

**Activity:** Regional Conference

**Date:** October 31 – November 01, 2024

**Location:** Hotel Hills, Sarajevo <https://hotelhills.ba/>

**Conference description:**

This conference represents an important event not only for the microcredit sector in the region but also beyond. The goal is to bring together experts from different fields to discuss key topics such as digitization, ESG initiatives with a focus on the energy transition and the role of women in the sector, and the indispensable regulatory framework.

The conference will provide an opportunity for knowledge exchange, networking and establishing new partnerships.

The leaders of the panel and the round table and the presentation of the conclusions of the first regional conference will be representatives of the countries of the Western Balkans.

At the regional Conference, the MOU will be signed by the representatives of the Association of Western Balkan countries and individual members who do not have an established Association. The MOU would represent an outline of common goals and mutual cooperation.

**Objective of the conference:**

The aim of this conference is to bring together experts from the microcredit sector of ZB and stakeholders from the region and abroad to discuss the key topics that shape the future of the sector.

The conference aims to:

- **Improvement of cooperation:** Creation of a platform for association of associations of microcredit institutions of Western Balkan countries in order to act jointly towards stakeholders, European funds and the European Commission.
- **Knowledge exchange:** Sharing insights, experiences and best practices in digitization, ESG initiatives and women's inclusion.
- **Regulatory Dialogue:** Promoting dialogue between regulators, financial institutions and technology providers to support regulatory innovation.
- **Networking and partnerships:** Facilitating networking and forming partnerships that can drive further digital transformation and growth of the microcredit sector in the region.

**Target audience:**

- The conference is intended for a wide range of participants, representatives of regional **MFIs** : Management and Supervisory Boards of MFIs, CEOs and directors of MFIs, senior and middle management of MFIs and experts in the fields of: IT and Cyber Security, ESG, lawyers; AM, business compliance, PR and marketing, Finance and reporting as well as representatives of **ethical banks** .
- Representatives of **Central Banks**, Ministry of Finance (state and entity level) and representatives of regulatory bodies of state/entity agencies. In addition to competent

representatives of the Ministry of Finance and other competent Ministries (Ministry of Civil Affairs, Ministry of Foreign Trade...)

- It also widens the range **of stakeholders** from various fields, representatives of non-governmental and non-profit organizations, international institutions, traditional banks, fund providers of MFI services, leaders of the IT sector, supporters of EE and ET and advocates of digital transformation within the financial sector. fintech and technology solution providers, academics and research companies, specializing in financial technologies and digital innovation.

**Institutional sponsors:**

- Banking Agency of the Republika Srpska and
- Banking Agency of the Federation of Bosnia and Herzegovina

**Media sponsors:** TBD

**Expected number of guests:** approx. 200

*DRAFT Conference program:*

**Day 1 - October 31, 2024**

09:00 - 10:00      **Registration of participants**  
Registration, Networking and welcome coffee

10:00 – 11:00      **Opening of the Conference**

**Opening address of the host**

**Address of Association representatives of Associations/Organizations**

*Each organization/association of the countries of the Western Balkans will have approximately 10 minutes for presentation.*

11:00 - 12:00      **Panel 1:**  
**Digitization in the microcredit sector (Draft)**

Description: Digitization represents a key step towards the modernization of the microcredit sector. The financial sector is at an inflection point, with digital technologies reshaping the landscape at unprecedented speed. The rise of fintech, the adoption of blockchain technology and the emergence of artificial intelligence and machine learning are not just trends, they are becoming the backbone of financial services around the world. This transformation offers enormous opportunities to improve accessibility, efficiency and security, but also presents challenges, including regulatory compliance, cyber security threats and the need for digital literacy among consumers and institutions. The Western Balkans, like many regions, is undergoing this digital transformation with varying degrees of adoption and innovation among countries. Financial services in the region, including MFIs, non-bank financial institutions and traditional banks, are at different levels of digital integration.

This diversity underscores the need for a common approach to harness digital opportunities and address common challenges.

The panel will discuss current digital trends, implementation challenges and future steps towards full digital transformation.

*Duration: 45 minutes for presentations + 15 minutes for Q&A*

12:00 – 13:00      **Panel 2:**  
**ESG in the microcredit sector, market requirements (Draft)**

Description: ESG initiatives are becoming increasingly important in the financial sector, including microcredit organizations.

The focus on the energy transition enables these MFI to contribute to sustainable development, reducing the carbon footprint and improving energy efficiency.

This panel will explore how ESG principles can be integrated into the business strategies of microcredit organizations, providing benefits not only to the environment but also to the social community.

*Duration: 45 minutes for presentations + 15 minutes for Q&A*

- 13:00 – 14:00      **Lunch and networking**
- 14:00 – 15:00      **Panel 3:  
Women in the microcredit sector (Draft)**
- Description: The role of women in the microcredit sector is essential for economic development and social inclusion. Supporting women to become entrepreneurs and leaders within the sector can lead to increased economic opportunities and reduced poverty. The panel will focus on the challenges women face, as well as strategies for their empowerment and promotion within the microcredit sector.
- Duration: 45 minutes for presentations + 15 minutes for Q&A*
- 14:30 - 15:00      **Coffee break**
- 15:00 - 16:00      **Signing of Memorandum of Understanding (MOU)**  
Formal signing of the agreement between the members, which will strengthen cooperation and joint efforts in the improvement of the microcredit sector.
- 19:00 - 22:00      **Gala dinner**  
Formal dinner with cultural and artistic program, opportunity for additional networking and informal exchange of ideas.

*Day 2 – November 01, 2024*

- 9:00 - 12:00      **Round table: Regulatory framework and positive practices from around the world (Draft)**
- Description: A better understanding and improvement of the regulatory framework is crucial for the stability and growth of the microcredit sector. This roundtable will bring together regulators and experts to discuss current legislative challenges, positive practices and possible improvements that can support the development of the sector in line with international standards. Special attention will be devoted to the exchange of experiences and learning from the successful practices of other regions, providing valuable insights and inspiration for the improvement of local strategies.
- Duration: 1 hour for presentations + 2 hours for Q&A (MFI representatives)*
- 12:00 – 12:30      **Closing the conference**  
Conclusions and final words
- 12:30 – 13:30      **Lunch**
- 13:30 – 18:00      **Socially responsible activities / Tour Visit / TBD**  
Organized tour of the city and its surroundings, so that the participants get to know its beauty and cultural heritage.