



SPI Online Showtime

January 31st, 2023
2:30-4:00 pm CET



Hosted by
 **CERISE+SPTF**

INTRODUCTION OF THE SPEAKERS

- [Loïc De Cannière](#) Chairman of SPTF, Impact Investment Professional, representing [Incofin Investment Management](#)
- [Monique Cohen](#), Chairwoman of Cerise, Independent Advisor, Financial Services for the Poor
- [Shameran Abed](#), Executive Director, [BRAC International](#)
- [Frank Streppel](#), Head of Global investments at [Triodos Investment Management](#)
- [Aïda Gueye](#), Senior Consultant in Inclusive Finance
- [Katherine Brown](#), Senior Marketing Officer at [Advans Microfinance Network](#)
- [Jacques Afetor](#) Directeur Exécutif at [Assilassimé Solidarité](#), also representing [Entrepreneurs du Monde](#)
- [Gilles Da Costa](#), Conseiller Technique à la Microfinance at Ministère des Affaires Sociales et de la Microfinance
- [Julia Isabel Gómez](#), Gerente Nacional de Operaciones en Banco Pyme Ecofuturo, Bolivia
- [Allan Robert Sicat](#) Executive Director at Microfinance Council of the Philippines, Inc.
- [Laura Foose](#), Executive Director at SPTF
- [Jurgen Hammer](#), Managing Director at SPTF Europe
- [Cécile Lapenu](#), Executive Director at Cerise
- [Fanny Le Maguet](#), Chief Operating Officer at Cerise
- [Snezana Jovic](#), Head of Inclusive Finance at Cerise

Summary

Formal launch the new SPI Online platform by Cerise+SPTF

It's been more than **20 years** since Cerise+SPTF has built the first version of the SPI tool in collaboration with purpose-driven organizations from the inclusive finance industry. Today, SPI Online offers resources and assessment tools for anyone with an interest in **managing social and environmental performance**--financial service providers, impact investors, regulators, auditors, and other types of social businesses!

Whether you are an **expert or newcomer** to social and environmental performance, the SPI Online platform has the audit tool for you, and the technical resources to help you **turn your intentions into impact**.

Indeed, our suite of audit tools is aligned with the third version of the **Universal Standards for Social and Environmental Performance Management** (released last year), and also measure compliance with a range of **leading international standards** including the Sustainable Development Goals, the UN Global Compact, and standards developed by the ILO and OECD, among others.

We will show you the power of SPI Online. We'll give you **a tour of the platform**, its resources, and its new 7 audit tools, and we will have the pleasure to share pragmatic experiences by some of our partners and field practitioners: what they have already accomplished, what they have learned along the way, and what they plan to do going forward.

Monique Cohen: "We invite all those present as well as those who could not make it today to join the Cerise-SPTF team on the new journey and to use SPI Online towards a better, stronger, greener impact in emerging economies!"

Loïc de Cannière: "Our joint venture Cerise-SPTF has become the reference for social and environmental performance management in the space of financial inclusion and purpose-driven businesses. We apply a fully integrated approach including setting and promotion of standards, assessment and improvement of practices, reporting, benchmarking and practice demonstrations. We represent a global community of thousands of practitioners, investors and policy makers. (...) The platform also allows for massive data-collection and -crunching. Since its first launch, 800 financial institutions used the SPI tool. The data enable us to analyze the state of the practices, to benchmark results, to understand gaps and suggest improvements wherever necessary."

Shameran Abed: "Having now used the SPI and seen the benefits of using it, one of the other things we've realized very well is that there is really no tension between being more responsible and impact focused and being more sustainable and even profitable. We've seen that responsible, client centric organizations are also sometimes the most sustainable and the most profitable. "

Frank Streppel: "The Universal Standards were updated last year, and now SPI Online and ALINUS have been updated. The sector has great tools and it is important that we start using them to the maximum of our capacity - that is a call for all of us. Ultimately there is a collective responsibility to use the best tools in the market because if investors and other stakeholders are using it then ultimately the financial service providers have a tool where they present their information in a standardized way to a platform that becomes available to many stakeholders. The more stakeholders that are using that, the more beneficial it becomes for the FSPs, and the better the data becomes for benchmarking and trends."

Cécile Lapenu: "We will draw on the power of data: - ramping up this platform, with plenty of new functionalities to serve the needs of the purpose-driven organizations: on the short run, we will develop a module for analysis, with options for customized benchmarks to compare your results with your peers, or with... the rest of the world! We will deepen our strategy on data based on 15 years of experience with social data and benchmarks, and 8 years of actual data available from more than one thousand audits, to be linked with other international data, to answer to your needs: what can we learn, what can we do for better impact on our target..."

Laura Foose: Three main themes emerge from our speakers' remarks:

1. Many of the remarks focused on IMPROVING PRACTICE - The focus on the SPI tool and the online platform is to help stakeholders assess where they are, understand their gaps, use the whole host of resource materials that are available to you on this site to improve practice over time. We understand that support is needed to get from intention to impact – so SPI Online is here to help you along that journey.
2. There is an appreciation for a harmonized framework that works for and talks to different stakeholders – including regulators. When all stakeholders are in sync, it leads to better data that can be used for improved decision-making
3. The Universal Standards and the SPI Online take high level principles and make them actionable with a tool that is agile, and adapts to changing and growing needs of its users.

We are grateful to our funders who recognize the importance of this public good, and their role in continuing to make it available. It is a resource they rely on to improve decision-making and to help them address sustainable development challenges. And they are playing their part to make it available to the market so that we can all speak the same language and address these challenges and opportunities together.

Thank you to our core funders - AFD, SDC, and Government of Luxembourg - who make our joint work possible on a daily basis. Thank you to BIO, Tipping Point Fund for Impact Investing, and FMO who have provided catalytic funding for SPI Online to improve the data measurement and management features of the platform. And thank you to our long-term investor sponsors who have supported and contributed in the development of ALINUS (ADA-LMDF, Oikocredit, FGCA, SIDI, Triple Jump, Invest in Vision, MEF, BIB).

Thank you to the speakers, from early morning to late evening, for sharing your experiences!!

