

Strengthening Industry through sector professionalization



AMIR meeting with local consultants in TA program

Microfinance institutions in Rwanda supported by SEEP Network and MasterCard foundation are working hard to enhance the Rwanda microfinance market for client protection professional services.

2016 is a remarkable year when AMIR entered into a partnership with the SEEP Network with support of MasterCard foundation for four years, the main goal of this four-year partnership was, to scale-up the application of consumer protection practices in Rwanda microfinance sector.

The Responsible Finance through Local Leadership and Learning Program has been in existence for almost three years. Part of the AMIR's role is sector professionalization and coordination, thus, in 2017 and 2018, AMIR organized two sessions of training on Smart Assessment. The main goal of the training was to equip local consultants with consumer protection assessment and technical assistance skills but also preparing local experts to be accredited by Smart Campaign.

From a big pool of around 50 consultants, employees of our member MFIs, and sector stakeholders who were trained, 10 consultants have managed to continue the process of Smart certification. The accreditation process is also being supported by two international consultants, Rose MWANIKI the Smart Campaign lead assessor and lead trainer from Kenya and the GUEYE Aïda the Social performance Management expert and smart campaign lead assessor. It is planned that by 2020, Rwanda will have local consultants accredited by Smart Campaign.

For the consultants to continue training (theory and practice) on CP provision, each consultant has been given one financial institution to accompany so that they can support the FSPs to align their policies and practices with the industry-accepted CPPs standards. 7 MFIs that are participating in the technical assistance program are; RIM, GOSHEN Finance, DUTERIMBERE IMF, UMUTANGUHA Finance Company, CPF INEZA, UMWALIMU SACCO, and INKUNGA FINANCE

In line with Smart certification of our member MFIs, On 6th September 2019, just after the study tour of the CEOs to Lagos Nigeria (<http://www.amir.org.rw/wp-content/uploads/2019/09/August-2019-Bulletin.pdf>), AMIR organized a meeting with all consultants who are accompanying these MFIs in the TA program to assist them come up with concrete technics that would speed up the process of consultants accreditation, MFIs improving practices as well as certification.

Key points taken from the meeting

- ✚ AMIR will be organizing monthly meetings with consultants and quarterly meetings with the CEOs from the supported MFIs to review the progress
- ✚ As a team under the same process, different platforms will be created to share information and communicate with each other.
- ✚ Local learning events will be organized regularly so that MFIs can learn from each other by sharing experiences
- ✚ Everyone committed to showing his/her contribution towards the journey
- ✚ AMIR to organize a learning trip for consultants who are supporting MFIs in the certification process
- ✚ Revision of MFIs action plans

Upcoming activities

❖ MITF Awareness campaign

MITF Awareness campaign will continue in Eastern Province, in the Districts of Nyagatare, Gatsibo, Ngoma, Kirehe, and Bugesera; Northern province in Musanze and Burera, lastly Kigali city respectively. The campaign will start from 14th -18th/ 10/2019.

❖ SPI4 Auditor training workshop.

The training is planned for local CPP consultants, BNR Auditors, and other sector practitioners. It is planned from 27th – 29th/Nov/2019 at KABUSUNZU/ RICEM Rwanda- Kigali. Click on the like below to apply (<http://www.amir.org.rw/application-form/>)

❖ Mechanisms for Complaint Resolution in practice

According to Smart Campaign, “in order to set up an effective and efficient Grievance Redressal Mechanism (GRM), an institution needs to have a mechanism for collecting, responding to complaints in a timely manner, and resolving problems for customers. The mechanism needs to resolve individual complaints and improve products/services.”

AMIR is soon introducing a campaign, the campaign will be conducted to inform sector clients about the existence of the Mechanism and how they can use it to provide feedback and get responses from their financial services providers. Some awareness-raising of other sector stakeholders is also expected, especially AMIR members, whose demand this campaign also seeks to stimulate.

❖ EACMS2019; East African Microfinance Summit

The Association of Microfinance Institutions in Rwanda (AMIR), the East African Microfinance Network (EAMFNET), and partners organize the 5th East African Microfinance Summit 2019 (EAMS2019). The summit will run under the theme Accelerating Women and youth Economic Empowerment through Financial inclusion. It will take place from 21st – 22nd November 2019, in Kigali Rwanda

Theme: “Accelerating Women and Youth Economic Empowerment through Financial Inclusion Agenda”

For more information regarding the summit, click on the link below:

❖ World savings week in the last week of October 2019

❖ Rwanda microfinance Week coming from 18th-21st November 2019; This week will cover all 5 provinces in Rwanda

❖ **Seep Annual Conference** <https://seepannualconference.org/>, AMIR will participate in the conference and will present about the microfinance sector in Rwanda, and the journey towards becoming CPP compliant. Delegates from AMIR members will also participate including Inkunga Finance, the CEO of Goshen Finance and Umutanguha Finance Company. All the 3 CEOs will be exchanging with peers from sub-Saharan Africa on progress lessons learnt and way forward in compliance with consumer protection.

Kindly read our bulletin for the months of April, May, June, July and August 2019 through the link below:

<http://www.amir.org.rw/media-center/news/>