



University Meets Microfinance (UMM)

Newsletter July 2009

TOPICS

- UMM Scholarship Winners
- UMM Awards 2009
- Recent events
 - 2nd Microfinance breakfast
 - 1st UMM Knowledge Sharing Workshop in Brussels
- Partnerships
- Important dates

UMM Scholarship Winners

Three students from Germany, Italy and India, studying in the United Kingdom, Belgium and Germany, have won the UMM scholarships of the first Call for Proposals 2009. UMM scholarships support students to conduct field research on a Microfinance related topic in developing countries. The winners are:

Thilo Klein, Master student of Management Science and Operations Research at the University of Cambridge. His thesis deals with the question "Can Advanced Econometric Methods improve the Credit Risk Assessment in Groups of Borrowers?" He uses two econometric models to examine this question, collaborating with a microfinance institution in India.

Carolina Laureti, enrolled in the "European Microfinance Master" at the Université Libre de Bruxelles. The topic of her Master thesis is „The role of savings in competitive microfinance markets – With a case study in India“. She will assess the role of savings as an effective means for reducing over-indebtedness and multiple borrowing, looking at the Indian context in the framework of the new Business Correspondent Model.

Anand Kumar Srivastava, studying „Development Finance“ at the Frankfurt School of Finance and Management, will be conducting research on the topic „Exploring Sustainable Microfinance Approaches as a Vehicle for Achieving the UN Millennium Development Goals And Beyond: A Case-study of India“ - The thesis critically examines the „credit-plus“ and the „credit-only“ approach, looking at microfinance institutions in India.

The next application deadline for the UMM Scholarship programme is October 31st 2009. This time the programme is open for Bachelor students, Master students and Phd students.

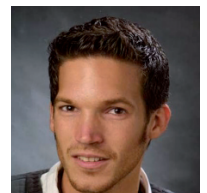
UMM Awards 2009

The winner of the UMM Awards 2009 will receive the prize on November 10th 2009 during the official ceremony of the "International Microfinance Awards" in Paris. Four UMM Awards will be given this year to Master students having completed their final thesis in a Master or equivalent programme and presenting outstanding research in the microfinance field. All four winning final theses will be published. The 1st Prize will receive 500 EUR and will be invited to the awards ceremony in Paris. The Selection Committee for the UMM Awards is composed of professors and practitioners in the field of microfinance.

The application deadline for the UMM Awards has changed: Please apply before October 5th 2009. The application form can be downloaded at www.universitymeetsmicrofinance.eu.



Project co-financed by the European Commission



Thilo Klein



Carolina Laureti



AnandKumar Srivastava



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Recent events

2nd Microfinance breakfast in Berlin

Berlin, June 16th 2009 – At the 2nd Microfinance Breakfast, organized by PlaNet Finance Deutschland e.V. and the foundation Up Micro Loans on June 16th 2009 in Berlin, Minh-Huy Lai, Director of Operations of PlaNet Finance and Chuck Waterfield, founder of the new initiative “Microfinance Transparency” (“MFTransparency”), discussed the challenges that the microfinance industry faces today. Minh-Huy Lai stressed that new technologies introduced to microfinance can decrease costs and help to reach poor clients, in particular in rural areas. Chuck Waterfield addressed the significance of fair and transparent pricing. His new initiative “MF Transparency” fights for fair and transparent pricing in the microfinance industry. MF Transparency claims that opaque pricing environments inhibit price competition. Currently the actual pricing of microfinance loan products is not accurately measured or reported in most countries.

More information & the presentation by C. Waterfield available at www.universitymeetsmicrofinance.eu and at www.mftransparency.org.



From left to right:
Chuck Waterfield,
Katja Kirchstein,
Minh-Huy Lai



Chuck Waterfield

1st UMM Knowledge Sharing Workshop in Brussels

Brussels, June 5th 2009 - The 1st UMM Workshop was organized on the fringe of the First European Research Conference on Microfinance at the Université Libre de Bruxelles and gathered more than 30 participants from 10 universities in Europe, including Germany, France, the United Kingdom, the Netherlands, Belgium, Italy and Switzerland. It was organized jointly with the Center of European Research on Microfinance (CERMi).

We thank the following students for presenting their research plans in the first part of the workshop:
Olivia Spahni *Graduate Institute in International Studies and Development of Geneva, Switzerland*
Camille Boussin, Emilie Brayé, Mathilde Chauvat, Marie Nivel *ESC Dijon, France*
Ferry van de Mosselaar *University of Wageningen, Netherlands*
Mizan Rahman *University of Brighton, United Kingdom*

The focus of the second session was “Mobile Banking”: Bezant Chongo, graduate of the University of Bergamo, presented his Master thesis. In the following panel discussion, practitioners (Philippe Breul / consultant in mobile banking, Daniel Sorrosal / PlaNet Finance) and academics (Prof. Ashta / ESC Dijon, Christiane Ströh / Freie Universität Berlin) identified further research fields that can be investigated by students in the frame of UMM.

The keynote presentation by Bezant Chongo is available at www.universitymeetsmicrofinance.eu



The next UMM Workshop will be held at Freie Universität Berlin on November 6th 2009.



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Partnerships

New universities have joined UMM - In France, ESC Dijon and Sciences Po Paris will participate actively at UMM's coming activities. Activities have been carried out with professors from Université Libre de Bruxelles and University of Greenwich, during the first 6 months.

Capgemini Italia supports the development of UMM in Italy and Bombardier Transportation, which supported the launch of the programme in 2008, further supports UMM in 2009.



Important dates

Scholarships & Awards

October 5th 2009: Application deadline for the **UMM Awards** Programme
Eligible are Master students having completed their final thesis at a European university.
The winner will be invited to the International Microfinance Awards Ceremony in Paris!

October 31st 2009: Application deadline for the **UMM Scholarship** Programme for field research.
Eligible are Bachelor, Master and Phd students enrolled at European universities.

Upcoming events

November 6th 2009: 2nd **UMM Knowledge Sharing Workshop** at Freie Universität Berlin

November 10th 2009: **International Microfinance Awards Ceremony** and conference on microfinance and food security in Paris

Contact

For further information visit our website: www.universitymeetsmicrofinance.eu

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Application forms available at:
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