

WEBINAR

Sustainable Microfinance in Yemen

Wednesday, 6 September
11 am Sanaa time/10 am CET

*Live translations into
Arabic and French*



Financed by:



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Yemen Microfinance Network

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En:

Quick housekeeping

Interpretation is offered in French and Arabic; please click on the language you want to listen to. For Arabic translation, please select Spanish interpretation

Please introduce yourself in the **chat** and feel free to ask questions there throughout the workshop- Select everyone

A friendly reminder to speakers – Please **mute** yourself when you are not speaking

Fr:

Informations importantes:

L'interprétation est offerte en Français et en Arabe ;
Veuillez cliquer sur la langue que vous souhaitez pour l'écouter. Pour la traduction arabe, veuillez sélectionner l'interprétation en Espagnole.

Veuillez-vous présenter dans le **chat** et n'hésitez pas à poser des questions tout au long de l'atelier -
sélectionnez « tout le monde » avant d'envoyer.

Rappel aux intervenants –
Veuillez vous mettre en **mute** sauf si vous allez présenter.

:Ar

معلومات مهمة:

للاستماع إلى الترجمة المباشرة باللغتين الفرنسية و/أو العربية. يرجى النقر على اللغة التي ترغب في الاستماع إليها. **تنبيه:** للترجمة العربية يرجى اختيار اللغة الإسبانية.

نطلب منكم تقديم أنفسكم في المكان المخصص للدردشة, يمكنكم أيضا طرح الأسئلة و تعليقات طوال ورشة العمل – يرجى تحديد "الجميع" قبل الإرسال.

تذكير للمتحدثين - يرجى كتم الصوت إلا عند التحدث

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Hosts



Hesham Al-Haimi
Yemen Microfinance
Network



Hani Alfaqih
Yemen Microfinance
Network



Kateryna Morton
Finance in Motion for
SANAD Fund for
MSMEs Technical
Assistance Facility



Dr.-Ing. Natalia
Realpe Carrillo
HEDERA
Sustainable
Solutions

Moderator



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Speakers



Bandar Albadwi
Al-Amal
Microfinance Bank



Mustafa Al-Ahdal
Al-Itihad
Microfinance
Program



Dr. Ahmed Huzayyin
Chemonics Egypt
Consultants



Ahmed Baeisa
Social Fund for
Development



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OPENING

SANAD Fund for MSME's Technical Assistance Facility

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Achieving Sustainable Finance in Yemen



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About YMN

The **Yemen Microfinance Network (YMN)** is a non-profit NGO cofounded by UNDP and SFD as the Yemen's national microfinance association in 2010.

YMN is a member-based association and includes more than 95% of microfinance institutions operating in Yemen

Its members include microfinance banks, foundations, companies, programs and other stakeholders in the sector.

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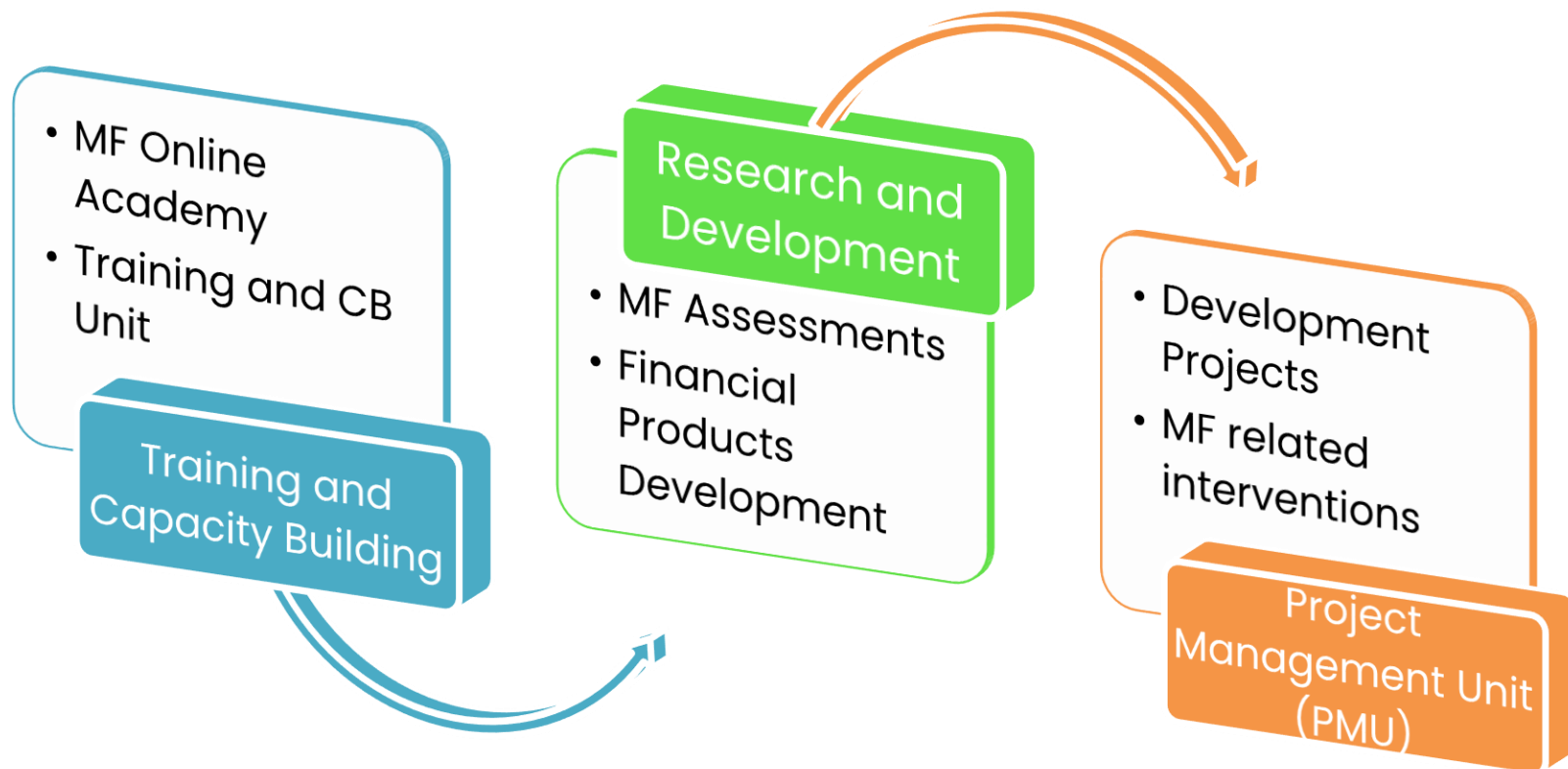
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About YMN



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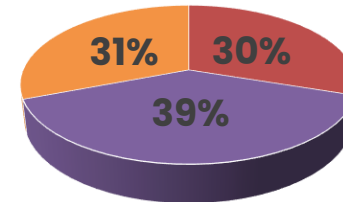


MF Clients Compensation Project

- Part of the YECRP project – Yemen Emergency Crisis Response Project
- Funded by World Bank and UNDP through the Social Fund for Development
- Supported over 5000 beneficiaries.

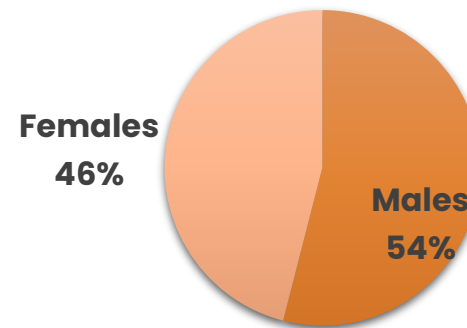
The project provides in-kind support to the beneficiaries and the paying-off of the remaining installments.

Classification of Beneficiaries



■ Urban ■ Rural ■ Youth

Beneficiares - Gender Distribution



■ Males ■ Females

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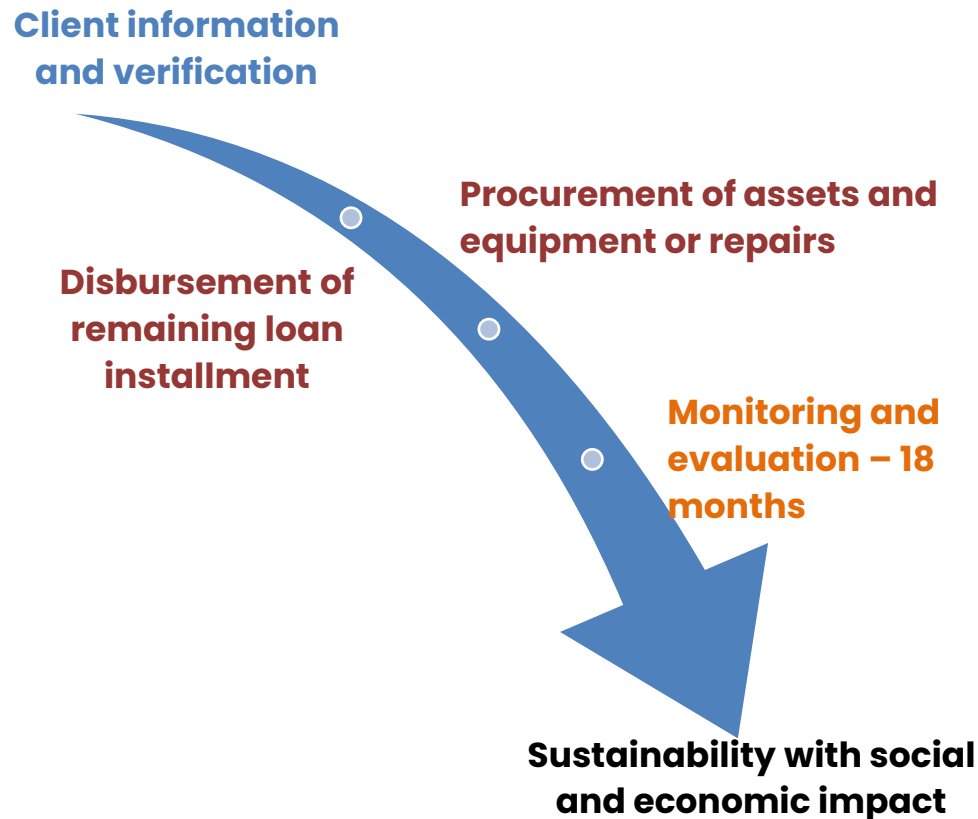
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MF Clients Compensation Project



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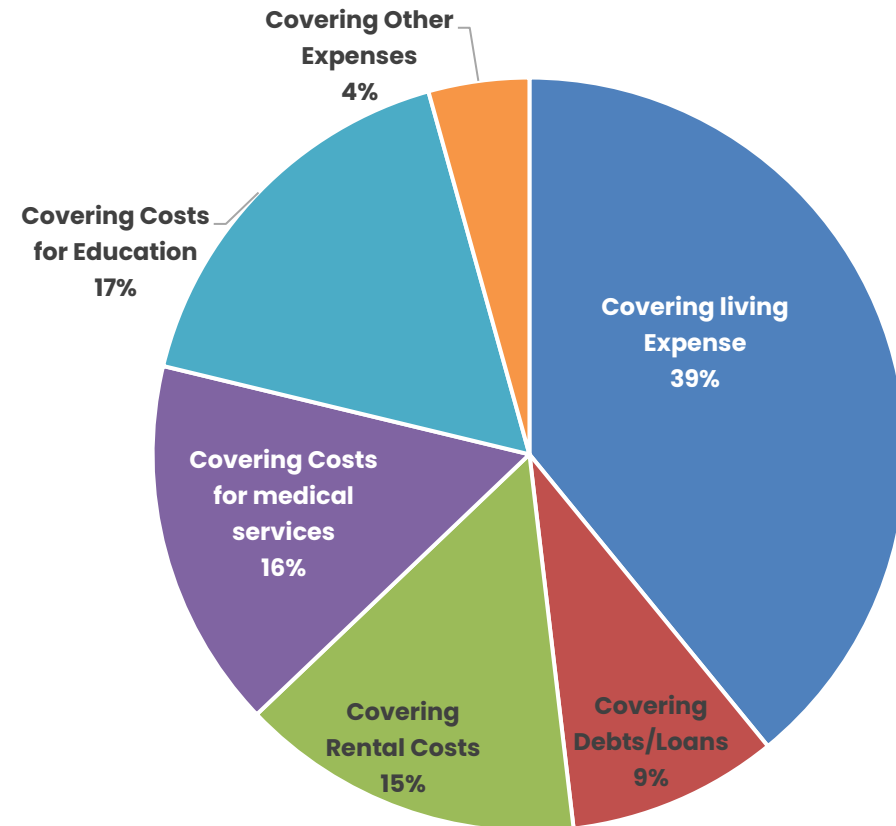
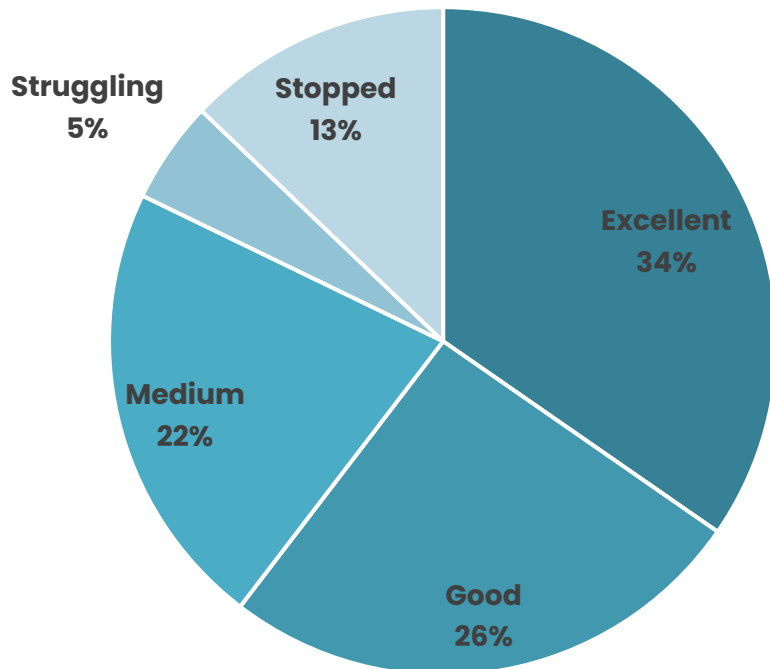


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MF Clients Compensation Project

Performance of Businesses Supported



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Thank you!

