

FORUM Sessions

<p>DAY 1 Session I</p> <ul style="list-style-type: none"> • Official Opening • Opening of Booths & Cocktails <p>SUNDAY</p>	<p>DAY 2 Session II</p> <ul style="list-style-type: none"> • The Business Model for Raising the Bar: Caribbean & International Experience <p>Session III</p> <ul style="list-style-type: none"> • Optional Session on Disaster Preparedness & the Industry • Product Development Strategies <p>MONDAY</p>	<p>DAY 3 Session IV</p> <ul style="list-style-type: none"> • Plenary—Tools to Support Diversification <p>Session V</p> <ul style="list-style-type: none"> • Working Groups Building & Launching your Product <p>Session VI</p> <ul style="list-style-type: none"> • Caribbean Microfinance Alliance Meeting <p>TUESDAY</p>	<p>DAY 4 Session VII</p> <ul style="list-style-type: none"> • Regulation & Supervision of the Microfinance Sector <p>Session VIII</p> <ul style="list-style-type: none"> • Closing Session <p>WEDNESDAY</p>
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Special Thanks to our Valued Partners & Sponsors

PARTNERS



LEADERS



ASSOCIATES



WELCOME

Dear Participant/Presenter:

Welcome to the III Caribbean Microfinance Forum in the Bahamas. Carib-Cap PMU with the support from the MIF/IDB Washington, the IDB offices in Kingston, Jamaica and the Bahamas, are committed to ensuring that each of the presenters/facilitators has a positive experience at the Forum.

Best efforts have been made to have an Agenda which reflects areas of interest as indicated from your feedback at the close of Caribbean Microfinance Forum II, ongoing discussions and online Forums with MFIs and Credit Unions throughout the Region.

We have been fortunate to have several international presenters, some based in our Region, who have agreed to present on our Agenda items. From reading their e-mails and fielding their questions it is clear that they are committed to ensuring that presentations are relevant to us here in the Region. Please make use of the lunch periods and of course the evenings to continue to do some networking with any of our presenters on any issues you wish to explore further.

We suggest that you take your laptop to each session, while not required it will be a significant benefit for some of the sessions. Wireless facility will be available in the Forum meeting rooms. In addition, we will establish a small business centre within close proximity to the meeting room.

Special Events

The sessions are created to ensure maximum participation; in addition we have scheduled two special Bahamian events to increase the level of networking among participants: A night out at, the not to be missed, Drifters on November 15th, and an island tour on November 16th. We are therefore requesting that during your registration you indicate your interest. We anticipate that everyone will be participating in both events. A small fee will be charged for each event. Limited space, so register early.

On Sunday, November 13th there will be a welcome cocktail at the hotel. Therefore, please make every effort to attend, and the dress code is 'elegant'. The event is from 7:30 pm to 8:30 pm.

On Sunday, November 13th and Monday, November 14th we have invited entrepreneurs from the Bahamas to promote their products. Please stop by and support them, they will be located in the Ballroom Foyer. Your registration package will have a listing of the exhibitors.

If you are staying an extra day, the Bahamas Tourist Board will be providing you with a range of options for what to do with the day.

Arrival

A shuttle bus from and to the airport will be available at no additional cost. To avoid delays on the day of heaviest travel, Saturday, November 12th we have requested a second bus. All other cost of ground travel, with the exception of the hotel's shuttle bus, must be met by participants. You are already aware that there may be some delay in check-in as some rooms become available at 3:00 p.m. so please use the time to go over to the Forum Secretariat at the Yellow Elder Room and complete your Forum registration.

Please note, all participants who will be staying at the hotel will be required to leave a US\$100 deposit, cash or credit.

Please do not hesitate to contact a member of the team if you have questions. We will be there to welcome you to the Bahamas and to the Caribbean MicroFinance (CMF) III.

Maureen Webber



Carib-Cap
Project Management Unit

PROGRAMME DETAILS

VENUE

The Bahamas Breezes Spa Resort
Cable Beach, The Bahamas

LOCATION

10 minute drive from Nassau's International Airport. Breezes Bahamas is located just five (5) miles from Nassau's fabulous Downtown, the shopping mecca of The Bahamas, with duty-free shops.

MATERIALS FOR DISTRIBUTION

All material for the CMF III will be covered by your registration fees and these can be collected from the registration desk or at each Session.

FORUM SECRETARIAT SERVICES

Presenters and/or participants will have access to the services provided in the Secretariat, which will be located at the Yellow Elder Room. Individuals wishing to use the internet will be required to book their time in advance. The services usually provided at a business center will be provided at the Secretariat at a cost.

Internet access is available in the lobby at the Internet Cafe. 15 minutes USD\$7.50; 30 minutes USD\$12.00; 1 hour USD\$18.00; 2 hours USD\$36.00.

Transfers from and to the Nassau International Airport are included in the rates.

HOTEL AMENITIES

Dining options are as follows:

Garden of Eden: After a busy fun-filled day, step into this lush, tropical restaurant and enjoy a relaxed dining experience at romantic, loveseat tables built for two. Here you'll be tempted by specialties that include Adam's Rib and Eve's Secret. And you won't be able to say "no" to our sinfully delicious desserts such as Decadent Chocolate and Forbidden Pie. Open for dinner every day but Monday. (No shorts, t-shirts or tank tops. Reservations required.)

