

# Using the Character Based Lending approach as a tool for the development of a market oriented micro and small enterprises financing system in the EU

**Agenda 26<sup>th</sup> January 2009, 10:30 – 18:00, GTZ-Office Berlin**

Facilitator: Dr. Klaus Maurer

## **10:30 Welcome Speech**

Reinhardt Oehler  
*Director General, Ministry of Economy Brandenburg*

Philippe Delvaux  
*European Commission DG Regio*

## **11:00 Microcredit in the South and the East: Figures, approaches and future trends**

Microcredit: Introducing an instrument for poverty reduction and economic development  
*Konrad Ellsäcker (FIDES SA)*

Microcredit in the transforming countries of Eastern Europe  
*Grzegorz Galusek (Microfinance Centre, MFC)*

Microfinance in the development cooperation: Lessons from the South  
*Karen Losse (GTZ Financial System Development)*

### **Plenary Discussion**

## **13:30 Microcredit in Western Europe: Where do we stand?**

Microcredit in Western Europe: An introduction to supply and demand  
*Klaas Molenaar (European Microfinance Network, EMN)*

Sustainable business development and social inclusion: A case study from France  
*Willy Martija (AIRDIE Languedoc Roussillon)*

Microcredit as instrument of sustainable business development in the framework of the EU Microcredit Initiative  
*Philippe Delvaux (EU DG Regio)*

### **Plenary discussion**

## **15:30 Panel discussion - Commercial Microcredit in Europe: A banker's business or a policy instrument for economic promotion?**

*Axel Cavaleri (ADIE), Klaas Molenaar (EMN), Alexander Kritikos (GfA), Nuria Danés Jofre (MicroBank Banco Social de "la Caixa")*

## **16:30 Market of ideas: Experiences in Microcredit** *Small group discussions*

Experiences in Microcredit in Eastern Europe and worldwide  
*Grzegorz Galusek (MFC) & Konrad Ellsäcker (FIDES), Karen Losse & Johannes Majewski (GTZ)*

More than 15 years of experience in micro-lending in France  
*Willy Martija (AIRDIE), Axel Cavaleri (ADIE)*

The EU Microcredit Initiative  
*Philippe Delvaux (EU DG Regio), Klaas Molenaar (EMN)*



# Using the Character Based Lending approach as a tool for the development of a market oriented micro and small enterprises financing system in the EU

**Agenda 27<sup>th</sup> January 2009, 9:00 – 14:00, GTZ-Office Berlin**

Facilitator: Dr. Klaus Maurer

**09:00 Introduction**

**09:15 Microcredit in Germany**

The demand for Microcredit in Germany  
*Prof. Dr. Alexander Kritikos (GfA)*

Introduction of Microcredit to Germany: Which models are used today?  
*Dr. Jan Evers (Evers & Jung)*

**Plenary discussion**

**10:00 From Mali to Brandenburg: A practical case of knowledge transfer**

Microcredit Pilot in Brandenburg  
Innovative credit mechanism and Service Agency  
*Lutz Grashof (FIDES SA), Dieter Buschmann (Ministry of Economy Brandenburg)*

**Plenary discussion**

**11:30 Knowledge Cafés: Microcredit in practice – The stakeholder perspective**

*Small group discussions*

The enterprise perspective: Getting access to finance  
*Lutz Grashof (FIDES SA), Bernd Kruczek (CIT), Willy Martijy (AIRDIE), Axel Cavaleri (ADIE), Alexander Kritikos (GfA), Philippe Guichandut (EMN)*

The investor perspective: Successful schemes for cooperation  
*Cyril Gouiffes (European Investment Fund), Gabriele Köntopp (Loan Guarantee Bank Brandenburg), Jan Evers (Evers & Jung)*

The policy maker perspective: Supporting small enterprises  
*Philippe Delvaux (EU DG Regio), Dieter Buschmann (Ministry of Economy Brandenburg), Grzegorz Galusek (MFC)*

**13:00 Final panel discussion**

**Considerations and future prospects for implementing the EU Microcredit Initiative**

*Philippe Delvaux (EU DG Regio), Cyril Gouiffes (European Investment Fund), Philippe Guichandut (EMN), Prof. Dr. Alexander Kritikos (GfA), Grzegorz Galusek (MFC)*

**13:45 Final notes**

*Dr. Klaus Maurer*