Hesham Al-Haimi | Managing Director

Hesham.alhaimi@yemennetwork.org

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Hani Alfaqih

YMN



and Green Finance

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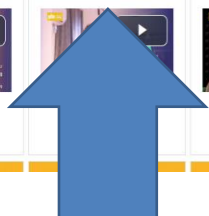
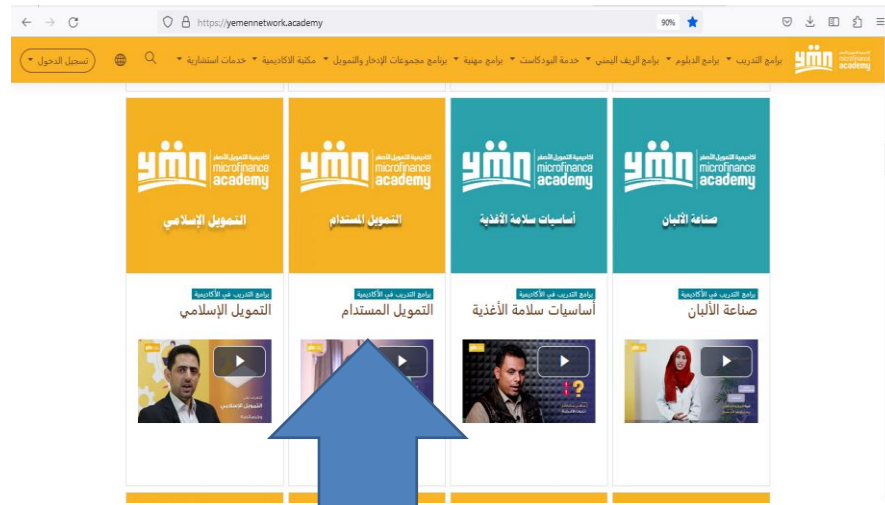


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YMN Microfinance Academy launched the course of sustainable finance last July 2023

29 participants

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Green Finance Business Opportunities Mapping

- On 3 October, 2022 YMN launched its first Webinar in the field of green finance to determine the opportunities for Green microfinance in cooperation with ERLP Project

www.yemennetwork.academy

BUSINESS OPPORTUNITY MAPPING & GREEN MARKET TRENDS

ENERGY, RECYCLING, SUSTAINABLE AGRICULTURE AND FOOD, AND SUSTAINABLE TRANSPORT

ONLINE WORKSHOP

EGYPT
10:00am - 12:00pm
3 OCTOBER

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Green Finance Best Practices

- On 6 October 2022 YMN launched its 2nd Webinar about Green finance and its BEST PRACTICES
- 118 participants from all financial sector registered in this webinar



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MFIs Code of Conduct

YMN is currently studying adding new rules to the code of conduct for its members to enhance the size of the green finance portfolio in Yemen.



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Green Finance and Agricultural Marketing

YMN has initiated preparations for AGRO MART, aimed at equipping farmers with technology to enhance production per unit area, optimize water usage, and implement intelligent marketing strategies for agricultural products.



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Thank you!

Hani Alfaqih

Hani.alfaqih@yemennetwork.org

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Dr.-Ing. Natalia Realpe Carrillo

Study Results of Sustainable Microfinance in Yemen



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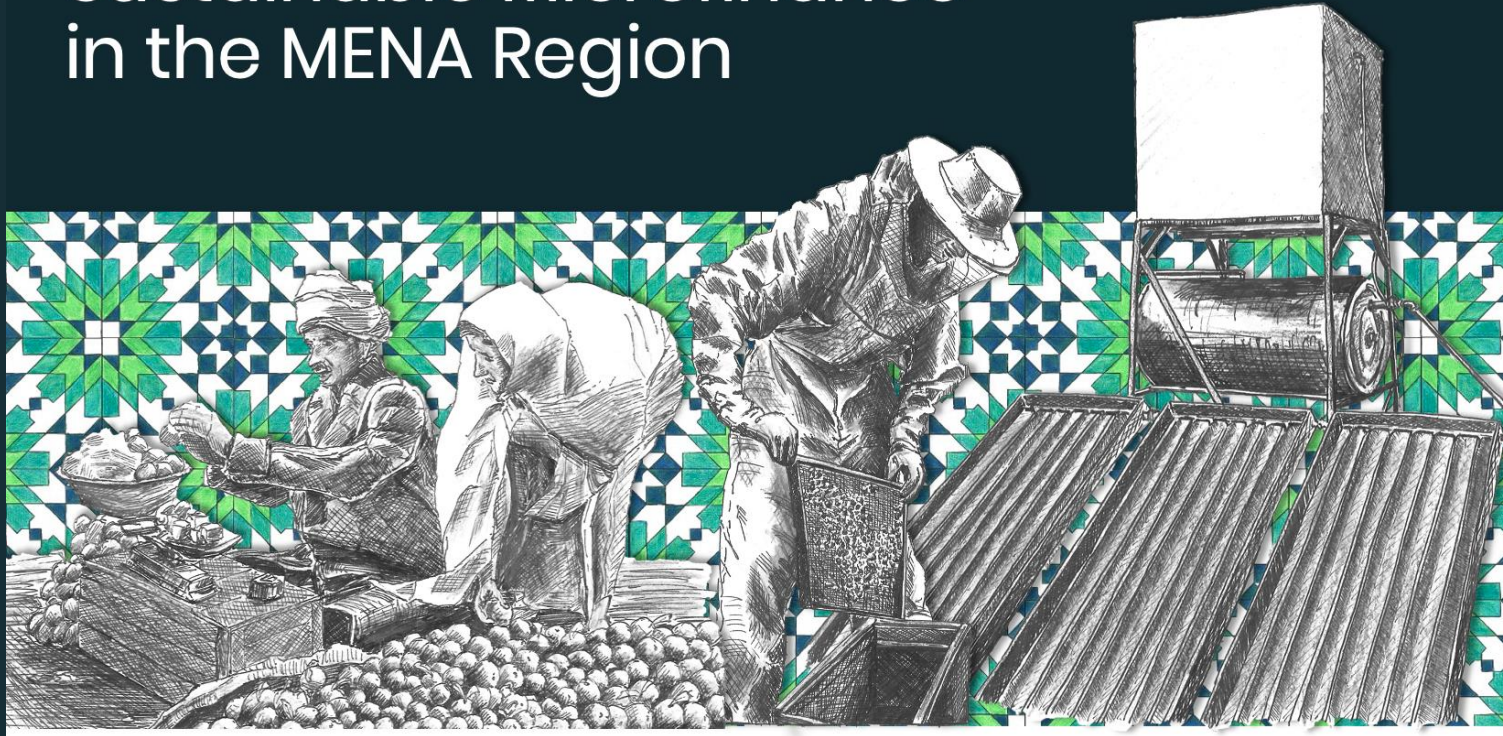
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Sustainable Microfinance in the MENA Region



July – October 2022

Sectorial Study

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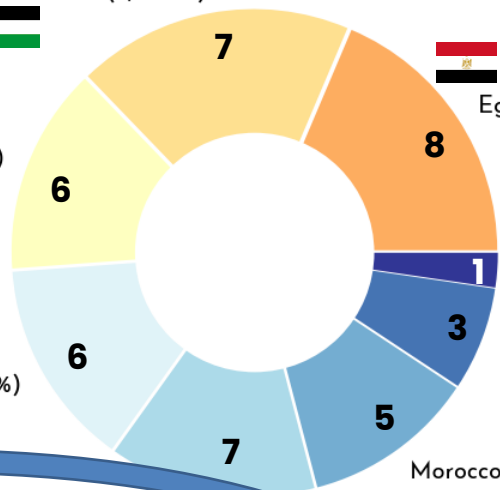


Participant MFIs

N = 45
 40 MFIs
 1 NGO
 1 Startup
 3 Networks



Palestinian Territories (8, 18.6%)



Egypt (8, 18.6%)



Morocco (5, 11.6%)



Yemen (6, 14.0%)



Jordan (6, 14.0%)

MICROFUND FOR WOMEN
Empowering Every Ambitious Woman



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Measuring Framework

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The Green Microfinance Penetration Index



Objective:

Understand the penetration of green inclusive finance in a region, considering the work of the financial institutions and the enabling environment where their work evolves.

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Enabling Environment

How vital is the context in which the MFI operates to green finance development?

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Demand

Level of demand for green products and services

Regulations

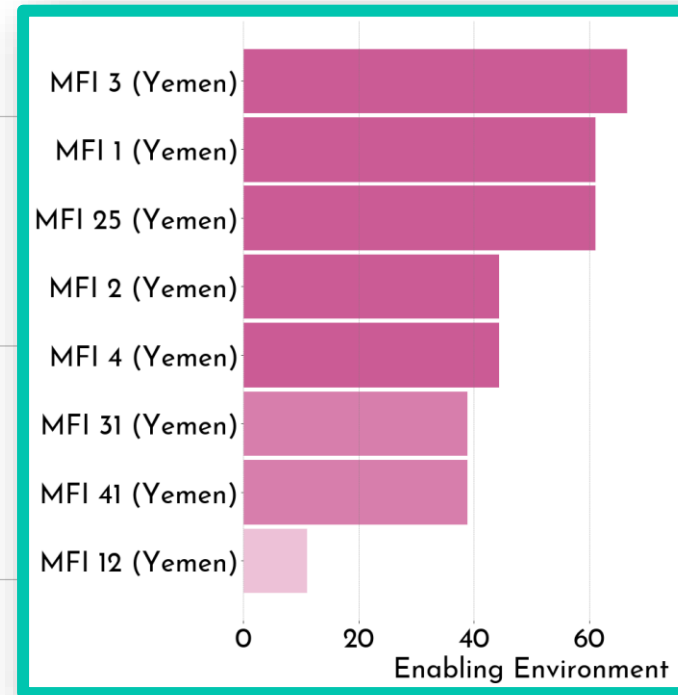
Directives for MFIs in place at the national level that encourage/oblige them to offer green finance in favorable conditions

Partners

Partners supporting MFIs in developing green finance projects

Dedicated programs

Ongoing initiatives for MFIs to develop green finance



NONE

LOW

MEDIUM

HIGH

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Execution

Environmental Strategy & Risk Management

How in-depth are MFIs implementing their environmental policy and risk management procedures?

INDICATORS

Institutions' business & aspirations

Institutional commitment to implementing an environmental strategy

Reporting

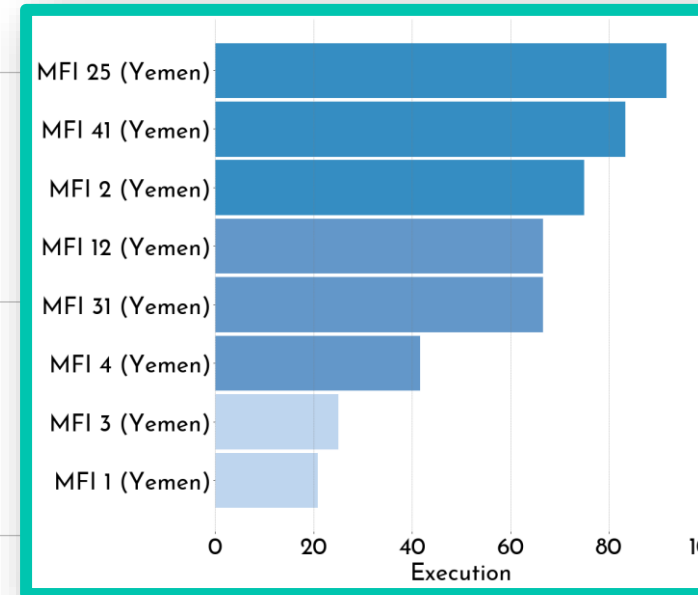
Institutional transparency on achieved KPIs related to environmental initiatives at the client and institutional level

Risk management at institutional level

Strategies and actions to manage the institution's adverse environmental impact and reduce its vulnerability

Risk management at client level

Strategies and actions to reduce clients' vulnerability and the negative environmental impact of their activities



BEGINNER

BASIC

PROFICIENT

ADVANCED

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Offer

Green financial and non-financial products

What are MFIs offering to enhance the climate resilience of their institutions and clients?

