



### THE KENYAN JOURNEY TO DIGITAL FINANCIAL INCLUSION

Wednesday 10 July 2013, 08:30–17:00  
Sarova Stanley Hotel, Nairobi, Kenya

Time	Session
08:15	Tea & coffee on arrival
08:30	<b>Opening remarks</b> <ul style="list-style-type: none"> <li>Robert Collymore, Chief Executive Officer, Safaricom</li> </ul>
	<b>Welcome remarks</b> <ul style="list-style-type: none"> <li>Mutua Muthusi, Director, Public and Consumer Affairs, Communications Commission of Kenya (CCK)</li> <li>Njuguna Ndung'u, Governor, Central Bank of Kenya (CBK) and Chair, African Mobile Phone Financial Services Policy Initiative (AMPI)</li> </ul>
	<b>Keynote address</b> <ul style="list-style-type: none"> <li>Henry K. Rotich, Cabinet Secretary, National Treasury, Kenya</li> </ul>
09:30	Coffee break
10:00	<b>Session 1: Policies to enable mobile money</b> <p>During this first session, CBK senior officials will share their approach and insights on enabling the development of mobile money and digital financial services in Kenya and how they simultaneously managed the risks associated with the protection of customer funds, customer due diligence, agent management, and others. This session will highlight the need for a strategic coordinated approach between the financial sector authority and the telecommunications regulator to enable providers to offer convenient and safe digital financial products and services.</p> <ul style="list-style-type: none"> <li>Matu Mugo, Assistant Director, Head of Policy, Bank Supervision, CBK</li> <li>Stephen Mwaura, Assistant Director, Head of Payment Systems, CBK</li> <li>Joel Kinyua Imitira, Assistant Director, Market Analysis and Tariffs, CCK</li> </ul> <p>Moderator:</p> <ul style="list-style-type: none"> <li>Simone di Castri, Regulatory Director, Mobile Money for the Unbanked, GSMA</li> </ul>
10:45	<b>Session 2: The mobile money industry</b> <p>In this session, leaders in the Kenyan mobile money industry will share their efforts to develop an inclusive digital environment for financial services. Key themes will include defining business models, the operational challenges providers are overcoming to increase financial inclusion and improve value for customers, and pathways to digital financial inclusion as deployments and the market mature.</p> <ul style="list-style-type: none"> <li>Robert Collymore, Chief Executive Officer, Safaricom</li> <li>Jeremy Ngunze, Chief Executive Officer, Commercial Bank of Africa</li> <li>Dick Omondi, PR and Communications Director, Airtel Kenya</li> <li>Bhartesh Shah, Head of Consumer Banking, Standard Chartered Bank, Kenya</li> <li>Onesmus Mutio, our Business Development Manager, Essar Yu</li> <li>James Asiba, Head of Commercial Services, Faulu Kenya</li> <li>Oscar Ikinu, Chief Executive Officer, Tangaza Pesa</li> </ul> <p>Moderator:</p> <ul style="list-style-type: none"> <li>Tamara Cook, Program Officer, Financial Services for the Poor, The Bill &amp; Melinda Gates Foundation</li> </ul>
12:15	Buffet lunch
13:00	<b>Session 3: Mobile money distribution and outsourced services</b> <p>Principles of agent management, the roles and responsibilities of master agents, and quality control procedures at agent points will be presented during this session, as well as customer registration and activation procedures.</p> <ul style="list-style-type: none"> <li>Gerry Rasugu, Mobile Money for the Unbanked, GSMA</li> <li>Nick Mruttu, Head of Consumer Sales, Safaricom (TBC)</li> </ul>
14:00	<b>Field visits</b> <p>The agent visit will provide an opportunity for participants to experience first-hand, customer due diligence, registration, cash-in and cash-out procedures. Participants can then use their e-money balance to make payments and transfer funds.</p>
16:00	<b>Wrap-up session</b>
17:00	Workshop concludes