



MICROFINANCE CENTRE
for Central and Eastern Europe and the New Independent States

Microfinance

IN CENTRAL AND EASTERN EUROPE
AND THE NEW INDEPENDENT STATES

Customer Service

Agharazi Babayev, Marketing & Product Development Manager, Vision Fund AzerCredit, Azerbaijan and Trainer, MFC

Increased competition

The microfinance industry in Eastern Europe and Central Asia is evolving rapidly, with more and more competition in the market. Credit providers are becoming more and more concerned with their market competitors, which increasingly include banks downscaling their operations to the microfinance sector in most countries in the region, as well as more traditional providers such as MFIs and Credit Unions. In addition to this increased competition the options for product diversification are very limited due to legal regulations, although in some countries there is much scope for new product development. As a result of limited product diversification, market players are forced to start looking for ways to create competitive advantage and the customer service issue pops up as the most important factor influencing people to cooperate with one or another institution.

Results of market researches in the Caucasus by several MFIs, show that customer service is one of the major indicators potential clients look at when making a decision with which microfinance service provider to go with. Thus, customer service is becoming a significant part of a marketing strategy of any microfinance organization which wants to secure a leading position on the market.

Benefits of good customer service

The delivery of quality customer service can help you create a competitive advantage in several important ways:

- 1) You can build a strong brand - a reputation and image in the market that distinguishes your institution and its products from the other offerings available to your customers. A reputation for being a caring, customer-oriented institution is often a key aspect of an MFI's brand.
- 2) You can become strong in areas that are difficult for competitors to copy. It is much easier for a competitor to copy product design than it is to copy the intangible elements of service delivery.
- 3) You can cut costs through client retention rate. Client retention costs are much less than the costs of attracting new customers. Customer service is linked to client expectations; it is judged by how it measures up to the expectations clients have when they use your service. Clients whose expectations are met will be less likely to leave you for your competitor.

You can also build word of mouth business and improve your staff retention rate.

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Microfinance Centre for Central and Eastern Europe and the New Independent States
ul. Koszykowa 60/62 m. 52
00-673 Warsaw, Poland
tel: (48-22) 622 34 65
fax: (48 22) 622 34 85

e-mail: microfinance@mfc.org.pl
web site: www.mfc.org.pl



Customer Service for MFIs
MFC training course in English
24-28 November 2008,
Warsaw, Poland

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Involve everyone

Customer service is much more than a frontline service issue, everyone in the organization contributes to the final delivery of services (even the cleaner should ensure the banking halls are neat and the floors are swept). Customer service is a part of the whole strategic marketing framework, as it has to be integrated into the brand, product strategy and overall delivery mechanisms.

MFC customer service training course

There are hundreds of steps that an MFI could take to improve customer service, which comes with hundreds of challenges of improving it.

MFC's training course *Customer Service Training for MFIs* can help microfinance practitioners find suitable solutions to improve customer service in their institutions and overcome the challenges in implementing a strategy. This training course is ideally suited for senior level staff who will be designing a customer service strategy for the institution and executives responsible for its implementation. There could be several people from each MFI; one senior manager responsible for customer service plus someone who will be involved in a detailed follow up, either implementing the customer service tools, or developing a customer service strategy. ■

Coping with a crisis

Christian Ruehmer, Co-Founder, Perfect Point Partners, USA

The world of developed financial markets seems broken. 18 months ago the "subprime crisis" started, a few banks were failing. Since then, bad news on the markets were published daily. However, over the last weeks, the situation escalated with banks failing on a daily basis, Iceland's financial system collapsed, liquidity disappeared completely.

What do Microfinance Institutions (MFIs) have to do with this? According to studies, microfinance is uncorrelated with other financial markets. Portfolios grow fast and public interest increased. Investors were chasing MFIs to allocate their funds and conferences were organized all over the world. Microfinance is deemed to be different. The worst case expectation is that the crisis might increase funding cost and provisions slightly.

The dangerous nature of this crisis is that it spreads slowly. But when it hits, it hits hard and the consequences are brutal. Stock markets remained relatively stable for months into the crisis but suddenly they fall worse than ever. Banks file for bankruptcy over weekends. It is no longer just a "subprime crisis".

