



INNOVATIONS IN MICROFINANCE

September 3-5, 2014 Merida - Mexico



DURING 2014, PRONAFIM HAS SUPPORTED ALMOST 700,000 MEXICAN WOMEN AND MEN TO HELP THEM GENERATE AND GROW THEIR MICROENTERPRISES.

EN EL 2014, EL PRONAFIM HA APOYADO A CASI 700,000 MEXICANAS Y MEXICANOS A GENERAR, CUIDAR Y HACER CRECER SUS MICROEMPRESAS.











pronafim_se

















Créditos sociales EL INTERÉS ES EL BIENESTAR

Social credits WELFARE IS THE GOAL

Estrategia de inclusión productiva Productive inclusion strategy

- Integración de los diferentes programas de apoyo y esquema de créditos para impulsar la productividad y el empleo formal.
- ✔ La mejor política para combatir la pobreza es abriendo oportunidades de desarrollo económico a la población.
- ✓ Integration of different support programs and credit schemes to boost productivity and formal employment.
- The best policy to combat poverty is by opening opportunities for the people's economic development.

Programa de Créditos Sociales a la Palabra 2013-2014 Social Credit Program by word 2013-2014

otorgados Credits granted \$14,397 pesos \$ 1,107 usd Créditos promedio Average credit

beneficiadas

Benefit receiveing women

Recovery rate

recuperación: interés menor innterest rate

Principales giros de negocios apoyados

Main lines of supported business

- · Preparación de alimentos
- · Confección de prendas de vestir
- · Tiendas de abarrotes
- · Salones de belleza
- Papelerías
- · Ciber cafés

- · Food manufacturing
- Apparel production
- · Grocery stores
- · Beauty salons
- · Stationer's shop
- · cyber coffees

Casos de éxito - Success stories



Bebidas naturales El Faisán: producción de horchata y jamaica por niños con Síndrome de Down y parálisis cerebral.

El Faisan Natural Beverages: Horchata and hibiscus syrup production by children with Down syndrome and cerebral palsy.



Salsa para lomitos La Mudita:

salsa para hacer comida típica de Valladolid.

La Mudita sauce for yucatecan pork loin:

Sauce to prepare Valladolid's typical food.

Otros programas de inclusión productiva

Other productive inclusion programs



AGROPECUARIOS:

- · Fondo de Apoyo a la productividad agropecuaria
- Fondo de crédito
- · Fondo de Micro Crédito

AGRICULTURAL:

- · Fund to support agricultural production
- · Credit fund
- · Microcredit fund



JÓVENES:

- **YOUNG PEOPLE:**



OPORTUNIDADES: OPPORTUNITIES:





Event Partners for the 17th Microcredit Summit









Event Sponsors

Gold level sponsors



Bronze level sponsors



Supporter level sponsors









Contributor level sponsors



MOODY'S ANALYTICS



AGFUND ... A World Leader in Microfinance

- The Arab Gulf Programme for Development (AGFUND) believes that the poverty itself is a complicated problem but has easy solutions when associated with a distinguished thought like what has been adopted by His Royal Highness Prince Talal Bin Abdul Aziz, AGFUND President.
- From the early stages, AGFUND has responded to the Microfinance concept and hence it paved the way for its creative developmental thought. AGFUND also takes advantage of the Microfinance experiences and disseminating them in the developing societies. AGFUND started establishing Microfinance Banks based on the Social Business approach, aiming at including the poor people in the financial system.
- The Microfinance is an infant industry ... AGFUND is a world leader in this industry since its coalition with the Microcredit Summit Campaign in 1997.
- Through the creation of partnerships and Microfinance Banks, AGFUND aims at merging the poor people in the development context. To date, AGFUND has established 9 Microfinance Banks in "Jordan, Yemen, Bahrain, Syria, Sierra Leone, Lebanon, Sudan, Palestine, and Mauritania." Those banks have served more than 350,000 households with 1.7 million beneficiary.
- AGFUND Banks provide various and competitive products that meet the needs of poor people.
- AGFUND Banks became a model of success that receive the world appreciation.
- AGFUND works on knowledge sharing and know-how transfer especially in operations, informatics, and human resources training between its banks through Microfinance Technical Unit.
- Hence, an evidence-based reading of the above would show that the number of beneficiaries from AGFUND Banks and partnerships is skyrocketing.



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Welcome Letter from the Government of the State of Yucatan



Dear Delegates,

It is a pleasure for us Yucatecos to host Yucatan's 13th national meeting of microfinance and the 17th Microcredit Summit, which without a doubt will address issues that are of great importance to our country, seeing as we are working to promote inclusive and innovative initiatives.

This is also an opportunity to share with you as well as with each one of the participants of these events, the natural beauty of our land, the cultural richness and warmth of our people.



Here you will not only discover our Mayan heritage and our most deeply rooted traditions of which we are very proud; you will also enjoy a peaceful and modern city characterized by all of its infrastructure and all of the quality services you may need for a comfortable stay.

We welcome you with open arms and invite you to enjoy every corner of our state, to walk our streets and towns, to savor our food and to allow yourself to be enchanted by the sound of our music. In short, we invite you to live the Yucatan experience.

Welcome to



Lic. Rolando Zapata Bello Constitutional Governor of the State of Yucatan

Welcome Letter from the Organizing Committee

Dear Friends,

Imagine a world where all people, no matter how poor or remote, have access to the financial and social services they need to build a pathway out of poverty. This is the world we want to envision and work towards at the 17th Microcredit Summit in Merida, Mexico, this September 3-5, focused on the theme Generation Next: Innovations in Microfinance. The Microcredit Summit Campaign, with the support of the Ministry of Economy (Mexico) and its National Microenterprise Financing Program (PRONAFIM), will host this Summit in the middle of the ancestral lands of the Mayan civilization.

You may remember how the popular press a couple years ago went on and on about the coming of "the end of the world." They referred to the Mayan calendar, which came to an end in December 2012, as proof of their overwrought imaginings; but the Maya did not see this as an end. No, the end of the calendar was a new beginning, an era of renewed consciousness, rebirth, and positive transformation. For this Summit we want you to help us imagine a new generation that grows up without knowing extreme poverty because they have available to them a range of tools and services to help them address vulnerabilities, build resilience, develop capabilities, and take advantage of opportunities. What changes in consciousness and transformations of perspective will our work need to experience in order to help make this possible for the next generation? The upcoming Summit will consider questions like:

- How do we cultivate the next generation of financial leaders who can use the new tools of con nectivity and measurement to reach those left out of our current financial system?
- What unique needs and aspiration will the next generation of clients bring, and how do we provide them with the products and services they will desire?
- In a world of virtual cash and social networks, what role does physical human connection have in helping people envision and create their own path out of poverty?
- How can government, commercial businesses, social enterprises and civil society work together to address the needs of the poor and the vulnerable?
- What system of capital flows and investments will provide dependable financial services to those making the climb out of poverty?
- How can we connect rural and remote areas with high levels of poverty with growing markets in their own countries and in other parts of the world?

At the 17th Microcredit Summit we will continue to highlight Campaign Commitments, bringing attention to the innovative work of financial inclusion and microfinance to reach those living in extreme poverty and facilitate their movement out of poverty. Those who attend will engage in deep discussion, knowledge-sharing, and relationship-building that will ultimately advance our collective mission towards poverty reduction and full financial inclusion for the billions that remain unbanked and excluded from the system.

