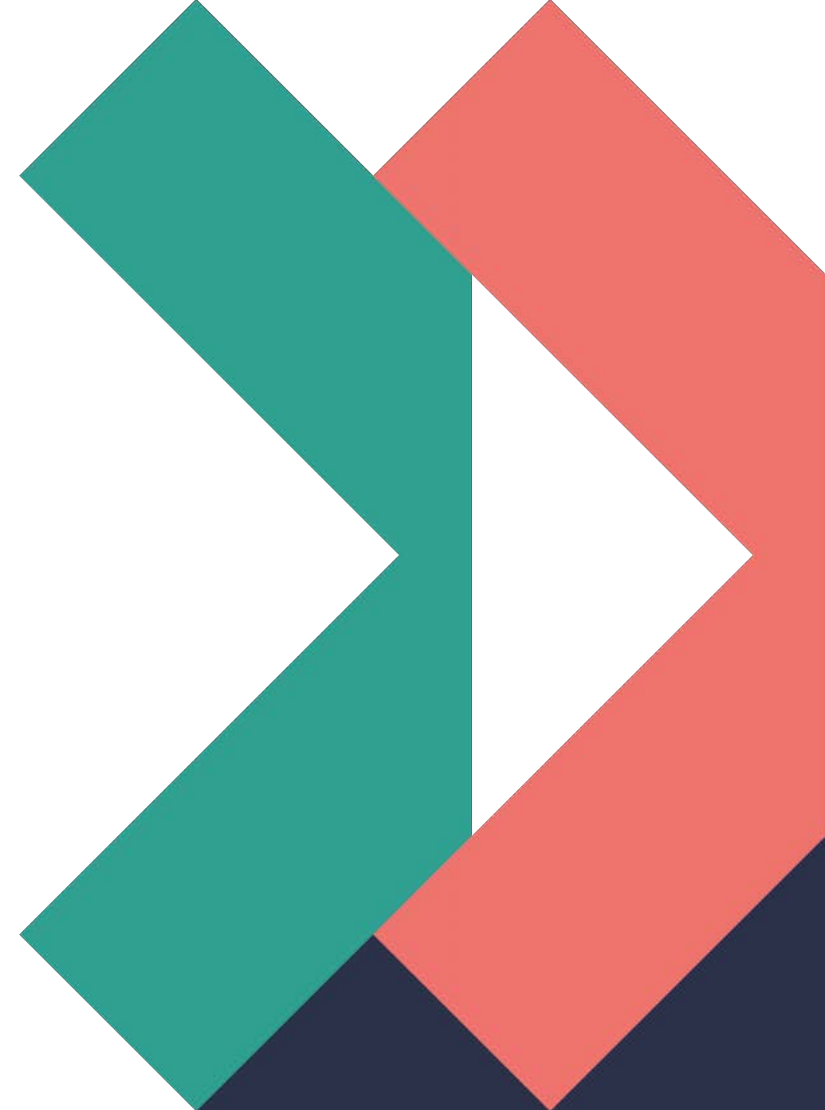
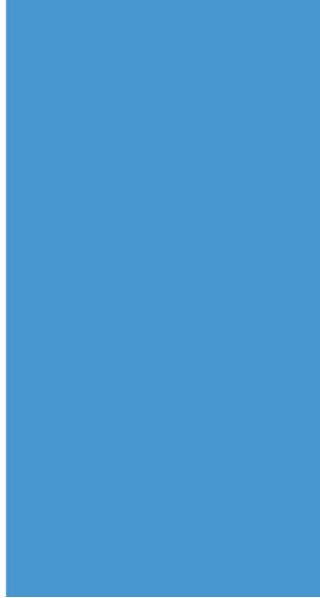
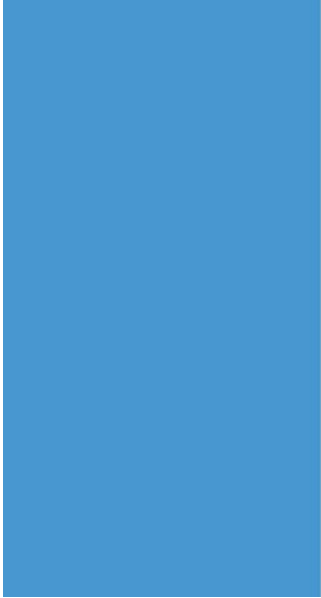


