



The 2012 AFI Global Policy Forum: Making financial inclusion real

This year, with the theme *Making financial inclusion real*, the Forum aims to ensure the commitments made under the Maya Declaration in 2011 are being turned into reality through results-oriented progress tracking, and that ways to better optimize the positive impacts of financial inclusion, moving forward, are identified. Forum discussions will: 1) glean lessons learned from the progress achieved by the Maya Declaration; 2) focus on practical policy solutions that facilitate the achievement of the commitments; and 3) elaborate on the broader impacts of financial inclusion on the real economy—its role in poverty alleviation, boosting employment, redressing inequality, and promoting long term economic growth. Furthermore, marking an important milestone in AFI's history, this year's Forum will elevate the network as a unique peer-learning and progress review platform for financial inclusion that is fully driven by its members, and will highlight its sustainable long-term path with developing and emerging country ownership and leadership at the core.

The AFI members' commitment to make real impact through financial inclusion is strong. This year's overarching theme for the GPF could not be more timely: take the challenge and make your commitments count, let us make financial inclusion *real*.

Monday, 24 September 2012

**** Please kindly note that the official opening of the Global Policy Forum starts from 26 September. The program below, for the 24th and 25th September, is for the AFI Working Groups closed-door meetings - other initiatives and participation is by invitation only. The Gala Dinner on the 25th is open to all GPF participants ****

9:00 - 17:00	Forum Registration		
	Venue: Old Harbour Conference Center Lobby		
9:00 - 17:30	AFI Working Group Meetings		
	Consumer Empowerment and Market Conduct (CEMC)	Financial Inclusion Data (FID)	Financial Integrity (FINT)
	Venue: Sir Francis Drake	Venue: Seal & Robben Island	Venue: Dassen Island

Tuesday, 25 September 2012

9:00 - 17:00	Forum Registration				
	Venue: Old Harbour Conference Center Lobby				
9:00 - 18:00	AFI Working Group Meetings				
	Mobile Financial Services (MFS)	Consumer Empowerment and Market	Financial Inclusion Data (FID)	Financial Integrity (FINT)	Pacific Islands Working Group

	Conduct (CEMC)				
	Venue: Marco Polo	Venue: Sir Francis Drake	Venue: Seal & Robben Island	Venue: Dassen Island	Venue: Marion Island
9:00 - 12:00	Inaugural Leaders Roundtable on Africa Mobile Financial Services Policy Initiative (AMPI)				
	Venue: Vasco da Gama & Diaz				
13:00 - 14:00	Press Conference				
	Venue: Vasco da Gama & Diaz				
15:00 - 18:00	AFI Steering Committee Meeting				
	Venue: The Westin Executive Club Restaurant				
19:00 - 21:00	Gala dinner hosted by the National Treasury				
	Venue: CTICC				

Day I: Making the commitments real Wednesday, 26 September 2012

8:00 - 11:00	Forum Registration
	Venue: Old Harbour Conference Center Lobby
8:30 - 10:30	AFI Annual General Meeting (Open to <u>AFI members only</u>)
	<i>Discussions on AFI's strategic future to be chaired by Amando M. Tetangco, Jr., Governor, Bangko Sentral ng Pilipinas (BSP) and AFI Steering Committee</i>
	Venue: Old Harbour Grand Ballroom
10:30 - 11:00	Coffee Break
	Venue: Old Harbour Ballroom Foyer
11:00 - 12:00	2012 AFI Global Policy Forum Opening Ceremony
	<i>*A tribute to Mr. Raúl Hernández-Coss, AFI Policy Champion</i>
	Opening Remarks
	<ul style="list-style-type: none"> ▪ Alfred Hannig, Executive Director, Alliance for Financial Inclusion (AFI) ▪ Amando M. Tetangco, Governor, Bangko Sentral ng Pilipinas and AFI Steering Committee
	Welcome Remarks and Keynote Address
	<ul style="list-style-type: none"> ▪ Pravin Gordhan, Minister, Ministry of Finance, Republic of South Africa
	Venue: Old Harbour Grand Ballroom
12:00 - 13:15	Financial Inclusion's Impact on the Real Economy
	Speakers
	<ul style="list-style-type: none"> ▪ Ana Fernanda Maiguashaca, Deputy Minister, Ministry of Finance and Public

