



Microfinance Pasifika

3rd PACIFIC MICROFINANCE WEEK 2011
26-29 July
Port Vila, Vanuatu

*Partnerships, new opportunities to build a brighter
financial future*

Event Program – DRAFT 4th of July 2011



OFFICIAL OPENING Tuesday, 26nd July 2011	
Opening	
2.00 – 4.00 pm	Registration
4.00 – 4.15 pm	Welcome Mr Greg Casagrande, <i>Deputy Chairman, Microfinance Pasifika Network</i>
4:15-4:30pm	Introductions Mr Gavin Murray, <i>Regional Manager Pacific, International Finance Corporation, Australia</i> Mr Tillman Bruett, <i>Regional Financial Advisor, UNCDF, Regional Pacific</i>
4:30-5:00pm	Keynote Address for the 3rd PMW 2011 Governor Odo Tevi, <i>Reserve Bank of Vanuatu</i>
5:30 – 7:30 pm	Opening Cocktail hosted by the Reserve Bank of Vanuatu <i>Come and meet with fellow speakers and delegates as we celebrate the opening of Pacific Microfinance Week 2011.</i>

DAY 1: OPENING PLENARY SESSION Wednesday, 27nd July 2011	
8.00 – 9.00 am	Registration
9.00 – 10.30 am	Session 1: Global Trends and the Future of Microfinance
	<i>There are many financial service providers globally that have developed innovative systems and procedures to ensure that they become more effective, efficient and relevant to the needs of their clients. In this session we will hear from a wide range of financial service providers that have developed innovative products but also have a wider knowledge of global developments.</i>
Moderator	Dr Matthew Gamsler, <i>Principal, Advisory Services, East Asia and Pacific Department, International Finance Corporation, Hong Kong</i>
Speakers	Mr Christan Ruehmer, <i>Risk Management, International Finance Corporation, United States of America</i> Ms Rosita Najmi, <i>Program Manager, ACCION Center for Financial Inclusion, United States of America</i> Ms Maureen Webber, <i>Chief Executive Officer, Development Options Limited, Jamaica</i> Mr Paul Luchtenburg, <i>Senior Operations Officer, Microfinance Advisory services, East Asia and Pacific department, International Finance Corporation, Vietnam</i>
10.30-11.00 am	MORNING TEA
11:00-12:30 pm	Session 2: Leading Developments to Watch in the Pacific
	<i>What are the current innovations and new initiatives in the delivery of microfinance in the Pacific? Some service providers have managed to pursue partnerships, methodologies and systems that work in the Pacific. We hear from some of the providers and have an opportunity to learn and then discuss their innovative methods and initiatives.</i>
	Ms Margarete O. Biallas, <i>Lead Retail Payments & Innovations, Access to Finance Advisory, International Finance Corporation, Turkey</i>
	Mr Stephen Breen, <i>Director Mobile Money, Digicel Pacific, Fiji</i> Mr Greg Casagrande, <i>President, SPBD Microfinance Network, United States of America</i> Mr Ross Peat, <i>Chief Executive Officer, Klickex Remittance Services, New Zealand</i> Mr Matt Leonard, <i>G2P Consultant, Pacific Financial Inclusion Programme, Regional Pacific</i>
12.30 – 1.30 pm	LUNCH
1.30 – 2.30 pm	Session 3: Pacific Islanders Demand for Financial Services
	<i>What are some of the unique features of the demand for financial services in the Pacific? We cover the experiences of our service providers, commercial banks, microfinance institutions and insurance companies on how they have developed financial services and what they feel are the gaps in meeting the needs of the Pacific.</i>
Moderator	Mr John Aruhuri, <i>Head of Rural Banking Services, National Bank of Vanuatu, Vanuatu</i>
Speakers	Mr Tony Westaway, <i>Managing Director, Nationwide Microbank, Papua New Guinea</i> Mr Peter Mason, <i>Executive Office, Credit Union Foundation of Australia, Australia</i>

