

BIENVENUE

S.A.R. la Grande-Duchesse Visite la Maison de la Microfinance

30.04.2025

VISITE MAISON DE LA MICROFINANCE

Social Performance Task Force (SPTF)



PAOLA D'ANGELO

Managing Director



SPTF asbl - Europe

- ❑ The Social Performance Task Force (SPTF) asbl is a Luxembourg registered NGO, part of the Cerise+SPTF global NGO whose key activities are:
 - Maintain social, environmental, and client protection standards
 - Grant facilities for standards implementation
 - Research and benchmark on best practices
 - Build local capacity around the world
 - Develop social audit tools
 - Convene diverse international stakeholders, i.e. social and impact investors, funds and asset managers, donors, regulators – Social Investor Working Group
 - Make financial services safer and more beneficial for clients
 - Advocacy at international level
- ❑ SPTF asbl is funded by the Luxembourg Government and SPTF Inc, USA

The Universal Standards for Social and Environmental Performance Management

Complete guide **of best practices** to help financial service providers (FSPs) put **clients, staff, environment** at the center of all strategic and operational **decisions** and align their policies and procedures with **responsible business practices**.

More Financial Service Providers better equipped to achieve their social goals and meet the needs of their clients.



They include 8 Client Protection Standards

1. Appropriate product design and delivery
2. Prevention of over-indebtedness
3. Transparency
4. Responsible pricing
5. Fair and respectful treatment of clients
6. Privacy of client data
7. Mechanisms for complaints resolution
8. Governance & HR systems committed to CP

Microlux SIS



SAM PAULUS

Senior manager

Credit manager

JÉRÉMY DEL ROSARIO





Patricia - Institut de beauté



Nermin - Boucherie



Cynthia - Salon de massage



Jérémy & Joao
Distributeurs automatiques

 **microlux**

- 321 microcrédits déboursés
- 280 entrepreneurs soutenus
- 450 emplois créés et préservés
- 1028 personnes accompagnées



Marwan - Barbershop



Amandine - Pension pour chiens



Susana & Tania - Restaurant



Jacky - Vêtements pour femmes



Conférence "L'entrepreneuriat - une voie pour tous?" 2024



Château de Berg 2017

*Un grand merci
pour votre
soutien continu !*



Château de Berg 2023



Evènement de lancement de microlux 2017



Microinsurance Network (MiN)



AISTĖ VYŠNIAUSKAITĖ

Communications Officer

Executive director

MATTHEW GENAZZINI



A non-profit association of organisations working
to make the vulnerable more resilient to risk.



59

Countries represented

110+

Institutional Members

500+

Experts within the Network

Capacity Building



- Best Practice Groups
- Scholarships
- Expert Forums
- Regional Workshops

Market Intelligence



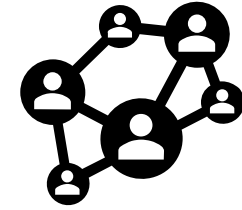
- Landscape of Microinsurance
- Thematic reports
- Country profiles

Advocacy & Dialogue

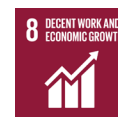


- Community engagement
- Representation & events
- Communication

Networking



- International Conference on Inclusive Insurance
- Member coordination
- Member Meetings



Investing for Development (IforD) SICAV



CHIARA PESCATORI

Portfolio Manager

Director

KASPAR WANSLEBEN



Investing *for* Development

Société d'Investissement à Capital Variable

OUR FUNDS

CREATING IMPACT



Luxembourg Microfinance Development Fund

Supports emerging microfinance institutions in 24 countries, aiming to provide financial inclusion and alleviate poverty for micro-entrepreneurs, especially women.



Forestry and Climate Change Fund

Invests in sustainable business models to restore tropical forests, promoting biodiversity and mitigate climate change.

