

WSBI Institutional Agenda – Key achievement and priorities

24th WSBI Africa Regional Group Meeting

11 & 12 April 2018, Tunis



WSBI



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PRES 0008/2018
Vers.1

April 2018
DUF

Agenda

WSBI pillar activities

- LOBBY AND ADVOCACY
- EXCHANGE OF EXPERIENCE AND BEST PRACTICES
- COMMUNICATION
- TRAINING AND CONSULTANCY
- FINANCIAL INCLUSION
- Roundtable discussions



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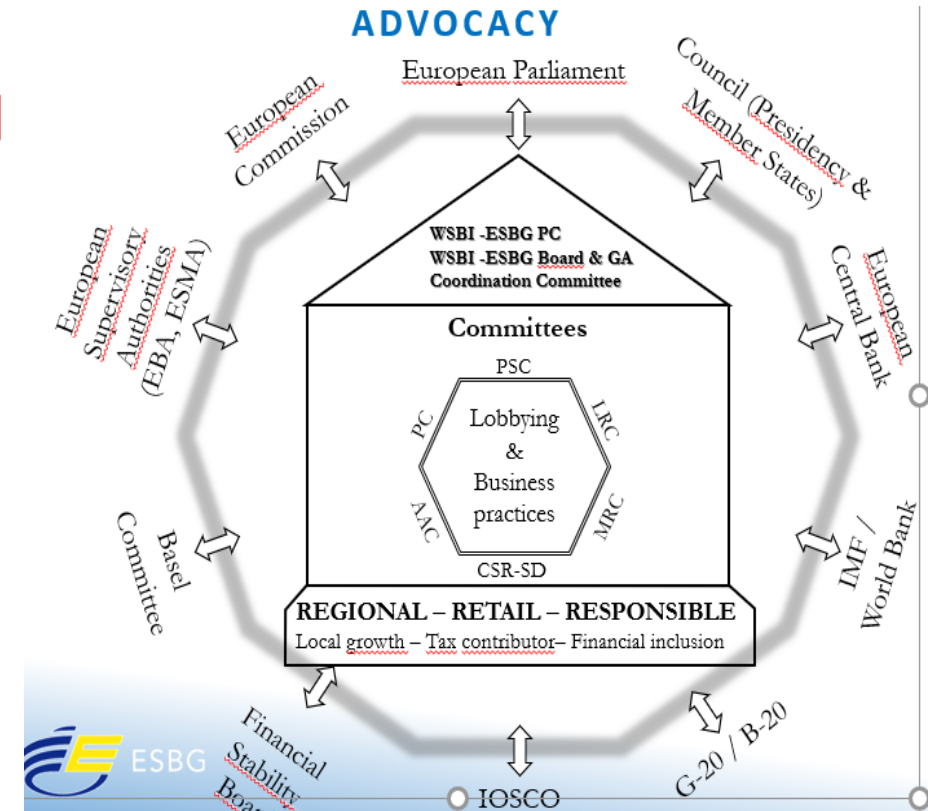
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LOBBY AND ADVOCACY – at international level

Objectives:

Increase visibility of the retail banking model and
Influence legislators
Shape regulation

- 2017 G20 Communique:
 - No significant increase in capital requirement
 - Impact evaluation
- 2018 WSBI G20 position paper
 - Agrifinance; Gender issue; Correspondent banking
- Ongoing:
 - Target at political and technical level: BIS, FSB, OECD, World Bank, etc (translation of G20 commitments)
 - Continue to organise high-and working-level meetings and exchanges with international policy and regulatory stakeholders.



Lobby and Advocacy: Current key policy advocacy areas:

- **Risk reduction measures package: Basel 1, II and III**
issues like Capital Requirements Directive
V/Regulation II (CRDV/CRRII), Risk Weighted Assets,
Liquidity:
- **Compliance: Anti-Money Laundering Directive, Data
protection, Market Abuse Regulation**
- **Accounting: IFRS 9, Common Reporting Framework,**
analytical credit datasets initiated by ECB
- **Governance: Shareholder Rights Directive,**
Remuneration policies

WHICH TOPIC ARE OF YOUR INTEREST ?



