

Annual Meeting 2022

Wednesday 28 – Thursday 29 September 2022
Paris, France

WEDNESDAY | 28 SEPTEMBER 2022

WORKING GROUP SPECIAL SESSIONS: DIGITAL FINANCIAL SERVICES STANDARDS, SOCIAL INVESTORS, OUTCOMES, and GREEN TRAINING

OPTION 1: Digital Financial Services Standards (full day)	OPTION 2: Social Investors Working Group (half-day) and Outcomes Working Group (half-day)	OPTION 3: Accompanying Financial Service Providers on an Environmental Performance Journey (full day)
<p>Morning: 9:00 am -12:30 pm DFS Working Group Meeting</p> <ul style="list-style-type: none"> Review the draft digital financial services (DFS) standards, debate any outstanding questions, and finalize the document Plan for implementation: pilot testing, raising awareness, and supporting adoption <p>Afternoon: 1:30 pm - 5:00 pm Presentations by Experts on Specialized Topics</p> <ul style="list-style-type: none"> Responsible Digital Ecosystem. Speaker: Eric Duflos, Senior Financial Sector Specialist, CGAP* Financial Inclusion of the Hardest to Reach. Speaker: Natalie Jabangwe, Group Digital Executive Officer, Sanlam* Incorporating Consumer Protection into Digital Transformation. Speaker: Ivo Jenik, Senior Financial Sector Specialist, CGAP <p>*To be confirmed.</p>	<p>Morning: 9:00 am -12:30 pm</p> <ul style="list-style-type: none"> Client Protection Pathway (9am-10:30am) Define an action plan for a big boost to the client protection standards and pathway: How can we, the community of signatories of the Joint Statement and other like-minded investors, collectively make the Client Protection Pathway into the global industry tool for responsible client management? SFDR data collection (10:45am-12:30pm) Establish guidelines for data providers on investor needs and requirements related to SFDR reporting, in order to improve coordination and optimize the data offer in the market. <p>Afternoon: 1:30 pm - 5:00 pm</p> <ul style="list-style-type: none"> Cerise+SPTF will present ideas for a harmonized set of indicators to be included in an outcomes module for the SPI tool. The group will discuss whether these proposed indicators are relevant and useful for both financial service providers (to understand and better serve their clients) and for related stakeholders (e.g., investors, networks, regulators) to understand the impact of financial services on clients. 	<p>All day: 9:00 am -5:00 pm</p> <p>For investors, technical assistance providers, and networks interested in encouraging environmental performance management among financial service providers.</p> <ul style="list-style-type: none"> Making the argument for Environmental Performance Management (EPM) Sharing main concepts, standards, and tools for EPM assessment Supporting financial service providers in developing an environmental strategy <p>Lunch break 12:30pm-1:45 pm</p> <p>PLEASE NOTE: CERISE is directly managing registration for this training. To register, please email: cerise@cerise-spm.org</p>

THURSDAY | 29 SEPTEMBER 2022

ANNUAL MEETING PLENARY DAY

9:00 am Ten Years On: Some Reflections on Our History

*Laura Foose, Executive Director of SPTF, and Cécile Lapenu, Executive Director of CERISE
Gilles Kleitz, Head of Sustainable Development Solutions, Agence Française de Développement (AFD)*

Opening remarks

It has been 10 years now since the first edition of the Universal Standards was formally launched. The industry since then has undergone transformational changes, most notably through the rapid adoption of digital technologies. Cerise+SPTF are marking this 10th anniversary year with a stock-taking about the effects of social and environmental performance management on the entire financial inclusion value chain: financial service providers, social investors, regulators, and of course clients themselves.

9:30 am TWO PARALLEL SESSIONS

– Strengthening market systems for customer protection and benefit

Only through collective and coordinated action can we safeguard the stability and vitality of the inclusive finance sector. This session will start with an overview of the importance of the Client Protection Pathway, and then focus on the critical role that national associations and regulators play in promoting engagement and good practice by financial service providers. Cerise+SPTF will highlight their market systems work in Philippines, Egypt, Nicaragua, and Cambodia.

