



**The African Microfinance Network
4th Annual Conference and Best Practice Workshop
“Increasing Microfinance Effectiveness and Outreach in Africa”
Bamako, Mali, 6 to 10 December, 2004
Annotated Agenda**

GENERAL OBJECTIVES

The objectives of the Annual Conference and Best Practice Workshop are to:

1. Provide a forum for key stakeholders in Africa (microfinance practitioners, leaders of microfinance networks, policy makers and development partners) to share information and experiences, and recommend policies and strategies to increase the outreach and effectiveness of microfinance in Africa.
2. Reinforce the shared vision, effectiveness and processes for building mutual accountability and good governance by AFMIN members.
3. Provide formal and informal opportunities for lateral learning, strategic partnerships and linkages.

Conference Format

The annual conference and best practice workshop will bring together key actors in the microfinance industry in Africa: clients, regulators, microfinance practitioners, network leaders, technical service providers, and donors and investors. The event will have the following highlights:

An introductory event to expose visiting participants to microfinance in Mali and to formally open the Annual Conference and General Meeting. This will include a keynote address by Minister of Investments Promotion of Small and Medium Enterprises of Mali, a keynote address by the Governor of BCEAO, and official opening by HE the President of Mali, and an exposure visit to a number of microfinance providers

Two days best practice workshop during which microfinance practitioners, technical service providers and policy makers from around the globe will share experiences, discuss and recommend strategies to improve the outreach and effectiveness of microfinance institutions in Africa;

Structured and unstructured meetings among different participant groups to increase lateral learning opportunities and build strategic partnerships and linkages; a meeting of members of AFMIN to reaffirm their shared vision and mission, review their performance results for 2003 and renew their commitment to excellence in building a microfinance industry serving the low income population in Africa.



Each plenary session will have one or two moderators to manage the presentations within the timeframe stipulated, manage the Q & A and give a brief synthesis of the key points raised during the session. Where small group sessions are scheduled, participants will be assigned to groups and provided questions to guide the group discussions. Moderators will also be assigned to manage the small group discussions and report the group's recommendations to the plenary.

Monday, 6 December 2004	
08:00 to 09:30	Registration of Participants
09:30 to 11:00	<p>Opening Ceremony</p> <p>Welcome by : Ms. Oumou Sidibé, Chair of APIM, Mali Dr. Wolday Amha, Chairman of AFMIN</p> <p>Keynote Address by : - His Excellency Mr. Ousmane Thiam, Minister of Investments Promotion of Small and Medium Enterprises</p>
11:00 to 12:00	Welcome cocktail and Press Conference
14:00 to 17:30	<p>Field Visits</p> <p>Objective To expose participants to the experiences, achievements and challenges of providing sustainable microfinance services in Mali.</p> <p>Participants will select one of the three organizations to visit, according to their interest.</p> <p>The Institutions to be visited are:</p> <ul style="list-style-type: none"> ▪ Nyèsigiso ▪ Jemeni ▪ Miselini

Tuesday, 7 December 2004	
9:00-9:45	<p>Introduction to the International Year of Microcredit Chair: Tidiane Diandia Barry, Vice Chairperson of AFMIN and Chairman of REGUIPRAM</p> <p>The Blue Book project and the International Year of Microcredit (Kathryn Imboden, UNCDF) The multi-stakeholder dialogues and “Financing for Development” (Barry Herman, UN/DESA) The plan for the two days of discussion (Abdoul Anziz Saïd Attoumane, AFMIN CEO)</p>
<p>Plenary Presentations What holds back the demand for financial services from the poor? Objective Review the scope, effectiveness and impact of microfinance service delivery to the poor and the poorest in Africa</p>	
9:45 – 11:30	<p>Chairperson: Mrs Oumou Sidibe, Chairperson of APIM Mali</p> <p>Questions:</p> <ul style="list-style-type: none"> • Who are the client of Microfinance institutions and what are their needs (rural/urban; income level, business activity, business size)? • What are the key factors that determine client’s choice and use of microfinance services? • How do lending methodology and interest rate affect the expansion of microfinance services? <p>Presentations</p> <ol style="list-style-type: none"> 1. Current state of microfinance outreach to rural areas, issues and challenges (CVECA-Mali; AFRACA) 2. What poor clients want from microfinance: <ul style="list-style-type: none"> - Market research by WWB - Consumer Protection by SEEP 3. Key factors that determine the selection and the use of microfinance services by the poor clients (Microsave) 4. Impact of microfinance services on poor clients and gender (HIVOS and ZAMFI) <p>15 minutes per presentation</p>
11:30to 11:45	Tea break
11:45 to 13:00	What holds back the demand for financial services for the poor (continued)
13:00 – 14:00	Lunch break
14:00 – 15:15	<p>What factors most impede the offer of financial services to the unbanked? Chairperson: Mariama Ashcroft, WWB</p>

