



**"Access to Financial Services: Reaching the Poor  
and Excluded"**

**October 5-9, 2010**

**La Palm Royal Beach Hotel, Accra, GHANA**

<b>2010 ANNUAL CONFERENCE AND GENERAL ASSEMBLY</b>
<b>Day 1 - Tuesday, October 5, 2010</b>
<b>OPENING CEREMONY AND EXCHANGE VISITS</b>
08:00 – 09:30 - Registration (500 USD for participant, USD250 for Ghanaian participant) 09 :15 – 09 :45 - Consumer Education Drama
10:00 – 10:15 - Welcome address by Mr. Emmanuel O. Darko, <b>Chairman of GHAMFIN-Ghana</b>
10:15 – 10:30 - Welcome Address by Mr. K. A. Amissah-Arthur, <b>Governor of Bank of Ghana</b>
10:30 – 10:45 - Welcome address by Mr. René Abouo-N'Guessan, <b>Chairman of AFMIN</b>
10:45– 11:00 - Key note by Mr. Stefan Nalletamby, <b>Coordinator of MFW4A/African Development Bank</b>
11:00 – 11:30 - Opening address by His Honorable, Dr. Kwabena DUFFUOR, <b>Minister of Finance and Economic Planning, Ghana</b>
11:30 – 13:00 - Visit to Exhibition stands
13:00 – 14:30 – Lunch
14:30 –17:00 – Field visits to : <ul style="list-style-type: none"> <li><b>ARB APEX Bank</b> – Rural Banking System</li> <li><b>Credit Unions Association</b> – Credit Union System</li> <li><b>ECLOF</b> – Financial NGO</li> <li><b>PROCREDIT</b> – Savings and Loans</li> </ul>
<b>Day 2 - Wednesday, October 6, 2010</b>
<b>07:30-08:30: Breakfast discussions with Policy Makers organized by AfDB/OPSM</b>
<b>PLENARY SESSION I and Questions/Answers</b>
<b>9:00 – 10:30 – AFMIN: 10 years of building Microfinance Industry in Africa</b> <b>Moderator:</b> Mr. Tidiane Barry, <b>Former Vice-President, AFMIN</b> <b>Panelists:</b> - Mr. René ABOUO-N'GUESSAN, <b>Chairman, AFMIN</b> - Dr. Wolday AMHA, <b>Former Chairman, AFMIN</b> - Mr. Davy Serge AZAKPAME, <b>Executive Director, AFMIN</b>
10:30 – 11:00 –Tea break
<b>PLENARY SESSION II and Questions/Answers</b>
<b>11:00 – 12:30 - Enhancing Financial Access through Technology (sponsored by MTN and INGENICO)</b> <b>Moderator:</b> Mr. Fred France, <b>Managing Director, Ghana Interbank payment and settlement system</b> <b>Panelists:</b> - Mobile Phone Banking (MTN) - Innovative Devices ( <b>Ms. Roselyne Jauffret- INGENICO</b> ) - Overview of mobile banking regulation issues ( <b>Ms. Corinne Riquet, CGAP</b> )
<b>PLENARY SESSION III and Questions/Answers</b>
<b>12:30-13:15 – Social Performance Management: The State-of-Practice in Africa Region (Sponsored by CRS)</b> <b>Moderator:</b> Mr. Tom Shaw, <b>Microfinance Senior Technical Advisor, CRS, USA</b> <b>Panelists:</b> - Ms. Cécile Lapénu ( <b>CERISE</b> ) - Ms. Laura Foose ( <b>Coordinator, Social Performance Task Force</b> ) - Mr. Sidy Lamine N'Diaye ( <b>Executive Director, APSFD-Senegal</b> )
<b>13:15-14:30 – Lunch</b>

