

2017

ACTIVITY REPORT

of the e-MFP Secretariat



Advancing Financial Inclusion

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ISBN 978-2-9199449-3-4



EUROPEAN
MICROFINANCE
PLATFORM

NETWORKING WITH THE SOUTH

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European Microfinance Platform Year in Focus



The Platform's Year in Focus

This is the time of the year when we can look back on what the European Microfinance Platform (e-MFP) has been doing over the past twelve months, and tell you, our members, what went on, and how it ties together with what we have planned for the future. This report is a great chance not just to take stock of where we are, but to reach out to the members who are the backbone of our organisation.

Earlier in 2017 e-MFP signed a new agreement with the Luxembourg Government for the period 2017–2021, which guarantees the financial support required for implementing our new Strategic Plan. This firm commitment will enable us to build on our achievements and further develop our activities. By driving knowledge-sharing, partnership development and innovation, e-MFP fosters the increase in global access to affordable, quality, sustainable and inclusive financial services for the un(der)banked. The signing took place during a visit by Luxembourg's Minister for Cooperation and Humanitarian Affairs, Romain Schneider, and Minister of Finance, Pierre Gramegna to the House of Microfinance.

As you'll see as you read this report, it has been an especially busy year. There is the European Microfinance Award – this year on Housing – which attracted 37

applications from microfinance institutions in 23 countries innovating in different ways to increase access to quality, affordable housing with secure title. As always, we have our Action Groups working throughout the year who also meet at European Microfinance Week. These Action Groups (AGs) are a unique opportunity for members to collaborate directly on specific projects or common areas of interest. Supported year-round by our dedicated e-MFP team, the Groups contribute to the advancement of the whole microfinance sector.

More and more, e-MFP is seeking to take its sector engagement beyond Luxembourg.



This year, 'Offsite' sessions were held in Paris, London, Utrecht and Zurich, and the Platform also co-organised the 5th European Research Conference on Microfinance, held in Portsmouth, UK, ensuring that e-MFP is at the very hub of debate and innovation in the sector.

The Platform's flagship event of the year, European Microfinance Week 2016, celebrated ten years of the European Microfinance Platform gathering close to 500 participants. A range of plenary sessions and over twenty workshops on the most relevant and topical issues represented the breadth of the Platform's work over the years. We anticipate an equally stimulating EMW 2017 and look forward to including the highlights in our next Activity Report.

We hope you find this report an interesting read, and I speak for everyone at the Platform when I say that none of our work would be possible without the commitment and support of the e-MFP members, Board members, Luxembourg Government, sponsors and the dedicated e-MFP Secretariat. Thank you all.

Christoph Pausch, Executive Secretary



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ABOUT US

The European Microfinance Platform (e-MFP) is the leading network of European organisations and individuals active in the microfinance/financial inclusion sector in developing countries. e-MFP has grown to 130 members from all geographic regions and specialisations of the European microfinance community, including consultants & support service providers, investors, financial institutions, multilateral & national development agencies, NGOs and researchers.

Up to two billion people remain financially excluded. To address this, the Platform promotes co-operation, dialogue and innovation among these diverse stakeholders working in developing countries. e-MFP fosters activities which increase global access to affordable, quality sustainable and inclusive financial services for the un(der)banked by driving knowledge-sharing, partnership development and innovation.

e-MFP members believe that everyone should have access to financial services and that microfinance contributes to this goal.

Vision

Our vision is to be the leading European platform working towards the goal of universal financial inclusion.

Mission

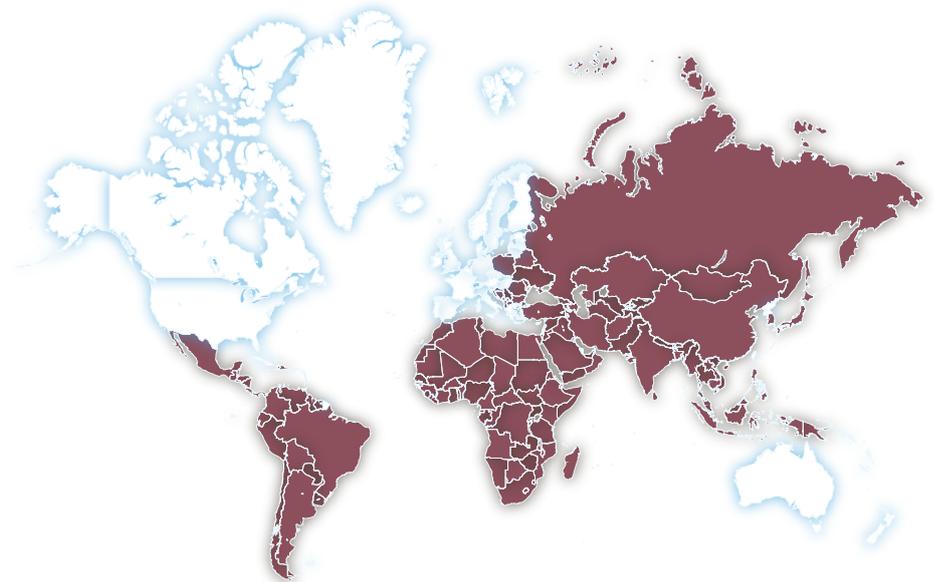
e-MFP facilitates networking, knowledge creation and sharing, fosters collaboration and advocates sustainable microfinance and inclusive finance globally.

Our mission implies:

- Strong expertise due to the professional quality of its members which include the large majority of relevant European microfinance and inclusive finance actors;
- Interconnection with other microfinance and inclusive finance actors around the world;
- Ongoing dialogue with public authorities; and
- Support initiatives contributing to developing the microfinance and the inclusive finance sector.



e-MFP Working Worldwide



European Microfinance Platform Membership



e-MFP MEMBERSHIP

e-MFP currently has three types of members: Full members, Associate members and Sponsors.

Full membership is open to entities with headquarters based in Europe supporting microfinance in Southern countries. These members considered as “Associés” in terms of the Luxemburgish Law, have the right to participate in all activities and Action Groups of the Platform and to vote in the governing bodies of the Platform, including the election rights for the Board of Directors of the Platform.

Associate membership is open to any entities or individuals which are involved in the development of the microfinance sector inside or outside Europe. Associate members have the right to participate in the activities of the Platform and to be present at the General Meeting of Members. However, they do not have the right to vote in its governing bodies.

In addition, e-MFP considers a third type which is different from the first two members and named “**Sponsor**”. An entity

that does not meet the criteria to become a full or associate member or that does not want to become a member but wants to support specific activities of the Platform may become a “sponsor” of e-MFP. This relationship is determined on a case by case basis between the potential sponsor and the Board of Directors of the Platform. Sponsors do not have the right to vote in the governing bodies of the e-MFP but may be admitted to the General Meeting of Members on special invitation issued by the Board.

The Platform gathers actors located in various European countries and, having different backgrounds and interests in the financial inclusion sector including consultants & support service providers, financial institutions, investors, multilateral & national development agencies, NGOs and researchers.

In 2017 the Secretariat continued its activities to attract new members increasing representation from all specialisations and geographic regions of the microfinance community.

