

2015 AFI Global Policy Forum Draft Agenda

Monday, 31 August 2015

(Closed sessions, by invitation only)

8:00 - 17:00	Forum Registration
	Venue: GPF registration desk at designated GPF hotels
9:00 - 14:00	AMPI Helpdesk Meeting (closed session, by invitation only)
	Venue: Southern Sun
16:00 - 17:00	Press Conference (open to invited participants only)
	Venue: Banco de Moçambique (TBC)
13:00 - 17:00	Fletcher Leadership Program for Financial Inclusion Working Session (closed session, by invitation only)
	Venue: TBA

Tuesday, 1 September 2015

(Working Group Meeting day: Open to AFI members and invited participants only)

8:00 - 17:00	Forum Registration							
	Venue: GPF registration desk at the JCICC and designated GPF hotels							
9:00 - 17:00	AFI Working Groups & Regional Initiatives Meetings ¹							
	CEMCWG	PIRI	DFSWG	SMEFWG	GSPWG	FISPLG	FIDWG	
	Venue: JCICC Room 4	Venue: JCICC Room 3	Venue: JCICC Room 1	Venue: JCICC Room 2	Venue: JCICC Room 8	Venue: JCICC Room 5	Venue: JCICC Room 7	
12:00 - 14:00	Lunch	Working Group Chairs & Co-Chairs Lunch		Memberzone Training in French (12:00 - 13:00)		Memberzone Training in English (13:00 - 14:00)		
	Venue: JCICC Tent	Venue: JCICC Room 4		Venue: JCICC Room 15, 2 nd Floor		Venue: JCICC Room 15, 2 nd Floor		
14:00 - 17:00	AFI Steering Committee Meeting							
	Venue: Hotel Polana							

¹ Consumer Empowerment & Market Conduct Working Group (CEMCWG), Pacific Islands Regional Initiative (PIRI), Digital Financial Services Working Group (DFSWG), SME Finance Working Group (SMEFWG), Global Standards Proportionality Working Group (GSPWG), Financial Inclusion Strategy Peer Learning Group (FISPLG), Financial Inclusion Data Working Group (FIDWG)

17:30 - 18:00	New AFI Members Gathering
	Venue: TBA
18:00 - 20:00	Welcome reception to be hosted by Banco de Moçambique
	Venue: TBA

Wednesday, 2 September 2015

(2015 Annual General Meeting: Open to AFI members and invited participants only)

8:00 - 17:00	Forum Registration					
	Venue: JCICC and Designated GPF Hotels					
8:45 - 9:10	Opening of the AFI Annual General Meeting					
	Opening Remarks <ul style="list-style-type: none"> Alfred Hannig, Executive Director, Alliance for Financial Inclusion (AFI) Daniel Schydrowsky, Superintendent, Superintendencia de Banca, Seguros y AFP (SBS) Peru, and Chair of the AFI Steering Committee 					
	Welcome Remarks <ul style="list-style-type: none"> Ernesto Gouveia Gove, Governor, Banco de Moçambique 					
	Venue: JCICC Plenary					
9:10 - 9:55	AFI Management Unit Report Budget & Finance Report Q&A					
	Venue: JCICC Plenary					
9:55 - 10:15	AFI Independence					
	Venue: JCICC Plenary					
10:15 - 10:45	Coffee Break					
	Venue: JCICC Foyer					
10:45 - 11:15	AFI Governance					
	Venue: JCICC Plenary					
11:15 - 12:00	AFI Membership Fees					
	Venue: JCICC Plenary					
12:00 - 13:30	Lunch	AFI Global Standards Subcommittee	AMPI Leaders' Roundtable	Francophone	Asia	Regional Networking Lunches Europe & Central Asia Latin America
	Venue: JCICC Tent	Venue: JCICC Room 8	Venue: TBA	Venue: JCICC Room 2	Venue: JCICC Room 3	Venue: JCICC Room 4 Venue: JCICC Room 5
13:30 - 14:45	New Membership Approach					
	Venue: JCICC Plenary					
14:45 - 15:15	Coffee Break					
	Venue: JCICC Foyer					
15:15 - 16:15	Presentation of the Maputo Accord					
	<p>The latest update for the Maya Declaration will be unveiled during this session. AFI members will have the unique opportunity to provide inputs, and discuss the way forward in raising the Maya Declaration to the next level.</p>					

