

First 40 MFIs  
Attend For \$674



10th Global

# Investment & Innovation in Microfinance: Africa

Transform Your MFI: Comply With Regulation, Strengthen Governance, Increase Funding, Adopt New Technology

17th - 19th October 2011, Nairobi, Kenya

## Benefits of attending

- 1. Get ready to become deposit taking:** Hear straight from the Kenyan Central Bank on their Microfinance priorities to ensure you are meeting the expectations of the regulator
- 2. Tackle over-indebtedness:** Join our in-depth working group to confront the challenge of competition and under-cutting and maintain the balance between commercial and social goals
- 3. Find out how to increase investment in your MFI:** Strengthen governance, build capacity and infrastructure and commit to social performance measurement to encourage increased funding
- 4. Uncover the best MIS technology:** Explore which products are most cost-efficient and most user-friendly to ensure hassle-free implementation
- 5. Increase your reach through an extensive product portfolio:** From housing to healthcare and agriculture to education, discover how you can effectively implement new financial products
- 6. Determine how you can become a real delivery channel for housing and energy products** at the base of the pyramid

## Workshops: 17th October 2011

- A) MFIs: Become A Real Delivery Channel For Housing Products At The Base of The Pyramid - Paul Kihui, CEO, Select Africa**
- B) Working With The Right Partners And Adopting The Right Technologies To Deliver Access To Energy At The BoP**  
Noara Kebir, Managing Director, **MicroEnergy International**

## Global partner



## Partners



## Investor Fair

Scheduled 1-2-1 meetings with 40+ MFIs and 40+ global investors. Network with potential partners and find out what their priorities are in 2012.

## 24 expert speakers including



**Professor Njuguna Ndung'u**  
Governor  
**Central Bank of Kenya**



**Rashid Malima**  
Managing Director  
**PRIDE Tanzania**



**Ulrich Zeisluft**  
Principal Financial Specialist  
**IFC Nairobi**



**Jurgen Hammer**  
Chief Investment Officer  
**Grameen Credit-Agricole**



**Karl-Heinz Fleischhacker**  
Division Chief Finance  
**Sub-Saharan Africa, KfW**, Member of the Investment Committee, **REGMIFA**



**Ruurd Brouwer**  
Director Financial Institutions, **FMO**  
Member of the Board of Directors,  
**REGMIFA**



**Wolfgang Kroh**  
Chairman of the Board  
**REGMIFA**



**Olivia van Rooyen**  
Director  
**The Kuyasa Fund**



**Moses Saromi**  
CEO  
**First Mutual Microfinance Bank Nigeria**



**Felistas Countinho**  
CEO  
**Tujjenge Tanzania**

Tel: +44 20 3141 8700 Email: info@hansonwade.com Fax: +44 20 7222 2685

www.microfinance-africa.com



## Benefits of attending

Whether you are an Investor or an MFI, Microfinance in Africa is transforming. Shifting regulations and new loan products will lead to more profitable MFIs. And new technologies and social performance tools will help tackle multiple-borrowing, attract more funding and increase reach.

Achieving this perfect picture means overcoming hurdles at every stage: implementing new regulation, increasing funding, strengthening governance, measuring performance, adopting new technology.

This year's *Investment and Innovation in Microfinance: Africa* meeting brings together investors representing the whole financial spectrum, as well as MFIs from across Africa including Tanzania, Kenya, Malawi, Ghana, Nigeria And Uganda to show you how you can transform your MFI and your investment strategy.

During a three-day intensive learning experience you will:

- **Benefit from a regulatory update straight from the Central Bank:** Make sure you are compliant with recent changes to policy and regulation. *Professor Njuguna Ndung'u, Governor, Central Bank of Kenya* will share their thoughts on enhanced financial inclusion
- **Get ready to become deposit taking:** *PRIDE Tanzania* and *Opportunity Ghana* showcase the steps they took to keep costs down, maintain client confidence and fulfil the expectations of the regulator
- **Explore who is investing in your country:** Hear directly from investors on what they are looking for and how you can ensure you are benefiting from their capital
- **Identify how to increase reach through a commitment to new financial products:** *Jamii Bora*, *The Kuyasa Fund*, *Tujijenge Tanzania* and *MicroEnergy International* showcase how they are increasing access to housing and energy at the BoP
- Learn how to effectively **tackle over-indebtedness** through credit bureaus, social performance measurement and training
- **Meet the technology providers of the future:** From MIS to mobile, pinpoint which software best suits you and how tomorrow's biggest service providers can help you grow your financial offering

**PLUS don't miss our Investor Fair:** From social investors to the largest commercial banks, meet over 40 Microfinance investors active in Africa

## Who should attend?

This year's conference will bring together **all stakeholders** involved in delivering Microfinance to Africa's low income community. **You will meet senior directors from:**

- Commercial, social and development banks
- MFIs
- Local and National Government
- NGOs and Foundations
- Investment / Advisory Firms
- Delivery Providers Focused on the BoP

