



BACKGROUND

2014 Toronto International Microfinance Summit

Microfinance for Social Justice

How Can Microfinance Lead the Way?

October 4, 2014 – 8:00AM-6:30PM (Exhibition Place)

www.microfinanceconference.ca www.torontomicrofinancebookclub.com

@microfinanceTO #tims14

“Poor people aren’t the problem. They’re the solution.”

– Sir Fazle Hasan Abed, KCMG, BRAC Founder –
2014 TIMS opening keynote speaker

Canada’s Premier Microfinance Event is in its 6th year! This annual forum educates our community about local and global microfinance initiatives that reduce poverty, foster entrepreneurship and create jobs. Sponsored by Oikocredit Canada-Central, JVL Global Corp and Alterna Savings, with financial assistance for 100 students to attend from The MasterCard Foundation, the Summit connects participants of diverse backgrounds and ages for open dialogue on important issues leading to action. This year, **we examine social justice through a microfinance lens**. Keynotes by global trailblazers frame the day; expert panels explore issues and topics that include:

- Financial Inclusion and Social Justice: Microfinance as a Means to Human Development
- Using Your Investment Dollars to Support Microfinance and Poverty Reduction
- Urban Projects: Scarborough and Detroit
- Mining, Partnerships, Financial Literacy and Gender Justice
- BRAC’s Holistic Development Model Explained
- Sustainable Development: Microfinance and Indigenous Peoples

Who attends?

International and domestic development professionals, NGOs, business leaders, foundations, social finance innovators, government officials, politicians, entrepreneurs, academics, students, the media and anyone with an interest in socio-economic innovation, poverty reduction and social justice.

Vision & Mission

Toronto International Microfinance Summit (TIMS) is Canada’s premier event focusing on domestic and international microfinance. Founded in 2009, the Summit was inspired by the Rotarian Action Group for Microfinance and Community Development (RAGM) and Rotary District 7070 Microfinance Committee. The signature Conference (Gala and Course) are run entirely by volunteers of diverse backgrounds and ages. Incorporated as a nonprofit in 2011, and now in its sixth year of operation, the following Vision and Mission statements articulate the work of the organizing committee.

Vision: We envision a world without poverty through microfinance.

Mission: To establish an annual Microfinance Summit in Toronto that will:

- educate people on the value of microfinance;
- provide a forum in the Greater Toronto Area where everyone interested in alleviating poverty through microfinance can connect, exchange ideas, share experiences and best practices;
- raise the public profile of microfinance;
- raise funds for educational scholarships and fellowships in microfinance;

- raise funds for projects to relieve poverty globally through the provision of microcredit and other financial services to the poor.

Boilerplate

Toronto International Microfinance Summit is Canada's premier event focusing on domestic and international microfinance. Founded in 2009 and incorporated as a nonprofit in 2011, the organization was inspired by the Rotarian Action Group for Microfinance and Community Development (RAGM) and Rotary District 7070 Microfinance Committee. The Summit's signature Conference (Gala and Course) are run entirely by volunteers of diverse backgrounds and ages. Our vision is a world without poverty through microfinance. Our mission is to hold an annual event that: educates our community on microfinance as a poverty reduction tool; brings diverse people together for dialogue and action; and raises profile and/or funds for those making an impact. The 2014 theme is Microfinance for Social Justice.

www.microfinanceconference.ca

History & Highlights

- In 2009, the first year, 250 people attended the Conference, exceeding the target by 40%.
- In 2010, a fundraising Gala was added. Over 250 people attended the inaugural Gala; and Conference attendance increased to over 400. For the first year, The MasterCard Foundation helped students attend.
- In 2011, 40 presenters from 30 organizations on five continents participated. Honourable David C. Onley, Lieutenant Governor of Ontario, brought greetings to Gala attendees. Money was raised for domestic and international microfinance projects and a scholarship.
- In 2012, The Toronto Microfinance Symposium was presented in collaboration with Rotman School of Management, University of Toronto. In this, the UN year of Cooperatives, we explored how credit unions and coops drive microfinance efforts. CIDA mining company-NGO partnerships sparked a fiery exchange between CIDA Director-General of Strategy, Tobias (Tobi) Nussbaum and Ottawa University Professor, Stephen Brown. We promoted a RISE-Rotman evening to follow where Social Capital Partners' Bill Young moderated RBC's Gord Nixon and Acumen's Brian Trelstead on impact investing; bridging to the event with a networking reception.
- In 2013, the theme was Microfinance: Catalyst for Change: Can microfinance be a game changer for Canada's economic development? Opening keynote, Hon. Bob Rae, Advisor to the Matawa Tribal Council in the Ring of Fire and 21st Premier of Ontario, explored it from the First Nations perspective; and Ian Smillie, Order of Canada recipient and author of *Freedom from Want*, from the international. Betty Ann Lavallée, National Chief, Congress of Aboriginal Peoples, called for a national microfinance strategy for Aboriginal Peoples living on- and off-reserve with support from three levels of government. Isadore Day, Chief of Serpent River First Nation, embraced the idea. TIMS collaborated with COADY International Institute (St. Francis Xavier University) on its first microfinance 101 half-day course including a certificate of participation from COADY. Financial assistance to attend was provided by The MasterCard Foundation for those who qualified.

