



International
Microfinance
Awards
Paris 2010



INTERNATIONAL MICROFINANCE AWARDS 2010

Thursday December 16th 2010 – Musée du Louvre, Paris

6:00-6:30 p.m.: Welcome

6:30 p.m.: International Microfinance Awards Ceremony presented by Aymeric Caron, journalist at Europe 1 Radio

PROGRAM

Eight prizes will be awarded in the following categories:

- Agriculture
- Education
- Environment
- New Technology
- Health
- Social Impact
- Entrepreneurship in France
- Student

8:15 p.m.: Live Performance by Tiken Jah Fakoly

8:45 p.m.: Cocktail

Photo Exhibition by Gregory Wait

PlaNet Finance: microfinance fighting against poverty

The poverty figures are alarming: among the 6.7 billion inhabitants living on earth, 2.6 billion people live with less than US 2 dollars per day, and as many do not have access to reliable financial services.

To confront this situation, Jacques Attali and Arnaud Ventura created PlaNet Finance in 1998, an international non-governmental organization that aims to alleviate poverty worldwide through the development of microfinance.

Microfinance provides help to the most impoverished populations, excluded from the traditional banking system, to save, take out loans and be insured.

Microcredit helps millions of women and men to undertake and develop lucrative activities, and take care of their families. Savings and microinsurance help the poorest households face the daily difficulties linked to health, weather conditions or unexpected events.

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FOREWORD



PlaNet Finance is proud to present the 3rd edition of the “International Microfinance Awards” at the Musée du Louvre in Paris. It is an impressive setting for a ceremony devoted to a cause we feel passionate about - and where we can show our admiration for the determination and entrepreneurial spirit of the microentrepreneurs who have come from all parts of the world to be with us.

A warm thank you to the partners and the international jury who have decided to award eight prizes in the following categories: Agriculture, Education, Environment, New Technology, Health, Social Impact, Entrepreneurship in France and a Student Award for the best microfinance research project. Our microentrepreneurs’ stories are an inspiration to everyone who wants to give their best and achieve their full potential.

Microfinance has played a powerful role in making our winners’ plans a reality, as you will see from their stories in your brochure. We hope that they will inspire you to find out more about what PlaNet Finance does in the 80 countries where we work.

Thank you to everyone whose support sustains our work – and particularly those who make tonight’s event possible.

Enjoy reading the brochure and have a great evening.

A handwritten signature in black ink, appearing to read 'JA'.

Jacques Attali
President of PlaNet Finance Group

A handwritten signature in black ink, appearing to read 'AV'.

Arnaud Ventura
Vice-president of PlaNet Finance Group



**PLANET FINANCE
GROUP:**
For a world
without poverty

Established in 1998, PlaNet Finance is an international non-profit organization dedicated to enabling people excluded from mainstream financial services to save, borrow and gain access to insurance coverage so that they can create and develop income-generating activities and be protected against everyday risks. PlaNet Finance is active in almost 80 countries, working continuously to promote the growth and development of microfinance.



Relying on the skills of its 115 experts, **PlaNet Finance** supports approximately 200 microfinance institutions each year through its technical assistance and advisory programs. PlaNet Finance is supported by the sector's largest institutions (World Bank, European Commission, AFD) and Foundations (Bill & Melinda Gates Foundation, Orange Foundation, Citigroup Foundation, etc.)



Thanks to the donations of its sponsors, **PlaNet Finance Foundation** finances field-based microfinance programs and activities which often jointly support initiatives concerning environment, health, education and training.



PlaNet University is the entity of PlaNet Finance specialized in microfinance training and research, providing programs to a large community of microfinance and financial professionals, donors and students. PlaNet University has developed 20 partnerships with Universities and "Grandes Ecoles" (EMP, Freie Universität Berlin, Sciences Po Paris, University of Bergamo, etc.).



PlaNet Venture supports the development of small enterprises in France and worldwide.



PlaNIS specializes in providing advisory services to socially responsible microfinance investment funds. PlaNIS finances 77 microfinance institutions for a total of EUR 130 million.



PlaNet Guarantee is a microinsurance provider. 3 years after its creation, PlaNet Guarantee has insured nearly 190,000 microentrepreneurs and has developed innovative insurance products in ten countries.



FinanCités is the venture capital company which serves and finances very small enterprises in sensitive French suburbs through equity investment. FinanCités has placed 39 investments for a total of about EUR 2 million.



MicroWorld is PlaNet Finance's new peer-to-peer lending platform, allowing private individuals to invest directly in microenterprises.