**Linked in.** Search groups for: **Investments in Microfinance**

## Hear what previous attendees have to say

"Hanson Wade are fast becoming *the* deliverers of content and networking in this space"

Stephanie Rupp  
Principle

Omidyar Network

"Leading conferences that bring awareness and trigger change"

Asad Mahmood

Managing Director, Global Social Investment Funds & Community Development Finance Group, Corporate Social Responsibility

Deutsche Bank

"Good knowledge exchange and thought leadership with a group of senior level experts with first hand knowledge"

Kamaljit Rastoni  
VP Products

FINO India

"This conference has some of the best content available today. Social and commercial investors, policy makers and good networking: everyone will benefit"

Enamul Haque  
COO

ASA International

"Excellent event which convenes global key players, including many MFI practitioners, consultants, regulators and investors"

Renate Gamarra  
Access to Finance

IFC

"What makes your conference unique is that you really remember the people you meet. There is so much dedicated time left for networking"

Emmanuel de Lutzel  
Head of Microfinance

BNP Paribas

## Day 1

18th October 2011

## 7.30 Registration, Coffee And Networking

**Optional Breakfast Working Group**8.00 **Working Together To Tackle Over-Indebtedness In Africa**

Maintaining the balance between commercial and social goals has recently threatened the Microfinance industry around the world. In Africa, competition and under-cutting between MFIs is frequent and widespread.

**So what are you doing to prevent over-indebtedness?**

Join this morning's working group to discuss current barriers to change and take some real steps to managing over-indebtedness and multiple borrowing across the African region.

9.00 **Welcome From Conference Chair****Update On Policy, Regulation And Transformation**9.15 **Update From The Kenyan Central Bank On Recent Changes To Regulation: Are You Compliant?**

- Are you preparing to become a deposit taking institution? Do you understand exactly how to implement agent banking?
- Ensure that you are effectively juggling the cost of implementation and the expectation of the regulator to deliver a seamless service to your clients

**Professor Njuguna Ndung'u**, Governor,  
**Central Bank of Kenya**

9.45 **Prepare Yourself To Become Deposit Taking: Keep Costs Down, Increase Client Confidence And Fulfil The Expectations Of The Regulator**

- Understand exactly what is expected of you from the Central Bank when moving towards becoming a deposit taking institution
- Work hand-in-hand with the regulator to manage the stakeholder role and increase your capital base
- Work effectively as a team to keep the cost of new infrastructure down

**Kojo Mbir**, Head of Transformation, **Opportunity Ghana**  
**Rashid Malima**, CEO, **PRIDE Tanzania**

10.15 **Morning Refreshment Break and Speed Networking**11.15 **The Role Of Public –Private Partnerships For Financial Sector Growth & Innovation In Africa**

- Understanding and highlighting the role of the domestic public and private sectors, the international public sector and the foreign private sector.

**Karl-Heinz Fleischhacker**, Division Chief Finance,  
**Sub-Saharan Africa, KfW**, Member of the Investment  
Committee, **REGMIFA**

**Wolfgang Kroh**, Chairman of the Board, **REGMIFA**

**Roland Dominicé**, CEO, **Symbiotics**

**Professor Njuguna Ndung'u**, Governor,  
**Central Bank of Kenya**

12.00 **Tackling The New Challenges Presented By Agent And Link Banking: How To Implement The New Regulation Quickly**

**Moses Ochieng**, Joint Financial Sector Specialist, East  
Africa, **DFID-CGAP**

12.15 **Technology Update**

**Kamal Budhabhatti**, CEO, **Craft Silicon**

12.30 **Spotlight On Nigeria: Examine The Opportunities That Will Elevate Microfinance In The Region**

**Moses Saromi**, CEO, **First Mutual Microfinance Bank**  
**Rogers Nwoke**, CEO, **Hasal Microfinance Bank**  
**Adetutu Ogunnaike**, Director, Other Financial Institutions  
Department, **Central Bank of Nigeria**

13.00 **Lunch****Increasing Funding, Strengthening Governance**14.00 **Who Will Be Your Long-Term Funding Partners And How Should You Work With Them?**

- Hear directly from investors on what they are looking for and what you can do to ensure you are benefitting
- Who will make up the next wave of institutional and private investors and what will they be looking for?
- What are an investor's drivers and barriers to investment?

