

Monday 4/18 - Tuesday 4/19

Latin America/Caribbean Region Microcredit Summit Meeting of Councils -Detailed Meeting Agenda-

Monday, April 18, 2005

13:00 – 20:00 Registration (on site)

19:00 - 21:00 Opening Cocktail

Tuesday, April 19, 2005

08:00 – 09:30 Registration (on site)

09:30 – 11:30 **Opening Ceremony: Latin America/Caribbean Region Microcredit Summit Begins (Room 1)**

Participating:

- Her Majesty, Queen Sofia of Spain
- Jorge Rodríguez, Minister of Economy, Chile
- Sergio Romero, President of the Senate, Chile
- Javier Etcheberry, Chairman of BancoEstado, Chile
- Reynold O. Walter, President, Red Centroamericana de Microfinanzas, Guatemala
- Muhammad Yunus, Managing Director, Grameen Bank, Bangladesh
- Sam Daley-Harris, Director, Microcredit Summit Campaign, USA

11:30 – 12:00 Break

12:00 – 13:45 **Plenary Session:**

Ensuring Impact: Demonstrating Microcredit's Contribution to Achieving the Millenium Development Goals (Room 2)

Chair:

- Juan Eduardo Errazuriz, President, Caja los Andes, Chile

Panelists:

- Anton Simanowitz, Program Manager, ImpAct, UK – AUTHOR
- Roxana Mercado, General Manager, CRECER, Bolivia
- Rupert Scofield, Executive Director, FINCA International, USA
- Maria Nowak, President, Association pour le Droit a l'Initiative Economique, France

Monday 4/18 - Tuesday 4/19

13:45 – 15:15

Lunch

15:15 – 17:00

Six Workshops:

Delinquency Management: How to Overcome the Repayment Crises?
(Room 9)

Chair:

- Antonio Claret García, President, Caja de Granada, Spain

Panelists:

- Hilda Menjivar, Director, FINCA Honduras
- Carlos Hernández Zárate, Deputy Manager of Risks at BancoEstado Microempresas S.A., BancoEstado, Chile
- Lourdes Pérez, Founder and General Manager, Excelencia Empresarial, Panama
- Martin Burt, General Manager, Fundación Paraguaya, Paraguay
- Joel Siancas, President, Federación de Cajas Municipales de Ahorro y Crédito, Peru

Empowerment of Women through Microfinance (Room 4)

Chair:

- Mónica Hernandez, Executive Vicepresident, Banco Solidario, Ecuador

Panelists:

- Alejandro Cuevas Merino, General Manager, Banco Santander Banefe, Chile
- Katia Corroy Castro, Director General, AISol Chiapas, Mexico
- Naldi Delgado, Country Director, Pro Mujer Perú
- John Hatch, Founder, FINCA International, USA

Transformation of Microfinance Operations from NGOs to Regulated MFIs
(Room 5)

Chair:

- Barry Herman, Senior Advisor, Financing for Development Office, UN Department of Economic and Social Affairs, USA

Panelists:

- Mercedes Canalda, Executive Director, ADOPEM, Dominican Republic
- Gabriel Solórzano, President, FINDESA, Nicaragua
- Lesly de Herrera, Superintendent of Values and other Institutions, National Commission of Banks and Securities of Honduras
- Geoff Davis, Executive Vice President, UNITUS, USA

Designing Internal Control Systems to Minimize Fraud and Irregularities
(Room 6)

Chair:

Wednesday 4/20

- Mónica Pescarmona, Founder/President, Fundación Grameen Mendoza, Argentina

Panelists:

- Germán Contreras, President, Finamerica, Colombia
- Joyce Lehman, Senior Consultant and Program Manager for Microfinance at MEDA, USA
- Alvaro Retamales, General Manager, Bandesarrollo Microenterprises, Banco del Desarrollo, Chile
- Rupert Scofield, Executive Director, FINCA International, USA

Transparency on the Depth of Outreach: Indicators for Programs Performance and New Efforts to Cost-Effectively Measure Absolute Poverty (Room 10)

Chair:

- Joanne Carter, Legislative Director, RESULTS, USA

Panelists:

- Mónica Brand, Vicepresident of International Operations, ACCION International, USA
- Nigel Biggar, Senior Program Officer, Grameen Foundation USA
- Chris Dunford, President, Freedom from Hunger, USA
- Yvette Dennis, Deputy Director, Office of Microenterprise Development, USAID, USA

The Role of the Microfinance Networks in the Growth and Expansion of the Sector in Latin America (Room 8)

Chair:

