Pacific Microfinance Week
2015 Program

Honiara, Solomon Islands
21-25 September 2015
Heritage Park Hotel

Images courtesy of the Private Sector Development Initiative and Pacific Financial Inclusion Programme.
Pacific Microfinance Week 2015 Program

Microfinance Pasifika Network and the Foundation for Development Cooperation appreciate the support for Pacific Microfinance Week provided by our sponsors and partners.

*Please note that this program is subject to change.*
The Microfinance Pasifika Network (MFPN) is an alliance of institutions committed to supporting disadvantaged people in the Pacific to improve their quality of life, through the provision of inclusive and sustainable financial services such as savings, credit, remittance and payment services and insurance. MFPN is the emergent microfinance and financial inclusion sector development network in the Pacific. It is registered as a charitable trust in Vanuatu, with the secretariat hosted by The Foundation for Development Cooperation (FDC). The Network was formally launched in June 2006 in Port Vila, Vanuatu.

Current membership of the Network comprises key microfinance and financial stakeholders from across the Pacific including national level policy institutions, NGOs, MFIs, regulated financial institutions, support organisations, donors and international agencies from Australia, Fiji, Federated States of Micronesia, Marshall Islands, PNG, Samoa, Tonga and Vanuatu.

MFPN has held a number of successful events and engaged in activities, which have helped to bring together practitioners and stakeholders in meaningful ways and has contributed to developing the microfinance sector in the Pacific.

Pacific Microfinance Week (PMW) has been hosted by MFPN biennially since 2007. The first PMW was held in Port Moresby, PNG, the second in 2009 in Nadi, Fiji, the third in Port Vila Vanuatu in 2011, and most recently in 2013 in Nadi. These events have attracted a growing number of participants from across the Pacific to discuss important issues that impact the success and growth of inclusive finance in the region. PMW 2015 in Honiara, Solomon Islands, builds upon the success of these previous events and brings together representatives from microfinance institutions, development partners, commercial and central banks, learning institutions, government agencies and private companies Pacific-wide, as well as further afield. The event provides a platform to discuss and share achievements, visions and priorities in fostering the growth of microfinance and financial inclusion throughout the region.

www.microfinance-pasifika.org
Monday 21 September

15:00-17:00 Pacific Microfinance Week Registration opens

Day 1 - Tuesday 22 September

8:00-9:00 Registration
9:00-10:00 Welcome and Introduction
  • Introduction
  • Welcome Address
  • Opening Remarks
10:00-10:30 Coffee Break & Networking
10:30-12:00 Plenary Session
  Digital finance and delivery channels in the Pacific
12:00-13:30 Lunch & Networking
13:30-15:00 Plenary Session
  Policy and regulation attuned to the Pacific
15:00-15:30 Coffee Break & Networking
15:30-17:00
  Option 1 - Panel Session
  Growth pathways, partnership models and sustainability strategies for development-oriented financial institutions.
  Option 2 - Workshop
  Informal savings groups: entryways to financial inclusion.
  Option 3 - Workshop
  Alternative delivery channels and technology – navigating the options.
18:00-19:00 Launch of the “Solomon Islands Financial Services Demand Side Survey” report by the Central Bank of Solomon Islands. Cocktails hosted by the UNCDF/UNDP Pacific Financial Inclusion Programme
19:00-21:00 Pacific Microfinance Week 2015 Welcome Dinner

