

United Nations Development Programme in China



Partnerships for building an inclusive financial sector in China
在中国金融界建立伙伴关系

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The stage is set
条件已经成熟

- Exciting time for microfinance in China
- China pursues comprehensive financial sector reform
Unique opportunity to build sector that provides services to all segments of society—including the poor
- State Council's no. 1 document
Again highlighted the expansion of rural finance
- 中国的小额信贷进入了一个激动人心的阶段
- 全国人大在次肯定社会主义新农村建设的战略方向
主要政策向农村的发展和农村弱势群体倾斜，金融系统是上述两种政策的实施工具
- 国务院一号文件
农村信贷的扩展令人鼓舞

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The stage is set
条件已经成熟

- PBC pilot started in five provinces
Laying the foundation for the microfinance sector
- NPC reaffirmed New Socialist Countryside vision
Major policy shift to enhance development & reduce vulnerability in rural areas; financial system key in both
- PBC 试点已经在五个省开展
为小额信贷领域奠定了一个基础
- 中国正在全面的金融系统改革
这样我们面临着一个机会，即建立一个为社会各个群体，包括弱势群体提供服务的金融体系的机会

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Poverty and finance
贫困和金融

- Loans, savings, insurance, remittances
- Basis for local economic development
- But also enables a broader range of livelihoods strategies and fosters genuine empowerment
- Supports attainment of all the MDGs
- 贷款、储蓄、保险、汇款
- 当地经济发展的基础
- 也制订全面的人类发展战略，真正赋予权利
- 为实现联合国前年发展目标提供支持

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Outreach is essential
超越是关键

- Diversity of needs, diversity of supply
- Physical outreach is also a challenge
- A very wide range of actors are all needed
- New partnerships foster inclusiveness
- 需求和供给多样性
- 基础设施的超越是一个挑战
- 需要广泛的参与
- 新的伙伴关系有助于形成广泛的包容性

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Innovative partnerships models globally
全球化的创新模式

- Cemex
Building materials producer providing credit to the poor
建材领域供应商为穷人群提供信贷
- ICICI Bank
India's largest bank outsourcing to MFIs and SHGs
印度最大的银行，通过小额和自助组织提供自己的服务
- Shell
SME funding in partnership with local African banks
与非洲当地银行一起建立中企业基金
Microfinance branches at SA gas stations
在南非加油站建立小额信贷分支机构
- Credit card operators 信用卡运营商
VISA and Mastercard both moving into microfinance
维萨和万事达都进入小额信贷市场



Potential new models for China 中国潜在的新模式

- **Xiahai: Cadres becoming entrepreneurs**
Experienced practitioners can be a massive resource
- **Postal Savings**
RMB 1 trillion that could be tapped to MFIs
- **下海: 干部下海经商**
有经验的业内人士成为巨大的资源
- **邮政储蓄**
有一万亿元的资源可以用于小额信贷



Potential new models for China 中国潜在的新模式

- **Municipal credit ratings**
Issuing bonds to raise fiscal resources
- **Rural Credit Cooperatives**
Partnering with commercial banks to improve efficiency
- **城市信用评级**
债券发行
- **农村信用社**
与商业银行建立伙伴关系提高效率



Thank you for listening

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谢谢!

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