

Innovative Pathways towards Reaching the Last Mile through DFS



TUES 13:00 – 14:00 Plenary: Small Savers (Mod: Paul Luchtenburg)

Cathleen Tobin

Director, Consumer Insights & Engagement – Women’s World Banking



Cathleen Tobin leads Consumer Insights & Engagement for the Microfinance Products Team at Women’s World Banking. In this role, she spearheads all product-related consumer research and works with network members and associates to develop marketing, loyalty and customer care programs that target un- and under-banked customer segments as a means of deepening financial inclusion. Prior to joining Women’s World Banking, Cathleen designed and led marketing and branding efforts for Unilever, Revlon, and Johnson & Johnson. She holds a B.A. in Sociology from the College of the Holy Cross and an MBA from Cornell University.

Mercus Chigoga

Head of Personal and Business Banking – NBS Bank, Malawi



Mercus Chigoga is the Head of Personal and Business Banking at NBS Bank, Malawi. NBS’s mission is to add value to all stakeholders by offering an innovative range of banking products through efficient business processes and empowered and caring staff.

Remy Iyikirenga Mukara

Savings Coordinator, World Council of Credit Unions (WOCCU), Rwanda

Remy Iyikirenga is the Savings Coordinator at WOCCU Rwanda. Under UNCDF MicroLead, Remy developed and coordinated a financial education program for *Umurenge* SACCOs in Rwanda, and also provides support to these SACCOs through technical assistance, business planning, and strategy-building. He previously served as the Savings Coordinator and Promotion Specialist at the Ministry of Finance and Economic Planning in Rwanda.

Ranjith Hettiarachchi

Project Manager/Chief of Technical Team, Association of Asian Confederation of Credit Unions (ACCU)



Ranjith Hettiarachchi has devoted his professional career to the development of the financial cooperative sector. After working as General Manager/CEO of the Federation of Thrift and Credit Cooperative Societies Ltd. (SANASA) in Sri Lanka, he took the helm of the Asian Confederation of Credit Unions (ACCU) in 1994 as CEO. His leadership and vision have enabled the ACCU to become a sustainable, innovative and effective regional actor.

A staunch advocate of financial literacy and responsible lending, Hettiarachchi has designed and introduced numerous innovative financial products and services that have enabled the Asian financial cooperatives to increase their outreach and better meet the needs of low-income clients. A proponent of continuous improvement, he piloted the adoption of modern management technologies in order to help the financial cooperatives meet the new challenges they face and ensure their growth despite rapid change in the financial system. He is also an active promoter of the federated network model, which he considers to be a vehicle for integration and effectiveness.

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TUES 14:00 – 15:00 Breakout Session 1 – Agent Networks

(Mod. Ivana Djamanov)

Nana Obeng-Brentuo

Head, Customer Acquisition & Distribution – Fidelity Bank, Ghana



Nana Obeng-Brentuo is an Alternative Delivery Channel (ADC) professional currently heading Customer Acquisition and Distribution for Fidelity Bank Ghana Ltd. He leads the go-to-market strategy for the bank's Inclusive Banking business unit. His key objectives are to build a robust agency banking channel for the bank [first in the market], and provide strategic leadership for the acquisition and management of 5million BoP customers through the innovative and low KYC product, Smart Account. He has extensive experience in business development, sales, distribution and project management and has also been involved in various youth entrepreneurial initiatives.

Prior to joining the bank, Nana worked with Millicom Ghana Ltd, where he is credited with the establishment of the Super Agent and Liquidity Management system for the telco. He was a member of the team that designed and launched Tigo Cash in Ghana and also responsible for business development and relationship management of the three partner banks in the MFS unit. Whiles in Millicom, Nana also managed direct sales, dealer and direct distribution channels for the Telco giant's airtime business. Nana also worked for Barclays Bank Ghana where he was responsible for growing the bank's liability base across new branches in the Northern sector of the country. Nana holds a degree in Chemistry and Masters Financial Management.