What our members currently work on



We welcome our new members:

Full members:



www.majinvest.com



www.mambu.com



www.port.ac.uk/portsmouth-business-school



www.opportunity.org



www.softwaregroup.com

Associate members:



www.opencbs.com



www.riminitiative.org



www.torontocentre.org



Individual members:

- Gilles Angély (France)
- Lucas Carbonaro (Luxembourg)
- Lene Hansen (Denmark/South Africa)
- Alba Herrera Lorenzo (Albania)
- Bakir Lashkari (The Netherlands)
- Bram Schim van der Loeff (Luxembourg)
- Oliver Schmidt (Germany)
- Alex Silva (El Salvador)

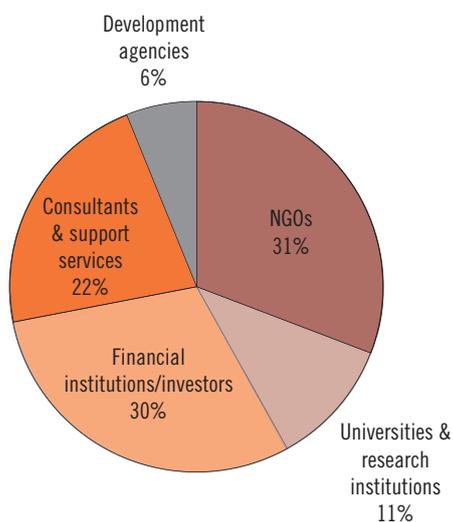
At the end of 2017 e-MFP had 82 full members, 23 associate members (organisations) and 31 associate individual members.

The diversity of our membership (see chart) demonstrates our unique multi-stakeholder nature ensuring representation of the whole microfinance sector.

Current number of members: 136

European countries: 18

Non-European countries represented: 9



Membership Benefits

e-MFP membership is a must for European microfinance professionals working in developing countries. e-MFP offers great networking, promoting active cooperation between members which furthers new opportunities. Membership benefits include:

Organisational development

- Unique networking opportunities with leading microfinance practitioners and other peer groups
- Invitation to the annual European Microfinance Week conference, one of the highlights of the microfinance calendar (with registration fee discount)
- Involvement in the activities of e-MFP Action Groups, including possibility for members to launch a new Action Group, facilitated by e-MFP's in-house expertise
- Full members enjoy full voting rights at the General Meeting of Members and the right to propose a candidate for election to the Board of Directors
- Opportunity to support applications for the European Microfinance Award (only available to members)
- Promotion of European microfinance at leading international events
- LinkedIn group

Public recognition and information dissemination

- For Full or Associate member organisations, inclusion of your logo and profile in the Members Directory on our website, www.e-mfp.eu
- Opportunity to publish in e-MFP publications: European Dialogue, Discussion & Position papers and Briefs, with assistance from e-MFP's microfinance and publishing experts
- Possibility to announce events on the e-MFP website, e-MFP social media channels and in the e-MFP newsletter
- Invitation for members to the prestigious European Microfinance Award ceremony

Access to information

- Inclusion on e-MFP's information dissemination list
- Subscription to the e-MFP newsletter and e-Bulletin service
- A range of publications each year on the hottest topics of the sector
- Updates from leading microfinance experts and Information about the latest trends in microfinance from the key sector initiatives such as The Smart Campaign, SPTF, etc. through e-MFP's newsletter and the European Microfinance Week
- Updates from leading microfinance experts
- Access to research on microfinance through the regular European Research Conference on Microfinance, the world's most important meeting place of academics involved in microfinance research



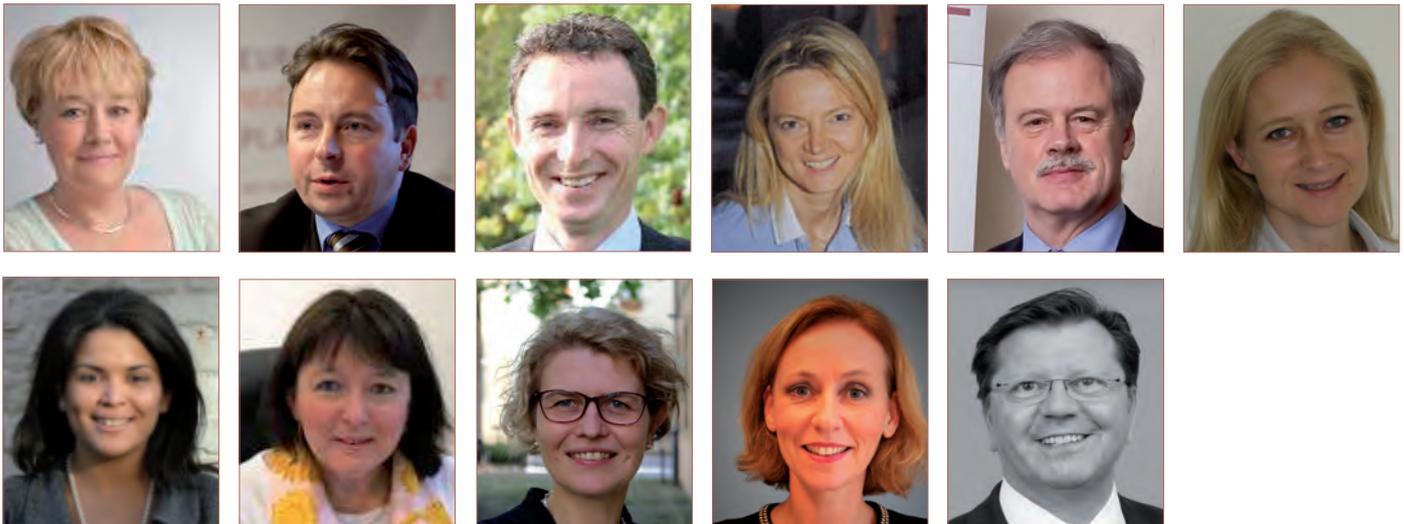
e-MFP BOARD OF DIRECTORS

Composed of ten persons, the Board of Directors is the general overseeing body of e-MFP. Members of the Board are appointed by the General Meeting of Members for a 2-year period. Members are entitled to be re-elected.

Mrs. Martine Schommer retired from the e-MFP Board in 2017 and we would like to take this opportunity to thank her for her hard work and contribution to the Platform. Mrs. Aimée Suarez, Senior Adviser at WSBI-ESBG, was elected to the Board at the General Meeting of Members 2016.

Board's responsibilities:

- Decision on the strategic direction and objectives of the e-MFP
- Approval of the e-MFP budget
- Approval of the e-MFP annual accounts
- Supporting e-MFP with their expertise



The 2017 Board

- Anne Contreras, nominated by SOS Faim Luxembourg and SOS Faim Belgium - Chairwoman
- Marc Bichler, nominated by ADA and LMDF – Deputy Chairman
- Alan Moore, nominated by ILCU Development Foundation - Treasurer
- Claudia Belli nominated by BNP Paribas
- Pierre van Hedel, nominated by Rabobank Foundation
- Laura Hemrika, nominated by Credit Suisse
- Aimée Suarez, nominated by WSBI
- Martine Schommer, nominated by the Luxembourg Ministry of Foreign and European Affairs – Directorate for Development Cooperation and Humanitarian Affairs. Replaced in September 2017 by Patricia Pommerell, Deputy-Director for Development Cooperation
- Josien Sluijs, nominated by NpM
- Johann Will, nominated by responsAbility



Members of the e-MFP Board 2017

Specific tasks and responsibilities of the Board are allocated to four sub-committees:

Executive Committee: The Executive Committee consists of the Chairwoman, the Deputy Chairman, the Treasurer and the Secretary of the Board; it is entrusted with the day-to-day powers delegated by the Board and fulfils this role with the support of the Secretariat.