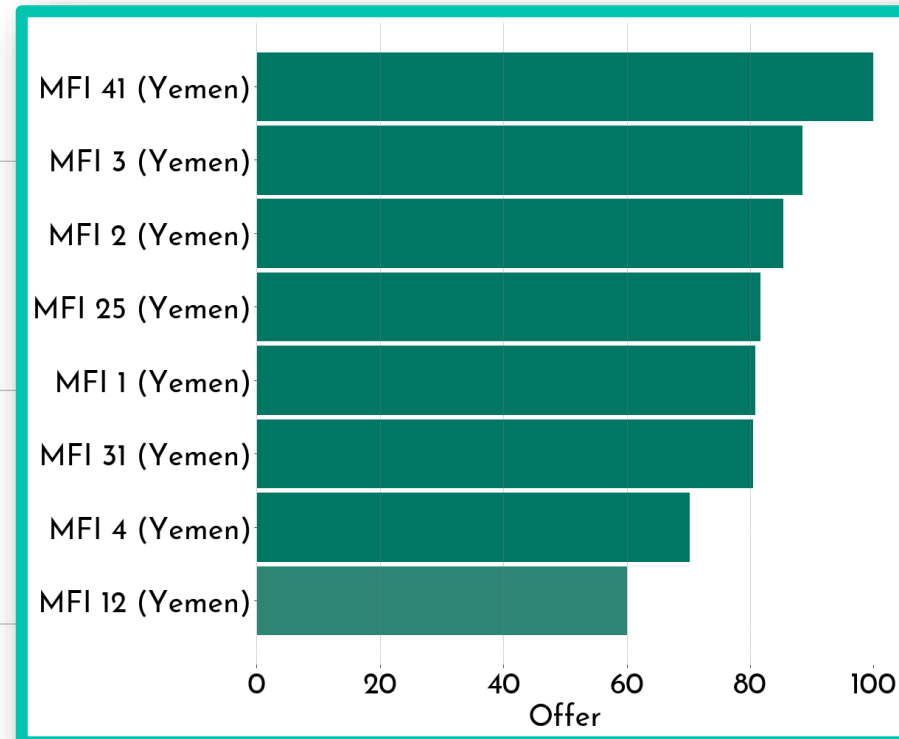
INDICATORS

Financial products

Outreach of financial products

Non-financial services

Outreach of non-financial services



BEGINNER

BASIC

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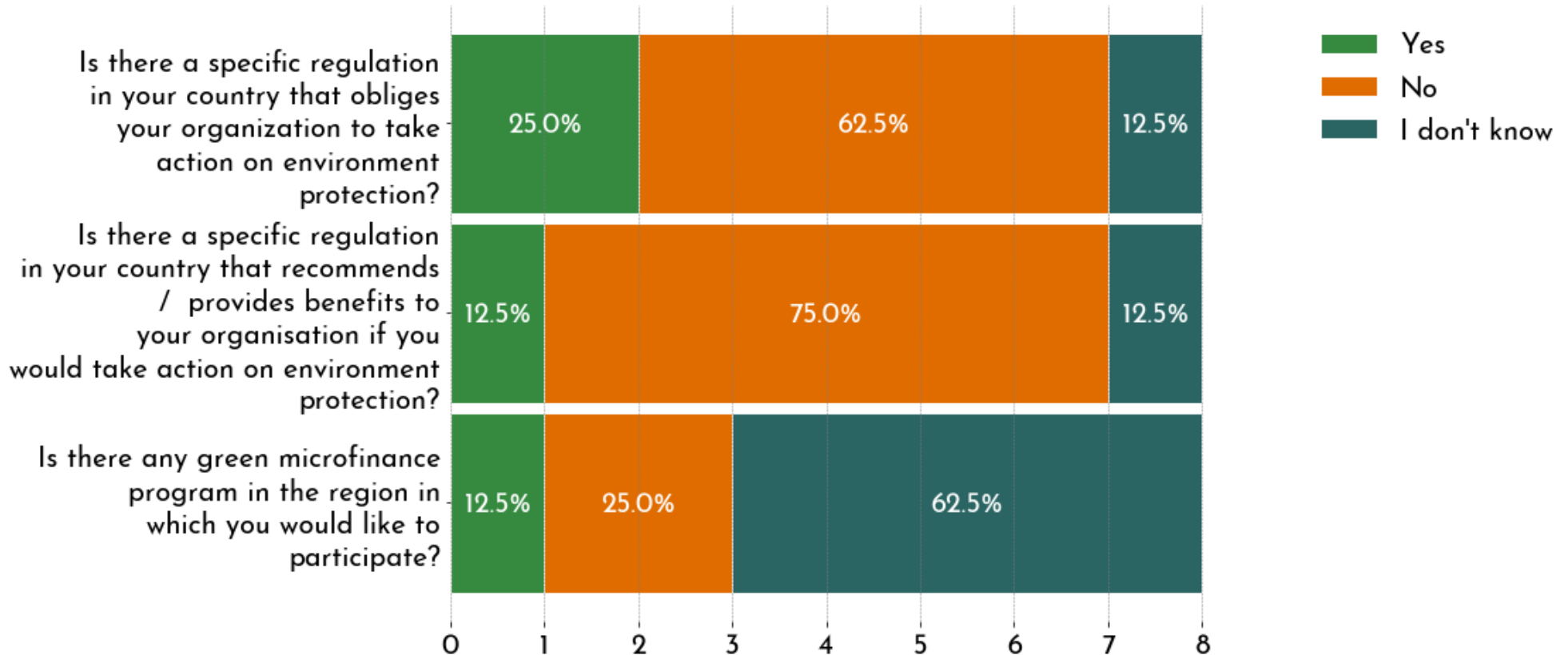
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Context



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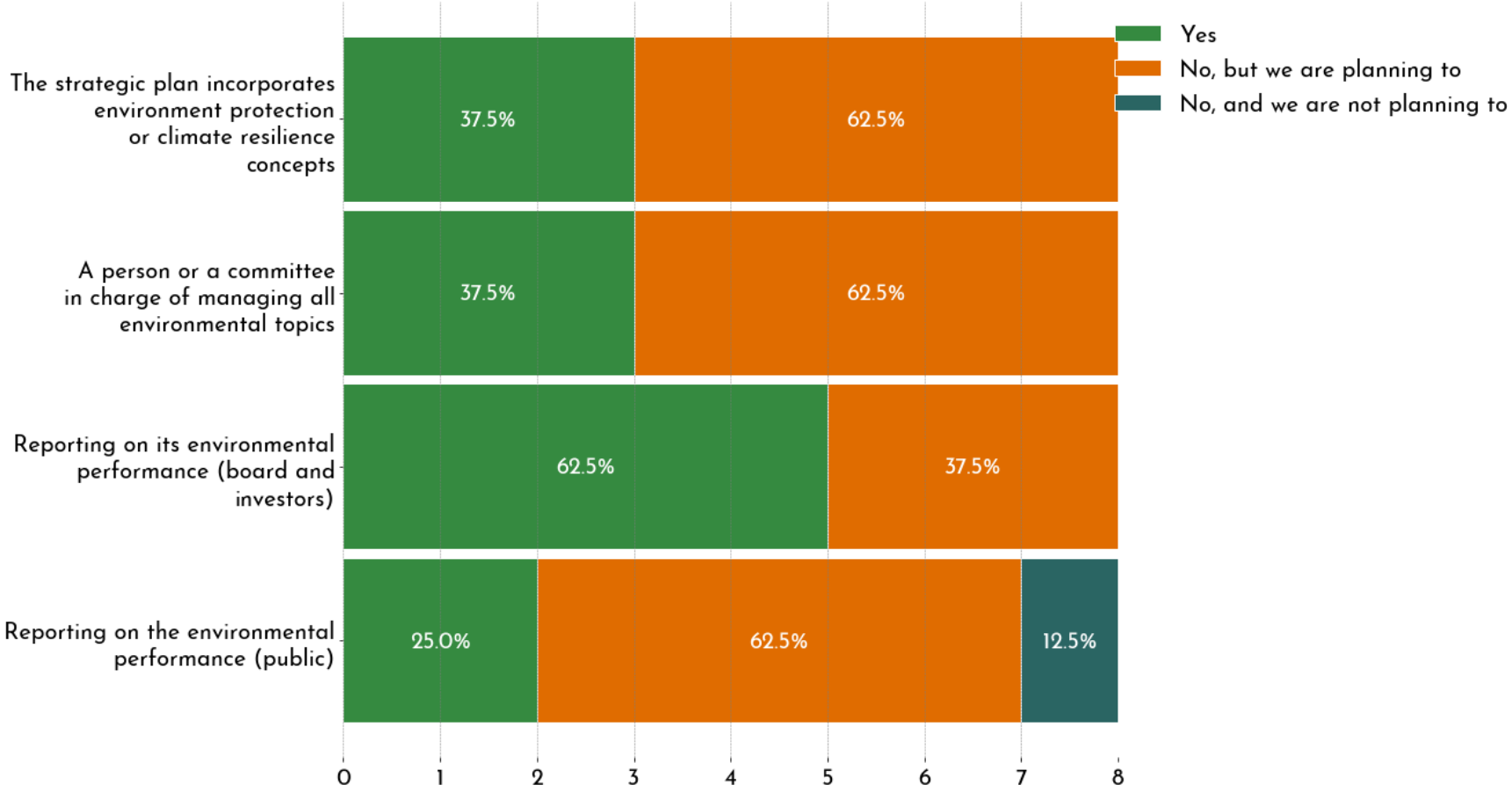
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Strategy



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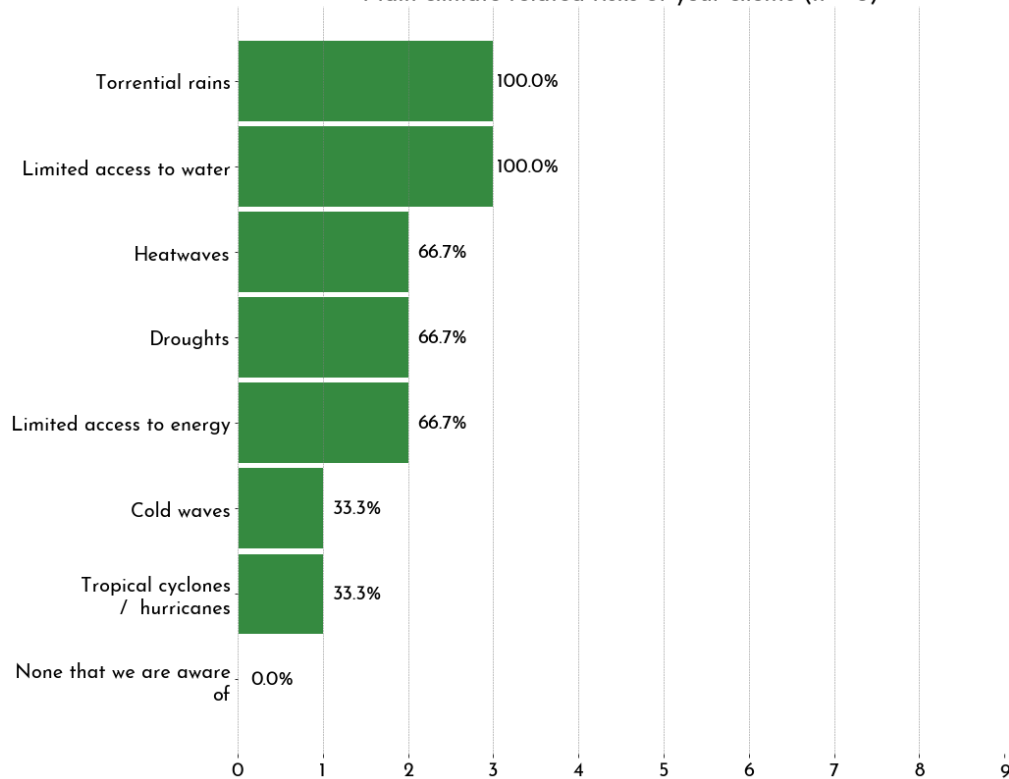


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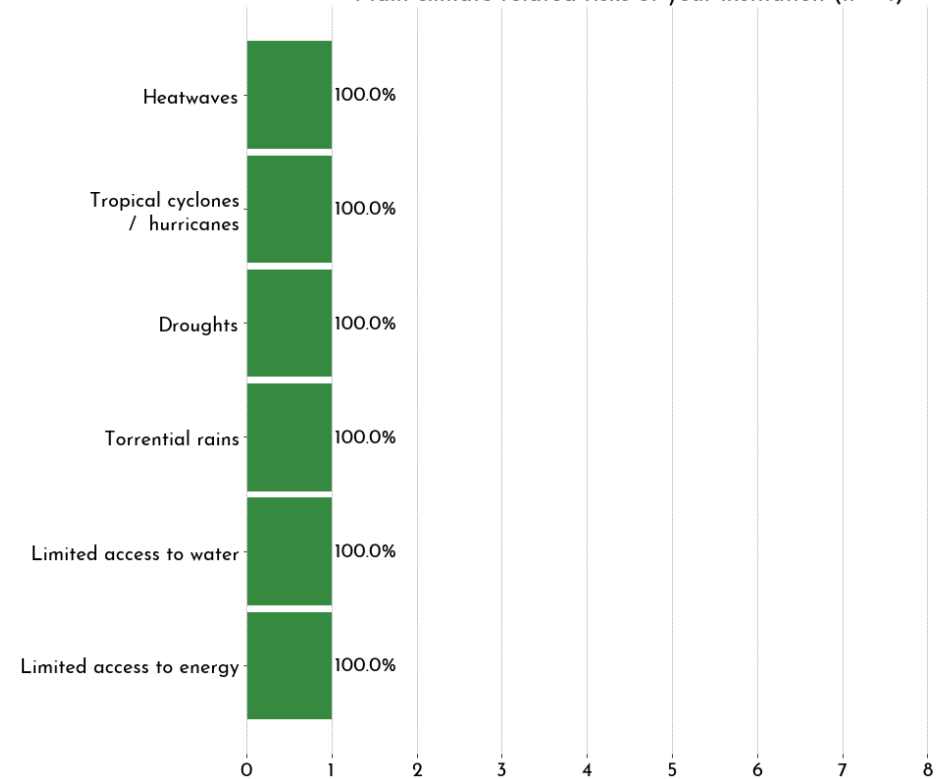


Awareness of Climate Risks

Main climate related risks of your clients (n = 3)



Main climate related risks of your institution (n = 1)