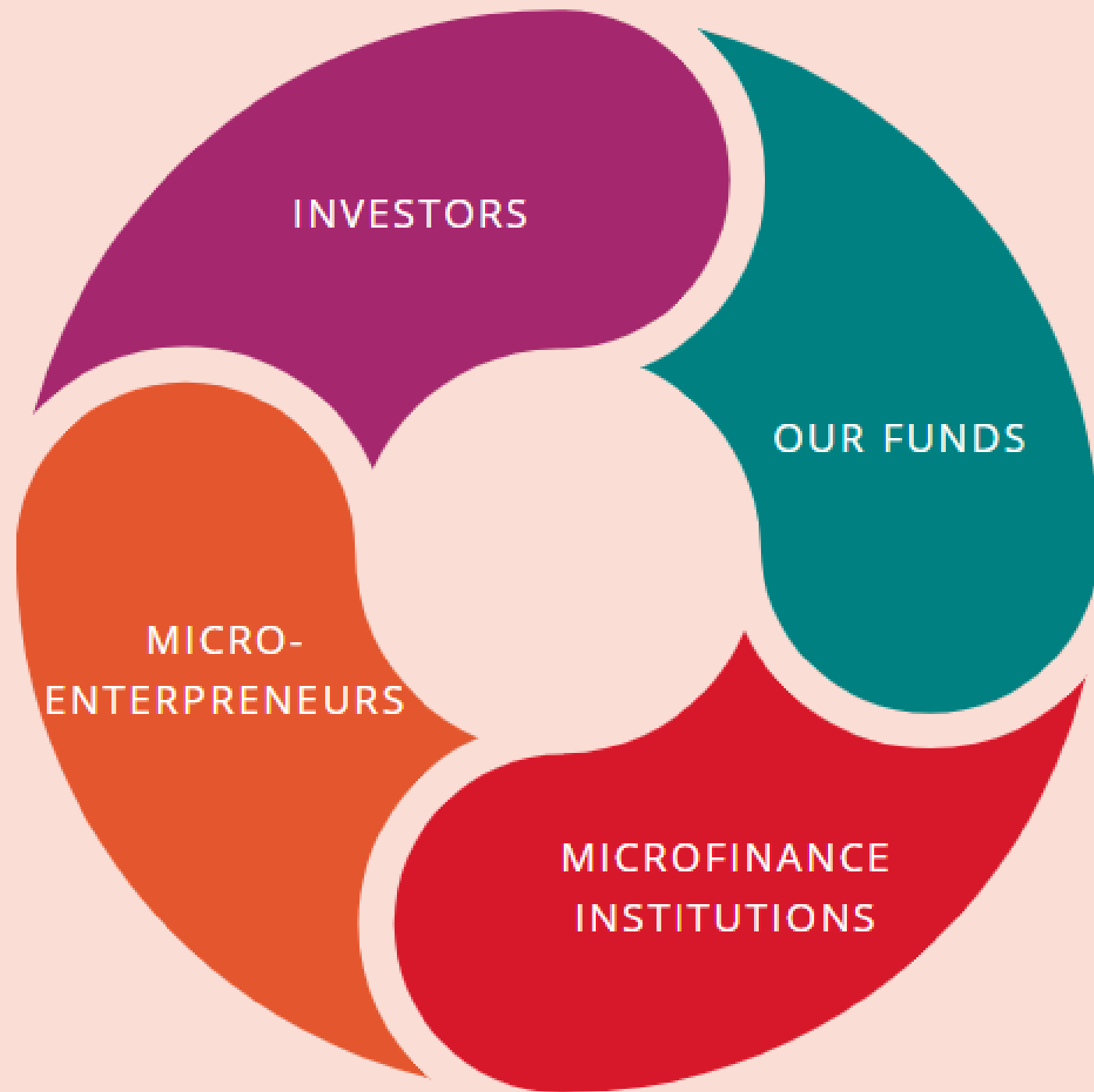


Female Entrepreneurship Fund

Aims to empower women entrepreneurs by providing financial support, mentorship, and networking opportunities.

SOLUTIONS

SOLUTIONS WE OFFER



01

Microcredit

Providing small loans to micro-entrepreneurs who lack access to traditional banking services to help micro-entrepreneurs, especially women and those in rural areas, to improve their livelihoods and achieve financial stability.

02

Economic Development

Our strategies support the creation of jobs in the local value chains promoting local economic development. IFORD provides technical assistance to develop and strengthen local management structures, ensuring the long-term viability.

03

Access to Markets

We are reaching the right audience - entrepreneurs who can develop and access domestic and global markets creating a ripple effect in the local and neighboring economies.

Inclusive Finance Network Luxembourg (InFiNe.lu)