Let us assume that MFIs are not as unaffected as commonly expected. What will happen? Here are some potential trends:

- 1) Private funding sources do not slow down, they dry up completely! Currently the best companies of the world have problems finding liquidity, even short term. Existing microfinance funds will have problems raising more debt. New investors will be unable to convince their committees to invest in microfinance as this is not the time of broadening of investment horizons. Therefore, do not expect major new fund inflows for the next 18-24 months.
- 2) Remittance payments will shrink. According to FOMIN/BID¹, in 2008 remittance to Latin America shrank by 1.7% in real terms.
- 3) In line with the overall economy, client's economic conditions defaults increase. Also due to the crisis, clients will feel less obliged to pay loans.

Given those trends, the following can be expected:

- 1) More banks will be failing. This will also happen in developing countries. Depending on the quality of crisis management, bank runs are likely.

- 2) Similar to the US and Europe also in those countries "bail-outs" will happen. Nationalization becomes an option.

There is no time to complain about the situation. Let others be distracted with that. Act now with a series of prudent measures. As a qualified microfinance banker you need to be able to sail not only on bright days but also in storms. There is the chance to show that your MFI is a useful institution for your clients even in bad days. I suggest acting along the line of the following points:

- 1) Acknowledge that there is a serious crisis of incomparable size. Don't only look at defensive tactical solutions. Also focus on more strategic ways to solve shortages. Socially Responsible Funds might be able to support you in the short term as market based funding ceases, but the industry's growth plan was based on the supply of market based funds. Alternatives need to be developed.
 - a. Improve the long term liquidity planning. Ensure you negotiate extensions of funding early enough in order to avoid surprises. Some funding sources like CDOs might not be extendable.
 - b. Client deposits tend to be a less volatile funding source. If your regulatory environment allows it, start planning to introduce savings or term deposits.
 - c. Be open for business combinations. An actively pursued consolidation can be positive for all participants and can result in a stronger MFI. A forced consolidation is often too defensive.
- 2) Don't be fixed to past growth goals which were set under different macro-economic conditions.
 - a. There is no need to push organic growth, if opportunities are unavailable. If the economic conditions become too risky, temporarily halt. There is no obligation to lend if the economic basis is not given. This is also true for non-for profit/charitable microfinance.
 - b. By accepting a more moderate or even no growth you also reduce pressure on your employees and avoid that the asset quality of your portfolio suffers.
 - c. It might be a good time to review indirect cost. Usually, phases of high growth also let indirect expenses. A review of those expenses and streamlining is necessary.
- 3) Intensify the collaboration with your clients in order to better understand their financial situation and to support them.
 - a. Offering additional services like financial education and risk management might be helpful to manage through critical situations.
 - b. Products like health insurance can mitigate some problems during times of distress.
- 4) Get support through your network or through experienced consultants. Nobody expects you to be a natural born crisis manager. An external expert can serve as coach and can help steering through a crisis and to avoid losing focus because of a myriad of day-to-day issues coming up.

At this stage it is difficult to estimate to what degree the crisis in the developed markets will spill over to your institution. The severity might also be different from country to country and institution to institution. Yet, it was never more necessary than today to make prudent decisions about how to protect your institution and by that ensure that your clients, the ultimate reason for being a microfinance institution, suffer as little as possible.

Christian Ruehmer works in microfinance since 2001, he is the founder of Perfect Point Partners (PPP) and focuses on Risk Management and Efficiency Management projects. The company worked on several projects over the last two years in ECA region.

¹"BID estima flujos de remesas a América Latina y el Caribe para 2008", published on 3 October 2008 ■



SHARING EXPERIENCE

MicroEnergy Credits Enables MFIs to Access Carbon Finance

April Allderdice, Chief Executive Director, MicroEnergy Credits, USA

In Brief

MicroEnergy Credits (www.microenergycredits.com) is the first company to offer a complete solution, helping Microfinance Institutions (MFIs) finance clean energy products and receive revenues from the Carbon Markets.

In 2007 companies in Europe purchased 30 Billion USD in carbon credits. What does this mean? This amount of grant financing was paid to cover the gap in cost between modern clean energy technologies and traditional "polluting" fuels. Now MFIs can access this innovative source of finance to help their clients improve their quality of life and the environment by switching from traditional energy to clean energy technologies. Financing these clean energy technologies can be a sustainable product line for MFIs, and is even more attractive when Carbon Market revenue streams are considered.