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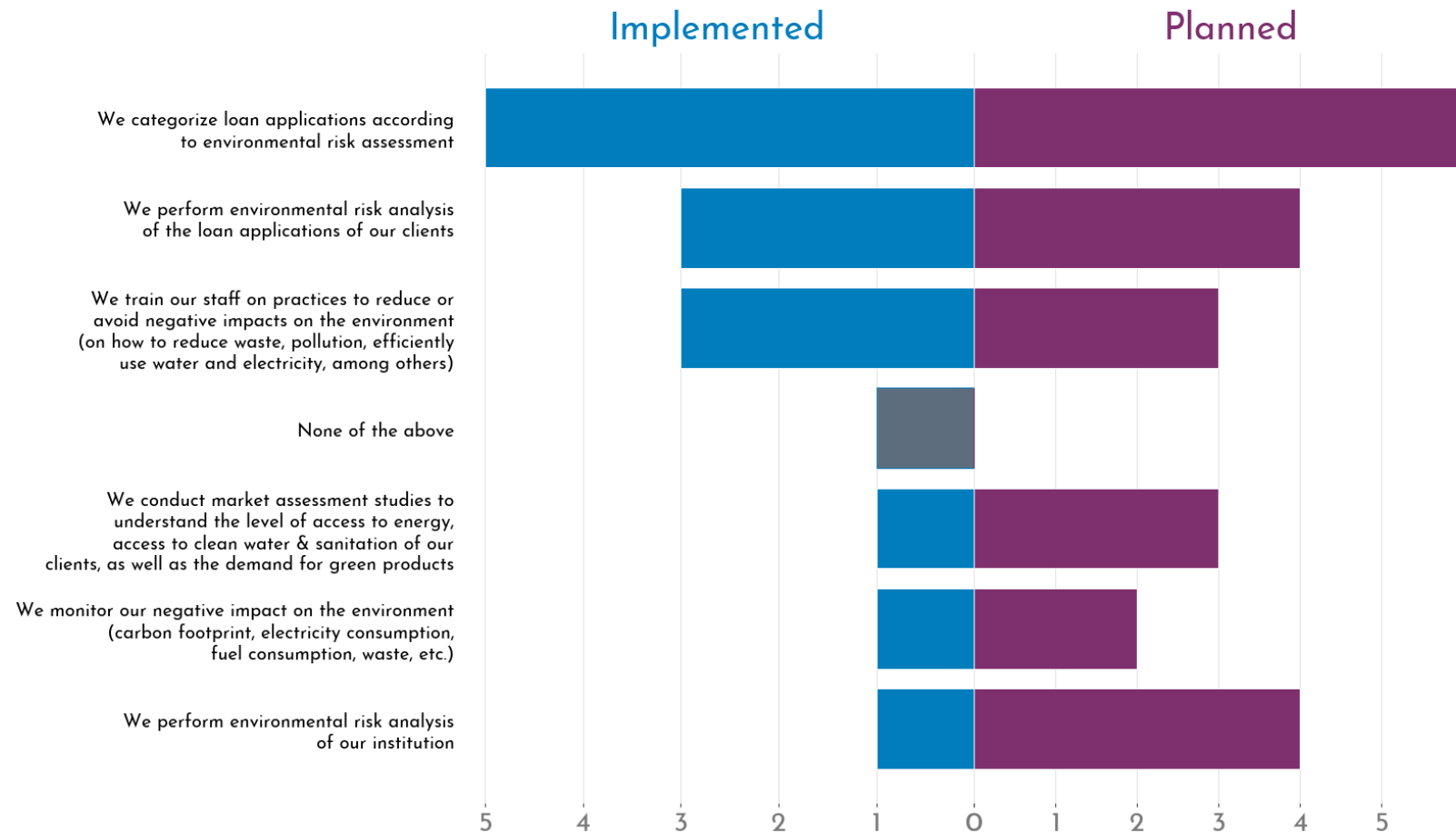
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Activities related to risk management (at the level of the institution)



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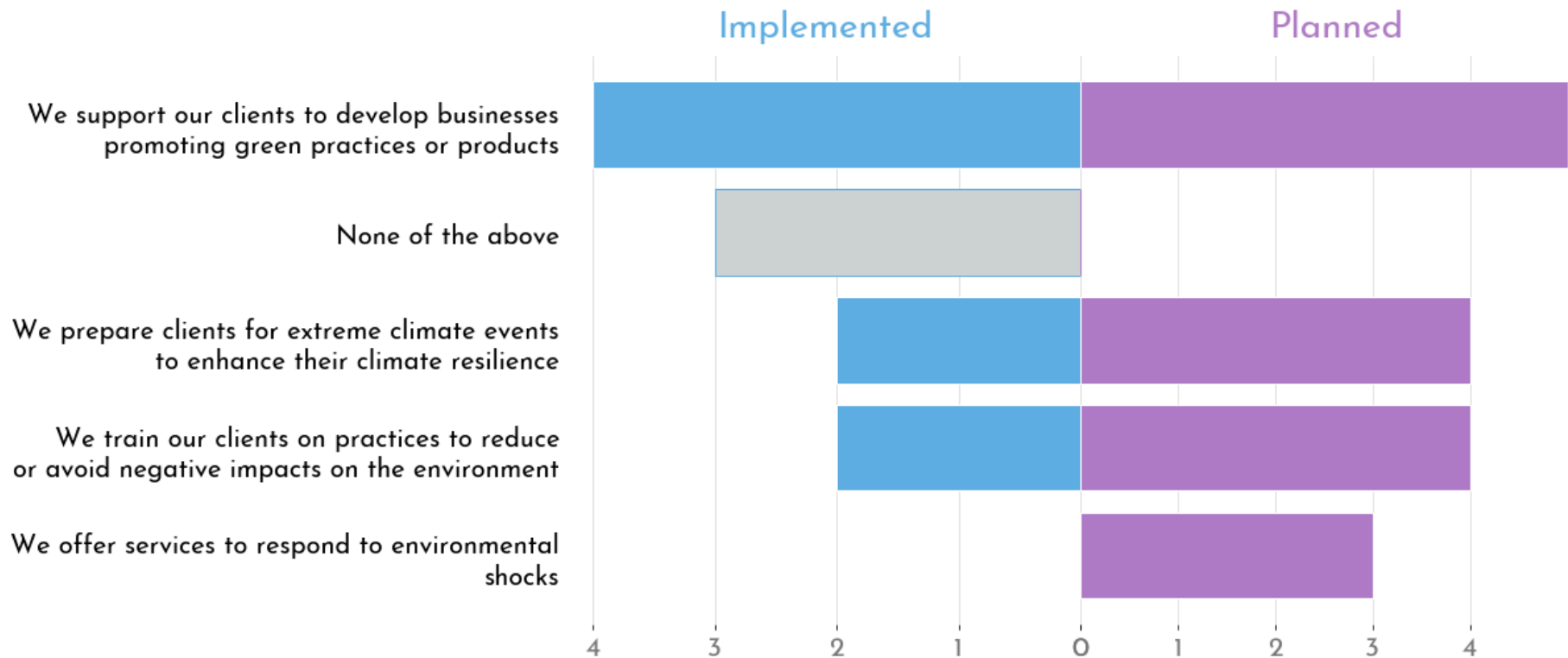
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Activities related to risk management (at the level of the institution)



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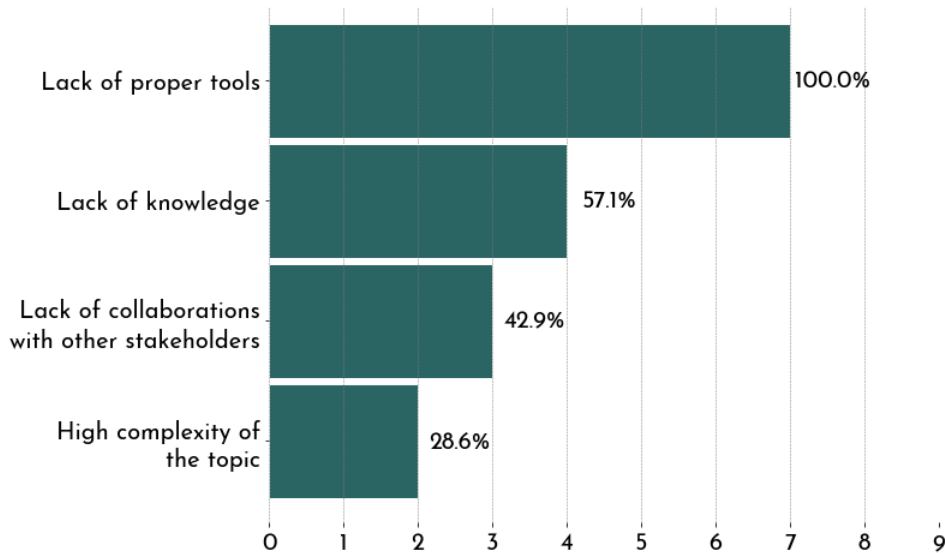


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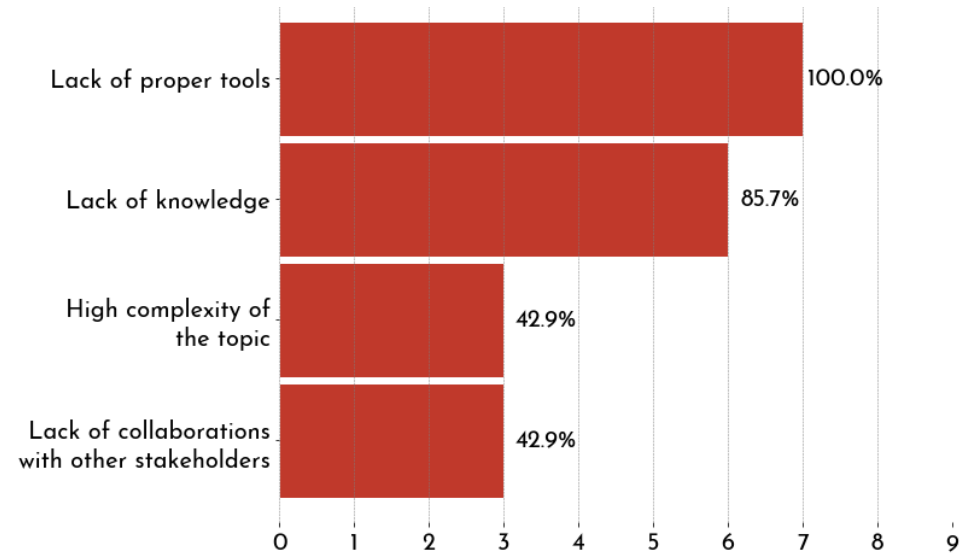


Main challenges for the implementation of risk management practices

(at the level of the institution)



(at the level of the clients)



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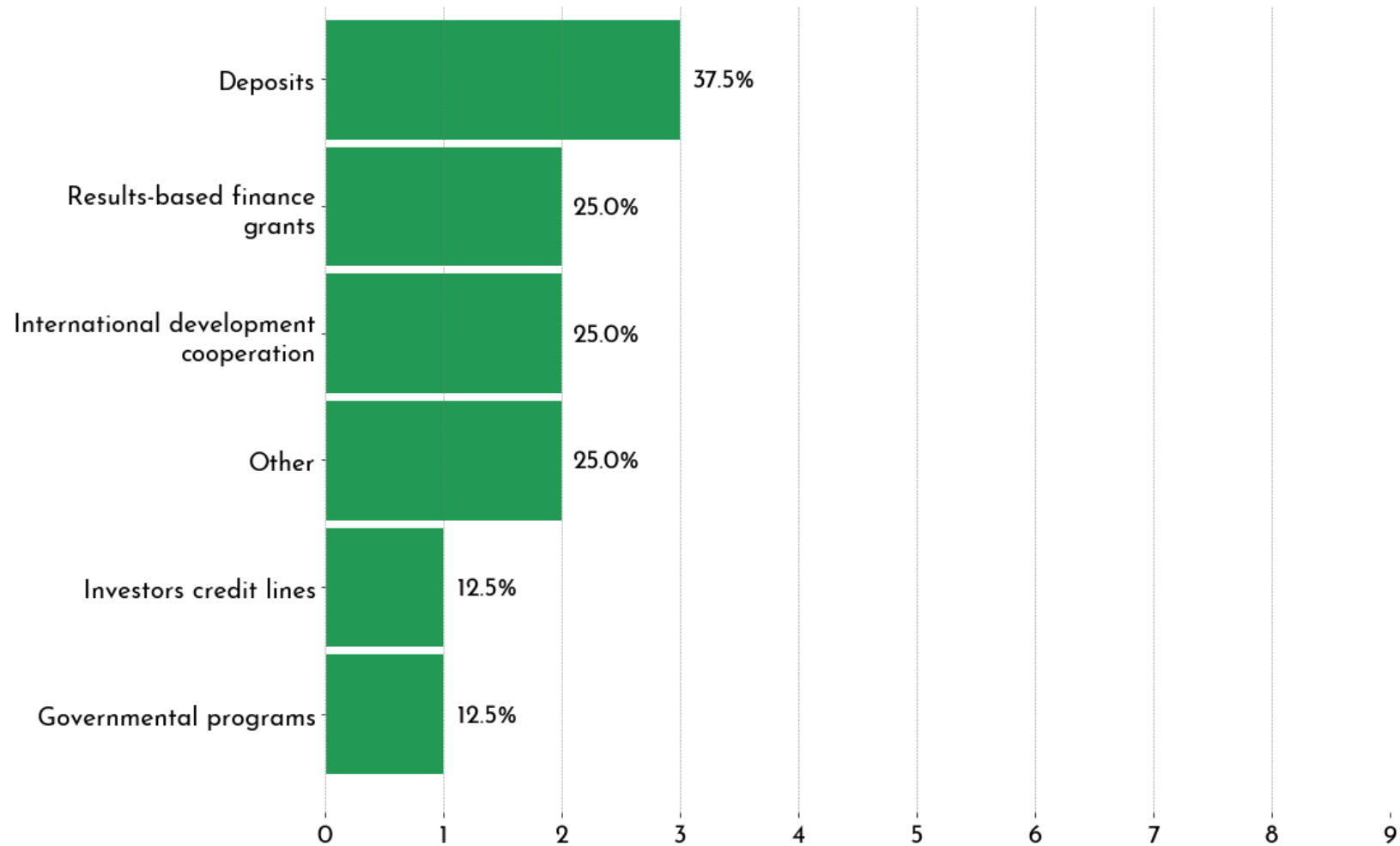
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Source of Funds for Green Products



