



22<sup>ND</sup> MFC  
ANNUAL CONFERENCE  
**DEMYSTIFYING DIGITAL  
IN MICROFINANCE**  
ISTANBUL 2019

**MAY 30-31, 2019**  
**ISTANBUL, TURKEY**  
#2019MFC



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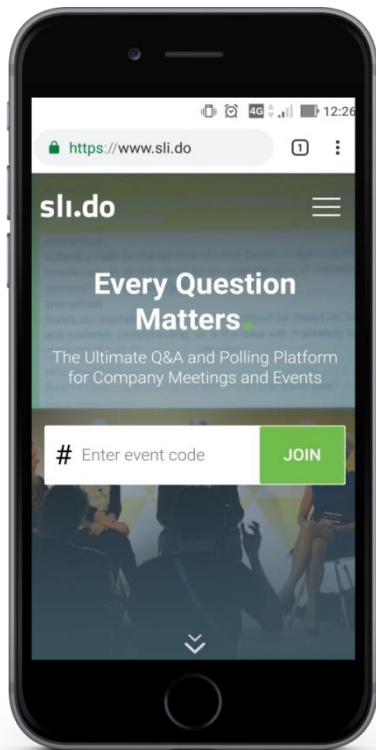
## Official Airline

## Conference Logistic Partner

To ask question and to comment:

- Go to **slido.com**
- Enter the code **# 3135**
- Select the session

WIFI : TITANIC\_DOWNTOWN  
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## The faiV

*n. /fiv/:* Your weekly source for thought-provoking insights on financial inclusion, microfinance, development and social investment from around the web.

**Week of May 17, 2019**

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*Editor's Note: This week's edition is going to be quite brief for a couple of reasons. First, it's a three-day weekend in both the US and UK and so lots of people will be*

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# The Case for Investing in Microfinance's Future

Tim Ogden

Director of Financial Access Initiative




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# Types of Evidence

- Theory 
- History 
- Macro-Empirics 
- Impact Evaluations

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# Impact of Credit RCTs



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# United States



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# South Africa



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# Making Ends Meet

$$\begin{aligned}
 (1 + e_4) \left[ \frac{D}{Dt} \overline{w^i \left( \frac{T'}{\bar{T}} \right)^2} + \overline{w'^2 \left( \frac{T'}{\bar{T}} \right)^2} \nabla_x \bar{u}^i - \alpha \left( \frac{T'}{\bar{T}} \right)^3 \overline{g^{i\alpha} \left( \nabla_x \bar{\Phi} + \frac{D\bar{u}_\alpha}{Dt} \right)} \right] - 2f(t) \overline{w'^i \left( \frac{T'}{\bar{T}} \right)^2} - 2\overline{w'^i w'^\alpha} \frac{T'}{\bar{T}} D_\alpha \\
 + \frac{1}{(1 + e_4) C_p^2} \overline{w'^i w'^\alpha} \nabla_x \left[ (1 + e_4)^2 C_p^2 \left( \frac{T'}{\bar{T}} \right)^2 \right] + \frac{2}{C_p} \overline{w'^\alpha} \frac{T'}{\bar{T}} \nabla_x \left[ (1 + e_4) C_p \overline{w'^i} \frac{T'}{\bar{T}} \right] + \frac{2}{\bar{\rho}} \overline{w'^i \left( \frac{T'}{\bar{T}} \right)^2} \nabla_x (\rho u'^\alpha) \\
 = \frac{1}{\bar{\rho}} \left( \frac{T'}{\bar{T}} \right)^2 \nabla_x \sigma^{i\alpha}(u') + \frac{2}{\bar{\rho} \bar{T} C_p} \overline{w'^i} \frac{T'}{\bar{T}} [\sigma^{2\beta}(u') \nabla_x u'_\beta - \sigma^{2\beta}(u') \nabla_x u'_\beta - \nabla_x F_r'^\alpha] = -\epsilon_3^i, \quad (36)
 \end{aligned}$$