**David Kitusa**, CEO,  
**Association of Microfinance Professionals, Kenya**  
**Vincent Lehner**, Senior Investment Analyst,  
**Symbiotics & REGMIFA**

15.00 **Building Strong Governance And Capacity Building Efficiently Appeals To Investors: Are You Doing All You Can To Ensure Funding?**

- Increase MFI capacity through training: Upgrading skills and governance
- Ensure your systems are up-to-date and your operations are effective to attract good quality board members
- Work closely with your staff to ensure they are prepared to become deposit taking officers

**Stephen M.K. Dugbazah**, General Manager,  
**Initiative Development Ghana**  
**Massimo Vita**, Technical Assistance, Field Expert, **REGMIFA**

15.30 **Afternoon Refreshment Break**

*Scheduled investor fair meetings*

**Social Performance Spotlight Panel**16.00 **Effective Social Performance: Find Out What Value The Right Metrics Can Add To Your Organisation**

- Identify the available tools that will help you to track financial and social development
- Banish cultural sensitivities to ensure measurement is adding value to your organisation
- Put an end to a lack of transparency to save you money and make you more attractive to investors

**Audrey Linthorst**, Lead Analyst Africa, **MIX**  
**Jurgen Hammer**, Chief Investment Officer,  
**Grameen Credit-Agricole**

17.00 **Close of Conference Day One**17.30 **Investor Fair**19.00 **Microfinance Recognition Awards And Dinner**

## Day 2

19th October 2011

8.30 Registration and Coffee

8.55 Welcome from Conference Chair

## Effectively Tackling Risk And Over-Indebtedness

9.00 **Balancing The Tension Between Commercial And Social Objectives To Ensure Responsible Lending**

- What are investors doing to ensure they are investing responsibly?
- How are they working with MFIs to avoid this?
- What solutions are there in a crowded and competitive market place?

**Mike Gama-Lobo**, Regional Director, **FINCA**  
**Ruurd Brouwer**, Director Financial Institutions, **FMO**,  
 Member of the Board of Directors, **REGMIFA**

9.30 **Feedback from Over-Indebtedness Working Group**

*In small groups, take this time to discuss the barriers to overcoming over-indebtedness in Africa and some of the potential solutions available to you straight away.*

10.00 **The Smart Campaign: How Does It Work In Practice?**

- Going beyond just a signature: What are the next steps and how can you remain consistent in your implementation of the client protection principles
- Working with loan officers to be more transparent: Ensure that right training is in place

**Isabelle Barres**, Director, **The Smart Campaign**

10.30 **Morning Refreshment Break**

*Scheduled investor fair meetings*

11.00 **Identify The Role Of Credit Bureaus In Tackling Risk: Are They A Practical Solution To Combating Over-Indebtedness?**

- Credit Bureaus in practice: How easy is it for them to be implemented and how can MFIs get involved?
- What information can you expect to get from credit bureaus?
- How can you work in effective partnership with local banks?

**Jared Getenga**, Project Manager, Kenya Credit Information Sharing Initiative, **Kenyan Bankers Association**  
**Ulrich Zeisluf**, Principal Financial Specialist, **IFC Nairobi**

## Increasing Reach At The BoP

11.30 **Embracing An Integrated Product Portfolio: Facilitating The Emergence Of New Financial Products To Increase Reach And Meet Client Demands**

- Identifying who is investing in new financial products
- Designing products accordingly depending on the situation to ensure sustainability and longevity
- Measuring the impact of new products to ensure that they are meeting all of a client's financial needs

**Ingrid Munro**, CEO, **Jamii Bora**  
**Olivia Van Rooyen**, Director, **The Kuyasa Fund**  
**Felistas Coutinho**, CEO, **Tujijenge Tanzania**  
**Itotia Njagi**, Program Manager, **Lighting Africa, IFC**

12.30 **Working With The Appropriate Channels And Delivery Networks To Distribute Financial Services To The BoP**

- Building partnerships with 3rd party networks to improve your reach at a lower cost
- How can working with the right partners cut costs, create jobs and generate profits?

**Konrad App**, Managing Director, **STIMA**

13.00 **Lunch**

## The Technology Products You Will Be Adopting Next

*MIS Technology In Practice*14.15 **MIS: The Big Debate. Hear Straight From The Practitioner On The Challenges And Opportunities Of Implementation**

- Which products are most cost efficient, most user friendly and least hassle to introduce?
- What can you achieve when using the software in the right way?
- What would you change moving forwards and who can help you activate the change?

**Daud Suleman**, Chief Information Officer,  
**Opportunity Bank Malawi**

14.45 **Using Mobile To Increase Reach In Rural Areas**

- What comes after M-PESA? Exploring the different service providers who can help you
- Rural credits explained: What are they and how will they work?
- Exploring the opportunity of licensing savings through the mobile channel

**Lukas Wellen**, CEO, **Musoni**

15.15 **Afternoon Refreshment Break**

*Scheduled investor fair meetings*

15.45 **Is Kenya The New Silicon Valley? What New Technology Is On The Horizon?**

10 years ago, you never would have thought that mobile operators would play such a large role in microfinance, but what will be next? Take advantage of this chance to hear what technologies are on the horizon and who you could be partnering with in 5 years time.