Credit, Colombia

- Kamalesh Chandra Chakrabaty, Deputy Governor, Reserve Bank of India
- Halim Alamsyah, Deputy Governor, Bank Indonesia
- Lesetja Kganyago, Deputy Governor, Reserve Bank of the Republic of South Africa
- Iraj Abedian, Chief Executive, Pan African Investment and Research Services
- Luis Pereira, Deputy Governor, Banco Central do Brasil (tbc)
- Donald Kaberuka, President, African Development Bank (tbc)

Moderator

- Njuguna Ndung'u, Governor, Central Bank of Kenya and AFI Steering Committee

Venue: Old Harbour Grand Ballroom

13:15 - 14:15 **Lunch**

Venue: Hotel Lobby Restaurant

14:15 - 16:15 **Maya Declaration: Commitments You Can Bank On**

14:15 - 15:15 **Part I: Leaders' Report on Progress of the Commitments Made in Riviera Maya**

Speakers

- Barry Whiteside, Governor, Reserve Bank of Fiji
- Louncény Nabe, Governor, Central Bank of the Republic of Guinea
- Sanusi Lamido Aminu Sanusi, Governor, Central Bank of Nigeria
- Nestor Espenilla Jr., Deputy Governor, Bangko Sentral ng Pilipinas (BSP)
- Carlos Serrano, Comisión Nacional Bancaria y de Valores (CNBV) Mexico
- Monique Nsanzabaganwa, Deputy Governor, National Bank of Rwanda

Moderator

- Daniel Schydrowsky, Superintendent, Superintendencia de Banca, Seguros y AFP (SBS), Peru

15:15 - 16:15 **Part II: Supporting the Maya Declaration - New Forms of Cooperation**

Speakers

- Representative, Bill & Melinda Gates Foundation
- Tilman Ehrbeck, CEO, Consultative Group to Assist the Poor (CGAP)
- Seema Desai, GSMA
- Edward Brandt, Executive Vice President and Managing Director for Government Solutions and Services, Mastercard
- Douglas Michelman, Global Head of Corporate Relations, Visa
- Gaiv Tata, Financial & Private Sector Development (FPD) Director, World Bank

Moderator

- Alfred Hannig, Executive Director, AFI

Venue: Old Harbour Grand Ballroom

16:15 - 16:45 **Coffee Break**

Venue: Old Harbour Ballroom Foyer

16:45 - 18:00 **South African Experience in Financial Inclusion**

Speakers

- Nkosana Mashiya, Reserve Bank of the Republic of South Africa
- Tami Sokutu, Board of The Banking Association of South Africa, and Executive Director, African Bank
- Vivienne Pearson, South African Insurance Association
- Isaac Ramputa, Financial Sector Charter Council
- Ingrid Goodspeed, National Treasury of the Republic of South Africa
- Prega Ramsany, FinMark Trust

Moderator

- David Porteous, Managing Director, Bankable Frontiers Associate (BFA)

Venue: Old Harbour Grand Ballroom

19:00 - 21:00 **Welcome Cocktail**

Welcome Remarks

- Christoph Beier, Vice Chair of the Board, German International Cooperation (GIZ)

Venue: St. Yves Beach Club, Camps Bay

**Please proceed to the main entrance of the hotel at 18:30 for bus pickup to the venue*

Day II: New challenges, new solutions
Thursday, 27 September 2012

8:45 - 9:45 **AFI Working Groups: The Year in Review**

Speakers

- Mobile Financial Services: Raymond Estioko, BSP
- Consumer Protection and Market Conduct: Maria Belinda Caraan, BSP
- Financial Inclusion Data: Luis Treviño Garza, CNBV Mexico
- Financial Integrity: Elizabeth Onyonka, Central Bank of Kenya
- Pacific Islands: Lana Lome-Ileremia, Central Bank of Samoa

