

AGENDA

ANNUAL MEETING OF THE DIRECTORS/GENERAL MANAGERS OF THE ACCION NETWORK

Fortaleza, Brazil – May 16-18, 2005

MONDAY MAY 16th

8:00 – 8:15 AM Openings

8:15 – 9:00 AM Opening presentation: The Microfinance industry in the next 5 years, challenges & opportunities (Maria Otero)

9:00 – 9:45 AM The Brazilian Government strategy in Microfinance (Gelson Bittencourt, Ministry of Finance)

9:45 – 10:15 PM: Comments from selected Network members on the Government presentation

10:00 – 10:20 Coffee Break

Non traditional strategies of expansion

10:30 – 11:00 AM The experience of *banking correspondents* in Brazil (Mardem Soares, Central Bank of Brazil)

11:00 – 11:30 AM The experience of *Uganda Microfinance Union* (UMU) with a non traditional retail network in Uganda (Rodney Schuster)

11:30 – 12:00 PM The experience of Banco Solidario with Servipagos & providers (Patricio Puga)

12:00 – 2:00 PM Lunch

A model of regional integration: the Andean Bank

14:00 – 14:30 PM The Andean Bank presentation (Luis Felipe Derteano)

14:30 – 15:00 PM Panel of discussions with Kurt Koenigsfest, Rafael Llosa and Patricio Puga)

15:00 – 15:30 PM Plenary discussion session on regional integration as strategy to confront competition

15:30 – 15:50 PM Coffee Break

ACCION Network Topics

15:50 – 16:20 PM Institutional presentations of candidates for affiliations: *El Comercio* (Paraguay) & Real Microcredito (Brazil)

16:20 – 16:50 PM Discussions & Network decisions

16:50 – 17:20 PM Presentation of Network results and activities for 2005 **3:15 – 3:30 PM:**

17:20 – 17:50 PM Presenting a proposal for regionalizing the Network & others Network issues (Workshops, transparency initiative)

19:00 Cocktail reception hosted by Banco do Nordeste

TUESDAY MAY 17th

Key issues with the expansion of rural markets

8:30 – 9:30 AM Village banking as a tool for rural expansion: Best practices in the industry (Glenn Westley, Inter American Development Bank)

Panel on Rural expansion: the experience of Network members, a conversation by *Genesis, Banco Solidario, Mibanco* and *El Comercio* facilitated by *Susana Barton*.

Each institution will present its own experience with rural expansion. Presentations will include issues related to profitability (rural in comparison to urban products), productivity, human resources (i.e., ideal profile of rural loan officers), infrastructure requirements and credit and savings methodology.

9:30 - 9:50 AM The experience of *Banco Solidario* in Ecuador (Monica Hernandez)

9:50 – 10:10 AM The experience of *Fundacion Genesis* in Guatemala (Edgar Búcaro)

10:10 – 10:30 AM Coffee Break

10:30 – 10:50 AM The experience of *Mibanco* in Peru (Rafael Llosa)

10:50 – 11:10 AM The experience of a Commercial Bank: *Financiera El Comercio* in Paraguay (Teresa de Velilla)

11:10 – 12:00 AM Discussions in plenary session

12:00 – 1:30 PM Lunch

Financing MFIs: challenges & opportunities

1:30 - 2:15 PM MFI Funding structures: new trends in the industry (A presentation by Glenn Westley & discussions facilitated by Cesar Lopez)

2:15 – 2:45 PM Securitization models: The Indian case (Beth Rhyne)

2:45 – 3:15 PM *Council of Microfinance Equity Fund* summary of discussions (Deborah Drake)

Panel on Local Capital Market penetration: the Network experience, A conversation by *Compartamos, Mibanco, BancoSol* and *Banco Mundial de la Mujer*, Facilitated by Enrique Ferraro

3:15 – 3:25 PM The experience of *Compartamos* (Jorge Rubio, Citigroup)

3:25 – 3:35 PM The experience of *Mibanco* (Rafael Llosa)

3:35 – 3:45 PM The experience of *BancoSol* (Kurt Koenigsfest)

3:45 – 4:55 PM The experience of *Banco Mundial de la Mujer* of Cali in Colombia

4:55 – 5:10 PM Coffee Break

Innovations in the ACCION Network

5:10 – 5:30 PM The WAP technology at *Mibanco* (Rafael Llosa)

5:30 – 6:00 PM Micro insurance within the ACCION Network (Mónica Brand)

6:00 – 6:30 PM Monitoring the economic profile of clients: The Social Score Card in BancoSol (Kurt Koenigsfest)

8:00 PM: Dinner Hosted by ACCION International

WEDNESDAY MAY 18th – OPTIONAL

Visit of CrediAmigo program for those who are interested (8AM – 11AM)

Project Manager Meeting for ACCION staff (8 AM – 12AM)