Planet Rating is the world's leading rating company specialized in microfinance. Planet Rating experts have rated over 550 institutions globally.



MicroCred, a microfinance holding company, has created and continues to manage a portfolio of 6 microfinance banks in Africa and China, serving 67,000 customers.



www.planetfinancegroup.org

PRESENTATION OF LAUREATES

Maria Celina Pina Horta
Agricultural Produce Seller



MFI*: ASDIS
Cape Verde

Agriculture Award, sponsored by Orange Foundation

39-year-old Maria Celina became a sand harvester on the Cape Verde island of Santiago shortly after she was abandoned by her partner, who had left her with six children. Four years ago, with the help of ASDIS, a Cape Verde community development organization and microfinance institution, she obtained her first microloan and started growing and selling agricultural produce. She went on to double her income, build a house and become a community leader involved in supporting women “sand harvesters” in developing new activities. Maria Celina always repaid her microloans on time and they have enabled her to “make all her dreams come true”. She now supplies her produce to other islands in Cape Verde, earning around EUR 500 a month. It is an outcome that has exceeded all Maria Celina’s expectations as she now brings in almost 10 times more than she was earning when she was digging for sand on the beaches of Calheta. Maria Celina received 8 loans over 4 years totalling EUR 4,126 from ASDIS, which is supported by PlaNet Finance Brazil. Thanks to these microloans, Maria Celina is now earning a much better living and is able to meet her family’s needs.

Faida Bakaji Tshuma
Daycare Center for refugee children from Africa



Program: Microfy
Israel

Education Award, sponsored by Lenovo

Faida is a 29-year-old refugee from the Democratic Republic of Congo living in Israel. Her great ambition was to run her own daycare center where she could provide learning and play activities for children and, most of all, enable them to be part of Israeli society when they reach adulthood. Her dream came true following the training she received under the PlaNet Finance-supported Microfy program. This meant that Faida was able to gain the skills needed for running a children’s daycare center and in August 2009 she started accepting children, mainly from refugee families. A loan of EUR 525 enabled the daycare center to grow and it now caters to 30 youngsters – and all the children’s mothers are delighted by the quality of the education. Most of the children originate from Africa and are learning English, French and Hebrew, thus boosting their chances of integrating successfully into Israeli society. Thanks to the center’s success, Faida has been able to leave the two room apartment that she shared with her sister, brother-in-law and their two sets of young twin girls and move into a flat.

Lirenza Cardenas Chavez
Eco-farming and reforestation



MFI*: Movimiento Manuela Ramos
Peru

Environment Award, sponsored by GDF SUEZ

Over the last 40 years, 63-year-old Lirenza has dedicated her life to protecting the environment, having taken many eco-farming and reforestation courses in her native Peru. Thanks to several microloans from the Movimiento Manuela Ramos, she has transformed her smallholding into a nationally renowned eco-farm and is actively involved in tackling the extinction of plant, fruit and vegetable species. Lirenza has also built several guest rooms and teaches tourists about plant properties and compost making. She has always had the support of her two children who will eventually take on the ownership and running of the farm. Located in Campo Verde in the Ucayali region of Peru, the 6 hectare holding is now known as La Fama (Renown). It has even become a center for research, attracting agronomy students not just from Peru but also from Bolivia, Colombia and France. In 2009, Lirenza gained the Bio Latina’s “Eco-Holding” Certification, a distinction shared with only eight other growers in Peru.

*MFI: Microfinance Institution



New technology Award, sponsored by Sogeti

At 27, Rani, the manager of a computer repair center and owner of a shop selling computer accessories, has fulfilled his ambition to enable people living in his area to gain access to new technologies. A graduate of Cairo University's Arts Faculty, it was, in the end, technology that he turned to with the aim of becoming self-employed rather than being a paid employee. Six years ago, when he started out in Sidi Salem, few people in the area owned a PC. Today, many of those who have benefited from the training he has provided have gone on to launch their own activities, but Rani remains a trailblazer and a leader in his field. Thanks to several microloans from the microfinance institution Alexandria Business Association, Rani was able to set up his own business in 2007 and opened up a computer accessories store. Since his first microloan, Rani has increased his capital tenfold and has taken on 4 employees, all of them women (who have traditionally been excluded from this type of work and are often unemployed in the area where he lives). Rani is also one of the co-founders of the internet forum EGYChip which is devoted to programming training and support. The forum has over 10,000 members throughout the Middle East and plays a key role in data sharing.