$$\begin{aligned}
 (1 + e_4) \frac{D}{Dt} \left( \frac{T'}{\bar{T}} \right)^3 - 3f(t) \left( \frac{T'}{\bar{T}} \right)^3 - 3\overline{w'^2 \left( \frac{T'}{\bar{T}} \right)^2} D_x + \frac{3}{(1 + e_4) C_p^2} \overline{w'^\alpha} \frac{T'}{\bar{T}} \nabla_x \left[ (1 + e_4)^2 C_p^2 \left( \frac{T'}{\bar{T}} \right)^2 \right] \\
 + \frac{2}{\bar{\rho}} \left( \frac{T'}{\bar{T}} \right)^3 \nabla_x (\rho u'^\alpha) + \frac{3}{\bar{\rho} \bar{T} C_p} \left( \frac{T'}{\bar{T}} \right)^2 \left[ P' \nabla_x w'^\alpha - P' \nabla_x w'^\alpha - \nabla_x (P'_\theta w'^\alpha - P'_\theta w'^\alpha) - \frac{DP'_\theta}{Dt} \right] \\
 = \frac{3}{\bar{\rho} \bar{T} C_p} \left( \frac{T'}{\bar{T}} \right)^2 [\sigma^{2\beta}(u') \nabla_x u'_\beta - \sigma^{2\beta}(u') \nabla_x u'_\beta - \nabla_x F_r'^\alpha] = -\epsilon_3. \quad (37)
 \end{aligned}$$

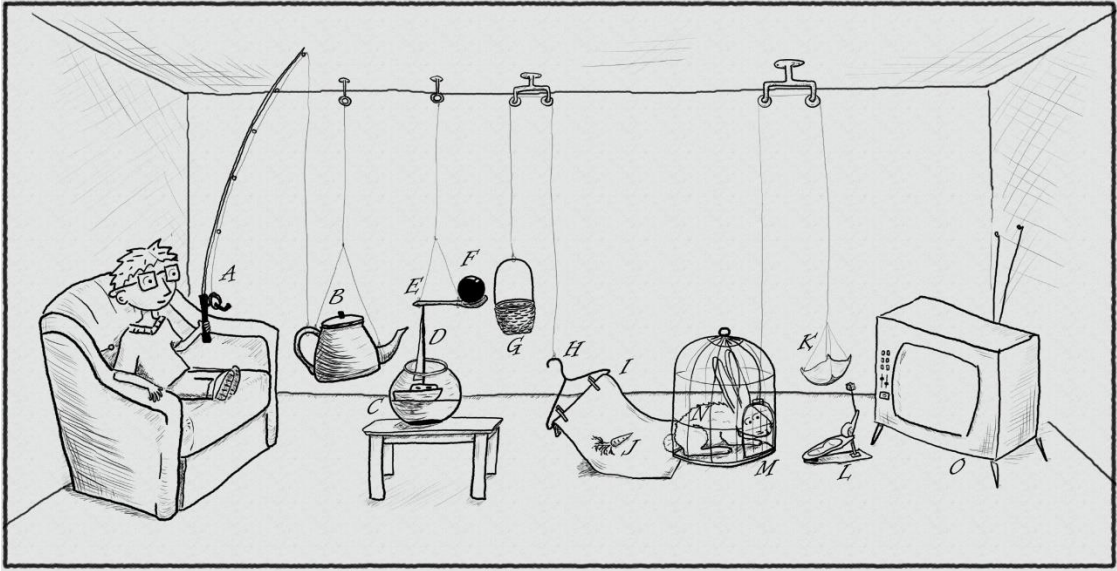
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# Complex Systems



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# Hierarchy of Needs



Maslow, A. *Motivation and Personality* (2nd ed.)  
Harper & Row, 1970.

