



WOMEN'S WORLD BANKING

AND

THE MINISTRY OF FOREIGN AFFAIRS OF THE NETHERLANDS

**MEETING OF THE GLOBAL NETWORK FOR
BANKING INNOVATION IN MICROFINANCE**

**LOCATION: MINISTRY OF FOREIGN AFFAIRS
BEZUIDENHOUTSEWEG 67, 2594 AC
THE HAGUE, THE NETHERLANDS**

JUNE 18 TO 19, 2007

PRELIMINARY AGENDA

OBJECTIVES

The objective of the GNBI Meeting 2007 is to:

- Present innovations in microfinance that will lead to increased numbers of clients, deepen the product offering in existing markets and lower costs for commercial banks;
- Provide us with an opportunity to discuss the new strategy for the GNBI, and together define how WWB can best serve the GNBI network in 2008 to 2010.

	SUNDAY, JUNE 17, 2007
18:00 – 20:00	<p>Welcome cocktail sponsored by ING Group Location: ING / Nationale-Nederlanden Head Quarter, Foyer Hoogbouw, Prinses Beatrixlaan 35, Den Haag, The Netherlands Transportation to and from hotel courtesy of ING Group</p>
	MONDAY, JUNE 18, 2007
8:30 – 8:50	<p>Opening Ceremony</p> <p>Mr. Rob de Vos, Deputy Director General for International Cooperation of the Ministry of Foreign Affairs of the Netherlands (C) Dra. Mercedes Canalda, Chairperson of Women’s World Banking Board of Trustees (C)¹ Ms. Mary Ellen Iskenderian, President of Women’s World Banking (C) Ms. Marilou van Golstein, Managing Director, Triodos International Investments (C) Ms. Mercedes Benavides, Manager of the Global Network for Banking Innovation in Microfinance (C)</p>
8:50 – 9:00	<p>Review of Agenda Presenter: Ms. Mary Ellen Iskenderian, President, Women’s World Banking (C)</p>
9:00 – 10:45	<p>Customer Insight and Marketing to Low Income Entrepreneurs</p> <p>Understanding Low Income Clients</p> <p>Session Objective: Provide an overview on the needs, wants, behaviors and attitudes of low income entrepreneurs. Highlight best practices in marketing strategies to reach low income entrepreneurs, especially women.</p> <p>Chair: Mr. Bill Kramer, World Resources Institute (C)</p> <p>Presentations:</p> <ul style="list-style-type: none"> ○ WWB research on the microentrepreneur around the world with a special emphasis on the needs of women clients. Presentation of frameworks for marketing to microentrepreneurs. <ul style="list-style-type: none"> ○ Ms. Yasmina McCarty, Strategy and Customer Insight, WWB (C) ○ Successful marketing strategies to fuel rapid growth <ul style="list-style-type: none"> ○ Mr. James Mwangi, CEO and Managing Director, Equity Bank Ltd., Kenya (C) ○ The importance of branding in microfinance <ul style="list-style-type: none"> ○ Mr. Khalil Nunu, Saatchi & Saatchi, Jordan (C) <p>Q&A</p>
10:45 – 11:00	Tea Break

MONDAY, JUNE 18, 2007	
11:00 – 12:30	<p>Lessons from Other Business Sectors on Reaching the Low Income Customer</p> <p>Session Objective: Share innovations that consumer product companies have used to reach the low income consumer. A framework will be presented showing how for-profit companies are adjusting their business model, including sales, product, marketing and distribution channels, to reach the low-income consumer.</p> <p>Chair: Mr. Christopher P. Beshouri, Associate Principal, McKinsey & Co., The Philippines (C)</p> <p>Presentations:</p> <ul style="list-style-type: none"> ○ Success factors of Consumer Product Companies Serving Low Income Clients <ul style="list-style-type: none"> ○ Mr. Vijay Sharma, Business Head of Shakti, Hindustan Lever, India (C) ○ Mr. Graham Macmillan, Director, Scojo Foundation (C) ○ Ms. Teresa Salazar, CEMEX-Patrimonio Hoy, Mexico (TBC) <p>Q&A</p>
12:30 – 13:30	Lunch

