

**10 November 2009** (Montgomery Blair Hall: 09h30 – 18h00)

**Chaired by Ms. Joëlle Toledano**

OPENING

**A century of financial inclusion through postal networks: historical perspective and recent developments in France**

Mr. Philippe Bajou, Deputy Director General, La Banque Postale (France)

SESSION 4: MORE BRICS CASE STUDIES

**Financial inclusion: comparison of policies and business models in emerging countries**

Russia and India: the policy case for financial inclusion through the postal network

Russia and India: the business case for financial inclusion through the postal network

China and South Africa: the policy case for financial inclusion through the postal network

China and South Africa: the business case for financial inclusion through the postal network

Microfinance for all through the Chinese postal network

Speakers: Mr. Hans Boon, Managing Director, PostFinance International Development B.V.

Mr. Maxim Karlik, Central Bank of Russian Federation

Mr. Shukadev Samant, Board Member, India Post

Mr. Sandip Ghose, Reserve Bank of India

Mr. Ying Chen, Manager, Postal Savings Bank of China

Ms. Huarong Xiao, Director, China Banking Regulatory Commission

Mr. Michael Roth, Senior Project Manager, GTZ

Ms. Maureen Manyama-Matome, General Manager, Postbank South Africa

Mr. Omega Shelembe, South African Financial Regulatory Authority

Discussants: E. Aguirre, T. Cook, M.-H. Lai, C. Sinobas, Sylvie Solignac (La Banque Postale), A.-F. Lefèvre, M.-O. Pilley, H. Ramm (SDC Switzerland)

SESSION 5: DEBATE (moderated by E. Aguirre, AFI)

**Defining successful models of financial inclusion through the postal network**

Universal postal service and universal access to finance

What is a pro-financial inclusion regulatory framework?

Intervention by recipients of UPU-AFI participation grants from Azerbaijan, Brazil, Burundi, China, Ecuador, India, Kazakhstan, Malawi, Maldives, Nigeria, Russia, Sierra Leone, South Africa, Tanzania, and Ukraine

T. Cook, M.-H. Lai, C. Sinobas, Sylvie Solignac, A.-F. Lefèvre, M.-O. Pilley, H. Boon

CLOSING

Ambassador Bishar Hussein, Chairman of the Council of Administration of the UPU

Dr. Andreas Taprantzis, Chairman of the Postal Operations Council of the UPU

# UPU-AFI Workshop on Financial Inclusion and Postal Banking

Berne, 9-10 November 2009



**UPU** | UNIVERSAL  
POSTAL  
UNION

# Programme

**9 November 2009** (Montgomery Blair Hall: 10h30 – 18h00)

**Chaired by Ms. Joëlle Toledano**

OPENING

## **The missing billion accounts: delivering financial inclusion through postal networks**

Mr. Edouard Dayan, Director General of the Universal Postal Union

Ms. Joëlle Toledano, Commissioner, ARCEP, Professor of Economics, SUPELEC, Chair of the Postal Economics Project Group

Mr. Carlos Henrique Almeida Custódio, President, Correios (Brazil)

Mr. Jacques Attali, President, PlaNet Finance

Dr. Gabriela Braun, Director Policy & Grant Management, Alliance for Financial Inclusion (AFI)

SESSION 1: PERSPECTIVE

## **Financial inclusion policies across countries: a comparative approach analysis**

Mr. Ernesto Aguirre, Alliance For Financial Inclusion

SESSION 2: FIRST CASE STUDY

## **Brazil: the policy case for financial inclusion through the postal network**

Correspondent banking and the financial system: an innovative regulatory framework

Serve-the-poor-first strategies: the business case for financial inclusion through the postal network in Brazil

Financial inclusion and local economic development in Brazil: a quantitative evaluation of the impacts of Banco Postal

Speakers: Mr. Luiz Edson Feltrim, Head of Correspondent Banking, Brazilian Central Bank  
Mr. Fernando Miranda de Oliveira, Former Head Banco Postal, Correios  
Mr. Rodrigo Figueiró de Andrade, Senior Manager Banco Postal, Correios  
Mr. José Nivaldo Ferreira, Head of Partnerships, Bradesco  
Dr. José Ansón, Economist, UPU

Discussants: Mr. Ernesto Aguirre, Alliance For Financial Inclusion

Ms. Tamara Cook, Program Officer, Financial Services for the Poor, The Bill and Melinda Gates Foundation

Mr. Hans Boon, Managing Director, PostFinance International Development B.V.

Ms. Anne-Françoise Lefèvre, Head of Institutional Relations, World Savings Banks Institute (WSBI)

Mr. Minh-Huy Lai, Managing Director, PlaNet Finance Advisory Services

Mr. Christian Sinobas, Director, PlaNet Finance Suisse

Mr. Michael Lafferty, Chairman, Lafferty Group

Ms. Marie-Odile Pilley, Financial Services Expert, UPU

SESSION 3: DEBATE (moderated by E. Aguirre, AFI)

## **Replicating the Brazilian model of financial inclusion through the postal network: What? What not? Where? Where not? Why? Why not?**

Financial Inclusion through the postal network in Azerbaijan: a World Bank Group Project

Financial Exclusion in Cameroon: the inclusive role of the Post

Intervention by recipients of UPU-AFI participation grants from Azerbaijan, Burundi, Ecuador, Kazakhstan, Malawi, Maldives, Nigeria, Sierra Leone, Tanzania, and Ukraine

Mr. Novruz Mammadov, Head of Postal Sector, Ministry of Communication and Information Technology, Azerbaijan

Mr. Rustam Tahirov, Head of Supervision Methodology, Supervision Department, Central Bank of Azerbaijan

Mr. Mike Edwards, Country Sector Coordinator, World Bank

Mr. Serguei Nanba, Coordinator PFSP, UPU

Mr. Mvogo Etoundi, Head of Banking Department, CAMPOST

Ms. Tamara Cook, Program Officer, Financial Services for the Poor, The Bill and Melinda Gates Foundation



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