems of the West African Economic and Monetary Union (FAPSFD-UEMOA) or ("The Federation") was established in October 2016 in Dakar at the initiative of the UEMOA APSFDs with the support of the Canadian NGO SACO-CESO, a partner institution of four of the eight West African APSFDs. The active members of the Federation are the 8 APSFDs of the WAEMU countries: Benin, Burkina Faso, Côte d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal and Togo. Honorary members may join the Federation with the approval of the Board. The Federation's mission is twofold: to defend the collective interests of its member APSFDs and to promote the Decentralized Financial Systems of the WAEMU zone.



Fonds d'Appui aux Activités Rémunératrices  
des Femmes ( FAARF )



**Le FAARF, véritable outil  
d'autonomisation de la femme burkinabè**

*Près de 30 ans au service de la femme et de son épanouissement*



## MISSION

**Promouvoir l'accès des femmes au  
crédit, en leur accordant des prêts  
et en leur dispensant une formation  
qui permette une meilleure gestion  
de leurs affaires.**

PARTENAIRES  
INTERNATIONAUX



Siège social: 269 Avenue LOUDUN (Ex Immeuble FASO YAAR)  
01 BP 5683 Ouagadougou 01  
Tél: (+226) 25311593  
E-mail: faarf90@gmail.com



# ADFinance

IT Solutions for Finance

*A one stop center for all digital banking solutions for  
Microfinance institutions and SACCOs, already operating*

*in 6 African countries:*

**Burkina Faso, Burundi, Comoros, Niger, Rwanda and  
Senegal**



[www.adfinance.co](http://www.adfinance.co)

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# MONDAY, OCTOBER 21

## Research Meets Africa Training & workshops

Language(s)



9.00 - 17.30 (page 18)  
**Research Meets Africa**  
📍 Université Ouaga 1 Professeur Joseph Ki-Zerbo (salle des Actes)

9.00 - 17.30  
**Training**  
📍 Centre International de Conférences Ouaga 2000 Room



9.00 - 17.30 (page 18)  
**Responsible Digital Transformation**  
SPTF et Amarante Consulting 3



9.00 - 17.00 (page 18)  
**Opportunities and Innovations in Agricultural Finance**  
FAO 6



9.00 - 17.00 (page 18)  
**Climate Change Adaptation for Microfinance Institutions**  
Grameen Crédit Agricole Foundation 10 (FR)  
11 (EN)



9.00 - 17.30 – followed by a cocktail (page 19)  
**Design and implement an effective agent network and feedback on digital transformation projects**  
MicroSave Consulting / Pamiga 7



9.00 - 16.00 (page 19)  
**Microfact annual trainers' meeting**  
ADA & BRS 4

9.00 - 18.00  
**Workshops**  
📍 Centre International de Conférences Ouaga 2000



9.00 - 15.30 – 1<sup>ST</sup> PART (page 19)  
**Ready for investors ? A Voyage through the process, the decision-making and management of an investment**  
Arendt and ADA 1

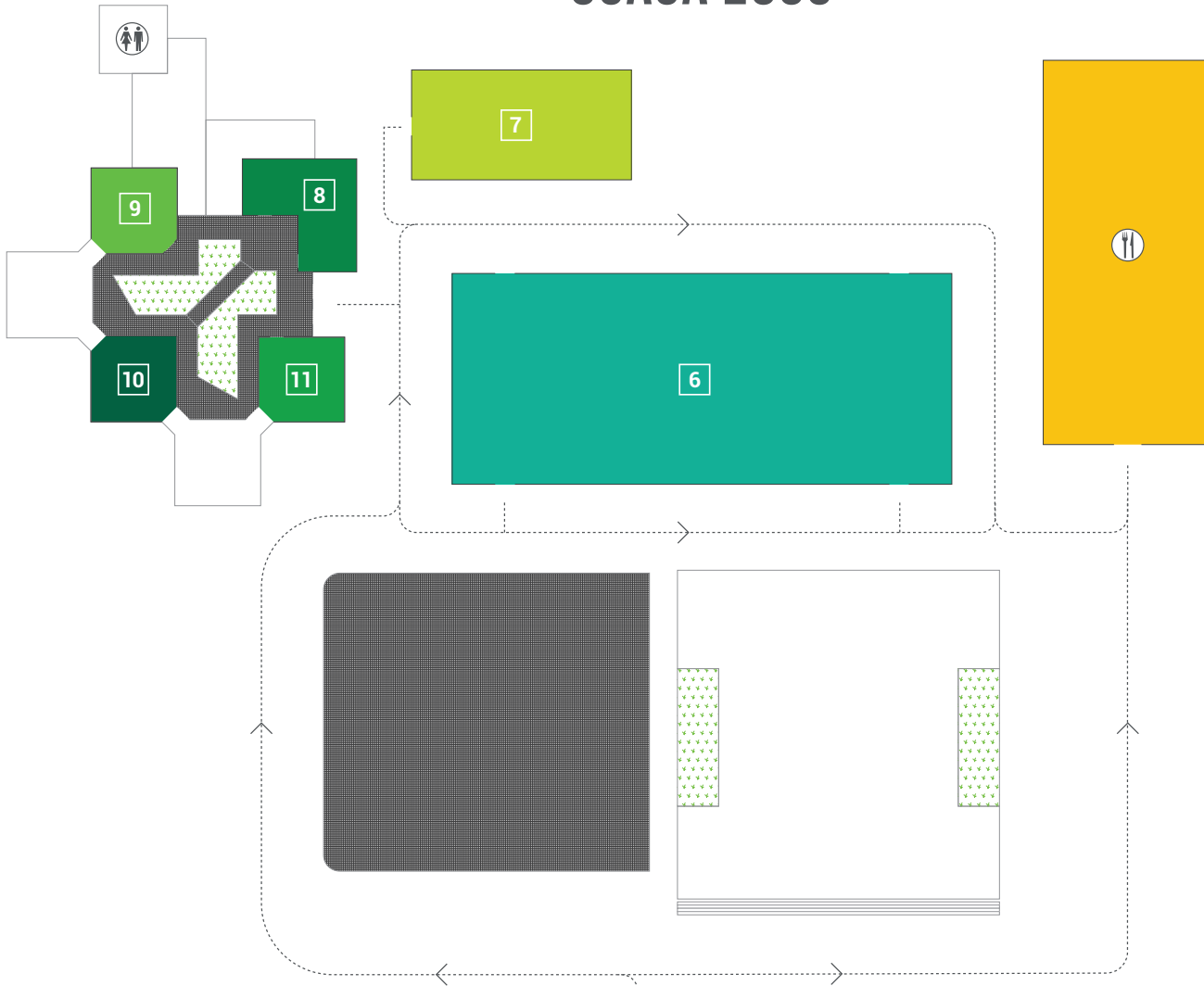


16.00 - 17.30 – 2<sup>ND</sup> PART (page 19)  
**Everything You Always Wanted to Know about Investors' Needs (but Were Afraid to Ask)**  
BNP Paribas



9.00 - 17.00 (page 19)  
**West Africa Accelerator Learning Lab**  
ADA 8

# CENTRE INTERNATIONAL DE CONFÉRENCES OUAGA 2000

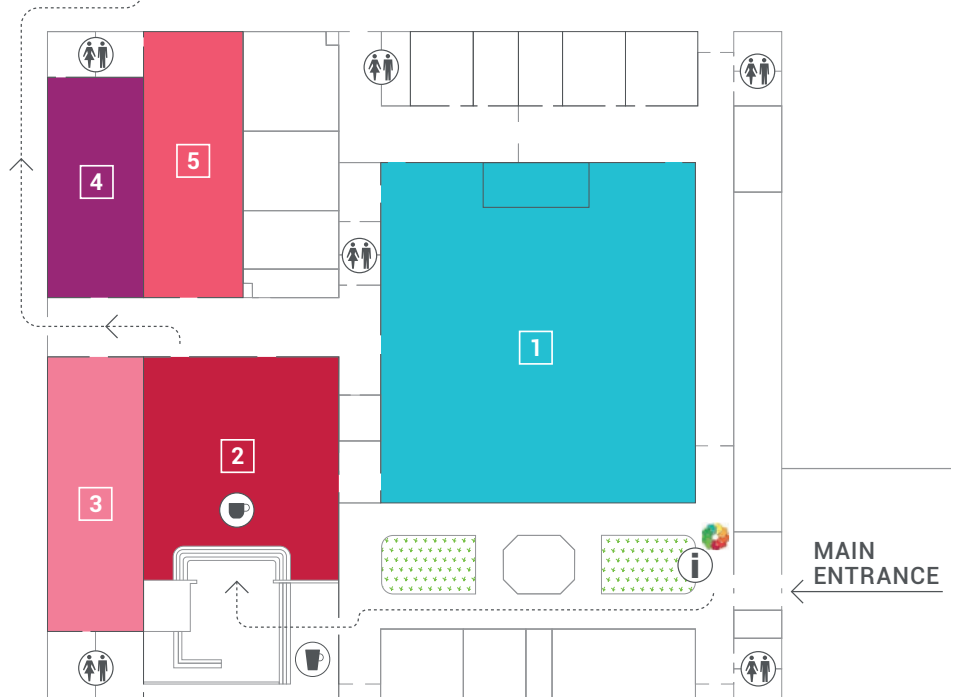


## Monday, October 21st

- 8.30 - 9.00 : Welcome coffee
- 10.30 - 11.00 : Coffee break
- 12.30 - 14.00 : Lunch
- 15.30 - 16.00 : Coffee break