Martino's: Casually elegant, air conditioned Italian with antipasto bar (Open for dinner only 6:30pm to 10:00pm Tuesday to Sunday. Long pants required). Reservations Required

Main Dining Room: Air conditioned, casual buffet dining (breakfast, lunch and dinner)

Pool Grill: Snacks are available midday to early evening.

The exercise room is located to the right of the main lobby area.

TOURS—BAHAMIAN EXPERIENCE

On Tuesday, November 15th between 9:00 pm—11:00 pm we have scheduled a Night out at Drifters. It is highly recommended that you sign up early as this is an outing not to be missed. The group cost is US\$30.00 per person (inclusive of entry and round trip transportation).

On Wednesday, November 16th between 2:00 pm—6:00 pm we have scheduled an Island Tour for all participants. For the tour, please wear comfortable shoes, use some sun screen and take your cameras. If interested, please indicate your interest upon check in. (*subject to change*)

CONFERENCE MANAGEMENT TEAM



MAUREEN WEBBER, is the CEO of Development Options Ltd. (DO Ltd.) a Jamaican based consulting firm, which offers services in the small and micro finance sectors, community economic development and work with community of persons with disabilities. For the past fourteen (14) years DO Ltd. has remained consistent in its focus on designing, managing and evaluating development opportunities that improve the social and economic fabric of society.

Ms. Webber has over twenty five (25) years of experience in the field of micro and small business finance and has presented papers at regional, international and national conferences. DO Ltd. has among its current assignments management of CARIB-CAP, a three year capacity-building project aimed at enabling Caribbean microfinance institutions (MFIs) to improve financial performance and outreach. The company functions as an Apex on-lending to MFIs in Jamaica and providing them with technical assistance. Ms. Webber designs, implements and evaluates community development initiatives and undertakes projects that seek to empower communities and equip residents with tools to bring change and improve their lives.

Committed to 'thinking outside the box' Ms. Webber believes that for both the individual and an organization challenges are opportunities to develop options which will support transformation and growth. Ms. Webber uses her skills and experience in her voluntary and advocacy work for the community of persons with disAbility and others who are also 'at risk' .



MICHELL SCOTT, is the Coordinator for the Caribbean Microfinance Alliance (CMFA) and has responsibility for the operations of the CMFA Secretariat. She has been contracted to this position since November 2010 on a part-time basis. Mrs. Scott has been responsible for ensuring 100% growth in membership of the Carib Microfinance alliance since its launch in January 2011. She has managed monthly board meetings of the alliance in addition to online Forums. In addition to her role as CMFA Coordinator Mrs. Scott is also contracted by Development Options Limited to provide general management services on a part-time basis. Prior to assuming duties as General Manager, Mrs. Scott was involved, on a full-time basis, in the firm's short-term consulting assignments undertaking feasibility and viability studies for small and medium sized enterprises. Mrs.

Scott has a BSc. in Economics and International Relations from the University of the West Indies, Mona.



MELISSA JOHNSON, is the Jr. Consultant with Development Options Limited and has responsibility for coordinating a youth employment and employability programme for unattached youth in Kingston, Jamaica.

While pursuing graduate studies, Ms. Johnson co-founded a social enterprise start up which focused on promoting considered charitable giving in the U.K. She also completed a research project examining women's access to microfinance in Arusha, Tanzania.

PROFILE OF CHAIRPERSON



WINSOME LESLIE, is the MIF Specialist in the Access to Finance Unit, in the Early Stage Financing Group, focusing on technical assistance projects dealing with microfinance in the Caribbean and the development of the eco-system for early stage investing in the LAC region. Her regional focus is the Caribbean. She is currently the Team Leader for the CARIB-CAP project and CARIB-CAP II project in development, as well as for a disaster risk mitigation project providing support to MFIs in the Caribbean and the rest of the region. She is also the Team leader for the first comprehensive study on regulations for the microfinance sector.

Certified in knowledge management; Graduate of the Aspen Institute Executive Seminar; Former Board Member, Society for International Development. Ph.D in International Relations from Columbia University.

OPENING CEREMONY



TOMAS MILLER, is the Chief - Access to the Finance Unit at the Multilateral Investment Fund and is responsible for providing leadership, identifying priorities and tracking performance of the projects and activities of the following topic areas: microfinance, early stage equity, small enterprise financing and financial services for low income people.

Mr. Miller currently serves on various boards of directors of financial institutions and investments funds specializing in microfinance in Latin America.

Mr. Miller holds a BA (1984) from the Autonomous University of Central America, and MBA (1986) from the University of Dallas and a Ph.D. (1996) in Agricultural and Resource Economics from Colorado State University.



ASTRID WYNTER, joined the IDB in 1983 and was one of the six persons selected for the highly competitive Junior Professionals Program. During her career she has occupied several positions of increasing responsibility at the IDB, including Social Development Specialist in Haiti, Senior Project Specialist in the Dominican Republic and up until January 2011, Modernization of State Lead Specialist in the Institutional Capacity and Finance Sector based in Barbados and covering modernization of the state operations in that country as well as in the OECS countries and Jamaica. Ms. Wynter has led and participated in teams in the design and implementation of multi-million dollar projects in areas such as Citizen Security and Justice, Modernization of National Procurement Systems, Public Financial Management and Managing for Results, E-Government, and SME Development, among others. She has collaborated in the elaboration of numerous Country Strategies between the Bank and member countries.