LOBBY AND ADVOCACY in Africa : Current proposals/actions on WSBI agenda

The postal savings bank model

To convince governments to choose postal banks to boost financial inclusion by engaging IFI's and regional decision makers

-> WSBI is in contact with **UEMOA, World Bank, EU, IFAD (FIDA)**

<->Action: WSBI organizes meeting with political decision makers and funders :
Brussels 29 May

Financial inclusion

- WSBI meets with **BAD/ African development Bank** next week to finetune their financial strategy
- Dormancy and Financial education and WSBI roadmap : WSBI is entering in contact with the **African Union**



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Lobby and Advocacy: **Current key policy advocacy areas:**

Suggested next steps:

- **Join webinar on 3 May** – invitation will be sent to you after this meeting – objective identify your needs on above topics
- **Join the WSBI-ESBG Working Committees** such as Prudential and Supervision Committee (PSC);
- **Share your concerns:** write to us a concrete proposal on advocacy;

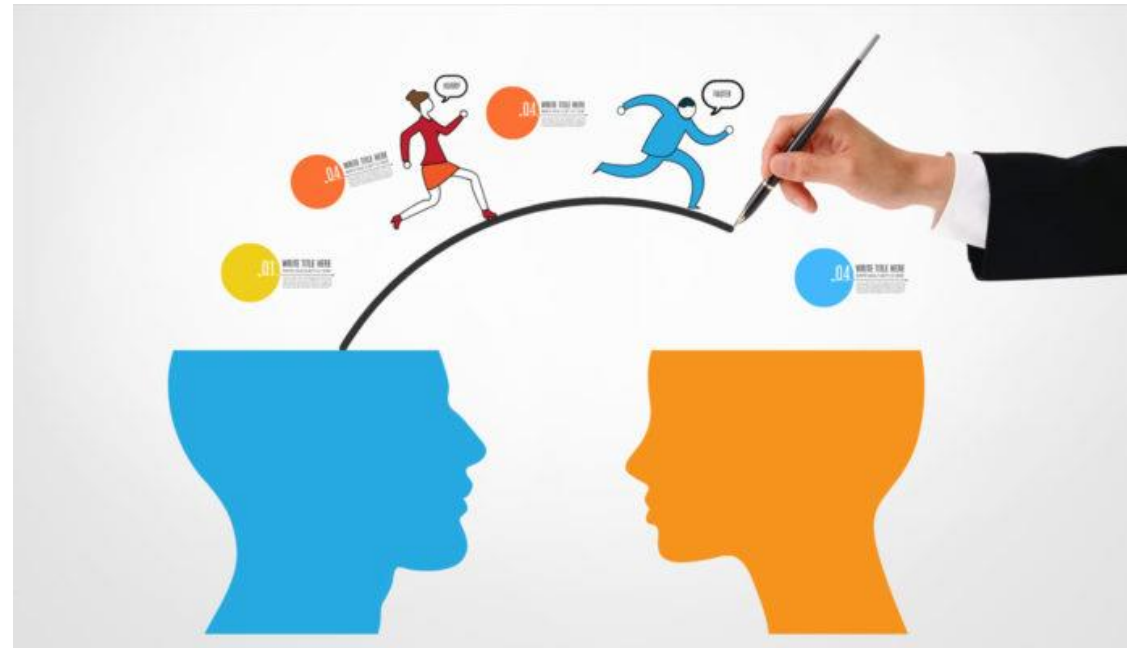


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EXCHANGE OF EXPERIENCE AND BEST PRACTICES & COMMUNICATION



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EXCHANGE OF BEST PRACTICES

what we do (1) in INNOVATION

- Innovation workshops in 2017
- Business Forum, Barcelona, Sept 2017
- Workshop on Banking Disruption, Collaboration, BigTech and Open Banking in Brussels in Feb 2018
 - WSBI-ESBG innovation & digitalisation hub
- Study visit to DBS and Alibaba, 2018