- 1 BAOBAB
- 2 MORINGA
- 3 WENGÉ
- 4 AFZELIA
- 5 ÉBÈNE
- 6 ARGANIER
- 7 KARITÉ
- 8 ACACIA
- 9 HIBISCUS
- 10 BILINGA
- 11 MOABI

- Welcome Desk/Info point
- Restroom
- Coffee/Sponsors
- Maure Tea Room
- Le Manguier



# TUESDAY, OCTOBER 22

## SAM Conference (1/2)

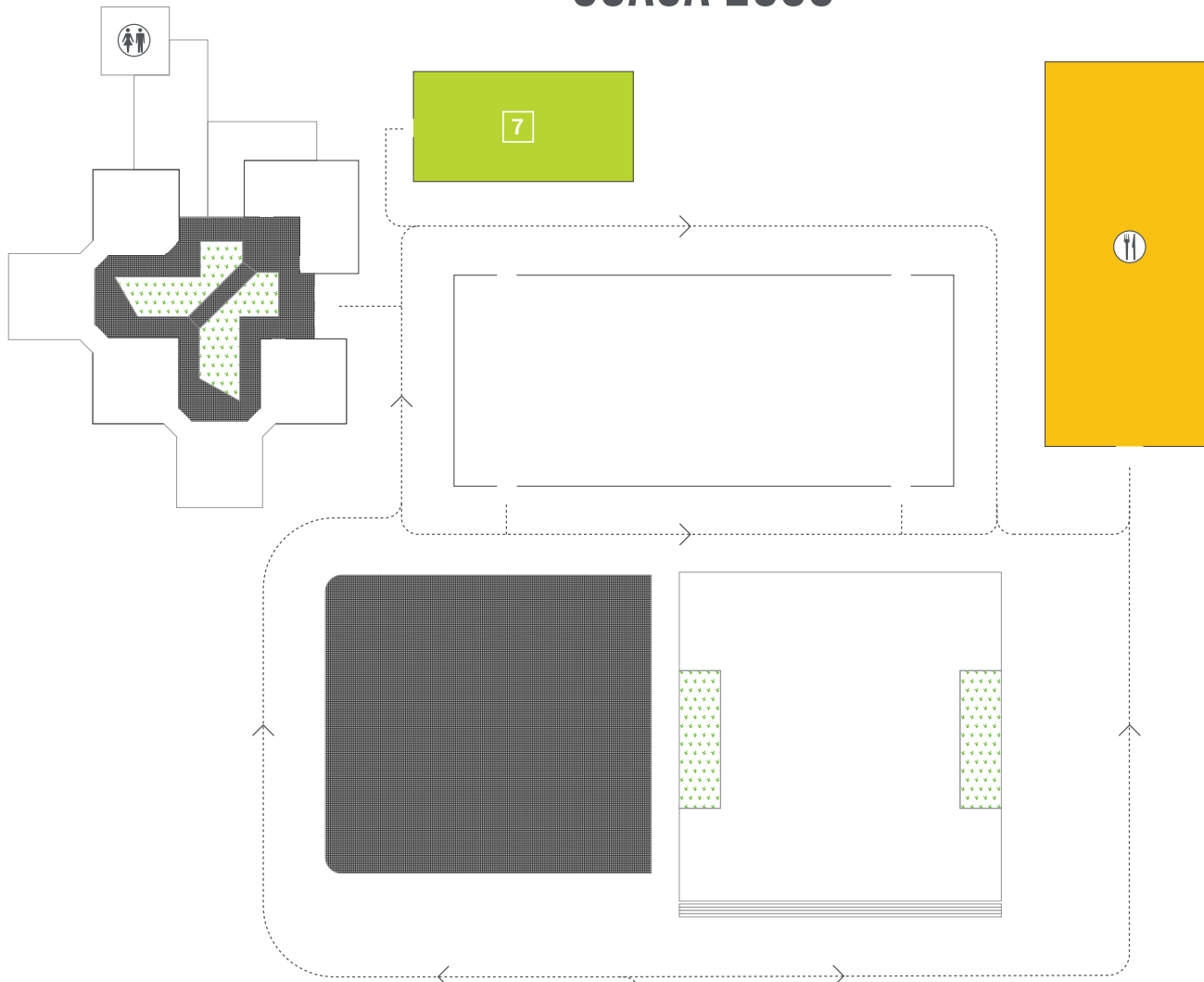
### «Pathways Toward Impact: African Inclusive Finance for the SDGs»



Centre International de Conférences Ouaga 2000

Language(s)		Room
	<p>9.00 - 10.15 (page 20)  <b>PLENARY SESSION</b>            State of the Inclusive Finance Sector and Its Contributions to Development in Africa</p>	1
	<p>10.30 - 11.00 (page 20)  <b>PLENARY SESSION</b>            Keynote Address: Jean-Michel Severino, Investisseurs et Partenaires (I&amp;P)</p>	1
	<p>11.30 - 12.30 (page 20)  <b>PLENARY SESSION</b>            Opening Ceremony</p>	1
	<p>14.00 - 15.30 (page 20)  <b>PARALLEL SESSIONS</b></p>	
	<p>The Digital Finance Revolution:            impacts, innovations, challenges, solutions</p>	1
	<p>Bridges to Inclusion:            Financial literacy, agent banking, savings and subsidies</p>	3
	<p>Enabling rural finance:            Multisectoral collaboration to facilitate increased rural opportunity</p>	7
	<p>16.00 - 17.30 (page 21)  <b>PARALLEL SESSIONS</b></p>	
	<p>Agricultural Value Chain finance:            Practical examples from the Field</p>	
	<p>Customer Centricity for better            financial and social returns</p>	1
	<p>The Digital Gap Trap:            Challenges and solutions to including everyone</p>	7

# CENTRE INTERNATIONAL DE CONFÉRENCES OUAGA 2000

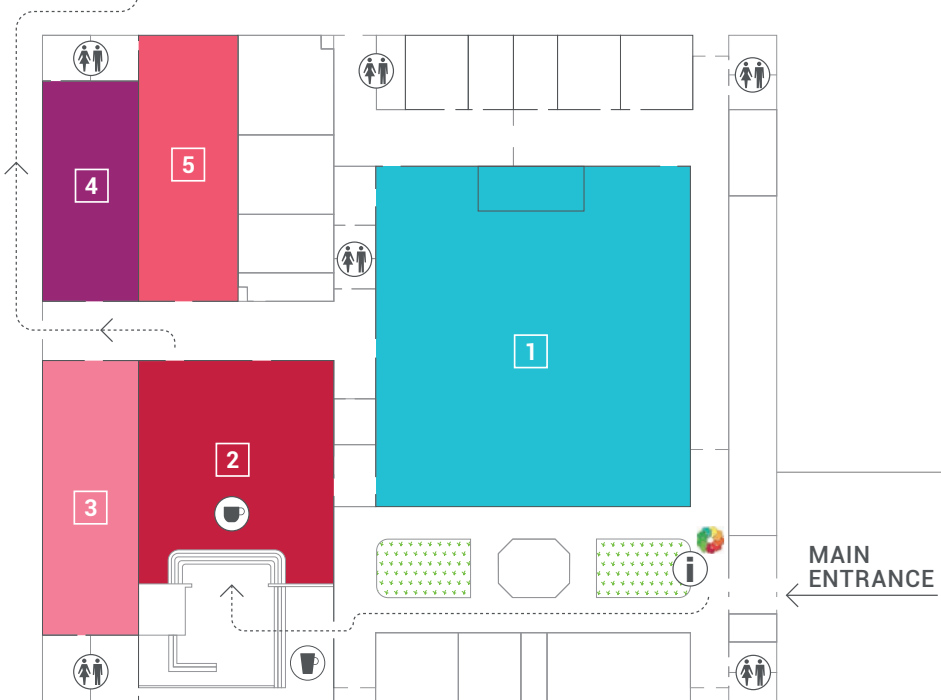


## Tuesday, October 22nd

- ☕ 8.30 - 9.00 : Welcome coffee
- ☕ 11.00 - 11.30 : Coffee break
- 🍴 12.30 - 14.00 : Lunch
- ☕ 15.30 - 16.00 : Coffee break
- ☕ 17.30 - 19.00 : Networking - Free time

- 1 BAOBAB
- 2 MORINGA
- 3 WENGÉ
- 4 AFZELIA
- 5 ÉBÈNE
- 7 KARITÉ

- 📍 Welcome Desk/Info point
- 🚻 Restroom
- ☕ Coffee/Sponsors
- ☕ Maure Tea Room
- 🍴 Le Manguier

















