

MICRO BALKANS26

Western Balkans Conference
for the Microfinance Sector

24 - 26 September, Skopje, North Macedonia



PROGRAMME

TWO DAYS. SEVEN PANELS. ONE REGIONAL INDUSTRY, REIMAGINED.

24–25 September 2026

Holiday Inn Skopje · Skopje, North Macedonia

From the welcome cocktail on Wednesday evening through the closing lunch on Friday, every session is grounded in Western Balkans market reality.

AT A GLANCE

Every session at its time. The pages that follow have the people and the questions.

WELCOME

WEDNESDAY, 23 SEPTEMBER 2026

15:30 – 17:30 Closed Session: Western Balkans Alliance Meeting

19:00 – 23:00 Welcome Cocktail — Holiday Inn Skopje — the conference hotel.

DAY 1

THURSDAY, 24 SEPTEMBER 2026

08:30 – 09:00 Registration & Welcome Coffee

09:00 – 09:45 Opening Ceremony

09:45 – 10:45 PANEL 1 — Why We Matter: The Role of Non-Bank Lending in the Western Balkans

10:45 – 10:55 Group Photo

10:55 – 11:15 Coffee Break

11:15 – 12:15 PANEL 2 — Digital Lending in Practice: What Actually Works in Our Markets

12:15 – 12:45 Keynote: Lending Reimagined — From Access to Finance to Sustainable Impact

12:45 – 14:00 Lunch

14:00 – 15:00 PANEL 3 — SME Lending: Unlocking the Missing Middle

15:00 – 15:45 Financial Behavior — What Households and Companies Tell Us About Finance?

15:45 – 16:15 Fireside Chat: The Five-Minute Loan — Fast, Frictionless, and Compliant?

16:15 – 16:30 Coffee Break

16:30 – 17:30 PANEL 4 — Funding Growth: Where Does the Capital Come From?

17:30 – 17:45 Day 1 Closing Remarks

20:00 – 24:00 Gala Dinner & Cultural Evening

DAY 2

FRIDAY, 25 SEPTEMBER 2026

08:30 – 09:00 Welcome Coffee

09:00 – 09:50 PANEL 5 — Building the Financial Framework: A Policy Dialogue

09:50 – 10:30 Spotlight: AMFI BiH & AMA in partnership with Habitat for Humanity International

10:30 – 11:20 PANEL 6 — The Rules Are Changing: What's Coming in 2027

11:20 – 11:30 Coffee Break

11:30 – 12:30 Digital Macedonia & the Future of Financial Services

12:30 – 13:00 Fireside Chat: Receivables as an Asset, Not a Burden

13:00 – 13:45 PANEL 7 — The Other Half of Lending: Collections, Recovery & the Customer Relationship

13:45 – 13:55 Short Break

13:55 – 14:25 Fireside Chat: Women Reshaping Lending in the Balkans

14:25 – 14:55 CEO Roundtable: What Keeps You Up at Night?

14:55 – 15:10 Closing Ceremony: From Ideas to Action

15:10 – 16:30 Farewell Lunch

from 16:30 Optional: Skopje Old Bazaar — Food & Culture Tour

WELCOME

WEDNESDAY, 23 SEPTEMBER 2026

Welcome & Connections

15:30 – 17:30

CLOSED SESSION

Closed Session: Western Balkans Alliance Meeting

By invitation — Alliance members.

MEMBERS

Antoneta Manova Stavreska · NBF Group of North Macedonia · North Macedonia**Elma Zukić** · Association of Microfinance Institutions in Bosnia and Herzegovina · Bosnia and Herzegovina**Arlinda Muja** · Albanian Microfinance Association · Albania**Ana Kentera** · Association of Microfinance Institutions of Montenegro · Montenegro**Elda Pruthi** · Association of Microfinance Institutions of Kosovo · Kosovo**Pavle Vlajčić** · Instant Factoring · Serbia**Željka Pirija-Benaković** · Croatian Association of Credit Unions · Croatia**19:00 – 23:00** Welcome Cocktail — Holiday Inn Skopje — the conference hotel.

