

Promoting Financial Capability and Consumer Protection – A Step towards Financial Inclusion in Africa

Accra, 8th – 9th September 2009

Introduction of Participants

Terms of reference

- We will give you a few clues, if you recognize the region of your country of residence, please stand up

Introduction of Journalists

- In parallel to the conference a training session of 20 African journalists is being carried out on « **Financial Sector and Business Reporting** »
- Training is sponsored by GTZ – MFW4A and run by Deutsche Welle Academy
- Radio and TV journalists, not print. They will expressly ask you for an interview if you are to be quoted.

Introduction of the Logistics Team

- There is a logistics team in charge of the Conference
- All members of the logistics team are in uniform
- There is a secretariat downstairs for all information requests
- There is an internet café downstairs opposite the secretariat
- Logistics coordinators

STRATEGIES! is...

- A consulting firm specialized in Management and Marketing, based in Cameroon
- Over 14 years of service to enterprises and development organizations around the world: Africa, Asia, Europe, America
- Over 12 African consultants providing services of the highest international norms and standards.

Success Conditions

Participation

Nobody knows every
thing, and every body
knows some thing, so...

- Participate actively

Listening

- Turn off the competition for your thoughts and ideas:
 - Cell phones ; Email
- One person speaks at a time

Respect

- Be on time
- Respect each other's ideas

Rigor

- Be concise and precise when talking
- Avoid repetitions

Objectives of the Conference

1

- **Provide a platform** for peer-to-peer learning and to discuss whether and how financial inclusion can be strengthened by promoting financial capability and consumer protection

2

- **Share and learn** from individual country experiences with financial capability and consumer protection efforts: What has worked? How does behavioural change happen?

3

- **Provide an opportunity to come up with ideas** for concrete projects and ideas to enhance financial capability and consumer protection in Africa

The general approach

Way forward

- How to transform awareness into behavioural change?
- Which concrete approaches and initiatives to promote financial capability and consumer protection?

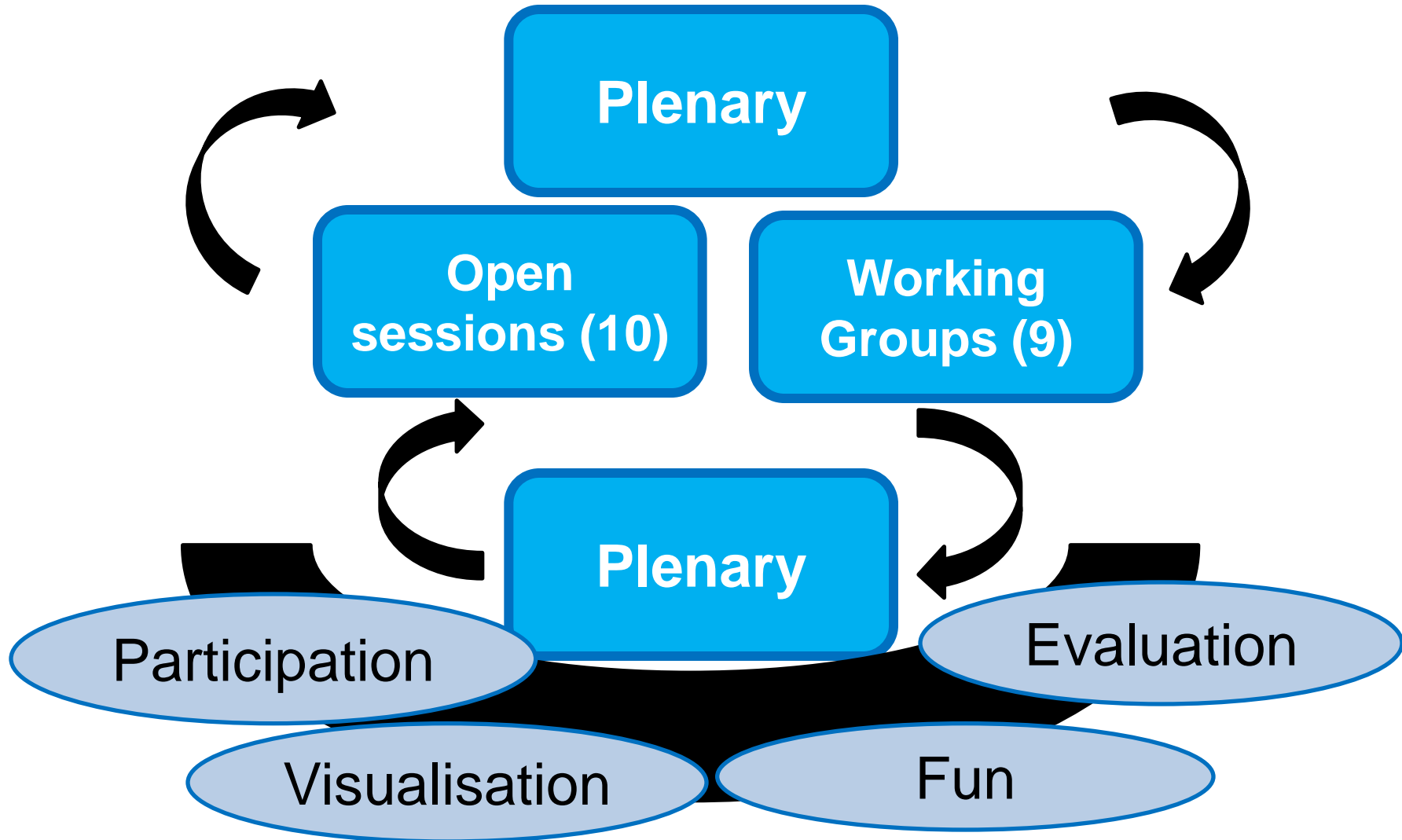
Analyzing best practices

National strategies on consumer education, financial capability and consumer protection