MONDAY, JUNE 18, 2007	
13:30 – 15:45	<p>Adaptation of Banking Products to Low Income Entrepreneurs</p> <p>Adapting Lending Methodologies to Microfinance</p> <p>Session Objective: Analyze the different lending models that banks are using in microfinance.</p> <p>Chair: Mr. Robert Annibale, Director, Citigroup (C)</p>
13:30 – 14:50	<p>Presentations:</p> <ul style="list-style-type: none"> ○ Lending technologies: <ul style="list-style-type: none"> ○ Comparative framework of the range of methodologies used by banks, from labour-intensive methodologies to high tech. <ul style="list-style-type: none"> ▪ Mr. Hans Dellien, Manager, Microfinance Products and Services, WWB (C) ○ The traditional micro finance model <ul style="list-style-type: none"> ▪ Mr. Manuel Olago, Credit Manager, FWWB-Bucaramanga, Colombia (C) ○ Combination of the traditional micro finance model and specialized scoring models for microfinance <ul style="list-style-type: none"> ▪ Mr. Guido Cordero, Vice President, Banco del Pichincha, Ecuador (C) ○ Highly automated lending model with a focus on data mining <ul style="list-style-type: none"> ▪ Mr. José Antonio Miramontes, Director, Business Development, Banco Azteca, Mexico (C) <p>Q&A</p>
14:50 – 15:00	Panel Transition
15:00 – 15:45	<p>Continuation of Adapting Lending Methodologies to Microfinance</p> <ul style="list-style-type: none"> ○ Enablers for microfinance: innovations in credit scoring and credit bureaus <ul style="list-style-type: none"> ○ Mr. Alan Martinez, ShoreBank International, USA (C) ○ Ms. Laura Griffith, Equifax, Vice President, International Marketing, Chile (C) <p>Q&A</p>
15:45 – 16:00	Break

MONDAY, JUNE 18, 2007	
16:00– 17:00	<p>Adapting Asset Building Products to Microfinance</p> <p>Session Objective: Review the particular product features required to meet the financial needs of micro entrepreneurs.</p> <p>Chair: Mr. Hans Dellien, Manager, Microfinance Products and Services, Women’s World Banking (C)</p> <p>Presentations:</p> <ul style="list-style-type: none"> ○ Mr. Brahmanand Hegde, Head – Products and Credit, ICICI Bank, India (C) ○ Mr. Ganhuyag Ch. Hutagt, Executive Director, XacBank, Mongolia (C) ○ Dr. Raushan Ali, Vice Chairman of the Board, Delta Life Insurance Company, Bangladesh (C) <p>Q&A</p>
19:00	<p>Transportation to and from hotel courtesy of The Ministry of Foreign Affairs.</p> <p>Reception sponsored by The Ministry of Foreign Affairs, The Netherlands Location: "Kasteel de Wittenburg" in Wassenaar</p> <p>Mr. Paul Menkveld, Director of the Sustainable Economic Department of the Ministry of Foreign Affairs of the Netherlands (C)</p>
19:30	<p>Buffet Dinner sponsored by The Ministry of Foreign Affairs, The Netherlands Location: "Kasteel de Wittenburg" in Wassenaar</p>

TUESDAY, JUNE 19, 2007	
9:00 – 10:45	<p>Innovations in Distribution Channels to Reach Low Income People</p> <p>Round Table : Cellular Phone Banking and Low Income Clients</p> <p>Session Objectives: Analyze opportunities and challenges in implementing mobile phone transactions systems for low income clients.</p> <p>Chair: Mr. Eric Robles, General Manager, Retail and Private Banking, ING, The Netherlands (C)</p> <p>Presentations:</p> <ul style="list-style-type: none"> ○ Mr. Brian Richardson, CEO, WIZZIT, South Africa (C) ○ Ms. Susie Lonie, M-PESA Project Manager, Vodafone Social Products and Enterprises, Kenya (C) ○ Ms. Meliza Agabin, MABS Deputy Chief of Party, Philippines (C) <p>Q&A</p>
10:45 – 11:15	Tea Break

TUESDAY JUNE 19, 2007	
11:15 – 12:30	<p>Innovations in Distribution Channels to Reach Low Income People</p> <p>Session Objectives: Analysis of the different distribution channels used today by institutions to reach low income clients.</p> <p>Chair: Mr. Hans Dellien, Manager, Microfinance Products and Services, WWB (C)</p> <p>Presentations:</p> <ul style="list-style-type: none"> ○ Discussion of the advantages and challenges implementing different distribution channels used by institutions to reach low income clients <ul style="list-style-type: none"> ○ Ms. Mercedes Benavides, GNBI Manager, WWB (C) <ul style="list-style-type: none"> ▪ <u>Banking Correspondent models</u> ○ Mr. Pankaj Mishra, Vice President, Business Development, FINO, India (C) <ul style="list-style-type: none"> ▪ <u>Smart Cards and Back-End Networks.</u> ○ Mr. Brian Richardson, CEO, WIZZIT, South Africa <ul style="list-style-type: none"> ▪ <u>Mobile phone and transactions systems</u> <p>Q&A</p>
12:30– 12:45	<p>Conclusion and Reflection</p> <p>Ms. Mary Ellen Iskenderian, President, Women’s World Banking Representative from The Ministry of Foreign Affairs of The Netherlands</p>
12:45 – 13:45	<p>Working Lunch GNBI Session – Part I</p>
13:45 – 16:45	<p>GNBI Session – Part II</p>
16:45 – 17:00	<p>Closing Ceremony for GNBI Session</p>