DETAILED DISCUSSIONS

Welcome & introductions	Jurgen Hammer	Welcome!
<p>Welcome to our SPI Online Showtime! We are proud and happy to have you all today. We had more than 560 registered participants and we are with more than 300 of you today. We did not expected so much enthusiasm, showing all your interest in this work! This session will be mainly hosted in English, and we have simultaneous interpretations in French and Spanish. On Zoom, you can either choose to stay on the floor (English) or go to the dedicated channels for French or Spanish. At any time, you can go back to the floor (English) or change language. Please take a moment to get the right language to you.</p> <p>We want to particularly thank you all, the speakers, and the participants, because we decided to plant one tree for every person who attends today! This is our virtual but green & responsible goodies for you, the people, and our planet. We will travel today, from Bolivia to the Philippines, going through Benin or Togo! So again, THANK YOU for being with us!</p> <p>We are here today to formally launch the new SPI Online platform by Cerise+SPTF. It's been more than 20 years since Cerise+SPTF has built the first version of the SPI tool in collaboration with purpose-driven organizations from the inclusive finance industry. Today, SPI Online offers resources and assessment tools for anyone with an interest in managing social and environmental performance--financial service providers, impact investors, regulators, auditors, and other types of social businesses! Whether you are an expert or newcomer to social and environmental performance, the SPI Online platform has the audit tool for you, and the technical resources to help you turning your intentions into impact.</p> <p>Indeed, our suite of audit tools is aligned with the third version of the Universal Standards for Social and Environmental Performance Management (released last year), and also measure compliance with a range of leading international standards including the Sustainable Development Goals, the UN Global Compact, and standards developed by the ILO and OECD, among others.</p> <p>Today, we will show you the power of SPI Online. We'll give you a tour of the platform, its resources, and its new 7 audit tools... The live demo is after some of partners share their views, stay tuned!! We'll have the pleasure to listen to pragmatic experiences by some of our partners and field practitioners, sharing what they have learned, advanced and what they still want to push. We will answer to your questions, please note them in the chat, in French, Spanish or English, we will summarize them on the Q&A session. At the end, the session will remain open for those of you who have time to discuss more.</p> <p>For now, let's listen to Monique Cohen, Chairwoman of Cerise, who has recorded her thoughts, as she is now in New Zealand, her home country (and it is 3am for her!)</p>		
Opening remarks	Loïc de Cannière and Monique Cohen	
<p>Monique Cohen</p> <p>As Chairwoman of the Board of Directors of Cerise I am delighted to welcome you to this very exciting event. Last time I was able to participate in a major Cerise meeting I believe was before COVID changed our lives. I am sorry that once more I cannot be with you today. Again I am in my home country, New Zealand, and the summer down-under calls. Let me take this opportunity to congratulate Cecile and</p>		

her team and the staff of SPTF in their completion of this new and better version of SPI Online. Technology continues to evolve rapidly and with this launching of SPI Online version 2 they have successfully met this challenge.

In a speech to the Cerise members in 2018 I indicated that Cerise was at a cross roads, one that at once offered both opportunities and risks. At that time I posed the question that in a world where 'big continues to an operative word what road should a small institutions take? I can now say with confidence that Cerise has successfully crossed this barrier and embarked on a new journey. By merging with SPTF, Cerise and SPTF are building a stronger organization which is providing clearer messages and more convincing to a market comprised of investors, financial service providers and the consumers of financial services.

The new version of SPI Online is one of the key pillars of this infrastructure. It is a new portal containing all the necessary resources (technical, human, financial) as well as the audit tools to help purpose-driven financial service providers and social businesses to track their progress. Together with the impact investors who fund them, these resources and tools will enable this diverse range of institutions achieve two related objectives:

- (1) understand the extent to which they are achieving their social and environmental objectives, and
- (2) identify the specific steps to move from where they are now to where they want to be.

Today Cerise's and SPTF's combined knowledge and skills are important to ensure that the excluded get included. We invite all those present as well as those who could not make it today to join the Cerise-SPTF team on the new journey and to use SPI Online towards a better, stronger, greener impact in emerging economies!

Jurgen,
transition

Thank you to Monique for her endless commitment, and her decisive role in transforming Cerise and SPTF in the great Cerise+SPTF entity.

Now I give the floor to Loïc de Cannière, Chairman of SPTF, Impact Investment Professional, representing Incofin Investment Management, to formally open our live session!

Loïc

1. It is a privilege to open this SPI Online showtime event as Chair of SPTF. Our joint venture Cerise-SPTF has become the reference for social and environmental performance management in the space of financial inclusion and purpose-driven businesses. We apply a fully integrated approach including setting and promotion of standards, assessment and improvement of practices, reporting, benchmarking and practice demonstrations. We represent a global community of thousands of practitioners, investors and policy makers.
2. The new SPI Online version reflects the most recent version of the Universal Standards (including the environmental dimension) and the new ESG requirements induced by the EU regulation

3. The new platform is more than ever relevant. It allows to standardize ESG measurement, which is the only way to prevent greenwashing and to be able to have meaningful conversations on what works and does not work in ESG & Impact.
4. The platform also allows for massive data-collection and -crunching. Since its first launch, 800 financial institutions used the SPI tool. The data enable us to analyze the state of the practices, to benchmark results, to understand gaps and suggest improvements wherever necessary. The new tool encourages institutions to improve themselves. The work keeps going as we always strive to be better as impact investors!

Transition Jurgen	<p>Thank you Loic for this push on the power of data!</p> <p>Let's now hear from the practitioners. Shameran Abed is the CEO of BRAC International and will present "the bigger Picture": how to position Social and Environmental Performance Management within the context of SDG. Shameran, please...</p>	
Keynote remarks	Shameran Abed, CEO BRAC International	

Congratulations to Cerise + SPTF on the launch on SPI Online the new version. It's really exciting, really looking forward to seeing the demos and of course starting to use it in our work.

The topics we've been discussing today have been very close to my heart and very important to the organization which I represent which is BRAC. Those of you who know BRAC know that we're a poverty focused NGO. We've been working for over 50 years now, beginning in Bangladesh and now spreading across several countries in Asia & Africa. And I think for us we've always been impact focused. Our work has always been about having positive, transformative impact on the lives of people at the bottom of the pyramid, particularly women at the bottom of the pyramid.

And for us we've done that multiple ways. We believe in the holistic integrated approach. We work in all the different sectors from health to education to rights to disaster to climate to humanitarian. But of course financial inclusion and the provision of responsible financial services is for us an absolutely critical element of our holistic offerings.

So microfinance and broader financial services for us have always been a very critical element of the work that we do and as an impact focused organization we've always felt that our work is ultimately about impact and our only bottom line is impact.

However having said that, over the last decade or so what we've realized is, just because you think you're impact focused and you think that you're having impact doesn't necessarily always mean that you're having impact.

