



**14<sup>th</sup> – 16<sup>th</sup> 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 &  
UNDP/UNCDF**

**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)
<b>Day 1 (Monday 14 March)</b>		
09:00-10:00	Registration of Participants	Organisers
<b>Opening Statements</b>		
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, Workshop Objectives, and Agenda	Dr. Ibrahim Stevens, Deputy Governor, BSL & AFI Policy Coordinator, SL Mr. Herbert M'cleod, Country Director, IGC Sierra Leone & Liberia
10:25-10:30	The IGC: bridging frontier research and growth policies	Dr. Nii Sowa, Country Director, IGC Ghana
10:30-10:35	National Telecommunications Commission	
10:35-10:40	Representative of UNDP	Mr. Sudipto Mukherjee, Country Director
10:40-10:45	Ministry of Trade and Industry	
10:45-10:50	Ministry of Information and Communication	
10:50-10:55	Sierra Leone Association of Commercial Banks	Ms. Shola Taylor-Pearce, Executive Secretary/Chief Operating Officer
10:55-11:00	Bank of Sierra Leone	Mr. Momodu L. Kargbo, Governor, BSL
<b>Keynote Address and Official Opening by representative of Minister of Finance and Economic Development: Minister of State, Finance</b>		
	Vote of Thanks	Sierra Leone Association of Microfinance Institutions (SLAMFI)
	Group Photo	
11:30-12:00	TEA/COFFEE BREAK	

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

Time	Activity	Presenters / Responsible Person(s)
<b>Session 1: Overview of Research Findings from Mobile Money Research</b>		
12:00-13:30	Evidence from Mobile Money in Kenya Mobile Money and Macroeconomic Impacts <i>Plenary Discussion</i>	<i>Chair: Deputy Governor, BSL/ H P M'cleod IGC</i> Presenter: Sarah Logan, Hub Economist IGC Dr. Iyabo Masha, International Monetary Fund Discussant: Mr. Ivan Ssettimba, Assistant Director, Bank of Uganda
13:30-14:30	LUNCH BREAK	
<b>Session 2: Challenges and opportunities for mobile money - Lessons from East &amp; Southern African Countries</b>		
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 / Mr. T Dainkeh, Director of Banking Supervision BSL</i> Panellists: 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 Mr. Joseck Mudiri, Senior Operations Officer, International Finance Corporation Ms. Sarah Logan, Hub Economist, IGC
<b>Session 3: Cross-Country Learning and Experience Sharing</b>		
16:00-17:00	Cross-Country Thematic Working Groups on implications of research results and country experiences on: - Taxation - Co-ordination for customer protection - Regulatory frameworks	All participants in groups with one member from each country

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

Time	Activity	Presenters / Responsible Person(s)
	<ul style="list-style-type: none"> <li>- Agents and Cross Border Issues</li> <li>- Checklist of obstacles, measures, legal and institutional arrangements for a successful Mobile Money System (MMS)</li> </ul> <p><i>Plenary Discussion</i></p>	
17:00-17:30	TEA/COFFEE BREAK	
<b>Session 4: Plenary on Cross-Country Learning</b>		
17:30-19:00	<p>Report Back on outcomes of discussions from cross-country thematic group sessions</p> <p><i>Plenary Discussion, Q&amp;A with experts</i></p>	<p><i>Facilitator: Resource person</i></p> <p>Representatives of Cross-Country Groups</p> <p>Discussants: Panelists from Cross-Country Learning Panel on Day 1</p>
20:00-22:00	DINNER & ENTERTAINMENT	
<b>Day 2 (Tuesday 15 March)</b>		
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 &amp; Mr. Dainkeh, Director of Banking Supervision, BSL</i>
09:15-10:15	Report back on cross-country group outcomes	
<b>Session 5: Status of Mobile Money in West African Countries</b>		
10:15-11:45	<p>Current State of Mobile Money in the West African Sub-Region: country case presentations</p> <p><i>Reactions from Expert Panel (from Day 1)</i></p>	<p><i>Chairs, continue from previous session</i></p> <p>Bank of Sierra Leone</p> <p>Bank of Liberia</p> <p>Bank of Ghana</p> <p>Bank of Guinea</p> <p>Bank of the Gambia</p>

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

Time	Activity	Presenters / Responsible Person(s)
		Bank of Nigeria
<b>Session 6: Country-Specific Strategy Development Part 1</b>		
11:45-11:50	Objectives of Country-Specific Sessions	<i>Chairs: Dr. Nii Sowa, Country Director, IGC Ghana &amp; Mr. Dainkeh, Director of Banking Supervision, BSL</i>
11:50-12:00	TEA/COFFEE BREAK	
12:00-14:00	<p>Working groups by country to engage with thematic areas from yesterday plus additional areas that may be relevant in each country and incorporate evidence from research and shared country experiences</p> <ul style="list-style-type: none"> <li>- Taxation</li> <li>- Co-ordination for customer protection – privacy, transparent pricing, data protection, and business practice</li> <li>- Regulatory frameworks</li> <li>- Agents and Cross Border Issues</li> <li>- Checklist of obstacles, measures, legal and institutional arrangements for a successful Mobile Money System (MMS)</li> </ul>	<p><i>Facilitators: IGC Country Directors/Resource persons</i></p> <p>Groups by Country with one technical expert or resource person in each</p> <p>Additional topics:</p> <ul style="list-style-type: none"> <li>- Customer protection &amp; empowerment through financial literacy</li> <li>- Cross-border transactions &amp; international remittances</li> <li>- Lending and credit for mobile money providers, earning interest on a mobile money account</li> <li>- Partnerships between central banks and telecoms regulators, and cooperation between banks and telecoms</li> </ul>
14:00-15:00	LUNCH BREAK	
<b>Session 7: Country-Specific Strategy Development Part 2</b>		
15:00-16:30	Working groups by country continue to engage with remaining topics, develop policy recommendations, and begin to identify concrete next steps	<p><i>Facilitator: IGC Country Directors</i></p> <p>Groups by Country with one technical expert or resource person in each</p>
18:00-20:00	RECEPTION	

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

Time	Activity	Presenters / Responsible Person(s)
<b>Day 3 (Wednesday 16 March)</b>		
08:00-09:00	BREAKFAST	
09:00-09:15	Prayers, Recap of Day 2, Objectives of Day 3	<i>Chairs: Deputy Governor, BSL &amp; Mr. Herbert M'cleod, IGC</i>
<b>Session 9: Regional Cooperation</b>		
09:15-09:45	Working groups to prepare for presentations	Country Working groups from Day 2
09:45-10:45	Report back on country group outcomes	<i>Chairs: Dr. Nii Sowa, Country Director, IGC Ghana &amp; Mr. Dainkeh, Director of Banking Supervision, BSL</i>
<b>Session 10: Country Roadmaps</b>		
10:45-10:50	Guidance on Developing a Country Roadmap	<i>Chair: Mr. Herbert M'cleod, Country Director, IGC Sierra Leone &amp; Liberia</i>
10:50-11:45	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
11:45-12:00	TEA/COFFEE BREAK	
12:00-13:00	Final country presentations on roadmaps, recommendations for policy, and next steps <i>Plenary Discussion, Q&amp;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
<b>Session 11: Future Research Areas</b>		
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	