



AGENDA, November 18, 2021

10:00 – 10:10	<p style="text-align: center;">Opening Remarks</p> <p style="text-align: center;">Elma Zukić, President of the Association of Microfinance Institutions in B&H - AMFI</p>
10:10 – 10:20	<p style="text-align: center;">Welcoming speech</p> <p style="text-align: center;">Mejra Juzbašić Bajgorić, Regional Director „Finance in Motion“ - EFSE</p>
10:20 – 11:10	<p style="text-align: center;">Panel 1 - Client Protection, Non-financial Services and Socially Responsible Financing as the basis for the Success of the Microfinance Sector</p> <p>Panel leader: Elma Čardaklija Bašić, Director MCF Lok</p> <p>Participants: Ernadina Bajrović, M.Sc., Vice Governor of the Central Bank of BiH Vanja Cico, Investment Manager „Finance in Motion“ - EFSE Katarzyna Pawlak, CEO of Microfinance Centre - MFC Caroline Lentz, Deputy General Manager at the European Microfinance Network - EMN</p> <p>Description: Effects of micro lending in the light of their impact on business development and improvement of living conditions of microcredit users, with special focus on the methods of payment, debt discharge, and their disclosure to the general public.</p>
11:10 – 11:20	<p style="text-align: center;">Q&A</p>
11:20 – 12:30	<p style="text-align: center;">Panel 2 Boosting Development of Small Businesses in BiH through Best EU Practices</p> <p>Panel leader: Džavid Sejfović, Director of MCF Lider and Vice President of the Association of Microfinance Institutions in B&H - AMFI</p> <p>Participants: Nicola Benaglio, Senior Research Officer at the European Microfinance Network - EMN Snježana Rudić, Assistant Minister at the RS Finance Ministry Sead Džiho, Assistant Minister for Entrepreneurship, FBiH Ministry of Development, Entrepreneurship and Crafts Izedin Kurtović, Assistant Minister for Crafts, FBiH Ministry of Development, Entrepreneurship and Crafts Elvir Čatović, Head of the Non-Deposit Sector, FBiH Banking Agency Adisa Omerbegović Arapović, Ph.D. Econ. Mirzet Ribić, Expert in Microfinance, Banking, Consulting and Management</p> <p>Description: Different modalities and approaches to achieving the goals of an overall financial involvement of end users of financial services have led to different practices and</p>

12:30 – 12:45	Q&A
12:45 – 13:45	<p style="text-align: center;">Panel 3 – Strategic Approach - MCO Response to Digital (R)evolution</p> <p>Panel leader: Radmila Bjeljic, Executive Director of MCC Mikrofin and member of the Commission for Information Technology, Digitalization and Cybersecurity of the Association of Microfinance Organizations in B&H - AMFI</p> <p>Participants: Nedim Hamzić, Secretary General of AmCham BiH Aleksandar Mastilović, IT consultant, digital transformation expert Enas Haračić, Director, Results Consulting d.o.o., Sarajevo Edvin Škaljo, Prof. PhD at the University of Sarajevo and President of the EAT Section</p> <p>Description: Several aspects of digital transformation of a microcredit organization: its corporate culture, processes, products, HR structure, acceptance of clients, the "new normal" and the impact of such digital transformation, as well as other prerequisites from the environment. All this calls for a "digital transformation strategy" that would take into account all of the said factors. This would also consider the primary goals of institutional actions laying path towards and preconditions for implementation of such strategy.</p>
13:45 – 14:00	Q&A
14:00 – 15:00	<p style="text-align: center;">Panel 4 – Eco Inclusion</p> <p>Panel leader: Senad Sinanović, Director of MCF Partner</p> <p>Participants: Mirza Kušljugić, Prof. Ph.D., ReSET Center for Sustainable Energy Transition Sarajevo Elvis Hadžikadić, EE Expert/Consultant, Director of Plus Minus d.o.o. Tamir Mostarac, Senior Banker at the EBRD Amra Omeragić, Senior Investment Officer, "Finance in Motion" - GGF Dželila Huremović, Deputy Director of KfW</p> <p>Description: Experiences and plans of creditors in financing the microcredit sector in the segment of support to its clients. Given the condition of our planet, pollution and climate change, surely there must be a higher level of awareness of the need to use renewable energy sources. How can we achieve this? What are the obstacles? What is our goal?</p>
15:00 – 15:15	Q&A



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15:15 – 15:30	Conference Conclusions Elma Zukić , President of the Association of Microfinance Institutions in B&H - AMFI