

工作简报 Newsletter

MIX 专家来京介绍小额信贷指标体系

2011年4月25日下午，中国小额信贷联盟邀请美国微型金融信息交流平台MIX的亚洲区经理伊丽莎白·拉森女士就MIX搜集的财务和社会绩效报表有关指标提供了讲座。联盟理事会代表、联盟在京会员机构以及花旗基金会、中国扶贫基金会、中国邮政储蓄银行等多名代表参加了培训。

联盟理事长杜晓山教授在讲座上指出，小额信贷的财务指标和社会绩效是衡量小额信贷机构是否健康的两个绩效标准。此次培训的目标在于促进中国小额信贷的健康、有序的发展，真正惠及正确的目标群体。

伊丽莎白·拉森女士向参训人员展示了中国多家小额信贷机构在MIX上汇报的数据。她详细介绍了关键的财务和社会绩效指标及如何向MIX提交信息和数据。帮助会员机构了解如何在MIX网站上挂牌，将自己的信息和成就展示给全世界阅读者。

MIX expert was invited to introduce microfinance index system in Beijing

On the afternoon of April 25, 2011, CAM invited Ms. Elizabeth Larson, Asia Manager of MIX to deliver a workshop on the indicators of financial and social performance reports collected by MIX. The representatives from the board members of CAM, CAM's members in Beijing, Citi Foundation, CFPA, Postal Savings Bank of China joined this workshop.

Prof. Du Xiaoshan, Chairman of CAM's board pointed out at the workshop that financial and social performance indicators of microfinance are two performance standards to measure whether MFIs are healthy or not. The goal of this workshop is to promote the healthy and orderly development of Chinese microfinance sector and to reach those right target groups.

Ms. Elizabeth Larson presented the data of MIX reported by some Chinese MFIs. She introduced the key financial and social performance indicators and how to submit information and data to MIX, which helped members know how to be listed on the website of MIX and disclose their information and achievement to the readers over the world.

举办两期小额信贷社会绩效管理与客户保护培训班

社会绩效管理与客户保护是国际小额信贷关注的重点之一，中国小额信贷联盟作为亚洲社会绩效小组的成员，第二季度举行了两次培训班。第一次是中国小额信贷联盟和友成基金会、友成普融、格莱珉基金会于2011年4月11至14日，在陕西省蒲城县联合举办“小额信贷社会绩效管理与客户保护原则培训班”。来自全国12个省、市、自治区的17家以扶贫为宗旨的小额信贷机构，共25名管理人员参加了此次培训。第二次是中国小额信贷联盟与国际计划（中国）开展合作，于6月28-30日在云南昆明举办“小额信贷社会绩效管理与客户保护原则培训班”。来自全国10个省、市、自治区的20家以扶贫为宗旨的小额信贷机构和

致力于服务低端的小额贷款公司和商业银行，共 22 名管理人员参加了此次培训。

Two training courses of microfinance social performance management and client protection were held

Social performance management and client protection is the focus of international microfinance. As one member of Asian social performance group, CAM held two training courses in the second quarter. The first is CAM, Youchange Foundation, Youchange Pulong and Grameen Foundation jointly organized the "microfinance social performance management and client protection principle training" at Pucheng County, Shaanxi on April 11 to 14, 2011. A total of 25 managers from 17 MFIs focusing on poverty alleviation of 12 provinces, cities, and autonomous regions attended this training. The second is CAM in cooperation with Plan International held the "microfinance social performance management and client protection principle training" at Kunming, Yunnan on June 28 to 30. A total of 22 managers from 20 MFI focusing on poverty alleviation and MCCs and commercial banks serving low-end market of 10 provinces, cities, and autonomous regions participated in this training.

白澄宇出席第五届消费金融论坛：保护金融消费者权益

2011 年 5 月 25 日，第五届消费金融论坛在清华大学召开。中国小额信贷联盟秘书长白澄宇、花旗银行北京分行行长王力、中国银行业协会第一副秘书长周永发、清华大学经济管理学院副院长廖理、中央财经大学区域经济与金融发展研究中心主任孟祥轶、美国罗德岛大学消费经济学教授肖经建等人围绕着如何保护金融消费者权益等话题发表演讲并展开讨论。

白澄宇指出，小额信贷是一种对低端人群提供的非抵押的信用贷款。这类人群非常特殊，因此应该制定相应的规则对他们进行保护，比如为他们提供适度的贷款额度，合理的定价，公开透明的信息，有效的投诉机制等。对于小额贷款消费者的教育应该是基础教育、基本概念的教育，因为小额信贷服务的很多对象都是文盲，特别是农村妇女，所以首先必须进行金融扫盲。