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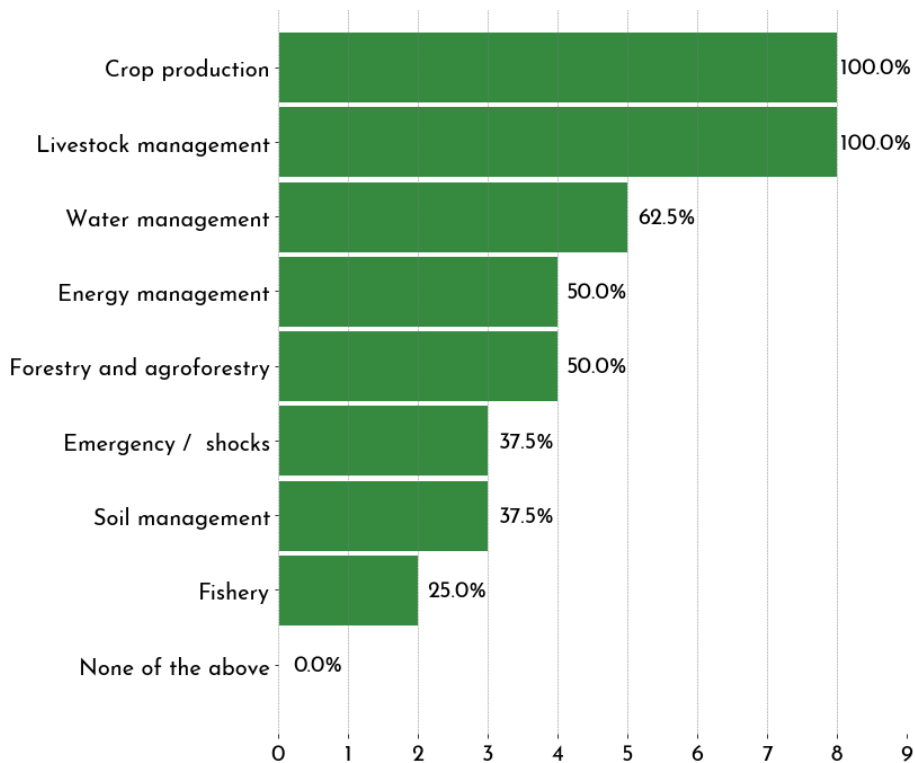
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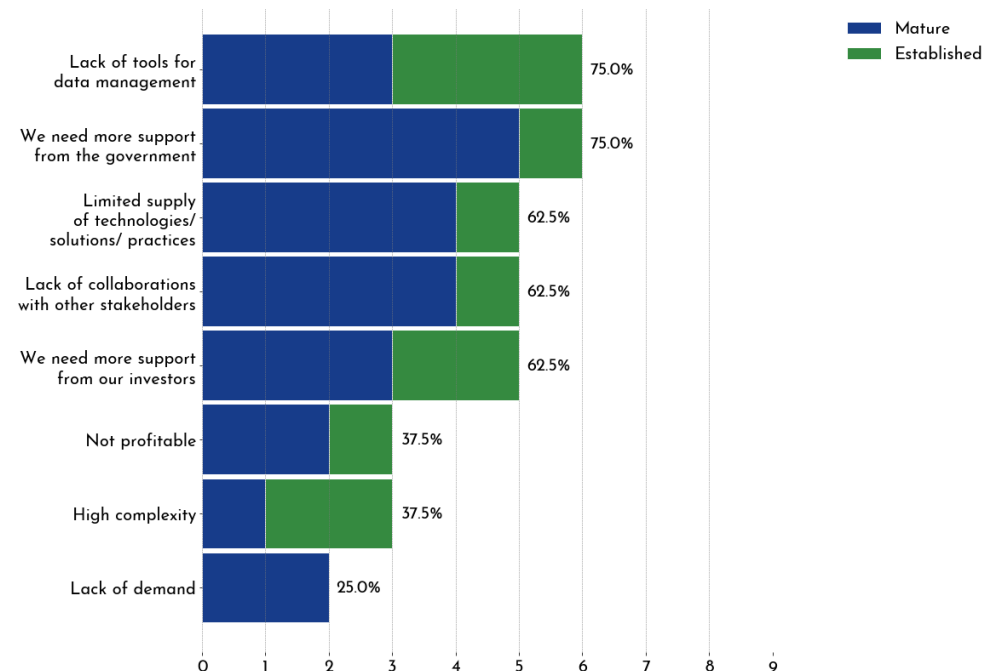
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Offer in Sustainable Agriculture



and Barriers



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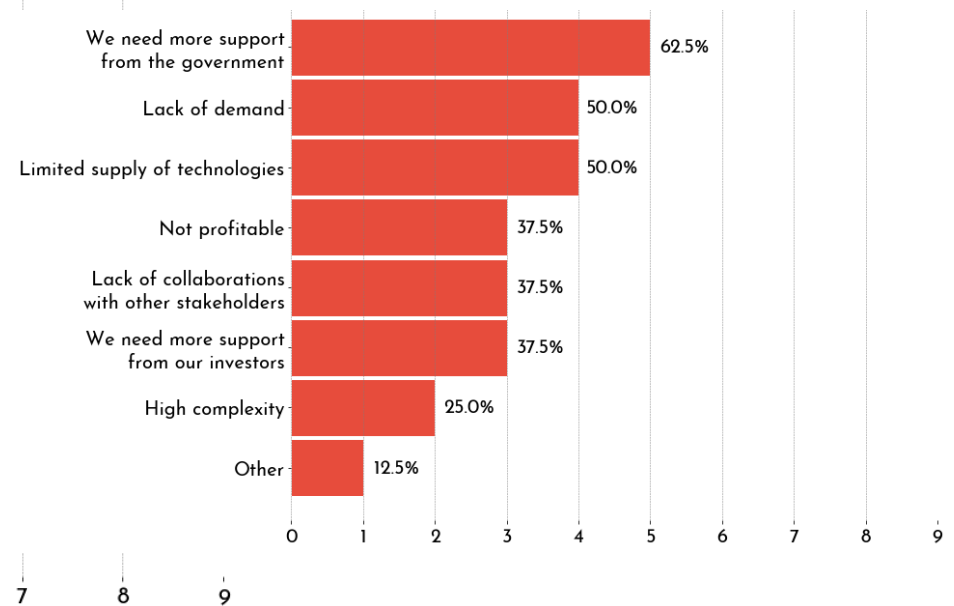
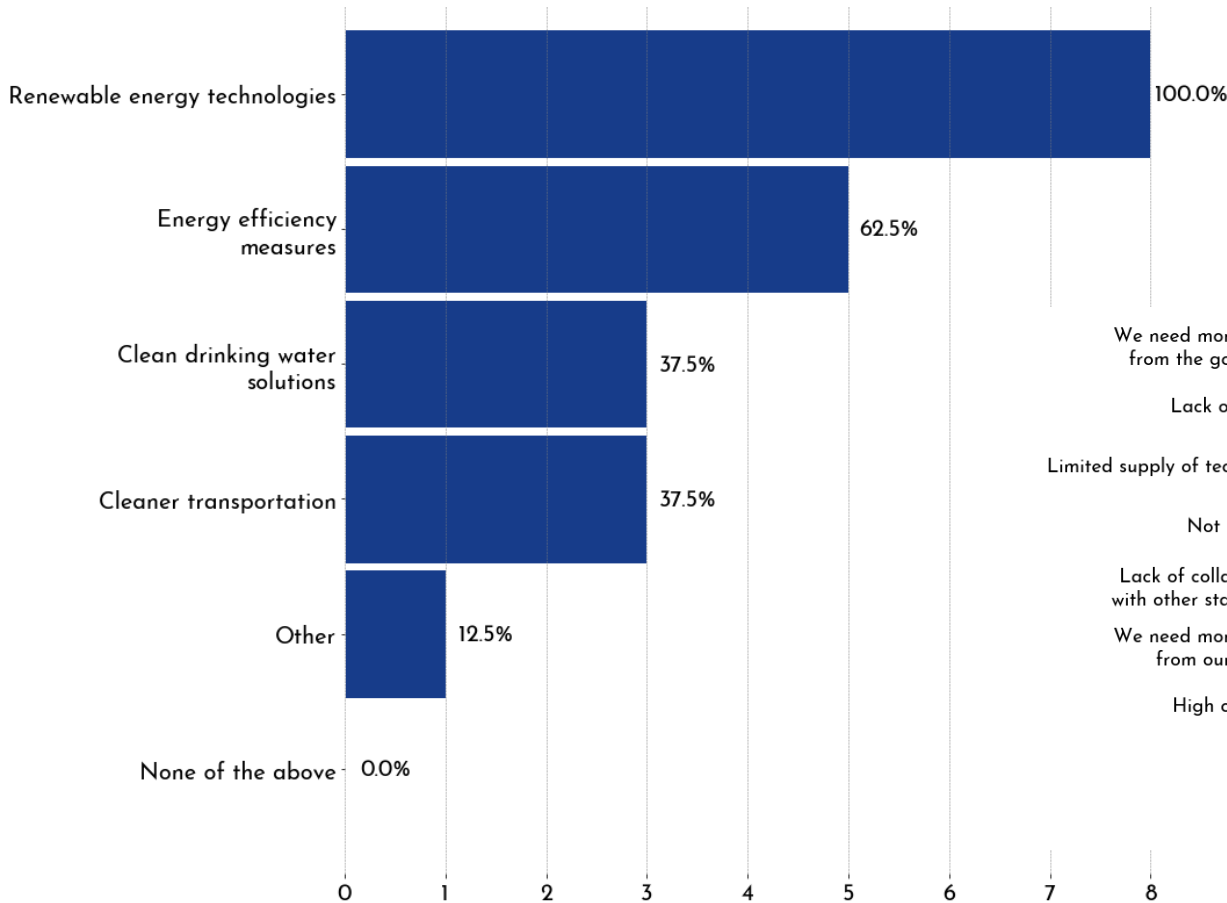


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Offer of Green Financial Products

and Challenges



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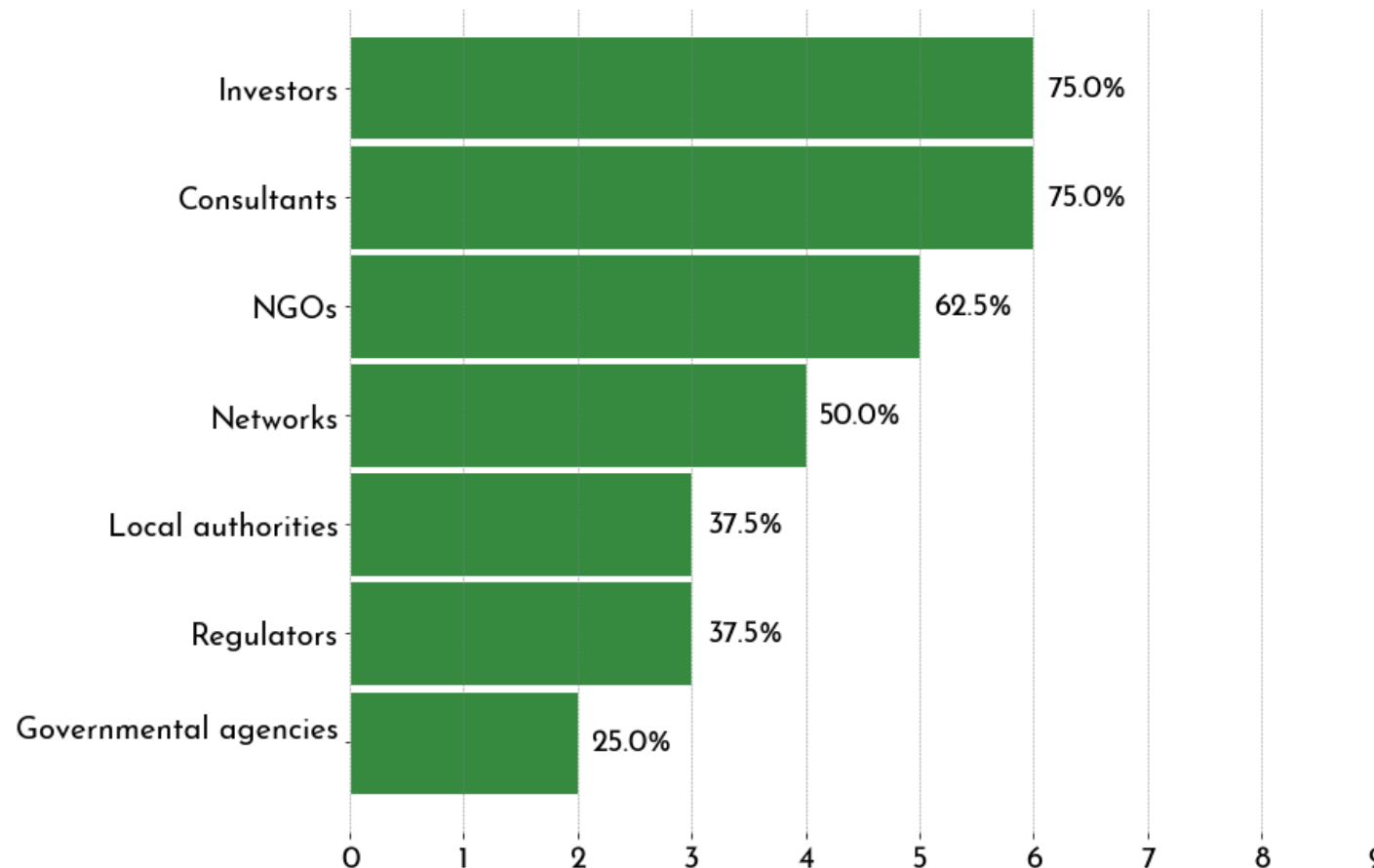
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Stakeholders that could support