Meet us in Mexico this September 3-5 to engage with a wide array of practitioners, investors, government agencies, and non-government organizations—any number of whom history will hail as visionaries. We invite you to explore the innovative solutions that can unlock endless possibilities for this new generation, their families, and their future. Join our growing global coalition dedicated to serving the next generation of microfinance.

Sincerely,



Larry Reed, Director Microcredit Summit Campaign Elenitza Canavati Hadjopulos, General Coordinator National Microenterprise Financing Program (PRONAFIM), Mexico

17th Microcredit Summit Advisory Committee

J. Alejandro Arreola Prado

General Director, Confederation of Cooperative Saving and Loans, CONCAMEX, Mexico

Mario Di Costanzo

President, National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF), Mexico

Diego Filiberto Dugue Robledo

President, Atlantic Pacific Federation of Savings and Loan Entities, SC (FENAP), Mexico

Jose Bernardo Gonzales Rojas

Vice President of Regulatory Policy, National Banking and Securities Commission (CNBV), Mexico

Syed Hashemi

Senior Adviser, CGAP – Vulnerable Segments Initiative, Bangladesh

Anne Hastings

Manager, Microfinance CEO Working Group, USA

John Hatch,

Founder FINCA, USA

Iris Lanao Flores

Executive Director, FINCA Peru, Peru

Yves Moury

Founder, President & CEO, Fundación Capital, Colombia

Sergio Navajas

Senior Specialist, Multilateral Investment Fund, USA

Jared Penner

Head, Education Division, Child & Youth Finance International, Netherlands

Claudia Revilla

General Director, ProDesarrollo, México

Jacoba Rodriquez Chiru

President, REDPAMIF, Panamá

Carolina Trivelli

Project Manager of Electronic Money, Association of Banks of Peru, Peru

lavier Vaca

Executive Director, Red Financiera Rural, Ecuador

Carmen Velasco

Co-founder, Pro Mujer, Board Member, Social Performance Task Force (SPTF), Truelift, Findeto (Finanzas de Todos), Bolivia/Perú

Event Guide

Centro de Convenciones y Exposiciones Yucatan Siglo XXI

C. 60 Nte. #299-E Ex-Cordemex Col. Revolución. C.P. 97118 Mérida, Yucatán, México

Transportation

The 17th Microcredit Summit will offer complimentary shuttle service from area hotels to the convention center during the 3 main days of the Summit (September 3-5) at designated times. Please check the shuttle schedule to find out more about pick-up/drop-off locations and exact times.

Transportation will be provided for participants, at no extra cost, from the Merida International Airport to the Summit approved hotels on the 1st and 2nd of September, as well as in the morning of September 3rd. Also, transportation will be provided, also at no extra cost, from the conference venue to the Merida International Airport on the night of September 5th, as well as the days of September 6th and 7th.

FLOOR PLAN



AGENDA IN BRIEF

Pre Summit Events

MONDAY, SEPTEMBER 1, 2014

09:00 – 18:00	Field Visits
11:30 – 18:00	End Poverty Retreat II

TUESDAY, SEPTEMBER 2, 2014

09:00 - 18:00	XIII National Microfinance Meeting
09:00 – 18:00	Field Visits
09:00 – 18:00	Registration Opens
10:00 – 17:30	End Poverty Retreat II

Summit Program

Attendees need to arrive to the venue on September 3rd by 9am in order to be allowed into the plenary hall where the Opening Ceremony will take place. A strict security check will be in place due to the expected attendance of the Mexican president and high level officials.

WEDNESDAY, SEPTEMBER 3, 2014

07:00 - 09:00	Registration
10:00 – 11:30	Opening Ceremony
11:30 – 12:00	Break
12:00 – 13:30	Plenary Session 1
13:30 – 15:00	Lunch
15:00 – 16:30	Plenary Session 2
16:30 – 17:00	Break
17:00 – 18:30	Workshop Sessions: Group1
18:30 – 20:00	Welcome Reception

THURSDAY, SEPTEMBER 4, 2014

07:30 - 09:00	Registration
09:00 – 10:30	Plenary Session 3
10:30 – 11:00	Break
11:00 – 12:30	Workshop Sessions: Group 2
12:30 – 14:00	Lunch
14:00 – 15:30	Workshop Sessions: Group 3
15:30 – 16:00	Break
16:00 – 17:30	Plenary Session 4
17:30 – 18:00	Break

FRIDAY, SEPTEMBER 5, 2014

09:00 – 10:30	Plenary Session 5
10:30 – 11:00	Break
11:00 – 12:30	Workshop Sessions: Group 4
12:30 – 14:00	Lunch
14:00 – 15:30	Workshop Sessions: Group 5
15:30 – 16:00	Break
16:00 – 18:00	Closing Plenary
18:00 – 18:30	Break
18:30 – 20:00	Closing Reception

SATURDAY, SEPTEMBER 6, 2014

9:00 – 17:30 Summit Trainings

Social Media Guide: Your Interactive Summit Experience

Join the 17th Microcredit Summit dialogue on social media with the hashtag #17MCSummit

Throughout the 17th Microcredit Summit, we will create a social media hub around this groundbreaking global microfinance conference. We invite you to join us online and use the hashtag #17MCSummit

You can also join us on our Eversnap site to create a group photo album that showcases the Summit from YOUR point of view.

How Eversnap works:

1) Participate on your browser or on your phone:

Visit http://eversnapapp.com/i/881bxom5 Download the app (for iPhones & Android phones)

Enter this album code: 17MCSummit

2) Adding photos and videos: In addition to adding photos through the Eversnap app or website you can also add photos to this album by emailing them to 17MCSummit@EversnapApp.com

Jump into the discussion!

Set up meetings with other Summit delegtes. Make the 17th Microcredit Summit your own!

Join us on social media







http://eversnapapp.com/i/881bxom5 album code: 17MCSummit

LEARN MORE



Our Global Campaign Councils: Which Sessions Are Right for You?

The 17th Microcredit Summit will focus on "Generation Next: Innovations in Microfinance," and the agenda is designed with all of our stakeholders in mind. To help you identify which sessions are most relevant to you, we have marked each workshop with the icon corresponding to defined stakeholder cohorts, our six Campaign Councils. Please read below to get a description of each Council and live blog on social media platforms using the hashtag #17MCSummit.



Members of the Council of Advocates and Support Organizations are involved in:

- Education, advocacy, fundraising, policy development, or research on behalf of micro-finance providers.
- The improvement of the practice of microfinance, generally.
- Delivering social services in the field to communities that are also served by microfinance.
- Working with the media to promote the Campaign's Two Goals and to educate the public about the ways that microfinance can help mitigate the worst aspects of poverty.
- Work directly with policy makers, funders and investors, researchers and educational institutions, and the general public to educate these groups on the value of microfinance.

This Council consolidates the following historical Councils: Advocates, Corporations, Individual Supporters, Non-Governmental Organizations, Religious Institutions, Service Clubs, and UN Agencies.



Council of Funders and Investors

Members of the Council of Funders and Investors are not exclusively dedicated to delivering microfinance products and services. Funders and Investors may,

- Implement funding guidelines that allows them to allocate a certain amount of funds to institutions that serve the extreme poor in developing countries and the poor in industrialized countries, setting goals to foster financial self-sufficiency.
- Provide funding for technical assistance or training programs for these same institutions and frequently have staff exclusively recruited, trained, and dedicated for their microfinance projects.

This Council consolidates the following historical Councils: Banks and Commercial Finance Institutions, Bilateral Donor Agencies, Corporations, Foundations and Philanthropists, International financial Institutions, and UN Agencies.