BRAC has also always had a real commitment to questioning and learning and trying to be self critical. We've done that through all the different areas that we've worked in. But in the microfinance space in the last 10 years I'd say we've gotten much more self critical. We've started using a lot of the tools that are available, especially of course the Universal Standards, the SPI, the Smart Certification. We've more

recently started doing the ? data surveys. And all of this just to make sure that the work that we're doing through our microfinance programs in several countries across Sub Saharan Africa & Asia are ultimately having the desired impact on the desired populations. And that has given us a lot of learning over the last few years. And as we've gotten better and more systematic it has really helped us to be much more transparent and accountable and what has happened more recently over the last four or five years is we've now been able to incorporate a lot of these tools into the way we manage our own performance and the performance of our leadership and our staff across all the different countries where we work.

So now we have some of these tools, the SPI audit, the SPI action plans are part of our performance management, our annual planning, our annual budgets, and that again has really systemized the use of these tools in the way that we manage our microfinance organizations across all of the countries where we work. So that's been really great for us, the experience has been extremely enlightening but it's also really supported us to become much more client focused, much better able to see where we're doing well and where we have avenues for further improvement. It has triggered a lot of really useful conversations within our organization and within the leadership group about how we can get better about doing what we are doing, how we integrate better with the non microfinance parts of BRAC and how do we offer more integrated services where we've been seeing a need for those.

I have nothing but really good things to say about this experience for us and I think all of my colleagues within BRAC would testify to that as well.

I will say a couple of other things

For us having now used all of this and seen the benefits of using it, I think one of the other things we've realized very well is that there is really no tension between being more responsible and impact focused and being more sustainable and even profitable. I think over the last 20 or so years I think our sector has invariably been more more corporatized and commercialized and I know there are a lot of people especially people who come out of the NGO MFI movement as I do, who feel that has not necessarily been a good thing for the sector. But I have to say, I don't particularly subscribe to those views. I think obviously there has been some bad practices and bad actors but overall I think commercialization has driven scale, has driven innovation, has driven digitalization, but has also increased this risk for clients.

I would just say that through the work that we've done over the last few years and what I've learned through my involvement with several networks in the microfinance space and even in the banking space with the Global Alliance for Banking on Values for example one thing we've seen is good responsible, client focused, client centric organizations are also sometimes the most sustainable and the most profitable. So I would just say to all my fellow practitioners, it really makes sense to use it both from a social perspective and often also from a financial perspective and I would really suggest that more of us start using these tools much more systematically within our organizations. I think it can really help us all as a sector and to investors I would say do provide better terms to organizations that are seriously doing this work. I think just showing that a commitment to this shows that organizations care about impact and I think impact focused organizations need a lot more support and a lot more support to grow and scale more because ultimately at the end of the day there are still so many people outside of the coverage of responsible formal financial services that we need to really scale much much more than what we've done in the last 30 or 40 years and we need everyone to work towards that.

Transition Jurgen	Thank you Shameran. When such a huge network as BRAC International moves, we can have better, stronger, greener impact! Let's see the role of impact investor now. Frank Streppel is Head of Global investments at Triodos Investment Management, Aïda Gueye is a Senior Consultant in Inclusive Finance, I heard she had tested the first SPI in 2004! Listen to what they want to share!	
Investors Fireside Chat	Frank Streppel with questions from Aïda Gueye (SEPM Pro, pionnier with SPI since 2001)	what the digitization of the tools means for predictive and diagnostic power of industry trends and how best to harness that power / Importance of SPI Online resources and tools to making "impact investing" into financial services more than a marketing slogan
<p>Aïda: In our financial inclusion sector, we want financial services to deliver a positive impact on the lives of low-income people. To do that in a meaningful way, financial service providers need to manage their social and environmental performance. How do you see impact investors pushing in that direction?</p>		
<p>Frank:</p> <p>Financial inclusion clearly has seen an evolution over the years from purely social initiatives to becoming an integral part of the financial sector. I think we've all seen over the years that it's a very, very powerful tool to support social, economic but also increasingly to support environmental developments. I think it is a very important additional element in our focus. And also in the new version of the Universal Standards with the specific dimension on the environmental impact. This represents opportunities for financial inclusion. I think what we've seen over the years are many stories, many examples of positive impact. The examples that we see are anecdotal evidence. In the impact surveys being done, there's a lot of reporting with anecdotal evidence of success stories as well as anecdotal evidences of the downsides of it. We all see that when you're delivering credit. This comes at a cost, with risks for the client who is taking on that credit.</p> <p>It's really important that as a sector with risks, we really show in a comparable way how we are making an impact. And you can only do that if you have standards. Our sector is one of the best sectors out there in the world that has actually come a long way. Building on more than 20 years of experience, building the Universal Standards, Client protection Pathway (what used to be the Smart Campaign) and others so that it's comparable.</p> <p>It is also crucial that gathering information be harmonized, in a standardized way. If each investor, each stakeholder is looking at that data and is asking for it from their clients in their own way, it becomes a massive burden on the FSPs and ultimately on the end-clients. It is inefficient and comes at a cost, ultimately, to the end-client.</p>		
<p>Aïda: Cerise+SPTF have been working on the Universal Standard for the last 20 years. What can we learn from the financial inclusion sector and the infrastructure that has been developed?</p>		
<p>Frank:</p> <p>There is a responsibility to all of us to use tools that are available in a standardized way and that's definitely where SPI Online comes in. The financial inclusion sector can be an example for many others and what we're seeing today is the need, the necessity for being clearer on the ambition to generate impact and objectively show that you're actually making that impact. This is in the DNA of our sector. From a</p>		

regulatory point of view, from an investor point of view, this becomes also increasingly important to make that impact more explicit. And there is the European legislation, SFDR [Sustainable Finance Disclosure Regulation], requesting ESG reporting.

Our sector really stands out as an example: all these latest developments are being captured into the tools proposed. The ALINUS tool for instance is based on the Universal standards, aligned with the Sustainable Development Goals, with the SFDR legislation, the client protection pathway and things like that.

The continuous development of tools like ALINUS, and the SPI Online platform as a channel to collect that information really sets an example to many others. It creates transparency in our sector and really showing what the impact is. And it is not just about showing the impact but we can also steer how we operate and how we serve our clients to further improve the impact.

Aïda: what do you see as the next challenge/ opportunities with SPI Online and the Universal Standards?