Citi was lead sponsor for three years; Scotiabank was lead in 2009. Oikocredit, Alterna Savings, JVL Global Corp and Crann Law have been multi-year sponsors. Since 2010, The MasterCard Foundation has provided financial assistance for students to attend, and in 2013, provided financial assistance for qualified students to take the first course. Over the years, media partners have included: CNW Group, Canadian Newcomer Magazine, MicroCapital Monitor, OMNI Television and SocialFinance.ca at MaRS Centre for Impact Investing. The Summit has received international, national, local and Indigenous Peoples media attention including Bloomberg and Yahoo Finance, CBC's The National, TVO's The Agenda and NationTalk.

Toronto International Microfinance Summit

Officers and Board of Directors

President – Dr. Carol Golench
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This Year's Event

2014 TORONTO INTERNATIONAL MICROFINANCE SUMMIT

Microfinance for Social Justice

How Can Microfinance Lead the Way?

Opening Keynote:

"Microfinance Multiplied"

Sir Fazle Hasan Abed, KCMG, Founder and Chairperson, BRAC

Luncheon Keynote:

"The Partnership of Economic Development and Social Justice"

Marilyn Fitzgerald, PhD, Author, *If I Had a Water Buffalo*

Afternoon Keynote:

"Creating Brighter Futures: Improving Lives Through Social Enterprise"

Syed Asad Mahmood, Vice President, Social Enterprise and Financial Innovation, FINCA International

*"The gap between the poorest and the wealthiest around the world is wide and growing....
We must do more to empower individuals through decent work, support people
through social protection, and ensure the voices of the poor and marginalised are heard."*

*- UN Secretary-General Ban Ki-moon -
World Day of Social Justice (Feb 20, 2014)*

The 6th ANNUAL TORONTO INTERNATIONAL MICROFINANCE SUMMIT falls during Ban Ki-Moon's [500 Days of Action](#) – the final push to accelerate progress toward the eight [UN Millennium Development Goals](#) adopted by world leaders in 2000, to be achieved by September 2015. **"Action now will save lives, build a solid foundation for sustainable development far beyond 2015 and help lay the groundwork for lasting peace and human dignity,"** the UN Secretary-General said at a special event to mark the milestone. (Aug 18, 2014)

Take this opportunity to act in the 500 days.

Join us October 4th, 2014 as we examine social justice through a microfinance lens. John Rawls, a political philosopher, and one of the most influential thinkers on justice, defines social justice as "the ability people have to realize their

potential in the society where they live.” (*A Theory of Justice*, 1971) Encompassing human rights, his vision is based on the premise that everyone deserves equal access to economic, political and social opportunities. The promise is equal access, not equal outcome; it is a delicate balance between fairness and freedom.

How can microfinance lead the way to social justice? Participants decide.

Keynotes by global trailblazers frame the day.

- **Sir Fazle Hasan Abed, KCMG**, Founder and Chairperson of BRAC, the world’s largest grassroots NGO winning the fight against poverty, sets the tone with his opening keynote.
- Marilyn Fitzgerald, PhD, author, *If I Had a Water Buffalo* (with Forward by Nobel Peace Laureate, Muhammad Yunus, PhD) provides the luncheon address.
- The afternoon keynote is provided by **Rupert Scofield**, Co-Founder, President and CEO of FINCA International.
- **Chief Isadore Day** of Serpent River First Nation returns with a progress report on last year’s call for a National Microfinance Strategy for Aboriginal Peoples on- and off-reserve with support from three levels of government.