# WEDNESDAY, OCTOBER 23

## SAM Conference (2/2)

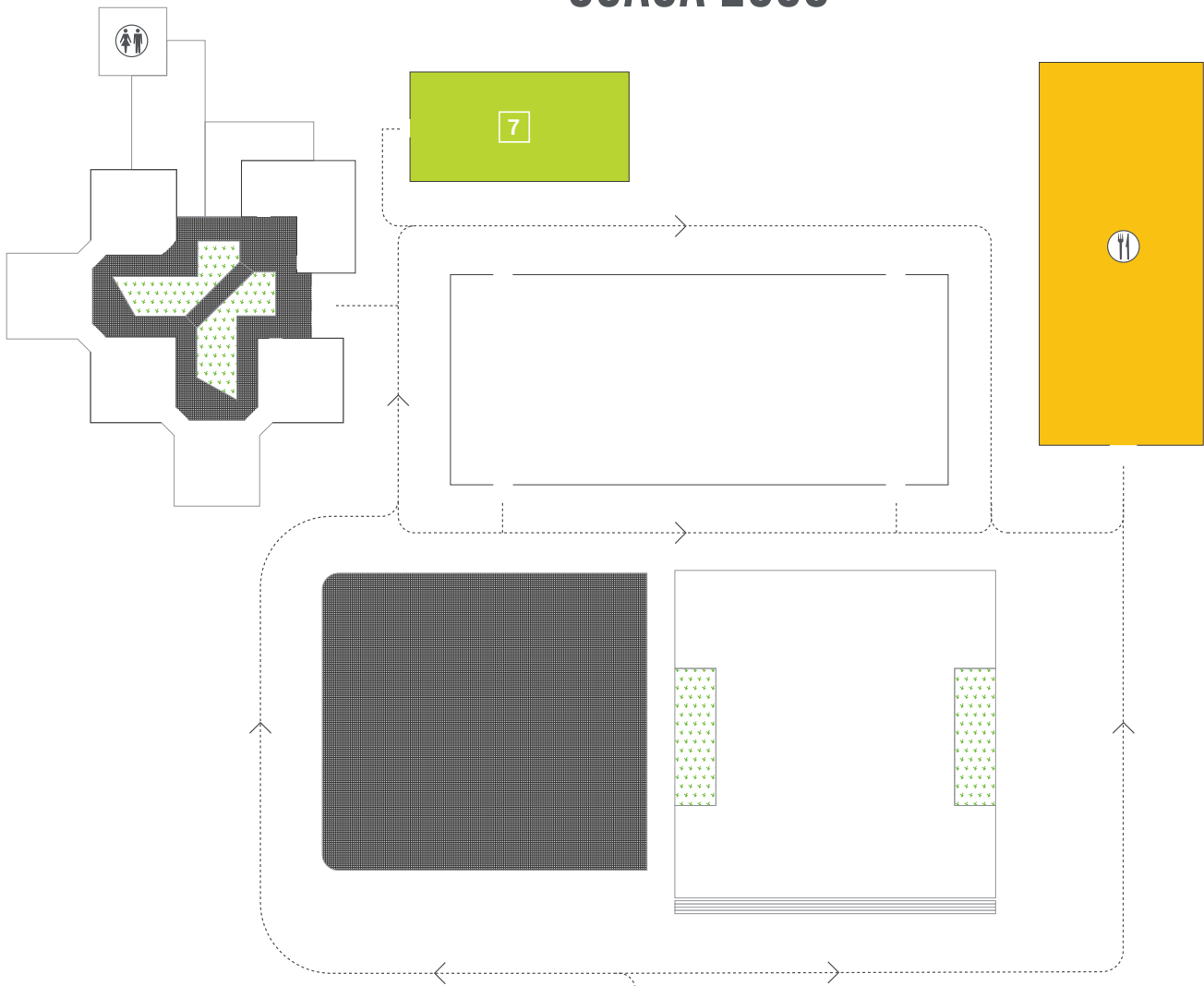
### «Pathways Toward Impact: African Inclusive Finance for the SDGs»



Centre International de Conférences Ouaga 2000

Language(s)		Room
 	<b>9.00 - 10.30 (page 22)</b> <b>PARALLEL SESSIONS</b>	
	Agritech: Agriculture, technology and finance innovations transforming the landscape of rural finance and livelihoods	1
	Women as equal partners: Leveraging women's financial inclusion to achieve the SDGs	3
	Fueling Fintech: Investment for scale and impact	7
 	<b>11.00 - 12.30 (page 22)</b> <b>PARALLEL SESSIONS</b>	
	Fostering economic resilience in the face of climate change	1
	Pathways to paperless: Why and how to digitalize microfinance operations	3
	Harnessing the potential of youth: Challenges and solutions to youth livelihood opportunities	7
 	<b>14.00 - 15.30 (page 23)</b> <b>PARALLEL SESSIONS</b>	
	Blended Finance: Innovative Ecosystem Investments to accomplish the SDGs	1
	Blockchain, Big Data and AI: Opportunities and risks of leveraging technology for financial inclusion	3
	Measuring impacts: Tracking progress of inclusive finance contributions to the SDGs	7
 	<b>16.00 - 16.30 (page 24)</b> <b>PLENARY SESSION</b>	1
	<b>Perspectives on the Contributions of Financial Inclusion toward Achieving the SDGs</b>	
 	<b>16.45 - 17.15 (page 24)</b> <b>PLENARY SESSION</b>	1
	<b>Closing Keynote – The way forward: Inspiring collaboration toward achieving the SDGs</b>	
 	<b>18.00 - 19.30 (page 24)</b> <b>LUNCDF / SAM night on Digital and inclusive finance</b> <b>Presented by UNCDF, followed by a cocktail</b>	1

# CENTRE INTERNATIONAL DE CONFÉRENCES OUAGA 2000



## Wednesday, October 23rd

- ☕ 8.30 - 9.00 : Welcome coffee
- ☕ 11.00 - 11.30 : Coffee break
- 🍴 12.30 - 14.00 : Lunch
- ☕ 15.30 - 16.00 : Coffee break
- ☕ 17.30 - 18.00 : Networking - Free time

