



SAM
2019
OUAGADOUGOU

WWW.SAM.AFRICA

21 - 25 OCTOBER, 2019 - OUAGADOUGOU, BURKINA FASO

African Microfinance Week

The greatest
microfinance event
in Africa!





What is the SAM (African Microfinance Week)?

The African Microfinance Week (SAM - Semaine Africaine de la Microfinance) is a biennial conference dedicated to the development of financial inclusion in Africa.

Open to all microfinance practitioners and other related sectors, the SAM aims to become a common African platform that offers a true framework for discussion between all stakeholders in the sector, in order to accelerate the financial inclusion and the economic growth of the continent.

This common platform eases peer-to-peer exchanges and the search of synergies at regional and international level.

SAM objectives

- Identify, discuss and celebrate the innovations, impacts and contributions that the African inclusive finance sector has made over the past 3-5 years toward achieving the SDGs;
- Analyze the gaps and challenges currently facing the sector and catalyze promising solutions to address them;
- Reinforce the sector's commitment to and tools for effective impact measurement and business case analysis;
- Stimulate new and enrich existing relationships with potential partners and allies across the African inclusive finance sector, including promoting actionable plans and follow-through after the conference;
- Leverage the Luxembourg Cooperation's financial expertise and enhance the agency's role as a key partner for inclusive finance practitioners working to achieve the SDGs in Africa;
- Rally participants around how to focus their individual and collective energy in order to make substantial progress toward the 2030 milestones that we will reassess at SAM 2021.



SAM's main target audience

- Microfinance top managers
- Bankers
- Public and private funders
- Small and medium enterprises
- Economic and political leaders and decision-makers
- NGOs focusing on microfinance and other relevant development issues
- Actors in inclusive finance



SAM 2019: It's all about IMPACT!

Pathways toward impact: African Inclusive Finance for the Sustainable Development Goals

After 3 successful editions, in Tanzania (2013), Senegal (2015) and Ethiopia (2017), the SAM 2019 will be the 4th edition. It will take place **from 21st to 25th October, 2019, in Ouagadougou, Burkina Faso**, with the following topic: **'Pathways toward impact: African Inclusive Finance for the Sustainable Development Goals'**.

A flourishing sector led by innovations...

The African inclusive finance sector is flourishing. It has achieved substantial impacts, developed promising innovations and created important new inroads to cross-sectoral collaboration and the achievement of the UN Sustainable Development Goals (SDGs). Financial inclusion across the continent climbed from 24% to 43% between 2011 and 2017, led in large part by digital innovations. Sub-Saharan Africa has become the world leader in mobile money with 21% of adult Africans owning a mobile money account.

Meanwhile, innovations in rural finance and the use of satellite and SMS technology are reinforcing the availability and impact of crop insurance and farm loans, thereby enabling some of Africa's smallholder farmers to increase yields and financial resilience. And multisectoral partnerships in health and sanitation are leading to better health outcomes that improve productivity, enhance financial services performance and help make economic growth possible.

...in a context of extreme poverty

Africa is trailing the rest of the world in poverty reduction and progress toward the SDGs. While the percentage of Africans living in extreme poverty has declined in recent years, 33% of Africans are still extremely poor, and the absolute number of poor people has risen dramatically.



Economic and social progress are not keeping pace with the accelerated population growth, and the urban population is projected to double in the next few decades. Climate change and unrest are leading to rising hunger and migration that reinforce the vicious cycle of poverty. Youth unemployment is stagnant or on the rise. And African women remain persistently excluded from financial services and economic opportunity.

SAM: together towards the SDGs

The SDGs provide an ambitious vision for 2030: no poverty, zero hunger, good health and well-being, quality education, gender equality, clean water and sanitation, affordable and clean energy, decent work and economic growth and reduced inequalities for all. Inclusive finance has a vital role to play in each of these goals. But in order to tackle these interrelated challenges and achieve measurable change throughout the region, we need to come together, leverage our successes, measure our progress and coordinate our efforts. We have 12 short years to make tremendous strides and attain the 2030 benchmarks. SAM 2019 is an opportunity for key sector stakeholders to come together to assess the contributions of inclusive finance toward achieving SDGs.

Vision

SAM 2019 will be a high-profile pan-African gathering characterized by galvanizing plenary sessions, compelling breakout sessions on topics of critical, practical relevance to practitioners, and interactive discussions that tackle current challenges, inspire new ideas and pave the way to new models and collaboration for more effective results.

Participants will feel encouraged to engage in the conference sessions to share their experiences, pose questions, tackle challenging issues and commit to action. They will leave the conference with a strong sense of the vibrant landscape of inclusive finance innovation in Africa, along with a better understanding of how their disparate efforts feed into a larger movement toward achieving the SDGs.

