



INAISE Conference
Jointly organised by Inaise and Integra Foundation

Social finance in progress
Social Finance and Inclusion in Europe

Bratislava, Slovakia 2-3-4 June, 2004 -

Venue: Hotel Dukla

Pre conference session

Wednesday 2 June 2004

13H15 Registration of participants to the pre conference session

14H00 - 15H30 Information session on EU structural funds for social finance - by Christophe Guene, SOFI

This information session will give practitioners of local, social and small business finance in Europe the opportunity to learn about :

- the new Brussels orientations and requirements on financial engineering (with relevant policy documents and web-links),
- the national contact points for inquiry (with relevant documents and web-links), and
- possible action steps.

This course does not promise that there is funding available in all member countries, but at least participants should be able to know after this session who to contact and what to ask for in their respective countries.

15H30 - 16H00 Coffee/Tea break

16H00 - 17H30 Accessing EU funding for the Social Economy by Christophe Guene

Q&A - Debate

18H00 Supper and meeting time

Thursday 3 June, 2004 AM

09H00 - 10H30 Continue. Information session on EU structural funds for social finance in Europe - by Christophe Guene, SOFI

This morning session will allow the participants to share INAISE members' experience in EU funding.

10H30 - 11H00 Coffee/Tea break

11H00 - 12H30 Accessing EU funding for the Social Economy by Christophe Guene: summary and conclusions



INAISE Conference

Thursday 3 June, 2004 PM

13H15 Registration of participants

14H00 - 15H30 Plenary. Welcome by Frans de Clerck, president of INAISE and Allan Bussard, Integra Foundation, Slovakia

James Nicholas Harrison: *The state of the landscape in social, solidarity and community finance, changing needs and new developments.*

The speaker will address how social, solidarity and community finance initiatives form part of wider a movement that aims at promoting social justice issues through economic transactions. He will place these initiatives within the wider context of the social or solidarity-based economy and examine what is meant by some of the terms that are used to describe the movement. This will be followed by an overview of some of the existing governmental support for "social economy" initiatives and proposals for future government assistance.

James Harrison worked as a human rights lawyer and researcher in the UK for several leading organisations in the field, before moving to the European University Institute in Florence to specialise in international human rights and trade law. He acts as a consultant for a number of international organisations on trade, investment and social issues.

15H30 - 16H00 Coffee/Tea break

16H00 - 17H30 Parallel Workshops.

Workshop 1: *How to enlarge social and solidarity finance markets without losing identity?*

Social and ethical finance is being taken up by mainstream financial institutions. What is the role of basic values and specific methods in finance? On which values and methods is our identity based? How can this identity strengthen our position in growing markets?

In this workshop we will have a theoretical introduction to the subject, an exchange of practices and some proposals on the way forward.

Workshop leader: Frans de Clerck - Triodos Bank
Interpretation in English & French

Workshop 2: Finance for fair trade

The market for fair trade products continues to expand and fair trade has a high profile with consumers. Some social finance organisations mobilise funds from North to South to assist fair traders, both producers and buyers, to achieve their twofold aims of alleviating poverty and demonstrating that international trade can be conducted on fair terms. The workshop focuses on specific examples, examining how access to finance can make a difference in the fair trade sector. We will exchange experiences on what kinds of transactions work and views on current market 'gaps'. Are our interventions effective? Do we sufficiently understand the risks? What are the opportunities for the future in the global economy?

Workshop leader: Stephanie Sturrock - Managing Director - Shared Interest, UK
Interpretation in English & French

Workshop 3: Information session on INAISE and INAISE member organisations - Presentation of the MFC (Microfinance Centre for Central and Eastern Europe and the Newly Independent States)

INAISE is a global network of specialist financial institutions that invest for social, cultural and environmental purposes. INAISE was set up in 1989 by seven social finance organisations that wanted to meet and share their common experiences. Since then, it has grown organically as social finance organisations have grown themselves and the concept has spread globally. INAISE remains true to its founding purpose, in providing an action learning network for the members. INAISE members have needed to be flexible and creative in developing a range of legal forms to accomplish their purpose. Some are banks and licensed deposit takers; others structure as finance co-operatives; most operate groups of companies, typically controlled by not for profit companies with distinct legal organisations each carrying out part of the finance business. This session will give an overview of the diversity of the members and the projects they finance.

