



**14th – 16th March 2016
THE PLACE RESORT,
TOKEH, FREETOWN,
SIERRA LEONE**

**WEST AFRICAN SUB-REGIONAL
WORKSHOP ON MOBILE FINANCIAL
SERVICES**

**ORGANISED BY:
BANK OF SIERRA LEONE
& INTERNATIONAL
GROWTH CENTRE**

OBJECTIVES:

1. Create an opportunity for experience sharing among participating countries;
2. Learn from the experiences of other Sub-Saharan African countries;
3. Identify possible reforms to policy regulations/guidelines that would promote the optimal use of mobile money as a part of the financial services tool kit for economic development;
4. Propose next steps for each participating country in the WAMZ/sub-region; and
5. Identify potential areas for further research.

SESSION HIGHLIGHTS:

Day 1: Opening Statements & Keynote Address; (1) Research Findings; (2) Lessons from East & Southern African Countries; (3) Cross-Country Learning Working Groups; (4) Plenary on Cross-Country Learning

Day 2: (5) Mobile Money in West African Countries; (6) Country-Specific Strategy Part 1; (7) Country-Specific Strategy Part 2; (8) Plenary on Country-Specific Progress

Day 3: (9) Regional Cooperation; (10) Country Roadmaps; (11) Future Research Areas

OUTPUTS:

- Country Roadmaps for Mobile Money and Areas for Future Research

Programme for West African Sub-Regional Workshop on Mobile Financial Services, March 2016

Time	Activity	Presenters / Responsible Person(s)
Day 1 (Monday 14 March)		
09:00-10:00	Registration of Participants	Organisers
Opening Statements		
10:00-10:05	Prayers	
10:05-10:10	Introduction of Co-Chairs	Airtel Money, Sierra Leone
10:10-10:25	Co-Chairs' Opening Statements	Dr. Ibrahim Stevens, Deputy Governor, BSL & AFI Policy Coordinator, SL Mr. Herbert M'cleod, Country Director, IGC Sierra Leone & Liberia
10:25-10:30	International Growth Centre	Dr. Nii Sowa, Country Director, IGC Ghana
10:30-10:35	National Telecommunications Commission	
10:35-10:40	Representative of UNDP	
10:40-10:45	Ministry of Trade and Industry	Minister Alhaji Osman Boie Kamara
10:45-10:50	Ministry of Information and Communication	Minister Alhaji Alpha Abubakarr Kanu
10:50-10:55	Sierra Leone Association of Commercial Banks	President
10:55-11:00	Bank of Sierra Leone	Mr. Momodu L. Kargbo, Governor
	Workshop Objectives and Agenda	Chair
Keynote Address and Official Opening by Minister of Finance and Economic Development, Dr. Kaifala Marah		
	Vote of Thanks	Sierra Leone Association of Microfinance Institutions (SLAMFI)
	Group Photo	Organisers
11:30-12:00	TEA/COFFEE BREAK	

Programme for West African Sub-Regional Workshop on Mobile Financial Services, March 2016

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Session 1: Overview of Research Findings from Mobile Money Research		
12:00-13:30	Evidence on Impact of Mobile Money on Customer Welfare in the Short and Long Run Mobile Money and Macroeconomic Impact <i>Plenary Discussion</i>	<i>Chair: Deputy Governor, BSL</i> Presenters: Dr. Tavneet Suri, Massachusetts Institute of Technology (MIT) & IGC Dr. Iyabo Masha, International Monetary Fund Discussants: Mr. Ivan Ssettimba, Assistant Director, Bank of Uganda
13:30-14:30	LUNCH BREAK	
Session 2: Challenges and opportunities for mobile money - Lessons from East & Southern African Countries		
14:30-16:00	<i>Panel Discussion of technical experts, policy makers, and private sector representatives from East and Southern Africa</i>	<i>Moderator: IGC Country Director Ghana</i> Panellists: Dr. Tavneet Suri, Kenya Mr. Ivan Ssettimba, Assistant Director, Bank of Uganda Mr. Peter Kalulwe, Compliance Manager, Airtel Uganda Ms. Juliet Kugonzebwa, Senior Manager, Mobile Money Operations, MTN Uganda Mr. Joel Pitta, Head of Marketing and Business Support, Carteira Movel, SA - mKesh, Mozambique Joseck Mudiri, Senior Operations Officer, International Finance Corporation
Session 3: Cross-Country Learning and Experience Sharing		
16:00-17:00	Cross-Country Thematic Working Groups on implications of research results and country experiences on: - Agent networks - Partnerships - Customer protection	<i>Facilitator: Dr. Tavneet Suri</i> All participants in groups with one member from each country

Programme for West African Sub-Regional Workshop on Mobile Financial Services, March 2016