	<p>Questions:</p> <ul style="list-style-type: none"> • What kind of performance indicators are tracked by MFIs? • What are trends, emerging patterns and challenges in the performance of MFIs in Africa? • How does the performance of MFIs in Africa compare with MFIs in other regions, relative to impact, outreach and sustainability; what are the key issues and challenges for MFIs in Africa? <p>Presentations:</p> <ol style="list-style-type: none"> 1. What are the trends, emerging patterns and challenges in the performance of MFIs in Africa versus other regions (the MiX, Microrate, Planet Finance, BCEAO) 2. Are MFIs in Africa moving away from rural areas and targeting upscale clients? Is there a dichotomy between achieving depth and breadth of outreach versus sustainability (GHAMFIN) 3. How can microfinance practitioners and stakeholders raise MFI efficiency / effectiveness (AEMFI on Research Unity and RIFIDEC on Microfinance Watch) 4. Impact assessment approaches, tools and challenges (ImPACT/UK)
15:15 – 17:15	<p>Presentation: Which public policies help and which hinder? Chair: Beatrice SABANA, Executive Director of AMFI</p> <ol style="list-style-type: none"> 1. What are policy makers' strategies for supporting the smooth and sound development of the microfinance sector? (Uganda-Microfinance Outreach Program; WWB, Niger on National microfinance strategy)) 2. How do Networks contribute to policy change (AEMFI on Impact of Networks) 3. What donors are offering: <ul style="list-style-type: none"> • Donor Guidelines for Support to Microfinance Associations (SEEP) • Rural Finance Strategy (IFAD) • Peer review (CGAP) <p>15 minutes per presenter 15 minutes for Q & R</p>
17:15 – 17:30	Logistic announcements

Wednesday, 8 December 2004	
08:30-08:45	Announcement of arrangements for small groups
9:00-11:15	<p>Small Groups Discussion</p> <p>Questions for Small groups</p> <p>Group 1 How can the needs and the expectations of the poor clients be addressed on a sustainable and effective manner? And what should be the priorities for the next year, the next five years and the next 10 years? (demand side)</p> <p>Group 2 What are the key factors that contribute or affect the sustainability and effectiveness of the microfinance sector? How can the efficiency and effectiveness of MFIs be measured and improved? How would a proposed Microfinance Watch enhance the role and the impact of the microfinance sector in Africa: objectives, scope, implementation mechanism? And what would be the priorities for the next year, the next five years and the next ten years? (Supply side)</p> <p>Group 3 What kind of consensus is needed on policy frameworks and code of ethics to guide microfinance provision? And what would be the priorities for the next year, the next five years and the next ten years? (Policy side)</p>
11:15 – 11:30	Tea/coffee break
11:30 - 13:00	Report from small groups and discussion
	Chair: Dorothy Katantazi, Secretary of AFMIN and Chairperson of AMFIU
13:00-15:30	Lunch
15:30 – 17:00	Resolutions and closing remarks of Best Practice Workshop Chair: Monah Andriambalo, Executive Secretary of APIFM Madagascar
	Kathryn Imboden, UNCDF Dr Wolday AMHA, Chairman of AFMIN Ministry of Investments Promotion of Small and Medium Enterprises in Mali