A Bangladeshi microfinance client stands in front of the inlet tank for her biogas digester which uses poultry farm waste to provide cooking gas for her house

MicroEnergy Credits A Trusted Partner in Carbon Finance

MicroEnergy Credits (MEC) was launched on 5 May, 2008 at Finca Uganda where it is providing carbon credit revenues for three products including solar energy systems, energy efficient stoves and efficient handheld lanterns. MEC works with Oxford-based EcoSecurities (LSE: ECO), a premier carbon trading firm, to turn the clean energy investments financed by the MFIs into securities called "carbon credits" which are marketed on either the voluntary or the compulsory carbon markets. Until now the carbon markets had focused almost exclusively on large projects, because the transaction costs associated with carbon projects were too high to justify small projects. MEC aggregates the carbon credits from a global pool of MFIs, creating sufficient volume to reduce the

transaction costs. This opens up the market for microfinance clients to take advantage of this valuable new source of finance.

Carbon Finance in Central and Eastern Europe and the New Independent States

In Central and Eastern Europe and the New Independent States, carbon offsets projects have typically, up to now, been aimed at larger community level systems, such as district level heating using biomass (Mátészalka, Hungary) and run-of-river microhydro power generation (Pirin Mountains, Bulgaria). There is an opportunity, however, for Microfinance customers, including farmers and entrepreneurs to gain access to carbon financing via the MEC's Microfinance-Carbon deal. Such projects may include efficient heating and cooking such as solar water heaters, or replacing inefficient boilers with more efficient appliances. For rural clients with livestock, biogas digesters that use animal manure to create gas for cooking, heating or electricity can be a beneficial and cost effective product. In cities, efficient hand held lanterns provide a mobile light source replacing kerosene lamps which can cause fires and provide insufficient illumination.

Next Steps

If your MFI is interested in providing loans for clean energy and energy efficient products, MEC can help. MEC offers a full range of services including identification of clean energy products, programme design, staff training and ongoing support. If your MFI has already established a capacity to lend for clean energy products, MEC can work with you to calculate the carbon emissions offset by the clean energy products and incorporate the tools and practices needed to capture carbon market revenues from the offsets created as you scale up the energy lending to more clients.

For more information please send an email to info@microenergycredits.com.

MFC HIGHLIGHTS

Fourth Krakow Forum on Policy, Law and Regulation for Inclusive Finance



During the Policy Forum that took place from 2 to 4 October in Krakow, Poland, representatives from ten Eastern European and Central Asian countries met to examine policy issues associated with inclusive finance, which seeks to ensure access to financial services to all segments of the population.

In the keynote address of the Forum, Her Royal Highness Princess Máxima of the Netherlands, representing the UN Advisors Group on Inclusive Financial Sectors, called upon governments and regulators to keep pace with rapidly evolving financial sectors, focusing on the job of creating a helpful policy environment. "The progress made thus far has come under your stewardship," Princess Maxima told participants. "It is timely to explore more deeply the nature of a conducive policy, legal and regulatory environment."



"Regulation and supervision of microfinance institutions, just as that of global market players, require clear objectives, sound principles and transparency in policies, laws, and regulations. These are the fundamental building blocks of an inclusive financial system," explained Grzegorz Galusek, Executive Director of MFC.

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Associations'Voice

The Union of Credit Organizations of Republic of Armenia

Mariam Yesayan, President of the Union of Credit Organizations of Armenia and Executive Director of AREGAK UCO CJSC, Armenia

The Union of Credit Organizations of Republic of Armenia is a voluntary union of credit organizations and was established on 25 July, 2008. The mission of the Union is to foster the development of the financial system of the Republic of Armenia (RA) through a more efficient and potential widespread use of credit organizations. Microfinance institutions which have obtained Central Bank licences since 2006 have played an important role in establishing the Union.

The Union's main goals are:

- to represent the goals and interests of its members in the Central Bank of RA, the Government of RA and with state and non state bodies;
- to identify, analyse and summarise problems, risks and obstacles related to the interests of its members and initiate corresponding activities directed at finding solutions for those;
- protect and represent the interests of the Union members on local and national levels and with public and international organisations, foster the development and strengthening of inter-member relations within the Union;
- coordinate the activities of the members of the Union to be able to develop and implement long term projects, participate in the development, discussion and appraisal of draft legislative and normative acts of the RA;
- increase the quality of service provision and effectiveness to introduce financial and credit advanced technologies to Union members; and
- develop and implement projects related to staff capacity building and training programmes.

