

## G7 Deauville Partnership High Level Conference Responsible Financial Inclusion for Social Inclusion and Stability

### Final Agenda

28 April 2015 | 8.30 am – 6.00 pm  
Federal Ministry of Finance | Matthias-Erzberger-Saal  
Wilhelmstrasse 97 | 10117 Berlin

#### 8.30 am – 9.00 am

##### Registration

#### 9.00 am – 9.30 am

##### Opening

- Opening remarks by Steffen Kampeter, Parliamentary State Secretary, Federal Ministry of Finance (BMF), Germany
- Opening remarks by Thomas Silberhorn, Parliamentary State Secretary, Federal Ministry for Economic Cooperation and Development (BMZ), Germany

#### 9.30 am – 11.00 am

##### Session 1: Leveraging Digital Technology for Financial Inclusion

The dramatic rise of digital financial technologies and the reach of mobile communications have created a world where financial inclusion and related economic growth can be supported much more rapidly than in the past. Policymakers, regulators and the private sector are now coming together to discuss and dialogue on the next steps that both allow an appropriate enabling environment and support for the investment in responsible digital financial services that can support these goals. With recent regulatory developments in several markets, most notably in Egypt and more recently in Yemen, new digital financial services are beginning to demonstrate the potential for significant outreach.

##### Speakers:

- Ayman Hussein, Acting Assistant Sub Governor IT and Payment Systems, Central Bank of Egypt

Panelists:

- Moderator: John Owens, Senior Policy Advisor Digital Financial Services & Financial Inclusion Policies, Alliance for Financial Inclusion (AFI)
- Maha Bahou, Executive Manager, Domestic Payments & Banking Operations, Central Bank of Jordan
- Nihal Zaki, Director of Consumer Business Unit, Vodafone Egypt
- Mohammed Qadadeh, Vice President - Government Services, Middle East and Africa, MasterCard MENA Division
- Mansour Abdul-Karim Rageh, Deputy Manager for Islamic and Specialist Bank, Central Bank of Yemen

**11.00 am – 11.30 am**

Coffee Break

**11.30 am – 1.00 pm**

**Session 2: Strengthening the ground for Responsible Finance**

Global financial markets are evolving fast, with constant innovation in services, channels, business models and partnerships. New products and services bring important benefits, however they can also create increased or new risks for consumers. Responsible finance comprises the following practices: disclosures, fairness of pricing, respectful practices, comprehensible information, quality product and services, and access to effective redress mechanisms. Including the principles of responsible finance into the core delivery of financial services, financial institutions can provide low-income households with broader access to essential goods and services, and contribute toward wider economic growth. While progress in the areas of financial consumer protection regulation, self-regulation by financial institutions, and financial education has shown successes, challenges still remain.

Key speaker:

- Abdellatif Jouahri, Governor, Bank Al-Maghrib, Morocco

Panelists:

- Moderator: Mayada El Zoghbi, Senior Financial Sector Specialist, Consultative Group to Assist the Poor (CGAP)
- Dr. Jihad Al-Wazir, Governor, Palestine Monetary Authority
- Muhammad Ibrahim, Deputy Governor, Bank Negara Malaysia

- Dr. Sahar Tieby, Executive Director, Sanabel
- Flore-Anne Messy, Deputy Head of the Financial Affairs Division, Organisation for Economic Cooperation and Development (OECD)

### 1.00 pm – 2.00 pm

#### Lunch

### 2.00 pm – 3.30 pm

#### **Session 3: Advancing financial inclusion for SME in the region**

Formal SMEs contribute up to 45% of employment and 33% of GDP in developing economies. As such SMEs have a significant role in overall economic growth, employment and job creation, as well as addressing inequality and poverty reduction. Access to finance is widely reported as one of the main barriers to growth for SMEs with 70% of micro, small and medium enterprises lacking any access to external finance, and another 15% being under-financed. In the MENA region the credit gap for MSMEs is estimated at \$210 to \$240 billion. Women-owned SMEs in the MENA region are likely to face amongst the greatest challenges in accessing finance, with female entrepreneurship levels of 12-15% compared to the global average of 38%. Recent work by GPFII documented SME finance policy approaches of G20 countries and beyond, which may serve as examples to be shared and learned from. Nevertheless it is clear that interventions need to be tailored to regional and national circumstances, and that the overall scale of the challenge remains very substantial.

#### Key speaker:

- Stefan Kapferer, Deputy Secretary General, Organisation for Economic Development and Cooperation (OECD)

#### Panelists:

- Moderator: Mary Ellen Iskenderian, President and CEO, Women's World Banking (WWB)
- Nasser Al Qahtani, Executive Director, Arab Gulf Program for Development (AGFUND)
- Mahmoud Montassar Mansour, Director General, Microfinance Regulatory Authority, Tunisia
- Qamar Saleem, Senior SME Banking Specialist MENA, International Finance Corporation (IFC)
- Wolfgang Reuß, Chairman of the Board of the SANAD Fund and Head of Division North Africa and Middle East, Kreditanstalt für Wiederaufbau (KfW), Germany

- Associate Prof. Dr. Abdelrahman Elzahi Saaid, Senior Economist & IRTI Research Coordinator, Islamic Development Bank Group

### 3.30 pm – 4.00 pm

Coffee Break

### 4.00 pm – 5.30 pm

#### Session 4: Moving towards a collaboration framework

This session will provide high level political representatives from G7 and Deauville Partnership member countries with a space to openly reflect on the previous technical discussions and relate them back to the theme of the conference. Guided by the moderator panelists will be asked to draw their conclusions and look to the future of responsible financial inclusion.

#### Panelists

- Moderator: Alfred Hannig, Executive Director, Alliance for Financial Inclusion (AFI)
- Jaseem Ahmed, Secretary-General, Islamic Financial Services Board (IFSB)
- Ali Arslan, Director General, Turkish Treasury & G20 GPFI Presidency
- Dr. Christiane Bögemann-Hagedorn, Director for North Africa; Middle East; South-Eastern and Eastern Europe; Latin America, Federal Ministry for Economic Cooperation and Development (BMZ), Germany
- Eric Meyer, Deputy Assistant Secretary for Africa and the Middle East, US Treasury, USA
- Maha Bahou, Executive Manager, Domestic Payments & Banking Operations, Central Bank of Jordan

### 5.30 pm – 5.45 pm

#### Closing remarks

Closing remarks by Susanne Dorasil, Head of Division Sustainable economic policy; financial sector, Ministry for Economic Cooperation and Development (BMZ), Germany

[Translation English / French available](#)