	Moderator <ul style="list-style-type: none"> Kennedy Komba, Bank of Tanzania
	Venue: JCICC Plenary
16:15- 16:30	AGM Feedback Survey
	Venue: JCICC Plenary
	End of 2015 Annual General Meeting
16:30- 17:30	Open session : Turkey's G20 Presidency Agenda (Open to all participants) <p>The current G20 Presidency under Turkey is prioritizing support for access to finance from SMEs in low income developing countries (LIDCs) through the infrastructure of the SME Compact. This session will outline the priorities of the Turkish G20 Presidency and achievements so far and allow for discussion on how the G20 and other global partners may best support LIDCs to meet the SME Finance challenge in their jurisdictions.</p> <p>Moderator</p> <ul style="list-style-type: none"> Norbert Mumba, AFI <p>Speakers</p> <ul style="list-style-type: none"> Aysen Kulakoglu, GPFI Co-Chair & Head of Department, Undersecretariat of Turkish Treasury (TBC) Susanne Dorasil, German Federal Ministry for Economic Cooperation and Development (TBC) <p>Venue: JCICC Plenary</p>
19:00 - 21.00	AFI Awards Dinner (Open to all participants)
	Venue: Hotel Polana

Thursday, 3 September 2015

(2015 Global Policy Forum Day 1: Open to all participants)

8:00 - 17:00	Forum Registration
	Venue: JCICC GPF Registration Desk
9:00 - 10:30	Opening Ceremony of the 2015 AFI Global Policy Forum <p>Welcome Remarks</p> <ul style="list-style-type: none"> Alfred Hannig, Executive Director, AFI Daniel Schydłowsky, Superintendent, SBS Peru, and Chair of the AFI Steering Committee Ernesto Gouveia Gove, Governor, Banco de Moçambique <p>Opening Remarks</p> <ul style="list-style-type: none"> Representative from the Government of Mozambique (TBA) <p><u>Ringin of the gong to officially open the 2015 GPF</u></p> <p>Keynote Speech</p> <ul style="list-style-type: none"> Madame Graça Machel DBE, Founder and Patron of New Faces, New Voices President of the African Development Bank (TBC) <p>Venue: JCICC Plenary</p>
10:30 - 11:30	Inspiring Innovation to Advance Inclusion (theme-setting session) <p>Innovation has become a common part of today's financial inclusion vocabulary, but what dose innovation mean for policy development, and how is it helping AFI members</p>

to achieve their financial inclusion targets and commitments? This session will provide an overview of the innovation process: showing where innovation comes from, the institutional challenges and opportunities they create, and the achievements that recent innovations have made possible. The moderated panel discussion will highlight a variety of innovative ideas, processes, and products from the AFI network while demonstrating the positive impact they have had on advancing inclusion.

Moderator

- Tilman Ehrbeck, Partner, Omidyar Network

Speakers

- Alfred Hannig, Executive Director, AFI
- Benno Ndulu, Governor, Bank of Tanzania
- James Mwangi, Managing Director & CEO, Equity Bank
- Jack Forestell, Global Head of Product, Visa

Venue: JCICC Plenary

11:30 - 12:00 **Coffee Break**

Venue: JCICC Foyer

12:00 - 13:00 **Banco de Moçambique's session**

Venue: JCICC Plenary

13:00 - 14:30 **Lunch** **PPD Leaders' Roundtable** **Online Progress Dashboard Training**
(closed session, by invitation only)

Venue:

JCICC Tent

Venue: JCICC Room 4

Venue: JCICC Room 1

Innovation Marketplace

14:30 - 15:15	Innovations in Psychometrics This session will give an overview of psychometric methodologies used for credit scoring, and highlight successful pilots and applications. Moderator <ul style="list-style-type: none"> ▪ TBA Speakers <ul style="list-style-type: none"> ▪ Adam Milo (TBC) ▪ Entrepreneurial Finance Labs (TBC) 	Innovative Payment Technologies & AML/CFT Risk Management The session will explore the perceived risks posed by cryptocurrencies, with a particular focus on AML/CFT and other financial integrity risks. Moderator <ul style="list-style-type: none"> ▪ Victor Dostov, Russian E-Money Association (TBC) Speakers <ul style="list-style-type: none"> ▪ Karen Gifford, Ripple Labs (TBC) ▪ Patrick Murck, Bitcoin Foundation OR Michael Sonnenshein, Greyscale Investments (TBC) 	Smart Cities This session will highlight ways on how cities can manage connectivity, interoperability, and inclusive financial payment systems while maintaining security, and protecting consumers. 	Enhancing Financial Usage This session will showcase some of the latest innovations designed to dramatically increase usage using high touch, high scale, and low cost connections and customer engagement tools.
	Venue: JCICC	Venue: JCICC	Venue: JCICC	Venue: JCICC

	Room 3	Plenary	Room 5	Room 2
15:15 - 15:30	Break			
Innovation Marketplace				
15:30 - 16:15	Innovations in Data Collection & Usage This session aims to showcase innovative approaches in capturing and measuring financial inclusion data to effectively demonstrate impact, and enhance financial inclusion policymaking. Moderator <ul style="list-style-type: none">Charles Marwa, AFI Speakers <ul style="list-style-type: none">Paul Breloff, Accion Venture LabsCignifi OR Lenddo (TBA) Venue: JCICC Room 3	Inclusive Digital Finance: Interoperability and Merchant Acceptance This session will focus on discussions around providing a pathway for the “forgotten half” to join the FI ecosystem by getting them plugged into the appropriate mobile financial services. Venue: JCICC Room 5	Digital Platform Innovations for Financial Inclusion Around the world, there are many new financial models developed to target the base of the pyramid. This session will showcase some of these innovative business models and new projects focused on leveraging digital platforms to provide low income population segments with appropriate financial products and services. Venue: JCICC Room 2	
16:15 - 16:45	Coffee Break Venue: JCICC Foyer			
16:45 - 18:00	Financial Inclusion Quiz Financial Inclusion Quiz is an entertaining and informative session that will provide participants an opportunity to learn more about financial inclusion initiatives and activities driven by AFI members and partners. In line with the GPF theme, “ <i>Inspiring Innovation to Advance Inclusion</i> ”, the session will feature questions related to financial innovations to reach the base of the pyramid as well as questions coming from AFI Working Groups and regional initiatives, the Maya Declaration, and other key AFI activities. Facilitator <ul style="list-style-type: none">Eliki Boletawa, AFI Venue: JCICC Plenary			
19:00 - 21:00	Gala Dinner hosted by Banco de Moçambique Venue: TBA			

Friday, 4 September 2015

(2015 Global Policy Forum Day 2: Open to all participants)