OPENING CEREMONY(Cont'd)



EMMANUEL MOYART, is the Programme Coordinator at the ACP/EU MICROFINANCE programme coordinator for the last two years. Mr. Moyart is also a lecturer at a Business Administration School in France, and does training and conferences on microfinance in Europe.

Mr. Moyart started with ten years in big international banks and moved to microfinance to go back to the roots: Providing financial services to those who need them to grow their businesses and improve their lives. Worked as an independent microfinance consultant since 2007 in all parts of the world, with banks, NGOs and governments, in developing countries but also in Europe.



PETER BLACKMAN, is the Division Chief Private Sector Development Division (Ag) at the Division Chief Private Sector Development Division (Atg) . Mr. Blackman is directly responsible for managing activities related to the provision of credit programmes through financial institutions aimed at facilitating the development of MSEs and the provision of technical assistance to facilitate business climate reform as well as to build capacity in SMEs, thereby contributing to poverty reduction and economic development.



HORACE BENNETT, is the Executive Director of COPE Foundation Ltd since 1996. He has had several speaking engagements and participated in numerous microfinance forums over the past 20 years.

He was a Senior Credit Officer and Training Manager with ASSIST Ltd, a Jamaican NGO established in 1988. In 1995, he was a participant and trainer for a Credit officers Training course, sponsored by Opportunity International in Kumasi, Ghana.

PRESENTERS AND FACILITATORS



SUSANNA BARTON, Vice President/R & D - MFIs Unit Head, Global Programs, ACCION International With this broad expertise Mrs. Barton has successfully assisted in the growth and strengthening of ACCION's MFI affiliates around the world. A native Spanish speaker, Mrs. Barton is also fluent in English. Her international work and residence includes North, Central and South America, Africa, China, Asia and the Pacific Islands. Mrs. Barton also manages projects specific to R&D in financial institutions that will allow for innovation in MFI management.

Mrs. Barton has over eighteen years of experience consulting for non-profit and banking organizations. She has vast experience in leading global technical assistance, project specializing in microfinance institutions, directing the diverse efforts of multidisciplinary teams working in financial products, business process management, risk management, organizational development and marketing.

PRESENTERS AND FACILITATORS (Cont'd)



WAYNE BEECHER, is the MIF Senior Specialist at IDB in Jamaica. Mr. Beecher has notable experience in developing and deploying business technology solutions for clients across the Caribbean and Central America.

After a successful career in the military where he held various senior command appointments; he went on to lead senior roles at Carreras Group Limited in: Business Technology Consultancy, Project Management, Information Technology management, Trade Marketing & Distribution and Finance & Operations. He was subsequently appointed CEO for the National Development Foundation that specializes in providing finance to micro and small businesses. He is currently the president and CEO for Pure Energy Limited that offers business coaching, business development support and angel investment to innovative, high potential early stage ventures. He has over eleven (11) years experience in project management and have been awarded certification from the world's leading project management designations; Certified Project Management Professional (PMP) and PRINCE2 Practitioner. He is passionate about "social entrepreneurship."



GREGORY F. CASAGRANDE, is the Founder of SPBD Microfinance Network, the leading microfinance institution in the South Pacific. He is also the founder of MicroDreams, a microfinance acceleration fund and Transformative Ventures LLC, a Microfinance advisory company.

Mr. Casagrande has served as a director on several microfinance industry boards including: the International Association of Microfinance Investors (of NY), Microfinance Pasifika (of Fiji), the United Nation's International Year of Microcredit and Planet Finance (of Paris). He also serves as a Board member for Plebys (of Irvine, CA) a "Base of the Pyramid" investment fund and Water Health International (of NY), an affordable clean water solution marketed in India, the Philippines and Ghana. Mr. Casagrande was named "Person of the Year" in the country of Samoa for his microfinance leadership in that country.

Mr. Casagrande has an MBA from Kellogg, an MS from NYU Stern, a BA from Colgate University and is a CPA.



DEVON J. CHARLES, is the General Manager of the Grenville Cooperative Credit Union, Past Chairman and current member of Grenada's Co operative League Credit Committee and Director of The Caribbean Microfinance Alliance.

Mr. Charles has been part of the credit union movement and employed with the Grenville Cooperative Credit Union for the past seventeen (17) years. He has been instrumental in the development and successful implementation of Micro financing programmes, both locally and with counterparts within the Caribbean region as a vehicle to assist in poverty alleviation and improve the lives of citizens. Key elements of these processes included market research and segmentation, policy and product development and training and coaching activities.

With a key focus on implementing micro-financing initiatives, the Grenville Credit Union under the guidance of Mr. Charles has been able to undertake many micro-financing projects and have formed relationships with key institutions and agencies including the Government of Grenada, the European Union and the United Nation Trust Fund including others. In the most recent past as a participant of CARIB-CAP, the Credit Union received support from OMTRIX and DID.

PRESENTERS AND FACILITATORS (Cont'd)



YOLANDA L. GOMEZ, has been the General Manager since 2010 and at the forefront for the last 20 years, she has greatly contributed to the growth LICU from less than one million in assets in 1990 to almost 30 million to date. Credit includes consumer loans as well as productive loans in areas such as Agriculture, retailing and service providers such as freight and small restaurants.