The newly established Union is interested in establishing partnerships both locally and internationally and is looking for information exchange possibilities with already operational Unions or Associations, as well as technical support from companies offering Technical Assistance.

If you are interested in getting in touch with the Union regarding information exchange possibilities, please contact Mariam Yesayan at M.Yesayan@aregak.am, phone number: (374 91) 40 08 57. ■

Georgia: Microfinance in the conflict area

David Alimbarashvili, Trainer, MFC



The microfinance sector in Georgia has recently had to deal with a dramatic situation. Based on the data collected from several MFIs in Georgia, losses have been significant, although the situation differs slightly in different parts of the country. On 1 October, 2008, MFIs resumed their operations and continue delivering loans. Most MFIs have reacted by offering special services to their clients.

Shida Kartli region

This region border the former South Osethia, during the conflict two microfinance clients died and nearly 200 clients lost their homes. MFIs had more than 4000 clients in total in this area and now over 100 loans will be written off from the accounts books due to the death of clients or a loss of the household and/or business assets. Up to 1000 clients could have direct or indirect losses because of the unstable business environment, with decrease in demand. However, it is expected that not less than 70-80% of clients will be able to recover their businesses and households.

MFIs are now working at full capacity, most of them are using tools to support clients, such as emergency loans, short term parallel loans and more rarely extension/restructuring of loans and grace periods. Two MFIs have been actively involved in humanitarian aid delivery for internally displaced persons in this region.

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The Fourth Krakow Forum was co-organized by MFC, CGAP and the Russian Microfinance Center (RMC). Co-sponsors included the UN Advisors Group on Inclusive Financial Sectors and the Interchurch Organisation for Development Co-operation.

Financial Education Program

During the third quarter of 2008, the MFC Financial Education Program undertook the following activities:

- Thanks to funding from the National Bank of Poland, the MFC, in partnership with a local Polish organization, the Rural Development Foundation, delivered financial education to villages throughout Poland. The program will also allow the MFC to pilot a national educational campaign about financial education.
- The third meeting of the Financial Education For Vulnerable Adults (FEVA Group) was held in August in France, with partner organizations, to discuss and exchange the most current activities and developments in financial education. One of the group's main initiatives is to launch the website, www.fevagroup.org, which will serve as a resource base and information source on financial education. The FEVA Group has been developed through funding from the European Union's Grundtvig Program.

- The importance of financial education and the MFC's financial education program were presented during a special session on financial education at the European Microfinance Network's annual conference.

Microinsurance project - Armenia



Within the IFAD-funded project 'Facilitating Widespread Access to Microinsurance' the MFC conducted a qualitative study of the demand for insurance services among low-income households in Armenia. The results show that among

the risks faced by low-income households the most serious are death of a family member, serious health problems and disability resulting from a car accident or an accident at work and serious illness. Therefore, the types of insurance most in demand are health and life insurance.

To date, due to the unavailability of any insurance products for low-income population other coping mechanisms are used such as

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Western Georgia

In the western districts, bordering with Abkhazia, the situation is much better. MFIs had a higher number of clients than the MFIs in Shida Kartli; more than 10 000 clients in total and they experienced fewer cases of losses. However, there are some dramatic cases in this region. 3 clients died in Senaki after the bombing of a civil infrastructure, about 10 people lost their businesses or household assets and about 300 people were affected indirectly and face challenges to recover their businesses.

Loans with MFIs support (parallel/emergency loans, extension/restructuring of loans) are being provided and most of the clients are expected to be able to recover from the losses within 2-3 months time. MFIs have cancelled penalties and other types of sanctions for those who have lost family members or lost business/household assets as a result of the bombing of civil infrastructure. ■

interest-free loans from friends and family, pawning gold to obtain bank credit and borrowing gold with the aim of pawning it. The attitude towards the concept of insurance as a risk mitigation mechanism is positive which gives solid grounds for introducing such services in Armenia. However, at the same time there is a lot of distrust towards financial institutions and low knowledge and understanding of insurance products. So, a wide-scale educational scheme and awareness-building campaign are needed.

Project activities include:

- a stakeholder workshop of insurance companies, MFIs and other potential delivery channels which was held in Yerevan from 13 to 17 October 2008; and
- the starting of the financial education program in conjunction with a mass communication campaign.