Day 2 - Wednesday 23 September

9:00-10:30 Plenary Session
  Growing micro clients’ businesses
10:30-11:00 Coffee Break & Networking
11:00-12:30 Plenary Session
  Women’s empowerment through access to finance
<table>
<thead>
<tr>
<th>Time</th>
<th>Session/Activity</th>
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<tbody>
<tr>
<td>12:30-14:00</td>
<td>Lunch &amp; Networking</td>
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<tr>
<td>14:00-15:30</td>
<td>Option 1 - Panel Session: Product and service innovation in the Pacific.</td>
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<td>Option 2 - Workshop: Fresh approaches to loan collateral moveable property, secured transactions and personal property frameworks in the Pacific.</td>
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<td>Option 3 - Workshop: Microfinance client risk management for financial services providers.</td>
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<tr>
<td>15:30-16:00</td>
<td>Coffee Break &amp; Networking</td>
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<td>16:00-17:30</td>
<td>Option 1 - Panel Session: Show me the data: Fresh insights on financial inclusion from the Pacific.</td>
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<td>Option 2 - Workshop: Products, business models &amp; services to improve access to and impact of finance for women in the Pacific.</td>
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<td>Option 3 - Workshop: Dynamic financial capability.</td>
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<td><strong>Day 3 - Thursday 24 September</strong></td>
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<tr>
<td>9:00-10:30</td>
<td>Plenary Session: Special session on Financial Inclusion in the Solomon Islands.</td>
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<td>10:30-11:00</td>
<td>Coffee Break &amp; Networking</td>
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<td>11:00-12:30</td>
<td>Option 1 - Panel Session: Effective corporate governance structures to improve performance.</td>
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<td>Option 2 - Panel Session: Is Human Centred Design the key to finding the missing pieces in the Pacific financial inclusion puzzle?</td>
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<td>13:30-15:00</td>
<td>Option 1 - Panel Session: Inclusive Insurance: Building resilience through partnerships.</td>
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<td>Option 2 - Panel Session: Improving the availability of credit information in the Pacific.</td>
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<td>15:00-15:30</td>
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<td>Plenary Session: The potential of value chain microfinance</td>
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<td>17:00-17:30</td>
<td>Closing Session</td>
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<td><strong>Friday 25 September</strong></td>
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<td>9:15 – 15:30</td>
<td>Field Visits</td>
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<tr>
<td>08:00-09:00</td>
<td>Pacific Microfinance Week Registration</td>
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<tr>
<td>09:00-10:00</td>
<td>Welcome, Introductions and Addresses</td>
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<td>Welcome Remarks</td>
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<td></td>
<td>• Mr. Tony Westaway, Chairman, Microfinance Pasifika Network</td>
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<td>Sponsor Introductions</td>
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<td>• Pacific Financial Inclusion Programme</td>
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<td>• Asian Development Bank, Private Sector Development Initiative</td>
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<td>Welcome Frens Address</td>
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<td>• Mr. Denton Rarawa, Governor, Central Bank of Solomon Islands</td>
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<td>Opening Address</td>
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<td>• Ms. Judith Karl, Executive Secretary, United Nations Capital Development Fund</td>
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<td>10:00-10:30</td>
<td>Coffee Break &amp; Networking</td>
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<td>10:30-12:00</td>
<td>Plenary 1: Digital finance and delivery channels in the Pacific.</td>
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<td>Banks, microfinance institutions and mobile network operators will share experiences from within and outside the Pacific in reaching the disadvantaged and unbanked through digital technology and other delivery channels, along with insights on leveraging the digital platform in the Pacific.</td>
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<td>Moderator: Mr. Barclay O’Brien, Senior Sector Specialist - Financial Inclusion, Department of Foreign Affairs and Trade.</td>
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<td>• Mr. Neil Singh, Regional Head of Diaspora and mCommerce, Digicel</td>
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<td>• Mr. Shailendra Prasad, Head of E-Commerce and Corporate Affairs, Vodafone Fiji</td>
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<td>• Mr. Aubry Dodd, Head of Digital and Channel Management - Pacific, ANZ Bank</td>
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<td>• Mr. Tillman Bruett, Programme Manager, Mobile Money for the Poor, UNCDF</td>
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<td>• Mr. Cameron Penfold, Acting Country Head, Solomon Islands, Westpac Pacific</td>
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<td>12:00-13:30</td>
<td>Lunch &amp; Networking</td>
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<td>13:30-15:00</td>
<td>Plenary 2: Policy and regulation attuned to the Pacific.</td>
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<td>This session begins with a snapshot of digital financial services in the Pacific. Regulators will discuss elements of a pragmatic regulatory framework for branchless banking in the Pacific (banks and non-banks), covering critical issues such as consumer protection, interoperability and alignment with financial inclusion strategies.</td>
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<td>Moderator: Mr. Gane Simbe, Deputy Governor, Central Bank of Solomon Islands</td>
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<td>• Mr. Ross Buckley, CIFR King &amp; Wood Mallesons Professor of International Finance Law, UNSW &amp; ADB-PSDI consultant on digital financial services</td>
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<td>• Mr. Abraão de Vasconcelos, Governor, Banco Central de Timor-Leste</td>
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<td>• Mr. Peter Tari, Deputy Governor, Reserve Bank of Vanuatu</td>
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<td>• Mr. Loi Bakani, Governor, Bank of Papua New Guinea</td>
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Day 1 - 22 September

15:00-15:30 Coffee Break & Networking

15:30-17:00 Option 1: Panel 1
Growth pathways, partnership models and sustainability strategies for development-oriented financial institutions.