Council of Heads of State and Government:

Members of the Council of Heads of State and Government are high profile dignitaries who have been elected to public office in their country at any level. They are individuals who are capable of drawing media and public attention to the Campaign's Two Goals or of advocating to their peers for creating a suitable environment for microfinance that serves the very poorest to thrive in their respective countries.



Council of Microfinance Practitioners and Associations

Members of the Council of Microfinance Practitioners and Associations offer financial and non-financial services directly to poor and very poor households. Practitioners may offer:

- •Credit, savings, and insurance products among other financial services.
- •Business training, marketing assistance, financial literacy, health-related services, or women's rights and gender empowerment.

Many practitioners use different tools or methods, such as the Progress out of Poverty Index (PPI), to measure the movement of their clients out of extreme poverty. Microfinance associations assist MFIs in many areas, including developing operational capacity, mainstreaming social performance, and advocating to their governments for establishing an enabling environment for microfinance in their countries.



Council of Policymakers and Regulators

Members of the Council of Policymakers and Regulators are elected officials or government supported agencies with responsibility for making policy decisions related to microfinance. They seek to create an enabling environment in their country for microfinance programs and promote excellence and innovative programs that are serving the poorest. They establish legislation to create grant funds or loan schemes to microfinance programs, sometimes through the creation of an autonomous fund or foundation. These entities are then overseen by domestic government agencies.

This Council consolidates the following historical Councils: Domestic Government Agencies and Parliamentarians and Other Elected Officials.



Council of Researchers and Academic Institutions

Members of the Council of Researchers and Academic Institutions typically pursue a research agenda to study relevant issues such as the impact of financial or non-financial services on the life of the borrower, their families and communities, and/or best practices in reaching the poorest or achieving financial self-sufficiency.

Members of this Council might offer special courses, seminars, or workshops about microfinance issues and many have integrated the study of microfinance into their regular curricula programs. Some assist these MFIs, among other ways, by volunteering faculty or student time to translate training material, sponsoring an internship program for students to work with MFIs, or even by fundraising for them. Parliamentarians and Other Elected Officials.

Learn more!



MONDAY, SEPTEMBER 1, 2014

09:00 – 18:00	Field Visits		
	APROS Finanzas		
	MZ Financiera		
09:00 – 18:00	End Poverty Retreat II (day 1)		
TUESDAY, SE	PTEMBER 2, 2014		
09:00 – 18:00	XIII Encuentro Nacional de Microfinanzas		
09:00 – 18:00	Field Visits • SOLUCIÓN ASEA		
	CONSERVA		
	• CAME		
	MZ Financiera		
10:00 – 17:30	End Poverty Retreat II (day 2)		
09:00 – 18:00	Registration Opens in select Summit hotels		
WEDNESDAY,	SEPTEMBER 3, 2014		
07:00 – 09:00	Registration		
10:00 – 11:30	Opening Ceremony Merida & Valladolid Hall I Simultaneous interpretation in English and Spanish Featured Speakers: • The Constitutional President of Mexico, Enrique Peña Nieto (expected) • Muhammad Yunus, Founder and Chairman, The Yunus Centre, Bangladesh • Rolando Zapata Bello, Governor of the State of Yucatán, Mexico (expected) • Luis Videgaray Caso, Minister of Finance and Public Credit, Mexico (expected) • Ildefonso Guajardo Villarreal, Minister of the Economy, Mexico (expected)		
11:30 – 12:00	Break		
12:00 – 13:30	Plenary Session 1		
	Ending Extreme Poverty		
	Merida & Valladolid Hall Simultaneous interpretation in English and Spanish		
	Moderator: • Larry Reed, Director, Microcredit Summit Campaign, USA		
	Featured Speakers:		
	 Alfonso García Mora, Practice Manager, World Bank, USA Tara Nathan, Executive Director, Public Private Partnerships, MasterCard, USA 		
	 Tara Nathan, Executive Director, Public Private Partnerships, MasterCard, USA Dr. Harsh Kumar Bhanwala, Chairman, National Bank for Agriculture and Rural 		
	Development (NABARD), India		
	 Abdul Karim, Managing Director, Palli Karma Sahayak Foundation (PKSF), Bangladesh 17 		

WEDNESDAY, SEPTEMBER 3, 2014

13:30 - 15:00

Lunch

15:00 – 16:30

Plenary Session 2

Cultivating the Next Generation of Leaders

Merida & Valladolid Hall | Simultaneous interpretation in English and Spanish Moderator:

Glynis Rankin, CEO, Creative Metier, UK

Featured Speakers:

- Jared Penner, Head of the Education Division, Child & Youth Finance International, Netherlands
- Mercedes Canalda, Founder and President, ADOPEM, Dominican Republic
- Nasser Al-Kahtani, Executive Director, AGFUND, Saudi Arabia
- Celina Kawas, Research Manager, Women's World Banking, USA

16:30 – 17:00

Break

17:00 – 18:30

Workshop Sessions: Group 1



Microfinance Banks' Backbone: People, Capacity, and Leadership Sala 5 | Organized by AGFUND

- - Mr. Nasser Al-Kahtani, Executive Director, AGFUND, Saudi Arabia
 - Mrs. Reem Badran, Chairman National Microfinance Bank, Jordan
 - Mr. Mohammad Al-Lai, General Manager, Al-Amal Bank, Yemen
 - Dr. Khaled Al-Gazaw, CEO, Ebdaa Microfinance Bank, Bahrain









- Cara Foster, Associate for Outreach to Latin America, Social Performance Task Force (SPTF), USA
- Anne Hastings, Director, Microfinance CEO Working Group, USA
- Alex Counts, President & CEO, Grameen Foundation, USA
- Jürgen Hammer, Chief Investment Officer and Head of Social Performance Management, Grameen Credit Agricole Microfinance Foundation, Luxembourg
- Isabelle Barres, Director, Smart Campaign, USA



WEDNESDAY, SEPTEMBER 3, 2014





Financial Services & Aging: Understanding and Serving the Needs of the Older Generation

Valladolid Hall | Simultaneous interpretation in English and Spanish | Organized by the Center for Financial Inclusion

Featured Speakers:

- Sonja E. Kelly, Fellow, Center for Financial Inclusion at Accion, USA
- John Hatch, Founder, Finca, USA
- Pilar Contreras, Head of policy, Help Age, Peru
- Caroline Van Dullemen, Director, World Granny, Netherlands
- **Reynold Walter**, Chairman, Technical Committee, Micropensions Project for RED-CAMIF, Guatemala









Innovations in Agricultural Finance: The Way Forward to Include Smallholder Households in Rural Financial Systems

Progreso Hall | Simultaneous interpretation in English and Spanish Organized by Food and Agriculture Organization of the United Nations (FAO)

Featured Speakers:

- Dr. Claudio González-Vega, Professor Emeritus, The Ohio State University, USA
- Ana Luisa Estrada, Program Officer, PROAF, Fideicomisos Instituidos con Relación a la Agricultura (FIRA), Mexico
- Marcelo Mallea, General Manager, Financiera Sembrar Sartawi, Bolivia
- Víctor Manuel Celaya Del Toro, General Director of Climate Change for Agriculture Sector, Secretaría de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), Mexico
- Claudio García Salgo, Director for Business Development, BANAMEX, Mexico
- Dr. Emilio Hernández-Hernández, Agricultural Finance Officer, FAO, Italy