LICU, now a recognized, progressive and dynamic credit union, recognizes that with the challenges our main source of economic activity, the sugar industry is facing, they will need to encourage more micro enterprises. Consequently, their focus is to empower the beneficiaries with the necessary tools to develop the productive sector. This would include relevant guidance in delivering micro finance services as they work together with them. Hence Quick Credit, its Microfinance loan product, was launched in February 2011 after an intensive year of networking, researching and liaising with stakeholders locally, regionally and globally. In addition LICU has simultaneously launched an intensive outreach campaign to the needy undeserved rural areas with a matching grant project that can be used as a stepping stone to microfinance.



JUAN VEGA GONZALES, Senior Consultant Triodos Facet – Director of PROMIFIN.

A Bolivian specialist in corporate governance and financial education, he is the Regional Director of the Programme for the Promotion of Financial Services - PROMIFIN a Regional Program for Enhancing the Financial Services for low-income populations, sponsored by the Swiss Cooperation in Central America, facilitated by Triodos Facet BV.

Mr. Gonzales has developed innovations while supporting several boards of microfinance institutions in the reform process of their corporate governance. He also developed methodologies for the dissemination of financial education for low-income households using mass communications media, and several decision-making tools for microfinance managers in Central and South America. Previously, Juan was Risk Manager at international banks (Citibank among others), and served as Director of the Tax Department in Santa Cruz–Bolivia (in charge of leading the reform process with the support of the World Bank).

Professor of microfinance and finance at Master's degree programs, he has been a lecturer in various Latin American and European countries. An economist, he holds a Ph.D in Public Management, a Master's in Banking and Finance, and a Summa Cum Laude Master's in Business Administration from the Harvard Institute for International Development in association with the Catholic University of Bolivia.



LISA HARDING, is currently the Investment Officer at the Caribbean Development Bank (CDB). Her portfolio includes coordinating regional technical assistance interventions for the private sector, in order to build institutional capacity and strengthen private sector firms in the Bank's Borrowing Member Countries. Her current portfolio covers access to finance, improving competitiveness of SMEs, trade facilitation and business development including youth entrepreneurship.

Ms Harding holds a Masters in Business Administration (MBA), with a specialization in Entrepreneurship and Innovation Management, from Imperial College in the United Kingdom, and is a firm believer that Small and Medium Sized Enterprises (SME's) are the main drivers of economic growth. A First Class Honors graduate of the **Cave Hill Campus** of the University of the West Indies, Ms Harding has pursued ongoing training in small business development in international markets including Japan, Scotland and Switzerland.

PRESENTERS AND FACILITATORS (Cont'd)



JAYANTI HINDORI, is presently the CEO of Landbouwbank NV (Agricultural Bank Ltd), Board member Micro Credit program, Vice Chairman Suriname Bankers Association and Administrator of the Agricultural Credit Fund.

Prior to being CEO of Landbouwbank NV, Ms. Hindori was a:

- Participant at the 24th International Dialogue Program, Grameen Bank, Bangladesh, 1997.
 - Project manager credit lines EDF and IFAD (Int. Fund for Agricultural Dev't)
 - Member of committee "Fund for technical assistance for the private sector"
 - Negotiator EU / CARIFORUM Rice credit facility
- Negotiator Agricultural Credit Fund
 - Participant at the Microfinance INDIA SUMMIT, New Delhi, 2009



MARIA JAMARILLO, is the Program Manager with Microfinance Opportunities (MFO) and has been working on developing consumer education tools that can help support the up-take and use of branchless banking services, such as mobile wallets or cards. Branchless banking has the potential to expand the range of products available and accessible to low-income clients. However, our research indicates that fears around how to use these new technologies, misunderstandings about the steps needed to use it, the security features of the service or apprehension with not having physical evidence that the money is safe, prevent the up-take and use of these services.

MFO would like to present in this panel a summary of the results of the market research studies carried out in Philippines, India, Zambia and Malawi. The presentation would also include how MFO is addressing these challenges through a package of tools for consumers and agents intended to drive use of these services as part of a project implemented in partnership with The MasterCard Foundation.



MARCUS JAMES, is the Founder and Chief Executive Officer, at Access and is responsible for developing and implementing the company's strategic plan, operating guidelines, internal controls, human resource management, and ensuing compliance with regulatory and funding agency requirements. Access has become the leading financier of micro and small businesses in Jamaica and in 2009 Access became the first company to list on the Junior Market of the Jamaica Stock Exchange.

Mr. James holds a Master of Business Administration with a major in Banking and Finance with Distinction from the University of the West Indies (1999) and a Bachelor in Business Administration specializing in Finance and Accounting from Western Carolina University (1994).



PIERRE MARKOWSKI, currently acts as DID Team Leader for the CARIB-CAP capacity-building component. DID is a Canadian consultancy and investment firm specialized in microfinance and credit union development.

He has cumulated 15 years of experience in the field of microfinance. He has designed, supervised and managed microfinance programs on behalf of various international donor agencies including USAID, CIDA, DANIDA, DFID, UNDP, ILO and the World Bank. He has worked as a consultant to financial institutions in various countries including Jamaica, Ghana, Kenya, India and the Philippines. His main areas of expertise include strategic planning, financial analysis, new product development, institutional strengthening and training. Mr. Markowski holds a Master degree in Economics from the University of Montreal.

