

November 18, 2015

2:00–6:00 p.m.
Registration/Check-in

6:00–8:00 p.m.

Welcome Cocktail for
all Attendees

November 19, 2015

8:15 a.m.
Coffee and Networking

9:00 a.m.
Welcome to SoFI2015

9:30 a.m.
Morning Keynote Address

10:00 a.m.
Audience Temperature Check
and Look Ahead to Day One

10:30 a.m.
Client-Centred Leadership
and Organizational Culture

12:00 p.m.
Lunch

1:30 p.m.
The Client Experience

3:00 p.m.
Coffee/Tea Break

3:45 p.m.
Afternoon Keynote Address

4:30 p.m.
Awarding the Clients at the
Centre Prize

November 20, 2015

8:15 a.m.
Coffee and Networking

9:00 a.m.
Video Message from Queen
Máxima, Review of Day One and
Look Ahead to Day Two

9:15 a.m.
Morning Keynote Address

9:45 a.m.
The Business Case for
Client Centricity

11:15 a.m.
Attendee Survey on
Client Centricity

12:00 p.m.
Lunch

1:30 p.m.
Afternoon Keynote Address

2:00 p.m.
CEO Conversation: The
Challenges in Becoming
Client Centric

2:45 p.m.
Coffee/Tea Break

3:15 p.m.
The SoFI2015 Debate:
MFIs will be the primary
providers meeting the
financial services needs and
expectations of excluded groups
in a digitally enabled world

4:30 p.m.
Reflections on SoFI2015

5:00 p.m.
Closing Cocktail

PRE-SYMPOSIUM: Wednesday, November 18, 2015

2:00–6:00 p.m.
Registration/Check-in

6:00–8:00 p.m.
Welcome Cocktail for all Attendees

DAY 1: Thursday, November 19, 2015

8:15 a.m.
Coffee and Networking

9:00 a.m.
Welcome to SoFI2015
Reeta Roy – President and CEO, The MasterCard Foundation
Robert Christen – President and Founder, Boulder Institute of Microfinance

Reeta Roy and Robert Christen offer remarks on the state of financial inclusion in the world and the important role of client-centric approaches in addressing it. With the recent adoption by the United Nations of the Sustainable Development Goals and their references to advancing financial inclusion, the drive to improve client centricity in the financial services industry for the benefit of poor people becomes more important than ever.

9:30 a.m.
Morning Keynote Address
Ken Njoroge – Co-Founder and Group CEO, Cellulant
Bolaji Akinboro – Co-Founder and CEO, Cellulant Nigeria

Keynote speakers Ken Njoroge and Bolaji Akinboro, who co-founded Cellulant, have taken it from a payments technology startup to a pan-African corporation connecting more than 40 million customers to mobile payment solutions. Currently operating in 10 markets, Cellulant believes that innovative solutions to the challenges of Africa are being found across the continent every day, but the success of those solutions depends on speed and scale. Cellulant has been able to achieve this by leveraging its payments technology and by understanding the needs of its local customers. Their approach has been to see technology as a powerful enabler, but also to ask continuously: What if technology could transform lives? What if it could change a country? Ken and Bolaji will speak about how the Cellulant Growth Enhancement Support program did that in Nigeria and what lessons there are for the financial inclusion community worldwide.

10:00 a.m.
Audience Temperature Check and Look Ahead to Day One

10:30 a.m.**Client-Centred Leadership and Organizational Culture****MODERATOR:** Gugulethu Cele – Anchor, CNBC Africa**LEAD SPEAKER:** Doug Baillie – Chief Human Resources Officer, Unilever**PANELISTS:** Lelemba Phiri – Group Head of Talent and Managing Director for Zambia and Malawi, Zoon Group; Ramesh Ramanathan – Chairman and Founder, Janalakshmi Financial Services**DISCUSSANT:** Ann Miles – Director of Programs, Financial Inclusion & Youth Livelihoods, The MasterCard Foundation

Strong, visionary leaders are necessary champions for any major shift within an organization. For financial service providers, these leaders are essential to shift the mindset of their employees to become even more client focused as the organization introduces changes (big or small) in how it does business.

The session opens with remarks from Doug Baillie, Board member of The MasterCard Foundation and Chief Human Resources Officer at Unilever. Doug will share how the culture of client value, whether as a client in a European city or one in a rural African village, is embraced by all Unilever staff. The panel will then discuss how each member is pursuing client centricity at her or his respective organization. Panelists will touch on how they define a vision for client centricity that is understood by every staff member, how staff are provided with tools and resources to deliver good customer service, how and what data is used to drive decision making, and how short-term decisions are made in the context of a long-term vision.