DIY: Community-led Microfinance

Merida Hall | Simultaneous interpretation in English and Spanish Organized by ACAF Italia

- Patricia Rodriguez Pulido, CEO and President, ACAF Italia, Italy
- Salomon Raydan, President, Foundation for Rural Finance FUNDEFIR, Venezuela
- Unni Beate Sekkesæter, CEO and President, Mikrofinans Norge, Norway
- Daouda Sonko, Program Manager, Catholic Relirf Services CRS, Senegal
- Mabel Guevara, Regional Advisor Central America, CRS, El Salvador
- Cynthia D'Rozario, General Secretary, YWCA, Bangladesh
- Carolyn Hall McMahon, Professor, Tufts University, USA

WEDNESDAY, SEPTEMBER 3, 2014



Impact First: The Role of Social Investors

Sala 4 I Organized by Triple Jump



Featured Speakers:

- Claudia Rojas, Triple Jump, Mexico
- Todd Farrington, Regional Manager, Symbiotic, Mexico
- Miguel González Vargas, Investment Advisor, ADA, Luxemburg



Progress, Perspectives, and Challenges in Implementing Savings Groups in Latin America and the Caribbean



Izamal Hall | This workshop will be held in Spanish | Organized by Red Latinoamericana de Grupos de Ahorros de América Latina y El Caribe (GALAC)



- Kaelyn DeVries, Program Officer, Project Concern International (PCI), Guatemala
- Alma Reyes Sanchez, Technical Advisor, AMUCSS, Mexico
- Concepción Maravilla, Project Coordinator, OXFAM, El Salvador
- Juana Morales Rivera, Secretary, RED de Grupos de Ahorros Guarjila, El Salvador
- Jack Burga, Regional Technial Advisor, GALAC, Peru



18:30 - 20:00

Welcome Reception, Chichen Itza Hall

THURSDAY, SEPTEMBER 4, 2014

THORODA, SEFTERIDER 4, 2014		
07:30 – 09:00	Registration	
09:00 – 10:30	Plenary Session 3	
	Reaching the Excluded	
	Merida & Valladolid Hall Simultaneous interpretation in English and Spanish	
	Moderator: • Muhammad Yunus, Founder and President, The Yunus Centre, Bangladesh	
	 Jeff Ashe, Fellow, Carsey School of Public Policy, University of New Hampshire, USA Ana Rodriguez, Savings Groups Facilitator, Fundación Capital, Dominican Republic Rosa Amanda Pérez Toj., Community Promoter, Oxfam America, Guatemala Sonia Estenia Alemán, Community Promoter, Oxfam America, El Salvador Mabel Guevara, Regional Advisor for Savings Groups, Catholic Relief Services, El Salvador Victor Manuel Celaya Del Toro, General Director of Climate Change for Agriculture Sector, Secretaría de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), Mexico Joshua Goldstein, Principal Director for Economic Citizenship & Disability Inclu- 	

sion, Center for Financial Inclusion at Accion International, USA

THURSDAY, SEPTEMBER 4, 2014

10:30 - 11:00

11:00 - 12:30

Workshop Sessions: Group 2







Featured Speakers:



- Pranav Prashad, Microinsurance Officer, Microinsurance Innovation Facility, International Labor Organization (ILO), Switzerland
- Anuj Kumbhat, Director, Weather Risk Management Services (WRMS), India
- Beatrice Githinji, Senior Manager, Chase Bank Kenya Ltd, Kenya
- Victor Manuel Celaya Del Toro, General Director of Climate Change for Agriculture Sector, Secretaría de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), Mexico







Valladolid Hall | Simultaneous interpretation in English and Spanish Featured Speakers:



- Armene Modi, Founder/Chairperson, Ashta No Kai, India
- Michele Costelo, WAM Director and former President, WAM international, USA
- Wendy K. Bauman, President/CVO, The Wisconsin Women's Business Initiative Corporation (WWBIC), USA
- Gloria Ruiz, Country Manager, Pro Mujer Nicaragua, Nicaragua



Building Successful Frontline Staff





Featured Speakers:

- Matilde Olazabal, Director, Freedom from Hunger, Mexico
- Miriam Hernandes, Director, Al Sol, Mexico
- Iris Lanao, Executive Director, Finca Peru, Peru
- Benjamin Massud, Director of Human Resources, CRECER, Bolivia
- Emilio Vélez, General Manager, BancoEstado Microempresas S.A., Chile
- Niclaus Bergmann, Managing Director, Savings Banks Foundation for International Cooperation, Germany



Using social data to improve performance

Ek Balam Hall I Organized by Opportunity International

- Tatiana Peralta, Program Coordinator, Opportunity International, Australia
- Lianna Mora, Social Performance and Capacity Building Regional Coordinator, Oikocredit, Mexico
- Sandhya Suresh, Senior Manager, ESAF Microfinance & Investments, India
- Frank Ballard, Senior Program Specialist, Grameen Foundation, USA



THURSDAY, SEPTEMBER 4, 2014





Bringing e-Payments Solutions to Microentrepreneurs: The Experience of MasterCard With the Microfinance Sector in Mexico

Sala 4 |This workshop will be held in Spanish Organized by MasterCard Corporation

Featured Speakers:

- Cesar Espinoza, MasterCard, VP New Business Development
- Claudia Revilla, General Director, ProDesarrollo, Mexico
- Jorge Kleinberg, CEO, Te Creemos, Mexico
- Rebeca Vela, General Manager, New Business Development, MasterCard, Mexico







Technology-Enabled Financial Inclusion Solutions Izamal Hall I Organized by Freedom from Hunger

Featured Speakers:

- Kathleen Stack, Vice-President, Programs, Freedom from Hunger, USA
- Edouine François, Director of Product Development, Freedom from Hunger, Canada
- Paul Rippey, Co-Founder and Editor, Savings Revolution, USA
- Josephine Wainaina, Business Analyst, Software Group, Kenya
- Murray Gardiner, Program Director: SaaS for Microfinance and Community Banking, Temenos, UK







People with Disabilities: The New Generation of Microfinance Clients Sala 5 I Organized by Secretaría Técnica de Discapacidades Featured Speakers:

- Andrés Freire, Development and Marketing Coordinator, Red Financiera Rural (RFR), Ecuador
- Freddy Monge, General Manager, Banco Nacional de Fomento, Ecuador
- Andrea Stiles, Director, AVAL Consulting, USA
- Roberto Jaramillo, National Coordinator for Productive Inclusion, Technical Secretariat for Disability for the Vice Presidency— Ecuador, Ecuador
- Jaya Sarkar, Vice President of Programs, Trickle Up, USA
- Fernando Zanabria, General Manager, Fundación Paraguaya, Paraguay
- **Joshua Goldstein**, Principal Director for Economic Citizenship & Disability Inclusion, Center for Financial Inclusion at Accion International, USA

THURSDAY, SEPTEMBER 4, 2014

12:30 - 14:00

Lunch

14:00 - 15:30

Workshop Session: Group 3



Microfinance as Social Business

Mérida Hall | Simultaneous interpretation in English and Spanish Organized by Grameen Trust



Featured Speakers:

- Muhammad Yunus, Founder and President, The Yunus Centre, Bangladesh
- S.M. Huzzatul Islam Latifee, Managing Director, Grameen Trust, Bangladesh
- Jurgen Hammer, Chief Investment Officer and Head of Social Performance Management, Grameen Crédit Agricole Microfinance Foundation, Luxembourg
- Nurul Amin, Chief Operating Officer, Grameen Carso, Mexico
- Parveen Mahmud, Managing Director, Grameen Telecom Trust (GTT), Bangladesh



