

Responsible Inclusive Finance Working Group, Convening #13
Hosted via WebEx
January 30, 2015, 9 a.m. – 11 a.m.

Participants

- Frank Ballard, Grameen Foundation
- Laura Foose, SPTF
- Anne Hastings, Microfinance CEO Working Group
- Katie Hoffmann, SPTF
- Karin Malmberg, PIIF
- Julie Peachey, Grameen Foundation
- Alex Rizzi, Smart Campaign
- Tony Sheldon, SPTF
- Leah Wardle, SPTF

I. Meeting Overview

The 13th convening of the Responsible Inclusive Finance (RIF) Working Group focused on three main agenda items: (i) a discussion of each initiative's strategic plans for 2015; (ii) a discussion of the draft agenda for the 2015 SPTF Annual Meeting, to be held in June in Siem Reap, Cambodia; (iii) a review of the updated joint RIF PowerPoint presentation. The RIF Working Group will meet next in March 2015. The recording for the meeting can be found here:

<https://sptf25.webex.com/sptf25/ldr.php?RCID=d253ac3497962b7235a7e309ade6f340>.

II. Next Steps

- Katie Hoffmann will send group members a list of conferences that SPTF plans to attend in 2015. Group members will share which they're planning on attending this year, to determine if there is opportunity for coordination.
- Group members will send Katie any suggestion on engaging with regulators.
- Group members will submit any input on the SPTF Annual Meeting to Leah Wardle at leahwardle@sptf.info.
- Katie will update the joint PowerPoint with input from the group and then circulate the final presentation.

III. Summary of Dialogue on Agenda Items

i. Review of 2015 Strategic Plans

- Tony Sheldon led a discussion of each initiative's strategic focus for 2015. He started with SPTF's strategic plan:
 - SPTF has been in the midst of a strategic planning process, and plans on focusing six broad activities: setting standards, promoting standards, assessing practices, improving practices, reporting and benchmarking data and demonstrating practices.
 - Setting Standards: SPTF will create a Standards Review board to review the USSPM and update them every three years. The committee will have permanent places for Smart, CERISE and Mix. Smart and SPTF are in sync now in terms of coordinating updates.

- Second day focused on how SPM creates safe and sound markets and affects client outcomes
 - Before lunch, the plan is to look at current state of regulation (both national regulation and self-regulation) and the relationship between national associations and regulators.
 - First session would be plenary style, bringing some current issues to surface. Then breakout sessions on innovations in national and self-regulation. Potential breakout topics: Client Protection self-regulation; avoiding over-indebtedness through loan evaluation and market analysis; providing financial education
 - Leah said it would be good to have someone from Cambodia on each panel, or have a dedicated panel on Cambodia.
 - After lunch, focus on what industry knows about outcomes and how can SPM lead to better information on outcomes.
 - First, plenary showing work of Outcomes Working Group.
 - Then, breakout case studies on innovations in client outcomes.
- Anne suggested SPTF integrate something about reaching the poor or poorest. Leah noted that in Day 1, addressing common operational challenges, there might be an opportunity to talk about reaching the poorest (lack of growth in client numbers, product design).
 - Anne noted that it could be integrated into the section on safe and sound markets – how do you create safe and sound markets for the most vulnerable?
- Alex asked if there would be a follow up to last year’s discussion of digital financial services. Leah said this year our frontier focus will be green microfinance, but digital financial services could be integrated into a breakout group. Laura noted that there could be a lunch session on DFS.
- Leah noted that the meeting this year have a more regional focus, with focus on Cambodia and other examples in Asia. Please send any ideas for examples or topics to Leah.

iii. **Review of proposed changes to joint RIF PowerPoint presentation**

- Katie Hoffmann walked through the proposed changes to the RIF joint presentation.
 - The main change is framing the other initiatives under the umbrella of the SPTF and the Universal Standards.
 - Instead of having a slide on each stage of the pathway, there is one summary slide. Participants would receive the handout with the complete list of resources and tools for each step.
- Frank noted that PPI had been deleted in the revised presentation.
- Anne will talk to MWCG to see if they would like to include logo in the presentation.
- Laura suggested that we add the Universal Standards pinwheel after the description of each initiative, noting how the initiative fits into the pinwheel.