8:30 - 9:30	<p>Convergence of Non-bank E-Money Providers & Banks</p> <p>The session aims to highlight discussions on the current convergence trends between nonbank and bank DFS deployments, and to promote a closer dialogue between financial and telco regulators working closely together as a result of this convergence.</p> <p>Moderator</p> <ul style="list-style-type: none">▪ Tamara Cook, FSD Kenya <p>Speakers</p> <ul style="list-style-type: none">▪ Atiur Rahman, Governor, Bangladesh Bank (TBC)▪ Stephen Mwaura, Central Bank of Kenya (TBC)▪ GSMA (TBA)▪ International Telecommunications Union (TBA)▪ Eric Njagi, Commercial Bank of Africa (TBC)▪ Representative from Mozambique (TBA) <p>Venue: JCICC Plenary</p>	<p>Leadership & Innovation for SME Finance</p> <p>Access to Finance for SMEs is increasingly being identified by AFI members as a core component of a holistic financial inclusion strategy. This session will focus on the extent to which new innovations such as crowdfunding and data analytics can be applied in developing countries to improve SME access to finance.</p> <p>Moderator</p> <ul style="list-style-type: none">▪ TBA <p>Speakers</p> <ul style="list-style-type: none">▪ Loi Bakani, Governor, Bank of Papua New Guinea (TBC)▪ Jihad Al-Wazir, Governor, Palestine Monetary Authority (TBC)▪ Eden Dema, Deputy Governor, Royal Monetary Authority of Bhutan (TBC)▪ Ecobank (tbc)▪ Speaker on crowdfunding for SMEs in Africa (TBC) <p>Venue: JCICC Room 4 &5</p>	
9:30 - 9:45	Break		
9:45 - 11:00	<p>Mobile-Enabled Cross-Border Remittances</p> <p>This session will examine the challenges in expanding remittances and cross-border payments, and highlight new channels that can be scaled up to drive down the cost of safe and efficient remittance flows. This session will also identify the impact of banks' de-risking practices, and the corresponding mitigation steps to ensure vulnerable groups heavily reliant on remittances are able to access the appropriate products and services.</p>	<p>Stemming the Tide of De-Risking through Innovative Technologies & Partnerships</p> <p>It is widely recognized that the trend towards de-risking could add to overall AML/CFT risk rather than mitigate it since banks' operations are likely to be filled by unregulated service providers. This session will focus on the scale of de-risking, its impact on financial inclusion, and potential solutions to address de-risking actions by banks.</p> <p>Moderator</p> <ul style="list-style-type: none">▪ Benno Ndulu, Governor, Bank of Tanzania (TBC)	<p>Data Strategies for Financial Inclusion of Women</p> <p>Gender-disaggregated data is critical to identify the barriers to financial inclusion of women and the development of public policies to mitigate them. This session will showcase some of the ongoing initiatives of AFI members that have taken specific steps to tackle this challenge in order to close the gender gap in financial inclusion.</p> <p>Moderator</p>

	<p>Moderator</p> <ul style="list-style-type: none"> ▪ TBA <p>Speakers</p> <ul style="list-style-type: none"> ▪ Atalina Enari, Governor, Central Bank of Samoa (TBC) ▪ Ernesto Gove, Governor, Banco de Moçambique ▪ Tiémoko Meyliet Koné, Governor, BCEAO (TBC) ▪ Chiranjibi Nepal, Governor, Nepal Rastra Bank (TBC) ▪ Gregory Reeve, COO for MFS, Millicom (TBC) <p>Venue: JCICC Plenary</p>	<p>Speakers</p> <ul style="list-style-type: none"> ▪ Barry Whiteside, Governor, Reserve Bank of Fiji (TBC) ▪ Brian Wynter, Governor, Bank of Jamaica (TBC) ▪ Tim Adams, President & CEO, International Institute of Finance (TBC) ▪ Peer Stein, World Bank (TBC) ▪ Drew Weinschenk, United States Department of State (TBC) <p>Venue: JCICC Room 4 &5</p>	<ul style="list-style-type: none"> ▪ Mary Ellen Iskenderian, Women's World Banking (TBC) <p>Speakers</p> <ul style="list-style-type: none"> ▪ Denton Rarawa, Governor, Central Bank of the Solomon Islands (TBC) ▪ Inez Murray, Global Alliance Banking (TBC) ▪ Henriqueta Hunguana, New Faces New Voices (TBC) <p>Venue: JCICC Room 3</p>
11:00 - 11:30	<p>Coffee Break</p> <p>Venue: JCICC Foyer</p>		
11:30 - 12:45	<p>Harnessing Technology for Effective Financial Inclusion Measurement</p> <p>This session will highlight the latest developments in data and measurement practices that harness new technology and effective partnerships to deliver high quality financial inclusion data on invisible markets, and offer insights to previously unseen and marginalize unbanked groups.</p> <p>Moderator</p> <ul style="list-style-type: none"> ▪ Bill & Melinda Gates Foundation (TBA) <p>Speakers</p> <ul style="list-style-type: none"> ▪ Juan Carlos Chong, SBS Peru, Chair of FIDWG ▪ Bank Negara Malaysia (TBA) ▪ Reserve Bank of Fiji (TBA) ▪ Cenfri (TBA) 	<p>New Approaches in E-Money</p> <p>Recently, some countries in Africa and in Latin America have started developing innovative regulatory provisions for e-money products such as allowing the distribution of interests. This session will open the floor for a lively debate on whether these new approaches favor the market, or whether they actually have an impact to expanding financial inclusion at all.</p> <p>Moderator</p> <ul style="list-style-type: none"> ▪ Michael Tarazi, CGAP <p>Speakers</p> <ul style="list-style-type: none"> ▪ Raymond Estioko, Bangko Sentral ng Pilipinas (TBC) ▪ Kennedy Komba, Bank of Tanzania (TBC) ▪ Elías Vargas, SBS Peru (TBC) ▪ Banco Central del Ecuador (TBA) ▪ Tigo Tanzania 	<p>Financial Consumer Protection in Big Data</p> <p>This session aims to foster a better understanding of the risks and benefits in consumer data usage; to facilitate a closer dialogue between regulators and experts on policy boundaries in the use of big data to aid the enforcement of rules on competition and consumer protection; and to stimulate market innovations for privacy-enhancing services.</p> <p>Moderator</p> <ul style="list-style-type: none"> ▪ Reuben Summerlin, UNCDF <p>Speakers</p> <ul style="list-style-type: none"> ▪ Armenuhi Mkrtchyan, Central Bank of Armenia ▪ Shaohua Zhang, People's Bank of China ▪ Corey Stone, Consumer Financial Protection USA (TBC) ▪ Katharine McKee, CGAP