16.15 **The Role Of Microfinance In Africa: Is It Achieving Its Objectives?**

- What needs to be the focus in 2012?
- What is obstructing the growth of the Microfinance market: Assessing infrastructure, regulation and funding constraints
- What comes next for Microfinance in Africa and how can you get involved?

**David Kitusa**, CEO,  
**Association of Microfinance Professionals, Kenya**  
**Erin Connor**, Africa Country Director, **Grameen Foundation**  
**Steve Wardle**, Africa Country Director,  
**Grameen Foundation**  
**Mike Gama-Lobo**, Regional Director, **FINCA**

17.00 **Chair's Closing Remarks and Close of Conference**

### Workshop A: MFIs: Become A Real Delivery Channel For Housing Products At The Base of The Pyramid

Date: 17th October 2011  
Time: 09.00 – 12.00

As MFIs you have close access to, and relationships with, communities at the Base of the Pyramid. It is likely that many of your loans are already being used in a home improvement capacity. However, housing finance for new homes or home improvement is a whole new business and one that is significantly different from the financing of micro-entrepreneurs.

To build a quality housing loan product you will need to be able to provide new services, different processes, new funding sources and more modern operational systems. But if you get your housing strategy right, you will be able to reach out to a much larger pool of people at the base of the pyramid.

#### By attending this workshop you will learn:

- Where to find the financial backing to provide larger, longer term loans at lower interest rates
- What the advantages are to including housing finance within your current microfinance portfolio
- How to gain a new profitable market that is much larger than the micro-business market
- How to encourage buy in from your top levels of management to make a commitment to housing microfinance

#### What will I take back to the office?

- Create a dedicated unit to serve the Affordable Housing Finance market
- Offer technical assistance to your housing finance customers
- Work with a diverse range of partners including commercial banks, government representatives and materials manufacturers
- Keep tight control of your costs at all times to ensure maximum return on investment



#### Workshop leader

**Paul Kihiu**  
CEO  
Select Africa

Paul Kihiu is the CEO at Select Africa.

Select Africa is a retail financial services group providing credit (housing focused), investment, insurance and financial advisory products in countries across the African continent.

Select Africa has established a significant operational and professional network across Africa, through which it is in the process of rolling out its strategic expansion plan.

Select is committed to double bottom line (commercial and social returns) operations by offering financial services and products to those people to whom such services have been previously inaccessible and by focusing on products that provide long-term enhancements to our clients' lives like housing, home improvement, solar energy, water harvesting / storage and education. Select additionally strives to achieve a triple bottom line (environmental benefits) as part of its business focus, by promoting green building practices and renewable energy.

### Workshop B: Working With The Right Partners And Adopting The Right Technologies To Deliver Access To Energy At The BoP

Date: 17th October 2011  
Time: 13.00 – 16.00

2.7 billion people in the world still rely on traditional biomass for heating and cooking and 1.4 billion don't have access to electricity. But that doesn't mean they don't spend on energy. It is a problem of access and not of ability to pay.

MFIs are in a position to scale up access to energy as an intermediary in the supply chain between clients and energy providers. From solar lighting to cooking energy and productive power, this workshop will arm you with the tools you need to help scale up energy access at the base of the pyramid and to empower many of your clients. MicroEnergy International has huge expertise in helping MFIs to develop energy specific programs and will be focusing on policy, project delivery, and partnership building.

#### By attending this workshop you will learn:

- How to start your energy program: Familiarise yourself with the opportunities, challenges and pitfalls that will come at the beginning of your commitment to energy delivery
- Where to find initial funding as well as longer term liquidity in order to facilitate an energy program
- How to adapt and optimise energy technology for regions with poor infrastructure and low income clients
- How to empower your own clients through access to productive energy technologies and how to open up new customer groups
- How to encourage buy in from your top levels of management to make a commitment to housing microfinance

#### What will I take back to the office?

- How to develop networks, build capacity and strengthen partnerships in the energy space
- How to identify the best technologies and reliable suppliers to work with into order to deliver a water-tight energy program
- How to tackle your current challenges in the project development of your energy program



#### Workshop leader

**Noara Kebir**  
Managing Director  
MicroEnergy International

Noara Kebir is the Managing Director and co-founder of MicroEnergy International, a company specialised in supporting microfinance institutions to develop and implement energy specific programs. In this context, MicroEnergy's crucial role is the identification and evaluation of energy products and services regarding their eligibility for credit programs. MicroEnergy has various activities in more than 12 countries on all continents.

Noara has experience in energy engineering, microfinance and strategic business development. She has a sound technical and managerial experience in the topics of maintenance and quality assurance as she worked for many years in multiple departments at Bosch-Siemens Corporation in Germany. She has worked for MicroEnergy International since 2001 where she has gained expertise in microfinance, enterprise development services and the implementation of quality management systems.

## Investor Fair

Success for Investors and MFIs is reliant on developing strong partnerships, transparent information on social and financial performance and on-going communication. This year's Investment and Innovation in Microfinance: Africa Summit will facilitate that conversation, and ensure robust relationships between investors and MFIs moving forwards.