Expert panels will drill deep into issues at breakout sessions including:

Financial Inclusion and Social Justice: Microfinance as a Means to Human Development

Financial exclusion limits the ability of marginalized women, youth and those living in rural areas in developing countries to realize their potential. Speakers present sustainable development strategies used by international microfinance institutions (MFIs) to include the 2.5 billion people still left out of financial systems. The critical role of savings, credit and insurance; the massive scale-up opportunities of new technologies; challenges facing MFIs; and innovative finance and impact investment vehicles are all discussed.

Using Your Investment Dollars to Support Microfinance and Poverty Reduction

Access to a range of financial services is key to allowing people to move out of poverty and reach their potential. Oikocredit International and Développement International Desjardins are two organizations financing MFIs that in turn fund entrepreneurs in developing countries. These investments not only provide a return to investors; they also help MFIs meet social objectives such as poverty reduction and gender equality. Essential to this process is the monitoring and evaluating of the social performance of partnering MFIs. Speakers present a number of client cases from their microfinance portfolios.

Urban Projects: Scarborough and Detroit

Poverty is not confined to the developing world. Unemployment, income disparity and poverty are on the rise in Canada and the United States. In this session the power of partnerships and local urban initiatives is discussed from a frontline perspective. Two Rotary Projects – the Canadian Scarborough Project and LaunchDETROIT in the US - are featured. Both aim to develop entrepreneurs, especially women and youth, and small businesses. Speakers explain how communities can be revitalized as micro-loans, mentoring and networking transform micro-entrepreneurs into job creators.

Mining, Partnerships, Financial Literacy and Gender Justice

There is much debate about the role and responsibility of state, company and NGO in human and socio-economic development. Globally, the resource extractive sector is the largest commercial contributor monetarily for this kind of development. Speakers visit the topic through a mining sector lens and discuss the roles, strategies and approaches to programs and partnerships. Additionally, they take a closer look at a specific program case study from the White Ribbon campaign that entails an innovative financial literacy education program which targets gender-based violence prevention.

BRAC’s Holistic Development Model Explained

“When you create the right conditions, poor people will do the hard work of defeating poverty themselves,” says BRAC founder, Sir Fazle Hasan Abed. BRAC is the world’s largest NGO. It strives to reduce poverty and improve the lives of the poor by undertaking activities in multiple sectors. Though BRAC has one of the largest microfinance operations in the world, it does not believe that microfinance alone will take people out of poverty. BRAC’s work encompasses education,

human rights, women's empowerment, legal rights, housing, water and sanitation, food security, the environment and more. BRAC was born in Bangladesh and now operates in a dozen countries in Africa, Asia and the Caribbean. Speakers discuss projects and examples leading to sustainable development and poverty reduction.

Sustainable Development: Microfinance and Indigenous Peoples

On September 4, 2014, a group of prominent Canadians, including Aboriginal leaders, launched Canadians For a New Partnership (CFNP). They called on all Canadians to work together to build a strong economy and values-based society. Reaction was mixed. Speakers representing on- and off-reserve First Nations and Métis perspectives discuss the potential of the new partnership, microfinance, creative and practical solutions for sustainable development of the land, people and economy.

Summit Speakers

OPENING KEYNOTE: "Microfinance Multiplied"

Sir Fazle Hasan Abed, KCMG, Founder and Chairman of BRAC

LUNCHEON KEYNOTE: "The Partnership of Economic Development and Social Justice"

Marilyn A. Fitzgerald, PhD, Author, *If I Had A Water Buffalo (with Forward by Muhammad Yunus, PhD)*

AFTERNOON KEYNOTE: "Creating Brighter Futures: Improving Lives Through Social Enterprise"

Syed Asad Mahmood, Vice President, Social Enterprise and Financial Innovation, FINCA International

BREAKOUT SPEAKERS:

- Jannalee Anderson, Vice President, Business Development, Opportunity International Canada;
- Susan Davis, President and CEO, BRAC USA;
- Isadore Day, Chief, Serpent River First Nation;
- Chafika Eddine, Manager, Corporate Responsibility, Hudbay Minerals;
- Jessie Greene, Senior Investment Advisor, Développement international Desjardins (DID);
- Emta Latif, former BRAC Microfinancier, Rotman MBA Candidate;
- Richard Librock, Vice President, Supervisory Board, Oikocredit International;
- Kerry Max, Director of Inclusive Financial Services, MEDA;
- Michael McCullough, Rotary Past District Governor, District 6400 and Director, LaunchDETROIT;
- Todd Minerson, Executive Director, White Ribbon Campaign;
Member, UN Secretary-General's Network of Male Leaders to end Gender-Based Violence;
- Todd Ross, Councillor, Toronto & York Region Métis Council; Director, Community Development & Information Services, Casey House;
- Michael Scotland, Program Coordinator, ACCESS Community Capital Fund;
- Galina Tikhonovsky, President, Scarborough Rotary Club; Division Director and Branch Manager, Scarborough office, Investors Group;
- Lawrence Wright, Rotary Past District Governor, District 6400 and President, LaunchDETROIT.