How Pro-Poor is your MFI? Improving Client-Level Outcomes with Essential Practices and Indicators from Truelift

Valladolid Hall | Simultaneous interpretation in English and Spanish





- nical Review Committee, Mexico
- Carmen Velasco, Executive Committee Co-chair, Truelift, Peru
- Iris Lanaro Flores, FINCA Peru, Peru
- Sandhya Suresh, Senior Manager, ESAF Microfinance & Investments, India
- Daniella Hawkins, Social Performance Manager, Microloan Foundation, UK



Microfinance and Microfranchising: How Microdistribution and MFIs Can Innovate Together in the Fight Against Poverty





- Mercedes de Canalda, Executive President, Banco ADOPEM, Dominican Republic
- Miguel Vasquez, BOP Project Manager, Nestle, Dominican Republic
- Luis Fernando Sanabria, General Manager, Fundación Paraguaya, Paraguay
- Rocio Abud, Project Director, Fundes, Mexico
- **Jonathan González Ponce de León**, Coordinator of Partnerships and Community Development, Vision Fund México , Mexico
- Aminta Perez-Gold, SCLA Program Coordinator, Multilateral Investment Fund, USA







THURSDAY, SEPTEMBER 4, 2014









- Azalea Carisch, Project Manager, University Meets Microfinance (UMM), PlaNet Finance, Germany
- Robert Gailey, Director, Center for International Development, Point Loma Nazarene University, Point Loma Nazarene University, USA
- Jeff Ashe, Microfinance Professor, Sustainable International Development Program, Brandeis University & the School for International Public Affairs, Columbia University, USA
- Patricia Rodríguez Pulido, Lecturer and External Relations Officer, International Master in Microfinance for Entrepreneurship, Universidad Autonoma de Madrid, Spain
- William Maddocks, Director, Carsey School of Public Policy, University of New Hampshire, USA







Microinsurance – From a global perspective to the specific Progreso Hall | Simultaneous interpretation in English and Spanish Organized by ADA Microfinance

Featured Speakers:

- Francesca Randazzo, Project Officer, ADA, Luxembourg
- Maria del Carmen Claramunt Sansón, Coordinator Proyecto Microseguros de Centroamerica, Red Centroamericana y del Caribe de Microfinanzas, Redcamif, Nicaragua
- Katie Biese, Senior Project Manager, MicroInsurance Centre, LLC, USA
- Isabel Cruz Hernandez, General Director, AMUCSS, Mexico
- Pranav Prashad, Microinsurance Officer, Microinsurance Innovation Facility, International Labor Organization (ILO), Switzerland







Public and Private Strategies for the Financial Inclusion of Remittance Clients Institute for Mexicans Abroad

Ek Balam Hall

- Maria Luisa Hayem, Consultant, Access to Finance Unit, Multilateral Investment Fund (FOMIN), Member of the IDB Group, USA
- Ernesto de Lucas Hopkins, Director, Institute for Mexicans Abroad (IME), Mexico
- Isabel Cruz, Director-General, Asociacion Mexicana de Uniones de Credito del Sector Social A.C. AMUCSS, Mexico
- Diego Filiberto Duque Robledo, Director General, Solucion ASEA, Mexico

THURSDAY, SEPTEMBER 4, 2014







The Next Generation of Innovations: A Medley of Products, Services & Programs Paving the Way in Microfinance

Sala 5

Featured Speakers:

- Grant Quigley, Analyst to the U.S. Director, One Acre Fund, U.S.
- Roberto Flores Athie, CEO, Financiamiento Progresemos SA DE CV Sofom ENR, Mexico
- Helen B. Dudley, Chairman, The Colombia Project/TCP Global, USA
- Professor Syed Hashemi, Senior Adviser, CGAP Vulnerable Segments Initiative, BRAC University, Bangladesh
- Alok Prasad, CEO, Microfinance Institutions Network (MFIN), India
- Marta Bekerman, President, The Advancement Civil Association for Human Development, Argentina

15:30 - 16:00

Break

16:00 - 17:30

Plenary Session 4

Building Pathways out of Poverty

Merida & Valladolid Hall | Simultaneous interpretation in English and Spanish

Moderator:

Mariana Escobar, Department of Social Prosperity, Colombia

Featured Speakers:

- Mariella Greco, Country Director, Plan International, Paraguay,
- Shameran Abed, Microfinance Program Manager, BRAC, Bangladesh
- Yves Moury, President and CEO, Fundación Capital, Colombia

17:30 - 18:00

Rroak

Friday, SEPTEMBER 5, 2014

09:00 - 10:30

Plenary Session 5

Making Markets Safe for the Vulnerable

Merida & Valladolid Hall | Simultaneous interpretation in English and Spanish Moderator:

 Eduardo Ruiz-Healy journalist in Grupo Fórmula Radio, TV, Internet; columnist in various print media and General Director for www.ruizhealytimes.com; México

- Scott Graham, Director, Research and New Business Initiatives, FINCA, USA
- · Chuck Waterfield, CEO, MFTransparency, USA
- Jorge Kleinberg, Represetative, ProDesarrollo, Mexico
- Rebeca Pizano, Deputy Managing Director, Nacional Financiera, Mexico
- Mario Di Costanzo President, National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF), Mexico

Friday, SEPTEMBER 5, 2014

10:30 - 11:00

Break

11:00 - 12:30

Workshop Sessions: Group 4







Microfinance and WASH: Experiences and Strategies for Success Progreso Hall I Simultaneous interpretation in English and Spanish Organized by the Microcredit Summit Campaign and Freedom from Hunger Featured Speakers:

- Cassie Chandler, Manager, Microfinance and Health Protection, Freedom from Hunger, USA
- Sergio Reyes, Country Director, Water for People, Honduras
- Robert Gradoville, Global Technical Advisor, WaterCredit Advisory Services, Water.org, USA
- Victor Hugo Urcia, South America Regional Representative, Water.org, Peru
- Greg Zwisler, Commercialization Officer, PATH, USA
- Yi Wei, WASH Innovation Manager, iDE Global WASH Initiative, International Development Enterprises (iDE), Cambodia
- Gloria Diaz, Gerente CrediMUJER, Movimiento Manuela Ramos, Peru



















Going beyond access: transforming client experience Izamal Hall | Organized by BRAC

Featured Speakers:

- Shameran Abed, Director of Microfinance, BRAC, Bangladesh
- **Syed Hashemi**, Professor and Chairperson, Department of Economics and Social Sciences, BRAC University, Bangladesh

Innovative Ways to Assess Client Credit-Worthiness

Sala 4 I Organized by First Access

Featured Speakers:

- Luis Fernando Sanchez, Head of Mexico & Guatemala, Entrepreneurial Finance Lab, Mexico
- Matt Hennessy, Client and Partnerships Director, First Access, USA

Successful Product Development and Delivery for the Next Generation Ek Balam Hall | Organized by Making Cents International

- Nambula Kachumi, Program Officer, Population Council, Kenya
- Natacha Blanc, Project management, Fonkoze, Haiti
- Alexi Taylor-Grosman, Capacity Building and Project Specialist, Making Cents International, USA
- Mohammed Al-Lai, CEO, Al-amal Microfinance Bank, Yemen
- **Jared Penner**, Head, Education Division, Child and Youth Finance International (CYFI), Netherlands