Gender issues in Bosnia and Herzegovina

The MFC completed its first gender-related project 'Gender Issues in Microfinance in Bosnia and Herzegovina'. The key findings are that whilst Bosnian MFIs have a strong gender outreach towards women, gender mainstreaming is not actively implemented. Attention has been paid towards non-discrimination, since the adoption of international conventions against discrimination.

Donors and international PVOs that established most of the MFIs in Bosnia-Herzegovina have put a lot of pressure on MFIs to serve women, however, unequal attention has been given to securing greater empowerment. The minimalist approach of MFIs has made them focus on financial services only, leaving a vacuum in terms of non-financial services. However, MFIs that coordinate their activities with non-financial service providers (NGOs, associations) to fulfill other, non-financial business needs can be seen as examples of coordinated action.

Additionally, the pressure towards maximising financial sustainability motivates MFIs to concentrate on client cash flows (secure loan repayment) but not client business growth.

In the follow-up projects the MFC plans to support growth of quality outreach to both men and women by adjusting product development processes as well as marketing tools to gender perspective (gender mainstreaming) and work with providers of non-financial services to low-income people on introducing/enhancing services towards greater women's empowerment.

Gaps in supply of capacity building services in Central Asia

The MFC is currently conducting the Feasibility Study Project in 4 Central Asian countries: Kazakhstan, Kyrgyzstan, Tajikistan and Uzbekistan. The project aims to:

- identify key needs in staff capacity building, HR development, and training for main types of MFIs;
- identify current mechanisms and sources for capacity building services use and delivery;
- identify main gaps in current demand/supply of staff development opportunities; and
- suggest options for addressing the gaps.

The results to date of the first phase of the project (desk study including interviews, surveys, data analysis) were presented during the stakeholders meeting in Astana, Kazakhstan held on 20 September 2008. The MFC is continuing the desk study and preparing for the next phase of the project field visits. The results will be presented in the beginning of 2009.

New training courses in 2008

- **"Financial Risk Management for MFIs"** (developed by Citigroup and WWB) was held in Warsaw, Poland on 10 to 12 September 2008. The training course was taught by Citigroup experts with hands-on experience in the area of financial risk management as well as MFC trainers certified in this training. 18 participants from 14 organisations attended the training course, for which the training topics and facilitators were highly evaluated by the trainees:

4.33 on average for the course content; and

4.66 on average for trainers.

(1 is the lowest rate, 5 is the highest rate).

Thanks to the MasterCard Foundation Scholarships Program 8 participants from various organizations from the region had the opportunity to attend the training.

- **"Customer Service for MFIs"** MFC training course in English, 24-28 November 2008, Warsaw, Poland.

We are very pleased to announce that thanks to the MasterCard Foundation, we would like to offer Scholarships for participation in this training course. Please contact Aldona Rutkowska, the MFC Training Coordinator (aldona@mfc.org.pl) to obtain more information about the MasterCard Foundation Scholarship Program as well as the application forms.

Putting the "social" into "performance management":

A practice-based guide

Imp-Act Consortium has launched an on-line resource for practitioners interested in institutionalising their management of Social Performance. **Putting the "social" into "performance management": A practice-based guide** provides practical guidance to lead MFIs through the whole process of applying a social lens to performance management systems describing key issues, useful tips, staff roles, tools, resources each step of the process and supported by MFI examples from the field.

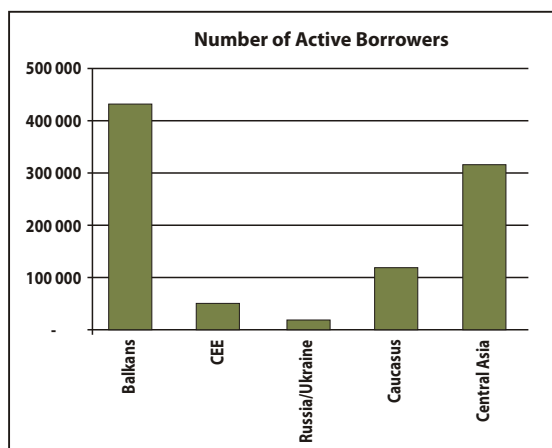
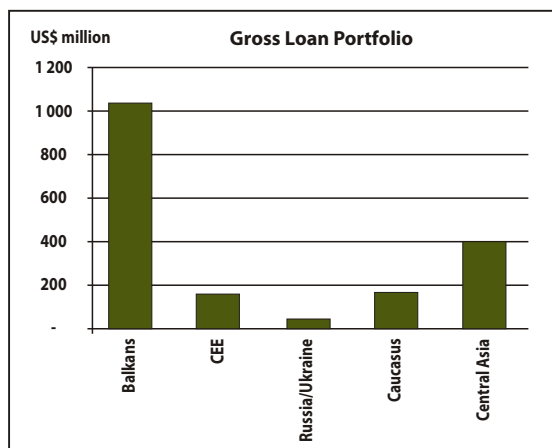
As a modular resource, it allows organisations to either look across all issues or look in depth at the issue of their choice. Each chapter starts with a story, which frames the debate in a first-person perspective. The chapter, then, sets out the key questions and issues, provides case examples, practical tips and guidance on further resources.