Speakers:

- Vandy Phal, Executive Director, Cambodian Microfinance Association
- Kith Sovannarith, First Deputy Director General of Banking Supervision, National Bank of Cambodia
- Mona Zulficar, Chair of the Egyptian Microfinance Federation
- Representative of the Financial Regulatory Authority of Egypt*
- Sheyla Sobalvarro, Independent Consultant, former executive with Comisión Nacional de Microfinanzas (CONAMI) of Nicaragua
- Cara Forster, SPTF liaison with La Red Centroamericana y del Caribe de Microfinanzas (REDCAMIF)
- Allan Sicat, Executive Director of the Microfinance Council of the Philippines (MCPI)
- Representative of the Bangko Sentral ng Pilipinas*

– Market-Level Customer Empowerment Approaches

In this visioning workshop, speakers will present three different approaches to promoting customer empowerment at the market level, based on pilot testing underway in Nigeria, the Philippines, and Cambodia. This interactive session will facilitate peer learning and reflection about the various levers and techniques to strengthen customer empowerment and to address specific points of disempowerment along a financial customer's journey.

Speakers:

- Lalaine Joyas (Independent consultant)
- Mr Vong Pheakyny, CMA | Cambodia
- MCPI | Philippines (representative to be confirmed)
- FCMB | Nigeria (representative to be confirmed)
- Anton Simanowitz (Independent consultant), moderator

*To be confirmed.



11:00 am Coffee/Networking break

11:30 am **Outcomes: Exploring the connection between investment in social and environmental performance management and better client outcomes**

In this session, experts on outcomes measurement and management will share what specific outcome indicators they use to understand changes in clients' lives, how their thinking on indicators has evolved over time, and how financial service providers are applying insights from outcomes data to strategic decisions. We will also debate some fundamental outcome questions, including the pros and cons of qualitative data, whether intermediate outcomes are the right ones to track, and defining what constitutes a "good" outcome.

Speakers:

- Devin Olmack, Senior Associate, 60 Decibels
 - Lucia Spaggiari, Innovation Director, Microfinanza Rating (MFR)
 - Stephanie Beatriz Garcia Van Gool, Director, Impact Assessment and Strategic Development, BBVA Microfinance Foundation
 - Cecile Lapenu, Executive Director, CERISE
 - Amelia Greenberg, Deputy Director of SPTF (moderator)
-

1:00 pm Luncheon

2:30 pm **How to mainstream environmental performance management**

What are the financial and non-financial products clients most need to achieve environmental goals, adapt to climate change, and take advantage of economic opportunities? This session will feature case studies presented by experts from the field that have used green management to create benefits for financial service providers and their clients. The session will also increase awareness of the contents of Dimension 7 of the Universal Standards and the Green Index 3.0.

Speakers:

- Representative of Entrepreneurs du Monde (EdM)*
 - Christoph Jungfleisch, CEO and Founder of YAPU Solutions
 - Julie Torres-Szantyr, Capacity Building Manager, Solidarité Internationale pour le Développement et l'Investissement (SIDI)
 - Marion Allet, Head of Environment, Cerise+SPTF (moderator)
-

4:00 pm **Ten Years From Now: Some Dreams for the Future**

Closing plenary

When Bill Gates was still running Microsoft out of his parents' garage, he and his partners participated in a visioning exercise called "the big hairy audacious goal." They came up with: *Computing will no longer be limited to mainframes. In our lifetime, computers will become personal. Every person will have a personal computer, and all households and businesses will be run on personal computers.* Not many people believed that was possible. Then again, not many people believed that social and environmental performance management for financial services could be defined, let alone embraced, let alone have impact. Ten years later, here we are.

So what is the next big hairy audacious goal for inclusive finance? In this interactive closing plenary, we will ask each of you to share your hopes for what inclusive finance can achieve in the next ten years, and we will also share our ambitious goals in three key areas: empowerment of all customers, regulation that does not stop at protection but aims for better outcomes, and inclusion of the very hardest to reach.

5:00 **Adjournment | Cocktail reception to celebrate the 10th Anniversary of the Universal Standards**

*To be confirmed.

Cerise+SPTF sincerely thanks our sponsors, Agence Française de Développement (AFD), for hosting this event.