FRIDAY, SEPTEMBER 5, 2014









Featured Speakers:

- Md. Abud Karim, Managing Director, Palli Karma-Sahayak Foundation (PKSF), Bangladesh
- Alok Prasad, CEO, Micro Finance Institutions Network (MFIN), India
- Javier Vaca, Executive Director, Red Financiera Rural (RFR), Ecuador
- Larry Reed, Director, Microcredit Summit Campaign, USA











Organized by Creative Metier

Featured Speakers:

- Glynis Rankin, CEO, Creative Metier, UK
- Tracey Talentino, Managing Consultant, Creative Metier, UK
- Mark Howarth, Managing Consultant, Creative Metier, UK





Lessons Learned in Making Markets Safe for the Vulnerable Merida Hall | Simultaneous Interpretation in English and Spanish

Featured Speakers:

- Nicole Rossell, Microfinace and Climate Change Consultant, CSN Consultores, Guatemala
- Iris Villalobos
- Sergio Navajas, Senior Specialist, Multilateral Investment Fund (FOMIN) Member of the IDB, USA

12:30 - 14:00

Lunch

14:00 - 15:30

Workshop Sessions: Group 5







Going to scale: Savings groups, Conditional Cash Transfers and Financial inclusion Valladolid Hall I Organized by Fundación Capital

- Jong-Hyon Shin, Financial Inclusion Specialist, Fundación Capital
- Kuria Wanjau, Project Manager, Savings Groups, FSD Kenya
- Mercedes de Canalda, Executive President, Banco ADOPEM, Dominican Republic
- Jeffrey Ashe, Fellow, Carsey Institute at the University of New Hampshire; and Research Fellow, Global Development, Environment Institute at Tufts University, USA
- Altagracia Suriel, General Director of PROSOLI, CCT Program of the Dominican Republic Government, Dominican Republic
- Paul Rippey, Co-founder and Editor, Savings Revolution, USA

FRIDAY, SEPTEMBER 5, 2014





Deepening our Outreach: Innovations in Inclusive Finance Through Networks
Progreso Hall I Simultaneous interpretation in English and Spanish
Organized by ADA and REDCAMIF

Featured Speakers:

- Ivan Gutiérrez, Executive Director, Red Centroamericana y del Caribe de Microfinanzas REDCAMIF, Nicaragua
- Allan R. Sicat , Executive Director Microfinance Council of Philippines (MCPI), The Philippines
- Mohammed Abdul Awal, Executive Director, Credit and Development Forum (CDF), Bangladesh
- Claudia Revilla, Executive Director, ProDesarrollo, Mexico





Turning Unemployment into Entrepreneurship

Merida Hall | Simultaneous interpretation in English and Spanish

Organized by the Yunus Centre

Featured Speakers:

- Muhammad Yunus, Founder and President, The Yunus Centre, Bangladesh
- Parveen Mahmud, Managing Director, Grameen Telecom Trust (GTT), Bangladesh
- S.M. Huzzatul Islam Latifee, Managing Director, Grameen Trust, Bangladesh
- Fares Mabrouk, Program Director, Yunus Social Business Tunisia, Tunisia
- Adil Sadoq, Field Project Manager, YouthInvest, MEDA, Egypt







How Social Performance Impacts Financial Resilience and Default Probabilities Sala 4

Featured Speakers:

- Jody Rasch, Sr. Vice President, Moodys Analytics, USA
- Yolanda Chenet, Senior Vice President, Regional Manager Latam office, Blue Orchard (Switzerland)
- Michael Krell, The Mix, USA







Reaching the Next generation of Smallholder Farmers: Capacity Building & Value Chain Partnerships

Ek Balam Hall

- Leonel Roland, Regional Support Consultant Latin America, ECLOF International Switzerland, Uruguay
- María Victoria Aguirre, Managing Director, ECLOF Colombia SAS, Colombia
- José Carlos Vandresen, Coordinator, Infocos/Cresol, Coordinator, Brazil
- David Kone, Executive Director, Opportunity International, Nicaragua

FRIDAY, SEPTEMBER 5, 2014





Regulation and Financial Inclusion: Innovative Experiences in Latin America Izamal Hall | This workshop will be held in Spanish Organized by the Inter-American Development Bank (IDB)

Featured Speakers:

- Sergio Navajas, Senior Specialist, Multilateral Investment Fund (FOMIN), Member of the IDB, USA
- Rudy Araujo, Secretary General, Association of Bank Supervisors of the (ASBA), Mexico
- **Jimmy Izu**, Head Department of Regulation of SBS, Superintendency of Banking, Insurance and Private Pension Funds (SBS), Peru
- Veronica Trujillo-Tejada, Consultant, Multilateral Investment Fund (MIF), Member of the IDB Group, Peru



Advancing the Roadmap to Financial Inclusion

Sala 5 I Organized by Center for Financial Inclusion (CFI)

Featured Speakers:

- Raymond Serios, Special Projects Manager, Negros Women for Tomorrow Foundation, Inc., Philippines
- Mohammad Al-Lai, General Manager, Al-Amal Bank, Yemen
- Sonja Kelly, Fellow, Center for financial Inclusion (CFI), USA

15:30 - 16:00

Break

16:00 - 18:00

Closing Plenary

Merida & Valladolid Hall | Simultaneous interpretation in English and Spanish Featured Speakers:

- Larry Reed, Director, Microcredit Summit Campaign, USA
- John Hatch, Founder, Finca, USA
- Carmen Velasco, Executive Committee Co-chair, Truelift, Peru
- Muhammad Yunus, Founder and President, The Yunus Centre, Bangladesh

18:00 - 18:30

Break

18:30 - 20:00

Closing Reception

SATURDAY, SEPTEMBER 6, 2014

9:00 - 17:30

Summit Trainings:

Collaborating for Health: Linking and Integrating Health and Financial Services
This event is organized by Freedom from Hunger and the Microcredit Summit Campaign and supported by an educational grant from Johnson & Johnson.

Facilitators and presenters:

- **Sabina Rogers**, Communications and Relationships Manager, Microcredit Summit Campaign, USA
- D.S.K. Rao, Regional Director for Asia-Pacific, Microcredit Summit Campaign, India
- Bobbi Gray, Research and Evaluation Specialist, Freedom from Hunger, USA
- Marcia Metcalfe, Microfinance and Health Protection, Freedom from Hunger, USA

Key respondents:

- Julie A. Cornell, Program Manager, Corporate Contributions, Johnson & Johnson, USA
- Claudia Revilla, General Director, ProDesarrollo, Mexico
- Sandhya Suresh, Senior Manager, ESAF Microfinance & Investments, India
- Isabel Rueda, Gerente Nacional de Servicios de Desarrollo, CRECER, Bolivia
- José Ignacio Carreño, Executive Director, PROCOSI, Bolivia
- Miguel Andrade Melo, Commercial Manager, SIME USFQ, Peru
- Jana Smith, Manager, Health Program Development and Innovation, Pro Mujer, USA

Introduction to the Universal Standard of SPM and the SP14 Social Audit Tool

Organized by: Cara Forster, Social Performance Task Force (SPTF), Associate for Outreach to Latin America.