1 BAOBAB

2 MORINGA

3 WENGÉ

4 AFZELIA

5 ÉBÈNE

7 KARITÉ

📍 Welcome Desk/Info point

🚻 Restroom

☕ Coffee/Sponsors
















☕ Maure Tea Room

🍴 Le Manguier

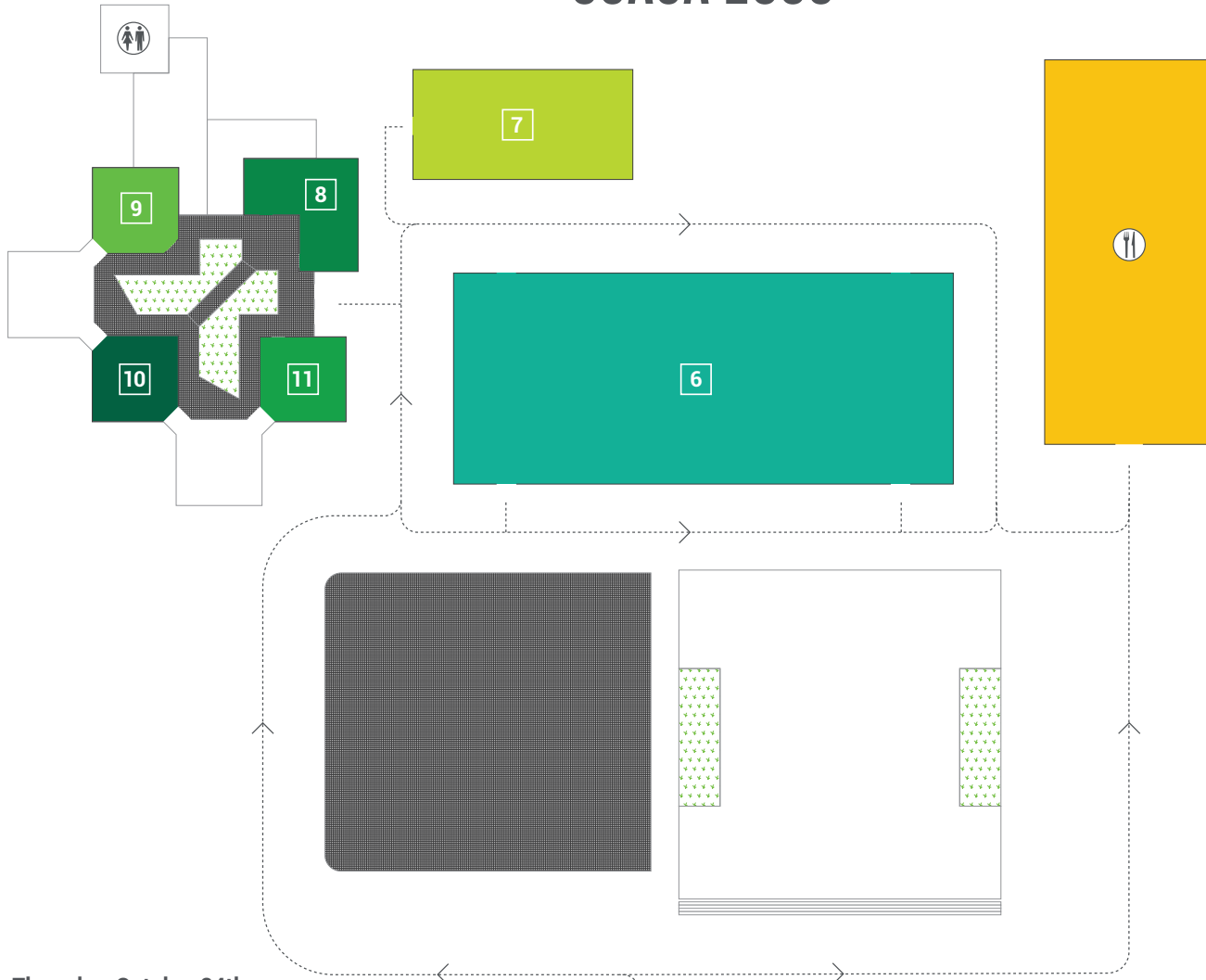


# THURSDAY, OCTOBER 24

## Investors' Fair / Innovators' Village / Training & workshops / Gala Dinner

Language(s)		Room
	<p>9.00 - 17.00 (page 26) <b>Investors' Fair</b></p> <p> Centre International de Conférences Ouaga 2000</p>	1
	<p>9.00 - 17.00 (page 26) <b>Innovators' Village</b></p> <p> Centre International de Conférences Ouaga 2000</p>	6
	<p>9.00 - 17.30 <b>Training</b></p> <p> Centre International de Conférences Ouaga 2000</p>	7
	<p>10.00 - 12.00 – 1<sup>ST</sup> PART (page 27) <b>Microfinance and Ecological and Social Transition (TES)</b> SIDI</p> <hr style="border-top: 1px dashed black;"/> <p>14.00 - 16.00 – 2<sup>ND</sup> PART (page 27) <b>Creating a learning community about Social and Ecological Transition (TES)</b> SIDI</p>	
	<p>9.00 - 17.30 <b>Workshops</b></p> <p> Centre International de Conférences Ouaga 2000</p>	10
	<p>9.00 - 17.30 (page 27) <b>Workshop among auditors on the indicators of the SPI4 tool</b> SPTF</p>	
	<p>9.00 - 12.30 (page 27) <b>Pathways towards greater impact: improving your MFIs insurance offering</b> Microinsurance Network</p>	11
	<p>9.00 - 12.30 (page 28) <b>Promote a culture of transparency in Africa through networks and professional associations</b> ADA</p>	4
	<p>14.00 - 18.00 (page 28) <b>Inclusive Finance - The value of international partnership for the development of Ethical Finance</b> Banca Etica, Caritas Africa and Graine</p>	3
		
<p>18.30 - 22.00 (page 28) <b>GALA DINNER</b> <b>Celebration of 25 years of ADA and 25 years of OikoCredit's presence in Africa</b>  Hotel Laïco Ouaga 2000 (Wango salles 1 et 2)</p>		

# CENTRE INTERNATIONAL DE CONFÉRENCES OUAGA 2000



## Thursday, October 24th

- ☕ 8.30 - 9.00 : Welcome coffee
- ☕ 10.30 - 11.00 : Coffee break
- 🍴 12.30 - 14.00 : Lunch
- ☕ 15.30 - 16.00 : Coffee break
- ☕ 17.30 - 18.30 : Networking - Free time

- 1 BAOBAB
- 2 MORINGA
- 3 WENGÉ
- 4 AFZELIA
- 5 ÉBÈNE
- 6 ARGANIER
- 7 KARITÉ
- 8 ACACIA
- 9 HIBISCUS
- 10 BILINGA
- 11 MOABI

- 📍 Welcome Desk/Info point
- 🚻 Restroom
- ☕ Coffee/Sponsors
- ☕ Maure Tea Room
- 🍴 Le Manguier



# FRIDAY, OCTOBER 25

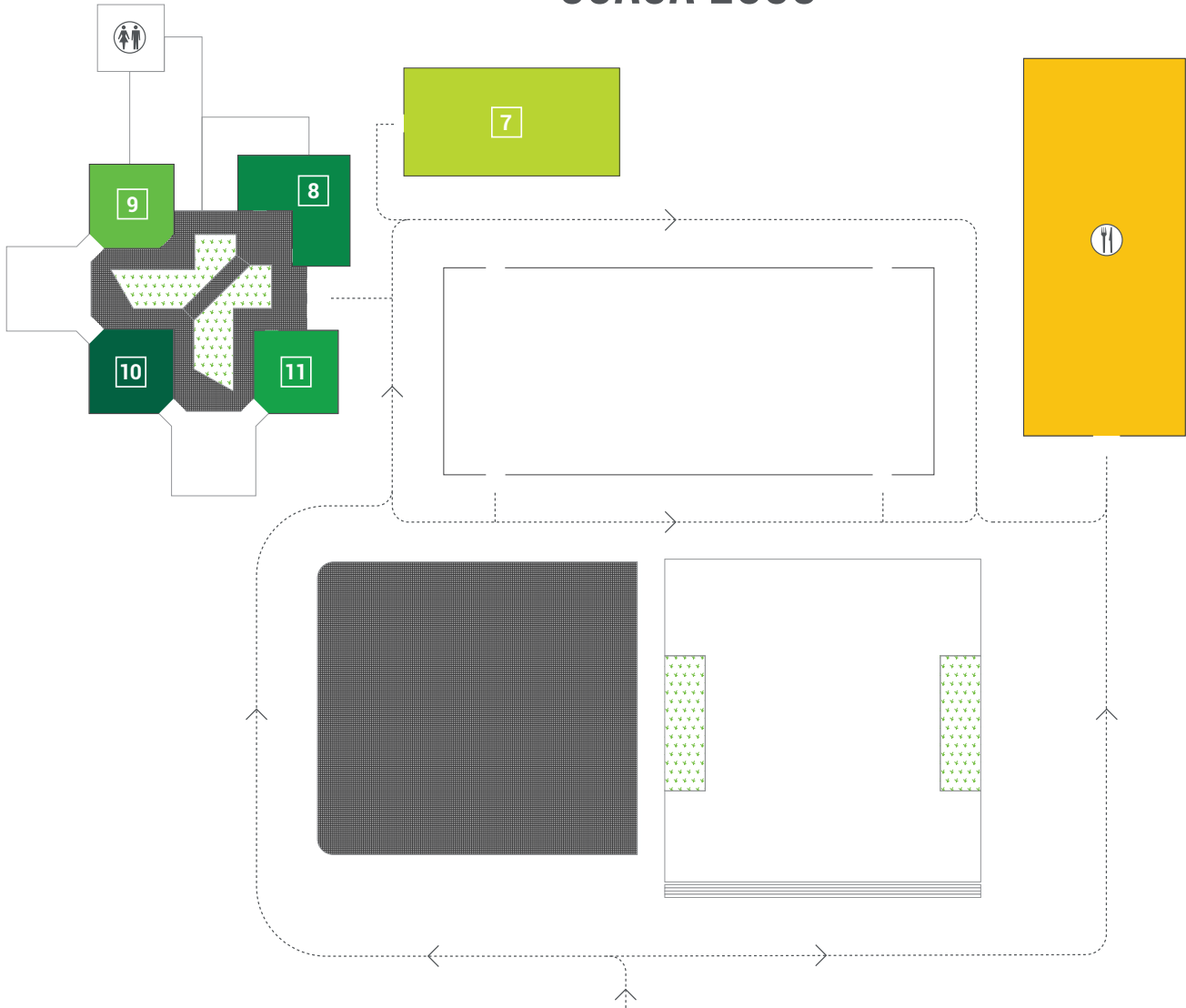
## Training & workshops MAIN General Assembly



Centre International de Conférences Ouaga 2000

Language(s)	9.00 - 17.30 Training	Room
	9.00 - 17.30 (page 30) <b>Introduction to Responsible Inclusive Finance, with special modules on outcomes, responsible digital financial services, and upcoming SPTF activities</b> SPTF	1
	9.00 - 17.30 (page 30) <b>Digital finance: what solutions, what impacts?</b> ADA	9 10
	14.00 - 18.00 (page 30) <b>Microinsurance: leverage of securing microcredit and development savings</b> Micro-assurance du monde	8
	9.00 - 12.00 (page 31) <b>Discover Microvision, the new tool for financial and social projections created by Microfact</b> ADA & BRS	4
	9.00 - 17.00 (page 31) <b>The regulation of the exercise of Electronic Money Issuers in the WAMU Member States</b> BCB (Banque Commerciale du Burkina)	3
	9.00 - 16.00 (page 31) <b>General Assembly of the MAIN</b> MAIN - Microfinance African Institutions Network	7

# CENTRE INTERNATIONAL DE CONFÉRENCES OUAGA 2000



## Friday, October 25th

- ☕ 8.30 - 9.00 : Welcome coffee
- ☕ 10.30 - 11.00 : Coffee break
- 🍴 12.30 - 14.00 : Lunch
- ☕ 15.30 - 16.00 : Coffee break

- 1 BAOBAB
- 2 MORINGA
- 3 WENGÉ
- 4 AFZELIA
- 5 ÉBÈNE
- 7 KARITÉ
- 8 ACACIA
- 9 HIBISCUS
- 10 BILINGA
- 11 MOABI

- 📍 Welcome Desk/Info point
- 🚻 Restroom
- ☕ Coffee/Sponsors
- ☕ Maure Tea Room
- 🍴 Le Manguier



# PATHWAYS TO REACH THE SUSTAINABLE DEVELOPMENT GOALS

**1**

**CATALYZE LIVELIHOODS**



**1** NO POVERTY



**2** ZERO HUNGER



**8** DECENT WORK AND ECONOMIC GROWTH



**9** INDUSTRY, INNOVATION AND INFRASTRUCTURE



**2**

**PRODUCE AND CONSUME SUSTAINABLY**



**6** CLEAN WATER AND SANITATION



**7** AFFORDABLE AND CLEAN ENERGY



**12** RESPONSIBLE CONSUMPTION AND PRODUCTION



**13** CLIMATE ACTION



**14** LIFE BELOW WATER



**15** LIFE ON LAND



**3**

**END INEQUALITIES**



**3** GOOD HEALTH AND WELL-BEING



**4** QUALITY EDUCATION



**5** GENDER EQUALITY



**10** REDUCED INEQUALITIES



**11** SUSTAINABLE CITIES AND COMMUNITIES



**16** PEACE, JUSTICE AND STRONG INSTITUTIONS



**17** PARTNERSHIPS FOR THE GOALS





# PROGRAM



# MONDAY, OCTOBER 21

🕒 09.00 - 17.30 / 📍 Univ. Ouaga 1 Prof. Joseph Ki-Zerbo (salle des Actes) / FR + EN

## Research Meets Africa



The Research Meets Africa conference aims to promote research and innovation in the field of inclusive finance in Africa. It also aims to bring together university researchers in Africa and internationally with inclusive finance practitioners. This year's conference focuses on the impact and contribution of inclusive finance to the Sustainable Development Goals (SDGs).