- David Myhre, Program Officer for Development Finance and Economic Security, Ford Foundation, Mexico

Presenter:

- Sharyn Tenn, Network Development Services Program Manager, SEEP Network, USA

Panelists:

- Javier Vaca, Executive Director, Red Financiera Rural (RFR), Ecuador
- Reynold O. Walter, Presidente, Red Centroamericana de Microfinanzas (REDCAMIF), Guatemala
- José Lombardi, President, COPEME, Perú

17:00 – 17:30

Break

17:30 – 17:40

Presentation of CGAP's Financial Transparency Award to COMPARTAMOS, Mexico (Room 2)

Presenter: Robert Christen, Consejero Superior, CGAP, Chile

Wednesday 4/20

Recipients:

- Javier Fernández-Cueto, Director of Strategic Planning, Compartamos, Mexico
- Alejandro Flores, Manager of Budget and Planning, Compartamos, Mexico

17:40 – 19:15

Plenary Session:

The Profile of Microfinance in Latin America in 10 Years: Vision and Characteristics (Room 2)

Chair:

- Donald Terry, Manager, Multilateral Investment Fund, IDB, USA

Panelists:

- María Otero, President and CEO, ACCION International, USA – CO-AUTHOR
- Beatriz Marulanda, President of the Board of Directors, Banco Caja Social – Fundación Social, Colombia – CO-AUTHOR
- Álvaro Ramírez, Chief of the Micro, Small and Medium Enterprise Division, IDB, USA
- Carmen Velasco, Executive Director, Pro Mujer, Bolivia
- Robert Christen, Senior Advisor, CGAP, Chile

19:20 - 19:30

Video message from His Excellency, President of Colombia
Álvaro Uribe (Room 2)

19:30 – 20:00

The Colombian Experience (Room 2)

- Carlos Alberto Zarruk Gomez, Vice-Minister of Business Development, Colombia

[Wednesday, April 20, 2005](#)

09:00 – 10:45

Plenary Session:

From Individualism to Cooperation for a National Strategy toward the Most Vulnerable: the Chilean Experience (Room 2)

Chair/Panelist:

- Jorge Rodriguez, Minister of Economy, Chile

Panelists:

- Yasna Provoste, Minister of Planning, Chile
- Roberto Delmastro, Congressional Representative, Chile
- José Manuel Mena, Executive General Manager, BancoEstado, Chile
- Hector Chamorro, President of the Chilean Network of Microcredit Institutions and Manager of the Bank of Microentrepreneurs, Banco Santander Banefe, Chile

10:45 - 11:15

Break

Wednesday 4/20

11:15 – 13:00

Six Workshops:

Successful Management Strategies to Reduce Costs and Improve Efficiency
(Room 5)

Chair:

- Lavinia Camacho, Regional Manager for the Pacific and Paraguay, Oikocredit, Chile

Panelists:

- Pedro Valdéz Valderrama, Director, PlaNet Finance Mexico
- Kurt Koenigsfest, General Manager, BancoSol, Bolivia
- Clara de Akerman, President, Fundación WWB Colombia
- Jaime Pizarro Tapia, Small Enterprise Manager, BancoEstado, Chile

Human Resource Management: Recruiting, Training and Motivating Staff
(Room 8)

Chair/Panelist:

- Howard Brady, Director of MFI Services, UNITUS, USA

Panelists:

- José Luis Blanco, Director General, Servicios Financieros Solidarios (SERFINSO), Mexico
- Susana Barton, Vice-President of International Operations, ACCION International, USA
- Kim Pityn, Vice President of International Operations and Director of Human Resources, MEDA, Canada

Impact Evaluation and Microfinance Market Research (Room 9)

Chair:

- Raúl Sanchez, Executive Director, Katalysis Central American Microfinance Network, Honduras

Panelists:

- Anton Simanowitz, Program Manager, ImpAct, UK
- Miguel Navarro, Financial Manager, ODEF, Honduras
- Isabel Rueda Fernandez, Education, Capacitation and Human Resources Manager, CRECER, Bolivia
- Carola Conde Bonfil, Researcher, El Colegio Mexiquense, A.C., Mexico

Accessing Loans and Grants from Bilateral and Multilateral Donor Agencies
for Microcredit Programs (Room 4)

Chair:

- Reynold O. Walter, President, Central American Microfinance Network (REDCAMIF), Guatemala

Wednesday 4/20

Panelists:

- Yvette Dennis, Deputy Director, Office of Microenterprise Development, USAID, USA
- Raúl Hopkins, Regional Economist, Latin America/Caribbean Division, IFAD, Italy
- André Leclercq, President, Fondation AnBer, France
- Alain Le Saux, Director of Foreign and European Affairs, Regional Council of Ile-de-France, France
- Alejandro Soriano, Senior Executive, Corporación Andina de Fomento, Venezuela
- Baldwin Beenackers, Microfinance Specialist, ILO, Switzerland

Microcredit and Agriculture: How to Make it Work (Room 10)

Chair:

- Henri Dommel, Rural Finance Advisor, IFAD, Italy

Panelists:

- Pablo Coloma, Chief of the Financial Assistance Department, Institute for Agricultural Development, Chile
- Teresa Rivarola de Velilla, Deputy Vicepresident and Commercial Director, Financiera El Comercio, Paraguay
- Guilherme Schuetz, Marketing and Rural Financing Officer, Regional FAO Office for Latin America and the Caribbean, Chile
- Mayra Falck, Director, Panamerican School of Agriculture, Honduras

Technology: Indispensable Tool for MFIs to Support their Clients Efficiently (Room 6)

Chair:

- María Otero, President and CEO, ACCION International, USA

Panelists:

- Dagoberto Cereceda González, Deputy Manager, Electronic Banking and Applied Technology Division of the Medium and Small Enterprise Bank, BancoEstado, Chile
- Leslie Zucker, Vice President, Echange, USA
- Zoilo Moncada, National Director of Systems, FFP Prodem, Bolivia
- Wenceslao Casares, President and CEO, Lemon Bank, Brazil

13:00 – 14:30

Lunch

14:30 – 16:15

Plenary Session:

Presentation of Institutional Action Plans (Room 2)

Chair:

- Alex Counts, President, Grameen Foundation USA

Presenters:

Wednesday 4/20

- Roxana Mercado, General Manager, CRECER, Bolivia
- Diego Ponce, Executive Director, FINCA Ecuador

16:15 - 16:45 Break

16:45 – 18:30 **Plenary Session:**

Building Better Lives: Sustainable Integration of Microfinance and Education in Child Survival, Reproductive Health and HIV/AIDS Prevention for the Poorest Entrepreneurs (Room 2)

Chair:

- José Antonio Olavarrieta, Co-Director General, CECA, Spain

Panelists:

- Chris Dunford, President, Freedom from Hunger, USA – AUTHOR
- Neisa Vasquez, Development and Services Manager, PRO MUJER Bolivia
- Padre Luis Roblero, Director, Universidad del Trabajador (INFOCAP), Chile
- John Hatch, Founder, FINCA International, USA

18:30 – 18:45 Break

18:45 - 19:45 Seven Associated Sessions

Environmental Microfinance (Room 6)
- Presenter: Joan Hall, Green Microfinance

Global Partnership Mobilized to Eliminate Extreme Poverty in Haiti (Room 8)
- Presenter: Anne Hastings, Fonkoze

Accelerating Growth in Microfinance: What We've Learned So Far (Room 9)
- Presenter: Geoff Davis, UNITUS

Credit Scoring for MFIs: Managing Risk and Increasing Outreach (Room 4)
- Presenter: Susana Barton, ACCION International

Microcredit for Inhabitants of the Metropolitan Region without Access to the Traditional Banking System (Room 5)
- Presenters:

- Melissa Paz, Intendencia Región Metropolitana de Santiago
- Alain Le Saux, Regional Council of the Ile-de-France

Grameen Innovations for the Poor (Room 2)
- Chair: Prof. Muhammad Yunus, Grameen Bank
- Presenter: Prof. Huzzatul Islam Latifee, Grameen Trust

Next Steps for the Microcredit Summit in Latin America: Introducing our New Regional Organizer (Room 10)
- Chair: Sam Daley-Harris, Microcredit Summit Campaign
- Presenters:

Thursday 4/21

- Armando Boquín, Microcredit Summit Latin America Organizer
- D.S.K. Rao, Microcredit Summit Asia Organizer
- Nelson Agyemang, Microcredit Summit Africa Organizer

Thursday, April 21, 2005

09:00 – 10:45

Plenary Session:

Policies, Regulations and Systems that Promote Sustainable Financial Services to the Poor and Poorest (Room 2)

Chair:

- María del Carmen Díaz-Amador, General Coordinator of the National Program for Financing Microenterprise, Secretariat of the Economy, Mexico

Panelists:

- Nancy Barry, President, Women's World Banking, USA –AUTHOR
- Chris De Noose, Chairman of the Management Committee, World Savings Bank Institute, Belgium
- Jacques Trigo Loubière, Consultant, (Ex-Minister of Finance and Superintendent of Banks), Bolivia
- Enrique Marshall, Superintendent of Banks and Financial Institutions, Chile