Health Award, sponsored by sanofi-aventis

When Salimata Doumbia's grandmother died, she wanted to take over her market stall and continue making and selling traditional medicines derived from local plants. Salimata is a member of Miselini, a microfinance institution that has been working in partnership with PlaNet Finance in Mali since 2008 through the "Developing Women Entrepreneurs" program. Salimata received three successive loans totalling EUR 420 from Miselini – which meant that her business could grow through selling plant and powder medicines, health bracelets and treatments for young children. Traditional medicines play a role in tackling poverty by making a range of care products accessible to those in greatest need who, for reasons of geography and/or because of their economic circumstances, do not have access to other forms of health support. Salimata's business is now firmly established and is making a profit. This allowed her to buy a plot of land in Tabakoro on the outskirts of the Malian capital Bamako where, with the support of her stonemason husband, she had a house built. Salimata's business activities also mean that she can send her three children to school. She is now looking to add to the products she sells by offering shea butter and plant-based oils and creams to her customers.



Social Impact Award

Between 2000 and 2009 59-year-old Shu Lian took out 10 microloans totalling EUR 7,400. Over this period she has contributed greatly to the life of her community in Yanchi County in China. In 2001 she set up a plaster works with the help of Ningxia CEPA, a PlaNet Finance-supported microfinance institution. Through it, she was able to provide jobs for a large number of local people, many of whom were women. She was also elected as head of a microfinance project where she was responsible for coordinating applications for microloans from local villagers. She even converted a room in her house so that she could work with Ningxia CEPA in running literacy classes, giving sewing, singing and dancing lessons and organizing culture-themed games. With the aid of microfinance, Shu Lian has transformed her village. In 2000, 16 people took part in the activities she ran with Ningxia CEPA – today, they number 37. The extensive involvement of women in these initiatives has helped to give them greater independence and they now play an active part in the political life of the village and in developing its economic activities.

*MFI: Microfinance Institution



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Entrepreneurship in France Award

Stéphane Bonnet (46) has been employed in the building trade since 1984. In 2006 he decided to set up on his own when he established ERSO, his plumbing, heating and ventilation business. The following year, PlaNet Finance's social venture capital subsidiary, Financités, invested EUR 50,000 in his business, enabling Stéphane to increase his capacity by buying tools and equipment and by taking on two extra workers. ERSO now works regularly with major private companies such as GTM, Eiffage and Brézillon as well as with a number of important public sector clients. Conscious of the employment problems in France's deprived outer suburbs, Stéphane Bonnet recruits and trains young people from these areas. Today, he employs 8 people and also chairs the "Adam-Jeunes Créateurs de Clichy-Montfermeil", an organization supporting microbusiness start-ups in a disadvantaged Parisian suburb and part of a network of similar groups run by PlaNet Finance.

Student Award

The "Student Award" honors an outstanding Master thesis on microfinance and gives recognition to the work of a young researcher in the framework of the "University Meets Microfinance" program. The student Award winner is selected by a committee of professors and microfinance practitioners, to recognize a thesis presenting an innovative research topics and/or approach.

The UMM program, co-financed by the European Union, was initiated by PlaNet Finance and Freie Universität Berlin in 2008 to foster the cooperation between European universities and microfinance practitioners. So far more than 1,200 practitioners, students and professors from 25 universities in nine countries have participated in the program. In addition to promoting research publications, UMM offers microfinance seminars in partnership with European universities, mentorship and field research scholarships for Bachelor, Master and PhD students, and organizes regular workshops with UMM participants.

www.universitymeetsmicrofinance.eu

We would like to thank the members of the jury:

Jean-Louis Chaussade, Chief Executive Officer, Suez-Environnement

Christophe De Margerie, Chairman and Chief Executive Officer, Total

Abdou Diouf, Former President of the Republic of Senegal, and Secretary General of the Organisation Internationale de la Francophonie

Bernard Kouchner, Former Minister of Foreign Affairs, French Republic

Mireille Le Van, Corporate General Secretary of the Orange Foundation

Raphaël Palti, Chairman, Altavia

Baudoin Prot, Chairman of the Board of Directors, BNP Paribas

Robert Sebbag, Vice-President, Access to Medicines, sanofi-aventis

Anne-Claire Taittinger, Vice-President, Women's Forum

PRESENTATION OF SPONSORS

Official Awards Partners



Sogeti

Sogeti is a leading provider of professional technology services, specializing in Application Management, Infrastructure Management, High-Tech Engineering and Testing. Working closely with its clients, Sogeti enables them to leverage technological innovation and achieve maximum results. Sogeti brings together more than 20,000 professionals in 15 countries and is present in over 100 locations in Europe, the US and India. Sogeti is a wholly-owned subsidiary of Cap Gemini S.A., listed on the Paris Stock Exchange.