Moderator: Mr. Peter Dirou, Senior Financial Sector Expert, Asian Development Bank, Private Sector Development Initiative

- Mr. Deve R. Toganivalu, Chief Executive Officer, Fiji Development Bank
- Mr. Tony Westaway, Managing Director, MiBank
- Ms. Leta Havea-Kami, Chief Executive Officer, Tonga Development Bank

A’Hara Room

Option 2: Workshop 1
Informal savings groups: entryways to financial inclusion
Facilitator: Pacific Financial Inclusion Programme

Gallery 1

Option 3: Workshop 2
Alternative delivery channels and technology – navigating the options
Facilitator: Software Group

Poolside

18:00-19:00 Launch of the “Solomon Islands Financial Services Demand Side Survey” report by the Central Bank of Solomon Islands. Cocktails hosted by the UNCDF/UNDP Pacific Financial Inclusion Programme

19:00-21:00 Pacific Microfinance Week 2015 Welcome Dinner
09:00-10:30 **Plenary 3: Growing micro clients’ businesses.**

Enhancing opportunity for micro and small entrepreneurs through diversification, new markets and other pathways will be the focus of discussion by Pacific stakeholders, together with identification of elements of a conducive environment, and the role of financial services providers and agents.

**Moderator:** Ms. Sweta Sud, Executive Director, Institute of Banking and Business Management Inc., PNG
- Mr. Trudi Egi, Head of Mobile Banking, MiBank
- Mr. Rico Munoz, General Manager (Fiji), SPBD Microfinance
- Mr. John Aruhuri, Head of Rural Banking Services, National Bank of Vanuatu
- Ms. Anna Mendiola, President and CEO, Federated States of Micronesia Development Bank

10:30-11:00 **Coffee Break & Networking**

11:00-12:30 **Plenary 4: Women’s empowerment through access to finance.**

Three Pacific business and finance leaders explore strategies and solutions in response to gender-related challenges in different Pacific Island countries and institutions.

**Moderator:** Dr. Vijaya Nagarajan, Gender Specialist, Asian Development Bank, Private Sector Development Initiative
- Ms. Amy Lofgren, General Manager (Tonga), SPBD Microfinance
- Ms. Gima Kepi, Manager, Women’s Banking Unit, MiBank
- Ms. Mereia Volavola, Chief Executive Officer, Pacific Islands Private Sector Organisation

12:30-14:00 **Lunch & Networking**

14:00-15:30 **Option 1: Panel 2**

**Product and service innovation in the Pacific.**

Research and pilots on innovative products and services from the Pacific and beyond will shed light on developing products for people generally excluded from formal financial services in the Pacific.

**Moderator:** Mr. Tillman Bruett, Programme Manager, Mobile Money for the Poor, UNCDF
- Ms. Lee-Anne Pitcaithly, Executive Chairperson, First Finance Cambodia
- Mr. Eliki Vula Boletawa, Head, Policy Programs and Regional Initiatives, Alliance for Financial Inclusion
- Mr. Andy Cottam, Head of Audit, Risk & Compliance, National Bank of Vanuatu
Option 2: Workshop 3
Fresh approaches to loan collateral: moveable property, secured transactions and personal property frameworks in the Pacific.
Facilitator: Asian Development Bank, Private Sector Development Initiative

Option 3: Workshop 4
Microfinance client risk management for financial services providers.
Facilitator: ACCESS Advisory Services

15:30-16:00 Coffee Break & Networking

16:00-17:30 Option 1: Panel 3
Show me the data: Fresh insights on financial inclusion from the Pacific

New data sets on financial inclusion are emerging throughout the region, bringing new data to the forefront of stakeholder discussions. This session explores what we know about financial inclusion in the Pacific through the data initiatives recently conducted, insights from these and what people are doing with them, and use of these data for specific market interventions.

Moderator: Ms. Elizabeth Larson, Results Measurement Advisor, Pacific Financial Inclusion Programme
- Ms. Duri Buadromo, Manager Financial Inclusion, Reserve Bank of Fiji
- Mr. Eliki Vula Boletawa, Head, Policy Programs and Regional Initiatives, Alliance for Financial Inclusion
- Mr. Denson Denni, Senior Analyst, National Financial Inclusion Unit, Central Bank of Solomon Islands
- Mr. Amarnath Samaranapally, Financial Inclusion Lead, Asia and the Pacific, MIX

Option 2: Workshop 5
Products, business models and services to improve access to and impact of finance for women in the Pacific.
Facilitator: Asian Development Bank, Private Sector Development Initiative

Option 3: Workshop 6
Dynamic financial capability.
This workshop will share and explore examples of creation and implementation of cost effective solutions to effectively support adoption and usage of financial products, build consumer financial awareness and positively influence financial behaviours. Come and discover how the consumer voice can enhance your engagement with clients and customers.