Ntaja Ntandaza

Alternative Delivery Channels Manager – NBS Bank, Malawi

Ntaja Ntandaza is the Alternative Delivery Channels Manager at NBS Bank in Blantyre, Malawi. One of the ADCs that Ntaja focuses on in his job is the Bank Pafupi product.

TUES 14:00 – 15:00 Breakout Session 2 – POS vs. Mobile-Banking

(Mod. Paul Luchtenburg)

Vincent Amponsah

Project Manager – Sinapi Aba Savings and Trust, Ltd., Ghana



Vincent Amponsah has been working for Sinapi Aba for more than 15 years. He holds an Executive Master's Degree from Kwame Nkrumah University of Sciences and Technology (KNUST), as well as a B.A. in Business Administration. He has held a number of senior management positions, as well as working as a private school teacher in Ghana. His interests include both finance and the development of education in Ghana.

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Eric Kenkolla
Head of ICT – CEC



Eric KENKOLLA is an expert in MIS and in information systems management (ICT) that allows banks to operate distance banking programs.

He has been an IT consultant for businesses and organizations like the American Chamber of Commerce in Cameroon since 2009. He has been the Director of ICT at CEC since 2011, and has piloted mobile money, branchless banking, and is currently working on rollout of a network of fixed and mobile agents in Cameroon.

In order to implement low-cost, efficient and safe technological solutions, his vision is to:

- Improve financial inclusion for previously unbanked populations;
- Work together with financial institutions on tech solutions that are adapted to context and are efficient.

Telesphore Afouda
Director of Commercial Marketing and Development – CPEC

Telesphore AFOUDA is from Benin and has worked in Microfinance since 2001. He has been the Director of Commercial Marketing since 2006 at CPEC, and is an expert in marketing and project management. He has been working to develop and pilot a mobile banking project at CPEC since 2014.

TUES 14:00 – 15:00 Breakout Session 3 – Branchless Banking Risks (Mod. Hermann Messan)

Eric Sena Morttey
Manager, Operations Support – Fidelity Bank, Ghana



Eric Sena Morttey is an Operations Support Manager of the Financial Inclusion department of Fidelity Bank. He is experienced with a successful career in Agency Banking (Financial Inclusion), Card & POS Operations, Card Transaction Dispute, E-fraud and Risk Management. Eric has been providing operational, technical and field support to the MicroLead project with Care International and UNCDF. Prior to joining Fidelity Bank, Eric worked with Guaranty Trust Bank and Standard Chartered Bank.

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TUES 15:30 – 16:15 Linking the Cash Box to the “Bank” (Mod. Pamela Eser)

Azaratou Sondo / Nignan

Directrice Marketing / Communication – RCPB Burkina Faso

Azaratou Sondo / Nignan is the Director of Marketing and Communication at the *Reseau des Caisses Populaires du Burkina* in Burkina Faso. Ms. Sondo has held a number of positions at RCPB since 1999, including the Coordinator of the Credit with Education program and the Regional Director of the Northern Region.

Joyce Jackson Kulwa

Program Initiative Manager – CARE Tanzania



Mrs. Joyce Jackson Kulwah is working at CARE International in Tanzania and managing MicrLead Expansion Program in Kilimanjaro region. Professionally, she has Master’s Degree in Public Administration (Mzumbe University Business School Tanzania) and Community Economic Development (Institute of Community Development Arusha Tanzania). Joyce demonstrates high capacity on increasing number of rural poor women to access formal financial services and currently a total of 837 VSLAs linked to Mwanga Community Bank Limited. She continues encourages women to use digital financial services as the easiest way to access digital financial services with low cost.

She has attended several courses on Digital Financial Services conducted by CARE Access Africa, VODACOM Tanzania, SEEP, MLE, UNCDF and Ministry of finance Tanzania, through these courses helped her to scale up knowledge to CARE staff, Partners and Community members.