Themes

Through a range of plenary events and breakout sessions, SAM 2019 will address the following themes, among others:

- Agricultural Finance
- Macro-Level Alignment with SDGs
- Digital Finance and Fintech
- Cash Transfers
- Small & Medium Enterprise Development and Youth Employment
- Gender Inequality

Expected in 2019...



Even **MORE** participants,
MORE nationalities



An Investor's Fair with
MORE contacts on top



MORE investors, **MORE** MFIs,
for **MORE** BtoB



An Innovation Fair **BIGGER**,
MORE innovative



MORE trainings,
MORE workshops, even
MORE adapted



Speakers even **MORE** skilled
and influential

...for even MORE impact!



Why Burkina Faso?

Why organise the next edition of the SAM in Burkina Faso? Why choose this country of upstanding men and women to hold the largest inclusive finance conference in Africa?

A request from the Burkinabe government

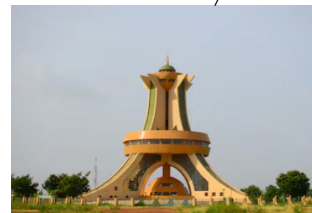
Yes, the government of Burkina Faso asked us to... It is the first time in the short history of the SAM, that a country has made a formal approach to ADA, its partners and the Luxembourg government to host the SAM.

We acknowledge the honour this is for the organisers. We especially acknowledge the distance travelled since Luc Vandeweerd, now an ADA administrator, had the clever idea of attaching a few training sessions, and then a discussion, to The Investors' Fair. In 2013, he renamed the concept, the African Microfinance Week. Thus 220 people gathered in Arusha for the first SAM. In 2015, there were 550 participants in Dakar for the second SAM. The third attracted 700 people to Addis Ababa in 2017... The event has now become so big that governments want to host the SAM!



Luc Vandeweerd, Founder of the SAM and administrator of ADA

"Twenty free training sessions, an Investors' Fair, an Innovation Fair, debates... The SAM has managed to create a beneficial ecosystem that is good not only for the whole sector but also for the African countries and, first and foremost, the host country. Partners, networks, sponsors and participants make this event unique, and the place to be."



Ouagadougou, Burkina Faso

A challenging country

The Burkina Faso is faced more than any other with demographic, democratic and climatic challenges. This landlocked country of Africa whose financial sector is changing, but where poverty remains endemic and where women's emancipation is a struggle, has the largest microfinance cooperative, the RCPB, with Azaratou Sondo as its Deputy Director, also chair of the APSFD Burkina Faso (whose director is also a woman, Perpétue Coulibaly) and a SAM partner.

The 2th edition should have been organised there

Finally, it should be noted that organising the SAM in Burkina Faso is really only putting the situation to rights. In late 2014, the SAM should have been organised in Ouagadougou, but the popular uprising led us to relocate the SAM to Dakar. We therefore appreciate the enthusiasm of the actors of the Burkina Faso microfinance sector in hosting our event in 2019. We hope that the entire sub-region will share the same enthusiasm for this SAM organised locally, in order to reserve the best possible welcome to their peers, partners and colleagues from the other countries of Africa.

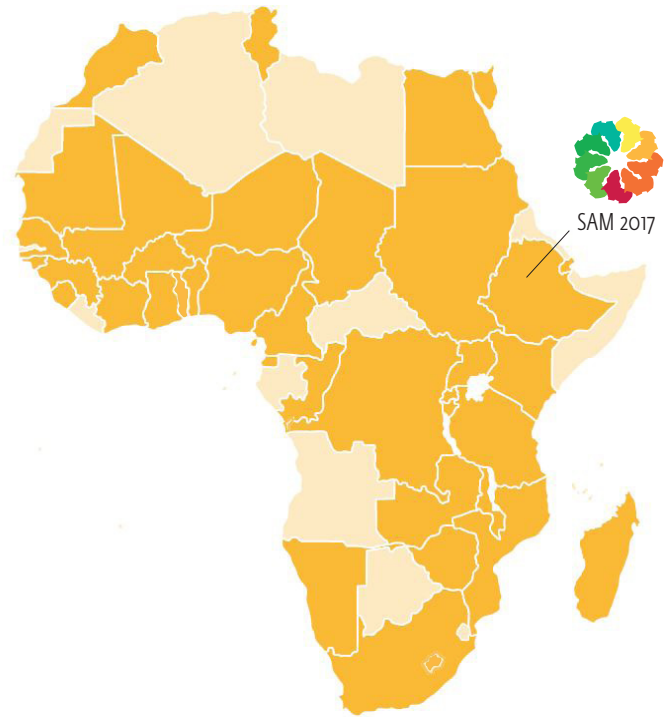


Back to SAM 2017

Creating value for SMEs: a new frontier for inclusive finance

In October, 2017, the 3rd edition of the SAM took place in Addis Ababa, Ethiopia, on the theme 'Creating value for SMEs: a new frontier for inclusive finance'.

