

# 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, and OUTCOMES

<b>OPTION 1: Digital Financial Services Standards Working Group (full day)</b>	<b>OPTION 2: Social Investors Working Group (half-day) and Outcomes Working Group (half-day)</b>
<p><b>All day: 9:00 am -5:00 pm</b></p> <ul style="list-style-type: none"><li>• Review the draft digital financial services (DFS) standards</li><li>• Discuss and debate any outstanding questions, and finalize the document</li><li>• Plan for implementation: How do we pilot test draft standards, get feedback, raise awareness, and support adoption</li></ul>	<p><b>Morning: 9:00 am -12:30 pm</b></p> <ul style="list-style-type: none"><li>• Industry stocktaking, trend forecasting, SIWG strategies for responding to and shaping trends.</li><li>• Set SIWG priorities for 2023</li></ul> <p><b>Afternoon: 1:30 - 5:00 pm</b></p> <ul style="list-style-type: none"><li>• Outcomes: sharing latest learning from the field; feedback and discussion on preliminary ideas for an SPI outcomes module</li></ul>

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## THURSDAY | 29 SEPTEMBER 2022

### ANNUAL MEETING PLENARY DAY

**9:00** **Ten Years On: Some Reflections on Our History**  
*Laura Foose and Cécile Lapenu, executive directors*

#### 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. We will also look ahead to the next phase of our work, with a focus on three specific topics: reforming market systems, outcomes, and environmental performance management.

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**9:30** **Strengthening market systems for customer protection and empowerment**  
**Moderated panel, with plenary discussion**

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.



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**11:00** **Coffee/Networking break**

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

This session will share insights from financial service providers that have invested deeply in outcomes data collection. Speakers will reflect on the elements of social and environmental performance management (SEPM) that are critical to good outcomes for clients and the importance of building a culture of data analysis to support decision making. We will also present a preliminary correlation analysis of certain SEPM practices and certain types of outcomes, based on data from the SPI and the 60 Decibels Financial Inclusion Index.

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**1:00** **Luncheon**

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**2:30** **Green Inclusive Finance**

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.



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**4:00 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? We will share and explore this question during this interactive closing plenary.

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

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