Facilitator: Good Return and The Smart Campaign
Day 3 - 24 September

09:00-10:30 Plenary 5: Special session on Financial Inclusion in the Solomon Islands.

This special session, presented by the National Financial Inclusion Taskforce, provides a snapshot of experiences in areas such as the role of savings clubs; mobile banking as the bridge to the formal financial system; and stakeholder partnerships and cooperation.

Progress of Financial Inclusion in Solomon Islands

Presenter: Ms. Caroline Kanoko, Manager National Financial Inclusion Unit, Central Bank of Solomon Islands

Savings Clubs in Solomon Islands, their Role and Importance in Financial Inclusion

Moderator: Mr. Krishnan Narasimhan, Financial Inclusion Specialist for Solomon Islands, Pacific Financial Inclusion Programme

• Dr. Alice Pollard, Founder, West ‘Are’Are Rokotaniken Association
• Mr. Osbert Lalahu, National Coordinator, World Vision Solomon Islands
• Ms. Rebecca Tahosanau, MBM Project Officer, Mothers Union
• Ms. Salome Topo, Project Coordinator, WWF Pacific, Solomon Islands

Mobile and Branchless Banking - a Bridge to Formal Financial Inclusion in Solomon Islands

Moderator: Mr. Krishnan Narasimhan, Financial Inclusion Specialist for Solomon Islands, Pacific Financial Inclusion Programme

• Mr. Geoffrey Buchanan, Regional CEO, Solomon Islands & Timor Leste, ANZ Bank
• Mr. David Anderson, Country Manager, Bank South Pacific
• Mr. Keir Preedy, Chief Operating Officer, Our Telekom
• Mr. Jeffery Pitamama, Head-Business Development, Pan Oceanic Bank

National Women Micro Entrepreneur Awards

10:30-11:00 Coffee Break & Networking

11:00-12:30 Option 1: Panel 4

Effective corporate governance structures to improve performance.

How good governance can help MFIs and other financial institutions improve performance and a practical framework to implement sound governance structures, including a well-functioning board of directors and effective management control functions.

Moderator: Mr. Chris Razook, Corporate Governance Lead, International Finance Corporation

• Mr. Andy Cottam, Head of Audit, Risk & Compliance, National Bank of Vanuatu
• Mr. Gregory Casagrande, President, SPBD Microfinance Network
• Mr. Denton Rarawa, Governor, Central Bank of Solomon Islands
• Bank of Papua New Guinea (TBC)
Day 3 - 24 September

**Option 2: Panel 5**

Is Human Centred Design the key to finding the missing pieces in the Pacific financial inclusion puzzle?

*Human Centred Design is all about building deep empathy with the people you are designing for. Is understanding consumer perceptions and experiences of financial services providers and the Formal Financial System the key to understanding the missing pieces in the Pacific financial inclusion puzzle?*

**Moderator:** Ms. Robyn Robertson, Training & Capability Development Lead, Good Return

- Ms. Isabelle Barrès, Vice President and Director, Smart Campaign
- Mr. Justin Connor, Director, 2nd Road
- Ms. Alexandra Fiorillo, Principal, GRID Impact (by video)

**12:30-13:30** Lunch & Networking

**13:30-15:00** Option 1: Panel 6

Inclusive Insurance: Building resilience through partnerships.

*Inclusive insurance in the Pacific is in its infancy. Partnerships between industry players may lead to broader market outreach. A panel representing a Central Bank, an insurance underwriter, and an insurance provider will share their views on developing sustainable inclusive insurance markets.*

**Moderator:** Mr. Krishnan Narasimhan, Financial Inclusion Specialist for Solomon Islands, Pacific Financial Inclusion Programme

- Mr. Philip Tolley, Group Managing Director, Capital Insurance Group
- Mr. Simon Schwall, Country Manager-Papua New Guinea, BIMA
- Mr. Vereimi Levula, Chief Manager, Financial System Development, Reserve Bank of Fiji

**Option 2: Panel 7**

Improving the availability of credit information in the Pacific.

*Credit bureaus are a recent introduction in several Pacific Island countries. Representatives from the financial sector will discuss the impact of these credit bureaus on provision of credit, responsible lending and banking supervision. Further improvements to the availability of credit information, engagement with financial services providers, and opportunities to introduce credit bureaus in other Pacific Island countries will also be explored.*

**Moderator:** Mr. John Vivian, Financial Markets Specialist, World Bank Group

- Ms. Delores Elliot, General Manager, Data Bureau Limited
- Mrs. Leta Havea-Kami, Chief Executive Officer, Tonga Development Bank
- Mr. Christopher Robertson, Head of Relationship Banking, Bank South Pacific
- Bank Papua New Guinea (TBC)

**15:00-15:30** Coffee Break & Networking
Day 3 - 24 September

15:30-17:00  Plenary 6: The potential of value chain microfinance.

