**21st March 2013: 10h00 - 18h00**

**Morning – What is CAPIC? General information**

10.00 – 10.15: Introduction – Mrs. Inger Berggren WWb & Mrs. Annika Cayrol RFA

10.15 – 10.45: A credit with a heart? [film viewing]

10.45 – 11.30: 3 practices: Moderate: Silvia Rico Assistant Director Nantiklum

  - French Federation fo Savings Bank, France, Mrs. Perrine Lantoine Rejas
  - Un Raggio di Luce, Italy, Mr. Cristian Bevacqua
  - Belgian Case “Credal”, Belgium, Mr. Olivier Jérusalmy (RFA)

11.30 – 12.00: First questions / comments session with the public

12.00 – 12.30: Coffee break

12.30 – 13.00: Main lessons learned – Good practices synthesis - Mr. Olivier Jérusalmy (RFA)

13.00 - 13.15 Second questions/comments session with the public

13.15 - 14.15 Spanish Practices

  - Mikrobank, la Caixa, Ramon Gatell, commercial director
  - María García Alvarez, President of Single - Parent Families Isadora Duncan Foundation

14.15 - 15.00 Lunch break

**Afternoon – Practitioners point of view – EU and national level**

15.00 – 15:30: European perspective: Mr. Francesco Grieco (EMN)

15:30 – 16.30: Panel with 4 practitioners: “Why did your organisation start such initiative?”

  “What are the best achievements? What are the remaining challenges?”

  - French Federation fo Savings Bank, France, Mrs. Perrine Lantoine Rejas
  - Un Raggio di Luce, Italy, Mr. Cristian Bevacqua
  - Belgian Case “Credal”, Belgium, Mr. Olivier Jérusalmy (RFA)
- Carmen Perez, Responsable for former social microcredit program Foundation CAJASOL
  Debate / exchange with the public.
16.30 – 17.30: Panel with national stakeholders. Moderate: Mrs Julia Garcia Vaso, ESFERA
  "What could be the first steps to start a CAPIC initiative?"
  - Jaime Duran Micro finance Forum
  - Carmen Pérez Responsable for former social microcredit program Foundation CAJASOL
  - Julia Sainz, Avalmadrid

17.30 – 18.00: National overview - what national context elements show a need to develop a CAPIC initiative?
  - WWB

**22\(^{nd}\) March 2013: 10.00 – 13.30**

**Workshop**

**10.00 – 11.30:** Spanish pilot experience, CAJASOL (film viewing)
  - A credit with a heart? (film viewing)
  - Analysis of Spanish framework

**11.30 – 12.00:** Coffe Break

**12.00 – 13.30:** Possibility of continuation and development of microcredit programs.