

2016 SPTF Annual Meeting | Marrakech, Morocco | May 29-June 2

Sunday, May 29: Pre-meetings

All meetings will be held at the [Mogador Palace Agdal](#). See “Location” column for room name.

Time	Session	Location
9:00-17:00	SPI4 Training – Part 1. This two-day training will provide an opportunity for MFIs and network representatives to learn how to conduct SPI4 assessments and become assessors. Supported by the Social Performance Fund for Networks. Trainings will be conducted in English and no interpreting will be provided.	Ourika
13:00-17:00	Social Investors Meeting – Open to investors only. This half-day meeting will discuss the progress and next steps of key initiatives of the SPTF Social Investor Working Group. All social investors are welcome to attend. Please note there has been an update to the original meeting agenda, which had two investor meetings -- these have been combined into a single investor meeting on Sunday afternoon. Attendees should have lunch prior to the meeting.	Salon Morocco

Monday, May 30: Pre-meetings

All meetings will be held at [Mogador Palace Agdal](#). See “Location” column for room name.

Time	Session	Location
9:00-17:00	Outcomes Guidelines Workshop – Geared toward financial service providers and investors, this workshop will present the year-long effort of the SPTF Outcomes Working Group to create operational guidelines on choosing and using client outcome indicators.	Restaurant Morocco
9:00-17:00	Introductory Training to Universal Standards for Social Performance Management – This training will introduce “newcomer” participants to the Universal Standards for SPM, the resources available to MFIs for improving practice, and examples of MFIs who are implementing the Standards. Participants who are new to SPM and/or the SPTF are highly encouraged to attend this training, prior to attending the plenary meeting.	Olympia
9:00-17:00	Regulator Meeting—Moving Towards Responsible Regulation: Progress and Challenges– This meeting will highlight the global initiatives in responsible finance and highlight important considerations for regulators as they develop their policies for financial inclusion incorporating key ideas of responsible finance. Closed meeting for regulators - invitation only.	Andalous
9:00-17:00	SPI4 Training – Part 2. This two-day training will provide an opportunity for MFIs and network representatives to learn how to conduct SPI4 assessment and become assessors. Continuation of the training conducted on May 29.	Ourika
18:00-20:00	SPTF Board meeting. Closed meeting of the SPTF board of directors.	Salon Morocco

Plenary Agenda Day One

Tuesday, May 31

All meetings will be held at [Mogador Palace Agdal](#). See “Location” column for room name.

Time	Session	Location
8:00–8:45	Registration & Briefing Materials Pick-up	Conference Lobby
9:00-9:45	<p>Welcome from meeting hosts and national representatives</p> <p>A special welcome message from our Moroccan hosts. This is the only session that will offer interpretation in Arabic, French and English. <u>All other sessions will offer interpretation in French and English only.</u></p>	Coliseum
9:45-10:30	<p>All Roads Lead to the Universal Standards</p> <p>The Universal Standards are at the center of everything the SPTF does. Everyone working closely with the SPTF is collaborating in an effort to deepen implementation of the Universal Standards. This session will provide a brief overview of the Standards, the SPTF’s primary initiatives as well as our key implementing partners. It will also highlight how the Annual Meeting agenda is designed to help participants strengthen their performance against the Universal Standards.</p> <p>Speaker: Dina Pons, Incofin and SPTF Board Member</p>	Coliseum
10:30–11:00	Networking Session & Refreshments	
11:00–12:30	<p>Plenary: Responsive Product Design & the Client Experience</p> <p>This plenary session will explore current efforts to gather insights from clients and design responsive financial products that meet the diverse needs of low-income people. Panelists will offer examples on providing services to youth, Islamic microfinance, microinsurance and other innovative products and services.</p> <p>Speakers: Anne Hastings, Uplift; Mehdi Ben Dhaou, Enda Inter-Arabe; Ziad Al Refai, Ethmar for Islamic Finance; Saba Abbas, Pakistan Microfinance Network</p>	Coliseum
12:30–14:00	<p>Lunch Buffet in Restaurant</p> <p>Optional lunch sessions in designated meeting rooms, open to all participants. See handout Annex for full descriptions of lunch sessions. Participants will get lunch from buffet and take it directly to lunch session.</p>	Conference Restaurant
14:00–16:45	<p>Breakout Workshops: Responsive Product Design</p> <p>Refreshments served 15:30-16:00</p> <p>Three parallel workshops will explore innovations in product design that responds to clients’ needs. Please choose one workshop, based on your interest. French/English interpretation is offered in each workshop.</p> <p>Workshop 1: Customer Experience Design:</p> <p>Think about a great customer experience that you've had recently. What made it great? Good customer experience is no mistake. From offer to</p>	<p>Workshop locations:</p> <p>Workshop #1: Olympia</p>