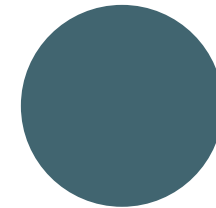
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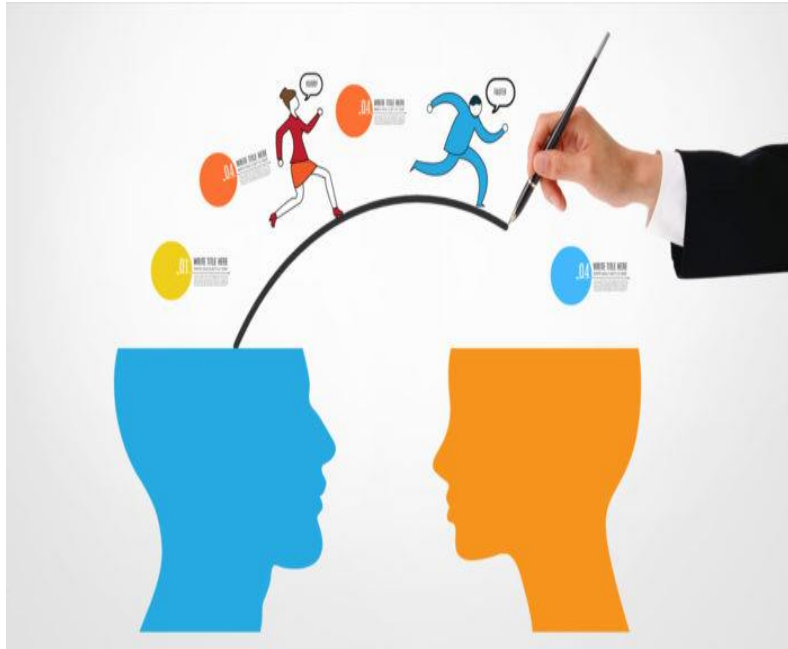
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- Webinars : in FR & GB : 1/6 weeks ; identified topics :
dormancy, linkage banking, agency banking, change management,
to come : -> IFRS, Basel, PSD2 impact on data management
- Regional Group Meeting April 2018
- Regional seminar: November 2018 India on
Rural banking and linkage banking of Self Help groups (including financial education) by NABARD,
- Sub regional seminar: TBC
- Study visits : upon demand ;

WHAT WE DO in banking



What we do in COMUNICATION



- **CEO letter & Quaterly News &Views**
- **Social media** : twitter (1000 followers), linked in , (5000 followers)
- **Website** :
 - Latest news in retail banking and lobby
 - Financial education cases : **to be nourished by you**
 - plublications on financial inclusion
 - Youtube videos : list on

<https://www.youtube.com/playlist?list=PLxe5KbIRB2WHqCvB3kGR-V9qSfpbOHR51>

<https://www.youtube.com/watch?v=rugFJwvm1sw>

- Mail “that is happening in your region”
: (Google Alert)



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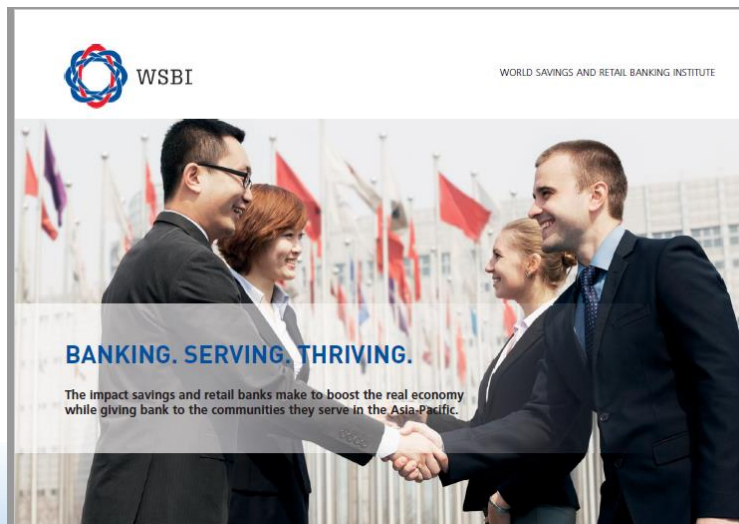


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COMMUNICATION : what we do

Banking, Serving, Thriving” compiles your your success stories

- Publication on members – showcasing members’ socio-economic commitment to local communities/
- Data and case studies on Al Barid Bank, People’s own Savings Bank (ZBW), Pride MF (UG), PBU (UG) TPB (TZ) ; **WAITING FOR MORE FOR THE PUBLICATION**



WSBI
WORLD SAVINGS AND RETAIL BANKING INSTITUTE

BANKING. SERVING. THRIVING.