Membership Committee: The Membership Committee's objective is, with the support of the Secretariat, to work on membership development. The committee's role is to: identify and approach potential new members; consider applications from new members and recommend them for approval to the Board; assess the current membership in order to determine strengths and weaknesses in its coverage (e.g. geographic or by sector/peer group).

In 2017, Anne Contreras, Martine Schommer, Aimée Suarez and Pierre van Hedel were active in this committee.

Action Group Committee: This committee's role is to ensure that our Action Groups and their initiatives are relevant to the e-MFP network and the whole financial inclusion sector. In 2017, Josien Sluijs and Aimée Suarez were members of this committee.

Research Committee: This Committee provides ideas and support on the topics the Secretariat should focus on and also gives the necessary feedback on research work done by the Secretariat. In 2017 Marc Bichler, Johann Will and Laura Hemrika were members of this Committee.

Additionally in 2017, the **European Microfinance Award Committee** assisted the Secretariat in all decisions concerning the Award. Members of the committee were Martine Schommer, Josien Sluijs and Laura Hemrika.

2017 Board meetings

- 28 February - Residency of the Luxembourg Ambassador to Belgium, Brussels
- 9 May - WSBI-ESBG, Brussels
- 12 September - Credit Suisse, Zurich
- 29 November - European Microfinance Week, Luxembourg

The e-MFP Secretariat took responsibility for the preparation, organisation, minutes and follow-up of activities.

The e-MFP Secretariat would like to thank all Board members in office during the year 2017 for their terrific support and commitment.



e-MFP SECRETARIAT

A dynamic, multicultural and multilingual team of six serves e-MFP's 136 members:

- Christoph Pausch, Executive Secretary (cpausch@e-mfp.eu)
- Daniel Rozas, Senior Microfinance Expert (drozas@e-mfp.eu)
- Gabriela Erica Garcia, Microfinance Officer (gerice@e-mfp.eu)
- Gemma Cavaliere, Junior Microfinance Officer (gcavaliere@e-mfp.eu)
- Niamh Watters, Information Officer (nwatters@e-mfp.eu)
- Camille Dassy, Administrative Assistant (cdassy@e-mfp.eu)



e-MFP office

The European Microfinance Platform's office is situated in the House of Microfinance in Luxembourg City which also includes the offices of ADA, the Luxembourg Microfinance and Development Fund, the Microinsurance Network, the Inclusive Finance Network Luxembourg (InFiNe.lu) and Microlux.

The House of Microfinance is situated at:

39, rue Glesener
L-1631 Luxembourg
Tel : + 352 2627 1382
Email: contact@e-mfp.eu
www.e-mfp.eu





European Microfinance Platform Action Groups

e-MFP's ACTION GROUPS



The e-MFP Action Groups (AGs) are an opportunity for members to collaborate directly on specific projects or common areas of interest. The Action Groups provide a unique cross-sector forum, enable constructive dialogue and cooperation within e-MFP and also contribute to the advancement of the whole microfinance sector.

The e-MFP Secretariat actively supports the Groups during the complete process: from the initial concept, inception, to the final outputs (publications, workshops, participation in seminars, etc.)

In 2017, e-MFP's Action Groups continued to be an important pillar of e-MFP's activities. The e-MFP Secretariat would like to thank all members involved in the Action Groups for their input, their ideas, their time and their enthusiasm which make the Action Group activities such a success. A particular thank you goes to the Heads of the Action Groups.

e-MFP Digital Innovations for Financial Empowerment Action Group



DIFE AG meeting at European Microfinance Week

The Digital Innovations for Financial Empowerment (DIFE) Action Group brings together microfinance and financial inclusion professionals with on the ground experience in the field of digital, electronic and mobile finance operations. Its aim is to provide the operational knowledge and practicalities needed to facilitate and ensure an efficient implementation of digital operations throughout the sector.

Two new heads took the lead in May 2017: Alexis Lebel, OpenCBS and Jacinta Maiyo, PAMIGA. The Action Group had a couple of virtual meetings to discuss potential activities. They also met during the Action Group Day at the European Microfinance Week, organised the session "Low cost technology solutions for increasing outreach" and collaborated with Cerise and SPTF for the session "Social performance management standards: from development to implementation".

Action Group Heads: Alexis Lebel, OpenCBS and Jacinta Maiyo, PAMIGA.

e-MFP Investors Action Group



Investors AG training at European Microfinance Week

The e-MFP Investors Action Group results from the enlargement of the former e-MFP Investors in Tier 2&3 MFIs Action Group. Its aim is to provide a platform for a broad spectrum of investors (debt & equity, social and commercial) to share experiences and collaborate on areas of common interest.

Throughout 2017, the Action Group has worked in the following sub-groups:

Responsible Exits

The Action Group has partnered with NpM Platform for Inclusive Finance and FIEC

(Financial Inclusion Equity Council) in order to prepare a publication that will address the question of how social investors committed to advancing responsible finance practices should exit responsibly from the MFIs in which they have invested over the years. The publication will include a framework for investors to use when assessing potential buyers of their MFI stakes who will continue and further develop the social mission of the institutions they are purchasing. The publication will be released in 2018. The AG organised a meeting during EMW to discuss the first findings of the project and the coordinator (Sam Mendelson) participated in the session "Responsible investor challenge: M&As, Exits, IPOs".

Social Performance in SME Finance



The Action Group has partnered with SPTF and CDC in a joint project that has as objective consolidating the information available on how to evaluate social and environmental performance management (SPM) for FSPs financing SMEs. In order to do so, the project aims to map the relevance and applicability for SME finance of the USSPM, MIV due diligence tools and other frameworks, identify possible gaps and provide indications on how to fill the gaps. This will result in a publication on "Social and environmental performance in SME finance: measurement solutions map" and a module with indicators to be included in an SME assessment module for investors to test in due diligence (both outputs will be ready in 2018). In the framework of this project, the Action Group met at the SPTF annual meeting in June (Mexico), then at the African Microfinance Week (Ethiopia) and finally during the Action Group Day at the European Microfinance Week (Luxembourg).

European Microfinance Platform

Action Groups



Social Performance Outcomes



Social Performance Outcomes AG meeting at European Microfinance Week

The project started in 2016 in partnership with SPTF and its Outcomes Working Group and it has finalised this year. Its final meeting took place during the Social Investor Working Group Meeting organised by SPTF in Zurich in March. An article presenting the findings of the "Guidelines on Outcomes Measurement for Investors", was published in the Microfinance Barometer 2017 and the coordinator (Lucia Spaggiari, MicroFinanza Rating) participated in the closing plenary of the European Research Conference on Microfinance.

Trainings

A one-day training for investment officers on "Due diligence for MFIs venturing into SME finance" delivered by Elza Herman, took place on October 13th, in the framework of the African Microfinance Week.

Future projects:

Following interest from members, the Action Group is considering re-launching the former e-MFP Making Microfinance Investments Responsible Action Group as it's valuable to take stock of advancement on the work done as well as reflect on what still needs to be done. The objective for the period 2017-2018 would be to draw and share lessons with investors from the experience of 3 years of support to the Universal Standards for Social Performance Management through the Social Performance Fund (managed by MFC and CERISE and funded by Ford Foundation) and the Responsible Microfinance Facility in Africa (managed by SPTF and funded by AFD).

The Investor Action Group is led by the e-MFP Secretariat.

e-MFP Microfinance and Environment Action Group



Green Inclusive Finance Training at SAM 2017

The e-MFP Microfinance and Environment Action Group brings together microfinance practitioners to discuss and exchange experiences in dealing with environmental issues, to create new practical tools to advance environmental microfinance and to raise awareness among sector stakeholders.