Opening Keynote

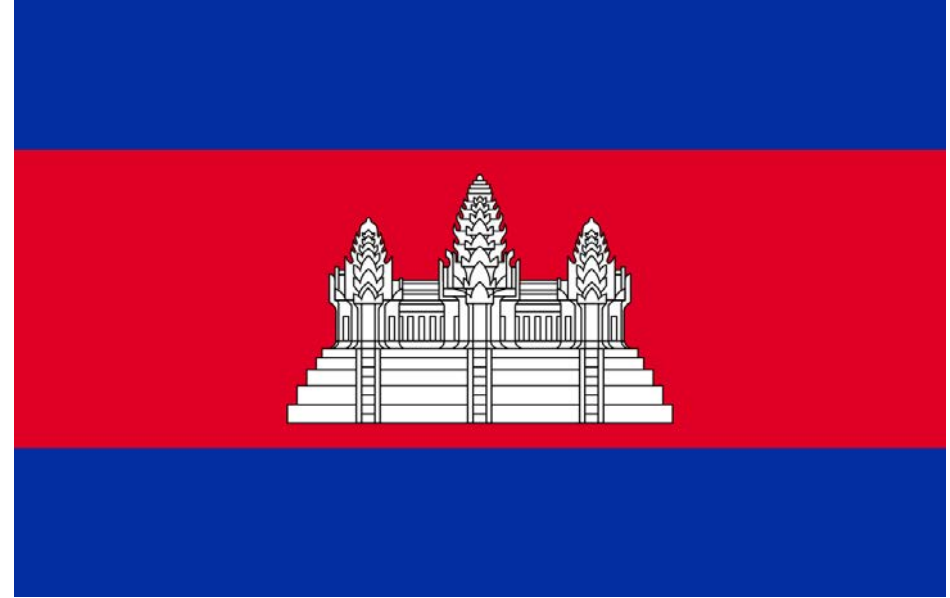
Laura Foose, Executive Director of SPTF
Cécile Lapenu, Executive Director of CERISE

Thursday | 29 September 2022





GUATEMALA
March 2023



CAMBODIA
Autumn 2023

Learning Series | Download the Manual | 10th Anniversary: 2012-2022



MESSAGE FROM OUR EXECUTIVE DIRECTOR



Laura Foose

When we founded the Social Performance Task Force in 2005, we had a simple goal—not easy, but simple. We wanted microfinance to apply the same rigor to both sides of its “double bottom line.”

Microfinance claimed to have a financial bottom line and a social bottom line, but it only measured one of them consistently. And as the saying goes, what matters gets measured. So a broad-based group—donors, providers, networks, rating agencies, and more—came together to form the Task Force. We wanted to develop a set of standards that would be to social

MESSAGES OF CONGRATULATIONS TO THE SOCIAL PERFORMANCE TASK FORCE ON THE 10TH ANNIVERSARY OF THE UNIVERSAL STANDARDS FOR SOCIAL AND ENVIRONMENTAL PERFORMANCE MANAGEMENT.

“It’s a lot of work to define common standards, but now we have something that everyone really trusts.”



Andree Simon
Global CEO, FINCA Impact Finance
on SPTF’s work to develop the Universal Standards

Andree Simon
Global CEO, FINCA Impact Finance
on SPTF’s work to develop the Universal Standards
Part 1



Au départ, nos idées étaient floues. Mais avec l’avènement des Normes Universelles, nous avons eu la totalité des actions à mener pour pouvoir atteindre notre objectif du départ.



KOFFI A. Mélanie épouse BOSSON
Directrice Générale
Réseau MUCREFAB

Part 8

“The Universal Standards are a practical translation of the theory of change [that] make it more likely you achieve your social mission.”



Lone Søndergaard
Senior Investment Manager
Nordic Microfinance Initiative

Lone Søndergaard
Senior Investment Manager
Nordic Microfinance Initiative
Part 6

Et cette réflexion m’a fait un déclic dans la tête où je me suis dit comment une évaluation que nous venons de faire – cette observation en matière de pratique de recouvrement, peut faire changer la perspective d’un dirigeant d’une institution.



KOFFI Arsène
Responsable des Programmes
l’Association Professionnelle des Systèmes Financiers Décentralisés de Côte d’Ivoire (APSFDC-CI)

Part 9

Ce que nous avons fait rapidement et obtenu également cette adhésion assez rapidement parce que nous avons vraiment présenté l’ensemble des Normes et tous les avantages auxquels notre institution pouvait recourir.



DJATTY Maurella Nadège,
Directrice Générale Adjointe
FIDRA

Part 7





“Money motivates neither the best people, nor the best in people. It can move the body and influence the mind, but it cannot touch the heart or move the spirit; that is reserved for belief, principle, and morality.”

- Dee Hock, Visa



“Just as people cannot live without eating, so a business cannot live without profits. But most people don’t live to eat, and neither must businesses live just to make profits.”

