

MICROFINANCE DIRECTIONS

"Regional & International Experiences"



La Chambre Islamique de Commerce, d'Industrie et d'Agriculture



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Implementing Microfinance in G5 Countries



- ICCIA's microfinance project.
- Why microfinance in G5 countries?
- The success factors of the project.
- Business model.
- Impact investment.
- Digital microfinance.

- Financial literacy, training and consultancy.
- Stages of application.
- Feasibility stage.
- Implementation studies.
- Targeted sustainable development goals.





Microfinance and Transition to Sustainability



- Challenges that face the microfinance sector in developing countries.
- Digital financial inclusion.
- Policy implications.
- Training and communication (inputs, outputs, outcomes).
- Illustrative indicators for clients` financial efficiency.
- Change in financial institutions` performance.
- Illustrative indicators of financial performance.

- Form and kind of financial education.
- Impact investing.
- How to shift towards impact investment and finance?
- Digital microfinance.
- Impact of Covid-19 crisis on microfinance institutions.
- The most important 8 sustainable development goals targeted by impact investors.

• The third workshop • 23/5/2022 465.54 28,161,92 201.55 1,097.95 26,465.54 0.00 26,717.43 198.45 7,534.44 12,512.54 28,875.56







- Microfinance around the world.
- Financing small and medium enterprises around the world.
- Microfinance across OIC countries.

- The most important challenges facing the microfinance sector:
 - Sources of financing operational processes.
 - Low efficiency of human resources.
 - Risks associated with finance and the scarcity of available information.
 - High operating costs.
 - Weakness of the motivating factors for innovating new products.





Formulations of Implementing Islamic Microfinance



- Identification of Islamic bank financing.
- Formulations and methods of Islamic finance.
- Sales formats:
 Islamic financial leasing and traditional financial leasing.
 - Adequate leasing to micro, small and medium enterprises.
- Participation formats.
- Cooperative and symbiotic finance method.

- Fundamental differences between Islamic finance and traditional finance.
- Criteria and controls of Islamic finance for micro and small enterprises.
- The most important challenges and the possibility to address them from Islamic finance experts` points of view.





International & Regional Experiences in Microfinance and Its Role in Improving the Living Conditions & Combating Poverty



- Egypt's Experience.

- An overview of the Egyptian experience.
- Abu Dhabi Bank experience.
- Aman Company.
- The most significant outcomes of the Egyptian experience.
- Main obstacles of implementing microfinance in the banking sector.

- Morocco`s Experience.

- An overview of the Moroccan experience.
- One of the Moroccan domestic experiences.
- Microfinance sector in 2019.
- Assessment of the Moroccan experience.





- Sudan's Experience.

- An overview of the Sudanese experience.
- Volume of granted Islamic microfinance compared to total bank financing in dollars.
- Sudanese experiences in microfinance (Savings and Social Development Bank).
- Sudanese experiences in microfinance (Family Bank).
- Number of beneficiaries of microfinance in Family Bank.
- Constraints that must be conquered in implementing microfinance.

- Syria`s experience

- An overview of the Syrian experience.
- Assessment of the Syrian experience.

- Indonesia`s experience

- An overview of the Indonesian experience.
- Rakyat Bank Indonesia.
- Assessment of the experience of the Indonesian Bank Rakyat.





international & Regional Experiences in Micro Finance and Its Role in Improving the Living Conditions & Combating Poverty



- Nigeria`s experience

- An overview of the Nigerian experience.
- Microfinance institutions in Nigeria 2017.
- Assessment of the Nigerian experience and the main problems that face Islamic microfinance institutions currently.

- Ethiopia`s experience

- An overview of the Ethiopian experience.
- Developing the loans granted from microfinance institutions March 2018.
- The main challenges & risks that face the microfinance sector in Ethiopia.

- Algeria`s experience

- An overview of the Algerian experience.
- The National Agency for Management of Micro-Credit.
- Algeria`s strategy in developing microfinance in the context of Corona Pandemic.

- Bahrain`s experience

- An overview of the Bahraini experience.
- Family Bank of Bahrain.
- Malaysia experience
- An overview of the Malaysian experience.





Digital Financial Inclusion & Micro Finance in Serving Sustainable Development Goals



- Identification of digital financial inclusion.
- · Dimensions of financial inclusion.
- Principles of financial inclusion.
- The importance of financial inclusion.
- Disincentives of applying financial inclusion.
- The most prominent international experiences in digital financial inclusion.
- Sustainable development goals.
- Dimensions of sustainable development.

- Financial inclusion contribution to achieving sustainable development goals.
- Microfinance role in achieving sustainable development.



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