Hamisi Chimwaga

Microfinance Development Manager – Mwanga Community Bank, Tanzania



Hamisi Chimwaga has over seven years of experience in ICT project development and implementation in Tanzania. As Microfinance Development Manager at the Mwanga Community Bank Ltd, he oversees projects’ capacity building components in areas of microfinance, entrepreneurship, gender mainstreaming, and financial literacy. Prior to his current role, Hamisi served as an ICT Officer at the bank, advising management on new technologies and training users on the bank’s ICT facilities. Hamisi is a Certified Professional Banker. In addition to his work with the Mwanga Community Bank, Hamis is pursuing his MBA at the Open University of Tanzania

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BREAKOUT SESSIONS

THURS 8:30 – 9:30AM Breakout 1 – Implementation of Client Journey Mapping (Mod: Hermann Messan)

Dana Lunberry

Senior Program Manager – Opportunity International



Passionate about international development with diverse field experience in India, Ghana, Kenya, Uganda, Tanzania and the United States. Broad interest areas including gender policy and mainstreaming, financial inclusion, rural agricultural development, housing finance and land rights. Certified as a Project Management Professional (PMP) and Project Management for Development Professional (PMD Pro1) with 6 years in the microfinance industry and over 10 years in international/community development. 14+ years living outside the US in India, Japan, Kenya, Tanzania, Uganda, and the UK, along with 20 other countries visited.

Kwaku Acheampong

Corporate Planning, Reporting & Strategy – Sinapi Aba Savings and Loan, Ltd., Ghana



At Sinapi Aba, Kwaku analyzes financial and operational indicators and ratios, and creates reports, budgets and projections. He has played an integral role in the transformation of Sinapi Aba *Trust* to Sinapi Aba *Savings and Loans* – now a deposit-taking institution. As a leader at SASL, he looks forward to providing a growing number of Ghanaians with life-enhancing financial tools—including savings accounts—that equip underserved families to improve their financial stability and guard against key risks.

THURS 8:30 – 9:30AM Breakout 2 – Educating Clients to Increase Capability (Mod: Jessica Massie)

Christian Loupeda

Director of Financial Inclusion – Freedom from Hunger



Christian Loupéda is the director of Financial Inclusion, and has 20 years of experience in International Development, most of which has been in financial services for the poor including integrated services and various self-help group methodologies and Social Performance Management (SPM). He is one of the two founding members of the Health and Microfinance Alliance.

Loupéda is currently leading Freedom from Hunger's efforts in leveraging existing mobile money offerings for Freedom from Hunger's programmatic work. He joined Freedom from Hunger in 2000 and, through 2007, provided technical assistance to Freedom from Hunger's partners. He also led the work of the ImpAct Consortium, a global initiative involving organizations committed to promoting the practice of SPM in microfinance.

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THURS 8:30 – 9:30AM Breakout 3 – Improving Customer Engagement by Meeting them Where They Are (Mod: Ivana Djamanov)

Furgassa Hirpha

Operations Manager – Buusaa Gonofaa, Ethiopia



Mr. Furgassa Hirpha has been BG's Operations Manager for more than 11 years. He joined BG at a crucial stage in which he helped in laying down solid foundation that led to aggressive expansion and growth. Mr. Furgassa brings over 20 years' experience, including posts as branch manager of insurance company, teaching, school principal and has B.Sc. degree in Chemistry and Mathematics, a diploma in Business Administration, and a Master's in Business Administration.

Jennifer Ferreri

Senior Program Manager/Senior Consultant, Inclusive Financial Services – MEDA



Ms. Ferreri is a Senior Program Manager and Senior Consultant in the Inclusive Financial Services department at the Mennonite Economic Development Associates, focusing on expanding financial services to unbanked or underserved populations. Specializing in both digital financial services and financial services development, she has significant experience in agent network development, digital product and alternative delivery channel development, savings mobilization, performance management, institutional capacity building, savings group linkages and evoucher design and implementation.

Prior to joining MEDA, Ms. Ferreri worked in Zambia for Zoona, a third party mobile financial services provider, where she supported agent network development and training, evaluation of MFI partnerships, and other product evaluation. Her background also includes work in the microfinance sector, supporting association development, institutional capacity building and performance indicator training for the SEEP Network. Before migrating to microfinance and international development, Jennifer spent 6 years as an investment banker, supporting municipal governments in infrastructure finance. She has an MA in International Development from the George Washington University. Her project experience includes work in Uganda, Zambia, Haiti, Ghana, Russia and Tanzania.

