



# MICROBALKANS 24

Western Balkan conference for the microfinance sector

Hotel Hills, Sarajevo • 31.10. - 01.11.2024.

## Conference program

### Day 1 - October 31, 2024

09:00 - 10:00 **Welcome coffee & registration**

10:00 - 10:10 **WELCOME REMARKS:**

**Elma Zukić**, President, Association of Microfinance Institutions in BiH - AMFI; Board Director of Microfinance Centre

10:15 - 10:40 **OPENING REMARKS:**

**Jasmina Selimović**, Governor, Central Bank of Bosnia and Herzegovina

**Mejra Juzbašić Bajgorić**, Regional Director, Finance in Motion

**Richard Hathaway**, Area Vice President EME, Habitat for Humanity

**Armin Ridžalović**, Country Officer Bosnia and Herzegovina and Montenegro, IFC

10:45 - 11:25 **Keynote speeches, Association Representatives of of the Countries of the Western Balkans:**

**Elma Zukić**, President, Association of Microfinance Institutions in BiH - AMFI; Board Director of Microfinance Centre

**Miodrag Džodžo**, Co-founder, Mission Fintech

**Ana Kentera**, CEO, MFI Alter Modus

**Biljana Misik**, Vice President, Group of Non-banking Financial Companies within the Economic Chamber of North Macedonia; CEO, Iute Macedonia-part of Iute Group Estonia

**Brunilda Isaj**, General Secretary, Albanian Microfinance Association (AMA); Chief Business Officer, NOA

**Shpresim Vranovci**, Executive Director, Association of Microfinance Institutions of Kosovo (AMIK)

11:30 - 12:30

## Panel 1: Digitization in the microfinance sector

### OPENING REMARKS (online participation):

**Eduard Shalsi**, MP and Chairman of Parliament Commission for Economy and Finance, EU

### MODERATOR:

**Arlinda Muja**, President, Albanian Microfinance Association (AMA)

**Ivan Mortimer-Shutts**, Consultant, IFC

**Nikola Josevski**, Executive Manager, FD SN Finansii

**Radmila Bjeljac**, Executive Director Flexcredit BiH

**Merima Mahmutović**, Senior Manager, PWC SEE; Executive Board Member, EWPN

12:30 - 13:30

## Panel 2: Women in the Financial Sector

### OPENING REMARKS (online participation):

**Carine Fersan**, Director, Peer Learning Financial Alliance for Women

### MODERATOR:

**Vedran Zametica**, Marketing, Sales & ESG Manager, MCF Mikra

**Ernadina Bajrović**, Vice Governor, Central Bank of Bosnia and Herzegovina

**Milena Haneš**, CEO, MKD Mikrofin

**Amra Omeragić**, Investment Manager, Finance in Motion

**Ana Kentera**, CEO, Alter Modus

**Sanja Hajdukov**, President of the Board of Directors MKF, Mi-Bospo

13:35 - 13:50

## Digitization in the Microfinance Sector

**Lyubomir Tankishev**, Business Development Director, Evrotrust

13:50 - 14:55

## Lunch and networking

15:00 - 16:10

## Panel 3: ESG in the microcredit sector, market requirements

### OPENING REMARKS:

**Stefano Baldussi**, International Development Officer, Banca Etica

### MODERATOR:

**Svetlana Roganović**, Regional Director for Credit Risk, Vision Fund International

**Frosina Celeska PhD**, Manager, Banking Regulations and Bank Resolution Department, National Bank of the Republic of North Macedonia

**Vanja Cico**, Senior Investment Manager, Finance in Motion

**Dženita Kičić**, Associate Director, Housing Finance Systems, Habitat for Humanity Int.

**Andrij Fetsun**, CEO & Founder, Agents from Impact

**Senad Sinanović**, Director, Partner MKF

**Herjola Spahiu**, Deputy Chairman of Board of Directors in NOA, Kosovo; Member of the Board of the European Microfinance Network; Member of the Advisory Board of Balkan Economic Forum

- 16:10 - 17:10**      **Coffee break**
- 17:10 - 17:25**      **Microfinance Centre (MFC) : “Trends in Microfinance”**  
Pavol Kapsdorfer, Network and Partnership Manager
- 17:30 - 18:00**      **Signing of Memorandum of Understanding (MOU)**  
Signing of the agreement between the members, which will strengthen cooperation and joint efforts in the improvement of the microfinance sector.
- 19:30 - 24:00**      **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 - 9:15**      **Microfinance Centre (MFC) - Presentation of campaign: “Become a wise borrower”**  
Pavol Kapsdorfer, Network and Partnership Manager
- 9:15 - 9:30**      **Info Studio: „15 Years of Software Innovations in the Microcredit Sector: Smart Solutions and Trends“**  
Elec. Eng. **Adnan Begoli**, Director, Info Studio  
**Mirza Rijal**, Master of Mathematics - Software Engineering, Head of the Microcredit Sector, Info Studio
- 9:35 - 11:05**      **Round table: Regulatory framework and positive practices from EU vs. the Western Balkans**  
**MODERATOR:**  
**Jorgos Papadakis**, Managing Director, European Microfinance Network (EMN)  
**Aida Soko**, Economic Adviser at Executive Office  
**Elvir Ćatović**, Director of the Sector, Sector for Supervision of Non-depository Financial Institutions, Banking Agency of the FBiH  
**Mile Tamamović**, Director of Sector for supervision of banking system institutions, Banking Agency of RS  
**MSc. Ivan Nedev**, Head of Financial System Department, Ministry of Finance of North Macedonia  
**Deniz Deralla**, Head of Supervision Department, Bank of Albania  
**Perlat Sulaj**, CEO, Fedinvest Albania; Bord Director of Microfinance Centre (MFC)
- 11:10 - 11:30**      **Closing the conference**  
**Džavid Sejfović**, Vice-president, Association of Microfinance Institutions in BiH - AMFI; Director, MKF Lider
- 11:30 - 13:00**      **Lunch**
- 13:05 - 15:00**      **Socially responsible activities / Tour Visit - Sarajevo /**  
Organized tour of the city and its surroundings, so that the participants get to know its beauty and cultural heritage.

organizer



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