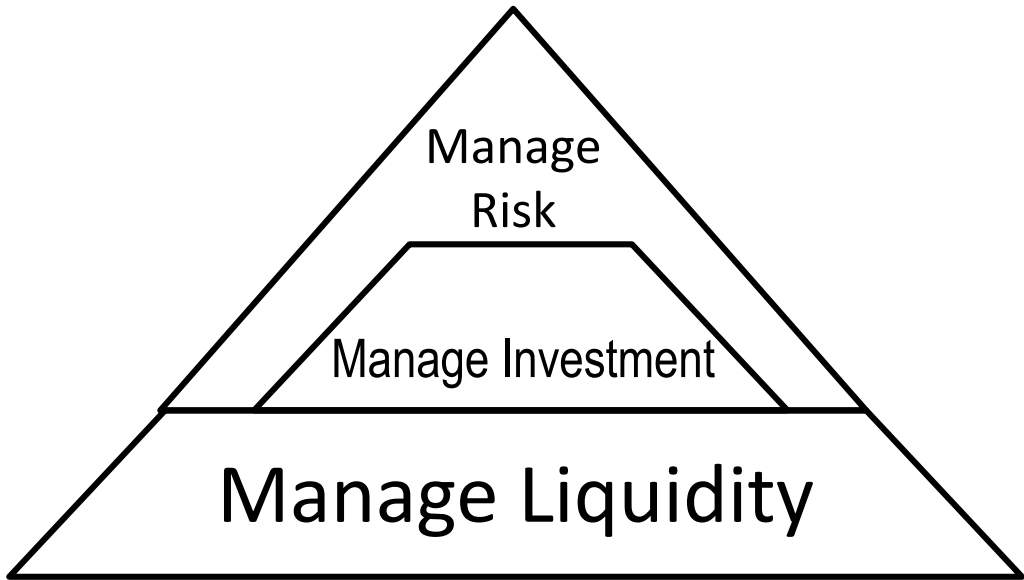
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# Hierarchy of Financial Needs



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# Products vs. Needs

	Payments	Credit	Savings	Insurance
Manage Liquidity	X	X	X	
Manage Investment		X	X	X
Manage Risk	X	X	X	X

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# Microfinance Impact: The Rest of The Research

- An Infrastructure for Inclusion
- A Valuable Liquidity Management Product
- Boost Wages in Labor Markets
- Helpful to “Gung-Ho” Entrepreneurs



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# FinTech

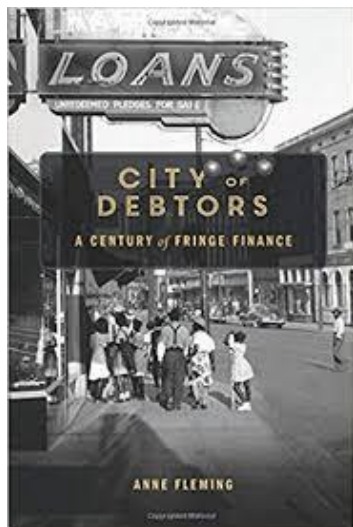


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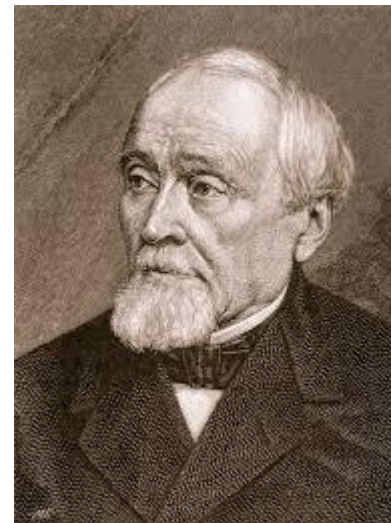