DAY 1

THURSDAY, 24 SEPTEMBER 2026

Lending Reimagined — Challenges & Opportunities

08:30 – 09:00 Registration & Welcome Coffee — Badge collection and coffee.**09:00 – 09:45**

CEREMONY

Opening Ceremony

SPEAKERS

Stefan Andonovski · Minister of Digital Transformation · Government of the Republic of North Macedonia**Trajko Slaveski** · Governor · National Bank of the Republic of North Macedonia**Branko Azeski** · President · Economic Chamber of North Macedonia**Nikola Josevski** · Founder, MINT Fintech Group; President, NBF Group of North Macedonia**Stefano Ellero** · Head of Cooperation · Delegation of the European Union to North Macedonia

- Welcome address — President, Group of Non-Banking Financial Institutions, Economic Chamber of North Macedonia
- Address — President of the Economic Chamber of North Macedonia
- Address — Minister of Digital Transformation of North Macedonia
- Address — Governor, National Bank of the Republic of North Macedonia
- Address — Head of Cooperation, Delegation of the European Union to North Macedonia

09:45 – 10:45

PANEL

PANEL 1 — Why We Matter: The Role of Non-Bank Lending in the Western Balkans

A manifesto panel: making the case for why non-bank lenders are essential to the regional economy.

MODERATOR

Elma Zukić · President · Association of Microfinance Institutions in Bosnia and Herzegovina

SPEAKERS

Gabriele Giuglietti · President of Cresud; Head of the International Development Office, General Management · Banca Etica**Visar Perani** · Country Officer for Kosovo and North Macedonia · International Finance Corporation (IFC)**Milena Haneš** · Chief Executive Officer · Mikrofin**Aleksandar Iljov** · Executive Director · Halkbank AD Skopje

- Financial inclusion gap — who remains underserved by traditional financial services in the Western Balkans, and why?
- SME access to credit — the missing middle between microloans and corporate banking
- Banks & non-bank lenders: not competitors but complementary — how partnership creates value
- Employment & economic impact — what do non-bank lenders actually contribute?
- Earning trust through transparency — how the industry builds its license to operate

10:45 – 10:55

CEREMONY

Group Photo

All participants — in the main hall, immediately before the coffee break.

10:55 – 11:15**Coffee Break**

11:15 – 12:15

PANEL

PANEL 2 — Digital Lending in Practice: What Actually Works in Our Markets

Honest conversation about digitization — what's deployed, what flopped, what's next.

MODERATOR

Ljubomir Mijić · Executive Director · Mikrofin

SPEAKERS

Slobodan Rakovic · Chief Risk Officer · Iute Group

Miodrag Džodžo · Regional Director, Balkans · Natech

Nikola Milović · Advisor to the Management Board · ALTA banka AD Bitola

- Where are Western Balkans lenders really on the digital maturity curve? (spoiler: it's not AI-first)
- Loan origination systems — the backbone upgrades that actually moved the needle
- Credit scoring with limited data — what works when you don't have Open Banking?
- Customer experience that converts — application flows, approval speed, and where borrowers drop off
- Build vs. buy vs. partner — practical decisions for lenders with 10–50 employees

12:15 – 12:45

KEYNOTE · ADDRESS + AUDIENCE Q&A

Keynote: Lending Reimagined — From Access to Finance to Sustainable Impact**SPEAKER**

Rita Columbia · United Nations Resident Coordinator in North Macedonia

- Mobilising public and private capital for inclusive and sustainable growth in the Western Balkans
- The Green Financing Facility — development money and private participation behind SMEs and vulnerable households
- Where non-bank lending meets the Sustainable Development Goals

12:45 – 14:00**Lunch — Networking over lunch.****14:00 – 15:00**

PANEL

PANEL 3 — SME Lending: Unlocking the Missing Middle

The opportunity: how non-bank lenders can unlock SME credit — a growing and underserved segment.