In 2017, the Action Group has continued to raise awareness through the organisation of three trainings:

- 1) Full day training for investors on "Green inclusive finance" organised in collaboration with NpM and delivered by Enclude in Utrecht on September 28th.
- 2) Full day training for MFIs delivered by Enclude on "The opportunity of Clean, Resilient business: training on green inclusive finance for MFIs", that took place on October 9th in the framework of the African Microfinance Week.
- 3) Half day training delivered by Davide Forcella, Head of the Action Group, on "Climate smart agriculture and climate smart lending" on November 29th in the framework of the European Microfinance Week.

They also held their annual meeting on the Action Group Day of the Week and organised two conference sessions: "Scaling up inclusive green finance" and "ICT solutions, rural finance, and climate smart lending".

Action Group Heads: Marion Allet, PAMIGA; Geert Jan Schuite, Enclude; Raluca Dimitrescu, MicroEnergy International; and Davide Forcella, ULB-CERMI.

e-MFP Rural Outreach and Innovations Action Group



ROI AG meeting at European Microfinance Week

The e-MFP Rural Outreach and Innovation (ROI) Action Group brings together multilateral organizations, donors, researchers, practitioners and investors involved in rural microfinance willing to address the challenge of providing adequate financial services to the estimated 500 million smallholder farmers in developing countries.

In 2017, the Action Group has organised 8 webinars called "e-MFP Rural Outreach and Innovation Talks". These talks consisted of on-line short presentations on the priority topics of the AG: value chain finance, agri-insurance, non-financial services for farmers, social issues in rural finance, digital services for farmers and inclusive green rural finance. The objective of this activity was to promote knowledge exchange, encourage the sharing of best practices and innovative ideas, and catalyze members to create opportunities for partnerships. All the webinars were recorded and can be found in their online platform. The Action Group also held their annual meeting during the Action Group Day of the European Microfinance Week.

Action Group Head: Marina Kortenbusch, BFC Consulting.



European Microfinance Platform Offsite Sessions

e-MFP cements partnership with the Mimoso Initiative



In October 2017, e-MFP cemented its partnership with the MIMOSA initiative, thus continuing to fulfill its 2017-2021 strategy. The Microfinance Index of Market Outreach and Saturation (MIMOSA) is a major sector initiative to assess overheated markets and avoid overindebtedness and maintain up-to-date reports on key microfinance markets. Currently MIMOSA has nine country reports available on Bolivia, Peru, Senegal, Morocco, Azerbaijan, Kyrgyzstan, and Cambodia, and plans to publish five additional reports by year-end 2017, including two new countries: India and Nicaragua. During 2018, plans are to expand coverage to 12-15 markets. Partnering with MIMOSA allows e-MFP to take a proactive role on avoiding overindebtedness – an issue that is almost universally seen as the key risk facing microfinance.

e-MFP OFFSITE SESSIONS

Offsite Sessions are a new activity developed under our Strategic Plan 2017-2021 that provide e-MFP with opportunities for more frequent touchpoints with our members and external stakeholders. These sessions encompass different types of events, including seminars, training sessions, working sessions, etc., with the objective of raising awareness on e-MFP and its members' activities as well as on the sector's front line topics.

Offsite Sessions got off to a great start in 2017 with the four sessions taking place in different countries where we welcomed both familiar and new faces to the events.



Presentation of the Microfinance Index of Market Outreach and Saturation (MIMOSA), 3rd April in Paris



Offsite Session Paris

For the first e-MFP Offsite Session, e-MFP collaborated with BNP Paribas to bring the MIMOSA Project team to Paris. The project co-founders, Emmanuelle Javoy and e-MFP's Daniel Rozas, shared their research on market saturation and overindebtedness, including a review of several countries covered by the MIMOSA Project. The event was well-attended by a cross-section of Paris-based institutions working in microfinance, including Oxus, Grameen Credit Agricole Microfinance Foundation, Advans, Cerise, and of course staff from BNP Paribas who hosted the event. The forum featured a number of questions and critiques of the MIMOSA market saturation model.

The Role of MFIs in Improving Access to and Quality of Education: Perspectives on the 7th European Microfinance Award and the European Dialogue, 10th April in London

Hosted at Allen & Overy in London on April 10th 2017 and co-organized by the Financial Inclusion Forum UK and e-MFP, the topic was the role of MFIs in improving access to and quality of education. This event followed up on the European Microfinance



Award 2016 topic and was an occasion to present the European Dialogue No. 11: "Microfinance and Access to Education - Investing in Tomorrow". The speakers were Daniel Rozas, Sam Mendelson (Arc Finance), Kaspar Wansleben (Luxembourg Microfinance and Development Fund) and Nathan Byrd (Education Finance group at Opportunity International).

Access to Education – Why Finance Matters, 11th September in Zurich.



Offsite Session Zurich

Hosted by Credit Suisse in Zurich and co-organized by e-MFP, SMP and Credit Suisse, this event addressed the factors that matter in applying microfinance to ensure adequate, affordable quality education and how to effectively achieve scale in this area of financial inclusion. The panel featured the winner and one of the finalists of the 2016 European Microfinance Award which focused on Microfinance and Access to Education. It also explored the perspective of investors and technical assistance providers who are key in growing the sector responsibly. Speakers were Elizabeth West (Jacobs Foundation), Nathan Byrd (Opportunity International), Maria Teresa Zappia (Blue Orchard) and the moderator was Bernd Balkenhol, Swiss Microfinance Platform (SMP). The event was a great success with more than 100 participants.



Offsite Session Zurich



Offsite Session Utrecht

Training on Green Inclusive Finance for Investors, 28th September in Utrecht

A one day 'Training for Investors on Green Inclusive Finance' was held in Utrecht on 28th September, prepared and delivered by Enclude BV, organised by the e-MFP Microfinance & Environment Action Group and kindly hosted by NpM. The training introduced investors and donors to green inclusive finance: state of the art and lessons learnt. It covered how to assess environmental performance of financial institutions, what are the investment opportunities and challenges, and future perspectives.

With an interactive format it included case studies, guided discussions, group work, and presentations. An overview of the sector along with best international and local practices, and actual examples of green initiatives were presented.

5th EUROPEAN RESEARCH CONFERENCE ON MICROFINANCE



In cooperation with the European Microfinance Platform and CERMi, Portsmouth Business School hosted the 5th European Research Conference on Microfinance from 12th to 14th in England with over 150 delegates attending the event. A mix of established researchers with a number of leading practitioners infused the financial inclusion debate with insights and thought-provoking panel presentations. Topical themes across gender, Islamic microfinance, Fintech, research and the future of microfinance were probed in wide-ranging panel discussions. 3 Plenary sessions and close to 90 papers were presented over the three days which brought new ideas, new approaches to old issues and which hopefully will shape new projects and collaborations in a near future.

For the first time in the history of the European Research Conference on Microfinance, e-MFP gave an award to the best PhD papers presented at the



conference. Muluneh Hideto (ULB/ University of Agder) took the first place with the paper 'Association between Social Performance Rating Scores and Governance Structure in Microfinance Institutions' and Francisco Bächler (University of Agder) and Jann Goedecke (University of Agder/KU Leuven) were awarded the second place with the paper 'Do multiple bank relationships push borrowers into indebtedness? Evidence from a microlending market'. The winners received €1000 and €500, respectively from e-MFP and were invited to present their work at the European Microfinance Week 2017.

e-MFP thanks the organisers and the Scientific Committee for their excellent work in putting together such an interesting and high quality conference.



