



UPU Workshop

Postal Financial Inclusion

Berne, 31 October-1 November 2011



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UNION

As part of a global effort to understand, promote and test existing developments in postal financial inclusion worldwide, the UPU, with the support of the Bill & Melinda Gates Foundation, is organizing a conference to analyze the business case for postal partnerships in financial inclusion and share some preliminary findings on its research with posts, governments, donors, international organizations, central banks and potential partners (banks, mobile network operators, among others). The conference will contribute to ensuring that postal networks are taken into account in the strategy of all these actors and to communicate on the essential role Posts can play in financial inclusion.

Programme

Day 1, Monday, 31 October

- 8.00-8.30 Registration
Venue: Lobby. Ground level
- 8.30-10.15 **Working Breakfast** (Venue: Salon Arabe, 7th floor)
The Business Case for Posts in Financial Inclusion: Opportunities and Challenges
- Facilitators:**
Mr. Nils Clotteau, Partnership and Resource Mobilization Expert, UPU
Mr. Alexandre Berthaud, Financial Inclusion Expert, UPU
- 10.15-10.30 Break
- 10.30-12.00 **Session 1** (Venue: Montgomery Blair Meeting Room. Ground level)
New and Evolving Success Stories in Postal Financial Inclusion
Following up on the success of the 2009 UPU-AFI workshop, this session will provide an update on the best practices and economic models analyzed in 2009 and present other success stories
- A. Updates from the 2009 UPU-AFI workshop on financial inclusion and postal banking**
Brazil – Ms. Flavia Almeida, Head Financial Services, Correios
India – Mr. PTS Kumar, Deputy Director General International Relations, IndiaPost
South Africa – Ms. Vuyo Mahlali, Chairperson, South Africa Post Office
China – Mr. Ying Chen, Manager, Postal Savings Bank of China
- B. Developments in Postal Financial Inclusion**
Bangladesh – Mr. Bhadra, Acting CEO, Bangladesh Post Office
Namibia – Mr. Reyneke, Director Postal Financial Services, Namibia Post
Kenya – Mr. Stephen Muriuki, General Manager Mail and Courier, Postal Corp. of Kenya
- Moderator:** Ms. Joëlle Toledano
- Commentator:**
Mr. Hans Ramm, Policy Advisor, Swiss Agency for Development and Cooperation
- 12.00-13.30 **Session 2** (Venue: Montgomery Blair Meeting Room. Ground level)
Regulating Postal Financial Services: who should do it and how?
In this session the panelists will discuss their understanding of postal financial services regulation and analyze the difference between two types of legal and regulatory frameworks: one based on postal law, where the regulator is the Ministry of Communications; and a second one, where postal financial services act as a bank and regulatory and supervisory powers are held by Central Bank.
- A. Gabon**
Mr. Alfred Mabika, CEO, La Poste Gabon; Mr. Raphaël Tung, Deputy Secretary General, Banking Commission of Central Africa (COBAC)
- B. Turkey**
Mr. Alpaslan Yalcin, Deputy Head of Postal Financial Department
- C. Azerbaijan**
Mr. Nasir Hamidov, Chief Advisor, Ministry of Communications and Information Technologies

Moderator: Ms. Joëlle Toledano

Commentators:

Mr. Hayder Al-Baghdadi, Policy and Grant Manager, Alliance for Financial Inclusion

Mr. Usman Shettima, Assistant Director, Central Bank of Nigeria

13.30-15.00 Lunch

15.00-16.00 **Session 3** (Venue: Montgomery Blair Meeting Room. Ground level)

Brainstorming on Business models for Postal Financial Inclusion: postal savings bank vs. partnerships and postal-led partnerships vs. agent-model partnerships

This session analyzes the potential options for posts to foster financial inclusion with a wide participation from the public. There are several models out there and we have asked the decision makers to explain their choices.

A. Ethiopia

Mr. Belesty Estubalew, Manager Marketing and Business Development, Ethiopia Post

Mr. Yemiru Chanyalew, CEO, Offshoring 2.0 Technology Company

B. Yemen

Mr. Abdulatif Abughanem, Director General of Posts & Postal Savings Corp., Yemen Post

Mr. Hani Beshr, Central Bank of Yemen

Moderator: Ms. Joëlle Toledano

Commentators:

Mr. Issa Faye, Lead Economist, African Development Bank

Ms. Meritxell Martinez, Microfinance Analyst, CGAP

Day 2, Tuesday, 1 November (Salon Arabe, 7th Floor)

The second day is intended for Central Banks, Donors and International Organizations. The UPU team will set an action plan for postal financial inclusion together with our development partners.

9.00-10.00 **Session 4**

Key Takeaways from Day 1

Facilitators:

Mr. Nils Clotteau, Partnership and Resource Mobilization Expert, UPU

Mr. Alexandre Berthaud, Financial Inclusion Expert, UPU

10.00-10.30 Coffee break and networking

10.30-12.15 **Session 5**

Next Steps to Advance the Postal Financial Inclusion Agenda

Facilitators:

Mr. Nils Clotteau, Partnership and Resource Mobilization Expert, UPU

Mr. Alexandre Berthaud, Financial Inclusion Expert, UPU

12.15-12.30 Closing Session

Mr. Edouard Dayan, Director General, UPU