MODERATOR

Ana Kentera · Chief Executive Officer, Alter Modus; President, Association of Microfinance Institutions of Montenegro · Alter Modus

SPEAKERS

Dorin Rama · Chief Executive Officer · Crimson Finance Fund Albania

Fabio Malanchini · Chief Investment Officer · MicroEurope SCR PYME, S.A.

Vladimir Kecovski · Business Development Manager · Sparkasse Bank Macedonia

Alma Stafa · Director of Marketing & Development · Fondi BESA

Arita Hasani · Principal Banker, Financial Institutions, Western Balkans and Eastern Europe · European Bank for Reconstruction and Development (EBRD)

- The SME credit gap in the Western Balkans — how big is it and why do banks walk away?
- Agricultural SME lending — financing rural economies and agribusiness across the region
- Products that work: invoice financing, revolving lines, merchant cash advance, POS lending
- Scoring an SME without audited financials — alternative data, cash flow analysis, industry benchmarks

- Guarantee schemes & EU programs — EIF, EFSI, national development banks as risk-sharing partners
- Financial inclusion & social impact — practical case studies from the Western Balkans
- Grant programs as a gateway — how NBFIs can help SMEs access EU and national grants

15:00 – 15:45

RESEARCH PRESENTATION · FINDINGS + AUDIENCE Q&A

Financial Behavior — What Households and Companies Tell Us About Finance?

Where is financial pressure building? How does the gap between what people and businesses need, want and can afford shape their decisions? The challenge is turning fragmented financial behavior into actionable business insight. The opportunity is to understand these signals early and use them to identify unmet needs, rethink propositions and make smarter decisions.

SPEAKER

Sergej Zafiroski · Founder, Head of Research & Business Consulting · Insider ID

15:45 – 16:15

FIRESIDE · 1-ON-1 INTERVIEW + AUDIENCE Q&A

Fireside Chat: The Five-Minute Loan — Fast, Frictionless, and Compliant?

In partnership with Evrotrust — a practical conversation about how digital identity, trusted consent, and electronic signatures can turn instant loan approval into a secure, verifiable, and enforceable lending journey.

HOST

Goran Petreski · Journalist;
Master of Ceremonies,
MicroBalkans 26

GUEST

Lovro Persen · Director, Documents and Fraud · Evrotrust
Technologies

- What “fully digital lending” really means beyond an online application — and when frictionless onboarding becomes risky onboarding
- How lenders can verify identity, capture valid consent, select the appropriate electronic signature, and preserve evidence — without negatively affecting conversion rates
- What reusable digital identity, digital wallets, and eIDAS 2.0 will mean for lenders across the Western Balkans

16:15 – 16:30**Coffee Break****16:30 – 17:30**

PANEL

PANEL 4 — Funding Growth: Where Does the Capital Come From?

The existential question for non-bank lenders: capitalization pathways beyond development finance.

MODERATOR

George Roukov · Founder
and Managing Partner · FD
Credissimo DOO Skopje

SPEAKERS

Amra Omeragić · Investment Manager · Finance in
Motion

Alberto Didoni · Portfolio Manager · Development
Guarantee Group

Branko Kecman · Founder and Chief Executive Officer ·
Advantis Broker

Teodor Todorovski · Founder and CEO · P2P.mk

- The current funding landscape — how are Western Balkans lenders actually funded today?
- Development finance dependency — what happens when concessional capital tightens or reprices?

- Private equity, private credit and strategic capital — what are regional and international funds looking for in lending?
- Institutional investors and impact funds — what do they need to see before writing a check?
- Securitization and forward flow — is the Western Balkans market ready? What's the minimum scale?
- Deposit-taking, bond issuance, P2P — alternative regulatory pathways to funding

17:30 – 17:45

CEREMONY

Day 1 Closing Remarks**20:00 – 24:00** Gala Dinner & Cultural Evening — Celebrating the spirit of the Balkans.

DAY 2

FRIDAY, 25 SEPTEMBER 2026

Regulation, Trust & the Road Ahead

08:30 – 09:00 Welcome Coffee

09:00 – 09:50

PANEL

PANEL 5 — Building the Financial Framework: A Policy Dialogue

The view from the top: policymakers and regulators on the future of the sector — vision and partnership, not compliance checklists.