MODERATORS, INTRODUCTIONS AND THANK YOUS:

- Bonnie Lyn de Bartok, Founder & CEO, MacCormick IMC;
- Heather Broughton, President, My Oral Village;
- Bonnie Devine, Chair, Indigenous Visual Culture Program, OCAD University;
Associate Professor & Founding Chair, Indigenous Visual Culture Program, OCAD University;
- Mike Green, President & CEO, ObjectSharp and FINCA Canada Board of Directors;
- Thomas Haubenreisser, PhD, Vice President and Director, SolarShare;
- Susan Henry, Manager, Community Investments, Alterna Savings;
- Javed Sakhawat, Vice Chair, Toronto International Microfinance Summit, International Microfinance Consultant;
- Peter Scott, Masters Candidate, OCAD University;
- Brian Thompson, District Governor, Rotary District 7070.

RECEPTION: "Community and the Power of Co"

Brian Crombie, President, Crombie Capital Partners; Founder and Co-Chair, The Mississauga Summit and The Western GTA Summit

For speaker profiles, visit <http://www.microfinanceconference.ca>. This list will be updated as speakers are confirmed.

2014 TORONTO INTERNATIONAL MICROFINANCE SUMMIT

Microfinance for Social Justice How Can Microfinance Lead the Way? Saturday, October 4, 2014

08:00 - 09:00 am	Registration / the <i>micromarketplace</i> opens in Room 200
09:00 - 09:15 am Room 206	Opening Remarks Carol Golench, President and James Louttit, Vice President Co-Chairs, 2014 Toronto International Microfinance Summit
9:15 – 09:25 am	the <i>microwalk</i> video
09:25-10:30 am	Morning Keynote <i>“Microfinance Multiplied”</i> Introduction: James Louttit, Vice President, Toronto International Microfinance Summit Keynote Speaker: Sir Fazle Hasan Abed (KCMG), Founder and Chairperson, BRAC Thank You: Brian Thompson, District Governor, Rotary District 7070
10:30 - 10:45 am	Transition to Breakout Sessions / Refreshments
10:45 - 11:45 am	Concurrent Breakout Sessions A
A1 – Room 204	Financial Inclusion and Social Justice: Microfinance as a Means to Human Development Moderator: Mike Green, President & CEO, ObjectSharp and FINCA Canada Board of Directors Jannalee Anderson, Vice President, Business Development, Opportunity International Canada Kerry Max, Director of Inclusive Financial Services, MEDA
A2 – Room 205	Using Your Investment Dollars to Support Microfinance and Poverty Reduction Moderator: Thomas Haubenreisser, Vice President and Director, SolarShare Jessie Greene, Senior Investment Advisor, Développement International Desjardins (DID) Richard Librock, Vice President, Supervisory Board, Oikocredit International
11:45 – 12:00 pm	Transition to Breakout Sessions / Refreshments
12:00 – 1:00 pm	Concurrent Breakout Sessions B
B1 – Room 204	Urban Projects: Scarborough and Detroit Moderator: Susan Henry, Manager, Community Investments, Alterna Savings Michael McCullough, Rotary Past District Governor, District 6400 and Director, LaunchDETROIT Michael Scotland, Program Coordinator, ACCESS Community Capital Fund Galina Tikhonovsky, President, Scarborough Rotary Club Lawrence Wright, Rotary Past District Governor, District 6400 and President, LaunchDETROIT
B2 – Room 205	Mining, Partnerships, Financial Literacy and Gender Justice Moderator: Bonnie Lyn de Bartok, Founder & CEO, MacCormick IMC Chafika Eddine, Manager, Corporate Responsibility, Hudbay Minerals Todd Minerson, Executive Director, White Ribbon Campaign; Member, UN Secretary General’s Network of Male Leaders to end Gender-Based Violence