2.30-3.30 pm	Session 4: Developing a National Strategy for Financial Inclusion; Best Practices and Benefits
	<i>There has been some work in several Pacific countries to bring financial inclusion to the forefront of national development priorities and to develop a national strategic plan for financial inclusion and financial literacy. A few stakeholders in this process will present and offer their insight to how they work within a national strategy framework.</i>
Moderator	Ms Alyson Slater, <i>Director, Alliance for Financial Inclusion, Thailand</i>
Speakers	Mr Robin Yarrow, <i>Chairman, National Financial Inclusion Taskforce, Fiji</i> Deputy Governor Gane Simbe, <i>Central Bank of the Solomon Islands, Solomon Islands</i> Mr Simon Tiwok, <i>Financial Market Analyst, Reserve Bank of Vanuatu</i> Ms Lanna Lome-Ieremia, <i>Assistant Manager, Financial Markets Department, Central Bank of Samoa</i>
3.30 - 4.00pm	AFTERNOON TEA
4.00 - 5.00 pm	Session 5: Overcoming the Distribution Challenge
	<i>While electronic platforms for financial services have been developed, a huge barrier remains in making sure there are appropriate agents with sufficient cash in rural areas. We will hear from distribution experts that have faced this challenge in their countries.</i>
Moderator	Mr Tillman Bruett, <i>Regional Financial Advisor, UNCDF, Regional Pacific</i>
Speakers	Mr Rajnesh Prasad, <i>Manager of Consumer Applications, Vodafone Fiji</i> Ms Margarete O. Biallas, <i>Lead Retail Payments & Innovations, Access to Finance Advisory, International Finance Corporation, Turkey</i> Mr Mike Breeze <i>EVD Project Manager, OCL Ltd. PNG, Papua New Guinea</i>
5:30-7:30pm	PFIP Hosted "Cocktails and Kava with the Experts"
	<i>Come and spend time with some of our regional and international panellists and presenters around the kava bowl in your best Bula/ Talofa attire and get those questions answered. It's a great way to make connections and friends.</i>
Guest experts	Ms Rokobua Naiyaga, <i>Deputy Permanent Secretary, Fiji Ministry of Education, Fiji</i> Ms Olive Whippy, <i>Head of Microfinance, Westpac, Fiji</i> Ms Rosita Najmi, <i>Program Manager, ACCION Center for Financial Inclusion, United States of America</i> Mr Paul Luchtenburg, <i>Senior Operations Officer, Microfinance Advisory services, East Asia and Pacific department, International Finance Corporation, Vietnam</i>
End of Day 1	

DAY 2 - Option A: EXPANDING OUTREACH TO LOW INCOME DISADVANTAGED AND RURAL CLIENTS Thursday, 28th July 2011	
9.00 – 10.00 am	Session 6: Focus on Vanuatu
	<i>We take a moment to focus on the financial service provided in our host country, Vanuatu. What is the Vanuatu financial landscape and how has it developed over the years to provide financial services to all economic groups in the country?</i>
Moderator	
Speakers	Mr. Michael McCaffrey, <i>Technical Specialist, Pacific Financial Inclusion Programme Regional Pacific</i> Mr. Noel Vari, <i>Director, Financial Institutions Supervision Department, Reserve Bank of Vanuatu</i>
Respondents	Mr John Aruhuri, <i>Head of Rural Banking Services, National Bank of Vanuatu</i> Mr John Salong, <i>Managing Director, VANWODS Microfinance, Vanuatu</i> Mr Tait Jenkin, <i>Head of Retail, ANZ, Vanuatu</i>
10.00 – 11.00 am	Session 7: Financial Competency: Focus on Measurement
	<i>Financial literacy has recently gained the attention of policy makers; some of who have made an effort to develop a national coordinated approach to improving financial competence of their populations. This includes efforts to bring financial literacy training into the schools, and reach adults. This session will examine the established baselines and measurement methods and indicators that will help Pacific island countries gauge the success of these interventions.</i>
Moderator	Mr Jeff Liew, <i>Regional Financial Capacity Adviser, Pacific Financial Inclusion Programme, Regional Pacific</i>
Speakers	Ms. Rokobua Naiyaga, <i>Deputy Permanent Secretary, Fiji Ministry of Education</i> Mr Jonathan Sibley, <i>Financial Competency Consultant, Pacific Financial Inclusion Programme, Regional Pacific</i> Ms Alyson Slater, <i>Director, Alliance for Financial Inclusion, Thailand</i>
11.00 – 11.30 am	MORNING TEA
11.30 – 12.30 am	Session 8: Financial Inclusion & Women
	<i>There are a many microfinance programmes and services that provide services to women. However, several studies and experiences have shown that putting financial resources in the hands of women does not necessarily empower women - there are still gaps. We hear from service providers and from clients that reveal how microfinance services have improved their lives and the lives of their families.</i>
Moderator	Ms Makanda Kioko, <i>Program Manager, Microfinance Advisory Services, International Finance Corporation, United States of America</i>
Speakers	Mr Rubin Japhta, <i>Senior Operations Officer, Women in Business Program, International Finance Corporation, Indonesia</i> Mr Greg Casagrande, <i>President, SPBD Microfinance Network, United States of America</i> Ms Janet James, <i>Operations Manager, VANWODS Microfinance, Vanuatu</i>
12.30 – 1.30 pm	LUNCH