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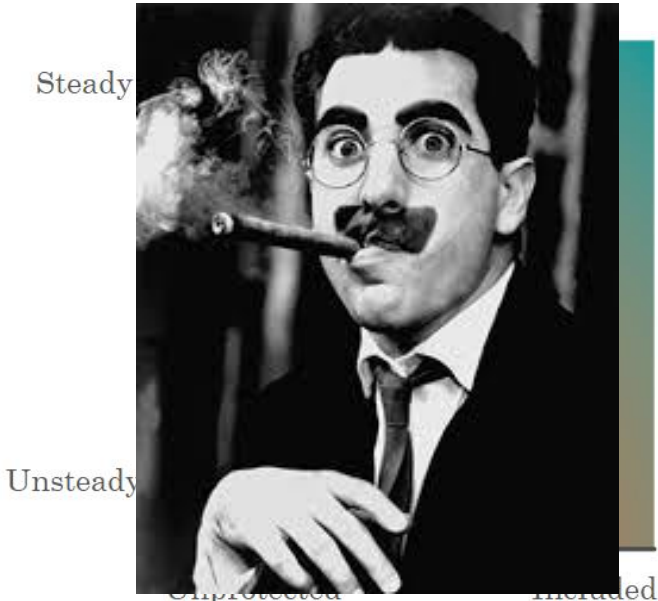
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# Dilemma of Exclusion



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# The Future

- An Infrastructure for Innovation
- Better Products for Managing Liquidity
- Better Products for Managing Risk
- Targeting
- Aspirations
- Business Training

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CONFERENCE DAY 1: Thursday, May 30			
09:30 - 09:45	<a href="#">Conference Opening</a> 🇷🇺		
09:45 - 10:45	<b>Keynote Address: The Case for Investing in Microfinance's Future</b> 🇷🇺 <i>Tim Ogden, Financial Access Initiative, New York University</i>		
10:45 - 11:30	COFFEE BREAK    SOCIAL INVESTORS AND TECHNOLOGY FAIR    FINTECH MARKETPLACE		
11:30 - 12:45	🇷🇺 <a href="#">Fintech and Financial Inclusion in Turkey and beyond</a>	<a href="#">Digital Payment Solutions for Microfinance Clients</a>	<a href="#">EU Funding for Microfinance: Latest News and Changes!</a>
12:45 - 14:00	LUNCH		
14:00 - 15:15	🇷🇺 <a href="#">Talking about Agile - A New Buzzword Explained</a>	<a href="#">Gaining Efficiency through Digital Processes and Systems</a>	<a href="#">Banking Models for Micro- and Small Businesses</a>
15:15 - 16:00	COFFEE BREAK    SOCIAL INVESTORS AND TECHNOLOGY FAIR    FINTECH MARKETPLACE		
16:00 - 17:00	<a href="#">Fintech Marketplace with Pitches</a> 🇷🇺		
17:00 - 18:00	<a href="#">Speed Networking with Fintechs and Investors</a>		
19:30 - 23:30	<a href="#">GALA DINNER</a>		

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**CONFERENCE DAY 2: Friday, May 31**

09:00 - 10:00	<u>Leader TANGO Session</u>		<u>Practical Guide to EaSI Financial Instruments for Microfinance</u>
10:00 - 10:30	COFFEE BREAK    SOCIAL INVESTORS AND TECHNOLOGY FAIR    FINTECH MARKETPLACE		
10:30 - 11:45	 <u>Navigating the Digital Jungle: Tips and Tricks for MFIs</u>	<u>Why Digital Transformation Depends on Workforce Transformation?</u>	
11:45 - 12:15	COFFEE BREAK    SOCIAL INVESTORS AND TECHNOLOGY FAIR    FINTECH MARKETPLACE		
12:15 - 13:15	 <u>Investor Plenary - Finance for Everyone: Funding Microfinance in the Age of Fintech</u>		
13:15 - 13:30	 <b>Conference Closing</b>		
13:30 - 14:45	LUNCH		

**POST CONFERENCE EVENT: Friday, May 31 - Saturday, June 1**

16:00 - 18:00 09:00 - 14:00	<u>CEO FORUM Summit</u> <i>(only for CEO FORUM Members)</i>
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# GALA DINNER AT FERIYE PALACE

- Date:** Today, 19:30 – 23:30
- Venue:** Feriye Palace, Yıldız Mahallesi, Çırağan Caddesi  
No:44 34347 Ortaköy/İstanbul
- Transportation:** Buses will leave from the Titanic Downtown  
Beyoğlu hotel at **18:30**  
Return trip: **22:30**  
**23:00**  
**23:30**
- Dress code:** Semi-formal



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