10:45 – 11:15

Break

11:15 – 13:00

Six Workshops:

MFIs and the Formal Banking Sector: Developing Effective Linkages (Room 4)

Chair:

- Maria Nowak, President, Association pour le Droit a l' Initiative Economique, France

Panelists:

- Pierre-Marie Boisson, President of SogeSol & Chief Economist of Sogebank, Haiti
- Roberto Smith, President, Banco do Nordeste do Brasil
- Patricio Fernandez Seyler, General Manager of the Service for Technical Cooperation (SERCOTEC), Chile
- Olga Lucía Martínez, National Manager of Microfinance, Banco Caja Social, Colombia

Specialized Rural Financial Services for the Poor (Room 5)

Chair:

- Percy Villazana, Executive Director, FORO LAC FR, Peru

Panelists:

- Isabel Cruz, Director, AMUCSS, Mexico

Thursday 4/21

- Luís Roberto Jiménez, Executive Director, Fundación Integral Campesina, Costa Rica
- Hirlanda Vaca, Technical Advisor on Microfinance, CRS Ecuador
- Reynaldo Marconi, Manager, FINRURAL, Bolivia

The Challenge of Reducing High Dropout Rates: Concrete Proposals (Room 6)

Chair:

- Sophy Wolters, In-Country Director, Friendship Bridge, Guatemala

Panelists:

- Mónica Brand, Vicepresident of International Operations, ACCION International, USA
- Naldi Delgado, Director, Pro Mujer Perú
- Andrés Bernal, Head of Commercial Department, Banco del Desarrollo, Chile
- Roberto González, Technical Coordinator of Regulatory Frameworks for Microfinance, Asociación de Organizaciones de Microfinanzas, El Salvador

Remittances: What are the Challenges and What are the Opportunities? (Room 8)

Chair:

- Jonathan Rothschild, Senior Economist, Canadian International Development Agency, Canada

Panelists:

- Vanessa Vizcarra Bianchi, Regional Manager – Latin America, Microfinance International Corporation, El Salvador
- Tomas Miller, Senior Investment Officer, Multilateral Investment Fund, IDB, USA
- Anne Hastings, Director, FONKOZE, Haiti
- María Jaramillo, Director of Marketing and Product Development, ACCION International, Colombia

The Development of Microcredit in Urban Areas (Room 10)

Chair:

- Alvaro Sarmiento, Secretary, Fundación Latino Grameen, Spain

Panelists:

- Sandra Tamayo Perugachi, Business Manager, CREDIFE Microenterprise Development, Ecuador
- Mirella Melgar, Director of Microcredit Programs, Asociación Movimiento de Mujeres Melida Anaya Montes, El Salvador
- Stélio Gama Lyra Junior, Superintendent of Microfinance and Special Projects, Banco do Nordeste, Brazil
- Holmer Aguirre, Commercial Director, FINCOMUN, Mexico

Beyond Microfinance: Satisfying the Business and Social Needs of the Microentrepreneurs and Their Families (Room 9)

Thursday 4/21

Chair:

- Susana Pinilla Cisneros, Executive President, IDESI Nacional (EDPYMES Proempresa), Peru

Panelists:

- Frederico Celentano, Director, PlaNet Finance Brazil
- Marta Bekerman, President, Asociación Avanzar por el Desarrollo Humano, Argentina
- H. I. Latifee, Managing Director, Grameen Trust, Bangladesh
- María Soledad Ovando Green, General Manager, BancoEstado Microenterprises, Chile

13:00 – 14:30

Lunch

14:30 – 16:00

Meeting of Councils

i. Practitioners and NGOs (Room 4)

Co-chairs:

- Muhammad Yunus, Managing Director, Grameen Bank, Bangladesh
- John Hatch, Founder, FINCA International, USA

Presenter:

- Anne Hastings, Director, FONKOZE, Haiti

ii. Donors, UN Agencies, Int'l Finance Institutions, and Domestic Government Agencies (Room 8)

Chair:

- Henri Dommel, Rural Finance Advisor, IFAD, Italy

Presenters:

- Álvaro Ramírez, Chief, Micro, Small and Medium Enterprise Division, Inter-American Development Bank, USA
- Jonathan Rothschild, Canadian International Development Agency, Canada

iii. Advocates, Parliamentarians, Educational Institutions, Service Clubs and Religious Institutions, Corporations, Banks & Commercial Finance Institutions and Foundations and Philanthropists (Room 9)