It brought together over **700 participants** from **58 countries**, including **32 African ones**.



34 African countries represented at the SAM



More than 500 organizations represented:

380

microfinance institutions

71

partners

26

investors

16

research organisations

Governments committed to microfinance

The SAM 2017 was supported by the Government of the Grand Duchy of Luxembourg, through its Ministry of Foreign and European Affairs, and specifically its Directorate for Development Cooperation and Humanitarian Affairs, and by the Government of the Republic of Ethiopia, through its Ethiopian State Minister for Industry. The event also benefitted from the High Patronage of Her Royal Highness the Grand Duchess of Luxembourg.

The 2017 Opening Ceremony was chaired by:

- Dr. Tekie Alemu, member of the Association of Ethiopian Microfinance Institutions (AEMFI);
- M. Romain Schneider, Minister for Development Cooperation and Humanitarian Affairs of Luxembourg;
- M. Olivier Massart, Executive Director of ADA;

- M. Ambroise Fayolle, Vice President of the European Investment Bank;
- M. Stefan Nalletamby, Director for the Financial Sector Development at African Development Bank (AfDB);
- M. Ranieri Sabatucci, Head of the European Union Delegation to the African Union.

The ceremony was attended by Mebrahtu Meles, Ethiopian State Minister for Industry.



Ambroise Fayolle, Vice President of the European Investment Bank (on the left) and Stefan Nalletamby, Director for the Financial Sector Development at African Development Bank (on the right).



Her Royal Highness the Grand Duchess of Luxembourg addressed a welcome message in video to the participants of the SAM. On the right, Olivier Massart, Executive Director of ADA.



Mebrahtu Meles, Ethiopian State Minister for Industry (on the left) and Romain Schneider, Minister for Development Cooperation and Humanitarian Affairs of Luxembourg (on the right).

Her Royal Highness the Grand Duchess of Luxembourg (by video message)

"Africa is, more than ever, the land of possibilities and hopes of an economy and a society with more solidarity and more inclusiveness."

Expert institutions in financial inclusion

The conference programme was structured around three plenary sessions, each separated into four parallel sessions around the theme Innovating to accelerate rural finance in Africa.

These sessions were presented and moderated by experts from international organisations active in the field of financial inclusion:

- Acción
- AFD – Agence Française de Développement
- AfDB – African Development Bank
- EIB – European Investment Bank
- CGAP – Consultative Group to Assist the Poor
- IFAD – International Fund for Agricultural Development
- FAO – Food and Agriculture Organisation
- IFC – International Finance Corporation (World Bank Group)
- MasterCard Foundation

170
speed-dating
sessions

+ than 60
MFIs

25
investors

Sponsors of the Investor's Fair 2017

regmif

VERDANT
CAPITAL

Triple Jump

OIKO
CREDIT
investing in people

SIDI
SOLIDARITE
INTERNATIONALE
POUR LE DEVELOPPEMENT
ET L'INVESTISSEMENT

FEFISOL

Not only a conference, but also numerous side events

The SAM 2017, in addition to the two-day conference, hosted the general meetings of the organisers networks as well as workshops and training courses organised by our various partners. In total, **over 20 events** were offered to participants.

Among the highlights of these additional activities, we can mention:

- the Investor's Fair
- the Innovation Fair
- Research Meets Africa

The Investor's Fair

Previously dedicated to highly MFIs, the 8th Investor's Fair is now open to all African MFIs (Tiers 1, 2 and 3) of the continent.

In 2015, the Fair hosted 25 microfinance investors and over 60 MFIs. A total of 170 speed-dating meetings were held throughout the day.

During the 2017 edition, the morning was devoted to speed-dating sessions between MFIs and investors. These sessions are scheduled in advance by organizers, based on requests received by investors and MFIs registered in the event. Each meeting lasts 25 minutes. The agenda of the afternoon was open, and participants had the opportunity to take private meetings with investors.



Speed-dating session during the Investor's Fair

The Innovation Fair

The 2nd Innovation Fair welcomed 25 new technology suppliers who presented their innovative solutions in Fintech and Human Resources development to accelerate access to basic services for the rural population.

The most relevant innovations were the subject of a presentation followed by a discussion with the audience. The Innovation Fair was supported by FMO, the MasterCard Foundation and HPS.



The Fair was a wonderful meeting place for business services providers and actors able to promote (policy makers, financial institutions, land development actors, donors and investors) to meet and exchange ideas.



Exhibition stands for innovators at the Innovation Fair in 2017.

Ruchit Garg, Founder of Harvesting, exhibitor of the Innovation Fair, also winner of the FMO 'Fintech Prize for Microfinance 2017' worth € 10,000



"Our activities enable financial inclusion for farmers by providing actionable insights to financial institutions via global data sets, such as weather, satellite, agronomic data to help reduce risks for crop insurance and lending companies."