👤 **Marius O. Chabi**, IPA (Burkina Faso, Côte d'Ivoire, Mali) | **Dirk Zetzsche**, University of Luxembourg | **Harounan Kazianga**, Oklahoma State University (USA) | **Patrick Mbouombou Mfossa**, Protestant University in Congo | **Méliane Ouedraogo**, YUP by Société Générale (Burkina Faso) | **Wycliffe Ngwabe**, UNCDF (Sierra Leone) | **Mohamed B. Elgali**, University of Gezira (Sudan) | **Natalia Realpe Carrillo**, HEDERA (Germany) | **Eddy Balemba Kanyurhi**, Catholic University of Bukavu (RDC) | **Tristan Caballero-Montes**, University of Mons, CERMI (Belgium) | **Zibusiso Moyo**, University of KwaZulu-Natal (South Africa) | **Karimu Amin**, University of Ghana Business School | **Souleymane Zare**, Planet Guarantee (Burkina Faso) | **Boubacar Diallo**, Smart Campaign - Accion (Senegal) | **Ben Wallingford**, MicroFinanza Rating (Kenya) | **Pr. Ardjima Thiombiano**, Université Ouaga II (Burkina Faso) | **Winnie Terry**, TAMFI (Tanzania) | **Corinne Molitor**, ADA (Luxembourg) | **Eloi Gome**, African University for Cooperative Development (Benin). **Open to all participants.**

🕒 08.30 - 09.00 / Welcome Coffee / 📍 Centre International de Conférences Ouaga 2000 – Moringa (room 2)

## TRAINING

🕒 09.00 - 17.30 / 📍 Wengé (room 3) / FR (no translation)

## Training on Responsible Digital Transformation



### SPTF / Amarante Consulting

Full day training that will help financial service providers understand their options for undertaking the digital transformation, including the creation of a strategic plan for digitisation and transformation of products, processes, distribution channels, and its interaction with the customer, while focusing on social objectives such as a customer-centric approach, consumer protection, responsible finance and financial inclusion.

**All Francophone participants in the SAM are welcome**, but it is particularly relevant for SFDs who are already undertaking a digital transformation or are seriously considering doing so.

🕒 09.00 - 17.00 / 📍 Arganier (room 6) / FR + EN

## Opportunities and Innovations in Agricultural Finance



### FAO

The provision of adequate and tailored financial services for agriculture is very limited. This in turn limits access to such services, which are very much needed for smallholder farmers to invest in inputs, equipment and to cover working expenses throughout the production cycles. The barriers are well known: high risks, unaffordable transaction costs, low expected returns, etc. Financial service providers lack the expertise, tools and information to deal with the demand for specific financial services by small producers, processors, traders and buyers along the food value chains. Nevertheless, the increased availability of data and information, and their diversified sources, together with increasing technological innovations, can contribute to drastically cutting costs and minimizing risks, allowing financial services providers to offer a diverse range of profitable and sustainable products and services. The training will provide an overview of experiences and case studies.

**Open to all participants.**

🕒 09.00 - 17.00 / 📍 EN room Moabi (11) and FR room Bilinga (10)

## Climate Change Adaptation for Microfinance Institutions



### Grameen Crédit Agricole Foundation

Changing and unpredictable weather patterns put at risk microfinance borrowers' livelihoods, and threaten the MFIs' future capacity to operate in rural areas. The training will reinforce the understanding of MFIs' exposure to the climate risk and the adaptation strategies they can implement. The workshop will present the business case for climate change adaptation and best practices in the microfinance industry.

**Open to all MFI managers** who wish to better analyse the impact of climate change on risks and operations.

**The session is offered in 2 languages and takes place in 2 different rooms.**

🕒 09.00 - 17.30 / 📍 Karité (room 7) / FR (no translation)

## Design and implement an efficient network of agents and feedback on digital transformation projects

MicroSave Consulting / Pamiga

The morning will be a training-session on establishing agent networks. In the afternoon, there will be a reflection workshop and group work, to come up with possible solutions to reach rural populations who remain excluded from the financial system.

**Open to all French-speaking participants**, particularly financial institutions that work or wish to work in rural areas, mobile money operators, and FinTech firms. **Followed by a cocktail until 8 P.M.**



🕒 09.00 - 16.00 / 📍 Afzelia (room 4) / FR (no translation)

## Microfact Annual Trainers' Meeting

ADA & BRS

Microfact has organized its trainers' meeting during the African Microfinance Week in Burkina Faso. The meeting will aim to review the 2018/2019 activities of the various Microfact workshops organized in Africa by the group of certified trainers and also to identify new ways of improving and maintaining a quality service. Microvision, the new tool for the financial and social projections, will also be introduced in order to familiarize the group of certified trainers with this new tool.

**By invitation, for Microfact certified trainers only.**



## WORKSHOPS

🕒 09.00 - 15.30 (1<sup>ST</sup> PART) / 📍 Baobab (room 1) / FR + EN

## Ready for investors ? A Journey through the process, the decision-making and management of an investment

Arendt / ADA

It will be structured around the different steps involved in obtaining funding, from the first meeting with investors to the disbursement. Subsequently, it will deal more specifically with the implications and consequences of an equity or debt investment. The workshop will be interactive, animated by presentations from trainers and speakers from legal, economic and other relevant backgrounds and financial sector experts. During the workshop, a series of accounts of personal experience and case studies will be discussed with the direct intervention of international investors.



🕒 16.00 - 17.30 (2<sup>ND</sup> PART) / 📍 Baobab (room 1) / FR + EN

## Everything you always wanted to know about Investors' needs – but were afraid to ask

BNP Paribas

4-6 tables hosted by professional investors (BNP Paribas, ADA, Fondation Grameen Crédit Agricole, BlueOrchard, Triple Jump, Alterfin, etc.). The idea is to guide the MFIs towards those principles needed to increase their ability to attract donors (for debt or capital) and being better prepared for discussions with investors. The first chance to put this into practice is the Investors' Fair, on the 24th October. No conflict of interest: the topics addressed during the workshop will never be brought up in a business meeting between an MFI and an investor.



**Open to all MFIs, including CEOs, CFOs, COOs and Heads of Legal Departments.**

🕒 09.00 - 17.00 / 📍 Acacia (room 8) / FR + EN

## West Africa Accelerator Learning Lab

ADA

Studies show the beneficial role that support for incubators and accelerators plays in the success of emerging enterprises. However, questions about the cost of this support as well as the business model of incubators / accelerators to ensure their own sustainability often come back onto the table.

This workshop aims to provide the incubators / accelerators, with tools and methodologies to strengthen their skills (business model, measurement of KPIs, support for fundraising, etc.), and secondly, to measure the value for money of the services offered.

**By invitation only, for partner incubators (from ADA and UNCDF) in West Africa.**



# TUESDAY, OCTOBER 22

🕒 08.30 - 09.00 / Welcome Coffee / 📍 Moringa (room 2)

🕒 09.00 - 10.15 / 📍 Baobab (room 1) / FR + EN

## Overview (plenary session)

### State of the Inclusive Finance Sector and Its Contributions to Development in Africa

Inclusive finance is expanding rapidly, in terms of the development of promising innovations, inter-sectorial collaboration and achieving the objectives of long-term development. This is mainly enabled by digital innovations. The SDGs plan major breakthroughs by 2030 in areas such as improving living conditions, working conditions, economic growth and reduction of inequalities. Nonetheless there are numerous challenges to be overcome. During this session, three visionaries will examine the obstacles preventing the SDGs from being achieved, and will force the participants to think deeply and leave with the right tools.

👤 **Mathieu Soglonou**, UNCDF (Senegal) | **Vanessa Mounzar**, African Development Bank (Côte d'Ivoire) | **Philippe Guichandut**, Grameen Crédit Agricole Foundation (France)

🕒 10.30 - 11.00 / 📍 Baobab (room 1) / FR + EN

## Keynote Address (plenary session)

### Jean-Michel Severino, Investisseurs & Partenaires

Jean-Michel Sévérino is President of Investisseurs & Partenaires (I&P), and a member of the Academy of Technologies and of the Council of Foreign Affairs. He will share his thoughts on the impacts, challenges and the potential of inclusive finance to contribute to sustainable development in Africa.