<b>PARALLEL WORKING SESSIONS</b>
<p>14:30 – 16:00 – Session 1: <b>State-of-Practice of Client Protection and roles of Networks (organized by SMART Campaign)</b></p> <p><b>Moderator:</b> Dr. Jennifer RIRIA, <b>Chairperson, AMFI, Kenya</b></p> <p><b>Panelists:</b> - Ms. Robin Ratcliffe, <b>Vice President &amp; Project Manager, SMART Campaign</b></p> <ul style="list-style-type: none"> <li>- <b>SEEP Network or GHAMFIN-GHANA</b></li> <li>- Mr. David Baguma, <b>Executive Director, AMFIU – Uganda</b></li> </ul>
<p>14:30 – 16:00 – Session 2: <b>Role of Microfinance Institutions and Networks in Social Performance Management (organized and sponsored by CRS)</b></p> <p><b>Moderator:</b> Mr. Boubacar DIALLO, <b>Director, Mission II Africa Project</b></p> <p><b>Panelists:</b> - Mr. Lamine GUEYE, <b>Executive Director, Caurie-Microfinance, Senegal</b></p> <ul style="list-style-type: none"> <li>- Mr. Ignace DOVI, <b>Director, Consortium ALAFIA-BENIN</b></li> <li>- Mr. Davy Serge AZAKPAME, <b>Executive Director, AFMIN</b></li> </ul>
<p>14:30 – 16:00 - Session 3: <b>Measuring Social Performance (Sponsored by OIKOCREDIT)</b></p> <p><b>Moderator:</b> Ms. Cécile Lapenu, <b>CERISE</b></p> <p><b>Panelists:</b> - Quality Audit Tool, <b>Ms. Pawlak Katarzyna, Deputy Director, MFC, Poland</b></p> <ul style="list-style-type: none"> <li>- Progress Out of Poverty Index (PPI), <b>Mr. Babacar Sambe, West Africa Regional Representative, Grameen Foundation</b></li> <li>- Social Performance Indicators (SPI), <b>Ms Judy NGARACHU, OIKOCREDIT East Africa Regional Manager</b></li> <li>- Mr. Benjamin Mackay, <b>Coordinator ADA Rating Initiative, Luxembourg</b></li> </ul>
<p>14:30-16:00 session 4: <b>SME Finance</b> organized and sponsored by MFW4A/AfDB</p> <p><b>Moderator:</b> Mr. Stefan Nalletamby, <b>Partnership Coordinator, MFW4A</b></p> <p><b>Panelists:</b> - Setting the scene</p> <ul style="list-style-type: none"> <li>- Listening to the supply-side</li> <li>- How are donors helping to bridge the gap</li> </ul>
<b>16:00 – 16:30 – Tea Break</b>
<b>16:30-17:30 –SESSION REPORT BACK</b>
<b>Day 3 - Thursday, October 7, 2010</b>
<b>07:30-08:30: Breakfast discussions with meso-level structures and MFIs organized by AfDB/OPSM</b>
<b>PLENARY SESSION IV and Questions/Answers</b>
<p><b>09:00 – 10:30 – Financing Microfinance (Sponsored by OIKOCREDIT)</b></p> <p><b>Moderator:</b> Ms. Patricia Safo, <b>CEO, JCS Investments</b></p> <p><b>Panelists:</b> - Equity, <b>Yves KOMACLO, OIKOCREDIT, Cote d'Ivoire</b></p> <ul style="list-style-type: none"> <li>- Lending Loans/Grant, <b>Fodé N'Diaye, UNCDF, Senegal</b></li> <li>- <b>KFW/Symbiotics</b></li> <li>- Making Credit Guarantee work for Microfinance Institutions Credit (<b>Mr. Steve Wardle, Grameen Foundation</b>)</li> </ul>
<b>10:30 – 11:00 – Tea Break</b>
<b>PARALLEL WORKING SESSIONS</b>
<p><b>11:00 – 12:30 – Session 5: Innovative Savings Mobilization</b></p> <p><b>Moderator:</b> Mr. Kobina amoah, <b>Director of Microfinance, Ministry of Finance, Ghana</b></p> <p><b>Panelists:</b> - <b>ARB APEX Bank - Ghana</b></p> <ul style="list-style-type: none"> <li>- <b>Village banking by RCPB-Burkina Faso</b></li> <li>- <b>MUCODEC-Congo</b></li> </ul>

<p><b>11:00 -12:30 – Session 6: Microinsurance for Security (organized by MicroEnsure-United Kingdom)</b>  <b>Moderator: Mrs. Nyameke Kyiama, Commissioner of Insurance, National Insurance Commission, Ghana</b>  <b>Panelists: - MICROENSURE-UK</b>  - GTZ  - AfDB</p>
<p><b>11:00 -12:30 – Session 7: Risk Management and over-indebtedness (organized by International Finance Corporation IFC)</b></p>
<p><b>11:00 -12:30 – Session 8: Microfinance Capacity Building Facility for Sub-Saharan Africa (organized by DFID/World Bank)</b></p>
<p><b>12:30 – 13:30 – Lunch</b></p>
<p><b>13:30 – 14:30 - PLENARY SESSION V: Interest rates, Affordability and Sustainability</b>  <b>Moderator: Mr. Ousmane Thiongane, Managing Director, UIMCEC, Senegal</b>  <b>Panelists:</b>  - Affordable interest rates – caps or subsidies (Mr. Moses Ochieng, CGAP)  - Transparent Pricing Initiative, Ms. Alexandra Fiorillo, Vice President, Microfinance Transparency  - MFI sustainability, Mr Godwin Ehigiamusoe, Executive Director, LAPO, Nigeria  - Microfinance Capacity Building Fund, Mr. Rafael Jabba, Principal investment Officer, AfDB/OPSM)</p>
<p><b>14:30 – 15:00 - Tea Break</b></p>
<p><b>16:00 – 16:30 - Synthesis and recommendations of the 2010 Annual Conference</b></p>
<p><b>16:30 – 17:30 - Closing ceremony</b>  Address by Mr. Emmanuel O. Darko, Chairman of GHAMFIN-Ghana  Address by Mr. René Abouo N'Guessan, Chairman of AFMIN  Vote of Thanks: Mr Davy Serge Azakpame, Executive Director of AFMIN</p>
<p>Day 4 - Friday, October 8, 2010</p>
<p><b>ANNUAL GENERAL ASSEMBLY (Members only)</b></p>
<p>8:00 – 9:00 SMART Campaign presentation and discussion  9:00 – 12:30 - Present and approve report of the Board: 2009  - Review and approve external audit 2009</p>
<p>12:30 – 14:00 – Lunch</p>
<p>14:00 – 17:30 - Present 2011 AFMIN Action Plan  Discuss and approve AFMIN 2011 action plan and budget  Election of a Board Member</p>
<p><b>19:00 - Africa Night: Celebration of AFMIN 10<sup>th</sup> Anniversary</b></p>
<p>DAY 5- Saturday, October 9, 2010</p>
<p>External Field Trips: - Kakum Rural Bank, Elmina and Slave Castles,  - Manya Krobo Rural Bank, Odumasi and Akosombo Dam</p>
<p><b>POST-CONFERENCE WORKSHOP (registration: 185US\$)</b></p>
<p>October 8-9, 2010: Two-day MFI workshop, “Putting Principles into Practice” in partnership with ACCION and SMART Campaign</p>