Founded in 2016, Harvesting is active in India and Africa.

Research Meets Africa

8 researchers and 15 international microfinance experts contributed to Research Meets Africa, a research workshop organized by ADA and iPA on **"What solutions to meet the needs of micro, small and medium-sized enterprises (MSMEs) in Africa"**.

8 research papers were presented to the sixty participants present. Cécile Godefroid, of the European Center for Microfinance Research (CERMI) at the University of Mons in Belgium, won the Award for best research paper. It focused on the importance of maintaining the MFI's client relationship in its financial stability and social performance.

She was awarded an ADA grant of € 1,000 to continue her research and was invited by the University of Luxembourg to present her paper during the European Microfinance Week organized in November 2017 in Luxembourg.



Cécile Godefroid (on the left) was awarded the best research paper Award at Research Meets Africa. On the right, Linda Szelest, coordinator of the Research & Development program at ADA.

Sponsors of Research Meets Africa 2017

Co-organised by





About the organisers



ADA – with the support of the Directorate for Development Cooperation and Humanitarian Affairs

For 25 years ADA has been a leading player in the field of microfinance in Luxembourg and abroad. The Luxembourgish NGO works to promote inclusive finance worldwide. ADA is convinced that access to financial services can bring about a lasting improvement in the living conditions of poor populations. ADA pursues its goals with the backing of the Luxembourg Development Cooperation, which has extended its mandate by five more years.

www.ada-microfinance.org



Luxembourg's Directorate for Development Cooperation and Humanitarian Affairs

Luxembourg's Development Cooperation has been committed to the development of microfinance and inclusive finance. The Directorate works with civil society stakeholders specialised in microfinance. Luxembourg supports the evolution of the sector through its contribution, conceptualisation, support for research and development of new tools, political action in many national and international fora, exchanges with multilateral and bilateral partners, both public and private, or CSOs and through its financial commitment to a multitude of actors and programmes active in this area.

www.gouvernement.lu/cooperation



AFRACA

The African Rural and Agricultural Credit Association is a regional association of Sub-Saharan financial and non-financial institutions involved in promoting rural and agricultural finance. AFRACA was established in 1977 alongside similar institutions across the globe as a lead advocate and coordinator of rural and agricultural finance in their respective regions. The AFRACA secretariat is based in Nairobi, Kenya where it was registered under the NGOs Coordination act in 1981 and received diplomatic status from the government of Kenya in 2003.

www.afraca.org



MAIN - Microfinance African Institution Network

The MAIN network is an international non-profit association created in 1995 in Abidjan by the initiative of several institutions with a long experience in microfinance and/or the promotion of microenterprises in Africa. The MAIN network's mission is to contribute to the strengthening of the economic and social role of African Microfinance Institutions by setting up an African programme to promote microfinance in the continent's development process. As of December 31, 2018, MAIN had 113 members in 27 countries in Africa and Europe. MAIN brings together MFIs, national networks, NGOs working in microfinance, cooperatives, banks, and "resource" organisations (universities, social investors). MAIN member institutions reach a total of 4.3 million customers with outstanding loans and savings exceeding \$1.650 billion.

www.mainnetwork.org



Association Professionnelle des Systèmes Financiers Décentralisés du Burkina Faso (APSFD-BF)

The mission of the Association Professionnelle des Systèmes Financiers Décentralisés du Burkina Faso (APSFD-BF) is to defend the material and moral interests of the profession and strengthen the capacities of its members by offering quality services adapted to their needs. It aims to be an association of excellence in Africa working towards the emergence of a more professional, transparent and fully integrated microfinance sector in the financial system.

www.apsfd-burkina.bf



Contact ADA

For more information about the SAM - African Microfinance Week -, please do not hesitate to contact our representatives:

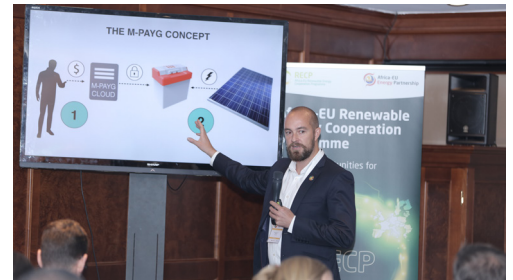
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**SAVE THE DATE FOR
THE NEXT SAM!**

**21-25 October, 2019
Ouagadougou
(Burkina Faso)**



Support - SAM 2017



Organisers - SAM 2017



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FMO

Entrepreneurial
Development
Bank



STRENGTHENING MICROFINANCE AND MICROINSURANCE

CENTER for
FINANCIAL
INCLUSION

ACCION



Supporters - SAM 2017



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Research Meets Africa sponsors - SAM 2017



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