

3rd AFRICAN MICROFINANCE CONFERENCE

New Options for Rural and Urban Africa
Kampala, Uganda
20 - 23 August 2007



CONFERENCE PROGRAMME

DAY ONE	Monday 20 August 2007
7:00 – 9:00	<p>Registration</p> <p>Presentation on Uganda (Gifted by Nature)</p>
9:00– 10:30	<p>Conference Opening</p> <p>Chair: Hon. Dr. Ezra Suruma Minister of Finance, Planning and Economic Development (MoFPED)</p> <p>Opening Address: H.E The President of Uganda</p> <p>Key Note Address: Gerhard Coetzee Director, Microfinance Division ABSA / Prof. of Microfinance, University of Pretoria, SA</p>
11:30 – 13:00	<p><u>Introductory Addresses on Day One Sub- themes</u></p> <p>Chair: Chris Kassami, Permanent Secretary Ministry of Finance, Planning and Economic Development</p> <p><i>Understanding your target market - an obvious fact or a latent opportunity</i> Darrell Beghin, FinScope Director, FinMark Trust, South Africa</p> <p><i>Client Costs and Risks</i> Mark Wood, USAID/APEP Uganda</p> <p><i>Financial Institution Costs and Risks</i> James Mwangi, CEO, Equity Bank, Kenya</p> <p><i>Synopsis of July 2007 “Rural Finance Thematic Workshop”</i> Miriam Cherogony, IFAD, Kenya</p>
13:00 – 14:30	Lunch

Day One continued	Sub-theme: Segmentation	Sub-theme: Client Costs and Risks	Sub-theme: Financial Institution Costs and Risks
14:30 – 15:30	<p>Component One:</p> <p><i>Segmentation in rural and urban markets</i></p> <p>Susan Johnson, University of Bath, UK</p>	<p>Component One:</p> <p><i>Uganda’s Experience in mass market consumer Education</i></p> <p>Basil Tushabe. Communication for Development Foundation Uganda and Daniel Muhumuza of StraightTalk Foundation, Uganda</p>	<p>Component One:</p> <p><i>“Lending with profit on a 15% spread – efficiency at Al Amana”</i></p> <p>Mohammed Al Haitamy, Director of Finance, Al Amana, Morocco</p>
15.30-16.00	Refreshments	Refreshments	Refreshments
16.00 – 18.00	<p>Component Two:</p> <p><i>Understanding and Expanding markets:</i></p> <p><i>”Providing micro finance services through a commercial banking operation”</i></p> <p>John Giles, CEO, Centenary Rural Development Bank, Uganda</p> <p>Component Three:</p> <p><i>Expanding to Marginal Clients: The Savings Led Revolution: Saving through groups rather than credit through institutions is a major breakthrough for serving the rural poor</i></p> <p>Jeff Ashe Oxfam America</p>	<p>Component Two:</p> <p><i>Climate Change and Microfinance</i></p> <p><i>Challenges and opportunities for financial institutions, as they face the biggest unacknowledged issue of this century.</i></p> <p>Paul Rippey DFID Financial Sector Deepening Uganda</p> <p>Component Three:</p> <p><i>Costs to Clients: Is sustainable access to financial services for the poor possible?</i></p> <p>Henry Bagazonzya, Senior Financial Sector Specialist, World Bank, South Asia Region</p>	<p>Component Two:</p> <p><i>Insurance Approaches: “Weather based index insurance”</i></p> <p>Shadreck Mapfumo Insurance Product Manager, Opportunity International Network, Malawi</p> <p><i>Examples of micro insurance products</i></p> <p>John Bosco Kalema, Manager – Accident & Health, AIG Uganda</p> <p>Component Three:</p> <p><i>Risk Management from a Customer Care Perspective</i></p> <p>Zainabu Asimwe, Consumer Affairs Specialist, AMFIU & Oliver Schmidt, Technical Advisor, AMFIU (seconded by DED)</p>
18:00	NETWORKING COCKTAIL		

