



Peer Review Workshop

19-21 March 2019
Mombasa, Kenya



Venue

Sarova Whitesands Beach Resort & Spa Mombasa
Off Malindi Road, Mombasa County, Mombasa, Kenya, Tel. +254 709 111000

Day 1 – Tuesday, 19 March 2019

8.30 – 9.00	Registration & Coffee	Venue: Baraza 3, Sarova
9.00 – 9.20	Welcome & Setting the Scene Ian Radcliffe, Scale2Save Programme Director WSBI Anne Karanja, Managing Director KPOSB	Venue: Baraza 3, Sarova
9.20-10.20	Speed Dating & Posterwalk	Venue: Baraza 3, Sarova
10.20-10.30	Launch: Scale2Save Report on Savings and Retail Banking in Africa	Venue: Baraza 3, Sarova
10.30-12.00	Panel Session 1: Creating value through customer experience A customer centric policy appears to be essential when it comes to meeting the challenges of acquiring, retaining and growing customer relationships. Sometimes, institutions need to transform their business model in order to place the customers at the centre of all decision-making, strategy and organizational design. In this session we want to understand from participants how they learn from customers, how they design solutions and how they organize themselves around customers and their evolving needs. Moderator: <ul style="list-style-type: none"> ▪ Diana Dezso, Team Leader MasterCard Foundation Savings Learning Lab/ Itad Panelists: <ul style="list-style-type: none"> ▪ Elise Perrin, Project Manager Agricultural and Rural Digital Financial Inclusion ADVANS Côte d'Ivoire ▪ Faith Negbe Osazuwa-Ojo, Head of Operations and IT Department LAPO Microfinance Bank Nigeria ▪ Hanna Laufer, Consultant OPM SatF Programme ▪ Hermann Messan, Digital Finance & Financial Inclusion Expert UNCDF Microlead Programme ▪ Mbinya Mutiso, Consultant SatF Programme ▪ Nancy Down, Senior Partnerships & Operations Lead IDEO 	Venue: Baraza 3, Sarova

12.00-13.30	Lunch at the Pavilions (main restaurant)	Venue: Sarova
13.30-15.00	<p>Panel Session 2: Making digital channels work for financial service providers</p> <p>The way we decide to set up our digital channels and engage with our partners can make or break our business. There are multiple digital channels FSPs can go for, but a strategy and the capacity to assess the impact of our interventions is needed. In this session we want to understand from participants how the different stakeholders interact with each other, what can go wrong during interaction and at different levels of intervention and how can we prevent and/or break down arising barriers to make digital channels work.</p> <p>Moderators:</p> <ul style="list-style-type: none"> ▪ Agnes Fall, Scale2Save Technical Lead Francophone Africa ▪ Kimathi Githachuri, Scale2Save Technical Lead Anglophone Africa <p>Panelists:</p> <ul style="list-style-type: none"> ▪ Abdelhak Benanane, Managing Director BaridCash ▪ Adetunji Lamidi, Head Mass Market Banking FCMB/CEO FCMB Microfinance Bank ▪ Ali Bou-Imajdil, Head of Strategy & Innovation AlBarid Banque Morocco ▪ Nick Mwendwa,, CEO Riverbank 	Venue: Baraza 3, Sarova
15.00-15.30	Coffee Break at Baraza Gardens (outside)	Venue: Sarova
15.30-17.00	<p>Panel Session 3: The Business Case for Linkage Banking</p> <p>Banks have started seeing formal engagement with informal savings mechanisms as a business opportunity. We want to understand from participants what has determined for them to see a viable business case in moving into linkage. We will also discuss how participants address the different gaps (mindset, proximity, affordability, digital, awareness) that must be bridged if we want the business case to work for both financial institutions and the customer</p> <p>Moderator:</p> <ul style="list-style-type: none"> ▪ Weselina Angelow, Scale2Save Senior Programme Manager WSBI-AS <p>Panelists:</p> <ul style="list-style-type: none"> ▪ Anup Singh, Domain Lead Anglophone Africa MicroSave Consulting/ UNCDF Microlead Programme ▪ Bernie Akporiaye, Managing Director MaTontine ▪ Esther Mututta Ssenoga, Senior Manager Agent & Community Banking PBU ▪ Jacinta Kasingiu, Head of Projects KPOSB ▪ Mèry Sow Soumare, Director Retail Banking Cofina Senegal ▪ Stephen Peachey, Consultant SatF Programme 	Venue: Baraza 3, Sarova
17.00-17.30	Closing of Day 1 Barometer & Planning Day 2	Venue: Baraza 3, Sarova
17.30-19.00	Reception I Drinks&Buffet in the Garden *END OF DAY 1*	Venue: Sarova

Day 2 – Wednesday, 20 March 2019

9.00 –18.00	Field Trip to Agents & Savings Groups, Ukunda County
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Day 3 – Thursday, 21 March 2019

8.30-9.00	Welcome & Coffee	Venue: Baraza 3, Sarova
9.00-9.30	Feedback from the field & setting the Scene Evaluation of Task Cards & Award Ceremony	Venue: Baraza 3, Sarova
9.30-12.00	Parallel Breakout Sessions	
<p>Break Out Session 1 I Venue: Baraza 1 Business Models for Savings Groups</p> <p>In this break out session, in an interactive setting, experts will focus on analysing and assessing the business case of linkage banking for financial institutions planning or implementing banking linkages for savings groups, tontines, VSLAs and any other informal groups. The experts will elaborate on the key business drivers and levers that may enable a financial institution to build the right business model and derive optimum value from the banking linkages with informal groups. The session will dig deeper into the opportunity and pitfalls as well as the viability levers and drivers for SG Bank Linkages. It will touch on best practice from analysis of SG Bank Linkage models and the impact of digital financial services on enhancing efficacy and viability of SG Bank Linkages. Participants will be able to work up their own business case model based on a template that will be provided, some preparation will be required.</p> <p>Trainers:</p> <ul style="list-style-type: none"> ▪ Anup Singh, Domain Lead Anglophone Africa MicroSave Consulting/ UNCDF Microlead Programme ▪ Hermann Messan, Digital Finance & Financial Inclusion Expert UNCDF Microlead Programme ▪ Stephen Peachey, Consultant SatF Programme 		
<p>Break Out Session 2 I Venue: Baraza 3 Managing 3rd party partnerships</p> <p>This break out session will be highly interactive and is recommended for partners who engage in mobile and agency banking. It will dig deeper into the challenges when engaging in relationships with 3rd party stakeholders including agency networks, technology vendors and Mobile Network Operators. It will look at the difficult process of engaging and negotiating with third party partners and how contractual processes and SLAs can be effectively set up and managed. It will provide tools that help to map out the impact specific partner interventions have on the capacity to deliver. Participants will be working with different case studies.</p> <p>Trainers:</p> <ul style="list-style-type: none"> ▪ Agnes Fall, Scale2Save Programme Technical Lead Francophone Africa ▪ Kimathi Githachuri, Scale2Save Programme Technical Lead Anglophone Africa 		
12.00-13.00	Feedback from the breakout sessions & closing remarks *END OF EVENT*	Venue: Baraza 3, Sarova
13.00	Lunch at the Pavilions (main restaurant)	Venue: Sarova