SECTOR ENGAGEMENT

e-MFP continued to focus on building up partnerships with key stakeholders such as SPTF, ALFI, CGAP, the MIX, Convergences as well as national/regional platforms such as EMN, MFC, NPM, Financial Inclusion Forum UK and others. Through these alliances e-MFP broadens its outreach, fosters close collaboration and strengthens the microfinance and financial inclusion community.

In 2017 e-MFP built upon its close collaboration with the Social Performance Task Force (SPTF), including as part of the Action Group project on responsible SME finance. In addition, we have a collaborative project with NpM, Platform for Inclusive Finance and the Financial Inclusion Equity Council (FIEC) on responsible exits for equity investors. e-MFP was a member of the Jury of Convergences International Awards and also participated in the Convergences Working Group “Finance responsible et inclusive”. e-MFP in partnership with the Financial Inclusion Forum UK, held a panel session to launch the publication “Investing in Tomorrow” presenting the outcomes of the European Microfinance Award 2016, on “Microfinance and Access to Education”. e-MFP also organised a joint session with the Swiss Microfinance Platform to highlight the work of Swiss investors in the area of using finance to expand access to education - the topic of last year’s European Microfinance Award.

e-MFP Out & About

LuxFLAG 10th anniversary celebration, Luxembourg

In November 2016 Christoph Pausch attended e-MFP member LuxFLAG’s 10th anniversary celebration which was held at the European Investment Bank in the presence of Her Royal Highness the Grand Duchess of Luxembourg. LuxFLAG is the Luxembourg Finance Labelling Agency.

Cambodia Microfinance Association Conference, Cambodia

“Inclusive, Responsible and Innovative Microfinance” was the theme of the Cambodia Microfinance Association (CMA)

annual conference held in December 2016 which e-MFP attended. During the conference the CMA officially adopted lending guidelines to prevent over-indebtedness, as part of a project funded by e-MFP members ADA, BIO, FMO, Incofin, and Proparco, and with active support from e-MFP’s partner, the MIMOSA Initiative.



CMA Annual Conference

Islamic Microfinance: A Solution to Expand Financial Inclusion? Midi de la Microfinance, Luxembourg



Midi de la Microfinance

e-MFP participated in December 2016 at the Midi de la Microfinance (organised by ADA and InFiNe.lu) with Mohammed Kroessin, Islamic Relief Worldwide UK, and Fadoua Boudiba, Triodos, Netherlands as speakers and David Demulier as moderator, discussed about the development and the contribution of the Islamic microfinance to financial inclusion. The main principles of Islamic microfinance were presented as well as the challenges it copes with today and growth opportunities.

European Microfinance Summit, Barcelona

e-MFP Chairwoman Anne Contreras was a panellist at the European Microfinance Summit 26th–27th January, sharing her expertise in the session ‘Sustainable efforts driving suitable product development’.



European Microfinance Summit

Microcredit in 4L, Luxembourg

With the expertise of microfinance specialists, Nicolas Auber and Matthieu Tordeur collected €25,000 which was lent to 150 micro-entrepreneurs. Two years later they left to visit the micro-entrepreneurs. e-MFP joined InFiNe.lu’s event to hear about the great adventure.



Entrepreneurial Africa: The Era of SME’s? Midi de la Microfinance, Luxembourg

In March the e-MFP Secretariat attended the Midi de la Microfinance entitled “Entrepreneurie Afrique : L’ère des PME?” Jean-Michel Severino, Chairman of Investisseurs & Partenaires funds, and Eric Campos, Managing Director of the Grameen Crédit Agricole Foundation, were the speakers. The session was moderated by Luc Vandeweerd from ADA.

Convergences World Forum, Paris

Gabriela Erice was a member of the Jury of Convergences International Awards which met in April and June and she also attended the ceremony on the 2nd of June where the winners were announced.

e-MFP participated at Convergences World Forum on September 4th-5th in Paris and as partner, contributor and member of the Editorial Committee of the 2017 Microfinance Barometer, attended the launch of the publication.



SPTF Social Investor Working Group meeting, Zurich

Daniel Rozas attended the 2017 SPTF Social Investor Working Group Meeting held on 15 and 16 March at the University of Zurich, Switzerland.

Development Cooperation Directorate meeting, Luxembourg

Christoph Pausch attended the meeting with the Development Cooperation Directorate (DCD-DAC) of the OECD on 22nd March 2017 (in the framework of a peer review of the Luxembourg Development Cooperation) at the House of Microfinance.

The Microfinance Industry: Revolution or Footnote?", Lehigh University USA



The Microfinance Industry: Revolution or Footnote?

e-MFP Chairwoman Anne Contreras participated in the workshop "The Microfinance Industry: Revolution or Footnote?" where 32 microfinance and impact

investing participants and analysts from around the world convened 31st March – 1st April 2017, hosted by Lehigh University's Martindale Center, USA and sponsored by the Calmeadow Foundation and the Financial Inclusion Equity Council (of which CFI is the secretariat) to explore what role microfinance will play going forward.

ALFI Impact Investing Conference Luxembourg

On 26th April the e-MFP Secretariat took part in the ALFI Impact Investing Conference which e-MFP also partnered. The event was well attended (more than 200 participants) and offered e-MFP the opportunity to reach out to the broader impact investing sector.

MFC Annual Conference, Sarajevo

Christoph Pausch participated in the 20th MFC annual conference which was held 24th–26th May, in Sarajevo during which

MFC also celebrated its 20th anniversary. Mr. Pausch represented e-MFP at the MFC membership meeting which was held on 24 May.

EMN Conference, Venice

On 22nd and 23rd June Christoph Pausch attended the Annual Conference of the European Microfinance Network (EMN) in Venice. The theme of the 2017 event was the power of financial education for vulnerable populations, such as microfinance clients.

After-work seminar: Lessons Learnt in Microinsurance from South to North, Luxembourg

The afterwork seminar on Microinsurance "Lessons learnt in microinsurance from South to North" took place on 26th June where e-MFP heard prominent industry players talk about their experiences in offering microinsurance products.



MFC Annual Conference



Women at the Heart of Entrepreneurship: The Future of Africa, Midi de la Microfinance, Luxembourg.

In July e-MFP joined the Midi de la Microfinance event “Women at the heart of entrepreneurship: the future of Africa” with a panel composed of Félicité Kambou, COPSA-C, Burkina Faso; Josée Mukandinda, Umutanguha Finance Company, Rwanda; Marèma Bao, COFINA, Senegal and Maimouna Gueye, African Development Bank (BAD), Côte d’Ivoire. This special edition of the Midi also welcomed Her Royal Highness the Grand Duchess of Luxembourg and Mr. Romain Schneider, Minister of Development Cooperation and Humanitarian Affairs.

The Luxembourg Impact Investing Ecosystem

LMDF’s event “The Luxembourg Impact Investing Ecosystem” held 11th July in collaboration with “Ville de Luxembourg”, was a great opportunity for e-MFP to explore the diverse and growing social and environmental impact sector of Luxembourg.

e-MFP - Authorised Test Centre of Frankfurt School of Finance & Management

As in previous years, in March, September and November 2017, e-MFP acted as an exam centre for the Development Finance eCampus online programmes offered by e-MFP member Frankfurt School of Finance & Management.