delivery, it is comprised of touch points that add value to the customer, and pave the way for business value. This workshop will equip participants with tools to create empowering customer experiences. It will allow practitioners to identify and design a customer experience project within their organization. We will cover a set of case studies, tools, experiments, and references to inspire participants. Ultimately, when we deliver products and services that poor customers will choose and actively use, everybody wins.

Speakers: Antonique Koning, CGAP; Yanina Seltzer, CGAP

Workshop 2: Behavioral Design for Digital Financial Services: Participants in this workshop will use a case study from Pakistan to explore how to use consumer behavior to design client-friendly mobile money products and interfaces.

Workshop #2:
Restaurant
Morocco

Speaker: Alexandra Fiorillo, GRID Impact

Workshop 3: A New Frontier for Financial Inclusion: Serving Refugees: Participants in this workshop will discover and discuss how FSPs can overcome common barriers to serving refugees with financial services. The ultimate objective of the session is to demystify “refugee microfinance” and encourage participants to consider how they (or the FSPs they support) could extend financial services to refugees.

Workshop #3:
Coliseum

Speaker: Lene Hansen, Consultant Inclusive Financial Sector Development

17:00

Day 1 Meeting Closes

20:00

Gala Dinner - All participants are welcome to the Gala Dinner organized by our hosts and sponsors. The event will be held at a venue nearby the hotel and transportation will be provided. Meet in the SPTF lobby by 19h45

Transportation
from lobby

Plenary Agenda Day Two

Wednesday, June 1

All meetings will be held at [Mogador Palace Agdal](#). See “Location” column for room name.

Time	Session	Location
9:00–10:30	<p>The Moroccan Experience with Social Performance Management</p> <p>This panel will bring together important microfinance stakeholders to highlight the Moroccan experience in terms of social responsibility and client protection in the microfinance sector. Panelists will discuss efforts to preserve the social mission, uphold the client protection principles, maintain responsibility towards employees, the community and the environment, as well as MFI certification processes, rules and regulations, including Bank Al Maghreb’s guidelines and the credit bureau. They will discuss the gaps that remain, and ideas for how to tackle the challenge of financial inclusion while maintaining the social performance of the sector.</p> <p>Speakers: M. Aziz Alouane, Moroccan Ministry of the Economy and Finance; M. Lhassane Benhalima, Bank al Maghreb; M. Az El Arab Alami Ouazzani, Centre Mohammed VI; M. Farah Abdelkarim, JAIDA ; Mr Mohammed El Mazouri, FNAM.</p>	Coliseum
10:30–11:00	<p>Refreshments</p>	
11:00-12:30	<p>Learning from Global Regulatory Efforts in Responsible Inclusive Finance</p> <p>This plenary will call on regulators to answer important questions about how their regulatory efforts promote and measure financial inclusion, improve client protection, and safely promote innovations such as digital financial services.</p> <p>Speakers: Sahar Tieby, Sanabel; Rosa Pasos, CONAMI Nicaragua; Luis Daniel Allain, Superintendency of Banking, Insurance and Private Pension Fund Administrators of Peru (SBS Peru); Rath Sovannorak, National Bank of Cambodia (NBC)</p>	Coliseum
12:30–14:00	<p>Lunch Buffet in Restaurant</p> <p>Optional lunch sessions in designated meeting rooms, open to all participants. See handout Annex for full descriptions of lunch sessions. Participants will get lunch from buffet and take it directly to lunch session.</p>	Conference Restaurant

14:00—
14:45

Plenary: Measuring and Reporting Client Outcomes

Coliseum

This plenary session will review the work of the SPTF Outcomes Working Group over the past 12 months, including the development of Guidelines for Measuring and Reporting Client Outcomes. The session will highlight the importance of collecting and reporting credible client outcomes, featuring input from investors and industry experts.