www.sogeti.com



Total Foundation

Created in 1992, since 2008 the Total Foundation has supported initiatives in three major areas: community support (health and education), environment (marine biodiversity) and culture (heritage and major exhibitions). At home and abroad, it funds projects developed with partner associations, institutions and NGOs, as well as community support and environmental initiatives submitted by Total employees.

www.foundation.total.com



Altavia

Present in 15 countries in Europe and China, Altavia is an independent group specialized in marketing communications for network companies. Altavia's mission is to Delight the Retail World: enrich the customer relationship, make it pleasant, fluid and satisfactory for the client as for the brand.

Created in 1983 by Raphaël Palti, its Chairman and Chief Executive Officer, the group Altavia achieved in 2009 a EUR 486 million turnover with about 1,000 co-workers and more than 400 clients.

Being aware of the social, economic and environmental impact of our activity, Altavia articulates its sustainable development policy around 10 major commitments such as paper, transport or societal involvement such as a long time partnership with PlaNet Finance.

www.altavia-group.com



Pernod Ricard

Pernod Ricard is the world's co-leader in wines and spirits with consolidated sales of EUR 7,081 million in 2009/10. Created in 1975 by the merger of Ricard and Pernod, the Group has undergone sustained development based on both organic growth and acquisitions. Pernod Ricard holds one of the most prestigious and complete brand portfolios in the sector.

Pernod Ricard employs a workforce of about 18,000 people and operates through a decentralised organization, with 6 "Brand Companies" and 70 "Distribution Companies" established in each key market. Pernod Ricard is strongly committed to a sustainable development policy and encourages responsible consumption. Pernod Ricard's strategy and ambition are based on 3 key values that guide its expansion: entrepreneurial spirit, mutual trust and a sense of ethics.

www.pernod-ricard.com/en

Media Partners



Europe 1

Europe 1 is the market benchmark for general audience radio in France and is the station that has made the biggest strides over the last few years.

Through the main news and current affairs programs hosted by Marc-Olivier Fogiel, Jean-Marc Morandini and Nicolas Demorand, Europe 1 provides unparalleled coverage of events, always ready to clear the decks for the big breaking stories (economic, political, social or cultural).

News is the backbone of its schedule, combining accessibility with the highest standards – all done in Europe 1's unique style and spiced with humorous takes on the news from contributors like Nicolas Canteloup, Anne Roumanoff and Laurent Baffie...

Over the last two years Europe 1 has developed even closer ties with its listeners by going on the road and broadcasting its programs live from France's major cities.

www.europe1.fr



Paris Match

Every week Paris Match takes us to the very heart of all that is going on. For over 60 years it has provided its own special insight into every aspect of real life, showing through words and pictures the human side of stories as they unfold.

Paris Match is unrivalled in putting its readers at center stage – capturing in a snapshot the moments where life's great and small events intersect.

Paris Match is France's top news magazine and 5th in the world according to the FIPP's* rankings. It is also the most widely-read French magazine abroad.

*: Fédération Internationale de la Presse Périodique

www.parismatch.com

Awards Sponsors



Orange Foundation

Agriculture Award

The Orange Foundation is mobilizing to make the world more accessible. Since it was founded in 1987, the Orange Foundation has developed corporate philanthropy programs which are an extension of the France Telecom/Orange group's mission: helping people to communicate better. Its goal is to create links between people, especially to facilitate communication for those who are excluded for various reasons such as health, disability or their economic situation.

The Orange Foundation strives to promote greater independence in daily life and work, and to encourage cultural and social development. Group employees are a major component of corporate philanthropy through volunteerism and collective action for human causes. Internationally, the Orange Foundation unites and coordinates the group's philanthropic and solidarity activities around the world. The Orange Foundation works closely with the network of Orange foundations, in the 30 countries where the FranceTelecom Group is present in Europe, Asia, Middle East and Africa, and in collaboration with NGOs or with local or international associations.

www.orange.com/en_EN/corporate_philanthropy/foundation



Lenovo

Education Award

Lenovo is dedicated to building exceptionally engineered personal computers. Lenovo's business model is built on innovation, operational efficiency and customer satisfaction as well as a focus on investment in emerging markets. Formed by Lenovo Group's acquisition of the former IBM Personal Computing Division, the company develops, manufactures and markets reliable, high-quality, secure and easy-to-use technology products and services worldwide. Lenovo has major research centers in Yokohama, Japan; Beijing, Shanghai and Shenzhen, China; and Raleigh, North Carolina. Created by Lenovo, The Lenovo Hope Foundation supports educational programs, through the provision of technology solutions, as well as organizations like PlaNet Finance whose mission is to alleviate poverty through microfinancing.