TOM PFEIFFER

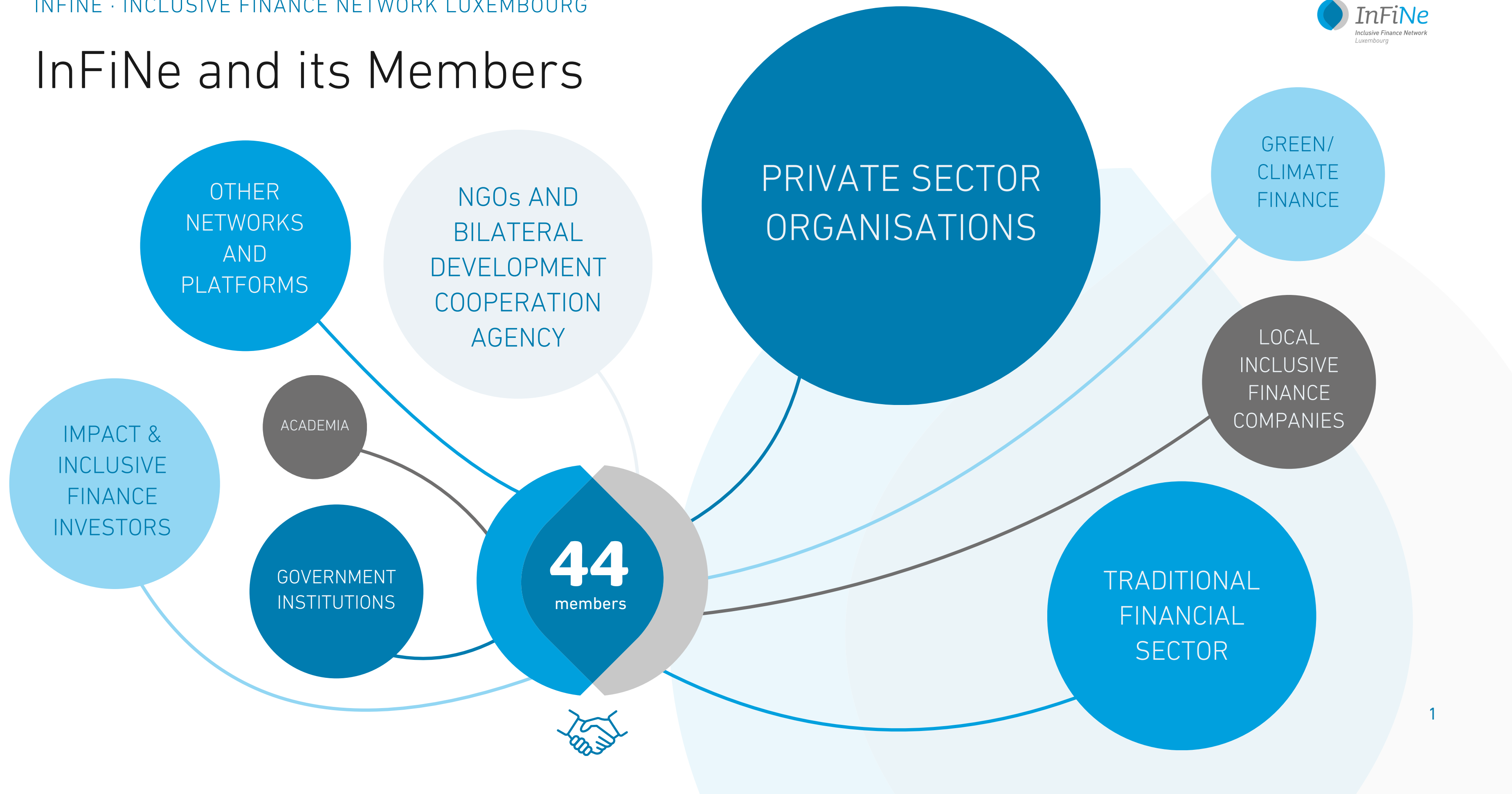
Chairman of the Board

Interim CEO

PHILIPPE GUICHANDUT



InFiNe and its Members



Objectives & Main Activities



4 STRATEGIC OBJECTIVES



guiding our **action plan**, which is implemented through diverse **activities** involving our members throughout the year.



WORKSHOPS & TRAININGS

→ *Quarterly*

Learn – Strengthening expertise in inclusive finance through targeted sessions, strategic collaborations.



NETWORKING EVENTS

→ *Quarterly*

Connect – Facilitating exchanges/connections between members and industry experts.



KNOWLEDGE SHARING

→ *Monthly, All Year Round*

Inform – Disseminating best practices via reports, events, and newsletters.



STRATEGIC ENGAGEMENT

→ *All Year Round*

Advocate – Representing members and Luxembourg's leadership in global forums; amplifying members' voice.

Financing Innovation Tool



AXEL DE VILLE

Chairman of FIT

Coordinator

CRISTELLE NGUEMOUHE



MISSION & VISION

- **Financing**

Bridge the financing gap of SMEs, MFIs and business support organizations in developing countries

- **Innovation**

Accelerate innovative, socially and environmentally impactful solutions for vulnerable populations

- **Tool**

Flexible, affordable financing mechanisms that can absorb high levels of risk

Our goal is to strengthen the financial sustainability and investor readiness of our portfolio companies, empowering them to attract additional funding from larger investors and amplify their social impact at scale.



