

Creating opportunities for collaboration and ecosystem development

Wednesday 7th October, 09:00 – 16:00

African Pride Crystal Towers Hotel, Century City, Cape Town

Time	Session
08:30	Tea & coffee on arrival
09:00	<p>Welcome and opening remarks</p> <p>Launch of Phase 3: Priority and focus areas</p> <ul style="list-style-type: none"> Seema Desai – Head of Mobile Money, GSMA
09:15	<p>Ramping up interoperability: New developments in Rwanda and Madagascar</p> <p>In this session, we will explore recent developments in interoperability in the industry. You will hear from operators from Madagascar and Rwanda on why they are implementing interoperability in their markets, and the importance of this strategic move. We will also discuss the models they are implementing and the reasons for selecting them, from driving consensus to agreeing on multilateral rules, and setting up successful commercial models.</p> <p><i>Panellists:</i></p> <ul style="list-style-type: none"> Stanislas Chevillard – Director, Orange Money, Orange Madagascar Faith Chisulo – Head of Mobile Financial Services, Tigo Cash, Tigo Rwanda Chidi Okpala – Director & Head, Airtel Money, Airtel Africa <p><i>Moderator:</i></p> <ul style="list-style-type: none"> David Lubinski – The Bill & Melinda Gates Foundation
10:15	<p>Digitising government payments</p> <p>When governments digitise their payments, the mobile money ecosystem can reap the benefits. In this session, we will learn about successful initiatives to digitise government payments that have reached scale, with perspectives from both the government ministries and mobile operators involved. There will be a strong emphasis on the role of collaboration in unlocking these opportunities.</p> <p><i>Panellists:</i></p> <ul style="list-style-type: none"> Imdad Aslam – Interim CEO & Director DFS, Karandaz Alban Luherne – Director, Orange Money <p><i>Moderator:</i></p> <ul style="list-style-type: none"> Claire Scharwatt – Market Engagement Senior Manager, MENA and West Africa, GSMA
11:00	Break



11:15 The economic impact of mobile money in the digital economy

Recent data shows that digitising payments through mobile money helps to decrease the velocity of money, weakens the informal economy, and improve the economic circumstances of the poor. By empowering women and marginalised groups, mobile money has also had a profound impact on strengthening social cohesion and reducing inequality. A recent IMF-MIT study shows that financial inclusion improves macroeconomic growth and equality, driving up GDP. This session will explore the true economic impact of mobile money. Regulators, policymakers, scholars, and researchers will show how broader adoption of mobile money — through ecosystem products like mobile savings and credit services — is helping to shrink the informal economy and create opportunities for economic growth.

Panellists:

- Sheila M’Mbijewe – Deputy Governor of the Central Bank of Kenya
- Ivan Ssetimba – Head, Financial Inclusion Division, Bank of Uganda

Moderator:

- Mia Thom – Engagement Manager, CENFRI

12:00 To OTC or not to OTC? The value and sustainability of a cash to cash model.

In June 2014, an estimated 33.3 million unregistered users transacted using a formal OTC service, which are growing at nearly the same rate as registered mobile money accounts. As a relatively practical and easy solution to implement, OTC can be an attractive point of entry for mobile money providers. However, for MNOs seeking to build a mobile money ecosystem, it has strategic, economic, and social limitations. Given the rise of smartphones and growing interest in payments and remittance from OTT players, what role will OTC play in the development of the ecosystem? Given competition at the agent level, how long can operators be profitable without a defined customer base? And to what extent does OTC advance financial inclusion?

The purpose of this panel is to explore these questions to better understand the relevance, sustainability, and long-term role and risks of formal OTC models in mobile money.

Panellists:

- Fariq Cader – Senior General Manager, Dialog Telecom Ltd.
- Brad Magrath – Co-Founder and Chief Commercial Officer, Zoono
- Omar Moeen Malik – Head of Strategy & Payments, Telenor Pakistan
- Greg Reeve – GM Mobile Financial Services, Millicom

Moderator:

- Anup Singh – Senior Manager, Microsave

12:45 Spotlight on Rural Supply: Critical factors to create successful mobile money agents

Mobile money is a conduit for bringing financial services to the poor, but many mobile money services have struggled to find a cost-effective way to provide relevant and reliable products all the way down to the base of the pyramid. The commercial and social opportunities of serving low-income customers are well understood, but the industry is far from best practice when it comes to engaging effectively with the lowest income strata of customers. One of the key operational barriers to reaching the poor is geographic. The logistical nuances of managing rural agents and running customer education campaigns are still a blind spot for the industry, even though in Sub-Saharan African markets at least 70% of the poor live in rural areas.

To better understand what makes a rural agent successful, GSMA conducted research in partnership with Orange Mali and Tigo Chad. This session will share an overview of the key findings from research on critical success factors in frontier agents.

Presenter:

- Lara Gilman – Market Engagement Director, Mobile Money, GSMA



12:55 Closing remarks

- Greg Reeve – GM Mobile Financial Services, Millicom

13:00 Lunch

- Sessions will continue in Boardroom 6

14:00 Spotlight on Rural Supply: Critical factors to create successful mobile money agents - Part Two

This session will follow on from the presentation before lunch and will provide the opportunity to dive deeper into the research and explore how providers can leverage the approach and tools in their own operations to more efficiently and effectively extend reach into rural areas.

Presenter:

- Maxime de Lisle – Project Manager, Altai Consulting

15:00 The importance of distribution in mobile insurance: lessons learnt

Mobile insurance is a major opportunity area for mobile operators. In June 2014, mobile insurance grew at an annualised rate of 263%, with 5 services having issued over 1 million policies. This session will introduce the numbers for June 2015 and take a closer look at the distribution tactics that are driving this growth.

Panellists:

- Peter Gross – Marketing Director, MicroEnsure
- Jeremy Leach – Founder and Chief Executive Officer, Inclusivity Solutions
- Katerina Kyrili – Head of Business Development, Africa, BIMA

Moderator:

- Alex Lazarow – Omidyar Network