Unlocking the Potential of the Progress out of Poverty Index (PPI)

Organized by: Frank Ballard, Senior Program Specialist, Grameen Foundation, USA

The Value of Gender Performance Data

Organized by: Jaclyn Berfond, Women's World Banking, Senior Associate, Research, Monitoring & Evaluation

Facilitators and presenters:

• Celina Kawas, Manager, Women's World Banking

Citizen Empowerment and Advocacy for Microfinance

Organized by: Néstor Benjamin Ramos Téllez, RESULTS Advocacy México

Facilitators and presenters:

Rosalia Fascinetto Dorantes, Health, RESULTS Mexico

Child & Youth Friendly Financial Product Development Workshop

Organized by: Jared Penner, Child & Youth Finance International, Education Manager, Amsterdam

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Campaign Commitment Letter

Join the Campaign! Announce your Commitment during the Summit!

Campaign Commitments were launched by 18 pioneer institutions at last year's Microcredit Summit. These industry leaders are taking specific, measureable, and time-bound actions to help 100 million families lift themselves out of extreme poverty. Since then more than **40** other organizations have joined their ranks to build the movement.

Responding to the **World Bank's movement to end extreme poverty by 2030** and acknowledging that full financial inclusion can only be achieved by targeting the extreme poor; the Campaign has created the 100 Million Project. This effort aims to motivate microfinance stakeholders to provide products and services that reach those in extreme poverty and facilitate their movement out of poverty.

The possibilities for partnering are limitless and the work to be done takes shape in innumerable ways. Reaching the end of extreme poverty will take us all working together in specific ways, measuring our progress, and holding ourselves accountable to concrete timelines for our actions.

By making a Campaign Commitment your organization will be recognized as a leader in the global movement to end extreme poverty, and serve as an inspiration to others to reach the poorest.

The Microcredit Summit Campaign is dedicated to ensuring that all those who make a Commitment have opportunities to form partnerships and collaborate with other industry leaders in fulfilling their Commitment. By making a Campaign Commitment, your organization joins a coalition of like-minded institutions who are willing to share knowledge and tools to help pursue the end of extreme poverty.

The Microcredit Summit Campaign commits to highlight all Commitments and their progress in order to inspirer others to join the movement. You will hear about these industry leaders in plenary sessions, as panelists on workshops, as hosts of summit training sessions, presenters in the Café Chat series, and recognized for their Commitments in the Summit Closing Ceremony and Commitments Roll Call.

Beyond the Summit and with the help of the 100 Million Project team, Commitment makers are also able to co-host E-Workshop webinars. They may also author guest blog posts on innovations in the industry and their organization's progress on their Commitment. Commitment makers are also prioritized for other opportunities to work with the Campaign to share best practices, with a particular focus on one part of their Commitment.

Come to the Commitment Café and learn more about how you can be a part of this global movement.

Join the Campaign. State your Commitment.

To learn more visit our Website: http://www.microcreditsummit.org/ Email us at mycommitment@microcreditsummit.org



Like the Microcredit Summit Campaign Facebook page



Follow us on Twitter @MicroCredSummit



Share and follow our blog http://100millionideas.org/

Use hash tags #Commit100M and #100MGoal

Visit the Commitments Cafe and find out how YOU can make your Campaign Commitment





Campaign Commitments

...were launched by 18 pioneer institutions at last year's Summit. These industry leaders are taking specific, measureable, and time-bound actions to help 100 million families lift themselves out of extreme poverty. Since then more than 40 other organizations have joined their ranks to build the movement.

Campaign members announcing Campaign Commitments to take SPECIFIC, MESUREABLE, and TIME-BOUND ACTIONS to end extreme poverty.

Café Chat Series Guests:

atiana Peralta	Wed, 1:50	om
aliana Ferana	vveu, 1.50	ווע

Opportunity International

Helene Dudley Wed 2:10pm TCP Global

Prof. Syed Hashemi Thurs 1:20pm

BRAC

Anne Hastings Thurs 1:40pm

Microfinance CEO Working Group

Joshua Goldstein Fri 1:20pm Center for Financial Inclusion

Md. Abdul Karim Fri 1:40pm PKSF

Learn more at the COMMITMENTS CAFE

located in the end of the Exposition

Room Chichen Itza

Join us for the

Commitments Café Chat Series!

Hear from those who have made a Commitment about how and why they have chosen to mark themselves as industry leaders in the movement to end

extreme poverty.

Make your contribution known on the COMMITMENTS WALL



Our Commitments Coaches will be there to help you think about how your own organization can make a powerful and lasting contribution to the movement to end extreme poverty.

These 18 Pioneering institutions announced the first 18 Campaign Commitments at the 2013 Partnerships against Poverty Summit in Manila, Philippines:































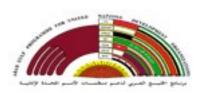






They are joined by these 22 organizations this year and the list of organizations demonstrating their commitment to the end of extreme poverty is growing each day!

We look forward to recognizing their Campaign Commitments at the 17th Microcredit Summit: Generation Next.

























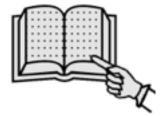


















About México

About Merida

Yucatán is the land where the Mayas built their largest cities, where the water flows in mysterious cenotes. Mérida is the capital of Yucatán and the most important city of the Mexican southeast. With colonial charm, the markets full of color and music enliven the streets. Here you will find a cosmopolitan city, a leader in the medical sector and a major tourist, shopping and business center.

The city has some of the best facilities for conferences in the country, excellent hotels area and prime location to explore mythical places as: Uxmal, Chichén Itzá and the incredible nature reserves.

Mérida offers a perfect location for visiting the most iconic archaeological sites of the Maya World: Uxmal (49 mi) and Chichén Itzá (78 mi) include the new sound and light show that is offered at Chichén Itzá.

For more information on Mexico visit www.visitmexico.com

Average September temperature: Low – 24°C (76°F), High – 34°C (93°F)

Population of Mexico: 118,818,228 inhabitants **Population of Mérida:** 970,377 inhabitants

Official Time: GMT/UTC - 6 hours

Country Code: 52

Currency: Peso (\$MXN) ----The Mexican currency is the Peso (MXN, using \$). Each peso is divisible into 100 centavos. Frequently used banknotes are: \$1,000 pesos (gray in color), \$500 pesos (pink), \$200 pesos (orange), \$100 pesos (bright red), \$50 pesos (red-blue), and \$20 pesos (blue). Coins consist of 10 cents, 50 cents, \$1 peso, \$5 pesos, \$10 pesos and \$20 pesos. You can visit XE.com or OandA.com to view the latest exchange rates.

Telecomunication & Country Code: The country code for Mexico is + 52. Mexican telecommunications companies have existing agreements with certain companies in other countries, but, please confirm this with your service provider before leaving your country. A prepaid Mexico SIM card with an international cell phone is the most convenient and economical solution for staying in touch while in Mexico.

Electricty: Mexico's electricity system is the same as that of the USA: 110v; 60 Hz. Any electrical equipment you carry with you that operates at the higher (240v) rate will need to be dual-voltage (e.g., hair driers). A lot of electrical equipment (like video cameras, digital cameras, and laptops) that operate on 12 volts via a product-specific adaptor will happily cope with dual voltage—check the adaptor and the device instructions to be sure.



Sightseeing Destinations

Mérida

Mérida City is the place of meeting commercial, cultural, artistic, technologic, social and architectonical, this place is the headquarters for the best events. Your guests could live the experience of this great city in every one of the visits, in the warmth of the people and the traditional architectonical wonders.

Chichén Itzá

The most famous city and representative of the Mayan world, named one of the 7 wonders of the modern world. There you can find tour guided, and also can join to "Be Mayan" program, in which the visitors have gastronomy activity, cultural and science as did the ancient Mayas.