- John Mackey, Whole Foods



“I think if the people who work for a business are proud of the business they work for, they'll work that much harder, and therefore, I think turning your business into a real force for good is good business sense as well.”

- Richard Branson, Virgin





2,300
Registered users

1,000+
Audits performed

60M
Unique customers

100
Different countries





#1 Customer- centricity is the key to it all

#2 A social strategy is possible, based on concrete practices



#3 Good governance and strong leadership are critical





FINANCIAL MARKET
REGULATORS

INVESTORS

FSPs

CONSUMER
PROTECTION
AGENCIES

FINTECHS

ELECTED
LEADERS

RATING
AGENCIES

TELECOMM
REGULATORS

NETWORKS

#4 Long term, all actors along the value chain must be engaged





#5 Self-regulation can only take you so far

10  Universal Standards for
Social and Environmental
Performance Management
YEAR
ANNIVERSARY 2012–2022

 CERISE SPTF

#6 Local ownership and market context matter



#7 SEPM builds loyalty and resilience and that matters a lot, especially when the chips are down



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#8 We go farther together



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AT-A-GLANCE GUIDE TO ASSESSMENT TOOLS FOR SOCIAL AND ENVIRONMENTAL PERFORMANCE MANAGEMENT

	TOOL						
	ESG Risk	ALINUS	SPI5 Entry	SPI5 Full	Focus Green	CP Commit	CP Full
Dimension 1: Social Strategy 	●	●●●●	●●●●●●	●●●●●●			
Dimension 2: Committed Leadership 	●●●●●	●●●●●●●	●●●●●●●	●●●●●●●		●●●●●●	●●●●●●
Dimension 3: Client-Centered Products and services 	●	●●●●●●	●●●●●●	●●●●●●●●		●●●●	●●●●●●●
Dimension 4: Client Protection 	●●●●●	●●●●●●●	●●●●●●●	●●●●●●●●		●●●●●●	●●●●●●●●
Dimension 5: Responsible Human Resource Development 	●●●●●	●●●●●●	●●●●●●●	●●●●●●●●		●●●●	●●●●
Dimension 6: Responsible Growth and Returns 	●●	●●●●●	●●●●●●	●●●●●●●●		●●●●●	●●●●●●
Dimension 7: Environmental Performance Management 	●●●●	●●●●●●●	●●●●●●●	●●●●●●●●	●●●●●●●●		

GUIDE TO TOOLS: **ESK Risk:** Measure compliance with basic environmental, social, and governance principles, and manage social and environmental risks; **ALINUS:** Conduct robust social and environmental due diligence and cultivate an inclusive and impactful investment portfolio; **SPI5 Entry:** Take the first step on your social and environmental performance management journey; **SPI5 Full:** Grow from good to great with a comprehensive social and environmental performance assessment; **FOCUS GREEN:** Concentrate on environmental performance assessment; **CLIENT PROTECTION COMMIT:** Start on the Client Protection Pathway; **CLIENT PROTECTION FULL:** Reduce risk to clients by conducting a full review of client protection practices.

● = Number of indicators in the tool, as per the Universal Standards manual.







Client Protection Pathway



CERISE+SPTF





SUSTAINABLE DEVELOPMENT GOALS

1 NO POVERTY



2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



6 CLEAN WATER AND SANITATION



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



11 SUSTAINABLE CITIES AND COMMUNITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



13 CLIMATE ACTION



14 LIFE BELOW WATER



15 LIFE ON LAND



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



17 PARTNERSHIPS FOR THE GOALS



10 Universal Standards for Social and Environmental Performance Management
YEAR ANNIVERSARY 2012-2022



SUSTAINABLE DEVELOPMENT GOALS

1 NO POVERTY 	2 ZERO HUNGER 	3 GOOD HEALTH AND WELL-BEING 	4 QUALITY EDUCATION 	5 GENDER EQUALITY 	6 CLEAN WATER AND SANITATION
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10
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Universal Standards shaping regulation: Selected examples



Cambodia



Nicaragua



Egypt



Philippines

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Politics

World Bank Reviews Alleged Abuses by Cambodian Microlenders

- Human rights groups say reckless lending 'destroyed lives'
- Development bank's ombudsman says it will assess complaint



The LOLC Plc branch office in central Cambodia, on Thursday, Feb. 10, 2022. *Photographer: Cindy Liu/Bloomberg*

By Gavin Finch and David Kocieniewski
May 5, 2022, 12:01 AM EDT *Updated on May 5, 2022, 11:05 AM EDT*

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The World Bank is reviewing a complaint by two Cambodian human

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Forbes

Majority Of 18,000 Microfinance Borrowers Say Their Loans Boosted Their Quality Of Life

Anne Field Contributor

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f Microfinance loans improve borrowers' overall quality of life. And, paying back that money hasn't been a particular burden.