Chair:

- Roberto Del Mastro, Congressional Representative, Chile

Presenters:

- Joanne Carter, Legislative Director, RESULTS, USA
- José Manuel Mena, Executive General Manager BancoEstado, Chile

16:00 – 16:30

Break

16:30 – 18:30

Day-Long Courses

Entering the Field: Learning the Basics of Starting a Microcredit Program (Room 10)

Thursday 4/21

Course Leader: Juan Padilla, Founder and President, Gestión de Proyectos de Economía Social (GPS), Argentina

Learning to Plan for Institutional Financial Self-Sufficiency while Reaching the Poorest Families (Room 4)

Course Leader: Ricardo Skertchly, Executive Director, COLGAMI, Mexico

Learning to Use Cost-Effective Impact Measurement Tools (Room 6)

Course Leader:

- Anton Simanowitz, Program Manager, ImpAct, UK
- Katherine Knotts, Communications and Training Officer, ImpAct, UK

Management Capacity Building for Reaching Large Numbers of Clients Efficiently (Room 8)

Course Leader: Howard Brady, Director of MFI Services, UNITUS, USA

Learning to Sustainably Integrate Microfinance with Education for Child Survival, Reproductive Health and HIV/AIDS Prevention for the Poorest Entrepreneurs (Room 9)

Course Leaders:

- Isabel Rueda Fernandez, Education, Capacitation and Human Resources Manager, CRECER, Bolivia
- Roxana Mercado, General Manager, CRECER, Bolivia
- Chris Dunford, President, Freedom from Hunger, USA

Obtaining Funds through New Financial Instruments and Gaining Access to Foreign Capital Markets (Room 5)

Course Leader: Arnaud Ventura, Managing Director, PlaNet Finance, France

18:30 – 18:45

Break

18:45 – 19:45

Seven Associated Sessions

Aggregated Services in Microfinance and Their Role in Reducing Poverty (Room 10)

- Presenter: Sophy Wolters, Friendship Bridge

Measuring Social Performance: GF-USA's Approach and a New Tool (Room 8)

- Presenter: Alex Counts, Grameen Foundation USA

Spanish Initiatives for Microcredit in Latin America (Room 6)

- Presenter: Álvaro Sarmiento, Latin Grameen Foundation

Financial versus Social Impact of MFIs: Do They Substitute or Complement Each Other? (Room 9)

- Presenters:

- Reynaldo Marconi, FINRURAL
- Irina Aliaga, FINRURAL

- Panelists:

- Anton Simanowitz, ImpAct
- María del Carmen Díaz-Amador, National Program for Financing Microenterprise, Secretariat of the Economy, Mexico

Thursday 4/21

- Jean-Paul Lacoste, Ford Foundation
- Carmen Velasco, Pro Mujer Bolivia

Sustainable Business Development Services (Room 5)
- Eliana Restrepo, ACCION International, Colombia

Fondo Esperanza's Experience with Communal Banking (Room 4)
- Juan Cristóbal Romero, Fondo Esperanza

Increasing Depth of Financial Services in Rural Areas: a Systemic Focus
(Room 2)

- Chair:

- Olivier Pierard, Rural Financial Services Program for the Sierra Norte, Cooperación Técnica Belga (BTC-CTB)

- Presenters:

- Miriam Muñoz, FINANCOOP Caja Central Cooperativa
- Patricia Aguirre, Banco Solidario - Fundación Alternativa

Friday, April 22, 2005

08:30 – 11:00 Continuation of Day-Long Courses

11:00 – 11:30 Break

11:30 – 13:00 Closing Ceremony (Room 1)

Microcredit Summit sponsors:

- Pablo Vaquero, Seeds Strategy Director, Monsanto Latin America South, Argentina
- Gustavo Aloisi, General Manager for Janssen Cilag, Andean Countries, a Division of Johnson & Johnson, Argentina
- Marnie Sigler, Director of Investments, Omidyar Network, USA

Conclusions of the Summit:

- Reynaldo Marconi, President, Foro Latinoamericano y del Caribe de Finanzas Rurales, Bolivia
- Sam Daley-Harris, Director, Microcredit Summit Campaign, USA
- Muhammad Yunus, Managing Director, Grameen Bank, Bangladesh
- Javier Etcheberry, Chairman, BancoEstado, Chile
- His Excellency, the President of Chile, Ricardo Lagos

13:00 – 14:30 Transportation to Pirque, a Village South of Santiago

14:30 – 16:30 Closing Lunch and Folkloric Show

16:30 - 17:45 Return to Diego Portales Convention Center