Mayapán

Mayapán, el más importante de la civilización maya en el siglo XIII, contiene más de cuatro mil edificios rodeados por un gran muro.

Ek Balam

El más importante de Occidente de Yucatán, los edificios ubicados allí, adquirieron diferentes estilos provenientes de diversas regiones, por ejemplo: Petén, la Pucc y otros.

Valladolid

La pintoresca ciudad tiene barrios de gran majestuosidad y belleza, conocida como la capital del Oriente Maya. Aquí tuvieron lugar dos grandes pasajes de la historia de México: la Guerra de Castas en 1847 y la primera chispa de la Revolución Mexicana en 1910. Este "Pueblo Mágico" es ideal para la visita antes o después de estar en las ruinas de Chichén Itzá.

Cenotes and Caves

Sus huéspedes podrán disfrutar del contacto con la naturaleza, visitando los maravillosos cenotes. Los cenotes son pozos en una cueva causados por deslizamientos de roca, causando estanques semi profundos. Entre los más relevantes están Cuzamá, Ikkil y Loltún Grutas.

Acknowledgments

Without the generous support of our event partners, sponsors and donors, the 17th Microcredit Summit, "Generation Next: Innovations in Microfinance," would not have been possible. We graciously extend our thanks to them, who can be found on pages 1 -5.

Event Partners

National Microenterprise Financing Program (PRONAFIM)

Government of the State of Yucatan

Nacional Financiera (NAFIN)

Sponsors

The Arab Gulf Program for Software Group Evertec, Inc Development (AGFUND)

ADA Microfinance Moody's Analytics

TEMENOS Johnson SYSDE

We gratefully acknowledge the contribution of our Advisory Committee, who steered us in the right direction, identifying speakers and session themes and helped us to bring together actors from multiple sectors with the aim of building a global coalition dedicated to serving the next generation of microfinance and explore the innovative solutions that can unlock endless possibilities for this new generation in the space accorded by the 17th Microcredit Summit.

J. Alejandro Arreola Prado	Iris Lanao Flores	Carolina Trivelli
Diego Filiberto Duque Robledo	Yves Moury	Javier Vaca
Jose Bernardo Gonzáles Rojas	Sergio Navajas	Carmen Velasco
Syed Hashemi	Jared Penner	Emilio Vélez Hormazabal
Anne Hastings	Claudia Revilla	John Hatch
	Jacoba Rodriguez Chiru	

We would also like to acknowledge the contribution of the 185 speakers who are bringing their years of expertise to the 17th Microcredit Summit to collaborate and generate strategic partnerships, innovations and a scaling of successful models that help guide the "next generation" of microfinance as well as facilitate a space where synergies are created, deals are brokered, and dialogue emerges around best practices to ensure that we create a global network working with the world's poorest to transform their lives.

Special Thanks

We are especially indebted to key individuals whose efforts, inputs, and commitment made the 17th Microcredit Summit a reality and provided critical support along the way:

Mark Butler	Claudia Revilla	Chuck Waterfield
Jacqueline Reidinger	Glynis Rankin	Cara Foster
Anne Hastings	Candace Nelson	Mariana Escobar
Scott Graham	Josh Goldstein	Carmen Velasco
Jared Penner	Bram Stoffele	Bridget Dougherty
Harsha Rodriguez	Carol Bellamy	Yves Moury
Graham Wright	Mariella Greco	Emilio Hernandez
Angela Barraza	Shameran Abed	

The Microcredit Summit Campaign is especially thankful for the tireless work of our volunteers and interns, who have contributed endless hours of pro bono work towards the mission of the 17th Microcredit Summit. They include:

Yanira Garcia	Anabel Ruiz Cayuela	
Ana Hecton	Marco Gomez	
Alba Donis	Daniel Cianci	
Clay Giese	Fred Stuart	

We would also like to thank our event planners, COFSA Hospitality, for all their work in helping to organizing the Summit.

Last but not least, the 17th Microcredit Summit would like to acknowledge the staff and team of the Microcredit Summit Campaign, Mexican Government, in particular the National Microenterprise Financing Program (PRONAFIM), and member of the Government of the State of Yucatan that made the Summit a reality.

Microcredit Summit Campaign

Larry Reed, Director
Dr. D.S.K Rao, Regional Director for Asia Pacific
Fabiola Diaz, Program & Business Development
Manager for Summits
Jesse Marsden, Research and Operations
Manager
Sabina Rogers, Communications and
Relationships Manager

Camille Rivera, Senior Program Associate
Xochitl Sanchez, Program Associate
Sara Gailly, Program Associate
Amanda Ortega, Program Associate
Benjamin Brennan, Program Facilitator
Melanee Steadman, Scholarship Coordinator

Government of Mexico

Ildefonso Guajardo Villareal, Secretary of Economy for the Republic

Enrique Edgardo Jacob Rocha, President of the National Institute of the Entrepreneur

Elenitza Canavati Hadjópulos, General

Coordinator for the National Microenterprise Financing Program

Enrique Abedrop Rodríguez, Head of Internal Control of the Ministry of Economy.

Oscar Alfonso Ignorosa Mijangos, General Director of Social Communications of the Ministry of Economy

Jonathan Torrecillas Guerra, General Director of Institutional Relations of the Ministry of Economy

Ma. **Del Pilar Ramírez Hernández**, General Deputy Director for the Coordination of Events for the Secretary

César Gaytan Acuña, General Deputy Director of Social Communication.

Mariana Lilian Cortes Montes de Oca, Director of International Information for the Department of Social Communication at the Ministry of Economy

Jesús Morales Martínez, Director of Information for the Department of Social Communication at the Ministry of Economy

Government of the State of Yucatan

Rolando Rodrigo Zapata Bello, Constitutional Governor of the State of Yucatan

Eric Luis Rubio Barthell, Chief of Staff of the Governor

Luis Felipe Saidén Ojeda, Secretary of Public Safety

David Jesús Alpizar Carrillo, Secretary of Economic Development.

Saúl Martín Ancona Salazar, Secretary of Tourism Promotion.

Roger Heyden Metri Duarte, Secretary of Culture and Arts

Julio Cesar Lorenzo Delgado, Technical

Secretary of the National Microenterprise Financing Program

Adolfo Guzmán López - Collada, Consultant Responsible for Promotion, Communication and Linkages for the National Microenterprise Financing Program

Daniel Amador Carrasco, General Deputy Director of Special Projects of the National Microenterprise Financing Program

Gabriela Zamira Barragán Sandoval,

Consultant Responsible for Institutional Strengthening and Development for the National Microenterprise Financing Program

Juan Carlos Agoitia Gil, Consultant

Responsible of Planning and Evaluation for the National Microenterprise Financing Program Consultant

Glenda Michel Gutiérrez, Consultant for Social Communication for the National Microenterprise Financing Program.

Mario Alberto Rueda Barrera, Consultant for Communications and Linkages for the National Microenterprise Financing Program

Enrique Antonio de Jesús Magadán Villamil, Director of Cultural Patronage

Fernando José Castro Novelo, Director General Director for Social Communitions

Aarón Ricardo de Jesús Palomo Euan, Director of the State Civil Protection Unit

David Hidalgo Ayala, Director of the Office of Conferences and Conventions

Jenny Carolina Rosado Patrón, Head of Logistics for Events in the office of Conferences and Conventions Bureau.

William Jesús Pérez Loria, Head of Office of International Affairs for the Directive Office of the Governor

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