Mobile Money for the Unbanked

Working Group 2013

Tuesday 9th July 2013, 09:00 – 15:00

Sarova Stanley Hotel, Nairobi, Kenya

Time	Session
08:30	Tea & coffee on arrival
09:00	**Welcome and keynote** ▪ Chris Locke, Managing Director, Mobile For Development, GSMA ▪ (TBC)
09:30	**Session 1: Rising stars of mobile money** 14 fast-growing mobile money services were identified in the MMU Global Mobile Money Adoption Survey. In this panel, the leaders of three young high-growth services will share their motivation for aggressively pursuing mobile money and the operational choices that have underpinned their early success. *Panellists:* ▪ Darlington Mandivenga, CEO, Econet Services, Zimbabwe ▪ Abdikarim Eid, Managing Director, Telesom , Somaliland ▪ Andrew Hodgson, CFO, Tigo, Tanzania *Moderator:* ▪ Seema Desai, Director, Mobile Money for the Unbanked, GSMA
10:15	**Session 2: Mobile Money Tech: Platform stability, functionality & scalability** This session will explore the issues concerning platform stability, functionality and scalability. The recent round of RFPs issued in the market reflects an industry growing in maturity and confidence. Both MNOs and vendors will discuss these issues and future roadmaps for mobile money platforms. *Panellists:* ▪ Vince Kadar, President & CEO, Telepin Software ▪ Brian Kamathi, Warid Pesa, Uganda ▪ Jesus Luzardo, VP Sales, Utiba *Moderator:* ▪ (TBC)
11:00	Break
11.15	**Session 3: Enabling savings and credit through mobile money: New product innovations including M-Shwari** This session puts the spotlight on the biggest recent innovation from Kenya, M-Shwari, whose popularity has rapidly increased since its launch late 2012. The service allows all M-PESA subscribers access to an interest bearing savings account and the ability to apply for a short-term loan through the mobile phone. With M-Shwari, Safaricom and Commercial Bank of Africa (CBA) continues to lead the way for financial inclusion in the industry. In this session, we get a chance to learn more about the product, their results to date and the strategic decisions behind the M-Shwari roll-out. *Presenters:* ▪ Sitoyo Lopokoiyit, HOD, Strategy Department, Safaricom ▪ Eric Muriuki Njagi, GM New Business Ventures, Commercial Bank of Africa *Moderator:* ▪ (TBC)
11:45	**Session 4: Beyond P2P transfers - Successfully rolling out sophisticated products** This interactive session will be an opportunity to discuss what is holding back enhanced mobile money products. Each table will be focusing on a particular product (mobile savings and credit, international remittances, merchant payments, mobile micro-insurance, mobile money & mobile agriculture, etc.). Participants will be asked to discuss the potential of and main challenges to product uptake. Participants will also be asked to think about what the GSMA could do to help the industry overcome these challenges. *Table Leaders:* ▪ (TBC)
12:30	Lunch - Pool Deck Restaurant, 4th floor

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13:30	**Session 5: Customer Journey: Data analytics - unpacking the journey from first trial to regular usage**
	Customer active rates stand at 26.6% globally, with operators often struggling to drive usage on their registered customer base. This interactive session will take a deep dive into the data of one operator to unpack the reasons for use and non-use. In the process, there will be a good dose of mobile money "myth-busting" and analysis of the transaction data records that shines new light on customer behaviour in mobile money. *Presenters:* ▪ Philip Levin ▪ Gunnar Camner
14:00	**Session 6: Balancing growth & quality in mobile money distribution**
	The three pillars of an effective distribution strategy is recruitment, training and management; however how operators implement these pillars into their distribution strategy depends on a number of variables including stage of development, local market context and organisational structure. This session is to highlight different approaches that operators use to effectively grow and manage a high-quality agent network. The panel will represent operators from different markets and in different stages of development. *Panellists:* ▪ Chidi Okpala, Director and Africa Head, Airtel Money ▪ Roar Bjærum, Head of easypaisa ,Telenor, Pakistan ▪ Sriram Jagannathan, CEO mCommerce, Airtel India ▪ (TBC) ▪ Gerald Rasugu *Moderator:* ▪ Gunnar Camner
14:45	Break & Networking opportunity
15:00 15:30	**Ecosystem Workshop - Invitation Only** **Breakout Sessions & Field visits**