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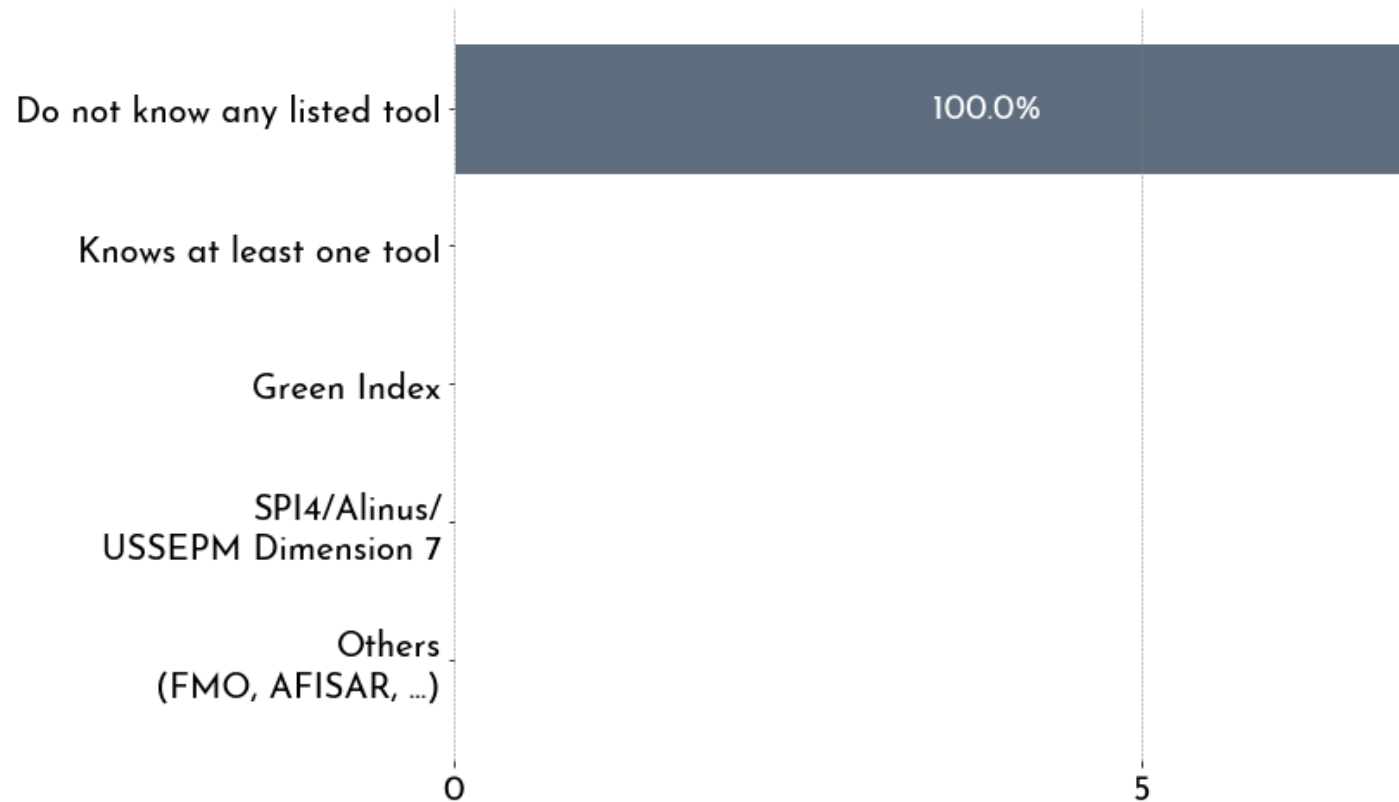


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Tools Knowledge on Environmental Performance Management



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Thank you!

Natalia Realpe Carrillo | CEO

Natalia@hedera.online

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Dr. Ahmed Huzayyin

Sustainable Finance Capturing the opportunity



Chemonics Egypt
Consultants

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Sustainable Finance

→ Finance, which includes environmental and social consideration in a systemic way in investment processes

It is not rocket science!

It is easier than you think

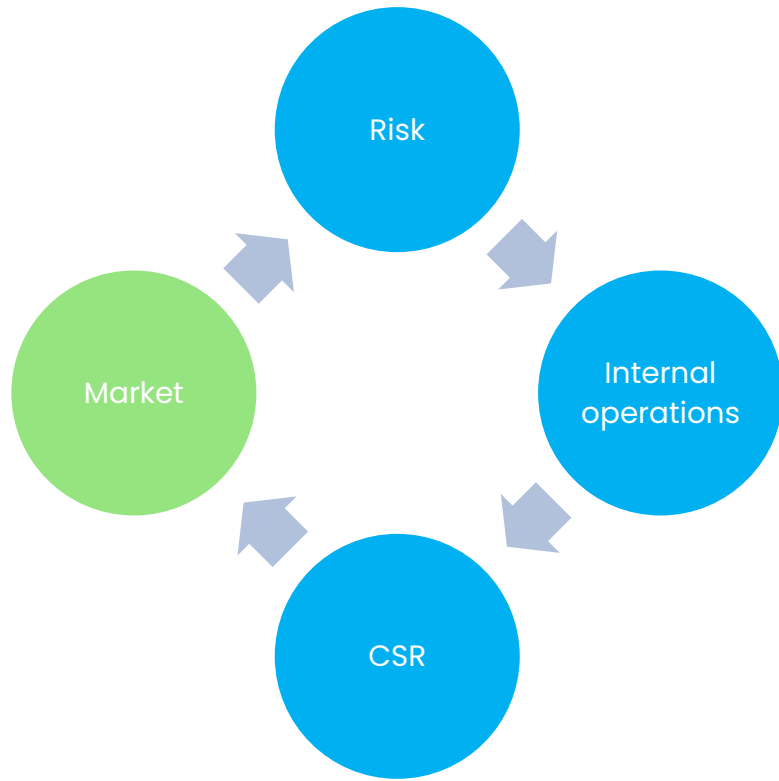
You are already doing it!

It is good business

Believe me 😊



Operational Elements



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Sustainability Markets in MENA

- Education
- Health
- Sustainable energy
- Agriculture
- Water
- Sustainable food
- Recycling
- Digitalization
- Gender inclusion
- Transport

Arab league of nations countries require at least 40 billion USD of finance (30% of it in micro loans) to capture opportunity in solar irrigation

North African medical equipment and supplies market in 2022 exceeding 2.7 Billion USD



Green finance/climate finance are part of sustainable finance (with key markets typically focusing on sustainable energy and water, recycling)

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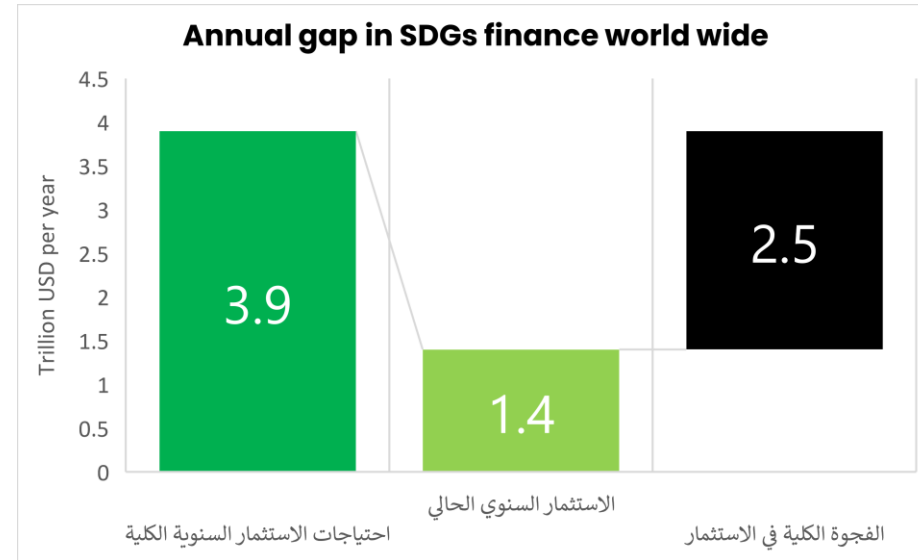


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Sustainability Markets in MENA

- ✓ Less contested, untapped, rapidly growing market opportunities
- ✓ If done well can be less risky than regular finance
- ✓ Improves borrower business case
- ✓ High market demand since multiple sustainable technologies have high upfront cost



Key opportunities exist for microfinance in sustainable agriculture, trading and contracting for energy/water, renewable energy, and energy efficiency in retail and micro firms

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Key Challenges for MFIs

- ✓ Limited market visibility
- ✓ Higher perceived (technology) risk
- ✓ Longer processing time (more costs)
- ✓ Tracking impact
- ✓ Low salvage value
- ✓ Cost fluctuation
- ✓ Regulations
- ✓ Higher CAPEX and longer maturity



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Key Challenges for Borrowers

- ✓ Limited awareness
- ✓ Finding trust-worthy supplier
- ✓ Payment terms can be difficult
- ✓ High interest
- ✓ Not associating MFIs with such type of finance
- ✓ Geographical limitations since large market portion is away from urban centers



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Best Practices

- ✓ Designing tailored products
- ✓ Effective market targeting
- ✓ Strong collaboration with technology providers
- ✓ Alternative credit/risk scoring mechanisms
- ✓ Effective and targeted marketing
- ✓ Leveraging digitalization and data analytics



Through the IFC CleanTech project, a completely nationally supported solar irrigation product was developed in 2021, specifically designed for very small and small-scale farmers.

This initiative has maintained a 0% non-performing loan (NPL) rate for the past 2 years, primarily focusing on farmers who might be considered non-bankable.

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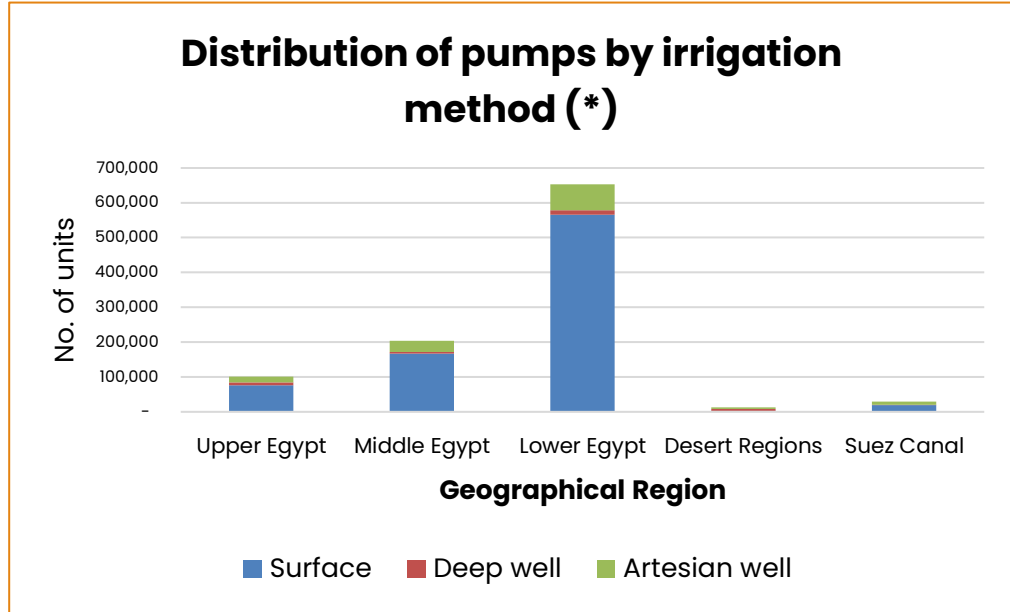
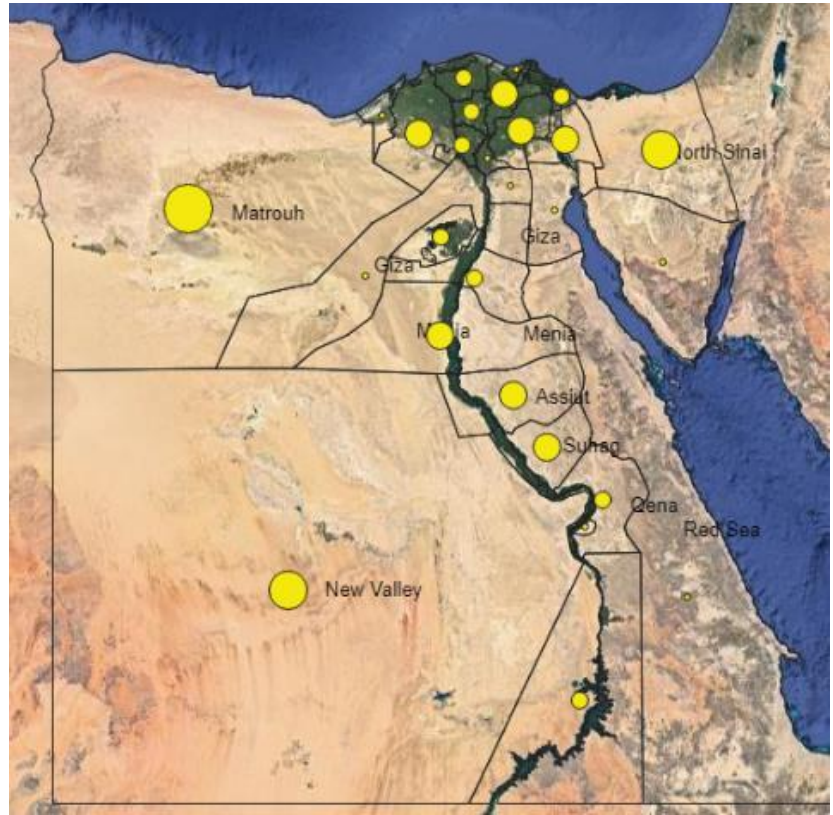
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Effective Marketing Targeting

Choose the right market for your country and client segments

Success rate of 90% of applicants



Effective Client Selection

- ✓ Clients buying biogas systems while also having farms enjoy 3 x IRR in purchasing a biogas system



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Alternative Risk Schemes

- ✓ Market and behavioral driven risk schemes can be more effective specially when coupled with digital tools



Partnerships with Technology Providers

- ✓ Part of the finance can be channeled through the technology provider



The advertisement for Raptor solar panels features a background image of a lush green field with solar panels in the foreground and a water pump in the distance. The Raptor logo is in the top left corner. The main text in Arabic reads: 'كفايه جازاز إروبي بالطاقة الشمسية الكيلو 13500 ج قدرات أكبر من 30 كيلو'. At the bottom, contact information is provided: '01011688486 01007917436' and 'info@raptor-es.com'. A 'للتواصل' (Contact) button is in the bottom right corner.