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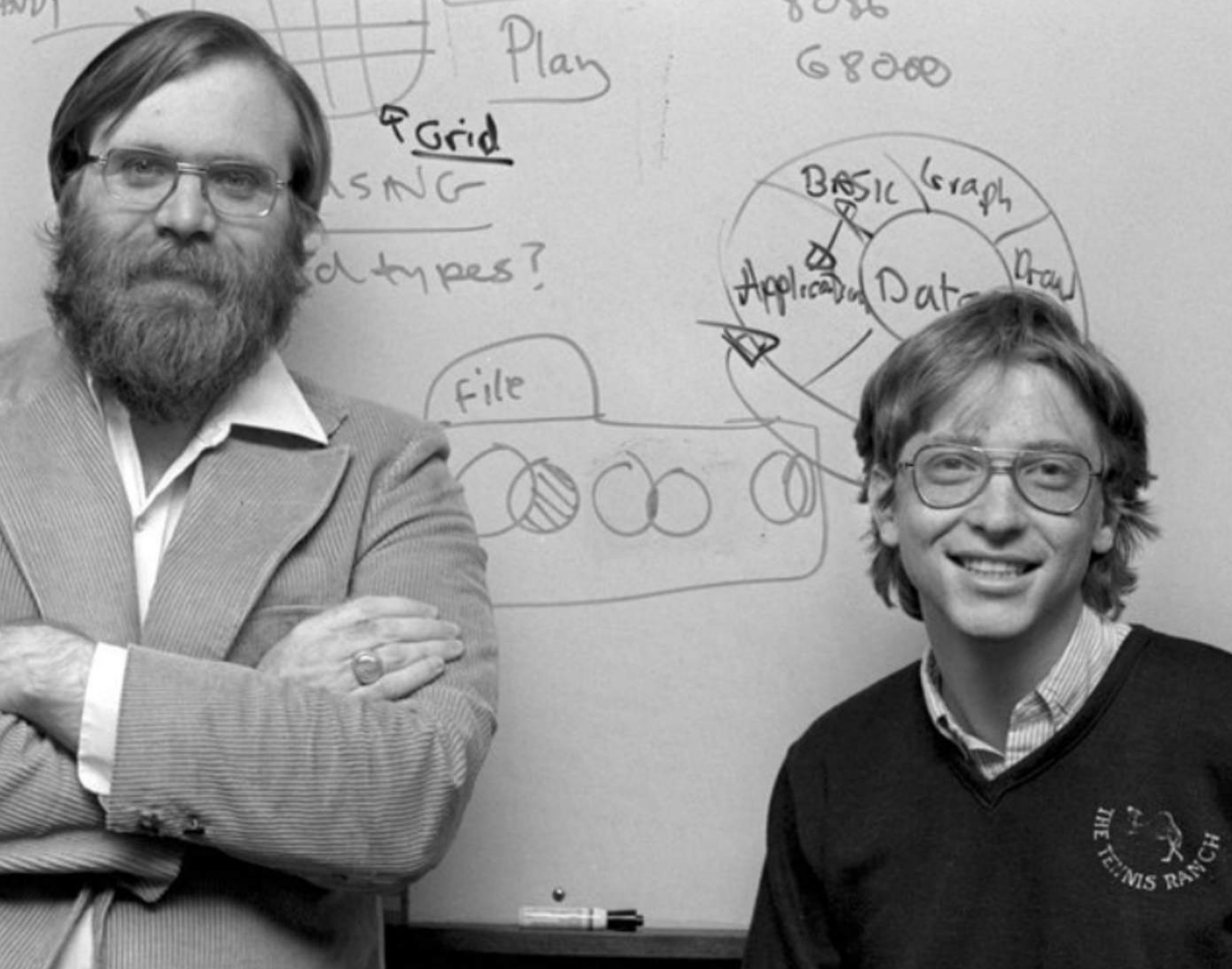
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Microfinance borrower. 60DB MFI INDEX PARTICIPANT

Those are some of the findings from research conducted for the 2021-2022 **60 Decibels Microfinance Index**, aimed at assessing the effectiveness of microfinance practices—by talking to customers. Based on interviews with around 18,000 microfinance clients of 72 microfinance institutions (MFIs) in 41 countries, the research measured outcomes in five areas: access, business impact, household impact, financial management and resilience. The goal: to form benchmarks based on those outcomes, the better to assess performance among different MFIs.







"Make no small plans.
They have no magic to
stir men's blood and
probably themselves
will not be realized.
Make big plans, aim high
with hope, and work."

—Daniel Burnham