The Universal Standards were updated last year, and now SPI Online and ALINUS have been updated. The sector has great tools and it is important that we start using them to the maximum of our capacity - that is a call for all of us. This is definitely something I represent with Triodos Investment Management. we are more actively using Alinus and we are looking at how we can use the SPI online and have these tools that are readily available. Ultimately there is a collective responsibility to use the best tools in the market because if investors and other stakeholders are using it then ultimately the financial service providers have a tool where they present their information in a standardized way to a platform that becomes available to many stakeholders. The more stakeholders that are using that, the more beneficial it becomes for the FSPs, and the better the data becomes for benchmarking and trends. And for not just a reporting tool but also a steering tool for further improvements for the impact we all want to generate.

I share a word of encouragement. We have responsibility on our side as Triodos, there are steps we need to take. And it is also a call for everyone to start using the best tools that we have out there and SPI Online is certainly way up there.

Transition Jürgen	Thank You Frank, Aïda. Let's start entering on our SPI Online Show. We have a short video to give you some insights!
----------------------	---

Promotional video

Transition Jürgen	And now, let's listen to our partners. How SPI tools and resources help in the work that they have been doing—what are the differences it has already made? Julia, comes from Bolivia, she works as director of operations for Ecofuturo in Bolivia
----------------------	--

Round 1: Testimonials	Julia Gomez (Ecofuturo, Bolivia) Gilles DaCosta (SEPM Pro, consultant, Benin) Katherine Brown (Advans, France)
--------------------------	--

Julia
Experiencia en la aplicación de la SPI4.2 y SPI on line: visualización y ordenamiento de la información financiera y cualitativa dirigida a mostrar el Desempeño Social de Ecofuturo y facilitación para lograr las calificaciones externas de Desempeño Social y Certificación de protección al cliente. Asimismo, a través de la realización de la Auditoría Social, se ha logrado crear un perfil atractivo para inversionistas y financiadores del exterior.

<p>Aplicación voluntaria de la SPI 4.2, Incorporación en las Memorias de RSE a partir del 2015, del 2016 al 2019 fue parte del Plan Anual de Auditoría Interna, 2020 y 2021 aplicación SPI on line.</p> <p>2018 implementación bajo la regulación boliviana ASFI, que incluye información similar a la solicitada en SPI, aspecto que facilitó el cumplimiento de lo requerido por ASFI</p>	
<p>Julia in English (automatic translation)</p> <p>Experience in the application of the SPI4.2 and SPI online: visualization and ordering of the financial and qualitative information aimed at showing the Social Performance of Ecofuturo and facilitation to achieve the external qualifications of Social Performance and client protection Certification. Likewise, through the Social Audit, it has been possible to create an attractive profile for foreign investors and financiers. Voluntary application of the SPI 4.2, Incorporation in the CSR Reports from 2015, from 2016 to 2019 it was part of the Annual Internal Audit Plan, 2020 and 2021 online SPI application</p> <p>2018 implementation of Bolivian ASFI Regulation for Financial Services, which includes information similar to that requested in SPI, an aspect that facilitated compliance with what was required by ASFI</p>	
Transition Jurgen	<p>Thank you Julia, important to see the role of Regulation...</p> <p>Gilles, you are a SEPM expert from Benin, what is your experience?</p>
<p>Gilles</p> <p>L'outil SPI en ligne a été très utile dans nos différentes missions d'assistance technique apportées aux institutions de microfinance basées essentiellement en Afrique.</p> <ul style="list-style-type: none"> • Lors de nos missions d'audit au cours des 02 dernières années, nous avons trouvé intéressant et pratiques que plusieurs consultants et membres des organisations auditées puissent interagir dans l'outil SPI en ligne en temps réels, à distance et dans une même base de données unique. La possibilité d'exporter le questionnaire était également d'autant plus important qu'il nous arrive d'être dans des zones où la connexion à l'internet fait défaut. • Les ressources en ligne comme le guide de l'audit et le guide de l'implémentation ont été très précieuses pour nous faciliter la compréhension des questions soulevées et des méthodes pour évaluer la pratique des IMFs. L'utilisation de ces guides nous a permis de monter progressivement en compétence et mieux adresser les recommandations aux IMFs. D'autres ressources comme les TDR, le modèle de PowerPoint pour introduire la mission et présenter les résultats, le modèle de plan d'actions, etc. ont aidé à standardiser la méthode de travail des experts que nous sommes au point ou la collaboration entre experts sur une même mission est relativement simple (cas de l'audit de certaines IMF au Togo et au Cameroun). • Il faut retenir des résultats de nos évaluations et accompagnements apportés aux institutions, que d'énormes défis restent à relever (malgré quelques efforts observés) non seulement dans le domaine de la protection des clients et surtout sur les questions environnementales, mais aussi dans l'engagement des dirigeants à adopter pleinement une approche de gestion centrée sur les clients. Il y a encore du chemin à faire et les autorités de régulation ont un grand rôle à jouer. 	
Transition Jurgen	<p>Thank you Gilles, once again, to continue on our journey, we need the regulators on our side!</p> <p>Katherine, you are Senior Marketing Officer at Advans Microfinance Network, let us know how it works for an international network:</p>
Katherine	

