

## Sanabel's 2024 Conference

14-15 May  
Dead Sea, Jordan

# Conference Agenda

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# Conference Agenda

**TUESDAY MAY 14, 2024**

**8:00 – 9:00 Registration**

**Opening Ceremony**

10:00 – 10:45

- Welcome Remarks by Mr. Bassem Khanfar Chairman of Sanabel.
- Keynote Remarks by H.E. Dr. Adel AL-Sharkas the Governor of the Central Bank of Jordan.

**10:45 – 11:30 Group Photo / Networking Opportunity and Coffee Break**

11:30-13:00

**Global Economic Trends: Shaping the Financing Landscape in the Arab Countries**

As the global economic landscape continues to evolve, it is essential for microfinance practitioners, policymakers, and stakeholders in the Arab region to understand and adapt to these changes effectively. Against this backdrop, the Central Bank of Jordan (CBJ), in collaboration with The Microfinance Network of Arab countries (SANABEL) and the Jordan Strategy Forum (JSF), is organizing a plenary discussion session as part of the Microfinance Annual Conference to explore the cascading impact of global and regional economic trends on the microfinance landscape in the region and look into the enhancement of its role in the creation of a more inclusive and sustainable financial landscape.

The session will commence with an outline that will give an overview of the macroeconomic dynamics, and then gradually delve into the ecosystem of microfinance in the Arab region. This is followed by a moderated panel discussion featuring distinguished experts. From this session, participants will gain practical insights into the challenges and opportunities ahead, as well as strategies for fostering adaptability and resilience within the microfinance industry.

Crowne Hall

**13:00 – 14:30 Lunch Break**

14:30 – 15:45

**Mobilizing Data to Advance Access to Finance for Women in Business**

In this session, SANAD TAF experts together with gender experts and MFI representatives will discuss advancing women's financial inclusion covering the topic of mainstreaming gender strategically and operationally and will provide an overview of the state of mainstreaming gender and gender KPIs within financial institutions in the Arab countries. During this panel discussion, SANAD TAF will present and share their newly developed Gender KPI Toolkit with its user-friendly guide to support MFIs in advancing their outreach to women clients, providing the audience with strategies to assist them in identifying key gaps in their data collection and analysis, leading to recommendations of how to improve data-driven strategy and product development through a gender lens. The discussion will also present success stories from regional MFIs who are succeeding in their gender strategies and advancing their outreach to women clients.

Crowne Hall 1

**The MFI Sector – a Natural Advocate for Environmental, Social and Governance (ESG) Frameworks?**

This session will discuss how MFIs in the region can contribute to a strategic shift towards ESG conscious investments, and play a major role in the society and economy by assimilating ESG frameworks as part of their business goals? We will be sharing experiences and success stories from MFIs within the region and discuss different implementation approaches. DSIK will present its tried and tested tool: The Risk Radar. It supplies information on ESG and climate risks at sector and counterparty level and thus supports ESG risk management from assessment and portfolio analysis to action planning and implementation controlling. In addition, the panelists will briefly present the Green Finance Compass, designed to support FIs in both strategy and implementation of sustainable finance, which ultimately enables project planning, progress monitoring, and benchmarking of sustainable finance implementation across core areas of the FIs.

Crowne Hall 2

**15:45 – 16:15 Networking Opportunity and Coffee Break**

## Conference Agenda

**TUESDAY MAY 14, 2024**

### Open Payment Networks; the Next Frontier for Financial Services and Inclusivity

The ability to move money in a fast and secure manner is as important as the ability to save it. For millions, moving money whether locally or internationally is a lifeline, and in addition to high commissions, excessive exchange rates, currency controls and unjust bans, closed-loop payment services remain to be a big challenge. In the early days of email, there was no connectivity between users of different email domains. This was solved by developing an open Internet protocol called Simple Mail Transfer Protocol or SMTP, which is a free common standard that anyone can use and remains the reason until now, why we all enjoy the easy and seamless flow of information. Like the email, a payment transaction is also an exchange of information and having an open protocol for payments that is available for everyone, anywhere in the world will make sending money as easy as sending an email. In this session, we will discuss how we can benefit from the borderless, open, neutral and decentralized network to connect different payment providers and be able to stream money in real time, with finality, without intermediaries and for the lowest possible cost. We will also discuss the role of regulators, and how an open network can help in promoting financial inclusion, protecting consumers' rights, fighting crimes and enforce compliance.