1:00 - 1:45 pm	Sit-Down Luncheon
1:45 – 2:30 pm Room 206	Luncheon Keynote “The Partnership of Economic Development and Social Justice” Introduction: Heather Broughton, President, My Oral Village Keynote Speaker: Dr. Marilyn Fitzgerald, PhD, President, Common Ground Solutions and Author Thank You: Peter Scott, Masters Candidate, OCAD University
2:30 - 2:45 pm	Transition to Breakout Sessions
2:45 - 3:45 pm	Concurrent Breakout Sessions C
C1 – Room 204	BRAC’s Holistic Development Model Explained Moderator: Javed Sakhawat, Vice Chair, Toronto International Microfinance Summit Susan Davis, President & CEO, BRAC USA Emita Latif, Former Microfinancier, BRAC; Current MBA Candidate, Rotman School of Management
C2 – Room 205	Sustainable Development: Microfinance and Indigenous Peoples Moderator: Bonnie Devine, Associate Professor & Founding Chair Indigenous Visual Culture Program, OCAD University Isadore Day, Chief, Serpent River First Nation Todd Ross, Councillor, Toronto & York Region Métis Council; Director, Community Development & Information Services, Casey House
3:45 - 4:00 pm	Transition to Afternoon Plenary Session / Refreshments
4:00 – 4:50 pm Room 206	Afternoon Keynote “Creating Brighter Futures: Improving Lives Through Social Enterprise” Syed Asad Mahmood, Vice President, Social Enterprise and Financial Innovation, FINCA International
4:50 – 5:00 pm Room 200	Closing Remarks Carol Golench, President & James Louttit, Vice President, Co-Chairs, Toronto International Microfinance Summit
5:00 – 6:00 pm	Reception (in the <i>micromarketplace</i>) “Community and the Power of Co” Brian Crombie, President, Crombie Capital Partners; Founder and Co-Chair, The Mississauga Summit and The Western GTA Summit

Presenter profiles available online at www.microfinanceconference.ca

Location

Allstream Centre, 105 Princes’ Blvd. (Exhibition Place), Toronto

Tickets & Details

\$100 (early bird until Sept 22)

\$125 (regular after Sept 22)

Tickets: <http://www.bit.ly/1opvsBx>

Registration and the *micromarketplace* open: 8:00 am

Program: 9:00 am-5:30 pm

Sit-down Luncheon: 1:00-1:45 pm

Networking Reception: 5:30-6:30 pm

For MEDIA AVAILABILITY and your PRESS PASS, contact media@microfinanceconference.ca or 905 334 3660.

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Financial Assistance for Students

The MasterCard Foundation www.themastercardfdn.org, makes financial assistance available for full- and part-time high school, college and university students who register and pay online in advance for the 2014 Toronto International Microfinance Summit. A ticket and valid student identification are required day of the event to receive reimbursement.

Value added

The micromarketplace - This bustling hub is the place to meet micro-entrepreneurs and social innovators who will be showcasing their products, services and/or programs – and may offer Summit specials. Open all day.

2014 micromarketplace – for organization profiles, visit www.microfinanceconference.ca	
Alterna Savings ACCESS Community Capital Fund Children of Hope Uganda CNW Group CUSO ECLOF International Guatemala Stove Project Hamro Village InsurEYE MEDA	MicroCapital Monitor NationTalk / Indigenous Business & Finance Today Oikocredit Canada-Central RISE Asset Development Rotarian Action Group for Microfinance and Community Development (RAGM) Rotary District 7070 Skymark Travel The microbookclub blog / Microfinance 201 course

The microwalk video - Take a walk with us and explore the world of microfinance - from man in the streets of Toronto to women in the developing world. Here is a previous stroll: <http://tinyurl.com/k7kma5k>

The microbookclub blog – In its 2nd year, www.torontomicrofinancebookclub.com features *If I Had a Water Buffalo: Empowering Others Through Sustainable Lending* (with Forward by Nobel Peace Laureate, Dr. Muhammad Yunus). Luncheon keynote speaker and author, Dr. Marilyn Fitzgerald, will be available to sign her book which can be purchased at the **micromarketplace**.

Networking Reception

This is an opportunity to meet speakers and participants to continue the conversation following the Summit.

Microfinance 201 Course – On November 29, 2014, in collaboration with COADY International Institute (St. Francis Xavier University), the Toronto International Microfinance Summit will hold its second half-day course called Microfinance 201 at OCAD University in Toronto. More details will be provided at the October 4th Summit.