

**Responsible Finance Workshop Agenda**  
**5<sup>th</sup> November 2018, Amman**

<b>9:00-10:30</b>	<b>Setting the Stage- What's Working and What's Not?</b>
	This session will provide a brief introduction on responsible finance and the different initiatives that exist to promote the provision of responsible financial services, including the Smart Campaign. It will also present some of the key issues that MFIs in the MENA region are facing along the certification process now that several MFIs have undergone the assessment and/or certification. The session will also examine what are the possible causes behind these obstacles and will open the platform for discussion on how they could potentially be overcome.
<b>10:30-10:45</b>	<b>Coffee Break</b>
<b>10:45-12:00</b>	<b>The Enabling Environment for Responsible and Inclusive Finance</b>
	Poorly designed regulation can adversely impact the ability of financial service providers to offer their services to the clients at no harm. This session will provide an overview of the existing consumer protection regulations in the region. It will look at how different countries are creating supportive enabling environments and will provide regulators with an opportunity to present their thoughts on how financial service providers can best participate in the process of regulation creation and adoption.
<b>12:00-13:00</b>	<b>Deep-dive on Principle 2: Prevention of Over-indebtedness</b>
	Principle 2 of the consumer protection principles seeks to ensure that providers will take adequate care in all phases of their credit process to determine that clients have the capacity to repay without becoming over-indebted. This session will examine how providers can know when clients are financially strained and will present the findings of a recent study conducted in Jordan by IFC to assess levels of multiple borrowing.
<b>13:00-14:00</b>	<b>Lunch</b>
<b>14:00-15:30</b>	<b>Making customer-centricity a movement in your organization</b>
	This session will present the experience of MFIs that have begun their journey towards certification. It will present some of the major changes they have had to make within their institutions and the learnings that have resulted from this process as well as the impact certification has had on their clients.
<b>15:30-15:45</b>	<b>Coffee Break</b>
<b>15:45- 16:30</b>	<b>Why get certified and how to move forward?</b>
	This closing session will discuss why MFIs should pursue certification even in environments where investors and funders are not yet promoting it. In addition, participants will get the opportunity to discuss how they can better integrate the client protection principles within their institutions and eventually obtain the certification.
<b>16:30-17:00</b>	<b>Closing Remarks</b>