This guide was written for MFIs that are committed to managing both social and financial objectives in a deliberate and thoughtful manner. As such, the information is also relevant to those institutions and individuals that support them, such as networks, investors, donors and consultants. It is available at <http://www2.ids.ac.uk/impact/>. ■



MFC MEMBERS CORNER

As of 1 November, 2008: **105** members of the MFC network. As of the end of December 2007 the gross portfolio of MFC members in total was **\$1,759,342,491** and the total number of active clients was **736510**.



Creation of LLC Microlending Organization "IMON International", Tajikistan

The international Micro-Loan Fund (IMLF) "IMON" successfully transferred its business into the new LLC Microlending Organization "IMON International" which started operations on 1 July 2008, following a process of commercial transformation which began in November 2007.

"IMON International" has retained the same objectives of IMLF "IMON", namely: "To promote the development of small and medium enterprises in Tajikistan by providing high quality financial services to the population."

"IMON International" will continue the work of its predecessor organization IMLF "IMON" and will serve its clients by offering services which were provided by IMLF "IMON", including: loans, leasing, consulting and advisory services.

Partner, Bosnia and Herzegovina: New Loan Product

Partner Microcredit Foundation has launched a new loan product which includes life insurance. It is a long-term loan that includes a life insurance policy as a guarantee tied to the creditor's name, i.e. to Partner.

This project will be implemented at four of Partner's offices, which have teller windows for cash transactions and aims to allow clients to make loan payments without having to pay any transaction fees.

Clients stated that they were satisfied with this product that combines the characteristics of three products; loans, savings and insurance and also the fact that loyal clients may obtain better terms, namely lower interest rates and the necessary guarantees. In addition to these advantages, clients do not have to have steady employment in order to apply and the product may be granted both to repeat and new clients.

Partner, Bosnia and Herzegovina: Senad Sinanović awarded Best Microcredit Manager

Mr. Senad Sinanović, Director of Partner Microcredit Foundation was elected the best microcredit manager in 2007 during the Crystal Prism Award Ceremony organized by the consulting firm Revicon and a regional business magazine in July 2008. This award is the latest award he has won in various financial sector areas.

fondiBESA, Albania: Legal changes

fondiBESA has been operating under NGO status since 1998 when it was founded from OSF-A (Open Society Foundation - Albania).

In order to consolidate its activity, the fondiBESA Board decided, in June 2008, to approve the transformation plan of fondiBESA from its current status as a NGO to a new legal status as the fondiBESA Joint Stock Company to conform with Albanian Law Number 9901 dated 14 April, 2008.

The transformation of fondiBESA to a Joint Stock Company mainly concerns the following:

- This change is in the accordance with requests of Law nr 9662 dated 18 December, 2006 for "Banks in the Republic of Albania" and the regulations of Banks of Albania concerning the supervisions of the microfinance institutions.
- This new legal status will allow fondiBESA to more easily attract different donors and partners who wish to invest in the microfinance sector in Albania.
- With its new legal status fondiBESA can launch other products and services that will show its increasing activity and presence in the Albanian financial market.

How to become MFC member

If you are interested in becoming an MFC member, please fill out the application documents available to download from: www.mfc.org.pl/membership and send them back to MFC by e-mail to: alicja@mfc.org.pl.

MFC strategic partners and supporters:



If you would like to share information on the microfinance in C&E and the NIS or you would like to subscribe for this Newsletter, please contact **Agnieszka Białek (Talma):** agnieszkat@mfc.org.pl