



## PlaNet Finance invites students, researchers and practitioners to discuss opportunities and limitations of services associated to microfinance at the University of Bergamo

*Milano, October 19<sup>th</sup> 2010*

**The 4<sup>th</sup> “University Meets Microfinance” Workshop will take place on 22<sup>nd</sup> October 2010 at the University of Bergamo, in Italy, and is organized by the Research Center on International Cooperation and the Master in Microfinance program, directed by Professor Laura Viganò, and PlaNet Finance, under the patronage of RITMI, the Italian microfinance network. The topic of the workshop will be “Microfinance Plus: the potential of linking microfinance with programmes in health, education, environment and value chain development”. Experts from Microenergy International, PerMicro, Giordano dell’Amore Foundation, Center of Sustainable Consumption and Production and PlaNet Finance, along with over 60 students from several European universities will discuss the latest developments in this area. The workshop is part of the “University Meets Microfinance” programme and is financed by the European Union, sanofi-aventis Italia and Capgemini Italia.**

Microfinance has grown impressively in the last 25 years: microfinance institutions reach today more than 150 million customers worldwide and have an estimated global loan portfolio of USD 30 billion (CGAP). However, the contribution of microfinance to development is today fervently discussed. It is argued that people living below the poverty line have a broad range of needs, which go beyond the access to financial services. These needs could be tackled by microfinance institutions.

Indeed, as a result of increasing controversies on the contribution of microfinance to development and in the context of maturing microfinance markets, microfinance institutions pay now more attention to the service value they bring to their clients and are looking for new ways to meet their complex needs. Successful examples, as the programmes by the microfinance institution BRAC in Bangladesh, show that offering “Microfinance Plus” services, such as business development and financial education trainings for clients, or developing programmes in the areas of health, environment or value chain development, can be a way to leverage the existing network and resources of a microfinance institution to tackle poverty in a more comprehensive way. However, offering this set of services, which go beyond the core business of microfinance institutions, requires specialized expertise and in many cases the cooperation with qualified partners.

The 4<sup>th</sup> UMM Workshop will define the different dimensions of “Microfinance Plus” and discuss the opportunities and limitations of this approach. After an introduction by Didier Krumm, Senior Expert at PlaNet Finance, students from London School of Economics, Cambridge University, Université Libre de Bruxelles, University of Trento and the University of Bergamo will present the results of their field research in Peru, Uganda, India, Vietnam and Cap Verde. All students have won a “University Meets Microfinance” scholarship and were supported financially to carry out their research. They will discuss their findings with academics and practitioners in two sessions. The following “World Café” will give the participants the chance to discuss in small groups the questions raised in the sessions before with experts from IFAD, Microenergy International, PerMicro, Giordano dell’Amore Foundation, Center of Sustainable Consumption and Production, PlaNet Finance and University of Bergamo. The panel

discussion on “Non-Financial services in Europe” in the afternoon relates the “Microfinance Plus” topic to the situation in the European environment.

The complete programme is available at [www.universitymeetsmicrofinance.eu](http://www.universitymeetsmicrofinance.eu)

### About University Meets Microfinance

**The programme “University Meets Microfinance”** was initiated in 2009 by PlaNet Finance and the Freie Universität Berlin and is co-financed by the European Union. By organizing seminars and workshops at European universities, offering scholarships and promoting publications, the programme aims to support and promote students researching on Microfinance; to foster the exchange and collaboration between academics and practitioners; and to raise public awareness on current microfinance related issues. So far more than 1,200 students, practitioners and professors from 25 universities in nine countries have participated in the programme. It is carried out with the support of Capgemini Italia, ESCEM, Sogeti, Dexia Bank, Ernst & Young Wirtschaftsprüfungsgesellschaft GmbH, and sanofi-aventis Italia. Collaborating universities are Freie Universität Berlin, Leibniz Universität Hannover, Sciences Po Paris, University of Bergamo, University Cattolica of Milano, Université Libre de Bruxelles, ESC Dijon / Burgundy School of Business and ESCEM.

[www.universitymeetsmicrofinance.eu](http://www.universitymeetsmicrofinance.eu)

### About PlaNet Finance

PlaNet Finance is an international non-profit organization with the mission to alleviate poverty through the development of microfinance, therefore increasing the unbanked and underbanked’s access to financial services. Based in Paris, PlaNet Finance’s international network is active in close to 80 countries around the world.

[www.planetfinancegroup.org](http://www.planetfinancegroup.org)

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