MODERATOR

Arlinda Muja · Chief Executive Officer, Kredo; President, Albanian Microfinance Association · Kredo (Albania)

SPEAKERS

Nikola Bašanović · Head of Supervision Department · Central Bank of Montenegro

Halid Tvico · Head of Oversight and Development of Payment Systems · Central Bank of Bosnia and Herzegovina

Manjola Mançe Dyrmishi · Head of Division, Supervision of Individual Institutions · Bank of Albania

Herjola Spahiu · Co-Founder · HES Advisory

- The role of non-bank lenders in financial stability and inclusion — a policy perspective
- What a healthy non-bank lending sector looks like in 2030 — the policymakers' vision
- Balancing innovation and consumer protection — where to draw the line
- Cross-border lending and supervision — challenges in a fragmented region
- What policymakers need from the industry — data, dialogue, and self-regulation

09:50 – 10:30

STAGE · ONE WEEK. ONE SECTOR. THE BALKANS.

Spotlight: AMFI BiH & AMA in partnership with Habitat for Humanity International

Launching the first joint campaign of the Western Balkans Alliance. The Balkans has the institutions, the clients, and the need. What it hasn't had — until now — is a coordinated campaign on household energy management. The July 2026 pilot in Bosnia and Herzegovina changed that. Forty minutes of field evidence and an open invitation to scale it regionally.

PRESENTED BY

Arlinda Muja · Chief Executive Officer, Kredo; President, Albanian Microfinance Association · Kredo (Albania)

Elma Zukić · President · Association of Microfinance Institutions in Bosnia and Herzegovina

Dženita Kičić · Associate Director, MicroBuild Technical Assistance and Housing Finance Systems · Habitat for Humanity, Terwilliger Center for Innovation in Shelter

Danijela Mujanović · Operations Manager · Partner Microcredit Foundation

10:30 – 11:20

PANEL

PANEL 6 — The Rules Are Changing: What's Coming in 2027

From vision to obligation: the concrete rules landing on lenders' desks — deadlines, requirements, and what to do now to be ready.

MODERATOR

Tatjana Davchev · Chief Legal and Compliance Officer · Iute Macedonia

SPEAKERS

Jorgos Papadakis · Managing Director · European Microfinance Network (EMN)

Dženita Kičić · Associate Director, MicroBuild Technical Assistance and Housing Finance Systems · Habitat for Humanity, Terwilliger Center for Innovation in Shelter

Miroslav Grozdanovski · Advisor in the Cabinet of the Minister of Digital Transformation · Ministry of Digital Transformation

- CCD II (November 2026) — what changes for non-bank lenders in EU-aspirant countries?
- EU AI Act (August 2026) — impact on automated credit decisioning and scoring models
- APR caps tightening across the region — country-by-country status and business model impact
- eIDAS 2.0 digital identity wallet — opportunity or threat for current onboarding?
- Compliance cost reality — what's the investment, who can afford it, who gets squeezed out?

11:20 – 11:30**Coffee Break****11:30 – 12:30**

DISCUSSION · ADDRESS + MODERATED DISCUSSION + AUDIENCE Q&A

Digital Macedonia & the Future of Financial Services

North Macedonia's digital agenda and the DigitMAK project, with the Minister of Digital Transformation.

