

Generalforsamling dagsorden



1. Valg af dirigent og referent
2. Bestyrelsens beretning
3. Indkomne forslag
4. Fremlæggelse og godkendelse af årsrapport og regnskab
5. Fremlæggelse af handlingsplan til godkendelse
6. Fastlæggelse af det årlige kontingent til godkendelse
7. Fremlæggelse af budget for indeværende år
8. Valg af medlemmer til Bestyrelsen
9. Valg af suppleanter til Bestyrelsen
10. Valg af revisor
11. Eventuelt



Dansk Forum for
Mikrofinans



Årsberetning 2020

Faciliterede bevillinger



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SAVIX: FAHU har støttet skabelse af et dansk VSLA-læringsnetværk der støtter og udvikler grupperne pba. træning i brug af SAVIX-systemet.

Outcomes:

- Kompetente danske DFM organisationer og deres sydpartnere i brug af SAVIX (30.000 VSLA-medlemmer i DFM's SAVIX)
- Velforankrede handlingsplaner til styrkelse af VSLA-arbejdet med brug af SAVIX-systemet hos danske orgs og deres partnere
- Et dansk VSLA-læringsnetværk der ønsker at styrke VSLA-komponenter så det fulde potentiale ift. social, økonomisk og civilsamfundsudvikling foldes ud
- Afsluttes i 2021

Meetings and webinars Jan-June 2020



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January: Professor Roy Mersland, Institute of Agder Uni and team: early research results from statistics from SAVIX database

May Participation in SEEP webinar on VSLA and COVID

12 June DFM webinar on VSLA and COVID-19 experiences

With East African participants from SAVIX

Meetings and webinars Jul-Dec 2020



23 September AGM seminar physical + virtual. Financial inclusion of refugees. Githa Kurdahl, Oikos; Marie Olafsdottir, Finklusive, Juan Jensen, Elsinore Municipality

11 November on VSLA and gender equality with presentations by Louise Scheibel Smed, Nordic Consulting Group and Paula May, Africa Studies, Copenhagen/DCA

VSLA learning app Continued as Finte focus



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DCA Learning Lab VSLA Training App version 1.0 er ready to download via Google Play store (søg efter 'VSLA Training'). In 2018 VSLA Training App version 2.0 further developed. FAHU financed a further development with DCA as lead.

Discussion of Fintech as an area in DFM's board led to a decision to take Fintech as a focus in 2020-21 with Care-DK's ideas and experience as well. Webinar developed and held 13.4.2021 with participation of East African partners from CARE, DCA – Chomoka, Ensibuuko, Jamii Pay, Hugh Allen/SAVIX

2021 VSLA and Fintech



Webinar 13 April with global participation

1. SAVIX, Ensibuuko, Chomoka, Jamii Pay – different perspectives on Fintech for VSLAs. Arranged with FAHU Foundation, DCA, CARE Denmark, Hugh Allen
2. Focus was how Fintech can strengthen VSLA's (like SAVIX aims to do) but also how the development in the sector works towards a more individual user-level. The seminar discussed the pros and cons (uploaded to DFM website)

Communication & Advocacy



- Social media:
 - Facebook: News and events. 208 followers 22.8.2021. (1.9.2020: 188).
 - 2021: LinkedIn. Still very new with less than 20 followers.
 - Website: Updated medio 2020: www.mikrofinans.dk
 - approx. 4 newsletters announcing webinars and other activities, offers from Agder University.
- Member- and stakeholderdatabase maintained
- Board: 4 meetings, some virtual

Dansk Forum for Mikrofinans

Vi er et fagligt netværk af over 40 danske NGOer, virksomheder og institutioner, der arbejder med mikrofinans og mikrovirksomhed i udviklingslande.

BLIV MEDLEM

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Communication & Advocacy



- Jan 2021 Input for new Danish international development strategy regarding the need for jobs, financial inclusion, VSLAs as a tool, and inclusion of the private sector.
- June 2021 Main points included in the final Danish international development strategy (maybe not our contribution alone 😊 - but we have a conducive political climate now)

Dansk Forum for Mikrofinans' member list 2020

ADDA	JKC Consult
ADRA Danmark	Kirkernes Integrations Tjeneste (KIT)
Andelskassen Oikos	LH Consult
Baptistkirken i Danmark / Baptist Union of Denmark	Maj Invest A/S
Care Danmark	Merkur Bank
Danish Knowhow	Nordic Microfinance Initiative (NMI)
Dansk Missions Råds Udviklingsafdeling (DMRU)/now CKU	Nordeco??
Dansk Mongolsk Selskab	Projekt Ulandshjælp til Selvhjælp (PULS)
Dansk-Ugandisk Venskabsforening	Seniorer uden grænser
FAHU Foundation	
Folkekirkens Nødhjælp/DCA	Trianglen??
Ghana Venskabsgrupperne i Danmark	Vedvarende Energi
International Aid Services	Økologisk Landsforening