**Throughout the conference you will have the opportunity to meet, network and do business with your future business partners. Through a number of dedicated networking breaks that we will organise for you, you will have the chance to do business with a large number of conference attendees throughout the 2 days.**

**Investors:** Find out which MFIs are looking for investment, what their priorities are for 2012, what technical assistance they need and how you can work with them effectively to promote social change and profitability.

**MFIs:** Find out which investors are interested in getting involved in investment in Africa, what their drivers and barriers to investment are, what kind of investments they are looking to make, and how you can ensure that you are as attractive as you can be to potential investors in the region.



## Recognition Awards

**Recognising individuals and organisations who are committed to innovation and development in Africa and have demonstrated vision in delivering financial services to those at the bottom of the pyramid.**

This year's Investment And Innovation: Africa conference examines the latest innovative products, the newest delivery channels and pinpoints the investors of tomorrow.

As part of a commitment to highlighting the newest trends and technologies and the most inspirational case studies from across Africa, Hanson Wade will be holding Africa's Recognition Awards on 18th October 2011.

### Why are we holding the Recognition Awards?

All facets of the Microfinance industry from investors to MFIs and MIVs to foundations are displaying innovative and influential work in a huge variety of areas such as new product development, technology and distribution. At this event, the Microfinance community will come together to recognize those who have contributed innovative and original work within the industry.

### What will the categories be?

There will be 6 categories recognising innovative work done by MFIs, Foundations, Investors, MIVs and the industry that serves them. Certificates of innovation will be awarded to recognise:

1. Commitment to social and financial transparency
2. Commitment to improved implementation of good governance
3. Successful product innovation
4. Commitment to MFI professionalization
5. Innovative use of technology
6. Commitment to innovative impact investing

### How can you enter?

1. Please visit [www.microfinance-africa.com](http://www.microfinance-africa.com)
2. Download and complete the official nomination form
3. Send your nomination form to [info@hansonwade.com](mailto:info@hansonwade.com)

To find out more information on the dinner, check the categories and nominate an organisation, please visit [www.microfinance-africa.com](http://www.microfinance-africa.com)



## Sponsorship opportunities



Miles Harley

If your organisation needs to raise profile, promote products and services or develop new partnerships in the Microfinance sector, contact:

tel: +44 (0)20 3141 8700

email: miles.harley@hansonwade.com

## Working with Hanson Wade

When you work with Hanson Wade you work with a partner focussed on your success. Your investment in both time and money needs to generate a return.

Our clients want that too and that's why they work with us. They want to reach a targeted audience and eliminate wastage from their marketing activities. They work with us because we deliver results. We're proud of this fact.

Our research identifies ground breaking issues and allows you to influence industry thinking at an early stage. Our expertise is recognised and respected by the industry. And our events are focussed, leading edge and attended by people looking for knowledge before making decisions.

## Global partner



Symbiotics' mission is to contribute to the democratization of access to capital and to economic development which is more inclusive, socially responsible and sustainable. The company links socially responsible investors with micro, small and medium enterprises in low income economies by creating value through innovative investment services bridging these two audiences.

Symbiotics offers three complementary and independent value propositions which cover the full investment intermediation value chain and suit the different needs of socially responsible investors: Symbiotics Research & Advisory, Symbiotics Brokerage & Structuring and Symbiotics Asset Management focus respectively on Microfinance Institutions (MFIs), transactions and portfolio management.

Symbiotics' investment process has been elaborated over the years serving more than 20 Microfinance Investment Vehicles with different strategies and guidelines. Since 2005, Symbiotics has originated debt financing transactions for more than USD 1 billion, reaching out to over 165 MFIs in more than 40 emerging economies.

The team is composed of over 40 microfinance experts. The company has offices in Geneva (Switzerland), Cape Town (South Africa), Mexico City, and Singapore.

Tel: +41 (0)22 338 15 40 Email: info@symbioticsgroup.com Web: www.symbioticsgroup.com / www.syminvest.com

## Partners



**Regional MSME Investment Fund for Sub-Saharan Africa S.A., SICAV-SIF (REGMIFA)** Launched in May 2010, the Regional MSME Investment Fund for Sub-Saharan Africa SA, SICAV-SIF (REGMIFA) is an investment fund which fosters economic development and prosperity in Sub-Saharan Africa through the provision of demand-oriented financing to qualified and, to the extent necessary, technically supported Partner Lending Institutions (PLIs) serving micro, small and medium sized enterprises (MSMEs). Initiated by the G8 Summit in Heiligendamm, REGMIFA is a Public-Private Partnership that combines funds from public and private investors: KfW Entwicklungsbank (also acting as structuring agent), the German Federal Ministry for Economic Cooperation and Development (BMZ), the Spanish Ministry of Foreign Affairs (MAEC), the Spanish Agency for International Cooperation for Development (AECID), the Spanish Development Bank (ICO), the International Finance Company (IFC), the Belgian Investment Company for Developing Countries (BIO), the Development Bank of Austria (OeEB), the European Investment Bank (EIB), the French Development Agency (AFD), the French Investment and Promotions Company for Economic Cooperation (PROPARCO) The Netherlands Development Finance Company (FMO) and the Norwegian Microfinance Initiative (NMI). E-mail: info@regmifa.com Website: www.regmifa.com