The impact savings and retail banks make to boost the real economy while giving bank to the communities they serve in the Asia-Pacific.



CASE STUDY:
BANK SIMPANAN NASIONAL (BSN) (MALAYSIA)

Serving the micro-entrepreneur

BSN Micro scheme has greatly assisted many micro-entrepreneurs in giving funds to expand their business and seize new opportunities in the markets. As of 2016, BSN had 45 Business Financing Centres located across the country assisted by more than 115 Business Relationship Officers in providing capacity building assistance and advisory services. The average size of the loan disbursed to micro-entrepreneurs is about US\$6,000-7,000. The microfinance scheme is also actively assisting of the women entrepreneurs-especially those in the lower income group as 35%-40% of BSN Micro customers are made up of women business persons. BSN is the largest provider of micro financing among financial institutions under the national Micro Financing initiative as it holds 53% market share of the micro financing in the industry.

BANGKIT KENARI ENTERPRISE – manufactures and trades traditional “kuih” or homemade biscuits. This micro enterprise is located in Yan, a district in the state of Kedah, Malaysia.

A family-owned enterprise, Bangkit Kenari started with the perseverance of a single mother going from door-to-door, selling her baked wares in order to support a family of five.

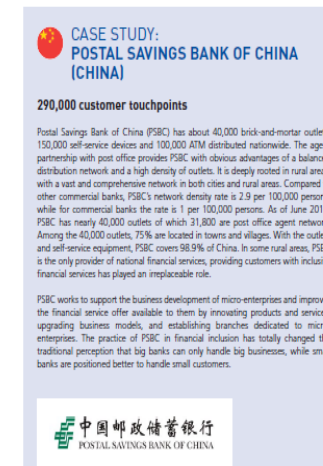
Years later, Mrs. Norzamia Zakaria, who is the eldest of 4 children recalls that she would go around with her mum after school to help sell the biscuits to neighbours and other villagers. The experience she gained from these trips motivated Mrs. Norzamia to continue her mother’s tradition of baking and selling biscuits. In addition, the demand for the traditional biscuits from fellow villagers prompted her to grow the business further.

In 2001, when Mrs. Norzamia started managing the business seriously, she realized that the traditional way of baking biscuits would not be able to cater her increasing customer base. However, her plan to expand the business faced a stumbling block – she found difficulty in obtaining financing for her small and informal business with the lack of record keeping and roas on business accounts. Consequently in 2009, Mrs. Norzamia decided to consult BSN and applied for BSN Micro Financing for a sum of RM 20,000 (USD 5,000), to upgrade her home-based business to a workshop complete with baking equipment. In line with our mandate and desire to help Malaysians especially the underserved segments, BSN approved Mrs. Norzamia’s financing scheme which also offered a short course on basic book keeping.

Today, after almost 40 years since Mrs. Norzamia’s mum single-handedly managed the business, Bangkit Kenari Enterprise has expanded to 2 new stores in Yan, expanding to provide catering services and has increased its product offerings to the local community. From an enterprise of 5 employees, i.e. Mrs. Norzamia, her siblings and her mum, the business has now expanded to 18 staff covering a variety of traditional biscuits and snacks.

Mrs. Norzamia’s is one of many Malaysian’s whom BSN has helped in line with our vision of “No Malaysian left behind” and our brand promise of “a better life within your reach”.