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Templated Products

- ✓ On-shelf tailored products are critical for green (sustainable finance)
- ✓ High level of integration of market and technology with lending terms
- ✓ Leveraging market data and knowledge
- ✓ Coordination with suppliers
- ✓ Decreases risk
- ✓ Cuts down processing time significantly



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Data Analytics & Digital Tools

- ✓ Swift Feasibility Evaluation
- ✓ Technology Anomaly Detection
- ✓ Price Discrepancy Identification
- ✓ Instant Frontline Alerts
- ✓ Digital Client Payments



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Summary

- ✓ Enormous opportunity ahead
- ✓ Challenges exist but solutions are also on the ground and in the region
- ✓ Avoid a blanket one size fits all approach
- ✓ Market and technology tailored approach is key
- ✓ Choose the market and client segment suitable to your country and client base
- ✓ **You can do it**



Thank you!

Dr. Ahmed Huzayyin

a.huzayyin@chemonicsegypt.com

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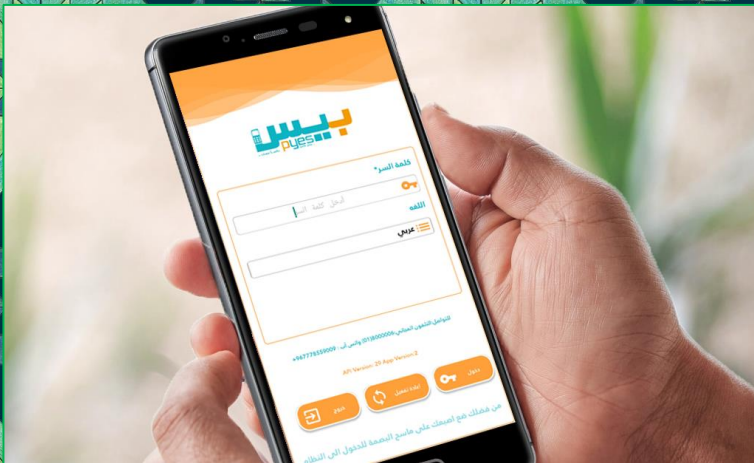
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Bandar Mohammed Albadwi

Al Amal Microfinance Bank

Sustainable Interventions



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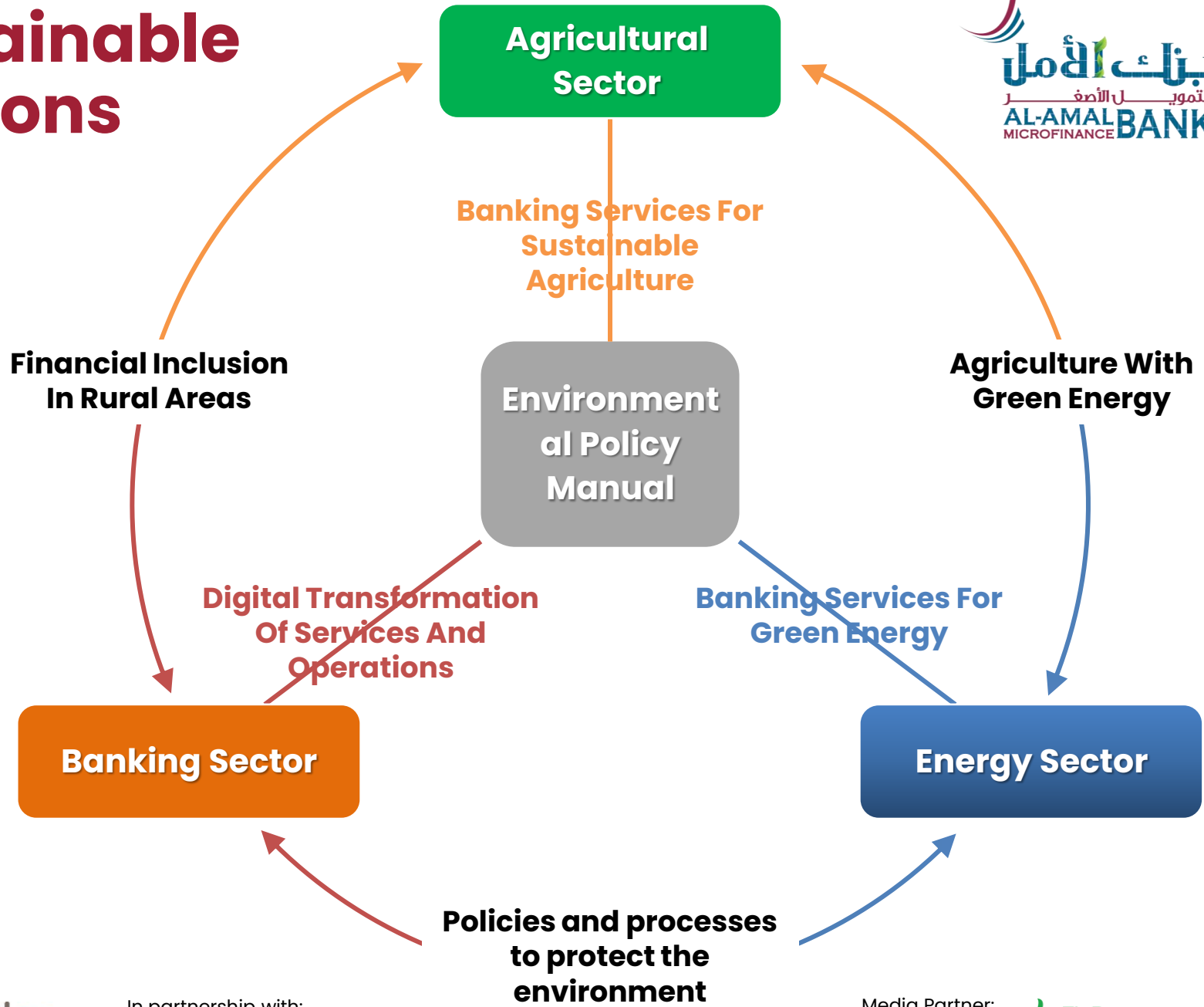
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AMB Sustainable Interventions



Al Amal Bank's interventions in protecting the environment through sectoral integration



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AMB Sustainable Interventions

Agricultural Sector

1. Agricultural Loan Product 2. Partnerships 3. Support

- Solar pumps 
- Greenhouses
- Drip irrigation systems
- Seeds and fertilizers
- Agricultural equipment
- Livestock

- Donors
- Dealers
- Agri. Associations
- Consultants

- Micro Grants
- Marketing
- Agri. Events.
- Non-Financial Services

# Loans	Distributed Amounts	Farmers	Solar Systems Dealers	Micro Grants
+2,900	5.3 m\$	1,913	120	821



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1. Green Energy Loan Product

- Free loans for home and SME solar system
- Loans for electric & hybrid cars
- Solar lighting units at prices subsidized by **UNOPS**
- Training engineers for solar energy systems

2. Partnerships

- Donors
- Dealers
- Consultants

3. Support

- Free Loans
- Reduced Fees
- After-sales service
- Non-Financial Services

# Loans	Distributed Amounts	Solar lighting units	Trained Engineer	Donors
+1,900	2.5 m\$	+20,000	35	UNOPS



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AMB Sustainable Interventions

Banking Sector

1. PYes Mobile Money App

1. Electronic Payment

- Bill payment
- Purchases payment.
- Online payment



2. Money Transfer

- Sending and receiving money
- Transferring between accounts
- Transferring to other wallets

3. Banking Services

- Electronic loan
- Electronic letter of guarantee
- Cash assistance (social transfers)



2. Digital Transformation

Loans

- E-Loan Via PYes App

Saving

- Mobile Banking
- Internet Banking

Money Transfer

- Via PYes App

Letter Of Guarantee

- E-LG Via PYes App

Cash Assistants

- Mobile Distribution App
- Web Reporting System
- Cloud Archiving System

Internal Operations

- Intranet (Internal Communications).
- Full Automated HR Management Sys.
- Institutional Memory System.
- CRM System.

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Driving Sustainable Finance in Yemen



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The Al-Itihad Microfinance Program in Yemen

- The Al-Itihad Microfinance Program is one of the programs of the **Social Fund for Development**.
- The **Yemeni Women's Union** is the guarantor
- The existing program portfolio is estimated at about **1,691,956,799 Yemeni riyals**, equivalent to **1,208,540 US dollars**, with an estimated number of **3.173 customers**
- The percentage of **green financing** constitutes about **40%** of the existing portfolio
- The Al-Itihad Microfinance Program recognizes that green financing is not just an option but an urgent necessity due to its significant benefits and relatively minimal drawbacks and risks.

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What prompted AMfP to embrace clean green finance?

There are several factors behind Al-Itihad Finance's transition towards clean energy, making it one of the most customer-friendly microfinance programs.

- **Social Responsibility:** This involves contributing to the reduction of carbon emissions in the atmosphere.
- **Escalating Fuel Costs:** The high expense of fuel, coupled with its scarcity, compelled the search for an alternative source of electrical energy.
- **Availability of Clean Systems:** Clean energy systems are readily available in the market, coming in various sizes and reasonably priced to align with the living standards of a broad segment of society.

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What prompted AMfP to embrace clean green finance?

Moreover, one of the key factors that directed the focus of the Al-Itihad Microfinance Program towards clean energy as a microfinance initiative, and also due to its close interaction with customers, is as follows:

- **Agricultural Environment:** The program operates within an agricultural setting characterized by numerous farms and diverse crops cultivated year-round. This environment necessitates an energy source for groundwater extraction and crop irrigation.
- **Commercial and Service Activities:** There are several commercial and service activities in the region that lack a reliable energy source for initiating or sustaining production.
- **Efficient Water Usage:** The excessive use of groundwater through flooding irrigation methods has prompted the need to adopt modern and efficient irrigation techniques.

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What is the Green Finance Offer of the Program?

Revolving around renewable green energy, the Al-Itihad Microfinance Program intervenes in crucial sectors, including:

- **Home Energy Empowerment:** We finance solar energy setups for homes, including solar panels, inverters, charging devices, and batteries.
- **Project Energy Catalyst:** We extend support to energize customer projects using solar solutions.
- **Agricultural Vitality:** Our program funds energy systems for groundwater extraction and crop irrigation through solar panels, submersible units, and mobile bases.
- **Sustainable Water Management:** We finance solutions to counter groundwater depletion, such as drip irrigation, advanced networks, and water collection tanks.

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Cost of fuel needs for Al-Itihad customers before disbursement of green financing

Systems ranging from agricultural, household and investment systems provided by Al-Itihad in the form of green financing

The average amount of fuel required to cover the need for electricity during 30 days in liters

Average amount of fuel required to cover the need for electricity during 24 months in liters

612 (366 women)

600

14400

1400

12.337.920.000

8.812.800

**Price per liter of fuel
in Yemeni riyals**

**Fuel cost within 24
months in Yemeni riyals**

**Fuel cost within 24
months in USD**

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Expected Amount of Carbon Emissions if Al-Itihad does not offer Green Financing

Average amount of fuel required to cover the need for electricity during 24 months in liters

8.812.800

The amount of carbon dioxide in kg resulting from the combustion of 1 liter of fuel

0.8

The amount of water in liters produced by the combustion of 1 liter of diesel fuel

2

7.314.624

Amount of carbon dioxide in kg resulting from the combustion of diesel fuel during 24 months

14.629.248

Amount of water in liters resulting from the combustion of diesel fuel during 24 months

All these emissions would have been released into the atmosphere, contributing to the escalation of global warming and climate change.

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Economic Returns from Financing the Target Group for Green Finance

USD 269.872

377.821.430 YER

The value of green systems disbursed by Al-Itihad in the form of clean financing during 2021/2022 in Yemeni riyals

The value of green systems disbursed by Al-Itihad in the form of clean financing during 2021/2022 in US dollars



11.960.098.570 YER

The amount saved by the target group for green energy activities in Yemeni riyals

The amount saved by the target group of green energy activities in US dollars

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Environmental Returns from Financing the Target Group for Green Finance

7.314.624

The quantity of carbon dioxide in kilograms, generated through the combustion of diesel fuels, has been curtailed from entering the atmosphere over a span of 24 months.

14.629.248

The volume of water in liters, stemming from the combustion of diesel fuel, has been restricted from its discharge into the atmosphere over a 24-month period.