Setting the Scene

- The interdependence of financial literacy and consumer protection

Working Methods



Summary Program– Day I

Session	Chairperson
<u>Panel:</u> What are the major challenges in financial capability and consumer protection in Africa (and the rest of the world)?	Margaret Miller, CGAP
<u>Panel:</u> Mapping: Evidence of financial capability and consumer protection in Africa	Maya Makanjee, FinMark Trust in South Africa
Open Space	Each session has moderators and speakers
<u>Panel:</u> Financial Capability and Social Marketing	Evelyn Stark, Bill and Melinda Gates Foundation
<u>Launching</u> of 2nd round of the Financial Education Fund	Corin Mitchell, Africa Director, Financial Education Fund
<u>Working Groups:</u> 1st round	Each group is moderated

Panel:

What are the major challenges in financial capability and consumer protection in Africa (and the rest of the world)?

Margaret Miller, CGAP

Patrick Honohan, Central Bank of Ireland

Rotimi Nihinlola, Ecobank Ghana

**Nomsa Motshegare, National Credit
Regulator, South Africa**

Panel:

Overview of financial capability and consumer protection in Africa: Map of Africa showing which initiatives exists where

***Maya Makanjee, FinMark Trust in
South Africa***

Chris Musoke, Genesis and Analytics

Karen Losse, GTZ

Open Space

Open session	Theme	Resource person	Hall
1	Reaching out to Customers: - How Radio Can Help to Build up Transparency in Microfinance.	Rebecca Birungi , Radio Mama Uganda & Helle Jeppesen, Deutsche Welle German	Kwafie
2	Interest Rate, Transparency and the Investor's Role.	Larry Reed, Microfinance, Transparency, Stefan Hirche,	Damba 1 A
3	National Strategies for Financial Literacy and Consumer Protection: Examples from Tanzania and Ghana	Deo gratias Macha, Bank of Tanzania, Gerda Piprek, Marketworx Africa and Nicholas Gyabaah, MoFEP	Adae kesie B
4	Social Marketing: Influencing Behaviors for Good.	Dilsey Davis, Café con Leche Media, Nancy Lee , Social Marketing Services	Damba 1 B
5	Financial Education in Practice – Interventions /Examples of Equity Bank and Microfinance Opportunities.	Florence Kariuki, Equity Bank, Jennefer Sebstad, Microfinance Opportunities	Kundum

Open session	Theme	Resource person	Hall
6	Consumer protection /conduct of business regulation: How to ensure transparency and client orientation of MFIs? AMFIU's experiences in Uganda.	AMFIU Uganda Zainabu Asiimwe and David Baguma, Association of Microfinance Institutions in Uganda – AMFIU	Damba 2 A
7	Les Principes de protection de la clientèle de microfinance,	Corinne Riquet, CGAP	Hogbetsotso A
8	Measuring Financial Education Projects,	Alyna Wyatt, Khulisa Management Services, FEF M&E Technical Advisors	Damba 2 B
9	BMW-GTZ Partnership on Employee Financial Wellness.	Natalie Mayet, General Manager, BMW, South Africa and Girum Bahri, GTZ South Africa	Adae Kesie A
10	Opportunities and constraints for Long term savingd in Low income Countries	Prof. Robert Holzmann, WorldBank	Hogbetsotso B

Panel:
**Financial Capability and Social
Marketing**

Evelyn Stark, Bill and Melinda Gates Foundation

Dilsey Davis, Cafe con Leche Media

Nancy Lee, Social Marketing Services

Chido Makunike, Journalist

David Campbell, Director, Media, Kenya

Launching:
**2nd Round of the Financial
Education Fund**

Corin Mitchell, Africa Director

, DFID

, EMG

Working Groups

Organization of working groups

Working group (WG)	Persons Responsible	Conference Room to be used
WG I: Ghana	Mavis McCarthy	Ada Kesie A
WG II: UEMOA (French)	Corinne Riquet	Damba 1A
WG III: French 2	Cécile Lapenu	Damba 1B
WG IV: Lusophone	Henriquetta Hunguana	Kwafie
WG V: Nigeria	Thomas Müller & Shaun Mundy	Damba2A
WG VI: South East	Marilyn Nguemo & Kah Walla	Kundum
WG VII: Tanzania	Karen Losse	Hogbetsotso
WG VIII: Uganda	Chris Musoke	Damba2B
WG XI: South Africa	Margaret Miller & Jennefer Sebstad	Ada Kesie B