Bai Chengyu presented at the Fifth Consumer Finance Forum: to protect the rights and interests of financial consumers

On May 25, 2011, the Fifth Consumer Finance Forum was held in Tsinghua University. Mr. Bai Chengyu, Secretary General of CAM, Ms. Wang Li, President of Beijing Branch of Citi Bank, Mr. Zhou Yongfa, First Deputy Secretary General of China Banking Association, Mr. Liao Li, Vice President of Economic Management College of Tsinghua University, Mr. Meng Xiangyi, Director of Regional Economy and Financial Development Institute of Central Finance University, and Mr. Xiao Jingjian, Professor on Consumer Economy of American University of Rhode Island delivered their speeches and discussion over the topic of how to protect the rights and interests of financial consumers.

Mr. Bai Chengyu raised that microcredit is a loan based on credit without collateral provided to low-end group. This kind of group is very special, so we should make

corresponding rules to protect them. For instance, to offer them proper loan size, reasonable pricing, open and transparent information, effective complaint mechanism, etc. The education towards small loan consumers should be the primary education and the education focusing on basic concepts since the target groups of microcredit services are mostly illiterate, especially rural women, thus financial literacy should be first implemented.

中国小额信贷联盟召开客户保护原则研讨会

2011年4月26日，中国小额信贷联盟在京举办了“小额信贷客户保护原则”研讨会。来自部分省、市、自治区金融办和小额信贷协会、部分小额信贷从业机构、中国农业银行等批发机构和媒体的30多名代表出席了会议。

客户保护是近年来国际小额信贷行业大力提倡的工作，是小额信贷社会目标的要求，是小额信贷社会绩效管理的基本内容。客户保护已经成为小额信贷行业发展的主流运动，并形成了一致认可的六项原则，既：

1、避免客户过度负债原则；2、信息透明化原则；3、合理定价原则；4、公平公正原则；5、有效投诉原则；6、客户隐私权保护原则。

大会代表认为，中国小额信贷联盟应争取获得中央监管部门支持，推动客户保护原则的实施。

CAM held client protection principle workshop

On April 26, 2011, CAM held "microfinance client protection principle workshop" in Beijing. More than 30 representatives from some provincial and municipal financial offices, some MFIs and some wholesale funds like the Agriculture Bank of China as well as media attended this workshop.

Client protection is the major work being proactively advocated in international microfinance field in recent years, and it is also the requirement of microfinance social goal and the basic content of microfinance social performance management. Client protection has become the mainstream movement of microfinance industry development, and the consensus on six localized principles has been reached as follows:

1. prevent over-indebtedness; 2. information transparency; 3. reasonable pricing; 4. equity and justice; 5. effective complaint; 6. client privacy protection.

The delegates agreed that CAM should strive for the support of central regulatory department and promote the implementation of those principles.

中国小额信贷联盟 2011 年第一次理事会会议在京召开

2011年4月25日，中国小额信贷联盟2011年第一次理事会会议在北京召开。17家理事机构中有16家机构的代表出席了会议。会议由理事长杜晓山教授主持，联盟秘书长白澄宇先生对联盟工作进行了汇报总结；战略委员主任唐宁先生介绍了战略规划草案；筹资委员会主任查竞传先生介绍了筹资计划。理事会就联盟战略计划、工作任务、预算以及筹资等问题进行了讨论。大家一致认为联盟

应以包容的精神团结国内各类小额信贷机构，促进普惠金融体系建设，同时应该特别关注贫困、低收入和微型企业等社会弱势群体的金融服务需求，大力推进小额信贷事业发展。

The first board meeting of CAM in 2011 was held in Beijing

On April 25, 2011, the first board meeting of CAM in 2011 was held in Beijing. 16 board members out of 17 attended the meeting. Prof. Du Xiaoshan, Chairman of CAM's board presided over the meeting, and Mr. Bai Chengyu, Secretary General of CAM, delivered a summary report on CAM's work; Mr. Tang Ning, Director of Strategic Committee introduced the draft strategic planning; Mr. Zha Jingchuan, Director of Financing Committee director presented the financing plan. The board had a discussion over issues like strategy plan, work plan, budget and financing. Everyone agreed that CAM should hold an attitude of inclusion to unite all kinds of MFIs in China, and to promote the construction of financial inclusion, meanwhile, CAM also should pay a special attention to the financial demands of disadvantaged groups including poor, low-income people and microenterprises so as to vigorously facilitate the microfinance development.