PRESENTERS AND FACILITATORS (Cont'd)



ANDRÉ MISIEKABA SR., is the Managing Director of Spaar-en Kredietcoöperatie De Schakel g.a. Mr. Misiekaba has been working for and with credit unions for over 38 consecutive years. Served as Volunteer (on Supervisory Committees, Credit Committees, Board of Directors of several CU's and the Suriname Credit Union League; and furthermore as CU Fin/Mgmt Trainer).

Shifting from a pure credit union culture - product development, planning, marketing and sales strategies - to a proactive, operational and a people centered approach in product designing, development, planning, marketing and service delivery in a highly competitive environment is not easy. This is a big challenge for credit unionists but it is a move to assure success in the future if supported by proper training, guidelines and effective organizational oversight. For a CU to become

an MFI, this is what it takes!



STEPHANIE MISSICK, is the General Manager at the Bahamas Co-operative League Limited and is responsible for the oversight and management of the Bahamas Co-operative League Limited, the apex body for Credit Unions and Co-operatives in The Bahamas.

Ms. Miissick coordinated the Bahamas Co-operative League Small and Micro Enterprise programme which was established to provide Small and Micro business loans and training to members. Assisted with the development of the Caribbean Microfinance Network. Participated in a numerous Microfinance training workshops and forums.



HARVEY MORRIS, is the Chief Financial Officer of Mango. Mr. Morris is also the Managing Director of Sun Transfer Holdings Limited the first Non-Bank Money Transfer Company to be licensed in The Bahamas. During the past five years this company has grown to one of the largest money transfer providers in The Bahamas, but more important, it served as the catalyst for developing Mango – a unique one stop suite of financial products for the unbanked, as this sector was severely underserved.

Mr. Morris Harvey has worked in the financial services sector throughout the Caribbean for over 20 years. During this stint, it became very clear to him that while all customers are generally looking for the same service, the packaging and method of delivery often varied widely, based on the

uniqueness of their individual communities. In other words, we cannot provide a “one size fit all” solution for all countries.



CORNELLY OLIVIEIRA, Co-Founder and Chair of Women's business Group Foundation, has 38 years experience working as an entrepreneur as well as stimulating and training others in entrepreneurship. She knows the business environment in Suriname both through her own businesses, through the businesses of the members of the WBG and through her work for the Surinamese Business Forum. The Surinamese Business Forum is a program consisting of various components for improving the business climate of Suriname. Through this work she is directly familiar with data and sources of data relevant for this assignment. In 2005 she has been the driving force behind the publication of a business guide published by the Women's Business Group. Ms. Oliveira has also been member of the Counterpart group for the Micro Credit Program and has been key in the new Microfinance Institution initiated by the Women's Business Group. Ms.

Oliviera is known for her dynamic and practical approach to achieving real progress for entrepreneurs.

PRESENTERS AND FACILITATORS (Cont'd)



STEFAN PLATTEAU, started his consultancy career twenty-one years ago in the field of technical assistance and management training for SME's. In the beginning of the nineties he switched his focus to microfinance and, being in charge of a nationwide microcredit program, laid the basis for Nicaragua's microfinance industry. Since then he has worked at all levels of the industry, ranging from direct advisory work with MFI's to work at meso and macro level. He has been team leader and backstopper of a number of microfinance support programmes in Africa, Asia and Latin America, for clients including the IADB, the IFC and the World Bank.

Mr. Platteau is senior consultant with TriodosFacet a company specializing in SME development and known for its practical approach towards realizing an economically, socially and environmentally sustainable private sector. TriodosFacet is linked to Triodos Bank the Dutch bank that recently won the IFC / Financial Times Sustainable Bank of the Year Award.



HAMILTON ROACH, General Manager at FundAccess since its inception in 1997. FundAccess is the premier funding institution in Barbados for micro and small enterprises. FundAccess' mission is to foster the development of micro businesses in Barbados.

Mr. Roach is the Vice-Chairman, Caribbean Microfinance Alliance, Director, Small Business Venture Capital Inc. and Member, Planning Committee for FOROMIC XV, being held in Barbados October 1 – 3, 2012.



EAMON SCULLIN, is the founder and CEO of Fern Software, incorporated in 1979. Previous positions included Senior Auditor with PWC; Finance Manager with General Electric; Business Consultant with Fujitsu.

Mr. Scullin initiated the company's overseas expansion strategy in 1998 to South Africa and now Fern has 300 customers in over 30 countries. Representative and partner offices have been set up in Australia, Bulgaria, Fiji, Indonesia, Ireland, Kenya, Nigeria, Philippines and the UK.

Fern Software is recognised as the leading provider of MIS to microfinance in more countries than any other vendor. In the last review of software for MIS from around 40 different companies, by CGAP, World Bank, of Fern's banking software, Abacus OneWorld received the highest score of all systems reviewed.



EDISON SILVIA, was CEO of Central Empresarial Solidaria S.A., an MFI providing financial services to micro, small and medium enterprises in Panama.

Earlier in his career, he was Managing Director for Financiera La Solidaria, a non deposit taking financial institution in Panama that offers consumer and small business loans. He was also Director of Economic Studies at Banco de Colombia and Finance Manager for the Federation of Credit Unions of Colombia.