<ul style="list-style-type: none"> • Advans started using SPI4 internally in 2017, it enabled us to have objective external criteria and methodology to assess Social Performance across our different subsidiaries and across different departments, improve awareness of staff and also identify gaps and areas for continued improvement in our group policies and practices, for example we have focused on reinforcing especially our Client Protection practices, strengthening our policies and training especially on complaints, client satisfaction, fair and respectful treatment of clients, client data privacy, and much more, to ensure that we continue to implement responsible practices in financial inclusion. • The online platform enables us to have an easier management of the SPI4 questionnaire at group and subsidiary level, we can share audits between the group auditors and with our key contacts in subsidiaries so they can also access and update data, and it also is very easy to transfer information from Excel online and vice versa. • One key advantage of SPI4 for us is also the fact that it is widely acknowledged by our partners, so it makes due diligence processes much easier as we can share the latest audit with partners rather than having to provide other information or reporting. • We will continue to promote the use of SPI across our network in the future to continue to reinforce our commitment to responsible financial inclusion and client protection, to increase our impact on our clients and also look to focus more on assessing our environmental/climate related practices as we have an ambitious strategy on supporting our clients to build their resilience in the context of the climate crisis in the years to come. 		
Transition Jurgen	Great, thank you Katherine. And now , Showtime ! Fanny, director of operations, and Snezana, Head of Inclusive Finance at Cerise, will provide a very brief overview of the 7 tools in the suite and will provide a live demo of SPI Online platform	
Showtime!	Fanny Le Maguet and Snezana Jovic	Fanny provides a very brief overview of the 7 tools in the suite, then turns it over to Snez who provide a live demo Show an agile platform, easy to add content (e.g. DFS, Outcomes, SME to come soon)
<p>Fanny</p> <ul style="list-style-type: none"> • SPI Online platform demo: trainings, resource center, experts and funding • 7 tools for 3 pathways: <ul style="list-style-type: none"> ○ SEPM Pathway: ESG Risk, ALINUS, SPI5 Entry, SPI5 Full ○ Client protection pathway: CP Commit, CP Full (+ CP Certification) ○ Green Pathway: Focus Green <p>What those 7 tools are, why they matter, and how to apply the tools to their work</p> <p>Hello everybody, I feel very honored to show you our new SPI online platform.</p> <p>As you will see it is a comprehensive platform, which includes, in one-stop, all what you need for your social and environmental strategy:</p> <ul style="list-style-type: none"> • You will find access to trainings, news, a Resource center with library and guide, access to experts from our Professional network, funding with our facilities, a help center and, of course, a full range of 7 tools compliant with international standards. • You can access to the tools by clicking here or here if you already registered. Snezana will show you this part later. <p>You'll have access to 7 tools, 7 tools for 3 pathways to assess, manage and report:</p> <ul style="list-style-type: none"> • The Universal Standards pathway 		

- The Client Protection pathway
- The Green pathway

Now you probably wonder why several tools, and which one is the right for you?

- It has always been Cerise + SPTF philosophy to work closely w/ mission-driven organizations on their needs and constraints. So, we have built a full range of tools with this idea of Russian dolls: “Walking the talk on the triple bottom line. First, do no harm. But don’t stop there.”
- Having complementary tools helps guide on your journey, while decrease the reporting burden.

4 tools are aligned with the Universal Standards pathway:

- With the ESG risk tool you will measure ESG compliance and better manage social and environmental risks. The tool is aligned with the European “SFDR” regulation and key international standards such as the International Labour Organization decent work.
- The tool ALINUS is designed as a due diligence tool across the seven dimensions of the Universal standards, to let investors screen, monitor and report the social and environmental practices of their investees. With Alinus, you get 3 reports: ESGrisk for reporting, Alinus for your investment committee, and CP Commit to guide your investees on client protection!
- With SPI Entry you will take a first step on your social and environmental performance management journey.
- And going further, SPI Full includes all indicators of the Universal Standards and all indicators of client protection. You will get a comprehensive social and environmental performance assessment.

There are 2 tools that focus on the client protection pathway.

- With CP Commit, a sub-set of ALINUS:
 - You will have an overview of the fundamental practices of client protection and a first step on the Cerise+SPTF Client Protection Pathway.
- With CP Full:
 - You get the comprehensive assessment of client protection standards, so you can identify which gaps you must fill before going for a client protection certification.

Finally, we offer you a specific pathway on environmental protection.

The Focus Green tool is on the 7th Dimension of the Universal Standards, co-developed with the e-MFP Green Inclusive and Climate Smart Finance Action Group.

And now you will discover our new tools’ interface with Snezana.

Snezana

Live demo SPI Online audit tools, functionalities and advantages

- All your audits in one place

- Sharing options to work in collaboration with colleagues & staff of the financial service providers
- Intuitive interface : tool designed by UX experts for an improved user experience
- Tips and audit guide integrated in the audit tools
- Conduct your audit online and offline
- Online benchmarks available at the end of the audit
- Links to SEPM resources for the major gaps identified
- Detailed, revamped and improved dashboards for better monitoring, reporting, and strategic decision-taking

This is the app where you can access to the various SPI Online tools.

We have built this app with User experience experts in order to make it more intuitive and easy to use.

I will show you first how you get on your account :

- Either you create an account : show it quickly
- Or if you already have an account, you just log in

Note for previous users : for the people who already had an account on the previous version of SPI online, you can log in with your previous login and password.

So now I will log in with my account to show you how it looks like.

When you log in, you arrive to this landing page. It summarizes what you have on your account. For new users, of course this page will be empty.

We have put some fictitious data to show you how it looks like.

You can see all information about your audits : montrer et expliquer (revoir éléments montrés par MD dans sa démo) and also links to resources.

Here if you are the administrator of your organization's account, you can manage this account for example by inviting colleague to create an account on SPI online: voir ce qu'il y a sur la page admin pour pouvoir expliquer

Then here, this is where you can either create or view an audit:

- For users who have a lot of audits on their accounts like investors or networks, you will be able to search your audits here. And then view one of them in details if needed either online or by exporting the data in excel: 2 files can be exported, the SPI Flat which is basically the data you have integrated in the tool and the SPI dashboards, i.e. the result and scores of your audit – I will show this later
- Then here you can create an audit:

I show you the tunnel of creation of an audit very quickly. Faire, montrer et expliquer

Expliquer rapidement les pathway, dire qu'on choisit SEPM pathway pour notre exemple.

In terms of collaboration, the audit can be shared between the auditor and the audited organization. But we have gone a little bit further. You can invite various organizations on your audit. And you can decide the level of rights you give them on your audit. They can have editing rights, modifying rights, etc. montrer et expliquer.

And you can even invite an individual person on this audit here.

There is also what we call the commissioner [FR: commanditaire, pour la traduction]. The organization that has requested the audit. For example, an international network needs an audit of its partner FSP in the field. And to get this audit, he commissions an external consultant to conduct the audit.

All those options of sharing have been built in order to answer to the very diverse needs of our users who are very diverse too. So once you have created the audit, this is where the most of the work will be : you need to fill in the data. There are 2 major parts to fill in : Organization Info (expliquer rapidement) + questionnaire part (indicators to measure the alignment of the audited organization with regards to the Universal Standards)

Show quickly how to fill : click, comments, filters, flags, progress, etc.

What is important to know is that you can conduct your audit either online or offline. We know how sometimes there are still important connectivity challenges in the field, so you have an option to download an excel file and to work offline. And import back the data once you have connection again. We already had this in the previous version of SPI and we keep it because we know the constraints in the field. And once all the data is filled you can view your results : either online in a summary. Or offline by downloading detailed dashboards.