Nathan Barigye

Business Growth and Development Supervisor – UGAFODE, Uganda



Business Growth and Development is a new department at UGAFODE, and Nathan is responsible for not only growing and marketing the institution but also formulating new policies for business operations. Among other roles, he supervises and direct the sales and marketing function in the institution as well as the savings mobilisation, expansion and outreach and Research and product development functions. Nathan is a marketer, visual artist, textile designer, lecturer and community trainer.

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THURS 8:30 – 9:30AM Breakout 4 – Meeting an Untapped Demand (Mod: Pamela Eser)

Ramatolie Saho

Senior Associate, Savings – Women’s World Banking



Ramatolie is a Savings Senior Associate for the Microfinance Products Team at Women’s World Banking. In this role, she supports the introduction of tailored savings products that meet the needs of low-income women. She also leads the design of sales and product training toolkits for partner financial institutions that serve as change management tools for institutions reaching new un- and underbanked market segments.

Prior to joining Women's World Banking’s Microfinance Products team, she was part of Women's World Banking’s Fellowship Program. She has also worked on community development programs for LITE-Africa, a non-profit in Nigeria’s Niger Delta region. Ramatolie holds a B.A from Howard University in Political Science and a M.S in Global Affairs from New York University.

Esnat Nchembe

Research and Women Program Manager – NBS Bank, Malawi

Esnat Nchembe, a long-time member of the NBS team, has worked to support programmes targeting women in Malawi for a number of years, including her work on NBS’ Women Entrepreneurs Programme.

Collins Njiru Mukangu

Head of Operations – Equity Bank, Tanzania



Collins holds a banking diploma from the chartered institute of bankers London. He is a career banker, with vast experience spanning over thirty-five years. His career started in KCB where he rose through the ranks at KCB Kenya and eventually to be the Head of operations KCB Tanzania. Collins joined Equity bank in 2005.

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THURS 10:30 – 11:15 Plenary – Leveraging Agent Networks to Reach the Unreached (Mod: Karima Wardak)

Ntaja Ntanda – NBS Bank, Malawi

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THURS 11:15 – 12:45 Workshop – Innovations in DFS (Mod: Hermann Messan)

Philippe Breul

Senior Digital Finance Expert – PHB Development Associates



Philippe is a highly experienced Digital Finance specialist with more than 20 years' experience. He founded PHB Development in 2006 with the ambition of facilitating the development of innovative delivery channels and products that improve financial inclusion. It now counts more than 20 permanent consultants from around the world. Philippe is also the head of the E-MFP action group on Digital Finance, a seasoned speaker at international conferences and an author of various publications.

Philippe has a wealth of experience throughout Africa and the Middle East, in agent and mobile banking, developing mobile money ecosystems, and monitoring and evaluation. Prior to setting up PHB Development, Philippe has held various senior positions within mobile network operators in Africa and Europe. He was Vice President for Market Development at France Télécom; Marketing and Communications Director for Sonatel Mobile in Senegal, Commercial Director for Ikatel in Mali, among other positions. Philippe has an engineer's degree in Telecommunications & Computing from Ecole Centrale in France. He also has degrees in Business Administration, Economics and Microfinance. He speaks French and English.

Aurélie Wildt Dagneaux

Microfinance and Social Performance Expert – PHB Development Associates



Aurélie is a Digital Finance Service expert with 10 years' experience. She is a hands-on experienced consultant with valued expertise ranging from market opportunity assessment to implementation. She has assisted numerous MFIs decide on the best option to enter digital financial services, helped design their roadmap and provided training on market entry strategy. Her areas of expertise include business, strategy, project management and product launch for microfinance and mobile payments. Aurélie has focused her expertise in digital financial services targeted at microfinance institutions. Aurélie is a certified online training facilitator.