1.30 – 2.30 pm	Session 9: Regulators Take the Lead
	<i>In 2009 the South Pacific Central Bank Governors Meeting created a regional working group on financial inclusion. Since that time, central banks in the region have recently added financial inclusion as part of their function, often taking a lead role in not only enabling, but also promoting financial inclusion. Central Bank involvement has not been without its challenges, contradictions and setbacks. In this session central banks offer their experiences and future plans for the development of microfinance in each country.</i>
Moderator	Deputy Governor Peter Tari, Reserve Bank of Vanuatu
Speakers	Mr Eliko Boletawa, Manager of Financial Systems Development, Reserve Bank of Fiji Ms Lanna Lome-Ieremia, Assistant Manager, Financial Markets Department, Central Bank of Samoa Mr. Denson Denni, Assistant Officer, National Financial Inclusion Unit, Central Bank of Solomon Islands Mr Nickson Kunjil, Manager, Microfinance Supervision, Bank of Papua New Guinea
2:30 – 3:00 pm	AFTERNOON TEA
3:00 – 4:30 pm	Session 10: Donor Pacific Cooperation to extend financial inclusion
	<i>Donors have increased contributions to financial inclusion and financial literacy efforts in the Pacific. What are their concerns and plans for the future? Are their plans for more partnerships in the future?</i>
Moderator	Mr Paul Luchtenburg, Senior Operations Officer, Microfinance Advisory services East Asia and Pacific department, International Finance Corporation, Vietnam
Speakers	Mr Erik Aelbers Private Sector Development Consultant, Asian Development Bank, Australia Ms Julie Delforce, Director of Economic Growth & Regional Organisations Section AusAID, Australia Ms Ruth Goodwin-Groen, Adviser: Financial Services for the Poor, AusAID, Australia Ms Marcella Willis, Inclusive Finance Technical Advisor, UNCDF, Timor Leste Mr Emmanuel Moyart, Programme Coordinator, EU/ACP, Belgium Ms Kerry Burridge, Development Manager, Private Sector Development, New Zealand Aid Programme
End of Day 2	

DAY 2 - Option B: IFC - MFIs RISK ASSESSMENT MANAGEMENT Workshop Thursday, 28th July 2011	
	<p><i>During the Workshop the participants will learn how to approach risk management in all relevant risk categories for MFIs including Credit, Market, Liquidity, and Operational Risk. While general concepts around risk management will be covered the workshop will focus in-depth on analysing sources of risk within MFIs using a workbook of checklists and questionnaires. From the findings a package of potential solutions and improvements will be discussed to help MFIs at various stages of development to improve their risk management. In addition in the workshop, the design of good Risk Reports and useful Risk Management Guidelines will be covered.</i></p>
9.00-11:00 am	<p>Session 1: Introduction into Risk Management and Analysis of Risk Factors</p>
	<p><i>The opening session introduces key risk management concepts and gets participants to consider risks facing their institutions.</i></p>
Moderator	<p>Mr Christian Ruehmer, Lead Expert for Risk Management, IFC</p>
10.30 – 11.00 am	<p>MORNING TEA</p>
11 :30-12:30 pm	<p>Session 2: Risk Assessment and Development of Solutions</p>
	<p><i>In this session participants will use the IFC Risk Management Toolkit to identify the weaknesses and strengths in their institutions risk management structure, to identify areas requiring improvement and to support the development of policies, structures, reports and training programs.</i></p>
12.30- 1.30 pm	<p>LUNCH</p>
1:30-3:30 pm	<p>Session 2 Continued</p>
3.00 –3.30 pm	<p>AFTERNOON TEA</p>
3:30 – 5:00 pm	<p>Session 3: Development of Solutions, Action Plans, Risk Policies and Reports</p>
	<p><i>Development of a package of potential solutions and improvements, including the development of risk reports and risk management guidelines.</i></p>
<p>End of Day 2</p>	

DAY 2 - Option C : PFIP Sponsored Savings Workshop Thursday, 28th July 2011	
1:30-5:00 pm	<p>Workshop: Designing Savings Products People Value</p>
	<p><i>"This workshop will explain why saving money is hard for almost all of us, even when we know we have to do it. There will be a focus on some of the strategies that low income people use to encourage themselves to save and a survey of some of the most innovative savings products around the world that are successfully making savings easier for people. Participants will then analyse opportunities for developing products in the Pacific and actually design a proto-type product for a selected demographic."</i></p>
Moderator	<p>Mr Michael McCaffrey, Pacific Financial Inclusion Programme, Regional Pacific</p>
Co-Moderator	<p>Ms Rosita Najmi, ACCION Centre for Financial Inclusion, United States of America</p>