MODERATOR

Daniel Matrakoski · International Cooperation Specialist · Economic Chamber of North Macedonia

SPEAKERS

Stefan Andonovski · Minister of Digital Transformation · Government of the Republic of North Macedonia

Petre Lameski · Dean, Faculty of Computer Science and Engineering (FCSE); Coordinator of DigitMAK · Ss. Cyril and Methodius University in Skopje (UKIM)

Daniela Dimovska · Director · Agency for Innovation, Scientific and Technology Development and Entrepreneurship (INOVA), Associate Member of DigitMAK

Dimitar Trajanov · Full Professor, Faculty of Computer Science and Engineering (FCSE); Project Coordinator, "Vezilka" Artificial Intelligence Factory Antenna · Ss. Cyril and Methodius University in Skopje (UKIM)

- North Macedonia's digital strategy and e-government roadmap
- The DigitMAK project — accelerating the country's digital transformation
- Digital identity, AI and e-signatures — how the new trends shape the business environment and economic growth
- How digitalization creates opportunity for businesses, fintech and non-bank lenders

12:30 – 13:00

FIRESIDE · 1-ON-1 INTERVIEW + AUDIENCE Q&A

Fireside Chat: Receivables as an Asset, Not a Burden

A conversation with the founder of ODM Collections, an independent credit servicer and NPL investor operating across six Western Balkans jurisdictions, on treating overdue receivables as a portfolio to be managed and valued rather than a cost to be written off.

HOST

Goran Petreski · Journalist;
Master of Ceremonies,
MicroBalkans 26

GUEST

Dejan Vuković · Regional NPL expert and investor · ODM
Collections

13:00 – 13:45

PANEL

PANEL 7 — The Other Half of Lending: Collections, Recovery & the Customer Relationship

The part of lending nobody talks about at conferences — but everyone deals with every day.

MODERATOR

Bojan Bogoev · Chief Risk
Officer · Iute Macedonia

SPEAKERS

Altin Muça · Deputy Executive Director · Fondi BESA

Darko Stojanovski · Chief Executive Officer · Tigo Finance
DOO

Sanja Jovanovska · Executive Director & Manager ·
National Agency for Collection (NAN)

- Digital collections — what automation actually works: reminders, payment links, self-service restructuring
- Outsource vs. in-house — when to use a debt agency and when to keep it internal
- Collections as customer retention — how you collect determines whether you keep the client
- NPL portfolio management — hold, restructure, or sell? Decision frameworks for Western Balkans lenders
- The regulatory pressure on collection practices — what's tightening and where

13:45 – 13:55**Short Break****13:55 – 14:25**

FIRESIDE · CONVERSATION WITH FEMALE EXECUTIVES + AUDIENCE Q&A

Fireside Chat: Women Reshaping Lending in the Balkans

A conversation with female leaders who are driving change in the regional lending industry.

HOST

Nina Angelovska · President
· Macedonian E-commerce
Association

GUESTS

Bjanka Katru · Deputy Chief Executive Officer · M Cash
Macedonia

Paula Kovačević · Commercial Director · Kredis

- Breaking through in a male-dominated industry — personal stories and practical advice
- Leadership styles that build stronger lending businesses
- Mentorship, pipeline, and what the industry can do to attract more women

14:25 – 14:55

ROUNDTABLE · MODERATED CONVERSATION WITH AUDIENCE INTERACTION

CEO Roundtable: What Keeps You Up at Night?

Unscripted conversation with 3–4 CEOs from leading regional lenders.

MODERATOR**Goran Petreski** · Journalist;
Master of Ceremonies,
MicroBalkans 26**SPEAKERS****Arlinda Muja** · Chief Executive Officer, Kredo; President,
Albanian Microfinance Association · Kredo (Albania)**George Roukov** · Founder and Managing Partner · FD
Credissimo DOO Skopje**Nikola Josevski** · Founder, MINT Fintech Group; President,
NBFi Group of North Macedonia

- Talent — where do you find people who understand both lending and technology?
- The bank threat — are banks finally waking up to the segments we serve?
- What would you do differently if you started your company today?

14:55 – 15:10

CEREMONY

Closing Ceremony: From Ideas to Action

- Key takeaways from both conference days
- MicroBalkans Alliance commitments for 2026–2027
- MicroBalkans 27 location reveal
- Closing address by the President of the Group of Non-Banking Financial Institutions

15:10 – 16:30**Farewell Lunch — Final networking over local cuisine before afternoon activities.****from 16:30****Optional: Skopje Old Bazaar — Food & Culture Tour — Pre-registration required. Walking tour, about two hours.**