

Generalforsamling dagsorden og ref.



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 – lidt mere tid 😊.
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



Annual Report 2021

Facilitated processes



Valorizing VSLA Performance

• How digital M&E can help performance and exchange: The SAVIX-tool for improved VSLA work



SAVIX: Danish VSLA learning network supporting and developing the VSLAs based on indicators measured through the SAVIX system.

Outcomes:

- Competent Danish DFM organizations and their southern partners in the use of SAVIX (30.000 VSLA-members in DFM's SAVIX)
- Performance plans developed for active organisations in the SAVIX
- Danish VSLA-learning network
- Wind-up and publication in 2021. 2022: Administrative completion

SAVIX publication



Dansk Forum for

Mikrofinans

Valorizing VSLA Performance

• How digital M&E can help performance and exchange: The SAVIX-tool for improved VSLA work



Dansk Forum for
Mikrofinans

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 Merstrand'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.

2021 VSLA and Fintech



Webinar 13 April 2021 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)

Activities in 2021-22



Dansk Forum for

Mikrofinans

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

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)

Kommunikation



- Social media:
 - Facebook: News and events. 212 followers May 2022. (1.9.2020: 188).
 - 2021: LinkedIn. May 2022: 92 followers (20 in August 2021).
 - Website: Updated April 2022: www.mikrofinans.dk
 - SAVIX publication uploaded, climate theme 2022
 - approx. 4 newsletters announcing webinars and other activities, news and offers from members.
- Mere bør gøres?
- Member- and stakeholderdatabase maintained
- Board: 4 meetings, mostly 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

OM OS

Dansk Forum for Mikrofinans' member list 2021

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
CKU- Center for Kirkeligt Udviklingssamarbejde	Nordic Microfinance Initiative (NMI)
International Aid Services	Økologisk Landsforening
Dansk Mongolsk Selskab	Projekt Ulandshjælp til Selvhjælp (PULS)
Dansk-Ugandisk Venskabsforening	Seniorer uden grænser
Folkekirkens Nødhjælp/DCA	Trianglen
Ghana Venskabsgrupperne i Danmark	FAHU Foundation
Lene Grønfeldt	Kimi Pedersen
Karagwe Diocese	Ezechiel Habonimara



Dansk Forum for
Mikrofinans



Handlingsplan 2022-23

Historik



2007 Daværende Projektrådgivningen (CISU) undersøger økonomisk empowerment i NGO-arbejde med Roy Mersland som konsulent. VSLA foreslået som ny metode,

2010 Nye mikrofinansguidelines udarbejdet af DFM

2010-15 VSLA tilgangen udbredt til alle større NGOer fremfor tidligere revolverende fonde.

2012-17 fokus på entreprenørskab og mikrovirksomheder, også veludbredt

2018-19 DFM hjælper Finklusive og Oikos i gang ift. flygtninge i Danmark

2018-21 SAVIX læreprocessen.

2022 Klima som tema – hvad er næste skridt?

2022 og frem



Dansk Forum for

Mikrofinans

1. DFM promoverer finansiel inklusion i det globale syd og i Danmark med mikrofinans-metoder. Det særlige er dyb viden om mikrofinans – men vi skal have flere med
2. Klima-tema i 2022 fortsætter – endnu bedre marketing
3. Flere netværk – virtuelle efter SAVIX-processen, men skal vedligeholdes
4. Flere private medlemmer: ex. Jamii Pay, mere om socio-økon. Initiativer, bidrage med VSLA-metode mm.
5. Sparegruppe-sammenslutninger – læring? Støtte fra GF el. FAHU?
6. Ide: KUN lave ting med andre, eks. CBS, medlemmer...

Akt.ideer 2022-23



Dansk Forum for
Mikrofinans

- Webinars microfinance, climate challenges and agriculture (29.3.) and energy (5.4.). Aug.: Transport, screening tool
- Finklusive Oikos om mikrofinans til flygtninge i DK
- Federations of savings groups – learning process?
 - Global Focus or FAHU Foundation
- Arrangement m. CBS om eks. afrikansk entreprenørskab
- Beyond cash: arrangement med Dept. of Anthropology
- General: More/only arrangements with other actors such as CBS, Dept. of Anthropology



Questions?

Member fee 2022



Dansk Forum for

Mikrofinans

- 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



2021

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)

Intern revisor: Henrik Kähler, FAHU

Election 2022

1. Peter Blum Samuelsen, CKU (chairmain)
2. Karin Wied Thomsen, DCA (deputy)
3. Kristina Grosmann Due, Økologisk Landsforening (treasurer)
4. Githa Kurdahl, Andelskassen Oikos
5. Søren Theilgaard, ADRA
6. Lone Søndergaard, Nordic Microfinance Initiative (NMI)
7. Jes Colding, (suppleant)

Intern revisor: Karen-Ingrid Schultz, DUFA