DAY 3 – Option A: Donors and Regulators, Building an Inclusive Financial System Friday, 29th July 2011	
9.00 – 10.30 am	Session 11: Microinsurance: The Fastest Growing Microfinance Product in the World
	<i>Microinsurance is becoming a commonplace globally particularly to address the demands of the poor. This trend has arisen out of the need for poor households to have access to insurance that will offer some form of protection against the risks of loss of life, assets, crops and other lifetime risks. We hear in this session of the global trends, the innovative insurance products that have been developed and which have gained much success. We also have some leaders here in the Pacific that will share their experiences of developing microinsurance products.</i>
Moderator	Mr Michael McCaffrey, <i>Pacific Financial Inclusion Programme, Regional Pacific</i>
Speakers	Ms Maria Aurora dos Reis, <i>Managing Director, Moris Rasik, Timor Leste</i> Mr Wayne Dorgan, <i>Managing Director, Pacific MMI Insurance Ltd, Papua New Guinea</i> Mr Abdul Hakim, <i>Vice President, Fiji Muslim League, Fiji</i> Mr Narasimhan Krishnan, <i>General Manager, LIC, Fiji</i>
10.30 – 11.00 am	<i>MORNING TEA</i>
11.00 – 12.30 pm	Session 12: The Role of Commercial Banks in the Provision of Rural Financial Services
	<i>In the last two years many commercial banks operating in the Pacific have increased their role in the sector by downscaling their services to providing microfinance products. What are some experts advising us about commercial banks entering this market, particularly in rural areas, it's benefits and risks? We hear from the banks and experts in this field and discuss these implications.</i>
Moderator	Ms Makanda Kioko, <i>Program Manager, Microfinance Advisory Services, International Finance Corporation, United States of America</i>
Speakers	Mr. Stuart Mathison, <i>Head of Operations, National Bank of Vanuatu</i> Ms Melissa Noonan, <i>Head of Marketing & Corporate Affairs, Westpac Pacific Banking, Australia</i> Paul Thornton, <i>Head of Rural Banking, BSP, Papua New Guinea</i> Mr Tait Jenkin, <i>Head of Retail, ANZ, South East Pacific</i>
12.30 – 1.00 pm	Closing Session
	<i>Wrap-up of proceedings, reflections on insights, and outcomes statement.</i>
Chair	Mr Greg Casagrande, <i>Deputy Chairman, Microfinance Pasifika Network</i>
12.30-1.30 pm	<i>LUNCH</i>

DAY 3 - Option: B PFIP Sponsored G2P workshop Friday, 29th July 2011	
9:00-12:00pm	Workshop 2: Government to Person Payments as a means to promote transparency and financial inclusion
	<i>In this session, we will explore emerging trends and opportunities in Government to Person (G2P) payments as a strategy to promote Financial Inclusion. Using examples from around the world, we will share experiences and discuss questions with fellow stakeholders who have either already been involved in G2P projects or who are interested in exploring opportunities in their own countries.</i>
Facilitator	Mr Matt Leonard, <i>G2P Consultant, Pacific Financial Inclusion Programme, Regional Pacific</i>
Guests	Mr Derek Tam, <i>Transition Manager, Department of Social Welfare Project, Pacific Financial Inclusion Programme, Fiji</i>

DAY 3 – Evening Options Friday, 29th July 2011	
1:30pm onwards	Visit to VANWODS Clients at the Vanuatu Microfinance Trade Fair
	<i>Take this opportunity to chat with microfinance clients at their stalls and discuss some of their sentiments regarding many of the topics covered throughout the week</i>
Transport	Various Transport Options (Taxi, Minibus) will be available at the hotel entrance to take you to the MF Trade Fair.
DAY 3 – Evening Options Friday, 29th July 2011	
6:00pm-9:00pm	Informal closing dinner
	<i>Support several VANWODs clients as they showcase their catering skills and famous Vanuatu hospitality by offering this opportunity to gather informally to share local cuisine and relay amongst colleagues stories of lessons learnt and future goals.</i>
Venue	TBC
Format	Those planning on attending will need to reserve their place at this dinner by signing up at the PMW2011 registration booth throughout the week.