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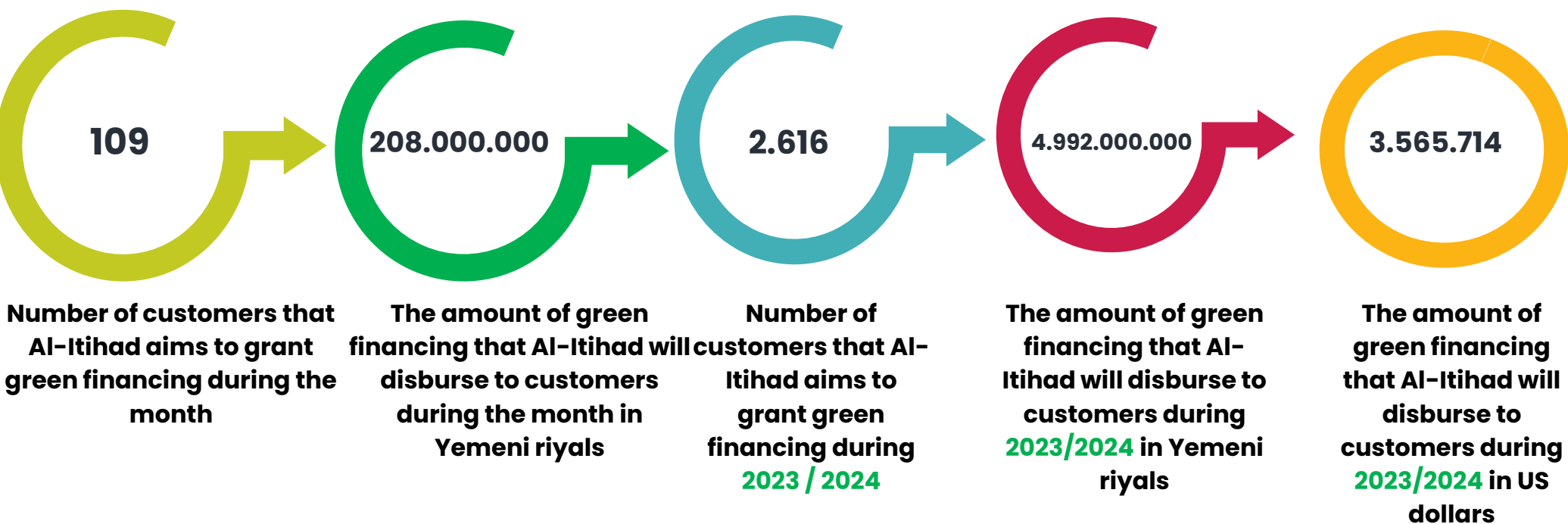
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Future directions of Al-Itihad Microfinance Program towards clean green financing during 2023-2024



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Thank you!

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Ahmed Baeisa

Developments and Challenges in Green Microfinance in Yemen

SFD الصندوق الاجتماعي للتنمية
Social Fund for Development



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Small and Micro Development – Social Fund for Development

- SFD was established by Law No. 10 of 1997 to contribute to achieve, and align its programs with, goals of the national social and economic development plans for poverty reduction.
- SFD pursues its mandate through its three programmes:
 - Social Safety Net & Transforming Livelihoods
 - Community & Local Resilience Recovery
 - Economic Resilience and Growth Programme (ERGP)
 - Focused on sustainable and creative solutions to facilitate economic growth through financial and non-financial services

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Yemen Microfinance Network

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Opportunities in Green Microfinance for Yemen

- Awareness among people towards green energy and its benefits, due to long hours of electric cuts
- Increase in the number of agricultural loans (Solar power such as Solar pumps)
- Introducing new technologies mobile apps, mobile wallets in rural areas (reduction of costs, improving the service)

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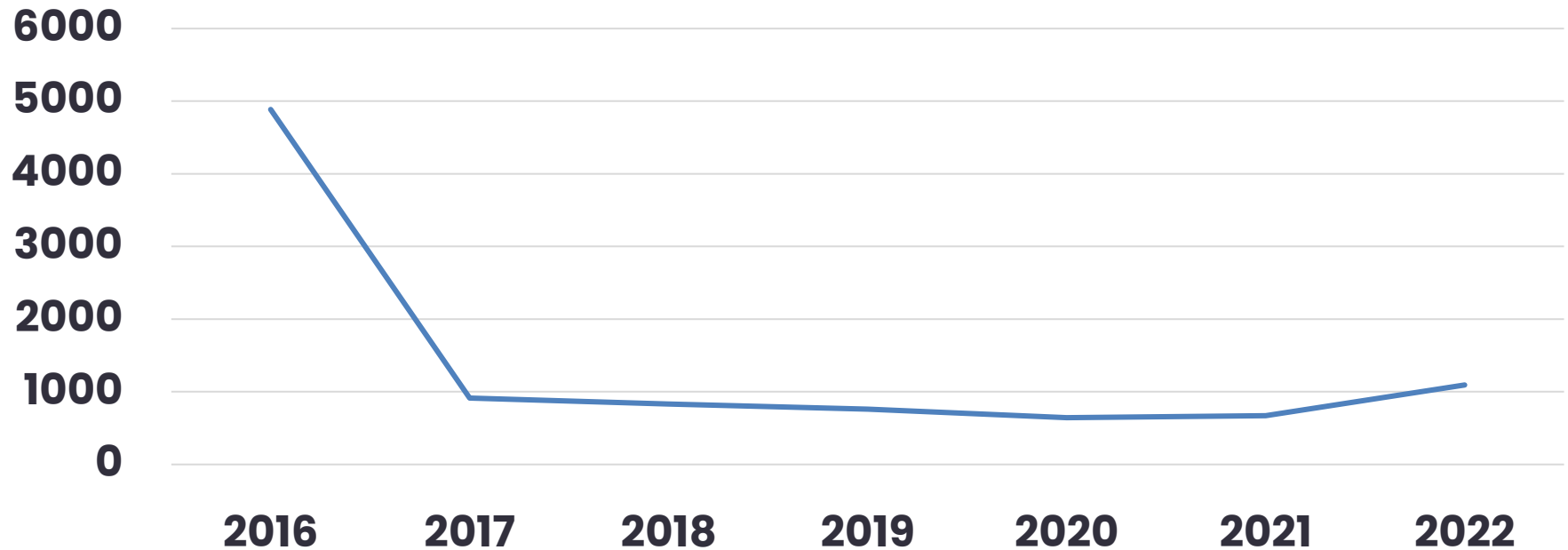
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Number of Green Loans

of Loans



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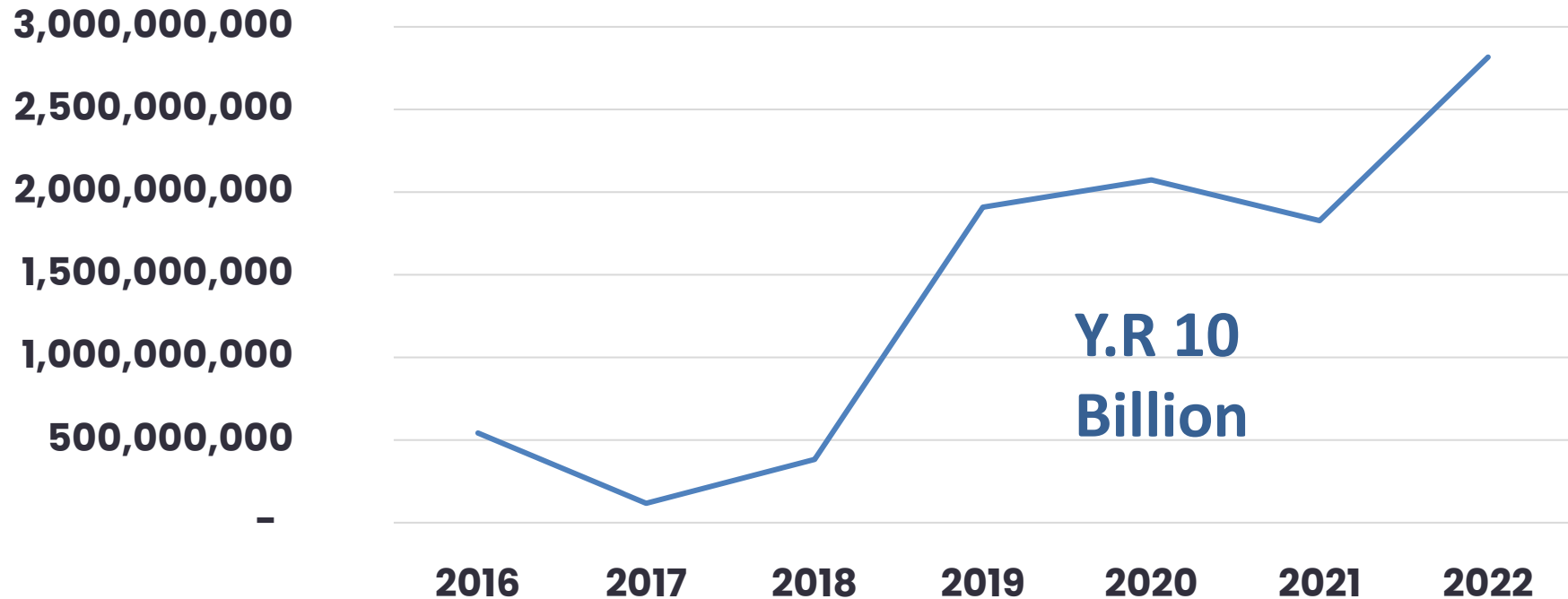


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Volume of Green Loans

Amount of Loans



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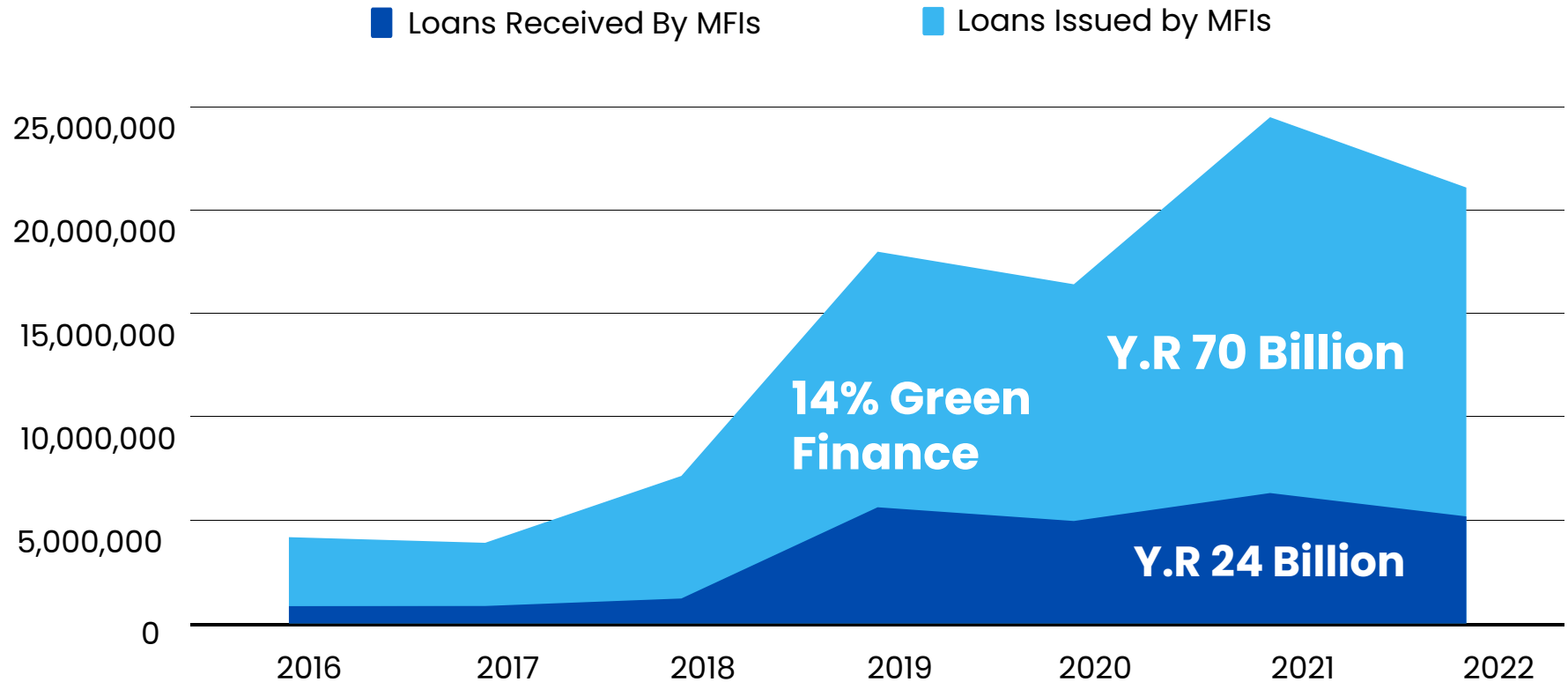
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Loans Disbursed (in Thousand YER)



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Sustainable Finance – Green Microfinance Current Interventions

- Village Savings and Loan Associations (VSLAs) – Green non-financial services
- Spreading Financial Literacy through Mobile Money Model (Partner – YMN), similar model can be utilized for Green Microfinance
- Capacity Building for MFIs on Responsible Finance

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Challenges/Needs for Green Microfinance in Yemen

- Limited green financial products and non-financial services
- Raise awareness among current and potential clients on Green Microfinance
- Difficulty in implementing innovative ideas for green business, especially among young and entrepreneurial population
- Limited Green Microfinance outreach in rural areas

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Yemen Microfinance Network

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Thank you!

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Q&A

Let's discuss!

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Weekly Webinar Series

Sustainable Microfinance in the MENA Region

From 6 September to 25 October,
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10 am to 11:30 am CET

Live translations into Arabic and French

DATES: Yemen, 6 Sept | Tunisia, 13 Sept | Jordan, 20 Sept |
Egypt, 4 Oct | Morocco, 11 Oct | Lebanon, 18 Oct | Palestine, 25 Oct

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