**IFC**, a member of the World Bank Group, is the largest global development institution focused on the private sector in developing countries. IFC creates opportunity for people to escape poverty and improve their lives by providing financing to help businesses employ more people and supply essential services, by mobilising capital from others, and by delivering advisory services to ensure sustainable development. In a time of global economic uncertainty, IFC's new investments climbed to a record \$18 billion in fiscal 2010. For more information, visit [www.ifc.org](http://www.ifc.org)



**Craft Silicon** is a financial software Solutions Company with offices in Nairobi, the US and a development center in Bangalore. The company has offices in 18 countries worldwide. A 175 strong team of professionals has delivered & deployed product-based and customized solutions in over 300 sites covering banks, Microfinance institutions and other financial organizations. Our sites are in over 20 countries and in 4 continents. Our solution runs in 5 different languages (English, French, Spanish, Russian and Arabic). Electronic and mobile delivery channels are basic to the facilities every financial institution wants to give its customers today and is an inherent feature of our solution offering. Our customers leverage our mobile banking solutions to improve their outreach and footprint in their country and help in access to finance for the un and under-banked population at low costs.

## Speakers



**Professor Njuguna Ndung'u**  
Governor  
**Central Bank of Kenya**

Prof. Ndung'u has been Governor of the Central Bank of Kenya since March 4, 2007. He is an Associate Professor of Economics at the University of Nairobi, holds a PhD in economics from the University of Gothenburg, and master's and bachelor's degrees in economics from the University of Nairobi.



**Konrad App**  
CEO  
**STIMA Systems**

Prior to STIMA, Konrad founded and served as General Manager of Solio East Africa where he collaborated with Safaricom, World Vision, and the Catholic Church to research, develop and trial innovative pay-per-use energy services in rural villages.



**Kamal Budhabhatti**  
CEO  
**Craft Silicon**

Kamal Budhabhatti founded Craft Silicon in October 2000. Today, under his leadership and vision, Craft Silicon has been recognized as one of the biggest software house across the emerging markets with its other development center and relationship office in India and USA respectively.



**Erin Connor**  
Africa Country Director  
**Grameen Foundation**

With extensive microfinance experience on the African continent, Erin will be sharing her views on how far microfinance is reaching in Africa and what we can expect to see in the future.



**Felistas Coutinho**  
CEO  
**Tujijenge Tanzania**

Mrs. Coutinho has experience in financing solar equipment in both rural and urban areas for five years. She has been working in microfinance for over 14 years, first in Uganda then in Tanzania.



**Roland Dominicé**  
CEO  
**Symbiotics**

Roland was appointed executive director of Symbiotics in 08, after having been in charge of client relationship and business development since co-founding the company in 2004. He has also worked for BlueOrchard Finance.



**Stephen Dugbazah**  
General Manager  
**ID Ghana**

Stephen will be presenting the work that ID Ghana have done in the area of improving governance and building capacity in order to make ID Ghana more attractive to potential investors.



**Jurgen Hammer**  
Chief Investment Officer  
**Grameen Credit-Agricole**

Jurgen has been at Grameen Credit Agricole Microfinance Foundation since April 2008. Before that he has also worked for JAIDA Microfinance Fund and the European Fund for SouthEast Europe.



**Noara Kebir**  
Managing Director  
**MicroEnergy International**

Noara has experience in energy engineering, microfinance and strategic business development. She has worked for MicroEnergy International since 2001 where she has gained expertise in microfinance, enterprise development and the implementation of quality management systems.



**Paul Kihui**  
CEO  
**Select Africa**

As the CEO of Select Africa, Kenya, Paul will be running Workshop A on the 17th October focussing on housing products available at the base of the pyramid.



**David Kitusa**  
CEO  
**Association of Microfinance Professionals, Kenya**

David is the immediate former Acting Chief Executive Officer of AMFI, where he successfully spearheaded the turnaround of the Association by ensuring that it offers value to its members as well as assisted with fundraising and strategic planning.



**Audrey Linthorst**  
Lead Analyst Africa  
**The MIX**

Audrey joined MIX in December 2008 as the Analyst for Anglophone Africa. She is responsible for collecting data from MFIs in Anglophone Africa and analyzing, benchmarking, and publishing that data.



**Rashid Malima**  
Managing Director  
**PRIDE Tanzania**

As an MFI that has recently transformed into a deposit taking organisation, Rashid Malima will share his experiences and tips on the processes PRIDE used during their transformation.



