Client Protection Principles dissemination workshop 2017
“Pathway to Certification under Client Protection Framework 2.0”
Phnom Penh hotel
Date: June 2, 2017

Concept Note

Background

Under the CMA-AFD Project “Client Protection Initiative”, CMA is supporting 11 MFIs in Cambodia to pursue Client Protection Certificate from Smart Campaign - through implementing client protection principles in the framework 1.0 - funded by French Development Agency (AFD). Additionally, the project also supported 5 MFIs in purchasing proper management information system. For the CPP certification, we are highly proud with the great achievement to the certifications from 8 MFIs (LOLC, VFC, SATHAPANA, HKL, AMRET, KREDIT, AMK, and PRASAC). We are still having some more MFIs who have already gone for the certification but are waiting for the result soon.

Based on this CMA would like to organize a dissemination workshop from the learning so the CMA project in form of the ‘State of Practice on Cambodia’ report. Through this workshop we aim to motivate other institutions in the eco-system to learn to understand the risks around client protection principles and work towards implementation of client protection principles and contribute to the fight against the risk of clients’ over-indebtedness. The workshop will feature dissemination of ‘State of Practice Report’ and panel discussions highlighting the pathway to certification under client protection framework 2.0, the MFIs’ achievements and experience on practical practice of CPP, dissemination of state of the sector report, and trade fair of the MIS. This workshop will get all MFIs’ attention to the revised Client Protection Principles 2.0.

Theme

Under workshop the theme the Client Protection Principles dissemination workshop on path way to CPP certification 2.0 will be organized around the areas of CPP certification, the MFIs achievement and experience on practical practice of CPP, dissemination of state of sectorial report, and trade fair of the MIS.

- **Pathway to CPP certification 2.0**: Disseminate the approach of CPP Certification 2.0 for the MFIs and bring the interest and attention to the revised client protection principles and encourage to the early stage by **Endorsing** to Smart Campaign. This will bring together the key expert from Smart Campaign, from one Lead Assessor, and one representative from Rating Agency; preferably, it may be the close session for the interested MFIs only.
- **Project Achievement:** This will bring the key expert from Smart Campaign, Rating Agency, and Some Successfully MFIs to discuss about their opportunity and challenge for CPP implementation. Representative certificate delivery will be handing over to the successful MFIs in front of the public and the state of sector report will be provided during the session too.

- **What should be next:** For MFIs not yet certified, and The certified MFI under CPP 1.0 and the Idea generation on project new idea

07:00-08:00 Registration

08:00-08:05 Cambodia’s National Anthem

08:05-08:40 **Opening session**

**Welcoming Remark**

➢ Oknha **Hout Iengtong**, Chairman, CMA
➢ Mr. Yun Sovanna, General Secretary, CMA
➢ Mr. Philippe Steinmetz, Regional Director of AFD in Cambodia and Laos (TBC)
➢ H.E Mey Vann, Director General of MEF (TBD)?

**Keynote Opening Address**

➢ Director General of **National Bank of Cambodia (TBD)?**
➢ Release of the State of Practice Report by NBC?

08:40-09:20 **Introductory session on CMA-AFD Project “Client Protection Initiative”**

09:20-09:35 Networking Break

09:35 -11:30 **Panel: Pathway to CPP certification under the framework 2.0:**

9.35 to 10.35 a.m: Presentation of results from State of Practice Report.

10.35 to 11.35 a.m. **Moderated discussion**

Recently around 2 years, client projection certification in Cambodia has been widely introduced and implement by the top 11 MFIs; however, looking at the Smart Campaign level, we do not have newly endorsement from the other MFIs. This panel will make very short presentation and discuss for the plenary on the whole process since start to the certification about **CPP certification 2.0** including endorsement, smart assessment, technical assistant, and CPP certification by rating agency. The relevant agency will be invited to join this panel.

Q&A
Moderated by Representative, CMA (tbc)

Panelists:
- Dr. Hema Bansal, India Manager-Smart Campaign (TBD)
- Mr. Diana Tjoeng, Cambodia and Loas Coordinator (TBD)
- M-CRIL
- Microfinanza

11:30-13:00 Lunch & Networking

13:00-15:00 **Panel: Client Protection Certificate 1.0 Achievement**

This will bring the key expert from Smart Campaign, Rating Agency, and Some Successful MFIs to discuss about their opportunity, challenges and benefits for CPP implementation and certification 1.0. Representative certificate delivery will be handing over to the successful MFIs in front of the public and the state of sector report will be provided during the session too. Please note that we have 8 MFIs certified at the moment and please identified the panelist.

15:00-16:30 **Next Step**

- For the already CPP certified 1.0 MFIs
- For the other MFIs
- What should the new project look like

16:30-17:00 Wrap up and closing

➢ Oknha Hout Ieng Tong