11.00 - 11.30 (Moringa - room 2)



Coffee break

🕒 11.30 - 12.30 / 📍 Baobab (room 1) / FR + EN

## Opening ceremony (plenary session)

In the presence of eminent personalities and high-level representatives of the Burkinabe government and African institutions, including:

👤 **Paulette Lenert**, Minister for Development Cooperation and Humanitarian Affairs (Luxembourg) | **Xavier Michon**, Deputy Executive Secretary (USA)

12.30 - 14.00 (Le Manguier Restaurant)



Lunch break

## PARALLEL SESSIONS

14.00 - 15.30

🕒 14.00 - 15.30 / 📍 Baobab (room 1) / FR + EN

### The Digital Finance Revolution: impacts, innovations, challenges, solutions

Sub-Saharan Africa is the world leader in mobile money, where it is used by 21% of adults. Financial institutions must seek partnerships with other stakeholders to obtain results. The speakers will share their views on mobile money, its impact on economic resilience, regulatory approaches, the role of fintech, mobile telephone operators & financial services providers and investment needs.

👤 **Arnaud de Lavalette**, ADA (Luxembourg) | **Marie Pascaline Diasso**, FCPB (Burkina Faso) | **Méliane Ouedraogo**, YUP by Société Générale (Burkina Faso) | **Cyrille Ouedraogo**, Panafrican Microfinance (Burkina Faso) | **Aiaze Mitha**, UNCDF (France) | **William Derban**, GSMA (UK) | **Emmanuel Tassambeodo**, Orange Money (Burkina Faso) | **Brian A. Kuwik**, Accion (USA) | **Moderator: Hermann Messan**, UNCDF

🕒 14.00 - 15.30 / 📍 Wengé (room 3) / FR + EN

### **Bridges to Inclusion: Financial Literacy, Agent Banking, Savings and Subsidies**

More than half of African adults still do not have a bank account. In addition, some of the 43% that do have a formal bank account do not regularly use the financial services at their disposal. What role does the informal financial sector play in the provision of the needs of the population? With what risks and advantages? How can we use tools such as grants, saving groups and financial education?

👤 **Corinne Riquet-Bamba**, CGAP (Côte d'Ivoire) | **Christian Loupéda**, Grameen Crédit Agricole Foundation | **Yéréfelo Mallé**, Trickle Up (Burkina Faso) | **Kouassi Félix Yao**, Ministry of National Education (Côte d'Ivoire)

🕒 14.00 - 15.30 / 📍 Karité (room 7) / FR + EN

### **Enabling Rural Finance: multisectoral collaboration to facilitate increased rural opportunity**

Recent years have been marked by major innovations and growth in rural finance, which has led to a significant barrier to financial inclusion being overcome. But to cope with population growth and food needs, more needs to be done. What practices lead to better management of risks, to an efficient distribution of financial services? What role do governments play?

👤 **Jean-Marc Debricon**, Conseil des bailleurs de fonds des petites exploitants agricoles (CSAF) & Alterfin (Belgium) | **Abdelaziz Ouedraogo**, Ministry of Agriculture and Hydro-agricultural Development (Burkina Faso) | **Hedwig Siewertsen**, AGRA (Kenya) | **Ousmane Thiongane**, U-IMCEC (Senegal) | **Safiatou Malet-Coulibaly**, SOS Faim (Mali)

15.30 - 16.00 (Moringa - room 2)

☕ **Coffee break**

## PARALLEL SESSIONS

16.00 - 17.30

🕒 16.00 - 17.30 / 📍 Le Manguier Restaurant / FR + EN

### **Agricultural Value Chain Finance: Practical Examples from the Field**

This session will present a "market" of exhibitions of agricultural value chains in the West African region. The participants will visit booths to learn about practical examples of different models and their results. After a display period, a small panel of practicing individuals will discuss the lessons learned and engage with the public. The examples will cover: rice, corn, cotton, cocoa; financing of the whole chain, financing of the inputs, storage, risk-sharing mechanisms, financial education of young people, etc.

👤 **Aurelia Dakpogan**, AGRA (Burkina Faso) | **Albert Sié Dah**, Advans (Côte d'Ivoire) | **Giorgi Samadashvili**, Advans Ghana Savings & Loans (Ghana) | **Joseph Minoungou**, Coris Bank International (Burkina Faso) | **François Kaboré**, Banque Agricole Du Faso (Burkina Faso)

🕒 16.00 - 17.30 / 📍 Baobab (room 1) / FR + EN

### **Customer Centricity for Better Financial and Social Returns**

Inactivity of mobile accounts, high drop-out rates from microcredit and defaults in micro-insurance payments are common challenges faced by providers. CGAP has developed a customer-centred guide to help FSPs address product retention, acquisition and use development, with the goal of expanding reach. This workshop will teach you more about the customer-oriented approach.

👤 **Gerhard Coetzee**, CGAP (USA)

🕒 16.00 - 17.30 / 📍 Karité (room 7) / FR + EN

### **The Digital Gap Trap: Challenges and solutions to including everyone**

While digitalisation is promising for sustainable and profitable financial inclusion on a large-scale, it can lead to a widening of the digital divide among populations. This interactive workshop will explore the challenges and solutions to make sure that nobody is excluded from the digital revolution.

👤 **Elizabeth Berthe**, MicroSave (Senegal) | **Anup Singh**, MicroSave (Senegal)

# WEDNESDAY, OCTOBER 23

🕒 08.30 - 09.00 / Welcome Coffee / 📍 Moringa (room 2)

## PARALLEL SESSIONS

9.00 - 10.30

🕒 9.00 - 10.30 / 📍 Baobab (room 1) / FR + EN

### **Agritech: Agriculture, technology and finance innovations transforming the landscape of rural finance and livelihoods**

Recent innovations in rural finance, driven by the expansion of technology and the use of data such as remote sensing and value chain data are reinforcing the availability and impact of financial services in agriculture, such as crop insurance, layaway savings and farm loans. These are enabling some of Africa's vast number of smallholder farmers to increase yields and financial resilience. Learn about inspiring examples of innovation.

👤 **Howard Miller**, Rural Finance and Inclusive Fintech Expert (India) | **Karen Rieckmann**, myAgro (Mali) | **Kamal Yakub**, Trotro Tractor Ltd (Ghana) | **Paul Kweheria**, Mercy Corps (Uganda) | **Mona McCord**, Grameen Foundation (USA)

🕒 9.00 - 10.30 / 📍 Wengé (room 3) / FR + EN

### **Women as Equal Partners: Leveraging Women's Financial Inclusion to Achieve the SDGs**

The economic exclusion of women in Africa remains a constant challenge. Numerous cultural, practical, structural and ideological obstacles can be overcome through initiatives like access to mobile payment. What measures can be put in place to empower women? What examples are there where their inclusion contributes to better results in various types of firms, as well as in terms of financial and social impact?

👤 **Emilio Hernandez**, CGAP (USA) | **Madji Sock**, Women's Investment Club (Senegal) | **Elizabeth Wanjiru Karinga**, Bimas (Kenya) | **Rachael Spiwe Mushosho**, Reserve Bank of Zimbabwe (Zimbabwe)

🕒 9.00 - 10.30 / 📍 Karité (room 7) / FR + EN

### **Fueling Fintech: Investment for Scale and Impact**

Well-structured investment flows remain a prerequisite to maximising the full potential of financial technologies. How can you better evaluate the investments in financial technologies and position yourself to achieve more growth? What is the state of the Fintech landscape in terms of investment flows, proposed solutions, partnerships of financial service providers, as well as financial accessibility and relevance for end customers? The speakers will share their ideas on the expansion and scale of digital financial services in Africa.

👤 **Julien Guth**, KAP Fund (Senegal) | **Blaine Stephens**, MIX (France) | **Boubacar Diallo**, Smart Campaign - Accion (Senegal) | **Bénédicte Godefroid**, ADA (Luxembourg)

10.30 - 11.00 (Moringa - room 2)

☕ Coffee break

## PARALLEL SESSIONS

11.00 - 12.30

🕒 11.00 - 12.30 / 📍 Baobab (room 1) / FR + EN

### **Fostering Economic Resilience in the Face of Climate Change**

Gradually as disasters linked to climate change intensify, poor harvests, food shortages, migrations, conflicts and health problems will multiply. In order to ensure people can feed themselves, earn a living and be fulfilled, it is essential to reinforce environmental resilience. Regarding the minimisation of risks linked to the climate for African communities, what are the roles, responsibilities and impacts of the inclusive finance sector and how do they address the fundamental needs of a growing population?

