***Dear Friends:***

The National Partnership of Microfinance Market Stakeholders (NAMMS) and the Russian Microfinance Center (RMC) are pleased to invite you and your colleagues to join us at the XIth National Conference on Microfinance **"Access to Finance for All and for Everyone: How to Ensure Socially Responsible Financial System Development?"** to be held on 12 to 14 November 2012 in Kazan.

**About the Conference**

The social role and importance of microfinance in Russia will be the main theme of the 2012 Conference; issues to be discussed at the Conference will include: finding the right balance between financial and social performance, forms and methods of measuring the social impact of microfinance on the borrowers - businesses and individuals. The Conference will provide an opportunity to explore important concerns, such as potential benefits and risks associated with interest rate caps and other approaches to regulating PDL companies.

The Conference participants will discuss the recent issues and challenges in financial inclusion and look at the strategic objectives of microfinance development - including expanded application of innovative technology and the use of electronic and mobile payments - from the perspective of microfinance clients and their interests.

Other key topics of the Conference will include the effectiveness of self-regulation and government supervision of credit cooperatives and the feasibility of introducing self-regulation for microfinance providers.

Traditionally, the Conference will highlight some of the widely debated policy developments, such as amendments to the Civil Code, laws on consumer lending and on bankruptcy of individuals, and expected changes in the regulation of credit cooperatives and microfinance providers.

The Conference will include plenary sessions, panel discussions and training sessions, debates and round tables. The Investor Forum will be held alongside the Conference; this year, we expect it to attract even more Russian and international investors in microfinance institutions and banks.

As before, NAMMS is the Conference organizer; co-organizers include RMC, the Association of Russian Banks, OPORA Russia, the League of Credit Unions, the Rural Credit Cooperatives Development Fund, the Microfinance and Development Non-profit Partnership, **the Russian E-money Association,** and other professional associations of microfinance market participants.

A number of high-ranking officials have been invited to attend the opening of the conference, including Tatarstan President **Rustam Minnikhanov**; Head of the Federal Service for Financial Markets **Dmitry Pankin**; Deputy Minister of Finance **Alexei Savatyugin**; Deputy Head of the Federal Antimonopoly Service **Andrei Kashevarov**.

The Conferences organized by NAMMS and RMC in 2009 and 2010 were among the Top-3 events of the Global Entrepreneurship Week held in over 150 countries worldwide.

Every one of these conferences in recent years has enjoyed the participation of our influential international partners. This year, the event will be supported by the Group of Twenty (G20), its Global Partnership for Financial Inclusion (GPFI), the World Bank, the UN, and other leading international development institutions.

Attending this Conference is one of the best ways for you to learn about recent innovation in microfinance and to exchange views on some of the current issues in providing retail finance.  We recognize the value of informal networking; therefore the event has been designed to allow every opportunity for socializing.

**How to Register for the Conference**

Attached to this message you will find a registration form (*see file “Registration\_Form 2012\_en”*). Please follow instructions to fill it out and send it back to us. If you do not receive an email confirmation of receipt within three days of submitting the registration form, please contact the organizers. The registration form includes instructions for making a hotel reservation.

Please note that the deadline for the reduced rate early bird registration is **16 September 2012!**

**Sponsorship Offer**

We are happy to offer you an opportunity to participate in the Conference as its sponsor or partner. Supporting the conference will allow you to promote your products to the market of SME lending, microfinance and branchless banking in a targeted and efficient way and in the context of current public policy. For further information, please contact Vladislav Krivosheyev, RMC Vice President on Corporate and Project Finance, at +7 (495) 258-68-31, 258-87-05 (ext.103) or e-mail: vkrivosheev@rmcenter.ru.

**Contacts of the Conference Organizers**

Please address all questions concerning your attendance of the Conference to the Organizing Committee at +7 (495) 258-68-31, 258-87-05 or email: conference@rmcenter.ru.

***See you in Kazan in November!***

***Yours sincerely,***

Organizing Committee of the XI National Conference on Microfinance