



MEDSt@rts A 3.3.1: LOCAL MICROFINANCE FORUM

The forum will be held online, using Zoom Platform. The sessions will be organized over a period of 12 days at a frequency of 2 days per week.

PARTICIPANTS: main public and private institutions and donors working in the target area, including the network members – at least 15 entities

Components by the programmed Day:

The **first half** of each day of the meeting (1.5 hour) will be dedicated to the presentation of different topics related to microfinance, in order to inform the discussions between the participants and to harmonize the results of each local forum.

The **second half** (the remaining 1.5 hour) will be dedicated to discussing the topic presented in the first half of the meeting and to drafting the local microfinance programme.

Attendance certification will be provided to each participant.

Day 1 Date & Time	Speaker	Topic: Microfinance Sector in Lebanon
24/11/2020 3 Hours	Kick off meeting	
I part 4:00 – 5:30 PM	Welcome Speech Rana Sayed/ AGD @ CCIAS Presentation - Ali Attieh CCIAS Medst@rts Project officer - Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli, CEO EBDA Microfinance Bank	Presentation about: <ul style="list-style-type: none"> - the MEDSt@rts project and how it intends to contribute to microfinance at the local and at the Med level; - the results of the Networking activity and of the microfinance study at the Mediterranean level and at the local level; - Challenges facing the MSEs and the need for Microfinance providers, challenges faced by microfinance providers in Lebanon (advantages and disadvantages)
II part 5:30 – 7:00 PM	Discussion between the participants	<ul style="list-style-type: none"> - Presentation of the entities involved (5 minutes each depending on the number of participants), stating their intended contribution to MEDSt@rts. - Open discussion/speeches from participants

Day 2 Microfinance Today: MF Players and Domination Market		
26/11/2020 3 Hours		
I part 4:00 – 5:30 PM	<ul style="list-style-type: none"> - Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli, CEO EBDAA Microfinance Bank 	<ul style="list-style-type: none"> • Classification of the MF practitioners in Lebanon since the 80s. • The current policies and Regulations for MF in Lebanon as per each kind of providers status. • Trends and objectives of the MF at International Level
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.
Day 3 The MF industry in Lebanon vs the evolution in the MENA		
30/11/2020 3 Hours		
I part 4:00 – 5:30 PM	<ul style="list-style-type: none"> - Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli, CEO EBDAA Microfinance Bank 	<ul style="list-style-type: none"> • Where does Lebanon stand in the regional and what are the opportunities? • Is the Lebanese example a role model? • Advantages and disadvantage compared to the regional industry
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.

Day 4 Micro-Finance Today and domination Market		
03/12/2020 3 Hours		
I part 4:00 – 5:30 PM	- Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli , CEO EBDA Microfinance Bank	- Market Outreach - Gender Consideration - Other considerations
5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.
Day 5 Status of Local Microfinance sector: target categories, economic aspects..		
07/12/2020 3 Hours		
I part 4:00 – 5:30 PM	- Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli , CEO EBDA Microfinance Bank	Characteristics of the local context relevant to microfinance: demographic, economic, social aspects. How can microcredit meet each local need? Most relevant sectors to microfinance at the local level: how to intercept their needs (e.g. with digitalization, with different microfinance instruments...)
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.

Day 6 Financial instruments: finding the right ones to intercept local financial needs		
10/12/2020 3 Hours		
I part 4:00 – 5:30 PM	<ul style="list-style-type: none"> - Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli, CEO EBDAA Microfinance Bank 	<ul style="list-style-type: none"> • Evolution of microfinance instruments: consolidated practices and new instruments that are proving useful. • Financial instruments in relation to local needs: how to best promote financial inclusion in the local context. • Obstacles facing entrepreneurs to access financial facilities • How to overcome those obstacles
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.

Day 7 The role of the Business Development Services Providers - BDSs		
14/12/2020 3 Hours		
I part 4:00 – 5:30 PM	<ul style="list-style-type: none"> - Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli, CEO EBDAA Microfinance Bank 	<ul style="list-style-type: none"> • How can BDSs support the entrepreneurs in improving businesses and position them to access financial services
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.

Day 8 Digitalization and microfinance part 1		
17/12/2020 3 Hours		
I part 4:00 – 5:30 PM	- Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli , CEO EBDAA Microfinance Bank	MFIs digital transformation: re-thinking a business model <ul style="list-style-type: none"> • What are the key aspects of digitalization for MFIs? • Digitalization: risk or opportunity? • Does it exclude some target demographics (digital-divide)? How can we bridge this gap? • Fintech: threat or possible partner?
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.

Day 9 Digitalization and microfinance part 2		
21/12/2020 3 Hours		
I part 4:00 – 5:30 PM	- Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli , CEO EBDAA Microfinance Bank	<ul style="list-style-type: none"> • Different approaches to digital transformation: what would be most efficient at the local level? • How can Lebanon upgrade traditional financing into digital • How can Lebanon facilitate digitalization for the MF and entrepreneurs? • Case-study [to define in accordance with a participant volunteer]
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.

Day 10 Partnership as a key in microfinance success! working together towards common goals.		
24/12/2020 3 Hours		
I part 4:00 – 5:30 PM	<ul style="list-style-type: none"> - Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli, CEO EBDAA Microfinance Bank 	<p>Perspectives of partnering between microfinance professionals, public donors, private companies and civil society organizations in order to increase the reach and scope of microfinance.</p> <ul style="list-style-type: none"> - How can Lebanon learn from other success stories in the region at policy level - Best practices at the national/local level.
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.

Day 11 Wrap up on the findings of the previous days		
28/12/2020 3 Hours		
I part 4:00 – 5:30 PM	<ul style="list-style-type: none"> - Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli, CEO EBDAA Microfinance Bank 	<p>Wrapping up what has been discussed in the previous days, summarizing the key elements that emerged during the discussion sessions:</p> <ul style="list-style-type: none"> - how local microfinance is responding to the global trends – embracing or rejecting them; - how they are meeting the local needs; - what instruments are prevalent and/or most efficient in the local context; - the state of digitalization of MFIs in the local context; - partnerships in the local and international context - How can the MF industry benefit from the EU Initiative for Financial Inclusion?
II part 5:30 – 7:00 PM	Discussion between the participants	Open discussion/speeches from participants. Taking into account what has been discussed in the first part, the group will work on further defining the local microfinance strategy.

Day 12		Wrap up on the findings of the previous days
30/12/2020 3 Hours		
I part 4:00 – 5:30 PM	- Imad Hamze Microfinance Expert & Financial Inclusion - Bachar Kuwatli , CEO EBDAA Microfinance Bank	Local common strategy: summarizing the state of the programme up to this point. What has been already defined so far, what is it missing, points of strengths, weaknesses to be addressed. Summarize the discussion and shortlist the priorities for enhancing the MF industry and BDSs' role with entrepreneurs
II part 5:30 – 7:00 PM	Discussion between the Participants	Open discussion/speeches from participants + Closing & Certification distribution. The group will work on finishing the drafting of the local microfinance strategy.