Show online results

What is interesting in the online results is that you will have your results compared to the benchmarks we have in our database. For those of you who know us, you know that we have built a database of audits that allow us to make benchmarks for the industry. So in the results, you will see where you stand in comparison with your peers.

And you will have access to resources to help you correct the major gaps.

And then open an example of dashboard

To access the results in dashboards, you need to complete fully your audit and finish it. Before that you can see temporary results in the SPI Flat file.

So here you can see how the dashboards look like.

I show you the one from SPI5.

The new dashboards are more detailed, they have been improved and revamped to facilitate strategic decision-taking.

Remember that SPI is an assessment tool but it is also a management tool. We do not want to do assessments for the pleasure of doing assessments. We want to do assessments to see where an institution is with regard to the Universal Standards, what are its strengths, its weaknesses, what can be the warning signs in terms of social or environmental risks that may need an immediate corrective action. For example, if you see high staff turnover rate with a low score in dimension 5 (human resources management), this may be a warning sign of something that may need to be investigated within the institution. Or if you see a high portfolio at risk, linked with a low score in dimension 4A (prevention of overindebtedness of the clients), this again is something that an institution should probably look at.

The dashboards we have developed are built in order to help users better take strategic decisions in relation to social and environmental performance management.

So I think I have shown you the major features of SPI online. We will have more detailed live demos on February 7 if you want to go more in details with the tools.

A last word I want to share is that SPI online is an agile platform. What I mean is that we will be able to add new functionalities and modules according to the needs of our users and the evolution of the industry. So there is much more to come. This is just the beginning. Cécile will tell you more in her intervention what are the future plans for SPI online.

Transition Jurgen	Great!! Let's wrap up with some key messages from the field Jacques Afetor, how do you see the Green strategy moving on?
----------------------	---

Round 2: Testimonials	Jacques (Assilassimé, Togo, on Green action) Allan (MCPI, Philippines, on regulation)	Round 2 testimonials will be forward looking on key topics for Cerise+SPTF: Environmental performance management, regulation
<p>Jacques</p> <p>Mai 2020 : En tant qu'auditeur qualité, j'ai conduit ma première mission en 2020 et la moyenne obtenue : 49%; Green index : 24%</p> <p>Novembre 2020 : Audit social conduit par Gilles Da Costa ; moyenne obtenue : 74%; Green index : 42%</p> <p>Juin 2021 : Mise en place de la stratégie environnementale et définition d'un plan d'actions</p> <p>Avril 2022 : Validation de la stratégie et du plan d'actions par le CA</p> <ul style="list-style-type: none"> - Forte implication du CA dans la mise en œuvre du plan d'actions; - Identification d'un point focal environnement et sensibilisation de tout le personnel; - Elaboration d'une note de positionnement sur l'environnement et le climat; A L'INTENTION DE QUI, QUEL FOCUS, QU'A APPORTE L'AUDIT POUR CONSTRUIRE CETTE NOTE - Plusieurs actions en lien avec l'environnement réalisées depuis l'élaboration du plan d'actions; DONNER UN OU 2 EX LIES AUX PHOTOS DE LA DIAPO <p>Septembre 2022: Audit social conduit par Mohamed Attanda: moyenne obtenue : 89% ; Green index : 64%</p> <p>UNE PHRASE DE CONCLUSION SUR LE ROLE DE L'AUDIT / NORMES UNIVERSELLES/ DIMENSION 7 MAINTENANT OBLIGATOIRE?</p>		
Transition Jurgen	Thank you Jacques. Allan, you are the director of MCPI in the Philippines, we have heard the role of regulation, what did you observe in the Philippines?	
<p>Allan</p> <ul style="list-style-type: none"> • The success of the Universal Standards in the Philippines is an inspiring example of a successful effort at self-regulation influencing national policy • The Universal Standards provided the blueprint for the regulatory framework that governs microfinance non-government organizations in the Philippines, enshrining the core principles and purpose of financial institutions to include governance, financial and social performance standards as part of regulation. • At present, financial service providers in our network report their social performance and client protection indicators to their respective regulators. • In order for stakeholders in financial inclusion to continue to appreciate and use/implement Social and Environmental Performance, it is imperative to have an SPI Online that contains resources that can be used by financial service providers to improve their performance; for networks like MCPI to know gaps in performance and address these gaps through capacity building of its members; and for regulators to know current practices and create an enabling environment related to social and environmental performance 		
Transition Jurgen	Great, plenty of food for thought. Let's give the final word to our directors	

Acknowledgements & Next Steps	Laura Foose & Cécile Lapenu	
<p>Laura Thank you to the speakers, from early morning to late evening, for sharing your experiences.</p> <p>As we heard from our speakers three main themes emerged:</p> <ol style="list-style-type: none"> 1. Many of the remarks focused on IMPROVING PRACTICE - The focus on the SPI tool and the online platform is to help stakeholders assess where they are, understand their gaps, use the whole host of resource materials that are available to you on this site to improve practice over time. We understand that support is needed to get from intention to impact – so SPI Online is here to help you along that journey. 2. There is an Appreciation for a harmonized framework that works for and talks to different stakeholders – including regulators. When all stakeholders are in sync, it leads to better data that can be used for improved decision-making 3. The Universal Standards and the SPI Online take High Level Principles and make them actionable with a tool that is agile, and adapts to changing and growing needs of its users. <p>We are grateful to our funders who recognize the importance of this public good, and their role in continuing to make it available. It is a resource they rely on to improve decision-making and to help them address sustainable development challenges. And they are playing their part to make it available to the market so that we can all speak the same language and address these challenges and opportunities together.</p> <p>Thank you to our core funders - AFD, SDC, and Government of Luxembourg - who make our joint work possible on a daily basis. Thank you to BIO, TPF for Impact Investing, and FMO who have provided catalytic funding for SPI Online to improve the data measurement and management features of the platform. And thank you to our long-term investor sponsors who have supported and contributed in the development of ALINUS (ADA-LMDF, Oikocredit, FGCA, SIDI, Triple Jump, Invest in Vision, MEF, BIB).</p>		
<p>Cécile:</p> <p>And thank you to our speakers, from the Philippines to Bolivia! Thank you to all our past, current, future partners: we build together this infrastructure, as Loïc said, for more impact.</p> <p>Thank you also to the “back office”, the team behind: Athome Solutions for all the technical subtleties, niceties of the SPI Online development, Akiani, for the user experience, Lexprod for the website and resource center (still work in progress, more resources to come) and La Compagnie Générale des Autres – Seb & Rudy – for the communication!</p> <p>And a big thank you to Cerise+SPTF’s team, we made it, we are stronger together!</p> <p>How do we see the future for SPIOnline?</p> <ul style="list-style-type: none"> • We will go deeper : We will draw on the power of data: - ramping up this platform, with plenty of new functionalities to serve the needs of the purpose-driven organizations: on the short run, we will develop a module for analysis, with options for customized benchmarks to compare your results with your peers, or with... the rest of the world! 		