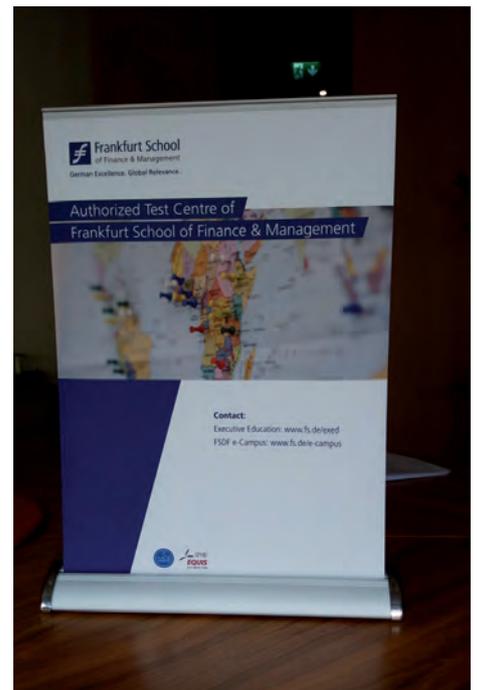
African Microfinance Week, Ethiopia

Christoph Pausch attended the African Microfinance Week, 9th - 13th October in Addis Ababa where he met with many e-MFP members and partners. He also visited the Holeta offices of the MFI Buusaa Gonofaa, winner of the 2008 European Microfinance Award, to meet the team and their clients.

Following the success and positive feedback on previous trainings, e-MFP held two new trainings at the African Microfinance Week: “The opportunity of Clean, Resilient business: training on green inclusive finance for MFIs” and “Training for investment officers: Due diligence for MFIs venturing into SME finance”.



The Luxembourg Impact Investing Ecosystem



Lessons Learnt in Microinsurance from South to North



The Buusaa Gonofaa office in Holeta, Ethiopia



KNOWLEDGE @ e-MFP



Creating and exchanging knowledge is one of the most important things e-MFP does and it's highly valued by our members and others in the sector. We'd like to thank all those, particularly the Action Groups, who contributed their time and expertise to generate and help share this body of knowledge.

In 2017 we produced an impressive range of publications from our short blogs to quarterly newsletters to more in-depth reports:

Blogs



The e-MFP **Blog** focuses on important issues facing the microfinance sector and features blogs from among the e-MFP team, e-MFP members and guest bloggers. In 2017 we posted over 15 and our contributors included leading experts from: Building and Social Housing Foundation, Calmeadow, Habitat for Humanity Europe Middle East and Africa, Omtrix, SEEP Network, Symbiotics, Terwilliger Center for Innovation in Shelter and Triple Jump.

A selection of the 2017 blog topics

- The risks and opportunities in student finance
- How to provide affordable, quality housing for low-income populations
- Moving from microfinance to financing SMEs
- Scaling investment in the low-income housing sector
- Improving access to quality education

Our wide-ranging blogs covered: “The MicroBuild Fund Story: Habitat for Humanity and Triple Jump on forming the first investment fund for housing microfinance”; “Student lending: too risky, or the right product for mature MFIs?”; “Crossing Over: A natural transition from micro to SME loans?”; “DRR Matters for Financial Service Providers Too! Resources for FSP Resiliency in the Wake of Disaster”; “Gender, Islamic microfinance, Fintech, research & the future of microfinance explored at the recent European Research Conference on Microfinance”; “Recipes for Inclusive, Sustainable Housing”; “Building a market for Housing Microfinance in Sub-Saharan Africa”; “e-MFP and Financial Inclusion Forum Host London Panel Session to launch "Investing in Tomorrow" and Call for Applications for Housing Award”; “Launch of European Microfinance Award 2017 on Microfinance for Housing”; “European Dialogue “Investing in Tomorrow” Presents Best Practice from Around the World on Microfinance & Access to Education”; “Housing microfinance: An opportunity for vast impact”; “Why 2017 is our Year of Housing”; “Microfinance Funds as catalysts for foreign private investments

in emerging microfinance markets: evidence from a decade of data and analysis”.

You can sign up to receive the latest Blog updates at <http://www.e-mfp.eu/blog>. If you've got an idea for a blog please contact Niamh Watters at the e-MFP Secretariat nwatters@e-mfp.eu

Publications

e-MFP Newsletter



Our **newsletter** is published four times a year and distributed to over 1,900 contacts (in both paper and electronic versions). It provides e-MFP members and others in the financial inclusion sector with news from the e-MFP members, Secretariat, Board and from our Action Groups. It features announcements of members' events and presents new members. In addition, the newsletter offers a platform for exchange, stimulating discussion and reporting on latest trends. We welcome contributions and suggestions for future editions.

In 2017 we were delighted to include contributions from renowned organisations such as: ADA, AFD, BlueOrchard, BRS, CGAP, Cerise, Credit Suisse, Frankfurt School, Grassroots Capital Management, LMDF, Oikocredit, NpM Platform for Inclusive Finance, SPTF, Triple Jump.

The e-MFP Newsletters are available at <http://www.e-mfp.eu/category/newsletters>



European Microfinance Platform Publications

Report of the 5th European Research Conference on Microfinance



The 5th European Research Conference on Microfinance held from 12th to the 14th June 2017, was hosted by the Portsmouth Business School (UK) and organised in co-operation with the European Microfinance Platform (e-MFP) and the Centre for European Research in Microfinance (CERMI). Over 150 delegates and speakers attended the event - this included a mix of PhD students and established researchers from over thirty countries with a number of leading practitioners who infused the financial inclusion debate with insights and thought-provoking panel presentations. Topical themes across gender, Islamic microfinance, Fintech, research and the future of microfinance were probed in wide-ranging plenary panel discussions.

An overview of the conference can be found in the conference report available at <http://www.e-mfp.eu/resources/5th-european-research-conference-microfinance>

Looking back at European Microfinance Week 2016

European Microfinance Week 2016 was an immense success - it brought together from 58 countries over 470 opinion-leaders, top management of banks, funds and

other financial institutions, practitioners, academics, analysts, raters and industry commentators to present key innovations, challenges, and best practice in the inclusive finance sector. If you missed the event, you can catch up with our unique extensive report which features all the sessions and brings together the important discussions, findings and presentations of the conference.

Read the report at www.european-microfinance-week.eu



European Microfinance Award 2016 on Microfinance and Access to Education

One of the key goals of the European Microfinance Award is collecting and disseminating the most relevant practices for replication by others. So to this end, we produced two publications on the theme of the 2016 Award, 'Microfinance and Access to Education':

Brochure – presenting the three finalists: Kashf Foundation, Pakistan; Fundación Génesis Empresarial, Guatemala; Opportunity Bank Uganda Limited and their initiatives, see <http://www.e-mfp.eu/resources/7th-european-microfinance-award-brochure>

European Dialogue No. 11 - Investing in Tomorrow illustrates the broad range of interventions that MFIs are implementing to improve education access, drawing on case examples from the Award finalists and semi-finalists.

See <http://www.e-mfp.eu/resources/european-dialogue-no11>





Communication

At e-MFP we've strengthened our communication role to make sure our quality content is known within the microfinance community and beyond, and we're proud to play a leading role in disseminating knowledge throughout the sector.

Our **website** keeps members and external stakeholders up to date on our activities and those of the e-MFP members. It also hosts our blog and in-house publications. We amplify our outreach through social media platforms - **Twitter, Facebook, YouTube and LinkedIn** - to further connect with the financial inclusion sector. In 2017 the e-MFP Twitter account has 1500 followers, we have 1044 members in our LinkedIn Group and our Facebook page has 1780 likes. Be sure to sign up and follow us!

www.e-mfp.eu
>73,000
unique page views
2000
unique visitors/month

f
Facebook
1,780
likes / followers

in
LinkedIn
1044 followers

Twitter
1500 followers
2205 tweets
560 retweets

Highlights of our communication activity this year include:



Digital Finance: Full inclusion or empty promise?

