



## Savings and Credit Forum

# 'Good practices' in preventing over-indebtedness of low-income borrowers

Tuesday, March 5<sup>th</sup>, 2013 – Schmiedstube, Schmiedenplatz 5, 3011 Bern

### Programme

#### 09:00 Registration and Coffee

09:20 Introduction

Hans Ramm, SDC

09:30 **What are 'good practices' in preventing over-indebtedness of micro borrowers? Global trends and strategy of the Smart Campaign**

Isabelle Barrès, Smart Campaign Director, Center for Financial Inclusion at Accion

10:15 **Preventing client over-indebtedness through catastrophic insurance coverage: The case of Fonkoze in Haiti**

Anne Hastings, CEO, Fonkoze

#### 11:00 Coffee Break

11:20 **Preventing client over-indebtedness by applying the Smart client protection principles. The case of ENDA in Tunisia**

Essma Ben Hamida, CEO, ENDA

12:00 **What are the main causes of client over-indebtedness and what actions to recommend? Studies from Morocco and Madagascar**

Solène Morvant-Roux, Faculty of Political Economy, University of Fribourg

#### 12:40 Common Lunch

14:00 **How can microfinance investors contribute to prevent end client over-indebtedness: The case of responsAbility Social Investments**

Klaus Tischhauser, Co-Founder & CEO, responsAbility Social Investments AG

14:40 **Panel Discussion on 'good practices' in preventing client over-indebtedness and recommendations**

Isabelle Barrès, Solène Morvant-Roux, Paul Luchtenburg (IFC), Klaus Tischhauser, Essma Ben Hamida

15:45 **Wrap up and Closing**

Hans Ramm, SDC