DAY TWO		Tuesday 21 August 2007		
08:30 – 09:00		Highlights from Day One Mary Nandazi, Secretary-General, AFRACA		
09:00 – 10:30		Plenary Session II - Key Note Addresses on Day Two Sub-themes Chair: Lawrence Kiiza, Director – Economic Affairs, MoFPED <i>Analysing and Financing Value Chains: “Cutting edge developments in value chain analysis”</i> Richard Meyer, Ohio Sate University, USA <i>Doing Rural Finance Better: Innovations</i> Charles Nalyaali, Managing Director, Uganda Microfinance Ltd. (UML) <i>National Microfinance Policies</i> Hon. General Caleb Akandwanaho Salim Saleh, Minister of State for Microfinance, MoFPED, Uganda National Microfinance Strategy Development Fode Ndiaye, UNCDF, South Africa		
10:30 – 11:00		Break Tea		
	Sub-theme: <i>Analysing and Financing Value Chains</i>	Sub-theme: <i>Doing Rural Finance Better: Innovations</i>	Sub-theme: <i>National Microfinance Policies</i>	
11:00 – 12:00	Component One: <i>Options for Financial Institutions</i> Alex Buenaventura, CEO, One Network Bank, Philippines	Component One: <i>Strength and Weaknesses of African Savings and Credit Cooperative Models</i> Rich Pelrine, USAID/Rural SPEED, Uganda	Component One: <i>Regulation and Supervision of MFIs – examples from West Africa</i> Rasmane Ouedraogo, Burkina Faso Former SecGen, AFRACA	
12:00-13:00	Component Two: <i>Options for Those in the Value Chain</i> John Magnay, Chairman, Uganda Grain Traders Ltd., Kampala	Component Two: <i>Alternative Service Delivery Mechanisms</i> Richard Ketley, Director, Genesis Analytics, Johannesburg South Africa	Component Two: <i>Structure and Function of the Regulation and Supervision of Microfinance in the BCEAO Zone in West Africa</i> Valerie Tuho Kwassi Head of Sub-division in Charge of Microfinance Institutions Supervision, Central Bank for the West African States (BCEAO)	
13:00 –15:00		Lunch		
15:00 –16:00	Component Three:	Component Three:	Component Three:	

	<p>Production, Marketing and Price Risks Management</p> <p>Craig Baker, Commodity Risk Management Group, World Bank</p>	<p>Technical Innovation for Expanding Outreach: MobilePhone Banking in the Philippines".</p> <p>Meliza Agabin, USAID Philippines MABS Program</p>	<p>Policy Issues in East Africa</p> <p>Regulation and Supervision of MicroDeposit Taking Institutions (MDIs) in Uganda</p> <p>Agnes Kanya Kijjambu Atg. Director, Non-bank Financial Institutions, Supervision Function, Bank of Uganda.</p> <p>Altemius Millinga, Exec. Director, Centre for MF and Enterprise Development, Tanzania</p>
16:00 – 16:30	Refreshments		
16:30 – 17:30	<p>Branchless Banking for Inclusive Finance: Business Models & Regulation – Stefan Staschen - CGAP</p> <p>A report from CGAP's technology initiative on global experiences and research around employing new technologies and delivery channels to push the frontiers of access further out and potentially to lower the cost of conducting small-sized transactions.</p>		
19:00	Gala Dinner, Munyonyo		

DAY THREE	Wednesday, August 22 2007		
9:00 – 9:30	Highlights from day Two and Explanation of the Day 3 Programme – Talks and Tours Nasika Pace, PACEMAKER Uganda		
	<p>Sub-theme: What Future for Microfinance?</p>	<p>Sub-theme: The microfinance industry: results and support structures</p>	<p>Sub-theme: Broader Financial Services: Insurance and Microfinance Integration</p>
9:30 – 10:30	<p>Component One:</p> <p>What's wrong with Microfinance?</p> <p>Malcolm Harper Professor Emeritus, Cranfield Institute of Technology, School of Management, UK,</p>	<p>Component One:</p> <p>Microfinance support structures operating at the grass roots – some Ugandan examples</p> <p>Jared Mugisa, Kabarole Research Centre (KRC and Maureen Namusisi Federation of Rwenzori Microfinance Associations (FORMA)</p>	<p>Component One:</p> <p>Micro-insurance: "Intermediaries – the key challenge for micro-insurance"</p> <p>Jeremy Leach, FinMark Trust, South Africa</p>
10:30 – 11:00	Refreshments	Refreshments	Refreshments
11.00 – 12.00	<p>Component Two:</p> <p>What's sight with Microfinance?</p> <p>Panel including:</p>	<p>Component Two:</p> <p>Sustainability of MF Apex Organisations</p>	<p>Component Two:</p> <p>Changing the food on the plate – Implications for Rural Financial Institutions</p> <p>Richard Roberts, GTZ-Sida/FSD</p>