FIT TESTIMONIAL (SENEGAL)

The Women's Investment Club (WIC) in Senegal aims to introduce innovative financing mechanisms for women, promote women's leadership and entrepreneurship and accelerate the inclusive economic emergence of women in Africa.

In addition to providing capital from both individual and institutional investors, investees are given technical assistance by the investment club members and the dedicated WIC ACADEMY.

FIT was the first commercial investor in WIC. Thanks to the loan, WIC can now expand its activities to Côte d'Ivoire and support additional businesses in Senegal.



'Thanks to the WIC activities and exchanges, I have seen a significant improvement in my communication and management skills. Access to a rich network and relevant resources has also enabled me to launch my own projects.'
Korka SALL, translator and interpreter, WIC member

European Microfinance Platform (e-MFP)



CHRISTOPH PAUSCH

Executive Secretary





MULTI-STAKEHOLDER PLATFORM

- Founded in November 2006
- >120 members from 28 countries
- Gathers the (European) inclusive finance community working in developing countries

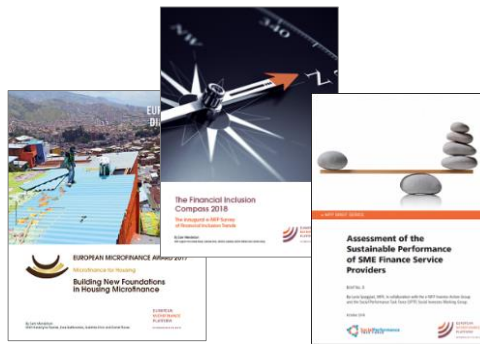


VISION

e-MFP's vision is a world where all stakeholders work together towards achieving the goal of universal and responsible financial inclusion.

MISSION

e-MFP brings together all stakeholders in the financial inclusion sector. We convene, facilitate knowledge creation and sharing, foster collaboration and partnerships, and promote and ultimately shape financial inclusion globally.



**Knowledge
&
Communication**



**European Research Conference
on Microfinance**



European Microfinance Week



Partnerships



Synergies



Action Groups



Offsite Sessions/Webinars



Afi (Alliance for Financial Inclusion)



ILYA SVERDLOV

Director, ERO and Donor Relations
and Global Partnerships

Manager, Donor Relations
and Global Partnerships



SARI SISALEM



Alliance for Financial Inclusion

The Visit of Her Royal Highness The Grand Duchess of Luxembourg



AFI and our impact on financial inclusion



90

member institutions are Central Banks, Ministries of Finance, Regulatory & Supervisory bodies with financial inclusion mandate



85%

of global unbanked population are from 75 countries



Over 1100

policy and regulatory reforms reported by AFI members globally. (2009-2024).



60%

level of attribution is consistently accorded to AFI year-to-year by members for policy and regulatory reforms.



Over 840M

adults have been financially included from efforts contributed by the AFI network.



AFI's goal is to support members to develop and implement successful financial inclusion policies that address country specific challenges



AFI is a non-political, non-profit organization, owned, governed and sustained by members through annual membership fees

“AFI empowers its members to chart their path towards a more inclusive and equitable financial landscape through knowledge sharing, capacity-building, and advocacy. As we look to the future, AFI's role as a catalyst for positive change in emerging and developing countries remains indispensable”.



Ariff Ali, Governor of the Reserve Bank of Fiji and Chair, Board of AFI Directors



ADA (Appui au développement autonome)



PATRICK LOSCH

Chairman of the Board of Directors

Executive Director

LAURA FOSCHI





Luxembourg NGO

30 years of expertise

in financial inclusion

3 main topics

Young entrepreneurs
Agriculture and forestry
Basic services

3 transversal dimensions

Climate
Gender
Digital

3 types of support

Technical support
Investment advice
Knowledge management

3 regions

West Africa
Central America
South-East Asia

Budget and HR 2025

19 M€

66% Luxembourg cooperation

34% other public and private funding sources

50 people

at HQ in Luxembourg

+ 16 consultants

on the field



Key figures 2024



233 349

new beneficiaries of solutions tailored to their needs, **49%** of whom are **women**

79 747

beneficiaries of **technical and/or entrepreneurial support** services



142 286

beneficiaries of tailored **financial services**, 65 821 of whom via investment advisory services



9 574

households with access to **basic services**



27 149

beneficiaries of **market access** solutions



Merci • Thank You!



NETWORKING