👤 **Dan Zook**, ISF Advisor (USA) | **Yann Groeger**, BlueOrchard (Kenya) | **Isabelle Van Grunderbeeck**, EIB (Luxembourg) | **Marius O. Chabi**, Innovations for Poverty Action (Burkina Faso) | **Charissa Bosma**, FMO (Netherlands)

🕒 11.00 - 12.30 / 📍 Wengé (room 3) / FR + EN

## Pathways to Paperless: Why and How to Digitalise Microfinance Operations?

Microfinance institutions are facing growing pressure to digitalize operations. Paperless technology can increase operational efficiency, scalability, productivity, internal controls and client growth, while also equipping MFIs to connect to fintechs and other actors to extend cutting-edge digital financial services to their clients. Why and under what conditions should MFIs digitalize? What steps are needed? And how are MFIs managing the operational transformation that this entails?

👤 **Gera Voorrips**, Triple Jump (Netherlands) | **William Alemi Kenyi**, BRAC (Uganda) | **Byron Henning**, SEF (South Africa) | **Pierre-Marie Simon**, Baobab Group (France)

🕒 11.00 - 12.30 / 📍 Karité (room 7) / FR + EN

## Harnessing the Potential of Youth: Challenges and solutions for youth livelihood opportunities

Due to rapid demographic expansion, the next generation will have to rely on its entrepreneurial skills and on its ingenuity to create new activities, enterprises, sectors, jobs and diversify local and national economies. There is a gap between current approaches in terms of education & training in schools and practical needs in terms of entrepreneurship and contributions to the service sector. How can entrepreneurship for young people be developed? What economic models are appropriate to reinforce their capabilities and how can innovative and solid partnerships be established to prepare young people for economic success?

👤 **Dominique Owekisa**, ADA (Luxembourg) | **Sabine Mensah**, UNCDF YouthStart (Senegal) | **Jules Théoneste Ndahayo**, AMIR (Rwanda) | **Moumine Sissao**, PNUD (Burkina Faso) | **Dominique Lesaffre**, SIDI (France) | **Django Bathily**, Sira Labs (Senegal) | **Mame Bousso Gueye**, InTouch (Burkina Faso)

12.30 - 14.00 (Le Manguier Restaurant)  
🍴 Lunch break

## PARALLEL SESSIONS

14.00 - 15.30

🕒 14.00 - 15.30 / 📍 Baobab (room 1) / FR + EN

## Blended Finance: Innovative Ecosystem Investments to Accomplish the SDGs

This session will present the structures, principles, risks and good practices of blended finance, showing when this tool is appropriate, its applications and potential impacts for MFIs, and offering advice for successful collaboration. The speakers will explore how blended financial mechanisms can increase and transform the ability of MFIs to access and leverage capital and ultimately reduce the risks associated with their business models. What kinds of projects call for blended finance? What are the benefits and who are the beneficiaries of this approach? What are the risks and complexities? What structures are recommended and can partners manage their different objectives?

👤 **Olivier Edelman**, EIB (Luxembourg) | **Anne Contreras-Muller**, Arendt / e-MFP (Luxembourg) | **Thomas Thompson Essel**, AFRACA (Kenya) | **Massimo Pera**, FAO (Italy)

🕒 14.00 - 15.30 / 📍 Wengé (room 3) / FR + EN

## Blockchain, Big Data and AI: Opportunities and Risks of Leveraging Technology for Financial Inclusion

As Blockchain for Social Impact points out, "The global refugee crisis, the fragile state of democracy in many regions, communities without infrastructure, and our planet's unsustainable agricultural practices are constant reminders that there is much work to be done and that the task is too large for any one project or organization to make a lasting impact." Blockchain and big data present cutting-edge tools for leveraging individual experience to address needs, risk and service delivery on a massive scale. Artificial intelligence (AI) is another high-technology approach to rolling out tools and information more efficiently and effectively enhancing development outcomes. What applications of big data, blockchain and AI are showing real results? What will it take to apply these tools to financial inclusion and the SDGs in Africa, and what are the recommended practices, caveats and lessons learned?

👤 **Denis Moniotte**, Rubyx (Italy) | **Robby Greenfield**, ConsenSys (USA) | **Jayadeep Akkireddy**, IDH (Netherlands) | **Linda Busienei**, Agri-Wallet (Kenya) | **Susan Chibanga**, Agora Microfinance Zambia - AMZ (Zambia)  
Moderator: **Aiaze Mitha**, UNCDF (France)

🕒 14.00 - 15.30 / 📍 Karité (room 7) / FR + EN

## Measuring Impacts: Tracking Progress of inclusive finance contributions to the SDGs

How are we going to measure progress towards the SDGs, evaluate our results and use the analysis to improve access and results for clients? This session will present an informative and lively debate, starting with a preview of the lessons learned on measuring results and impacts. Afterwards the various speakers will discuss the tools and frameworks which they will use, as well as the advantages and disadvantages of their approaches. At the core of the debate will be an exploration of what is realistic for a financial service provider, what should the role of other stakeholders such as investors and regulators be and the essential data?

👤 **Amelia Greenberg**, SPTF (USA) | **Antonique Koning**, CGAP (Belgium) | **Machal Karim**, CDC (UK) | **Colin Rice**, SEF (South Africa) | **Snezana Jovic**, CERISE (France)

15.30 - 16.00 (Moringa - room 2)  
☕ **Coffee break**

🕒 16.00 - 16.30 / 📍 Baobab (room 1) / FR + EN

## Perspectives on the Contributions of Financial Inclusion toward Achieving the SDGs (plenary session)

Reflections from prominent stakeholders on the lessons and highlights of the SAM 2019 and the role of inclusive finance as a tool for helping attain the SDGs in Africa. Speakers will share their organizations' perspectives, while underscoring compelling points raised during the SAM conference on aspects such as technology, youth entrepreneurship, rural and agricultural finance, women's inclusion and innovative partnerships.

👤 **Adrian Kamenitzer**, EIB (Luxembourg) | **Mathieu Ciowela**, PNUD (Burkina Faso) | **Emmanuel Diarra**, African Development Bank (Côte d'Ivoire) | Moderator: **Corinne Molitor**, ADA (Luxembourg)

🕒 16.45 - 17.15 / 📍 Baobab (room 1) / FR + EN

## Closing ceremony (plenary session)

### The Way Forward: Inspiring Collaboration Toward Achieving the SDGs

Speeches to invite all ASM participants to take advantage of the examples, lessons, discussions and networking that took place throughout the week to advance financial inclusion and achieve MDGs.

👤 **Jean-Luc Konan**, COFINA (Senegal)

# THE UNCDF/SAM NIGHT

## FOR DIGITAL AND INCLUSIVE FINANCE



🕒 18.00 - 19.30 / 📍 Baobab (room 1) / FR + EN

## Hosted by UNCDF, followed by a cocktail

As a Gold Sponsor, UNCDF will organise an evening event on financial and digital innovations for social inclusion and economic and climate resilience. This evening contributes to the achievement of UNCDF's objectives in Burkina Faso through the PARI Programme (Programme to support the economic and climatic resilience of populations in Burkina Faso through financial and digital innovations), which aims to ensure that experiences, good practices and lessons learned in the field of financial and digital inclusion are capitalised upon, documented, and disseminated for the inclusion of disadvantaged populations.

Target audience: SAM participants, incubators and start-ups, MFIs, banks, technical service providers, OTMs, Fintech's, authorities and technical and financial partners. Followed by a cocktail.

👤 **Aiaze Mitha** (UNCDF) | **Patricia Zoundi-Yao** (Lawyer for the UN/Etrade for Women Program) | **David Cracknell** (First Principles Consulting) | **Euphrasie Kouamé** (UNCDF) | **Wangô Fidèle Yameogo** (Permanent Secretary for the Promotion of Microfinance of Burkina Faso) | Moderator: **Hermann Messan** (UNCDF)



# LEAVING NO ONE BEHIND IN THE DIGITAL ERA



**Our vision is to promote digital economies that leave no one behind.**

Our goal is to equip millions of people by 2024 to use innovative digital services in their daily lives that will empower them and contribute to achieving the Sustainable Development Goals.

For more information, please contact:



# THURSDAY, OCTOBER 24

🕒 08.30 - 09.00 / Welcome Coffee / 📍 Moringa (room 2)

## INVESTORS' FAIR

🕒 09.00 - 12.30 / 📍 Baobab (room 1) / FR + EN

### Speed-dating sessions

The morning part consists of 20 minute speed-dating sessions, organised in advance according to the priorities of each investor and MFI through the SAM app. The investors will each have a booth, or more than one, where they will be able to meet the MFIs that match their investment priorities. The MFIs will also be able to propose meetings to investors to present their institution and their investment needs.

Investors and rating agencies' tables: **ADA / LMDF | Alterfin | BIO-Invest | BlueOrchard | BNP Paribas | Crowd Credit | EIB | FEFISOL | FMO | Frankfurt School Financial Services | Global Partnerships | Grameen Crédit Agricole Foundation | Incofin | MicroFinanza Rating (MFR) | MicroRate | Nordic Microfinance Initiative | OikoCredit | Pamiga | Proparco | SIDI | Symbiotics | Triple Jump | Verdant Capital | Women's World Banking Asset Management**

🕒 14.00 - 17.00 / 📍 Baobab (room 1) / FR + EN

### Speed-dating and free meetings

In the afternoon, investors will be able to meet more MFIs or choose to go further into detail with the MFIs they met in the morning that match their investment priorities.

With the support of sponsors:



## INNOVATORS' VILLAGE

🕒 9.00 - 17.00 / 📍 Arganier (room 6) / FR + EN

Around 20 presenters (start-ups, consulting firms, FinTech, development NGOs or firms) will showcase their innovative products or services for MFIs. They will present a concrete solution or an innovative idea, to significantly contribute towards achieving the SDGs.