www.lenovo.com



GDF Suez

Environment Award

GDF SUEZ is a leading worldwide player in the energy sector – a committed and socially responsible company that plays an active role in developing the countries in which the Group operates. GDF SUEZ' sponsorship policy illustrates its corporate responsibility and conveys its values. A bridge between the corporate world and the public, the policy marks the Group's solid involvement in city life and its civil commitments. Facilitating access to energy for everyone and building solidarity – the driving forces behind GDF SUEZ's partnership with Planet Finance for over 8 years. Since 2002, the group has worked in conjunction with PlaNet Finance on three programs: Entreprenre en Banlieue; FinanCités in France and Microfinance & Energy in Morocco and Egypt.

www.gdfsuez.com/en/institutional



Because health matters

sanofi-aventis

Health Award

Global healthcare leader, sanofi-aventis is focused on patients' needs, with a diversified offering of medicines, human vaccines, consumer healthcare products and generics. The leading pharmaceutical group in emerging markets, sanofi-aventis has a broad and balanced presence and delivers solutions for the poorest patients:

- improves patients' access to medicines for selected diseases such as malaria, tuberculosis, leishmaniasis, sleeping sickness, psychiatric disorders, epilepsy, vaccine-preventable diseases;
- develops sustainable models through suitably adapted medicines at affordable prices,
- promotes the comprehensive management of diseases through innovative information and education initiatives adapted to medical stakeholders and communities,
- partners with foundations and NGOs for Research & Development programs to address future medical needs.

www.sanofi-aventis.com



LA COMPAGNIE FINANCIÈRE
EDMOND DE ROTHSCHILD

La Compagnie Financière Edmond de Rothschild

Entrepreneurship in France award

The Edmond de Rothschild Group is a major European player in asset management and private banking. Present in the leading financial centres and chaired since 1997 by Benjamin de Rothschild, the group's family-held status gives it a unique position. All the Group's businesses are run in accordance with the principles of excellence, creativity, discretion and rigour that form the cornerstones of its reputation. Today, it commands the confidence of leading financial institutions and numerous entrepreneurs and private clients.

La Compagnie Financière Edmond de Rothschild is the French arm of the Group. It is today one of the leading independent banks in France.

PlaNet Finance Corporate Video Partner



Microsoft

Founded in 1975, Microsoft is the worldwide leader in software. The company develops and markets a wide range of software and services for professional and home use. Microsoft's mission is to dedicate its expertise, innovation and passion to the projects, ambitions and creativity of its customers and partners, helping people and businesses realize their full potential. Founded in 1983, Microsoft France employs nearly 1,400 people at their Issy-les-Moulineaux headquarters.

www.microsoft.com

SUPPORT PLANET FINANCE



PlaNNet Finance
Foundation

planetfinance-foundation.org

Created in March 2010 under the aegis of the Fondation de France, PlaNNet Finance Foundation's aim is to invest in innovative programs set up and managed by PlaNNet Finance and its partners to develop entrepreneurship and thereby fight against poverty.

The Foundation relies on PlaNNet Finance's international network, its technical partners and scientific committees, to ensure the projects' relevance, and their social and economic impact.

Faithful to the mission of PlaNNet Finance, the Foundation follows three main objectives:

- The economic insertion of vulnerable people (ill people, young poor people, women facing difficulties, persons displaced or refugees)
- The development of new economic opportunities for microentrepreneurs (energy, access to healthcare, ethnic handicrafts, etc.)
- The deepening of microentrepreneurs' skills across the entrepreneurial process (assistance for trade, strengthening of work methods, etc.)

If you want to support PlaNNet Finance Foundation, don't hesitate to contact Sarah Corne, Director of private partnerships.

scorne@planetfinance.org - Tel: +33 (0) 1 49 21 26 33



MicroWorld
PlaNNet Finance Group

microworld.org

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On www.microworld.org

Choose micro-business projects from all over the world

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Now you too can help fight poverty!



91 PROJECTS
TO FUND

4 COUNTRIES



LEND



The logo features a stylized face with two dots for eyes, composed of overlapping circles in blue and grey. This face is partially enclosed by a large, light grey arc that forms a semi-circle. To the right of the face, the text "International Microfinance Awards" is written in a white serif font, with "Paris 2010" in a smaller orange sans-serif font below it.

International Microfinance Awards Paris 2010

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