







Swiss Confederation

Federal Department of Economic Affairs, Education and Research EAER State Secretariat for Economic Affairs SECO

DRAFT AGENDA

1ST EASTERN EUROPE AND CENTRAL ASIA (ECA) REGIONAL FORUM ON FINANCIAL INCLUSION POLICY
SKOPJE, MACEDONIA
26-28 October 2015

Monday, 26 October 2015 Day 1

Time	Session			
08:15 - 09:00 am	Registration Venue: Congress Hall 2 Foyer			
09:00 - 09:10 am	Welcome Remarks by the National Bank of the Republic of Macedonia and the Alliance for Financial Inclusion Governor Dimitar Bogov, National Bank of the Republic of Macedonia Dr. Alfred Hannig, Executive Director, Alliance for Financial Inclusion SECO (tbd) Ambassador Switzerland (tbd) Ministry for Finance Macedonia (tbd) BMZ (tbd) Venue: Congress Hall 2			
09:10-09:30 am	Opening Keynote Speech			
09:30-10:30 am	Session 1: Promoting Regional Collaboration for Financial Inclusion Panelists: • Mikhail Mamuta, Central Bank of Russia • Kennedy Komba, Bank of Tanzania • Christina Rokoua, Reserve Bank of Fiji • Alper Batur, Undersecretariat of Treasury, Turkey Moderator: Eliki Boletawa, AFI Objective: AFI members to share experience on peer learning, regional integration/ collaboration. Trend highlight in terms of financial inclusion policy initiatives, importance of regional cooperation, challenges and solutions to advancing financial inclusion. This session will set the theme for the event. Venue: Congress Hall 2			
10:30-11:00 am	Coffee Break and group photo			
11:00-12:10 pm	Session 2: A Consumer's Perspective - In Search of Good Practices in Consumer Protection Panelists: • Armenuhi Mkrtchyan, Central Bank of Armenia • Aleksandr Timoshenko, National Bank of the Republic of Belarus			









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- Alexandr Terentyey, National Bank of Kazakhstan
- Seiitbek Sharshenov, Central Bank of Kyrgyz Republic (tbc)

Moderator: Jennifer Chien, World Bank

Consumer protection practices vary across the ECA region, but are high on the agenda for many governments and central banks in the region. Some ECA enact consumer protection frameworks as part of their commitment to the EU, whilst others have recognized the need for financial consumer protection in the wake of the 2008 global financial crisis. In the ECA region, most policy makers are interested in safeguarding fundamental aspects of consumer protection, such as transparency, disclosure and the right of recourse. In order for that to be achieved, this session seeks to highlight the good practices employed across the region for the most favorable outcome.¹

Venue: Congress Hall 2

12:10-14:00 pm

Lunch/separate room for the high-level, invitations to be sent additionally

Session 3: SME Finance, the Engine for Growth.

Panelists:

- Ali Arslan, Undersecretariat of Treasury, Turkey
- Ahmad Haniff, Bank Negara Malaysia
- John Mwaka, Sacco Societies Regulatory Authority
- Michael Hillian, Reserve Bank of Vanuatu

Moderator: Ricardo Estrada, AFI

14:00-15:10 pm

All companies, but in particular SMEs, continue to face difficulties in access to financing and credit. In the ECAs are heavily reliant, to a disproportionate extent, on the banking sector for financing, as they are unable to raise equity or access debt financing from financial markets directly.² Such a lack of access to effective financing and credit continues to be a barrier to growth and development in the region.

Venue: Congress Hall 2

15:10-15:45 pm

15:45-16:45 pm

Coffee Break

Session 4: Digital innovation: Building blocks for financial inclusion Panelists:

- Mikhail Mamuta, Central Bank of Russia
- Nurgul Dzunushalieva, Central Bank of Kyrgyz Republic
- Kennedy Komba, Bank of Tanzania

Moderator: Victor Dostov, Russian Microfinance Center

Consumers in Central and Eastern Europe (ECA) are rapidly becoming the fastest adopters of mobile focused services across the whole European and Central region and show no signs of slowing down. This shift in behavior from cash to mobile and digital financial services presents huge opportunities for the sector of digital

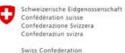
 $^{1\\ {\}it http://www.cgap.org/news/financial-consumer-protection-regulation-europecentral-asia}$

 $^{2 \\ \}text{http://www.worldbank.org/en/news/speech/2014/06/09/harnessing-sme-potential-in-europe-and-central-asia-the-contribution-of-the-world-bank-group and the same and the s$