Regnskab og budget i hovedtal Dansk Forum for Mikrofinans	Budget 7)	Status	Budget	Status	Budget	Status
	2017	2017	2018	2018	2019	2019
Indtægter						
NGO-Forum (minus er underforbrug)						
Renteindtægt	500	202	500	0	0	0
Gebyr, kursusdeltagelse		109				
Kontingent medlemskab	33.000	33.250	38.000	51.250	55.000	38.750
Andre bidrag (2018: Mersland fra FAHU)	15.000		7.000	7.000		
Indtægter i alt	48.500	33.561	45.500	58.250	55.000	38.750
Udgifter						
Workshops og konferencer - Roy Mersland	500	2.113	7.000	7.000		
Tværgående undersøgelser						
Faglig formidling - DIEH medlemskab (2014-15)	2.000					
Faglig og koordinerende støtte	40.000	31.320	40.000	40.000	40.000	40.000
Andre udgifter						
Revision	0	0	0	0	0	0
Administration 7% (inkl. Bankgebyr, dropbox)	5.000	0	5.000	2.694	5.000	1.446
Udgifter i alt	47.500	33.433	52.000	49.694	45.000	41.446
Ultimo beholdning	1.000	129	900	30.355	10.000	-2.696
Egenkapital	27.035	26.164	30.000	30.355	40.355	27.659
Revideret egenkapital inkl. projektkonto pr. 31. j						
Projekt: FAHU VSLA SAVIX learning community 2			526.187	526.187	526.187	526.187
Ekstra bevilling til konsulent Cesalie Nicimpaye if				50.000		
Eksterne projekter med DFM deltagelse						



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Handlingsplan 2021-22

Activities in 2021-22



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September: Completion of Valorizing VSLA Performance e-publication (state of the sector report) with statistical research main results by Mersland team, Hugh Allen reflections, cross-cutting analysis from DFM-SAVIX partners in East Africa

November 2021: Seminar on private sector microfinance actors: Focus on Nordic Microfinance Initiative

Activities in 21-22



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- 2022:
- Climate-wise VSLA work – climate change and finance
- News from Finklusive and Oikos on financial inclusion in Denmark. Jan-Feb: Loan product Oikos to be launched. Guarantee from Oikos Foundation.
- Follow-up on SAVIX process – VSLA federations?

Publication 2021



Objective

How monitoring of VSLAs (SAVIX-system as example) can strengthen VSLA programmes regarding selected areas:

- Participation – age and gender
- Gender equality reg. leadership
- Vulnerability/inclusion
- Livelihood
- ?
- CASES ready

Synopsis

- 1. The first part** introduces the increased relevance of good savings groups for financial inclusion - and the need for improved monitoring. **SAVIX as one good system is introduced by Hugh Allen**, and we get the **main findings from Ph.D. Linda Nakato of Roy Mersland's team based in Agder University**, Norway, collaborating with KU Leuven in Belgium and working across the SAVIX database of 600,000 groups in 75 countries.
- 2. The second part** provides the qualitative findings from the **DFM SAVIX learning network from 2018 through 2021** across the participating projects, and displays how the Danish and East African organisations by use of the SAVIX and the DFM Network indicators have reflected over the VSLA work and how they will improve their monitoring and evaluation, particularly in areas of **gender equality and livelihood. And also how some organizations opted to develop their own apps or other digital M&E systems.**
- 3. The third part gives the more detailed stories with observations from the East African partners** and their promoted VSLAs directly, and offers a chance to come close to the VSLAs in a critical time of COVID-19.



Questions?

Member fee 2020



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- 250 kr.: Turn-over less than 500.000 DKK
- 500 kr.: Turn-over 500.000 - 3 mio. DKK
- 1000 kr.: Turn-over 3 mio. - 10 mio. DKK
- 3000 kr.: Turn-over 10 - 30 mio. DKK
- 4000 kr.: Omsætning over 30 mio. DKK

Board



2020-21

1. Peter Blum Samuelsen, DMRU (Fmd.)
2. Karin Wied Thomsen, FKN (næstformand)
3. Kristina Grosmann Due, Økologisk Landsforening (kasserer)
4. Lone Søndergaard, Nordic Microfinance Initiative
5. Githa Kurdahl, Andelskassen Oikos FASTER
6. Søren Theilgaard, ADRA
7. Jes Colding, (suppleant)
8. Kresten Kjer Sørensen, Vedvarende Energi (suppleant)

Intern revisor: Henrik Kähler, FAHU

Election 2021

1. Peter Blum Samuelsen, DMRU (Formand)
2. Karin Wied Thomsen, FKN (næstformand)
3. Kristina Grosmann Due, Økologisk Landsforening (kasserer)
4. Githa Kurdahl, Andelskassen Oikos
5. Søren Theilgaard, ADRA
6. Lone Søndergaard, Nordic Microfinance Initiative (NMI)
7. Jes Colding, (suppleant)

Intern revisor: Henrik Kähler, FAHU