Moderator

- Sung-Ah Lee, Director, AFI

Venue: Old Harbour Grand Ballroom

9:45 - 10:30 **Coffee break**

Venue: Old Harbour Ballroom Foyer

10:30 - 11:45 **Breaking the Barriers of Mobile Financial Services to Make Financial Inclusion Real**

Speakers

- Millison Nahr, Deputy Governor, Bank of Ghana
- Carlos López-Moctezuma, CNBV Mexico
- Akhtar Javed, State Bank of

Strategic Approaches for Financial Inclusion

Speakers

- Charles Chuka, Governor, Reserve Bank of Malawi
- Monique Nsanzabaganwa, Deputy Governor, National Bank of Rwanda
- Odo Tevi, Governor, National Bank of Vanuatu
- Juan Manuel Valle, Ministry of

	<p>Pakistan</p> <ul style="list-style-type: none"> ▪ Hemant Bajjal, MasterCard <p>Moderator</p> <ul style="list-style-type: none"> ▪ Michael Tarazi, CGAP <p>Venue: Ballroom West</p>	<p>Finance, Mexico</p> <ul style="list-style-type: none"> ▪ Paul Eluhaiwe, Central Bank of Nigeria ▪ Saeed Ahmed, State Bank of Pakistan <p>Moderator</p> <ul style="list-style-type: none"> ▪ Amar Bhattacharya, G24 Secretariat <p>Venue: Ballroom East</p>		
11:45 - 12:15	Coffee break			
	Venue: Old Harbour Ballroom Foyer			
12:15 - 13:30	<p>Financial Education: A Critical Success Factor for Financial Inclusion and Consumer Protection</p> <p>Speakers</p> <ul style="list-style-type: none"> ▪ Maria Belinda Caraan, BSP ▪ Milla Guillen, SBS Peru ▪ Mussah Kamara, Central Bank of Liberia ▪ Saeed Ahmed, State Bank of Pakistan ▪ Armenuhi Mkrtchyan, Central Bank of Armenia <p>Moderator</p> <ul style="list-style-type: none"> ▪ Gabriel Davel, AFI Associate <p>Venue: Ballroom East</p>	<p>Emerging Innovations: Financial Inclusion & New Business Models</p> <p>Speakers</p> <ul style="list-style-type: none"> ▪ Juan Carlos Rojas Serrano, DaviPlata, Colombia (tbc) ▪ Dirk Ehlers, Capitec Bank South Africa (tbc) ▪ Nadeem Hussain, Tameer Microfinance Bank, Pakistan (tbc) ▪ Dave Parratt, Oltio (tbc) <p>Moderator</p> <ul style="list-style-type: none"> ▪ Gerhard Coetzee, Head of Inclusive Banking, ABSA Bank <p>Venue: Ballroom West</p>	<p>Microinsurance as Part of the Broader Ecosystem of Financial Inclusion</p> <p>Speakers</p> <ul style="list-style-type: none"> ▪ Armando Caceres Valderrama, SBS Peru ▪ Temesgen Zeleke, National Bank of Ethiopia ▪ Henry Yan, Access to Insurance Initiative ▪ Craig Thorburn, World Bank <p>Moderator</p> <ul style="list-style-type: none"> ▪ Jonathan Dixon, Head of Insurance, Financial Services Board of South Africa <p>Venue: Vasco da Gama & Diaz</p>	<p>Leaders' Roundtable (Closed door session - <u>by invitation only</u>)</p> <p>Time: 12:00 - 14:30</p> <p><i>Roundtable discussions to be chaired by Pravin Gordhan, Minister, Ministry of Finance, Republic of South Africa</i></p> <p><i>*Lunch will be served at the venue</i></p> <p>Venue: Seal & Robben Island</p>
13:30 - 14:45	Lunch	Working Group Chairs and Policy Champion Lunch		
	Venue: Hotel Lobby Restaurant	Venue: Marion Island		