举办 2011 年中国银行业协会（花旗集团）微型创业奖

2011 年微型创业奖活动继续由中国银行业协会主办，花旗基金会赞助，人力资源和社会保障部中国就业培训技术指导中心、全国妇联妇女发展部、中国社会科学院农村发展研究所、中国国际经济技术交流中心、中国扶贫基金会和中国小额信贷联盟协办，小额信贷学生联盟参与，中国国际经济技术交流中心（CICETE）承办。2011 年微型创业奖活动的目标仍包括：一、提高对小额信贷的认同，尤其是唤起那些可能从中获益的微型企业家的认同；铭记和赞扬微型企业家们对世界经济发展所作的贡献；表彰微型创业中的最佳实践；二、突显微型企业家们的才能和成绩，以吸引全球投资者和捐助者对小额信贷的认同和支持；三、巩固和发展中国小额信贷网络，促进小额信贷政策的发展，建立普惠金融体系，为小额信贷产业的繁荣打下基础。

2011 CMA was organized

2011 CMA activities continued to be organized by China banking association, sponsored by Citi Foundation and facilitated by China Employment Technical Guidance Center of Ministry of HR and Social Security, Women's Development Department of All-China Women's Federation, RDI of CASS, CICETE, CFPA and CAM with the participation of Student Alliance. The goal of 2011 CMA still includes: 1. improving the recognition of microfinance, especially evoking the understanding of microentrepreneurs benefiting from it; remembering and appraising the contribution of microentrepreneurs made to the world economic development; awarding the best practices among microenterprises; 2. Highlighting the ability and performance of microentrepreneurs so as to attract the recognition and support of global investors and donors to microfinance; 3. consolidating and developing Chinese microfinance

network, promoting the development of microfinance policy, building a inclusive financial system, and then laying the foundation for microfinance industry prosperity.

白澄宇秘书长拜访中国金融教育发展基金会

2011年5月11日,中国小额信贷联盟秘书长白澄宇先生和项目官员朱肖怡女士拜访了中国金融教育发展基金会副理事长冯锋先生,就金融教育培训和推广客户保护原则等项目进行了交流。

Bai Chengyu visited China Financial Education Development Foundation (CFEDF)

On May 11, 2011, Mr. Bai Chengyu, Secretary General of CAM and Ms. Zhu Xiaoyi, Project Officer of CAM visited Mr. Feng Feng, Vice Chairman of CFEDF and exchanged ideas regarding projects like financial education training and the promotion of client protection principles.

白澄宇出席国际小额信贷社会绩效工作组年会

国际小额信贷社会绩效工作组年会于2011年6月24日在荷兰举行。这次会议的主要议题是讨论社会绩效工作组草拟的环球社会绩效指标体系。白澄宇代表中国小额信贷联盟应邀出席会议,并参加了全球小额信贷网络间的社会绩效工作经验交流会。白澄宇作为东亚和东南亚小额信贷网络社会绩效工作组协调人,在会议上又被推选为主要成员参与编制亚洲地区社会绩效工作战略。

Bai Chengyu attended Annual Meeting of International Microfinance Social Performance Task Force (SPTF)

The annual meeting of International Microfinance Social Performance Task Force was held in Netherland on June 24, 2011. The main topic of this meeting is to discuss the global social performance index system drafted by SPTF. On behalf of CAM, Mr. Bai Chengyu was invited to present at the meeting and joined the exchange meeting of social performance work among global microfinance networks. As the SPTF coordinator of East Asia and Southeast Asia microfinance networks, Mr. Bai Chengyu was elected as the main members to participate in the preparation of social performance work strategy in Asia.

中国小额信贷联盟开展两次客户保护评估

中国小额信贷联盟根据全球客户保护运动(SMART CAMPAIGN)活动的安排,邀请菲律宾小额信贷协会秘书长Lalaine女士和中国小额信贷联盟常务副秘书长王丹女士于2011年7月4日至7月8日前往内蒙古海拉尔对鄂温克旗包商村镇银行进行为期四天的国内首次客户保护评估。

随后,中国小额信贷联盟常务副秘书长王丹、包商银行王娟、宜信集团高艳辉于2011年8月9日至8月12日前往宁夏盐池对宁夏惠民小额信贷有限公司进行为期四天的国内第二次客户保护评估。

根据初步评估,鄂温克旗包商村镇银行和宁夏惠民小额信贷有限公司在国际

社会最初推行的六大客户保护原则方面都达到较好实践，为社会绩效和客户保护在国内小额信贷领域的推广起到了表率作用。

CAM undertook two client protection assessments

According to the activities arranged by SMART Campaign that leads global client protection movement, CAM invited Ms. Lalaine Joyas, Executive Director of Microfinance Council of Philippines to join Ms. Wang Dan, Deputy Secretary General of CAM to conduct the first 4-day client protection assessment for Ewenkeqi Baoshang Village and Township Bank located in Hailaer, Inner Mongolia from July 4 to July 8, 2011.