**Open to all participants.**

Exhibitors: **ADFinance Ltd | AgriData | Aino Digital | AFABLE | CAGECFI | CloudBank | Eclectics | Fern Software | Frankfurt School of Finance & Management | Gateway Academy | HEDERA | HPS | ICCO | ITS | LAGAZEL | LHoFT | M-Score | MEDIA SOFT | Microfact | MSC Consulting | Musoni | OuagaLab | Qotto | Quipu GmbH | Rubyx | SATIS FinTech | SIDI | Suricate Solutions | Yapu Solutions | Yelen Assurance | Zinbiss-yaar**

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## TRAINING

🕒 10.00 - 12.00 (1<sup>ST</sup> PART) / 📍 Karité (room 7) / FR + EN

### Microfinance & Social and Ecological Transformation (TES)

#### SIDI

SIDI's workshop, proposed by the African network MAIN and SOS Faim Luxembourg, aims to allow exchanges between urban and rural microfinance practitioners, but also with interested social investors on the challenges of adapting savings and credit strategies, practices and products offered to microfinance users to meet the demand for better social inclusion and ecological transition. The panel will be moderated by SIDI and will give the floor to MFI representatives, before facilitating exchanges with workshop participants in order to co-construct strategic and operational proposals in response to stakeholders' requests.

**Open to all**, particularly representatives of an MFI or a social bank, a regulatory or coordinating body for microfinance or a social investor.



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🕒 14.00 - 16.00 (2<sup>ND</sup> PART) / 📍 Karité (room 7) / FR + EN

### Creating a learning community about Social and Ecological Transition

#### SIDI

With SIDI's partner organisations and members of the MAIN network, a learning community will be set up on the relation between microfinance and ecological and social transition. This session will follow the one held in the morning on the same theme. The objective is to create an ongoing relationship between SIDI and its partners, MAIN and its members, around this complex subject and issue.

**By invitation only. Open to the partners of SIDI or members of MAIN.**

## WORKSHOPS

🕒 09.00 - 17.30 / 📍 Bilinga (room 10) / FR (no translation)

### Workshop among auditors on the indicators of the SPI4 tool

#### SPTF (co-organised with CERISE)

The SPTF reviews the Universal GPS Standards every few years to review key social performance management practices and indicators. During this day of exchanges, auditors approved for the SPI4 tool and/or the Smart certification indicators on customer protection will discuss, axis by axis, the indicators we use in the field in order to identify which should be revised or updated, as well as any weaknesses.

**Open only to SPI4 certified auditors or Smart evaluators.**



🕒 9.00 - 12.30 / 📍 Moabi (room 11) / EN (no translation)

### Pathways towards greater impact: improving your MFIs insurance offering

#### Microinsurance Network

Microfinance institutions (MFIs) can be one of the most effective channels for delivering microinsurance, given their trust-based relationship with low-income communities and infrastructure to provide financial services. Unfortunately, many MFIs do not offer insurance products. This training seeks to guide financial institutions to improve their microinsurance offering through an examination of the experiences of MFIs that have successfully developed their micro insurance products as well as their processes.

**Open to all**, particularly to MFI branch managers. **French session from 14.00 to 17.30.**



🕒 9.00 - 12.30 / 📍 Afzelia (room 4) / FR + EN

## Promote a culture of transparency in Africa through networks and professional associations



### ADA

Networks and professional associations of microfinance institutions will exchange best practices, developments and ways to promote a culture of transparency among African MFIs. On the agenda: transparency in Africa (recent studies and evaluations), the promotion of good practices (tools, means and exchanges of experience) and transparency (seeking impact and results for networks).

**Workshop dedicated to networks and professional associations of microfinance institutions.**

🕒 14.00 - 18.00 / 📍 Wengé (room 3) / FR + EN

## Inclusive Finance – The Value of international partnership for the development of Ethical Finance



### Banca Etica / Caritas Africa / Graine

Banca Etica, together with Caritas Africa and other organisations, are proposing a workshop during the SAM. The workshop will be an occasion to analyse the actual needs and issues of MFIs especially concerning the ethical partnerships with international actors. This workshop will represent an occasion for stakeholders involved in Africa's microfinance to express their needs and describe the main issues about international partnerships. The objective of this workshop is to identify the tools and best practices which will improve the quality and the efficiency of international relations between Africa and the rest of the world, designing new paths and processes for a win-win strategy for ethical finance agents.

**By invitation only.**

# THE GALA DINNER



🕒 18.30 - 22.00 / 📍 Hôtel Laico Ouaga 2000 (Wango salles 1 et 2) / FR + EN

## Gala Dinner

**Celebration of 25 years of ADA and 25 years of OikoCredit's presence in Africa**

This year, the Gala Dinner will be special. Indeed, ADA will be celebrating its 25 years in operation, as will our partner Oikocredit with its 25 years of presence in Africa. One dinner, two anniversaries, hundreds of participants, speakers and trainers from the SAM, plenty of good reasons why should not miss this event!

**Shuttles will be provided between the Centre International de Conférences Ouaga 2000 and the Hotel Laico.**



Next generation of payment is in the box



Payment instruments are evolving as fast as new technologies emerge. HPS stays at the peak of its field by mastering the fundamentals of electronic payments.

# FRIDAY, OCTOBER 25

🕒 08.30 - 09.00 / Welcome Coffee / 📍 Moringa (room 2)

## TRAINING

🕒 09.00 - 17.30 / 📍 Baobab (room 1) / FR + EN

### Introductory Training to Responsible Inclusive Finance, with special modules on outcomes, responsible digital financial services, and upcoming SPTF activities



#### SPTF

The first half of the day will introduce the concept of social performance management (SPM), present the Universal Standards for SPM, and give participants an opportunity to practice using the SPI4, a social audit tool that evaluates an institution's current level of implementation of the Universal Standards. In the afternoon, the training will offer specialized modules in the following areas: a) client outcomes; b) the intersection between SPM and digital financial services, and c) an overview of recent SPTF activities and upcoming projects.

**Open to all participants.**

🕒 09.00 - 17.30 / 📍 Hibiscus (room 9) + Bilinga (room 10) / FR (no translation)

### Digital finance: what solutions, what impacts?



#### ADA

Digital solutions represent real opportunities to accelerate financial inclusion by enabling MFIs to open new alternative distribution channels to improve their geographical coverage, offer new innovative products and services to their beneficiaries and/or implement new management tools. This training aims to present digital solutions to improve processes and offer better products and services to beneficiaries, understand the different challenges, opportunities and constraints that these new technologies represent and present the support of ADA's "Digital Finance Initiative" project.

**Open to MFI directors, operations managers, marketing managers, consultants who want to learn about digital finance. The session takes place in French in both rooms.**

🕒 14.00 - 18.00 / 📍 Acacia (room 8) / EN (no translation)

### Microinsurance: leverage of securing microcredit and development savings



#### Micro-assurance du monde

The objective of this workshop is to understand the contributions of micro insurance on the one hand to microcredit activity (from the point of view of securing this activity), but also to the savings activity (from the point of view of the development of this activity).

**Open to CEO/Presidents of SFDs and CEO/Presidents of SFD support structures (APSF, Microfinance Department, etc.). Session in French from 9.00 to 13.00.**

🕒 9.00 - 12.00 / 📍 Afzelia (room 4) / EN (no translation)

## Discover Microvision, the new tool for financial and social projections created by Microfact!



### ADA & BRS

Join us for a half-day demo of Microvision and learn how to make financial and social projections for the 5-year business plan of your institution. This workshop will allow you to become familiar with the different features of the Microvision tool: entering historical data, making strategic assumptions, developing scenarios and finally, letting your figures talk! We will provide participants with a factsheet from a fictional MFI. However if you want to work on your own data, we strongly encourage you to bring a completed MFI Factsheet from your own institution. You can download the MFI Factsheet free of charge from Microfact.org.

**Open to MFIs only.** Number of participants: 30 (max 2 people per MFI). **Session in French from 14.00 to 17.00.**

🕒 09.00 - 17.00 / 📍 Wengé (room 3) / FR (no translation)

## The regulation of the exercise of Electronic Money Issuers in the WAMU Member States



### BCB (Banque Commerciale du Burkina)

The recent transformation of the finance industry with the integration of opportunities offered by communication technologies and changes in consumer behaviour, have seen numerous financial services created. In order to allow all the actors to work in an appropriate environment, the regulator has defined the procedures for carrying out electronic money issuance and management activities in the Member States of the West African Monetary Union (WAMU). To this end, it has laid down the conditions for granting authorisation to electronic money institutions and the authorisation to carry out electronic money issuing activities for decentralised financial systems.

**Open to MFI Managers, DFS Managers, Directors of DFS' Professional Associations, Heads of branches and offices, Product Managers, Marketing and Commercial Managers, Credit Managers, IT Managers, Customer Relationship Managers, Risk Managers, Project Managers.**

🕒 9.00 - 16.00 / 📍 Karité (room 7) / FR + EN

## General Assembly of the Main Network MAIN – Microfinance African Institutions Network

**By invitation only.** Open to MAIN members only. Translation available.





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