



SPI4, the Universal Standards and Green microfinance

SP Fund, 27 October, 2016

Association focused on disseminating knowledge and tools for ethical finance

- **Founding members:** five French organizations specialized in microfinance
- **Partners:** MFIs, networks, TA providers, investors, donors, researchers, worldwide
- **Working areas:** impact and social performance, governance, rural and agricultural finance.

www.cerise-microfinance.org

Social Performance Fund – 3rd round

Who we target?

- ✓ MFIs, National networks, Local regulators, Investors

SP Fund offer for Microfinance Stakeholders

- ✓ On-line trainings (in English, Spanish and Russian) for network representatives, MFIs' managers, credit analysts and SPI4 auditors on the data collection and use of SPI4
- ✓ Off site individual TA for selected MFIs, networks and credit analysts
- ✓ Scholarships to participate to SPTF annual meeting in and 2017

Open calls for proposals 26 Sept – 6 Nov 2016

More: <http://www.mfc.org.pl>



1. Discuss the key issues around green microfinance in SPM
2. Understand the key indicators related to green microfinance in the Universal Standards (and SPI4 filtering option)
3. See examples on how to improve practices related to green microfinance
4. Identify technical resources





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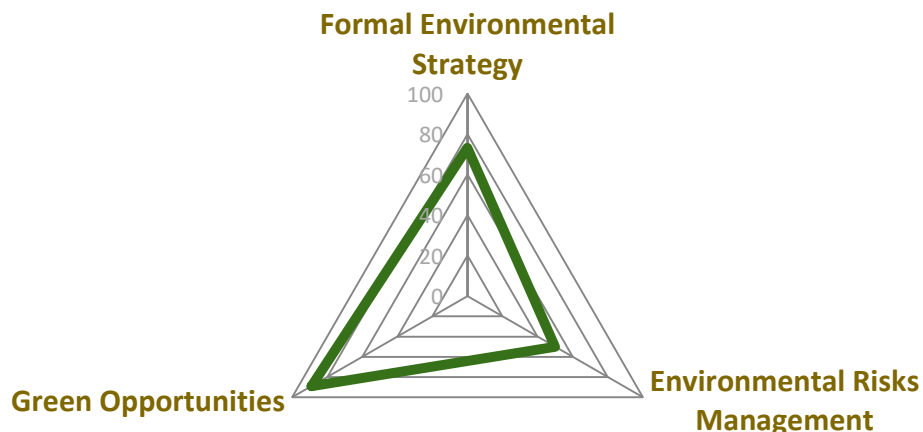


**What are the key issues around green
Microfinance and how does it relates to
SPM?**

The Green Index

Built on the work of an **action group** at the **e-MFP** level

- **Survey to identify** the green microfinance practices considered as the most important by practitioners
- Based on survey results and members' experience, **key indicators selected** and **integrated in SPI4**.
- Tested in the field throughout 2014-2015, updated with the Green Microfinance Action Group in 2016 with SPI4 2.0.



Green Index

- The provider defines, manages and monitors its environmental strategy.
- The provider manages its internal environmental risks.
- The provider manages its external environmental risks.
- The provider fosters green opportunities

The provider defines, manages and monitors its environmental strategy.

- The provider defines its environmental strategy.
- The provider manages and monitors its environmental strategy.

The provider manages its internal environmental risks.

- The provider implements actions to reduce its internal ecological footprint.
- The provider monitors its internal ecological footprint

The provider manages its external environmental risks

- The provider evaluates the level of environmental risk of its clients
- The provider includes the level of environmental risk as a factor in the loan approval process
- The provider raises clients' awareness on environmental risks linked to clients' activities and possible mitigation strategies

The provider fosters green opportunities.

- The provider offers specific financial products for clean energy.
- The provider offers specific financial products for sustainable or climate-smart agriculture
- The provider offers other green financial or non-financial products or services.



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How green am I? How to assess institution practices?

How to assess green practises with SPI4?

X7



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Alpha version 2.0 (10/2016)

SPI4 2.0 - Social Performance Indicators



Tech assistance

The SPI4 is an audit tool developed by CERISE to assess the Universal Standards for Social Performance Management, which include the Client Protection Certification Standards.

1 - Indicate your contact information

Date of completion (DD/MM/YY)

Contact person from the FSP

Position

Organization

Country

Tel

Email

Type of assessment

Name of auditor

Organization of auditor

2 - Select additional modules (optional)

Please select the additional module(s) that you want to fill in:

Poverty (Truelift)

Gender (WWB/ForoLAC)

Green Index (e-mfp)

Third Party Provider (Smart)

Insurance (Smart)

No

No

Yes

No

No

Click to update

3 - Select external reporting (optional)

By selecting one of the options below, the questionnaire will be filtered to include only questions that are relevant for this option.