Most recently, she co-launched PHB Academy, focusing on delivering face-to-face workshops and online courses on options for financial institutions to enter digital financial services and help them acquire the needed skills and attitudes. In addition, Aurélie is a recognized Social Performance specialist with certification on Progress out of Poverty Index and Social Performance Indicators (SPI, Cerise). For instance, she conducted social performance audits for Accion in Paraguay, for Grameen Foundation in Haiti and for Kiva in Ecuador. She has also trained management and loan officers on Social Performance tools in Haiti, Ecuador and Paraguay.

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**THURS 13:45 – 14:45 Plenary – Keeping Clients Active Once They Are Linked
(Mod: Paul Luchtenburg)**

Santiago Sanchez Guiu

Research Manager – Innovations for Poverty Action Ghana



Santiago Sanchez Guiu is a Research Manager at Innovations for Poverty Actions since last July 2015. He is in charge of the largest part of IPA Ghana’s financial inclusion research portfolio and he is based in Accra. He is experienced in applied econometrics, in economic analysis and forecasting and in the management and evaluation of social programs funded by several institutions. Before joining IPA he was the Coordinator of the Department of Economic Research and Analysis of University Carlos III in Madrid.

Previously, he worked in the Emerging Economies’ division of the Research Department of one of Spain’s largest private banks. He also worked as a project manager and evaluator for several EuropeAid projects in Brussels and has worked as an external evaluator and short-term consultant for multiple UN agencies, including UNHCR and UNFPA. He completed his Master Studies in the Barcelona Graduate School of Economics.

Jeff Abrams

Acting Director, Supply-side Analytics – Bankable Frontiers Associates



Jeff Abrams directs the Supply side Analytics Practice at Bankable Frontier Associates (BFA). Since joining BFA in 2008, Jeff has focused on business model development and analysis, product development, and other analysis of market-based initiatives to extend the “bankable frontier” for effective savings and credit offerings, including the use of alternative delivery channels (ADCs).

Maelis Carraro

Associate - Bankable Frontiers Associates



Maelis is an Associate at Bankable Frontier Associates focusing on business model development and early stage financial technology businesses. Prior to BFA, Maelis worked at the International Finance Corporation (World Bank Group), developing programs to promote responsible financial inclusion and providing technical assistance to financial institutions in developing business strategies, products and channels to serve the under-banked in emerging economies.

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THURS 13:45 – 14:45 ADC Dashboard Workshop (Mod: Ivana Djamanov)

Jeff Abrams

Acting Director, Supply-side Analytics – Bankable Frontiers Associates



Jeff Abrams directs the Supply side Analytics Practice at Bankable Frontier Associates (BFA). Since joining BFA in 2008, Jeff has focused on business model development and analysis, product development, and other analysis of market-based initiatives to extend the “bankable frontier” for effective savings and credit offerings, including the use of alternative delivery channels (ADCs).

Blaine Stephens

Chief Operating Officer – The MIX Market



Blaine is responsible for MIX’s global operations, ensuring relevant coverage of the microfinance market, managing MIX’s team of microfinance analysts, publishing and training widely on MFI performance and leading MIX’s efforts to standardize microfinance reporting. He brings training experience from the United Nations’s UNCDF Microfinance unit and retail microfinance experience from Al Amana, Morocco’s leading microfinance provider. He speaks French, Arabic, and German.

FRI 11:00 – 11:30 Get Inspired About Digital Financial Services (Mod: Hermann Messan)

Daniel Asare-Kyei

Managing Director – ESOKO Ghana



A soon to be doctor, Daniel manages the Ghana team to deploy Esoko services for farmers and agribusinesses across the country. At Esoko Networks Daniel is responsible for developing innovative ICT tools and e-extension services for farmers using mobile phones. Mr. Asare-Kyei has tremendous experience in agricultural programming, ICT for agriculture and geo-information management.

In 2012, Mr. Asare-Kyei was awarded a fellowship by UNU-EHS to pursue his doctorate in indicator based risk and vulnerability assessment in West Africa. Prior to joining in 2012, he acquired rich experience working with USAID funded agricultural projects with ADRA, Chemonics International, TechnoServe and ACDI/VOCA. Daniel has a double masters in Geo-information Science from the University of Twente, the Netherlands and Ghana KNUST, a bachelors in agricultural economics and is a current PhD fellow at the United Nations University in Germany.