Crowne Hall

16:15 – 17:30

## Conference Agenda

**WEDNESDAY, MAY 15, 2024**

9:30-11:00

### The Vital Role of Microfinance Institutions in Enhancing Financial Inclusion through Climate Resilience in the Region

The Climate Panel comprises professionals and executives from Microfinance Institutions (MFIs) and will delve into the nuances of climate finance and its impact on financial inclusion. The panelists will draw from their experience in launching climate products with MFIs across the region and share practical insights with the participants on how MFIs and investors can play a pivotal role in supporting the climate resilience and energy transition of their clients. By highlighting the opportunities and challenges associated with climate finance, the session aims to equip the participants with the knowledge and skills necessary to drive sustainable development in the region.

Crowne Hall

**11:00-11:45 Networking Opportunity**

11:45-13:00

### The Latest Updates on Client Focus in Responsible Inclusive Finance

In this engaging and informative panel discussion, we will hear the latest updates focusing on the clients. Starting with the latest updates from the Client Protection Pathway, with the relevant and updated universal standards which help us stay on track, and the latest on the new elements of the certification process. Then, and in line with the ongoing developments of the digitalization journey in the sector, a summary of the latest tools and guidelines developed for Digital Financial Services will be presented, which ensures the wellbeing of both the client and the institutions that serve them, helping us all translate our collective aspirations into concrete, practical and measurable actions.

Crowne Hall 1

### Facing Challenges with Innovation through Financial and Non-financial Services.

In this panel discussion we hear from regional practitioners how they were able to innovate under challenging conditions and environments novel and new financial and non-financial services that support their communities and pave the way for them to access sustainable financial services from formal financial institutions. The discussion will provide contextual background, some challenges and how small steps based on market knowledge and intelligence led to the provision of these services, exploring and serving new market segments in need of financial services, and the impact achieved to date by these new services for both the institution and the clients.

Crowne Hall 2

**13:00 – 14:30 Lunch Break**

## Conference Agenda

**WEDNESDAY, MAY 15, 2024**

14:30 – 15:45

### Digital Transformation of MFIs in the Arab Region: Findings, Challenges and Opportunities

During this one-hour session, IFC and its partners from the Middle East and North Africa will present the results of the latest regional study conducted on the level of digital transformation of MFIs in the Arab region. After a brief introduction by IFC, three regional partners will be invited to present their institutional digital journeys, the challenges they faced throughout the process, and how they overcame them. Finally, reflecting on the new opportunities that they expect going forward. A question-and-answer moment will follow for a full engagement with the audience.

Crowne Hall 1

### Different Services for Different People: Exploring VSLA Plus in Yemen; Achievements, Challenges and Opportunities.

"In general, and specifically in the region, it is noted that MFIs focus on credit services in accessible areas, while Village Savings and Loans Associations (VSLA) differ from MFIs by focusing on savings and lending through saving groups, which are local, self-managed, sustainable, secure and highly profitable. They are an effective way of helping even the poorest households start sustainable livelihoods and manage their money more efficiently and stay out of debt. In this session, we explore how SFD in Yemen, with their partners, adapted and implemented the VSLA Plus module, and the results which they were able to achieve even under very challenging conditions. We question the panel, and ourselves, can this module be adapted and replicated in other countries in the region?"

Crowne Hall 2

## 15:45 – 16:15 Networking Opportunity

16:15 – 17:30

### The Power of Partnerships in Challenging Environments

This session showcases innovative approaches that advance access to finance in challenging environments which affected the normal financial transactions, especially to communities in need of capital in Lebanon. The panelists share insights from their experiences in the last couple of years, and how they partnered with funding agencies and digital platforms to explore and serve new market segments. The discussions offers us an opportunity to learn more about two diverse approaches; one partnering with digital platforms which offered access to new clients, enhanced efficiencies and data driven insights. While the other focused on farmers and their agri business enabling them to sustain their agricultural production, expand their businesses, and create new job opportunities. To wrap up the discussion, we listen to case studies from partner MFIs and how they were able to innovate, sustain and grow their operations under very challenging conditions.

Crowne Hall

**17:30-18:00 Closing Remarks**