From 1987-1997, he acted as Finance and Credit Manager of COLAC, a cooperative organization providing financial services and technical assistance to credit unions all over Latin America.

Mr. Silva holds a Public Accountant (CPA) degree and post graduate Economics degree from University of Colombia and a MBA degree from University of Alabama .

PRESENTERS AND FACILITATORS (Cont'd)



CARLY STEPHAN, is the Microfinance Pasifika Network (MFPN) Manager and the Foundation for Development Cooperation's Senior Project Officer. MFPN is the premier and only microfinance network for the region and Ms. Stephan has been involved in the network's activities since 2009. She recently managed the Pacific Renewable Energy and Microfinance Project and has been involved in financial literacy and household financial management training projects within the Porgera mine community in Papua New Guinea, where she is currently leading a community-fund microfinance pilot project.

During her time at FDC, Ms. Stephan has managed international development projects throughout the Asia-Pacific region and has extensive experience working in Vanuatu, Fiji, Solomon Islands, Samoa, Indonesia, Singapore and Kenya. Ms. Stephan specialises in gender and youth issues, governance and leadership, financial and social inclusion and resource-sector community development.

Ms. Stephan holds a Masters degree in Development Studies from the University of Sydney and a First Class Honours Degree in International Relations and has Bachelors degrees in Political Science and International Business from the University of Queensland.



SANDRA THOMPSON, is presently the General Manager at St. Catherine Credit Union (Jamaica) since October 2008. Immediately prior to joining SCCU she spent seven (7) years as Chief Accountant at Island Jamaica Ltd.

A Chartered Accountant by profession, Sandra is a Fellow of the Association of Chartered Certified Accountants (FCCA) in the United Kingdom. She is a member of the Institute of Chartered Accountants of Jamaica (ICAJ) and is currently pursuing a MBA, majoring in Finance at the Manchester Business School (England).

NO PIC
AVAILABLE
Mitizian Turner

MITZIAN TURNER, is the General Manager for Micro Credit Limited. She has extensive experience in Micro Finance and Development with specific skills in Project and Portfolio Management, Credit Risk Analysis, Market Feasibility Studies and in designing policies and procedures for MFI Start up Operations. Mrs. Turner sits on the Board of three local community based organizations with the specific role of promoting entrepreneurship, small business start up and sustainability as well as financial education. She has facilitated and presented at community based workshops along with a more recent presentation at the Boulder Micro Finance Training Program in Turin, Italy.

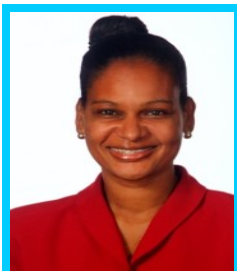
Mrs. Turner holds a Masters Degree in Human Resource Development with current DBA studies.

PRESENTERS AND FACILITATORS (Cont'd)



ROBERT VOGEL, is now an independent consultant. For many years he was Executive Director of IMCC, a private consulting firm, where he provided technical leadership for all its financial sector projects, the majority of which were in Latin America and the Caribbean, but also included the Former Soviet Union, Eastern Europe, Central Asia and the Philippines, as well as other Asian countries. He has also published widely in professional journals, but is perhaps best known for two papers, *Savings Mobilization: the Forgotten Half of Rural Finance* and *Maximizing the Outreach of Microenterprise Finance: The Emerging Lessons of Successful Programs* (co-authored with Robert Christen and Elisabeth Rhyne), which first showed that microfinance could be profitable and hence sustainable. He has also written several major papers on applying risk-based supervision to microfinance, most notably *Moving Towards Risk-Based Supervision in Developing Economies*, co-authored with Tom Fitzgerald and circulated in 2000 by the Harvard Institute for International Development under USAID's CAER project. His most recent major publication was *Beyond Microfinance: Building Inclusive Rural Financial Markets in Central Asia*, a book which he co-edited for the Asian Development Bank and wrote four chapters.

Mr. Vogel holds a Ph.D in economics from Stanford University and has been a professor of economics at The Ohio State University, Syracuse University and the University of Miami, as well as a financial economist with the World Bank and a senior staff economist with the President's Council of Economic Advisors.



SHARETTE YORKE, is the Senior Examiner at the Central Bank of Belize, Credit Unit, comprising of a team of five. The Unit works towards maintaining stability and strengthening of the system through the enforcement of regulation and best-practice and enhanced supervision. This includes monitoring of activities, analysis of prudential returns, on-site examinations and training.

Ms. Yorke has worked for over 15 years at the Central Bank of Belize in the fields of banking, currency and the supervision of banks and credit unions. This entailed conducting detailed analysis of financial data, on-site examinations of financial institutions and supervising of junior staff.

