



**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	<p>Mobile Money and West Africa selective issues and challenges from elsewhere.</p> <p>Mobile Money and Macroeconomic Impact</p> <p><i>Plenary Discussion</i></p>	<p><i>Chair: Deputy Governor, BSL/ H P M'cleod IGC</i></p> <p>Presenter: Sarah Logan, Hub Economist IGC</p> <p>Dr. Iyabo Masha, International Monetary Fund</p> <p>Discussant: Mr. Ivan Ssettimba, Assistant Director, Bank of Uganda</p>
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	<p><i>Panel Discussion of technical experts, policy makers, and private sector representatives from East and Southern Africa</i></p>	<p><i>Moderator: IGC Country Director Ghana / Mr. T Dainkeh, Director of Banking Supervision BSL</i></p> <p>Panellists:</p> <p>Mr. Ivan Ssettimba, Assistant Director, Bank of Uganda</p> <p>Mr. Peter Kalulwe, Compliance Manager, Airtel Uganda</p> <p>Ms. Juliet Kugonzebwa, Senior Manager, Mobile Money Operations, MTN Uganda</p> <p>Mr. Joel Pitta, Head of Marketing and Business Support, Carteira Movel, SA - mKesh, Mozambique</p> <p>Mr. Joseck Mudiri, Senior Operations Officer, International Finance Corporation</p> <p>Ms. Sarah Logan, Hub Economist, IGC</p>
<b>Session 3: Cross-Country Learning and Experience Sharing</b>		
16:00-17:00	<p>Cross-Country Thematic Working Groups on implications of research results and country experiences on:</p> <ul style="list-style-type: none"> <li>- Agent networks</li> <li>- Partnerships</li> </ul>	<p>All participants in groups with one member from each country</p>

## 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>- Customer protection</li> <li>- Capital requirements</li> <li>- Lending and credit</li> </ul> <i>Plenary Discussion</i>	
17:00-17:30	TEA/COFFEE BREAK	
<b>Session 4: Plenary on Cross-Country Learning</b>		
17:30-19:00	Report Back on outcomes of discussions from cross-country thematic group sessions <i>Plenary Discussion, Q&amp;A with experts</i>	<i>Facilitator: Resource person</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	
20:00-22:00	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	Current State of Mobile Money in the West African Sub-Region: presentation of country cases.  <i>Reactions from Expert Panel (from Day 1)</i>	<i>Chairs, continue from previous session</i> Bank of Sierra Leone Bank of Liberia Bank of Ghana Bank of Guinea

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

Time	Activity	Presenters / Responsible Person(s)
		Bank of the Gambia 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>

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

Time	Activity	Presenters / Responsible Person(s)
16:30	End of Day 2 – Closing	
18:00-20:00	RECEPTION	
<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>		
09:15-10:00	<i>Discussion: Opportunities for Regional Collaboration</i>	<i>Chairs: Deputy Governor, BSL &amp; Mr. Herbert M'cleod, IGC</i>
<b>Session 10: Country Roadmaps</b>		
10:00-10:15	Guidance on Developing a Country Roadmap	<i>Chair: Mr. Herbert M'cleod, Country Director, IGC Sierra Leone &amp; Liberia</i>
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&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	
	Transport to the Airport	