1 Exchange rate of USD1 = RM4 is used for illustration



CASE STUDY:
POSTAL SAVINGS BANK OF CHINA (CHINA)

290,000 customer touchpoints

Postal Savings Bank of China (PSBC) has about 40,000 brick-and-mortar outlets, 150,000 self-service devices and 100,000 ATM distributed nationwide. The agent partnership with post office provides PSBC with obvious advantages of a balanced distribution network and a high density of outlets. It is deeply rooted in rural areas, with a vast and comprehensive network in both cities and rural areas. Compared to other commercial banks, PSBC’s network density rate is 2.9 per 100,000 persons, while for commercial banks the rate is 1 per 100,000 persons. As of June 2017, PSBC has nearly 40,000 outlets of which 31,800 are post office agent network. Among the 40,000 outlets, 75% are located in towns and villages. With the outlets and self-service equipment, PSBC covers 98.9% of China. In some rural areas, PSBC is the only provider of national financial services, providing customers with inclusive financial services has played an irreplaceable role.

PSBC works to support the business development of micro-enterprises and improves the financial service offer available to them by innovating products and services, upgrading business models, and establishing branches dedicated to micro-enterprises. The practice of PSBC in financial inclusion has totally changed the traditional perception that big banks can only handle big businesses, while small banks are positioned better to handle small customers.

中国邮政储蓄银行
POSTAL SAVINGS BANK OF CHINA



CASE STUDY:
KOREA POST (SOUTH KOREA)

Korea Post migrates financial inclusion 1.0 to 2.0

Korea Post has an extensive network. About 55% of Korea Post’s outlets are located in rural areas compared to only 3% by commercial banks. Korea Post emphasizes a non-discriminatory financial inclusion approach, namely, include the vulnerable e.g. the poor, the disabled, the old, the rural, the migrant workers, in the formal financial system. Korea Post aims to provide the vulnerable with more comprehensive services in addition to the current offerings. Products and services will be extended from access to basic transactions to small loans and wealth management. In 2018, Korea Post will launch its microcredit in collaboration with financial institutions. It will also embrace biometric technology to provide more convenient service. More customers will be migrated from the traditional banking channels to the new secured and trusted digital channels.

한국우정사업본부
KOREA POST

TRAINING AND CONSULTANCY : what we do (1)

Development of inclusive financial sectors - practice



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TRAINING AND CONSULTANCY : what we do (1)

Development of inclusive financial sectors - practice

- Developing relations with BADEA and BAD to get funding for market researches et consultancy
- **WSBI AS toolkits**: Savings for sustainable financial inclusion toolkit for all + one toolkit for SMEs
- WSBI Partnership with Mastercard Foundation: Making Small Scale Savings Work (only in Africa)



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Calendar of Events in 2018:

- **17 April : Financial inclusion:** WSBI meets with BAD/ African development Bank on 17 April to finetune their financial strategy
- **3 May : webinar on Regulation (lobby /advocay) :** you are invited to join a webinar on 3 May – invitation will be sent to you after this meeting – topic : Basel 1,2,3 and IFRS 9 - objective identify your needs
- **22 May – [Financial Education, quo vadis?](#), Brussels, Belgium; you are invited**
- **29 May : The postal banking model :** WSBI organizes meeting with political decision makers and funders : Brussels 29 May – on invitation basis (mainly international financial institutions)
- **28 June – Retail Banking Conference, Brussels, Belgium**
- **12 October 2018 – [WSBI reception](#) at World Bank/IMF Meetings 2018, Bali Nusa Dua, Indonesia:**
- **15-16 November, WSBI Congress, New Delhi; you are invited *Theme: Sustainable Retail***

Banking - Making globalisation inclusive for all



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- Partner of the World Bank UFA 2020 Goal



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ADVOCACY – Partner of the World Bank UFA 2020 Goal

financial inclusion and visibility of the member banks



WORLD BANK GROUP



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- **Universal Financial Access (UFA) 2020** program of the **World Bank Group (WBG)** (2015) aiming at full financial inclusion by the end of the project.
- **In 2015, WSBI signed the so called Washington Declaration** <-> to contribute to the World Bank's universal financial access 2020 objectives.
- **The commitment for all WSBI members is to gain 400.000 new transaction accounts and 1,7 billion clients by 2020**