We will deepen our strategy on data based on 15 years of experience with social data and benchmarks, and 8 years of actual data available from more than one thousand audits, to be linked with other intern'l data, to answer to your needs: what can we learn, what can we do for better impact on our target...

- We will go wider: On the short run also: a module for outcomes management, in line with the SDG, SME focus, gender focus, integrating the results of the pilot of Digital Finance standards going on in 2023. In the future we will also go wider, with new sectors and the first one will be agriculture.
- We will go stronger, to build capacities in all countries to guide data collection and social and environmental performance management, with e-learnings and coaching, so any user can start or continue the journey.
- We will go bigger, to answer to the needs of new actors in the impact investing world, with the Fintech, with new partners from emerging economies, to promote sustainable, inclusive and ethical organizations

Adjournment | Jurgen Hammer

Reminder that **recording** will be available and we will send an email with slides, recording, video, link to detailed description of the 7 tools (“factsheets”).

Reminder of **upcoming events**

February 7 - SPI Online Live Demo: the session will explore in detail the innovative features of the 7 new audit tools aligned with the Universal Standards 3.0.

- Session en **français** le mardi 7 février, de **11h00 à 12h30** CET (heure de Paris)
- **English** session on February 7 from **02:00 pm to 03:30 pm** CET (Paris time)

March 20-24th in Guatemala - REDCAMIF and Cerise+SPTF Inclusive Finance Conference

“Resilience and Reactivation of Inclusive Finance in the New Normal” : Training sessions on SEPM & Environmental Performance, Social Investor Working Group Meeting

Extra time for informal Q&A

Tiru, M-CRIL: How can financial institutions be encouraged to obtain SPI5? What advantages do qualified financial institutions have? What is the benefit of using SPI tools, who can work on it and why would management consider it?

Answer:

For the Financial service providers, the tools are free, help in management of social and environmental strategy, help reporting to boards, donors, investors, regulators, give a road map for improvement, as it is linked to technical resources on SPI Online platform.

For the management, we can quote what SHameran from Brac International just said:

“Having now used the SPI and seen the benefits of using it, one of the other things we've realized very well is that there is really no tension between being more responsible and impact focused and being more sustainable and even profitable. We've seen that responsible, client centric organizations are also sometimes the most sustainable and the most profitable.

(...) I say to all my fellow practitioners, it really makes sense to use SPI both from a social perspective and often also from a financial perspective and I would suggest that more of us start using these tools much more systematically within our organizations -it can really help us all as a sector. To investors I would say, provide better terms to organizations that are seriously doing this work. Impact focused organizations need a lot more support to grow and scale more because ultimately at the end of the day there are still so many people outside of the coverage of responsible formal financial services that we need to really scale much much more than what we've done in the last 30 or 40 years and we need everyone to work towards that.

Is there an Arabic version as well?

Coming soon, check here: <https://cerise-sptf.org/download-the-manual/>

French and Spanish versions already available.

Baingana Robert: How often should the institution carry out SPI assessment?

Answer: ideally once a year. Can be a bit more frequent (twice a year), for reporting maybe required by quarter.

Getaneh Gobezie: For institutions to be effective in serving clients, staff-management-board relation need to be very good! When MFIs start, they tend to be small, staff-management relation is excellent, sharing same vision... As operation grow (sometimes quite rapidly) such relation weakens. In some cases (at least in Africa) management tend to become powerful, listen to staff lesser and lesser. Staff begins to lose interest in the org ... and staff-client relation also weakens! Less (or NO) info from client is gathered, and no feedback to management... Service deteriorates, institutions become internally weak... To what extent can the Universal Standard help fill this critical gap?

Answer: this is exactly the aim of the Universal Standards: guide management, board and staff towards a strong strategy, including Responsible Human Resources (dimension 5 of the Universal Standards). This requires however a minimum of commitment and buy-in from the top management.

There is also a business case for better treating clients, staff (and the environment) that can be an incentive to work with the Universal Standards (see quote from Shameran above).

Mbagnick GUEYE : Est ce que le guide d'utilisation est mis à jour? Is the Implementation guide updated?

Answer : Yes, there will only be one guide online : audit guide + implementation guide ; and this will be linked to each tool. We are currently working on the English version, then it will be translated in French and Spanish, and you will be able to upload in PDF.

Universal Standard Audit and Implementation Guide, on the Resource center (still being uploaded): <https://en.spi-online.org/resources/guides>

Charlot Razakaharivelo: Please can you summarize the innovation in SPI5 compared to SPI4.2?

Answer: SPI5 is aligned on the new Universal Standards released in 2022. In particular the dimension 7, Environmental performance management, is now compulsory.

Chijioke Onuoha: During the assessment, how does SPTF ascertain the veracity of the answers provided to the indicators? Is there a place to share documentation by the organization?

Answer: that's part of the guidance on how to conduct assessment/audits (which data to verify). The documents are not collected online, but the audit must describe the source of information to justify the scores for the indicators. Cerise and SPTF review the quality of information with consistency checks, however they cannot ascertain the quality of some declared information. We train and qualify auditors so they can use the audit tools and guidance on the most efficient way. To get a certification or rating, it is the role of the rating agencies/certified bodies on Client protection.

Khaled Ghida: I have great concerns about the confidentiality of the data, who controls access to it, and who monitors that

Answer: we have a data center based in France, compliant with European rules for data confidentiality.

We have a data policy (https://en.spi-online.org/files/ressources/SPI%20Online%20audit%20tools/spi_online_data_policy_2023.pdf) on the SPI Online platform (compliant with European GDPR guidelines). Each user can decide the level of authorization to share its data for the benchmarks, and with Atlas.

All data are confidential on our side, we never share them unless we receive formal authorization from the financial service provider.

Valentina Prado: Is there an SPI5 tool in excel or the online version is the only option to fill the SPI5?