Subsequently, Ms. Wang Dan of CAM, Ms. Wang Juan of Baoshang Bank and Mr. Gao Yanhui of CreditEase went to Yanchi of Ningxia to carry out the second 4-day client protection assessment for Ningxia Huimin MCC from August 9 to August 12, 2011.

Based on the preliminary assessment, both Ewenkeqi Baoshang VTB and Ningxia Humin MCC achieved more than adequate practice in terms of six client protection principles advocated by international community and played a role as a model to promote social performance and client protection in domestic microfinance field.

中国小额信贷联盟参加亚洲微型金融网络峰会

中国小额信贷联盟派常务副秘书长王丹参加 2011 年 7 月 26-27 日在菲律宾马尼拉举办的亚洲微型金融网络峰会，与亚洲地区的微型金融行业协会就行业协会的管理进行充分的交流学习，有利于提升行业协会的能力和促进亚洲地区微型金融行业的稳健发展。

CAM attended Asia Microfinance Network Summit

Ms. Wang Dan, Deputy Secretary General of CAM participated in the Asia Microfinance Network Summit organized in Manila, Philippines on July 26-27, 2011, and made a thorough communication and exchange with microfinance associations in Asia in terms of the management of an association, which was conducive to upgrading the ability of an association and facilitating the healthy and solid development of microfinance industry in Asia.

中国小额信贷联盟代表团赴菲律宾、泰国考察微型金融创新

为了促进国内微型金融行业的发展，增进与国际同行的学习与交流，中国小额信贷联盟与中国国际经济技术交流中心共同组织国家开发银行、包商银行、宜信和北京富平学校于 2011 年 7 月 31 日至 8 月 8 日赴菲律宾马尼拉和泰国曼谷考察两国的微型金融业务。在为期五天的考察与调研过程中，中国代表团先后拜访了菲律宾农村银行家协会、CARD、SEEDFINANCE 和泰国的 SME 银行等机构。通过此次考察，不仅全面了解菲律宾微型金融行业的发展和泰国中小企业银行的现状，学习创新机构的成功经验，而且很好地促进了国内相关机构的相关交流，此次考察活动将有助于推动中国微型金融行业的规范与发展。

The delegation led by CAM investigated microfinance innovation in Philippines and Thailand

In order to promote the development of domestic microfinance industry and improve the learning and exchange with international peers, CAM and CICETE organized the staffs from the China Development Bank, Baoshang Bank, CrediEase and Beijing Fuping Institute to visit Manila of Philippines and Bangkok of Thailand for the purpose of investigating microfinance business in two countries from July 31 to August 8, 2011. In the five-day process of inspection and investigation, the Chinese delegation visited the Rural Bankers Association of Philippines, CARD, SEEDFINANCE in Philippines and SME Bank in Thailand. Through this study tour, the delegates not only fully understood the microfinance industry development of Philippines and the status of SME banks of Thailand and then learned successful experiences of innovative institutions, but also better promoted the mutual communication of domestic institutions. This activity will help to promote the standardization and growth of Chinese microfinance industry.

花旗基金会同意资助中国小额信贷联盟申请的中国小额信贷信息交流平台项目 (CMIX)

中国小额信贷联盟和中国国际经济技术交流中心合作向花旗基金会申请中国小额信贷信息交流平台 (CMIX) 项目, 经多方努力, 该项目已获批准, 并经联盟理事会批示, 拟于 2011 年 10 月 18 日联盟年会期间正式启动。该项目设计产出是建立中国小额信贷信息库和信息交流平台, 收集中国小额信贷机构的财务和社会绩效信息, 在此基础上形成中国小额信贷行业绩效基准, 并编制出版小额信贷行业评估报告。此项目的实施将有利于行业信息交流, 加强行业透明度, 帮助政策和监管机构了解行业发展, 制定有利于行业的政策和措施, 还可促进投资, 具有多方面的积极作用。

Citi Foundation agreed to fund the project named “China Microfinance Information Exchanges (CMIX)” applied by CAM

In cooperation with CICETE, CAM applied for CMIX to Citi Foundation. With the efforts of many parties, the project was approved, and with the instruction of the board, it will be formally launched during the annual conference of CAM on October 18, 2011. The output of this project is to establish China microfinance database and information exchange platform, collect financial and social performance information of Chinese MFIs, and form the performance benchmark of Chinese microfinance industry based on the information and then publish microfinance industry assessment report. The implementation of this project will be conducive to exchange industry information, strengthen industry transparency, help policymakers and regulators understand the development of the industry and then formulate policies and measures in favor of the whole industry, in addition, it will also promote the investment, playing a positive role at many aspects.