**Itotia Njagi**  
Program Manager  
**Lighting Africa, IFC**

Lighting Africa have developed tools to test the quality of solar portable lights, get more quality and affordable lights on the market, and counter market spoilage by inferior products. Itotia will share some of these tools with the audience



**Kojo Mbir**  
Head of Transformation  
**Opportunity Ghana**

As an MFI that has recently transformed into a deposit taking organisation, Kojo Mbir will share his experiences and tips on the processes Opportunity Ghana used during their transformation.



**Jared Getenga**  
Project Manager, Kenya  
Credit Information Sharing Initiative  
**Kenya Bankers Association**

Jared Getenga has a B Com and MBA, Finance (University of Nairobi). He spent 20 years with the Central Bank of Kenya in Banking Supervision and Deposit Protection, after which he spent two years as Financial Sector Specialist with the Financial and Legal Sector Technical Assistance Project.



**Ingrid Munro**  
CEO  
**Jamii Bora**

Ms Munro worked for 8 years for the Swedish government in the bureau of housing research. She then began her career as an advocate for the poor in Kenya, pressing for their right to housing as a staff member of Habitat and the head of African Housing Fund.



**Moses Ochieng**  
Joint Financial Sector Specialist, East and Southern Africa  
**DFID-CGAP**

From Kenya, Moses works to deepen CGAP's engagement in the East and Southern African region, collaborating with regional partners on issues such as technology, policy, and funding for microfinance.



**Moses Saromi**  
CEO  
**First Mutual Microfinance Bank**

Moses has a BSc. (Hons.) in Applied Accounting and an MBA from Oxford Brookes University, England; as well as a Bsc. in Business Management from the University of Jos, Nigeria.



**Daud Suleman**  
Chief Information Officer  
**Opportunity Bank Malawi**

Opportunity Bank Malawi have been revered for their commitment to advanced technology systems including MIS and bio-metrics. Daud will share their experiences and how they have embraced new technology effectively.

## Speakers



**Olivia van Rooyen**  
Director  
**The Kuyasa Fund**

Olivia has been the Director of the Kuyasa Fund since its inception in 2000, having begun her career in the trade union movement. Prior to that, she worked in community development in various capacities, most notably with the Development Action Group.



**Lukas Wellen**  
CEO  
**Musoni**

Lukas has 10 years microfinance experience in advisory and management roles, with extensive field experience in Africa, Eastern Europe and Asia. He studied Macro Economics and financial systems in developing markets in Amsterdam and South Africa.



**Ulrich Zeisluf**  
Principal Financial  
Specialist  
**IFC Nairobi**

Ulrich joined IFC's Access to Finance Advisory unit as Principal Financial Specialist in Nairobi in July 2009. Prior to joining the IFC, Ulrich was a Director within Fair Isaac's Global Scoring Solutions Business Unit. In that capacity, his primary responsibilities revolved around building Fair Isaac's FICO Scoring presence by establishing and managing Credit Bureau Alliance Partnerships.



**Isabelle Barres**  
Director  
**The Smart Campaign**

Isabelle has been Director at the Smart Campaign since 2010. The Smart Campaign is a global effort to unite microfinance leaders around a common goal: to keep clients as the driving force of the industry.



**Karl-Heinz Fleischhacker**  
Division Chief Finance  
**Sub-Saharan Africa, KfW**, Member of the Investment Committee,  
**REGMIFA**

Mr. Fleischhacker has been at KfW for over 25 years. Starting as a Project Manager for South Asia in 1979, over the years he has had various posts such as; Economist in the Secretariat of International Credit Affairs, Senior Project Manager for West Africa and Head of Division for Finance, Energy, Education in Sub-Saharan Africa.



**Wolfgang Kroh**  
Chairman of the Board  
**REGMIFA**

Previous to his role as chairman of the REGMIFA board, Mr Wolfgang Kroh had been at KfW since 1971 where he worked in a number of different departments. Mr Kroh studied for his Business Administration Diploma at Frankfurt am Main.



**Massimo Vita**  
Technical Assistance,  
Field Expert  
**REGMIFA**

Massimo has a significant experience in the field of microfinance and, in general, of financial institutions with a working experience of 12 years. He is a partner and member of the Board of Directors of Microfinanza and he is a Faculty member of Boulder Microfinance Training Program (MFT)



**Mike Gama-Lobo**  
Regional Director  
**FINCA**

Mike Gama-Lobo draws on a decade of experience in senior management of FINCA affiliates in Africa and the Caribbean to direct the strategic development of the FINCA Africa region.



**Ruurd Brouwer**  
Director Financial  
Institutions, **FMO**  
Member of the Board  
of Directors, **REGMIFA**

Ruurd Brouwer was appointed Director Financial Institutions at FMO in 2009. In this function, he is responsible for FMO's financial sector portfolio & strategy worldwide.



