FINANCIAL SERVICES TO LOW-INCOME AN EFFECTIVE GLOBAL NETWORK OF MICROFINANCE INSTITUTIONS AND BANKS THAT PROVIDE SUSTAINABLE WOMEN AND THEIR FAMILIES. WWB THIS GOAL, WWB WORKS TO BUILD AND OTHER KEY ACTORS TO SPUR THEM ACCESS FINANCIAL SERVICES AND INFORMATION. TO ACHIEVE INNOVATION IN THE EXPANSION **ALSO ENGAGES POLICY MAKERS** OF FINANCIAL SERVICES FOR ENTREPRENEURS BY HELPING PARTICIPATION AND POWER OF LOW-INCOME WOMEN THE ECONOMIC ASSETS, MISSION IS TO EXPAND LOW-INCOME PEOPLE **BANKING'S** WORLD





Women's World Banking

WOMEN'S

and

The Ministry of Foreign Affairs of the Netherlands Present

The 4th Annual Meeting

of the

BANKING INNOVATION in Microfinance

June 18 – 19, 2007

Ministry of Foreign Affairs | Bezuidenhoutseweg 67, 2594 AC | The Hague

This event is hosted and sponsored by the Ministry of Foreign Affairs of the Netherlands. Special thanks go to the other event sponsors: ING Group and FMO – Netherlands Development Finance Company.

THE HAGUE,THE NETHERLANDS JUNE 18 – 19, 2007 AGENDA MONDAY, JUNE 18, 2007 TUESDAY, JUNE 19, 2007		
8:30	OPENING CEREMONY	TOESDAT, JONE 19, 2007
	 MR. ROB DE VOS, Deputy Director General for International Cooperation of the Ministry of Foreign Affairs of the Netherlands 	
	 DRA. MERCEDES CANALDA, Chair of Women's World Banking Board of Trustees MS. MARY ELLEN ISKENDERIAN, President of Women's World Banking MS. MARILOU VAN GOLSTEIN, Managing Director, Triodos International Investments MS. MERCEDES BENAVIDES, Manager of the Global Network for Banking Innovation in Microfinance 	
8:50	REVIEW OF AGENDA MS. MARY ELLEN ISKENDERIAN, President, Women's World Banking	
	UNDERSTANDING AND MARKETING TO LOW-INCOME ENTREPRENEURS CHAIR: MR. WILLIAM KRAMER, World Resources Institute PRESENTATIONS MS. YASMINA MCCARTY, Strategy and Customer Insight, WWB MR. JAMES MWANGI, CEO and Managing Director, Equity Bank Ltd., Kenya MR. KHALIL NUNU, Saatchi & Saatchi, Jordan Q&A	INNOVATIONS IN DISTRIBUTION CHANNELS TO REACH LOW-INCOME PEOPLE MOBILE PHONE BANKING CHAIR: MR. ERIC ROBLES, General Manager, Retail and Private Banking, ING, The Netherlands PRESENTATIONS: MR. BRIAN RICHARDSON, CEO, WIZZIT, South Africa MS. SUSIE LONIE, M-PESA Project Manager, Vodafone Social Products and Enterprises, Kenya Q&A
10:45	TEA BREAK	TEA BREAK
11:00	LESSONS FROM OTHER SECTORS ON REACHING THE LOW-INCOME CUSTOMER CHAIR: MR. CHRISTOPHER P. BESHOURI, Associate Principal, McKinsey & Co. PRESENTATIONS MR. VIJAY SHARMA, Business Head of Shakti, Hindustan Lever, India MR. GRAHAM MACMILLAN, Director, Scojo Foundation MS. TERESA SALAZAR, CEMEX-Patrimonio Hoy, Mexico Q&A	II:15 INNOVATIONS IN DISTRIBUTION CHANNELS TO REACH LOW-INCOME CHAIR: MR. HANS DELLIEN, Manager, Microfinance Products and Services, WWB PRESENTATIONS MS. MERCEDES BENAVIDES, GNBI Manager, WWB BANKING CORRESPONDENT MODELS MR. PANKAJ MISHRA, Vice President, Business Development, FINO, India SMART CARDS AND BACK-END NETWORKS MR. BRIAN RICHARDSON, CEO, WIZZIT, South Africa MOBILE PHONE AND TRANSACTIONS SYSTEMS Q&A
12:30	LUNCH	CONCLUSION ■ MS. MARY ELLEN ISKENDERIAN, President, Women's World Banking ■ MR. CHRISTIAAN REBERGEN, Deputy Director of the Sustainable Economics Department, Ministry of Foreign Affairs of the Netherlands 12:45 LUNCH
13:30	LENDING METHODOLOGIES FOR MICROFINANCE CHAIR: MR. ROBERT ANNIBALE, Director, Citigroup PRESENTATIONS MR. HANS DELLIEN, Manager, Microfinance Products and Services, WWB COMPARATIVE FRAME-WORK OF THE RANGE OF LENDING METHODOLOGIES FROM LABOUR-INTENSIVE TO HIGH TECHNOLOGY MR. MANUEL OLAGO, Credit Manager, FWWB-Bucaramanga, Colombia THE TRADITIONAL MICROFINANCE MODEL MR. GUIDO CORDERO, Vice President, Banco del Pichincha, Ecuador COMBINING TRADITIONAL MICROFINANCE WITH SPECIALIZED SCORING MODELS MR. JOSÉ ANTONIO MIRAMONTES, Director, Business Development, Banco Azteca, Mexico HIGHLY AUTOMATED LENDING MODEL WITH A FOCUS ON DATA MINING Q&A	13:45 GNBI STRATEGY SESSION
14:50	PANEL TRANSITION	
	INNOVATIONS IN CREDIT SCORING AND CREDIT BUREAUS MR. ALAN MARTINEZ, ShoreBank International, USA MS. LAURA GRIFFITH, Equifax, Vice President, International Marketing, Chile Q&A	
	BREAK	
	ADAPTING ASSET BUILDING PRODUCTS TO MICROFINANCE CHAIR: MR. ASAD MAHMOOD, Managing Director, Global Social Investment Funds, Deutsche Bank, USA PRESENTATIONS MR. BRAHMANAND HEGDE, Head Products and Credit, ICICI Bank, India MR. GANHUYAG CH. HUTAGT, Executive Director, XacBank, Mongolia Q&A PRESENTATION AND PRIFERED DIVINER HOSTER BY THE MINISTRY OF FOREIGN AFFAIRS	16:45 CLOSING REMARKS
19:00	RECEPTION AND BUFFET DINNER HOSTED BY THE MINISTRY OF FOREIGN AFFAIRS, THE NETHERLANDS Location: "Kasteel de Wittenburg" in Wassenaar MR. PAUL MENKVELD, Director of the Sustainable Economic Department of the Ministry of Foreign Affairs of the Netherlands Transportation to and from hotel courtesy of The Ministry of Foreign Affairs.	