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	<ul style="list-style-type: none"> - Capital requirements - Lending and credit <i>Plenary Discussion</i>	
17:00-17:30	TEA/COFFEE BREAK	
Session 4: Plenary on Cross-Country Learning		
17:30-19:00	Report Back on outcomes of discussions from cross-country thematic group sessions <i>Plenary Discussion, Opportunity for Q&A with experts</i>	<i>Facilitator: Dr. Tavneet Suri</i> Representatives of Cross-Country Groups will report back and Panelists will react? Discussants: Panelists from Cross-Country Learning Panel on Day 1
19:00	End of Day 1 – Closing	
20:30-22:30	DINNER & ENTERTAINMENT	
Day 2 (Tuesday 15 March)		
08:00-09:00	BREAKFAST	
09:00-09:15	Prayers, Recap of Day 1, Objectives of Day 2	<i>Chairs: Dr. Nii Sowa, Country Director, IGC Ghana & Mr. Dainkeh, Director of Banking Supervision, BSL</i>
Session 5: Status of Mobile Money in West African Countries		
09:15-10:30	Current State of Mobile Money in the West African Sub-Region <i>Q&A and Discussion</i>	<i>Moderator: Deputy Governor, BSL</i> Bank of Sierra Leone Bank of Liberia Bank of Ghana Bank of Guinea Bank of the Gambia Bank of Nigeria

Programme for West African Sub-Regional Workshop on Mobile Financial Services, March 2016

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Session 6: Country-Specific Strategy Development Part 1		
10:30-11:00	Objectives of Country-Specific Sessions Overview of thematic areas and best practices	<i>Chairs: Dr. Nii Sowa, Country Director, IGC Ghana & Mr. Dainkeh, Director of Banking Supervision, BSL</i> Presenter: Dr. Tavneet Suri, MIT
11:00-11:15	TEA/COFFEE BREAK	
11:15-13:00	Country-specific working groups to engage with first set of thematic areas in each country and incorporate evidence from research and shared country experiences <ul style="list-style-type: none"> - Capital requirements for mobile providers - Lending and credit for mobile money providers - Earning interest on a mobile money account / trust account for non-bank led operators - Taxation on transactions and on salary payments for the informal sector 	<i>Facilitator: IGC Country Directors/Dr. Tavneet Suri</i> Groups by Country with one technical expert or resource person in each
13:00-14:00	LUNCH BREAK	
14:00-15:00	Report Back on outcomes of discussions from country-specific thematic group sessions	<i>Chairs: Dr. Nii Sowa, Country Director, IGC Ghana & Mr. Dainkeh, Director of Banking Supervision, BSL</i> Representatives of Country-Specific Working Groups
Session 7: Country-Specific Strategy Development Part 2		
15:00-16:45	Country-specific working groups to engage with second set of thematic areas in each country and incorporate evidence from research and shared country experiences: <ul style="list-style-type: none"> - Partnerships with telecoms regulators, and cooperation between banks and telecoms 	<i>Facilitator: IGC Country Directors/</i> Groups by Country with one technical expert or resource person in each

Programme for West African Sub-Regional Workshop on Mobile Financial Services, March 2016

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	<ul style="list-style-type: none"> - Customer protection & empowerment through financial literacy - Regulations governing agent networks - International remittances 	
16:45-17:00	TEA/COFFEE BREAK	
Session 8: Plenary on Country-Specific Progress		
17:00-18:30	Report Back on outcomes of discussions from country-specific thematic group sessions <i>Plenary Discussion, Opportunity for Q&A with Experts</i>	<i>Moderator: IGC Country Director</i> Representatives of Country-Specific Working Groups Discussants: Expert Panelists from Day 1
18:30	End of Day 2 – Closing	Deputy Governor, BSL
19:30-22:30	RECEPTION	
Day 3 (Wednesday 16 March)		
08:00-09:00	BREAKFAST	
09:00-09:15	Prayers, Recap of Day 2, Objectives of Day 3	<i>Chair: Deputy Governor, BSL/IGC Country Directors</i>
Session 9: Regional Cooperation		
09:15-10:00	<i>Discussion: Opportunities for Regional Collaboration</i>	<i>Chairs: Deputy Governor, BSL & Mr. Herbert M'cleod, IGC</i>
Session 10: Country Roadmaps		
10:00-10:15	Guidance on Developing a Country Roadmap with Next Steps	<i>Chair: Mr. Herbert M'cleod, Country Director, IGC Sierra Leone & Liberia</i>

Programme for West African Sub-Regional Workshop on Mobile Financial Services, March 2016

Time	Activity	Presenters / Responsible Person(s)
10:15-11:15	Country-specific working groups on developing a draft roadmap for next steps	<i>Facilitator: IGC Country Directors</i> Groups by Country with one technical expert or resource person in each
11:15-11:30	TEA/COFFEE BREAK	
11:30-13:00	Final country presentations on roadmaps, recommendations for policy, and next steps <i>Plenary Discussion, Q&A with Experts</i>	<i>Facilitator: Deputy Governor, BSL/IGC Country Directors</i> Representatives of Country-Specific Working Groups Discussants: Expert Panelists from Day 1
Session 11: Future Research Areas		
13:00-13:30	<i>Discussion: Areas for Future Research</i>	<i>Facilitators: Country Directors, IGC</i>
13:30-14:00	Summary & Conference Closing	Deputy Governor, BSL & Country Directors, IGC
14:00-15:00	LUNCH	
	Transport to the Airport	