NextBillion's **live streaming** from EMW 2017 of "Digital Finance: Full inclusion or empty promise?" with Greta Bull, CGAP; Vicki Escarra, Opportunity International; Dave van Niekerk, MyBucks and Graham Wright, MicroSave, was a bit hit with over 1,600 views on YouTube. It generated much knock on discussion on the impact of Fintech on microfinance throughout the sector and featured regularly in other exchanges on the topic.

NextBillion's wrap up post on EMW 2016 was listed as one of the 12 **most viewed articles** on their site by month in 2016.

Microfinance Gateway listed the 'Guidelines On Outcomes Management For Investors' from the e-MFP Social Performance Action Group in their **Top Ten Publications** of 2016.

Le Portail Microfinance listed the interview with Perrine Pouget (EIB) on the Myanmar session at EMW 2016 and the interview with Davide Forcella (Cermi/e-MFP Microfinance & Environment AG) on Green Microfinance in their **Top Ten Posts** for 2016.

In January 2017 NextBillion's focus on microfinance had strong input from e-MFP which included a **video interview from EMW 2016** with Graham Wright, MicroSave.



Graham Wright, MicroSave

Daniel Rozas, e-MFP together with Anna Kanze, Grassroots Capital Management took part in a NextBillion Podcast interview on the topic of IPOs in microfinance and what they mean for the industry. This was followed by a **Twitter Chat** which also included Chuck Waterfield (Microfinance Transparency).

Daniel Rozas featured as a guest speaker in the new **online MOOC course** from Université Libre de Bruxelles, "Commercialization of social enterprises: Stemming the tide of mission drift" which e-MFP partnered.

e-MFP publications were used as **training material** by the Boulder Institute of Microfinance during their annual programmes.

As partner of the **annual Microfinance Barometer** e-MFP was proud to be part of the Editorial Committee of the 2017 edition and contribute an article "Measuring Client Outcomes: The Frontier of Social Performance Management" by Lucia Spaggiari, Microfinanza Rating and Coordinator of e-MFP Investors Action Group.

Social media: Most liked or tweeted topics

- European Microfinance Week
- Microfinance for Housing
- Access to Education
- SME finance
- Blockchain
- Climate change
- Guidelines Outcomes Management for Investors

During the year e-MFP sent 43 **e-bulletins**. These periodic emails share concise, newsflash information providing our members with prompt and useful updates. We're delighted to also use our **dissemination service** for our members' job vacancies, calls for proposals, tenders, papers etc. So if you've something to share don't hesitate to send to contact@e-mfp.eu

Through our valuable **partnerships with the leading microfinance/inclusive finance media specialists** such as MicroCapital, Le Portail de la Microfinance, the Microfinance Gateway, NextBillion, Development Finance and Accion, we ensure greater visibility and awareness of e-MFP, its activities and its members. Results of these partnerships were numerous news stories and interviews about our Action Groups, EMW and the Award which included live twitter feed and blog posts during and after EMW.



EUROPEAN MICROFINANCE AWARD

2017 European Microfinance Award on Microfinance for Housing

The European Microfinance Award is a prestigious annual €100,000 award, which attracts applications from financial institutions around the world that are innovating in a particular area of financial inclusion. The Award was launched in 2005 by the Luxembourg Ministry of Foreign and European Affairs – Directorate for Development Cooperation and Humanitarian Affairs, and is jointly organised by the European Microfinance Platform (e-MFP), the Luxembourg Ministry of Foreign and European Affairs, and the

Inclusive Finance Network Luxembourg (InFiNe.lu), in cooperation with the European Investment Bank. It serves two parallel goals: rewarding excellence, and collecting and disseminating the most relevant practices for replication by others.

Each year's Award focuses on a different area in which microfinance institutions can benefit their clients and communities. The 2017 subject of the Award is Microfinance for Housing, highlighting the role of microfinance in supporting access to better quality residential housing for low income, vulnerable or otherwise financially excluded groups with no or limited access to housing finance in the mainstream sector.

In 2017, 37 applications from 23 countries were received. Applications went through a rigorous Selection Process composed of three phases:

1. Preselection phase in which applicants are preselected on the basis of the eligibility criteria, a sound financial and social performance and the project presented for the 2017 Award;
2. Selection phase where the preselected applicants are evaluated by the Award Selection Committee to select the semi-finalists and the 3 finalists;
3. Final phase in which the High Jury selects the winner from the three finalists; the winner is announced at the Award Ceremony held during European Microfinance Week in Luxembourg.

This year finalists are: **The First MicroFinance Bank Afghanistan**, **Mibanco** from Peru, and **Cooperative Tosepantomín** from Mexico.



Cooperative Tosepantomin is a Mexican cooperative that offers housing savings and loans combined with technical assistance to rural clients living in marginalised areas. Notable for its holistic approach to technical support, involving architecture planning, budgetary support and ongoing oversight of building processes, Tosepantomin was also recognised for its outstanding promotion of environmental responsibility through eco-friendly building techniques, recycling, renewable energy and energy efficiency.



The First MicroFinance Bank (FMFB) Afghanistan has responded to war, natural disasters and lack of verifiable title with a home improvement loan, provided with construction technical assistance offered through a network of partner experts. Targeting rural clients and focusing on facilitating incremental building and home improvement, FMFB Afghanistan was noted for its focus on providing expert technical support and the flexibility of its loan terms, as well as the particularly challenging context in which it operates.



Mibanco is a Peruvian Bank that responds to a national housing deficit, overcrowding and poor quality building by offering three housing products, including a long-term, collateralised mortgage, an incremental home improvement loan and a water and sanitation connection product – all bundled with credit life insurance. Targeting microentrepreneurs and low-income salaried workers, Mibanco is notable for its considerable client outreach, diversity of demand-driven products, and strong partnerships with homeowners associations and construction materials suppliers.

The three finalists were selected from an impressive list of semi-finalists, which also included: Micro Housing Finance Corporation Ltd. and Swarna Pragati of India; First Microfinance Bank Tajikistan; Kenya Women Microfinance Bank of Kenya; First Finance and Amret of Cambodia; and Fundecoca of Costa Rica.

As one of the co-organisers of the Award, e-MFP's main role is to organize the selection process. This involves:

- Preparatory work and Award launch: selection of a consultant to support the Award selection process; developing, in collaboration with the consultant, the Award evaluation model and all documentation for the application phase (i.e.: explanatory note and application form); launching of the Award.
- Application Phase: communication with potential applicants, reception of applications and follow up with applicants.
- Pre-selection Phase: e-MFP Secretariat participates in the Preselection Committee and organizes all the logistics and documentation needed for the work of the Committee and its meeting.
- Selection Phase: In collaboration with InFiNe.lu, e-MFP sets up the Selection Committee composed of members of the Ministry of Foreign and European Affairs, e-MFP and InFiNe.lu. e-MFP is also in charge of the organization of the meeting and supporting the evaluation process.
- Final Phase: e-MFP provides the Ministry with suggestions for the High Jury and prepares the documentation for the meeting.
- e-MFP organizes and coordinates the communication activities related to the Award during the launch and the selection process until the finalists are announced.
- e-MFP prepares two publications after the Award Ceremony, a Brochure presenting the ceremony proceedings, the winner and the two finalists, and a European Dialogue presenting the good practices identified during the selection process as well as featuring snapshots of the winner, finalists and semifinalists' initiatives.