Pacific case studies will explore the potential for building livelihoods through value chain microfinance and partnerships between producer cooperatives, market-connected companies and financial services providers.

Moderator: Mr. Moses Pelomo, Chairman, Pacific Horticulture and Agriculture Market Access

- Ms. Gima Kepi, Manager, Women’s Banking Unit, MiBank
- Mr. Bob Pollard, Managing Director, Kokonut Pacific Solomon Islands
- Mr. Ian Jones, Executive Director, Vanilla Growers Association (Vava’u) Inc.
- Mr. Amanaki Funaki, Vanilla Growers Association (Vava’u)
- Mr. Simon Thompson, Finance Sector Development Consultant, Asian Development Bank, Private Sector Development Initiative

17:00-17:30  Plenary 7: Closing Session. Insights, implications and actions for 2016

Moderator: Mr. Tony Westaway, Chairman, Microfinance Pasifika Network

Day 4 - 25 September

09:15-15:30  Field visits to the operations of several microfinance services providers in the Honiara area will be available. Details to be advised.
PFIP aims to add one million Pacific Islanders to the formal financial sector by 2019 by spearheading policy and regulatory initiatives, facilitating access to appropriate financial services and delivery channels, and by strengthening financial competencies and consumer empowerment.

PFIP is a Pacific-wide programme helping low-income households gain access to quality and affordable financial services and financial education. It is jointly managed by the UN Capital Development Fund (UNCDF) and the United Nations Development Programme (UNDP) and receives funding from the Australian Government, the European Union and the New Zealand Government.

PFIP operates from the UNDP Pacific Centre in Suva, Fiji and has offices in Solomon Islands, Samoa and Papua New Guinea.

For more information email pfip@undcf.org

Follow us: Pacific Financial Inclusion Programme – PFIP
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www.pfip.org
Financial markets in the Pacific are generally underdeveloped, and many people, particularly women, do not have access to even the most basic financial services, especially in rural areas. Access to credit remains a problem, despite excess liquidity across Pacific financial systems and the increased availability of savings products. Without access to financial services, businesses cannot grow, entrepreneurship is stifled, and people on low incomes cannot save securely to invest, pay bills, or move beyond subsistence living standards.

PSDI supports legal reforms to make credit and loan products available that are suited to the Pacific

- Legislation recognizing new finance products is drafted and passed
- Electronic registries to catalogue the value of security interests in non-land assets are created
- Financial institutions are encouraged to offer new loan products

Secured transactions reforms enable borrowers to use non-land assets, such as vehicles, machinery or crops, as collateral for loans

- Federated States of Micronesia
- Marshall Islands
- Palau
- Papua New Guinea
- Samoa
- Solomon Islands
- Timor-Leste
- Fiji

Leading to:

- Faster loan approval
  - Solomon Islands
  - Pre-reform: 28 days
  - Post-reform: 1 day

Increased lending

Since 2009, in the six countries where PSDI’s secured transactions reforms have been completed, the number of loans granted using moveable property as collateral has reached:

33,607

PSDI supports reforms to enhance the operating performance of state-owned commercial and development banks

These reforms allow these institutions to:

- Expand their access to credit services
- Enhance their commercial sustainability
- Ensure a positive influence on economic growth

PSDI undertakes diagnostic evaluations of credit availability

Diagnostics of the legal and regulatory structures that determine how credit is made available are undertaken as part of PSDI’s regular private sector assessments (PSAs) of the business environments in Pacific countries. PSDI has produced 16 PSAs on 9 Pacific countries.

www.adbpsdi.org  @adb_Sydney_PSDI
Central Bank of Solomon Islands

National Financial Inclusion Taskforce (NFIT)
Winner of the AHC International Womens Day Award 2015
“for improving access to financial services for women in Solomon Islands”

“promote financial inclusion & related activities”

“collect & produce statistics, economic & financial reports “

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www.ourtelekom.com.sb

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About IFC

IFC, a member of the World Bank Group, is the largest global development institution focused exclusively on the private sector. Working with private enterprises in over 100 countries, IFC use their capital, technical expertise, and influence to help eliminate extreme poverty and boost shared prosperity. In FY14, we provided more than $22 billion in financing to improve lives in developing countries and tackle the most urgent challenges of development.

For more information, visit www.ifc.org.
Conference details at:
www.microfinance-pasifika.org/pmw2015.html

FOR FURTHER INFORMATION PLEASE CONTACT:
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Website: www.microfinance-pasifika.org