

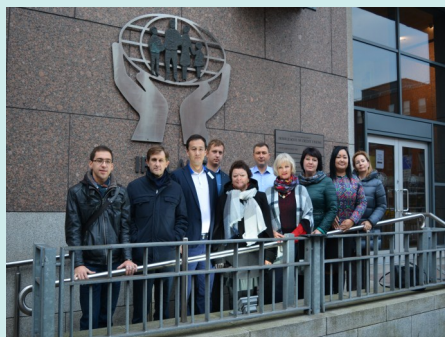
The Knowledge and Learning eZine is a quarterly circulation to ILCUF staff and partners providing summary updates and news on ILCUF, as well as relevant research and developments from the sectors of microfinance and development. The eZine forms part of ILCUF's learning strategy, facilitating knowledge transfer and encouraging organisational learning.

International Partners Conference 2016

From 4th-8th October, ILCUF welcomed 17 partners, representing 9 countries to the 2016 International Partners Conference. The aim of the conference was to bring together key representatives from the credit union movements of ILCUF's partner countries and achieve 3 broad objectives: encourage mutual learning between participants, build stronger linkages between ILCUF staff board and partners, and raise ILCUF's profile domestically.



The IPC offered an opportunity to share experiences of credit union development, discuss and address challenges and strategically plan for the ILCUF's future support to developing credit union movements. Please click [here](#) to read the report.



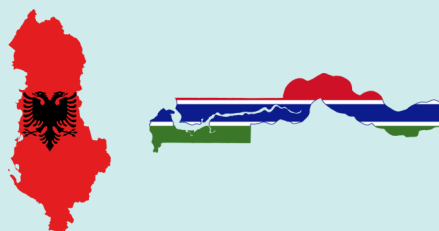
Russian, Kazakh & Moldovan Study Tour 2016

A delegation of Russian, Kazakh and Moldovan credit union representatives, consisting of chairs, directors and staff, visited Ireland for a week-long study tour from 23rd to 30th October. The study tour formed part of a training programme that has been successfully implemented for almost ten years by ILCUF. Participants spent three days receiving training in the ILCU office in Dublin. The training topics included on the agenda related to: Stabilisation, Marketing & Communications, Loan

Protection Insurance and Insurance Products, Governance, Internal Auditing, Supervision & Regulation, and Learning and Development. The group visited four credit unions across Ireland over two days, allowing the delegates to meet with staff, volunteers and management from each credit union to conduct roundtable discussions and share practical experiences of credit-union operations.

Apex Change Study: Analysis of the Impact of ILCUF on the Development of NACCUG and Jehona

ILCUF commissioned for an independent evaluation of the Foundation's technical and financial support over 15 years to two apex organisations: the National Association of Cooperative Credit Unions of the Gambia (NACCUG) and Jehona, Albania. The study examined impact in relation to governance, management, human resources, financial resources, service delivery and external relations. To read the report, please click [here](#).



Global Microscope 2016: The Enabling Environment for Financial Inclusion

The Global Microscope report analyses the overall regulatory and institutional environment for financial inclusion across 12 indicators and 55 countries. Countries are scored and ranked according to indicators including government support for financial inclusion, regulation of insurance targeting low-income population and credit-reporting systems. ILCUF partner country Ethiopia ranks 48th in this study, an increase of 2 places on the 2015 study. Please click [here](#) to read the report.

Gateway Guide to Digital Finance

This Gateway Guide contains resources providing a global overview of the current state of digital finance for financial inclusion, practical tools for the implementation of digital financial services and relevant case studies. Please click [here](#) to read the guide.

If you have suggestions for the next Knowledge & Learning eZine, to be issued in January 2017, please contact Gilly at gosullivan@creditunion.ie