4 - Import data (optional)

Smart Assessments

MixMarket

MFI Factsheet by Microfact

SPI4 1.X

5 - Fill in your data

Organization information

Questionnaire

6 - See the results

Social dashboard

Universal standards

Client protection standards 2.0

MIX social data

Green index

Authorization

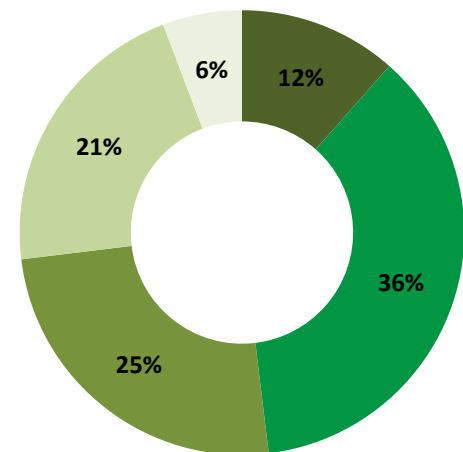
☒ I DO authorize CERISE to store the content of this questionnaire in its database on a confidential basis and use the results for benchmarking purposes

State of practise

N= 52			
	Average	Standard	Average
Green average score	26,9	GREEN a :The institution addresses environmental issues through a formalized strategy.	27,3
		GREEN b : The institution manages its environmental risks.	28,0
		GREEN c : The institution fosters green opportunities.	25,4
SPI Social average score	66,2		

Green Dimension by region

■ MENA ■ SSA ■ LAC ■ ASIA ■ ECA





What are benefits

Benefits

- Provides sustainable solutions
- Creates jobs
- Institutions and clients more resilient in the areas affected by climate change
- Pushes innovation
- Reduce institution costs



Questions





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Good practise examples

Kompanion Bank, Kirgistan

- Credit for Conservation:
 - Introduced in 2011
 - Loan linked to a training program for livestock farmers

Acleda Bank, Cambodia



Paper Usage

In 2015, paper usage decreased by 12.99% per co-worker compared to 2014 due to the continuing increased use of electronic data. The Bank now uses AutoOffice System, developed by the Bank's IT Division and launched in late 2014, to send/receive internal information and other requests such as staff loans, office equipment, staff biographies, clearing medical, etc.

The increase of waste paper by 18.42% per co-worker compared to 2014 because of a 'one-off' destruction of an accumulation of obsolete files and documents of the Finance Division at Headquarters.

	2015	2014	2013	2012	2011
Materials					
Paper in kg/FTE	11.45	13.16	15.18	16.10	17.85
Waste					
Waste paper in kg/FTE	1.80	1.52	1.42	1.85	1.92



Partner, BiH

- Business in agriculture and/or livestock
- Special questionnaire
- Support to clients



Questions?

Experience to share?





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Technical resources

Where to find SPI4 and related resources?

www.cerise-spi4.org



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DOWNLOAD SPI4



CONDUCT AN AUDIT



GET TRAINED



SPI4 IN NUMBERS

version 1.3 released FEB 2016

NEWSLETTER ALINUS
SPI4 FOR INVESTORS

SPI4 BENCHMARKS OCT
2015


QUALIFIED AUDITORS LIST

Check the e-MPF website

<http://www.e-mfp.eu/actions-groups/microfinance-environment>


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MICROFINANCE & ENVIRONMENT Home / Action groups



The e-MFP Microfinance and Environment Action Group brings together microfinance practitioners to discuss and exchange experiences in dealing with environmental issues and to create new practical tools to advance environmental microfinance. The Action Group is also intended to act as a think tank that disseminates its results among e-MFP members and the microfinance sector at large with a view to increasing the awareness of and commitment to act on these issues. It is meant both as an internal knowledge-sharing and external awareness-raising platform that serves as a reference in the microfinance sector.

The objectives of the Action Group are to contribute to:

- Discuss current challenges related to microfinance and environment and ways to overcome them
- Improve knowledge and action of microfinance actors in environmental issues
- Enhance cooperation among environmental microfinance actors, share experiences, create synergies and develop partnerships where possible
- Increase international attention for, and (political and financial) dedication to environmental microfinance
- Publicize and disseminate its findings in writing to other e-MFP members and the microfinance sector at large

e-MFP Membership

[MEMBER'S DIRECTORY](#)
[BECOME A MEMBER](#)

If you need help...

- SP Fund can offer off site TA in English, Spanish and Russian e.g.
 - ✓ *Provide guidance in conducting an audit, understanding the indicators*
 - ✓ *Suggest existing tools which can help reduce SP gaps*

Contact MFC:

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www.mfc.org.pl

Contact CERISE:

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