FORUM SUPPORT TEAM

Ms. Simone Spencer, Development Options Limited (Jamaica) — Secretariat Manager
Ms. Philisha Lewis, Development Options Limited (Jamaica) — Registration
Ms. Michelle Evans, IDB the Bahamas — Local Logistic Resource

AGENDA

DAY 1 – NOVEMBER 13TH

Session I: Official Opening

2:00 pm – 7:00 pm

7:30am	8:30pm	Registration & Official Opening
6:00pm	6:40pm	<p>Welcome & Context – Ms. Astrid Wynter, IDB Country Office Representative, The Bahamas</p> <p>Mr. Tomas Miller, Chief - Access to Finance Unit, MIF/IDB (USA) Mr. Emmanuel Moyart, EU/ACP Microfinance Program Coordinator, Representing the European Union (Belgium) Mr. Peter Blackman, Division Chief (Atg), Private Sector Division, CDB (Barbados) Mr. Horace Bennett, Chairperson, Caribbean Microfinance Alliance (Jamaica)</p>
6:40pm	7:00pm	<p>Opening Address</p> <p>Mr. Ehurd Cunningham, Financial Secretary, Ministry of Finance, The Bahamas</p>
7:00 pm	7:20 pm	Presentation of Certificates of Participation & Good Practice Incentive Awards – CARIB-CAP
7:30pm	8:30pm	<p>Cocktails & Opening of Booths</p> <p>A chance to meet and mingle with microfinance practitioners and policy makers from Caribbean countries and also our international partners and presenters.</p>

DAY 2 - NOVEMBER 14TH

Session II : The Business Model for Raising The Bar: Caribbean & International Experiences

8:30 am – 5:30 pm

8:30am	9:30am	<p>Growing your MFI - Looking at the business model that moves an MFI to the next level</p> <p><i>It has often been assumed that size of the potential market is the primary constraint to the growth and sustainability of a microfinance institution in the Caribbean. The session will explore critical elements to support the Growth of a Microfinance Institution within the Caribbean.</i></p> <p>Facilitator: Conference Chairperson, Dr. Winsome Leslie, Specialist, MIF/IDB (USA)</p> <p>Presenters</p> <p>Mr. Marcus James, CEO, Access Financial Services Ltd. (Jamaica) Mr. Edison Silva, Retired CEO, Centro Financiero Empresarial (Panama)</p>
9:30am	10:30am	<p>Challenges of Growing Small MFIs - Arrears, MIS, Risk Management</p> <p><i>During the early years of microfinance in the Caribbean, several non-government organisations funded by international development partners were established and/or the state created small departments to onlend funds to the vulnerable. What is the survival rate of these institutions? What are their greatest challenges?</i></p> <p>Facilitator: Mr. Emmanuel Moyart, Coordinator, EU/ACP Microfinance Program (Belgium)</p> <p>Presenters</p> <p>Mr. Horace Bennett, Executive Director, COPE Foundation Ltd (Jamaica) Ms. Susanna Barton, Vice President/R & D - MFIs Unit Head, Global Programs, ACCION (USA) Mrs. Djaianti Hindori, President, Landbuwbank, NV (Suriname)</p>
10:30am	10:45am	COFFEE BREAK

10:45am	12:05 pm	<p>Can Credit Unions do Microfinance ? - Challenges & Opportunities</p> <p><i>The Credit Union Movement throughout the Caribbean is a significant player in the financial sector. Large numbers of the poor are included in the financial sector, primarily because they have a relationship with a credit union. Despite their prevalence, credit unions have not been active as providers of credit for micro-enterprises. Is there a role for them in the sector?</i></p> <p>Facilitator: Mr. Tomas Miller, Chief - Access to Finance Unit, MIF/IDB (USA)</p> <p>Panel Ms. Yolanda Gomez, CEO, La Inmaculada Credit Union (Belize) Mr. Pierre Markowski, Desjardins Development International (Canada) Ms. Stephanie Missick, General Manager, The Bahamas Credit Union League (The Bahamas)</p>
12:10 pm	1:15 pm	<p>LUNCH</p> <p>SPECIAL OPTIONAL SESSION ON DISASTER PREPAREDNESS & THE INDUSTRY</p> <p>Sign up - Space Limited</p>
Session III: Clients and Product Development		
1:20 pm	3 :00pm	<p>What do Microfinance Clients Want?</p> <p><i>The assumption is made that the primary need of the micro entrepreneur is credit to support her/his business. A CARIB-CAP funded 2010 study indicates otherwise. In this session, we will hear from clients or potential clients what their needs are, their perception of the microfinance industry, and their suggestions.</i></p> <p>Facilitator: Mr. Hamilton Roach, CEO, FundAccess (Barbados)</p> <p>Panel Presentation on Disaster Preparedness, Ms. Cynthia Leon, OMTRIX Inc. (Costa Rica) Micro Entrepreneurs from Various Sub-Sectors in The Bahamas Presentation on CARIB-CAP Field Research, Devon Charles, Grenville Credit Union (Grenada) Mr. Gregory Casagrande, President, South Pacific Business Development (USA)</p>
3:00pm	3:15pm	COFFEE BREAK
3:15pm	4:45pm	<p>Product Development Strategies, Strategic Planning for MFIs, Taking Products to the Market - Presentation of experiences under CARIB-CAP by Project Partners Presentation of experiences under CARIB-CAP by Project Partners</p> <p><i>CARIB-CAP is the first region-wide programme which has sought to address the capacity of financial institutions, extending micro credit throughout the Caribbean. The challenge for most has been to develop new and relevant products for the market. Three of the participating MFIs present on their experience.</i></p> <p>Facilitator: Mrs. Michell Scott, Facilitator - Caribbean Microfinance Alliance (Jamaica)</p> <p>Panel Mrs. Mitzian Turner, CEO, Micro Credit Limited (Jamaica) Mrs. Sandra Thompson, General Manager, St. Catherine Credit Union (Jamaica) Mr. Andre Misiekaba, CEO, Spaar-en Kredietcooperatie De Schakel G.A. (Suriname)</p>
4:45 pm	5:30 pm	Guidelines for Working Groups

DAY 3 - NOVEMBER 15TH**Session IV: Plenary - Tools to Support Diversification****8:15 am – 9:45 am**

8:15 am

9:45 am

Tools to Support Diversification

For the microfinance sector to remain relevant and experience growth, the work under CARIB-CAP has revealed that critical elements are needed to support this. An information technology infrastructure that will reduce cost of lending and increase the ability to monitor the portfolio, an increased effort to be client-focused and concentrate on all the needs of clients, are among those critical elements.