**Steve Wardle**  
Africa Country Director  
**Grameen Foundation**

Steve directs approx. \$50 million in capital through two investment facilities that provide credit enhancements, loans and equity investments to poverty-focused and/or pioneering microfinance institutions and other social enterprises serving clients at the "Base of the Pyramid" across Sub-Saharan Africa, Asia and the Americas.



**Rogers Nwoke**  
CEO  
**Hasal Microfinance  
Bank**

Mr Rogers Nwoke is the CEO of Hasal Microfinance Bank in Nigeria. He will be discussing the opportunities available for the growth of Microfinance in Nigeria alongside representatives from First Mutual Microfinance Bank and The Central Bank.



**Adetutu Ogunnaike**  
Director, Other  
Financial Institutions  
Department  
**Central Bank of Nigeria**

Ms Adetutu Ogunnaike is Director, Other Financial Institutions Department at the Central Bank of Nigeria. She will be joining the discussion on the Microfinance opportunities in Nigeria.

## Lead media partner



## Media partners



## Register

Online: www.microfinance-africa.com

Tel: +44 (0) 20 3141 8700

Fax: +44 (0) 20 7222 2685

Email: register@hansonwade.com

Mail:

Hanson Wade  
Charter House  
13-15 Carteret St  
London, SW1H 9DJ

## Team discounts

- 10% discount – 3 delegates
- 15% discount – 4 delegates
- 20% discount – 5 or more delegates

Please note that discounts are only valid when three or more delegates from one company book and pay at the same time.

## Venue and accommodation

## Venue

Hilton Nairobi Hotel, Mama Ngina St, Nairobi, Kenya 00100

Tel: +254 20 279 0000

## Accommodation

Accommodation is not included in your registration fee. Accommodation details will be sent through to you with your registration confirmation email.

## Purchase conference documentation

If you are unable to attend, you may purchase the conference documentation in soft copy for \$499.

You will receive the documentation immediately after the conference. Documentation orders can only be processed on receipt of credit card details.

## Event prices

First 40 MFIs and Social Entrepreneurs	Standard Price
<input type="checkbox"/> Conference + dinner*	US\$674
<input type="checkbox"/> Conference + dinner + 1 workshop*	US\$973
<input type="checkbox"/> Conference + dinner + 2 workshops*	US\$1272
<input type="checkbox"/> Workshop Only*	US\$299
All other delegates	Standard Price
<input type="checkbox"/> Conference + dinner*	US\$2074
<input type="checkbox"/> Conference + dinner + 1 workshop*	US\$2673
<input type="checkbox"/> Conference + dinner + 2 workshops*	US\$3272
<input type="checkbox"/> Workshop Only*	US\$599

Please select your choice of workshop: Workshop A  Workshop B

\*All of the conference packages include the recognition awards dinner. If you would like to opt out please tick here  and \$75 will be deducted from your package.

## Don't forget – First 40 MFIs attend for only \$674

All discount offers (including team discounts) require payment at the time of registration to receive any discount. 'Early Bird' discounts require payment at time of registration and on or before the cut-off date to receive any discount. All discount offers cannot be combined with any other offer. The conference fee includes lunch, refreshments and course documentation. The fee does not include travel or hotel accommodation.

## Delegate details

Title: ..... Forename: ..... Surname: .....

Job Title: ..... Company/Organisation: .....

Email: ..... Direct Manager: .....

Address: ..... Postcode: .....

Country: ..... Direct Telephone: .....

Direct Fax: ..... Mobile: .....

Switchboard: ..... Signature: ..... Date: .....

## Payment details

Number of delegates  Amount: \$ ..... Conference Documentation  Credit Card:  Visa  Mastercard  Amex

Card No:                 Valid from:   /   Expiry Date:   /

Cardholders name: .....

Signature: ..... Date: .....

Card billing address: .....

## TERMS &amp; CONDITIONS

Full payment is due on registration. Cancellation and Substitution Policy: Cancellations must be received in writing. If the cancellation is received more than 14 days before the conference attendees will receive a full credit to a future conference. Cancellations received 14 days or less (including the fourteenth day) prior to the conference will be liable for the full fee. A substitution from the same organisation can be made at any time.

Changes to Conference & Agenda: Hanson Wade reserves the right to postpone or cancel an event, to change the location or alter the advertised speakers. Hanson Wade is not responsible for any loss or damage or costs incurred as a result of substitution, alteration, postponement or cancellation of an event for any reason and including causes beyond its control including without limitation, acts of God, natural disasters, sabotage, accident, trade or industrial disputes, terrorism or hostilities

Data Protection The personal information shown and/or provided by you will be held in a database. It may be used to keep you up to date with developments in your industry. Sometimes your details may be obtained or made available to third parties for marketing purposes. If you do not wish your details to be used for this purpose, please write to: Database Manager, Hanson Wade, Charter House, 13-15 Carteret Street, London SW1H 9DJ