<p>14:45 - 16:00</p>	<p>Meet a Practitioner: Real-Life Solutions to Your Data Challenges</p> <p>Speakers</p> <ul style="list-style-type: none"> ▪ Shem Ouma, Central Bank of Kenya ▪ Zarina Abd Rahman, Bank Negara Malaysia ▪ Ursula Borrero Llano, Banca de las Oportunidades Colombia <p>Moderator</p> <ul style="list-style-type: none"> ▪ David Porteous, BFA <p>Venue: Ballroom West</p>	<p>Innovative Payment Systems: Access to Essential Services & Beyond</p> <p>Speakers</p> <ul style="list-style-type: none"> ▪ Raymond Estioko, Bangko Sentral ng Pilipinas ▪ Carlos Moya, Banca de las Oportunidades Colombia ▪ Dave Mitchell, South African Reserve Bank ▪ Alexandre Berthaud, Universal Postal Union ▪ Bwaki Kwassi, Central Bank of West African States (tbc) <p>Moderator</p> <ul style="list-style-type: none"> ▪ Ahmed Dermish, BFA <p>Venue: Ballroom East</p>	<p>The Impact of the Financial Crisis on the SME Sector & Potential Policy Responses</p> <p>Speakers</p> <ul style="list-style-type: none"> ▪ Atiur Rahman, Governor, Bank of Bangladesh ▪ Cristian Costabal, CORFO Chile ▪ Justine Bagyenda, Bank of Uganda ▪ Mikhail Mamuta, Russian Microfinance Center ▪ Susanne Dorasil, Federal Ministry of Economic Cooperation and Development, Germany <p>Moderator</p> <ul style="list-style-type: none"> ▪ Peer Stein, International Finance Corporation (IFC) <p>Venue: Vasco da Gama & Diaz</p>						
<p>16:00 - 16:30</p>	<p>Coffee Break</p> <p>Venue: Old Harbour Ballroom Foyer</p>								
<p>16:30 - 17:45</p>	<p>Regional Cooperation for Financial Inclusion</p> <table border="1"> <thead> <tr> <th data-bbox="335 1344 638 1388">Africa</th> <th data-bbox="638 1344 1013 1388">Asia and the Pacific</th> <th data-bbox="1013 1344 1370 1388">Latin America</th> </tr> </thead> <tbody> <tr> <td data-bbox="335 1388 638 1966"> <p><i>This session will feature discussions on the Africa Mobile Financial Services Policy Initiative (AMPI)</i></p> <p>Venue: Vasco Da Gama & Diaz</p> </td> <td data-bbox="638 1388 1013 1966"> <p>Speakers</p> <ul style="list-style-type: none"> ▪ Loi Bakani, Governor, Bank Papua New Guinea ▪ Kamallesh Chandra Chakrabarty, Deputy Governor, Reserve Bank of India ▪ Zhang Shaohua, People's Bank of China ▪ Punkgy Wibowo, Bank Indonesia ▪ Noritaka Akamatsu, Asian Development Bank <p>Moderator</p> <ul style="list-style-type: none"> ▪ Tilman Bruett, United Nations Capital </td> <td data-bbox="1013 1388 1370 1966"> <p>Speakers</p> <ul style="list-style-type: none"> ▪ Ana Fernanda Maiguashaca, Deputy Minister, Ministry of Finance and Public Credit, Colombia ▪ Daniel Schydrowsky, Superintendent, SBS Peru ▪ Carlos Serrano, Vice President, CNBV Mexico ▪ Ruth Arregui Solano, General Manager, Banco Central del Ecuador <p>Moderator</p> </td> </tr> </tbody> </table>			Africa	Asia and the Pacific	Latin America	<p><i>This session will feature discussions on the Africa Mobile Financial Services Policy Initiative (AMPI)</i></p> <p>Venue: Vasco Da Gama & Diaz</p>	<p>Speakers</p> <ul style="list-style-type: none"> ▪ Loi Bakani, Governor, Bank Papua New Guinea ▪ Kamallesh Chandra Chakrabarty, Deputy Governor, Reserve Bank of India ▪ Zhang Shaohua, People's Bank of China ▪ Punkgy Wibowo, Bank Indonesia ▪ Noritaka Akamatsu, Asian Development Bank <p>Moderator</p> <ul style="list-style-type: none"> ▪ Tilman Bruett, United Nations Capital 	<p>Speakers</p> <ul style="list-style-type: none"> ▪ Ana Fernanda Maiguashaca, Deputy Minister, Ministry of Finance and Public Credit, Colombia ▪ Daniel Schydrowsky, Superintendent, SBS Peru ▪ Carlos Serrano, Vice President, CNBV Mexico ▪ Ruth Arregui Solano, General Manager, Banco Central del Ecuador <p>Moderator</p>
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	Development Fund	▪ Carlos López-Moctezuma, CNBV Mexico
	Venue: Ballroom East	
		Venue: Ballroom West
19:00 - 21:00	Dinner hosted by AFI	
	Venue: Baia Seafood Restaurant, V&A Waterfront	
	<i>*Please proceed to the main entrance of the hotel at 18:30 for bus pickup to the venue</i>	