Member of the network since 2002, the **MFC** is a microfinance resource centre, which also serves as a network of 72 microfinance institutions in Central and Eastern Europe and the Newly Independent States. The mission of the MFC is to promote the development of a strong and sustainable micro finance sector in order to increase access to financial services for low-income people, particularly micro-entrepreneurs. Speaker: Grzegorz Galuzek, executive director

Workshop leader: Viviane Vandemeulebroucke - co-ordinator of INAISE
Working language: English

In the evening: we will guide you to the historical centre of Bratislava where we will attend a concert of Jozef Lupták, cellist.



Jozef Lupták studied cello at the Music Conservatory and Academy of Music Arts in Bratislava, Slovakia before continuing with postgraduate performance studies at the Royal Academy of Music in London. The winner of several national and international music competitions, Lupták's current discography includes the world premiere CD of Vladimír Godár's "Music for Cello," a two-CD set of Bach solo cello suites, as well as his own project "CELLO," a recording of five new compositions inspired by Bach's First Suite.

Jozef Lupták is also the founder and artistic director of "Convergence," the successful international festival of chamber music held each summer since 2000 in Bratislava; he conducts adult and children's choirs; and in 2003 was appointed artistic director of Melos Ethos, the major International Festival of Contemporary Music in Bratislava.

Friday 4 June, 2004

09H00 - 10H00 Plenary. EU expansion and implications for the Social Economy in an enlarged Europe

Q and A session with senior Slovak government officials

10H15 - 12H30 Parallel Workshops

Workshop 4: *Social finance... impact of regulation*

The recent growth of networks dedicated to Social Finance and Microcredit as well as the new market perspectives confirm the existence of a parallel market of social finance next to the traditional finance system. Social finance organisations are very different from conventional investment institutions. Firstly, at a practical level, they invest to create social added value and environmental sustainability. Secondly, underlying all their work, they take a different approach to finance, by using money as a tool for positive change. They also play an important role in developing new economic activities and new markets like recycling, organic farming, renewable energies, etc. Their interventions produce, through their ways of operating and their objectives, a number of multiplier effects: strengthening social networks; environmental protection; the development of a more entrepreneurial spirit; regional economic development, etc. These factors could justify the need for a special legal and tax treatments for Social Finance Organisation in order to help them to expand and stimulate the creation of new social finance organisations. The aim of the workshop is to exchange experiences in this field (tax incentives, national or regional legislation in force) and to analyse the opportunities to submit to the Euro Parliament and to each parliament of the member countries, proposals for a special regulation of the social finance sector.

Workshop leader: Francesco Bicciato, Banca Etica, Italy
Interpretation in English & French

Workshop 5. *COOP-EAST : a new finance mechanism for social enterprises in the accessing countries.*

Further to the Prague Social Economy Conference, some western partners from the social economy financial sector are assessing the opportunity and conditions to launch a financial mechanism to the benefit of Social Economy enterprises in the candidate countries.

The objective is to address the needs of the local enterprises with the appropriate tools developed in partnership with field partners and public authorities, so to leverage European funding within the frame of the soon available social and structural funds.

SOFICATRA has been assigned the coordination of this study and leads the group of Eastern and Western experts.

Workshop leader: Marcel Hipszman, ESFIN, France
Working language: English

Workshop 6. *Linking North-South networks, expectations, added values, cooperation.*

More information coming soon

Workshop leader: Marc Berger, SIDI, France
Interpretation in English & French

12H30 - 14h00 Lunch

14H00 - 15h30 Business meetings. Time will be given for face to face meetings. If you want to participate, please fill in the related part in the registration form.

15H30 - 16h00 coffee/tea break

16H00 - 16h30 Plenary.

Feedback from the workshops

Conclusions of the conference by Frans de Clerck, president of INAISE

For INAISE Members and Advocates:

16H45 - 19h15 Annual General Meeting

Registration fees

Information session on EU funding only (2/6 PM and 3/6 AM) EUR 100, early bird-booking and payment before 15 April, 2004, EUR 90. Registration will be confirmed on receipt of payment

INAISE conference only (3/6 PM and 4/6) EUR 120, early bird- booking and payment before 15 April, 2004, EUR 108. Registration will be confirmed on receipt of payment

Information session AND Inaise conference (2-3-4/6) EUR 200, early bird-booking and payment before 15 April, 2004, EUR 180. Registration will be confirmed on receipt of payment

INAISE members: one delegate free per organisation

Registration and practical information on INAISE website

www.inaise.org