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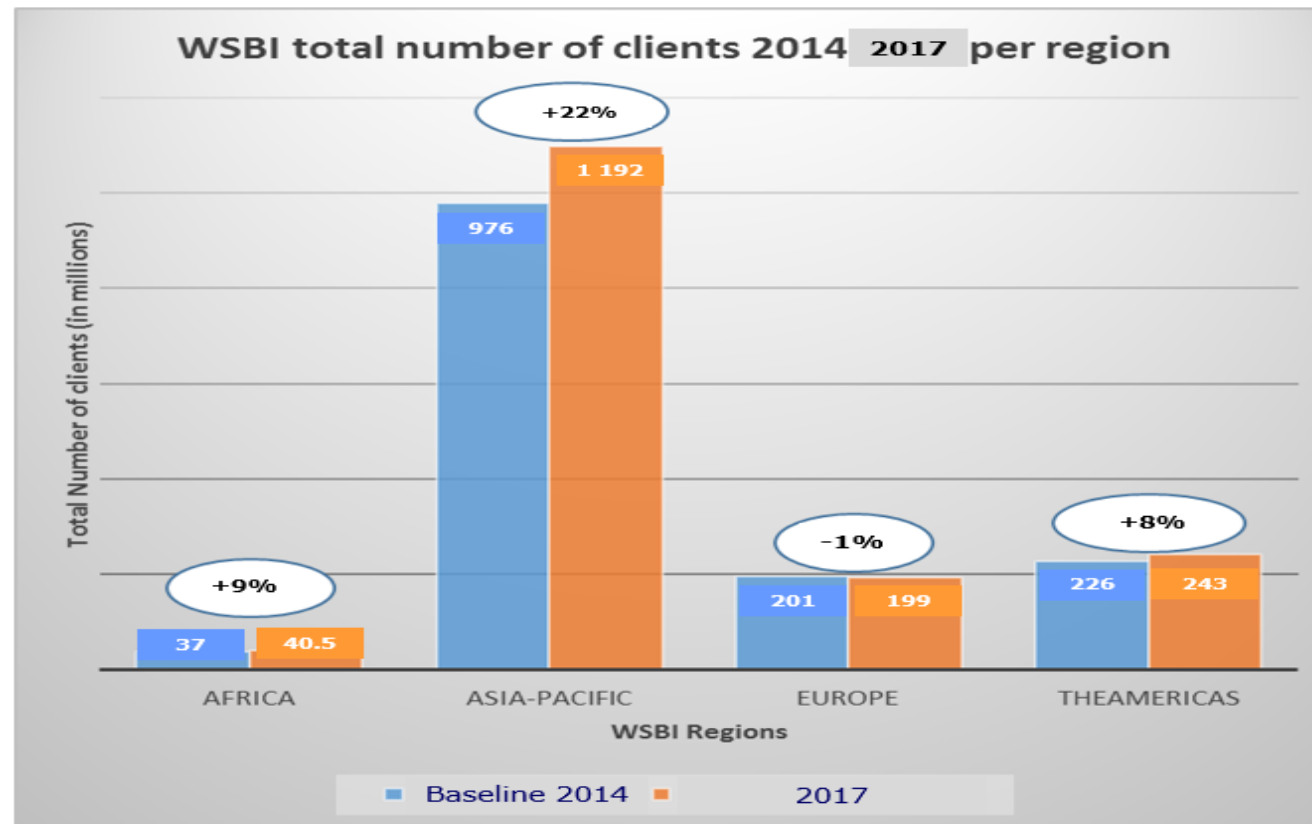
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ADVOCACY – Partner of the World Bank UFA 2020 Goal

Financial inclusion and visibility of the member banks

2017 results : 1.675 billion achieved so far

WSBI total number of clients per region



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Universal Financial Access : your achievements

the top three for **both** clients and accounts and in line with the projection:

2014-2017

- Centenary bank, Uganda
- Postbank Uganda,
- The savings and social bank of Sudan

2017

- Centenary Bank Uganda
- Caixa economica de cabo verde
- HFC Ghana



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UNIVERSAL FINANCIAL ACCESS

2014-2017

- The winner is
- POSTBANK UGANDA

2017

- The winners are
- CENTENARY BANK
- CAIXA ECONOMICA DE CABO VERDE



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