Day III: New commitments and moving forward Friday, 28 September 2012

9:00 - 10:15	Announcement of New Institutional Commitments to the Maya Declaration		
	The Cape Town Commitments		
	Venue: Old Harbour Grand Ballroom		
10:15 - 11:00	AFI Marketplace		
	Venue: Vasco da Gama & Diaz		
11:00 - 11:20	GPF 2012 Evaluation		
	Venue: Old Harbour Grand Ballroom		
11:20 - 12:15	Closing of the GPF 2012 and Opening of the GPFI Forum		
	Closing Remarks		
	<ul style="list-style-type: none"> ▪ Alfred Hannig, Executive Director, Alliance for Financial Inclusion ▪ Sanusi Lamido Aminu Sanusi, Governor, Central Bank of Nigeria ▪ Muhammad Ibrahim, Deputy Governor, Bank Negara Malaysia 		
	Keynote Address		
	<ul style="list-style-type: none"> ▪ Deputy Minister, Ministry of Finance OR Deputy Governor, Reserve Bank, South Africa (tbc) 		
	Opening Remarks for the GPFI Forum		
	<ul style="list-style-type: none"> ▪ Juan Manuel Valle, Secretaría de Hacienda y Crédito Público, México 		
	Venue: Old Harbour Grand Ballroom		
12:15 - 13:30	Lunch	Francophone Africa Networking Lunch	AFI Working Groups and GPFI Subgroups Lunch Meeting
	Venue: Hotel Lobby Restaurant	Venue: Seal & Robben Island	Venue: Hotel Lobby Restaurant (tables will be reserved)
13:30 - 14:45	Financial Inclusion: Pathway to Stability?		
	Venue: Old Harbour Grand Ballroom		

14:45 - 15:15	Coffee Break
	Venue: Old Harbour Ballroom Foyer
15:15 - 16:30	Implementing the G20 Financial Inclusion Peer Learning Program
	Venue: Old Harbour Grand Ballroom
16:30 - 16:45	The G20 Basic Set of Financial Inclusion Indicators
	Venue: Old Harbour Grand Ballroom
16:45 - 17:00	Closing Remarks
	Venue: Old Harbour Grand Ballroom
18:00 - 19:15	Cocktail Dinner - Sponsored by the G20 Mexican Presidency
	Venue: Old Harbour Ballroom Foyer

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