	Venue: JCICC Room 3	Venue: JCICC Room 4 & 5	Venue: JCICC Plenary
12:45 - 14:00	Lunch		
	Venue: JCICC Tent		
14:00 - 14:20	Leadership Session hosted by BM		
	Venue: JCICC Plenary		
14:20 - 15:35	Approaching Financial Inclusions Last Frontier, serving the rural poor		
	<p>The promises of technology in lowering transaction costs for traditional and non-traditional financial service providers have undeniably started to materialize, and its positive impact on financial inclusion is evident in many developing and emerging countries. However, significant portions of poor people have not yet benefited from these advances particularly those living in rural or remote areas. This session will highlight innovative, successful, and scalable examples of financial services provision designed for those hard-to-reach segments or the “last mile”. Furthermore, this session will explore the role that financial regulators can play to support initiatives in reaching the last mile.</p> <p>Moderator</p> <ul style="list-style-type: none"> Greta Bull, Incoming CEO of CGAP <p>Speakers</p> <ul style="list-style-type: none"> Esselina Macome, Banco de Moçambique Mark Flaming, MicroCred One Acre Fund (TBA) <p>Venue: JCICC Plenary</p>		
15:35 - 16:45	Maya Declaration Progress Update		
	<p>Members of the AFI network are highly committed to reaching the unbanked as reflected through the concrete financial inclusion targets that they have set and are implementing in the context of the Maya Declaration. By the 1st half of 2015, over 70% of all targets set under the Maya Declaration have been achieved, and about 40% of these account for completed targets with specific focus on digital financial services (DFS). This session aims to highlight AFI members’ contributions to the overall reduction of the global unbanked population with a particular focus on commitments and achievements in the area of DFS. The panel will also examine the way forward for the Maya Declaration, and how it can further benefit from stronger partnerships and synergies with the private sector and other global initiatives.</p> <p>Moderator</p> <ul style="list-style-type: none"> Njuguna Ndung’u, Former Governor, Central Bank of Kenya <p>Speakers</p> <ul style="list-style-type: none"> Central Bank of Nigeria (TBA) People’s Bank of China (TBA) Gloria Grandolini, World Bank (TBC) Daniel Monehin, Mastercard (TBC) <p>Venue: JCICC Plenary</p>		
16:45 - 17:15	Announcement of New Commitments		
	Venue: JCICC Plenary		
17:15 - 17:45	GPF 2015 Evaluation		
	Venue: JCICC Plenary		

17:45 - 18:15 **Closing Ceremony of the 2015 GPF**

Closing Remarks

- Alfred Hannig, Executive Director, AFI
- Daniel Schydlofsky, Superintendent, SBS Peru, and Chair of the AFI Steering Committee
- Ernesto Gove, Governor, Banco de Moçambique

Gong handover to the host of the 2016 GPF

Venue: JCICC Plenary

19:15 - 20:30 2015 Graduation Celebration of the Fletcher Leadership Program for Financial Inclusion, (by invitation only, for more information contact: FinancialLeadership@tufts.edu)

Venue: JCICC Room 1