Answer: for all of the tools, you can download an Excel version ("SPIFlat") to work offline, and then upload it online

Andrea Velez: When it is a self-diagnosis who must fill all the dimensions only one person or all the areas according to their dimension

Answer: in general, the audit tool involves different persons/departments in the organization. There is a filter in each tool to see from which department the information most likely comes from. There is an option in SPI audit tools to share the audit with different persons to work collaboratively.

Rebeca Eyzaguirre: Is there an option to see the information compared among different audits?

Answer : Yes, at the end of the audit, you can compare the results with different benchmarks, and we are developing an Analysis Module where you will be able to compare different audits/groups of audits. The module will be available Q2 2023.

Micol Guarneri: is the dashboard produced for all tools (ALINUS, etc)?

Answer: Yes, there is a dashboard for each tools. And if you do the comprehensive SPI5 Full, you can get access to ALL dashboards!

Nadine Mahdi: Do we have to redo our previous audits or they will be automatically available?

Nigina Begmatova-Agents for Impact: Can we get an access back to the old SPI online platform (SPI4) in order to finish our SPI4 audits?

Answer: we will upload the SPI4 database in the next days on the new SPI Online platform. So you do not have to redo your previous audits as you will find your previous work.

Eliseo Carrion: I would like to know if this tool can be also used to assess funds/asset managers, or if you are considering to build a new tool in that direction?

The full range of tools can be used to assess fund / asset managers. On top of this, Cerise + SPTF have developed a assess the funds/asset managers called IDIA – Impact-driven Investors Assessment. It will be uploaded in the new Resource center (<https://en.spi-online.org/resources>)

Micol Guarneri: I'm trying to sign in on the new website with my old account and it says: "account is not enabled". Suggestions?

Answer: if you had an account, now, you can access it in the new platform. If you lose the password, you can click on “Forgot your password?”

Frances Sinha: A specific question - the ‘CP full’ within SPI5 seemed to refer to 78 indicators? This would then be a subset of CPS’s 128 indicators. If this is correct, in what way is this ‘CP full’?

Answer: CP Full has 78 indicators in the Universal Standard format, but they include 78 scored indicators and 50 details to fully integrate the CP Certification format.

Joseph Gonzague Ngendahimana: Is there any plan to influence microfinances/associations to do spi audits. It is very important in their management and plans?

Answer: there are several national associations that use the SPI tool to track performance of the FSPs in their market. This allows benchmarking at the national level, and it helps to identify key areas for improvement across the sector. If the audits reveal that there are some areas where all FSPs need improvement, for example client protection areas, then it helps the association prioritize trainings and technical assistance it can provide its members to IMPROVE PRACTICE. This is happening in the Philippines - the example that Allan gave - MCPI uses the audits to help its members, but also to conduct a dialogue with regulators on the state of practice in the market. A good way to train your team at the association level will be to use our e-learning modules that will be coming next quarter (<https://en.spi-online.org/training>)

Natalya Fermán: Can we do several audits?

Answer : yes if you do the more comprehensive audits, such as SPI5 Full, you get the other audits for ex, ALINUS, CP Commit, ESG risks.

Marco Antonio Rios : When will the Spanish tools be available ?

Answer : we hope to have it before the conference in Guatemala in March.

Sengdy Khiev: Is there a minimum SPI-5 score?

Answer: no, it depends on the use, but as a management tool you can start low and improve over time (see the example shared by Jacques Afetor). It is interesting also to compare to benchmarks to see where you stand compared to peers. Some investors may require minimum scores, in particular in client protection dimensions, to invest in a financial institution, but generally, they will better focus on guiding improvement of practices.

Jagadish Babu Tiwari: How can social auditor in earlier version, now freelancer, can update in SPI online?

Answer: you can come to our free webinars (next one on Feb 7), check all guidance available on the resource center. And practice!

Meryem El Alaoui Faris: How will the path to become a certified auditor change?

Answer: Slightly, to adapt with new tools. More info in April 2023, stay tuned!

Igina Begmatova-Agents for Impact: Can we use the SPI4 benchmark for comparing SPI5 scores? And would be updated APR Tool as well? Or should we go with an exist APR Tool?

Answer: we have built a table of correspondence between SPI4 and SPI5 to keep using the benchmarks from SPI4 for a while before we get enough SPI5 versions so that we do not need SPI4 database anymore. SPI4 database will be used for research in 2023: state of practices, links with financial data, etc.

The APR tool remains valid and is already accessible on the new resource center: <https://en.spi-online.org/resources/view/resources-to-calculate-the-annual-percentage-rate-apr>

Resources

SPI Online website:

English: <https://en.spi-online.org>

Français: <https://spi-online.org>

SEPM Guide in Resource Center: <https://en.spi-online.org/resources/guides>

USSEPM Manual - Nov. 2022

English: [https://en.spi-](https://en.spi-online.org/resources?search=Manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/Manuels%20de%20standards/693%20USSEPM_EnglishManual%23Nov2022.pdf)

[online.org/resources?search=Manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/Manuels%20de%20standards/693%20USSEPM_EnglishManual%23Nov2022.pdf](https://en.spi-online.org/resources?search=Manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/Manuels%20de%20standards/693%20USSEPM_EnglishManual%23Nov2022.pdf)

Spanish: [https://en.spi-](https://en.spi-online.org/resources?search=Manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/Manuels%20de%20standards/694%20USSEPM_SpanishManual%23Nov2022.pdf)

[online.org/resources?search=Manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/Manuels%20de%20standards/694%20USSEPM_SpanishManual%23Nov2022.pdf](https://en.spi-online.org/resources?search=Manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/Manuels%20de%20standards/694%20USSEPM_SpanishManual%23Nov2022.pdf)

French: [https://en.spi-](https://en.spi-online.org/resources?search=manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/USSEPM%20Manuels/USSEPM_FrenchManual%23Nov2022_FINAL.pdf)

[online.org/resources?search=manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/USSEPM%20Manuels/USSEPM_FrenchManual%23Nov2022_FINAL.pdf](https://en.spi-online.org/resources?search=manual&_submit=c9f0f895fb98ab9159f51fd0297e236d&file=files/ressources/USSEPM%20Manuels/USSEPM_FrenchManual%23Nov2022_FINAL.pdf)

SPI Online Live Demo on February 7

In French at 11 am CET (Paris time): https://us06web.zoom.us/meeting/register/tZEIfuupqDoiHdSN5p6TKYhBi0Ad6GV_6ZaG

In English at 2:00 pm CET: <https://us06web.zoom.us/meeting/register/tZcpde6rrT8uH9PtfHZwnkiF4aMpBCphAhMp>