Speakers: Frances Sinha, EDA Rural Systems; Lucia Spaggiari, MicroFinanza Rating; Margot Quaegebeur-De Bruijn, Anthos Asset Management; Daniel Rozas, European Microfinance Platform

14:45-16:30

Case Study Discussions: Measuring and Reporting Client Outcomes

Case study locations:

Refreshments served 15:45-16:00

Three parallel case studies will explore in-depth the efforts by investors and financial service providers to measure and use client outcome data. All rooms will offer simultaneous translation; please select room based on interest.

Case study 1: BBVAMF Group’s impact assessment, a “pull” rather than a “push” model in outcomes measurement

Case #1:
Coliseum

This case study provides a concrete example of how an investor managed to obtain comparable and robust social outcome results from investees with full coverage of its portfolio. BBVAMF uses databases already available from the investees to analyze changes in client: revenue, profit, assets, education, health coverage, housing, and other outcomes. BBVAMF will discuss their model as well as how FSPs and investors can work together to advance outcome management.

Speakers: Lucia Spaggiari, MicroFinanza Rating; Stephanie Garcia Van Gool, BBVA Microfinance Foundation

Case Study 2: Proving and Improving Outcomes: Equitas' Health Outcome Performance Indicators

Case #2:
Salon
Morocco

This case study shows how one of the largest financial service providers in India collects, analyzes, and uses social data to improve the health outcomes for its members. Equitas, as a part of its corporate social responsibility, implements a health education program to 50,000 women per year. In order to measure the impact of this program, Equitas developed outcome indicators which it measures continuously. The data is used to improve the outcomes for its members by offering new services or changing the existing services. Equitas will share how it identified the outcome indicators, the data management process, and the critical success factors for making outcome measurement work.

Speakers: Veena Yamini Annadanam; John Alex, Equitas

Case Study 3: A mixed methodology approach to assessing outcomes for women in Jordan

Case #3:
Restaurant
Morocco

This case study will focus on a recent study Women's World Banking conducted with Microfund for Women (MfW) on outcomes for women in Jordan. The study evaluated MfW's innovative health insurance product (called "Caregiver"), in combination with their credit products. In this session, Women's World Banking and MfW will discuss how existing client

data was leveraged, and complemented by qualitative research, to assess clients' experiences and outcomes. Findings from the study will be shared, as well as the benefits and challenges of this outcomes approach.

Speakers: Kathryn Glynn-Broderick, Women's World Banking; Bdour Al-Hyari, Microfund for Women, Jordan

16:30-17:00

Closing Ceremony

Coliseum

Speaker: Jurgen Hammer, Grameen Credit Agricole Foundation and SPTF Board Member

Thursday, June 2: Post-meetings

All meetings will be held at [Mogador Palace Agdal](#). See “Location” column for room name.

Time	Session	Location
Meet in conference lobby at 9:00 am	<p>Field visits to local offices of Moroccan MFIs to see practical applications of social performance management</p> <p>Each participant pays \$25 to cover field visit costs. The fee is non-refundable and will be paid through the online registration. Overview of the day:</p> <ul style="list-style-type: none"> • Briefing and discussions with senior management on the MFI and its work with Universal Standards for SPM and SPI4 (steps, analysis, results, planning) • Branch visit – talk to branch managers and loan officers on Universal Standards for SPM implementation • Client visit – observe group meeting, talk to group clients and individual clients • Field staff interviews • Debrief with branch/regional management 	Conference lobby

Friday, June 3: Post-meetings

All meetings will be held at [Mogador Palace Agdal](#). See “Location” column for room name.

Time	Session	Location
Full Day	SPTF Board Meeting. Closed meeting.	Salon Morocco