	CGAP / Kate McKee James Mwangi, CEO, Equity Bank Kenya, Fabian Kasi, CEO, Finca Uganda	Diana Dezso, Programme Manager - Capacity Building, SEEP	
12:00 – 13:00	Lunch		
13:00 – 19:00	Technical Tours		
Day Three continued	<p>Tour A: Solar-powered computerized banking in Lukaya SACCO branch, coupled with exposure to peri-urban farmers and their needs for and use of financial services. A quick stop at the Equator, probably Uganda's most famous icon, and a chance to stand in the two hemispheres of the world simultaneously and take photographs. Plenty of beautiful African crafts to look admire and purchase.</p>		
	<p>Tour B: Visit to Village Savings and Loan Association meeting in Seeta (sponsored by the NGO UWESO).</p>		
	<p>Tour C: A visit to a Centenary Bank branch, Mityana, to see operations in support of farming close to Kampala. Centenary Bank was formerly Centenary Rural Development bank (CERUDEB). Registered in 1983, Centenary was created to provide appropriate financial services, especially Microfinance, to all people of Uganda, especially those living in rural areas.</p>		
	<p>Tour D: Visit to Straight Talk Foundation, to see how consumer education materials are developed, translated, printed, and distributed, and get free samples.</p>		
	<p>Tour E: Housing: demand and supply of finance; a visit to Akright Developers' Kakungulu Housing Estate off Entebbe-Kampala road midway between the city centre and Airport. The estate is master-planned for 2000 residences; bungalows of varying sizes, storied executive homes and apartments. Also, a visit to UML's, Kajansi Branch to learn more about their experience with mortgage lending, and Micro leasing (boda boda transport, rice hulling) in Kampala.</p>		
	<p>Tour F: Fish industry on Lake Victoria, and its interaction with financial service providers in the Entebbe area. Enjoy a visit to a fish processing factory and learn about the use made of microfinance services by fishermen who reap the harvest of the the second largest lake in the world.</p>		
	<p>Tour G: Visit to BRAC to learn about their unique Microfinance product as well other programs in Health and Education.</p>		
	<p>Tour H Visit to a facility caring for HIV/AIDS patients, close to Muyonyo, where self-help principles make the most of a modest amount of outside assistance.</p>		
	<p>Tour I A visit to another Centenary Bank branch (Wobulenzi) to see banking operations in support of farming, close to Kampala.</p>		
	<p>Tour J Visit to another Village Savings and Loan Association (VSLA) meeting.</p>		
	<p>Tour K Visit to a Centenary Bank farming client, a large scale egg producer on the shores of Lake Victoria.</p>		
	<p>Tour L A visit to the central bank of Uganda, the Bank of Uganda, to hear about the BoU's actions in support of outreach of financial services in the country, especially, the supervision of MDI's</p>		
	<p>Tour M Visit to Uganda Microfinance Limited – to learn about their leasing products; design, marketing, performance. There will also be an opportunity to meet some UML leasing clients.</p>		

DAY FOUR	Thursday, August 23 2007		
9:00 – 9:30	Explanation of Day 4 Programme AMC Programme Sub-committee		
9:30 – 12:30	Additional Presentations I <i>Practical Performance Monitoring: the Ugandan PMT and potential for linking this to computerized systems in SACCOs and MFIs</i> Hope Komujuni, Manager, Muhame SACCO, Bob Barigye USAID/Rural SPEED Saliya Kanathigoda, GTZ-Sida FSD Programme and Oliver Schmidt AMFIU <i>Cell phone technology in Banking – African Examples,</i> Willemien Libois, Frankfurt School of Finance & Management <i>A study of the early effects of MDI regulation in Uganda"</i> Andrew Obara, Stefan Staschen, and Eva Mukasa. <i>Raising Private Sector Capital for MFIs</i> Jamieson Odell Developing World Markets Conn. USA	Workshop 1: <i>"Value chain theory and practice"</i> Claudia Panto, Manager Latin America & Caribbean Chemonics, USA; Richard Pelrine and Asaph Besigye, USAID Rural SPEED, Uganda, Kate Woods, Chemonics, USA	Workshop 2: <i>"SPEED DATING WITH MICROSAVE: A tour of client led microfinance learning tools"</i> David Cracknell, MicroSave East Africa
12:30 – 14:00 Lunch			
14:00-16:30	Additional Presentations II 1) <i>Business Development services in MFI's</i> , Patrick Mbonye, Director Q-Sourcing, Uganda 2) <i>Micro-insurance</i> , Estelle Berger, Opportunity International	Workshop 3: <i>An example of local value chain approaches – Case of Bukonzo Joint Cooperative Microfinance.</i> Solomon Kagaba, SNV Uganda	Workshop 4: <i>Advancing Financial Transparency in African Microfinance</i> Patricia Mwangi, CGAP; Anne-Lucie Lafourcade, the MIX; Otto Wormgoor, Planet Rating, Uganda & Agnes Mugwanya, The

	3) Credit Reference Services , Frances Bundred, ECIAfrica Consulting, South Africa	BRAC – Expanding into Africa Murtaza Reza, Bangladesh and Team BRAC Uganda Mobilising the Poor for Microfinance Ingrid Munroe, Jamii Bora, Kenya	Ugandan Rating Fund Moderator: Antonique Koning, EU/ACP Microfinance Programme
16:30 – 17:00	Overall Conference Highlights Kate McKee / Clare Wavamuno		
17:00 – 17:30	Conference Closing: Hon. Dr. Ezra Suruma Minister of Finance, Planning and Economic Development		
17:30	CLOSING COCKTAIL		