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	financial services. Some issues to keep in mind are that a large population of the CEE region remains unbanked, without access to basic financial services, and that the ECA area is acknowledged to be a hug for large-scale digital crime, so mobile payments security must be designed with specifically that in mind. ³ Venue: Congress Hall 2
16:45-17.30 pm	Announcement of Macedonia Consensus/ Declaration on Financial Inclusion Regional Peer Learning Platform. Venue: Congress Hall 2
19.00-21.00 pm	Gala Dinner hosted by NBRM Venue: Stara Gradska Kukja Restaurant

Tuesday, 27 October 2015 Day 2

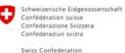
Time	Session			
09:00-09:10 am	Recap of Day 1 and Agenda Setting			
09:10-10:10 am	Session 5: Harnessing regional efforts into National Financial Inclusion Strategies. Objective: Panelists: Kristina Nikolovska, National Bank of the Republic of Macedonia Kennedy Komba, Bank of Tanzania Marina Rokoua, Reserve Bank of Fiji Marina Kahar, Bank Negara Malaysia Moderator: Macu Martinez, ADB (tbc) A sound National Financial Inclusion strategy is crucial to any country committed to reducing financial exclusion across sectors. The strategy needs to coordinate efforts between main stakeholders, both public and private sector, and state clear prioritization of targets. In order to be fully comprehensive, three indicators must be assessed, 1) access to financial services, 2) usage of financial services and 3) the quality of the financial services. Venue: Congress Hall 2			
10:10-10:40 am				
10:40-11:30 am				

 $^{^{3}\ \}mathsf{http://www.omlis.com/omlis-media-room/global-mobile-payments-central-eastern-europe/}$









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	Armenuhi Mkrtchyan, Central Bank of Armenia			
	Moderator: Adele Atkinson, OECD			
	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, especially within the context of the ECA region. Venue: Congress Hall 2			
11:30-12:30 pm	Session 7: Policies and Regulations for SME Finance.			
	Panelist:			
	Wini Purwanti, Bank Indonesia			
	Nurgul Dzunushalieva, Central Bank of Kyrgyz Republic			
	Erturk Hakan, Undersecretariat of Treasury, Turkey			
	Moderator: Ricardo Estrada, AFI			
	This session will aim to build on the previous session on Access to finance for SMEs,			
	building on the ECA regional context and delving deeper into specific examples and instruments used to achieve effective SME access to finance.			
	Venue: Congress Hall 2			
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12:10-14:00 pm	Lunch			
	Session 8: Innovating financial education/ literacy			
	Panelist:			
	Kristina Nikolovska, National Bank of the Republic of Macedonia			
	Yulia Sakovich, National Bank of the Republic of Belarus			
	Eyup Kahveci, Central Bank of the Republic of Turkey			
	Adele Atkinson, OECD			
14:00-15:10 pm	Moderator: Siegfried Zottel, World Bank			
	Finding new and effective tools to improve financial education and literacy should			
	always be a priority area for policy makers. Adequate financial literacy is important			
	for a stable and healthy financial sector in the long term. As more people have access to finance and credit, more and more borrowers are facing this choices			
	without being sufficiently knowledgeable about their options and obligations. ⁵			
	Venue: Congress Hall 2			
45 40 45 45				
15:10-15:45 pm	Coffee Break			
15:45 -16:45 pm	Session 9: Breakout: Assessing and Prioritising policy areas for ECA.			
16:45	Facilitated by AFI End of Forum Day 2			
	AFI Dinner and wine tour			
18:45-21:00 pm	Venue: Restaurant Kamnik			
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Wednesday, 28 October 2015

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Day 3

Time	Session		
09:00-09:10 am	Recap of day 2 and agenda setting		
09:10-09:30 am	Session 10: Collaboration with Public and Private Institutions for Financial Inclusion Challenges and issues How to work together in a more efficient approach (evidence based) Public-Private Dialogue is a unique, global collaboration of public and private sector decision-makers working together to advance financial inclusion. This Platform gives policymakers, regulators, the private sector, development partners and other key players the opportunity to engage in frank and focused conversations, share technical expertise on key financial inclusion issues, develop more informed policy, and encourage innovation and investment. ⁶ Panelists: Private and Public stakeholders (tbd) Moderator: Ilya Sverdlov, AFI Venue: Congress Hall 2		
09:30-10:30 am	Regional action plan setting Build on the priority areas for the action plan Venue: Congress Hall 2		
10:30-11:00 am	Coffee Break		
11:00-12:10 pm	Regional action plan presentation		
12:10-12:30 pm	Closing Session		
12:30-14.00 pm	Lunch		
14:00- 17:00 pm	Site Visit/ Tour		
		ghtseeing of Skopje	
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		useum - Memorial House of Mother Therese	
	17:00 Re	eturn to the Hotel	

 $⁶_{\ \ http://www.afi-global.org/library/publications/afi-public-private-dialogue-ppd-platform-financial-inclusion-fact-sheet}$