During 2017 the e-MFP Board and the Secretariat have worked together with InFiNe.lu on defining the theme to be proposed to the Luxembourg Ministry of Foreign and European Affairs – Development Cooperation and Humanitarian Affairs for the 2018 European Microfinance Award announced on the 30th November 2017 in the framework of this year's Award ceremony.



EUROPEAN MICROFINANCE WEEK

Feedback European Microfinance Week 2016

The European Microfinance Week 2016 conference took a slightly different approach than previous editions. Recognising and celebrating ten years of the European Microfinance Platform, the conference provided equal focus to six main streams – representing the breadth of the Platform’s work over the years: green microfinance; investors, donors and funders; rural finance; social performance; digital innovations; and the 2016 European Microfinance Award topic of Access to Education.

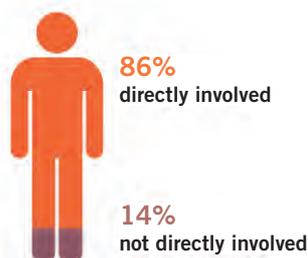
EMW 2016 brought together from **58 countries over 470 opinion-leaders**, top management of banks, funds and other financial institutions, practitioners, academics, analysts, raters and industry commentators to present key innovations, challenges, and Best Practice in the inclusive finance sector – and also gave an unparalleled opportunity for networking.

A range of plenary sessions, on ‘Microfinance and Access to Education’; ‘Microfinance and Housing, One Brick at a Time’; and ‘Digital Finance: Full Inclusion or Empty Promise?’ began and ended each day, and over twenty workshops on the most relevant and topical issues also developed and presented the activities of the Action Groups, which gathered on the Wednesday to discuss the work undertaken over the previous year and the plans for 2017.

Celebrating e-MFP’s tenth birthday was the occasion to look back over the past ten years and more importantly, look ahead to the next decade and beyond. This was a key theme of EMW 2016 with workshops and discussions reflecting an industry which has transitioned from microcredit/microfinance to inclusive finance, which has seen enormous strides in Social Performance Management, product diversification, risk management, and innovation in FinTech and funding.

Feedback from attendees was extremely positive:

Participants directly involved in microfinance



Impression of conference facilities



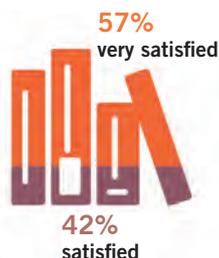
Quality of the conference organisation



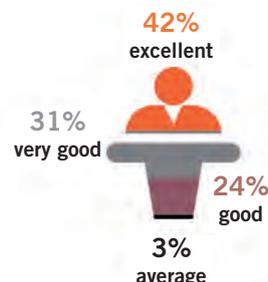
Impression of conference speakers



Satisfaction with the conference materials



Impression of the moderation of conference sessions



Participation next year





Read what the participants appreciated about European Microfinance Week 2016



I really enjoyed participating and the conference was absolutely brilliant



EMW is an event I really look forward to

Great opportunity to meet colleagues and microfinance practitioners from over the world



All sessions very interesting - a lot of food for further thought



The programme was fantastic

Thank you so much for another great EMW – you continue to keep the agenda fresh



Great diversity of topics, energetic sessions and knowledgeable presenters

EMW is one of the best organized and most relevant events in the area of inclusive finance

The conference is wonderful and a great platform for networking



Well organised with high calibre speakers and very friendly atmosphere



European Microfinance Week 2017



Following our request to e-MFP members for proposals for sessions for European Microfinance Week 2017 we put together an impressive programme - maintaining our role as one of the top events in the microfinance calendar and a unique meeting point for all professionals working in the inclusive finance sector worldwide.

As usual the first day, 29th November, was 'Action Group' Day, where our specialised working groups met to build on their months of work by holding in-depth discussions and training on their focus topics such as **inclusive green finance, digital innovations, SME finance, and rural finance.**

Over 30th November and 1st December, on offer was a fantastic line-up with three plenaries: "**Microfinance for Housing**" (the topic of this year's European Microfinance Award), "**Women clients ≠ women empowerment: Beyond the numbers**" and "**Microfinance: positioning ourselves for the next decade**".

Plus more than 80 organisations featured in over **30 sessions** covering a range of front line topics such as low-cost technology for financial services providers, responsible exits, reaching scale in inclusive green finance, rural youth and agriculture finance, investing in Pakistan, social performance management & digital financial services,

housing finance for the Bottom of the Pyramid, climate smart lending, regulation in Europe & local markets, asset financing & micro-leasing, sustainable financial education, scaling up African MFIs, and refugee finance. For the first time too, we also featured a **TED-style session** on digital and customer-centric solutions.

Also included in the busy programme was the e-MFP General Meeting of Members, an evening reception sponsored by Banque de Luxembourg on the 29th November and the prestigious European Microfinance Award ceremony in the evening of the 30th November.



EMW – Green at heart!



As in previous years, e-MFP made every effort to have a really eco-friendly event and our conference venue, the Abbaye de Neumünster, with its 'Green Charter' fully supported our ideals. We minimised paper consumption with an electronic registration system and packaging by avoiding individual bottles of water. e-MFP also provided shuttle buses to the conference participants and offered conference bags made from recycled materials. Our caterer supported local produce and used organic and fair trade products.

e-MFP would like to thank the sponsors of European Microfinance Week 2017

Platinum sponsor



Silver sponsors



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Ministry of Foreign and European Affairs



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Ministry of Finance

Directorate for Development Cooperation and Humanitarian Affairs

Membership Benefits

e-MFP membership is a must for European microfinance professionals working in developing countries. e-MFP offers great networking, promoting active cooperation between members which furthers new opportunities. Membership benefits include:

Organisational development

- Unique networking opportunities with leading microfinance practitioners and other peer groups
- Invitation to the annual European Microfinance Week conference, one of the highlights of the microfinance calendar (with registration fee discount)
- Involvement in the activities of e-MFP Action Groups, including possibility for members to launch a new Action Group, facilitated by e-MFP's in-house expertise
- Full members enjoy full voting rights at the General Meeting of Members and the right to propose a candidate for election to the Board of Directors
- Opportunity to support applications for the European Microfinance Award (only available to members)
- Promotion of European microfinance at leading international events
- LinkedIn group

Public recognition and information dissemination

- For Full or Associate member organisations, inclusion of your logo and profile in the Members Directory on our website, www.e-mfp.eu
- Opportunity to publish in e-MFP publications: European Dialogue, Discussion & Position papers and Briefs, with assistance from e-MFP's microfinance and publishing experts
- Possibility to announce events on the e-MFP website, e-MFP social media channels and in the e-MFP newsletter
- Invitation for members to the prestigious European Microfinance Award ceremony

Access to information

- Inclusion on e-MFP's information dissemination list
- Subscription to the e-MFP newsletter and e-Bulletin service
- A range of publications each year on the hottest topics of the sector
- Updates from leading microfinance experts and Information about the latest trends in microfinance from the key sector initiatives such as The Smart Campaign, SPTF, etc. through e-MFP's newsletter and the European Microfinance Week
- Updates from leading microfinance experts
- Access to research on microfinance through the regular European Research Conference on Microfinance, the world's most important meeting place of academics involved in microfinance research

www.e-mfp.eu

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Ministry of Finance