Facilitator: Mr. Wayne Beecher, MIF/IDB, (Jamaica)

Presenters:

Mr. Eamon Scullin, CEO, Fern Software, Abacus Software (Ireland)

Mr. Harvey Morris, Chief Financial Officer, Mango (Bahamas)

Ms. Maria Jamarilo, Microfinance Opportunities (USA)

Ms. Cornelly Oliveira, Social Performance Management, Women's Business Group-Micro Credit Unit (Suriname)

Session V: Working Groups Building & Launching your Product**9:45 am — 3:45 pm**

9:45 am

10:30 am

All participants, working in teams will be challenged, based on variables presented at the start of this session, to develop a loan product for a selected market, the team will be expected to design the product inclusive of the market launch. Each team will present their product at the close of the session to a panel.

Facilitator: Mr. Pierre Markowski, DID Team Leader, Capacity Building Component, CARIB-CAP (Canada)

10:30 am

10:45 am

COFFEE BREAK**Session V Continues: Working Groups Building & Launching Your Product****10:30 am — 2:45 am**

12:45 pm

1:45 pm

LUNCH**Session V Continues: Work Groups Finalizing Presentations for Product Launch****1:45 pm — 3:00 pm**

3:00 pm

3:15 pm

COFFEE BREAK**Session V Ends****3:15 pm — 3:45 pm****Session VI: Caribbean Microfinance Alliance Meeting****4:00 pm — 6:30 pm**

4:00 pm

4:45 pm

At the close of CMF II, the microfinance industry leaders supported the need to establish an alliance of practitioners throughout the region. The Caribbean Microfinance Alliance was launched in January 2011. At CMF III, the leadership seeks to move the organization forward, to share initiatives to date, and to hear as well from the experiences of other networks what steps they took to support their growth.

Convener: Mr. Horace Bennett, CMFA Chairman (Jamaica)

Presenter, Ms. Maureen Webber, CEO, Development Options Limited (Jamaica)

CMFA 'Building a Network' - Caribbean Experiences

4:45 pm

5:15 pm

Report on CMFA

Chairman's Report, Mr. Horace Bennett (Jamaica)

Treasurer's Report, Mr. André Misiekaba (Suriname)

5:15 pm

5:30 pm

Election of Directors

5:30 pm

6:00 pm

Building an Agenda for the CMFA, Experiences from the Pasifika Network

Ms. Carly Stephan, Senior Projects Officer, Foundation for Development Cooperation (Australia)

6:00 pm	6:30 pm	The Way Forward Membership Drive – Marketing & Promotion Network Activities Funding the Work of the CMFA
8:00 pm	10:00 pm	Experience: Night out
DAY 4 - NOVEMBER 16TH		
Session VII: Regulation & Supervision of the Microfinance Sector 8:00 am – 10:45 am		
8:00 am	9:30am	Regulation & Supervision in the Caribbean <i>The microfinance industry is for the most part unregulated throughout the Caribbean. However, within the context of a growing concern for clients, several state agencies throughout the region are looking at the need for regulation. What are the implications for regulation? CARIB- CAP has commissioned a special paper to look at the current environment in the Caribbean.</i> Facilitator: Mr. Peter Blackman, Caribbean Development Bank (Barbados) Presenter: Regulation & Supervision in the Caribbean, Mr. Robert Vogel (USA)
9:30am	10:45 am	Implications of Regulation <i>There is concern among practitioners that regulation and increased supervision of the microfinance industry could be to the detriment of the institutions. This panel will explore concerns and lessons.</i> Ms. Facilitator: Ms. Lisa Harding, Investment Officer, Caribbean Development Bank (Barbados) Panel Mrs. Sharette Yorke – Senior Examiner, Central Bank of Belize, Credit Unit (Belize) Mr. Juan Vega Gonzales, Senior Consultant, Triodos Facet, Director of Promifin (Nicaragua) Mr. Greg Casagrande, President, SPBD Microfinance Network, (USA)
10:45 am	11:00 am	COFFEE BREAK
Session VIII: Closing Session		
11:00 am	12:15 pm	Working Groups Output: Facilitator: Mr. Stefan Platteau, Senior Consultant, TriodosFacet (Nicaragua/The Netherlands) Presentation and Scoring of Product Launch Proposals
12:15pm	12:30 pm	Closing Session Conference Chairperson: Dr. Winsome Leslie (USA) Wrap up of proceedings, reflections on insights, and outcomes of the Forum
2:00 pm	6:00 pm	Participate in one of the several tours available; Sightseeing driving tour around the island Visit to the Zoo, and Much More
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CMFIII 2011 Forum		

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