12:00 p.m.**Lunch****1:30 p.m.****The Client Experience****MODERATOR:** Gerhard Coetzee – Senior Financial Sector Specialist, CGAP**PANELISTS:** Jennifer Barassa – CEO, Top Image; Coenraad Jonker – Executive General Manager, Digital Banking, Commonwealth Bank of Australia; Marème Sène – Head of Alternative Delivery Channels, MicroCred Sénégal**DISCUSSANT:** Robert Fabricant – Principal and Co-Founder, Dalberg Design Impact Group

Across the financial services industry globally, providers battle to activate and improve the use of accounts and to find workable business models. Current mobile account expansions in developing countries, soon to be bolstered by massive digitization drives, will exacerbate the problem of use. Understanding the customer experience that leads to falling away from a service provider could point to a customer experience that will, instead, promote use. It could also lead to approaches that can be included in current and future value propositions.

The session starts with the voices of customers in our quest to understand their lives. During the session, the audience will be asked to contribute more examples of both fallout and cases where customers successfully and happily use a service. The panel will then relate how they have turned customer experience challenges into opportunities and results. After a further interactive session with the audience, a customer experience expert will tie it all together into a memorable interactive learning experience. Participants will also share tools and a guide that can assist in the quest to improve the overall customer experience for the under- and unbanked.

3:00 p.m.**Coffee/Tea Break****3:45 p.m.****Afternoon Keynote Address**

Ignacio Mas – Co-Founder, Digital Frontiers Institute

It is commonly accepted that poor people find value in remote digital payment propositions. The reality, however, is that most digital accounts are empty and serve merely as a pass-through for payments. To some, it is preposterous to talk about cash lite when most digital payments start and end in cash. Why is the value of digital storage and management of money not adequately demonstrated to consumers? This is important not just from a savings point of view. If accounts are empty, people will not be inclined, for example, to pay for things electronically at a local shop, limiting the growth of payment ecosystems. With little visibility into the financial lives of poor people, digital providers will be constrained in their ability to grant responsible and affordable credit. Ignacio Mas argues it is time to put money management, and not just instant payments, at the centre of digital financial propositions.

4:30 p.m.**Clients at the Centre Prize**

The MasterCard Foundation Clients at the Centre Prize, offered this year for the first time, highlights best practices in financial services where client satisfaction is a priority. The organization that receives the prize will be the one operating in developing countries that ensures client voices are the most influential in driving business strategies and decisions. More than 125 financial service companies from 40 countries submitted entries in the competition. Applications were judged on the following criteria:

- a client-centric focus;
- evidence of success;
- long-term impact, sustainability and scalability;
- novelty in designing client-centric products or services;
- an understanding of market and context.

An international panel of judges selected the three finalists. Those finalists are attending SoFI2015 to make a final presentation to the audience, which will vote to select the ultimate winner.

DAY 2: Friday, November 20, 2015**8:15 a.m.****Coffee and Networking****9:00 a.m.****Video Message from Queen Máxima, Review of Day One and Look Ahead to Day Two****9:15 a.m.****Morning Keynote Address**

Claire Burns – Senior Vice President and Chief Customer Officer, MetLife

As Chief Customer Officer for MetLife, Claire Burns led the effort to transform the 147-year-old company from a product-driven to a customer-centric organization. She will describe challenges that presented themselves along the way, what MetLife learned about its target customers and how it designed products to better meet their needs. The results speak for themselves: MetLife has become one of the largest global providers of insurance, annuities and employee benefit programs, with 100 million customers in over 50 countries.

9:45 a.m.**The Business Case for Client Centricity****MODERATOR:** Robert Christen – President, Boulder Institute of Microfinance**PANELISTS:** Sumit Gupta – Group President & Country Head, Food & Agribusiness Research Management, YES Bank; John Magnay – Head, Agricultural Finance, Opportunity International; Samuel Makome – Chief Business Officer and Managing Director, KCB Bank Kenya; Mathilda Strom – Head of Business Development, BIMA

Is there a business case for client centricity when the clients are underserved and difficult to reach? How long and steep is the bridge that connects value to the low-income client with value to the organization? The panelists in this session represent financial service providers that have crossed that bridge and know what it takes to get to a win-win scenario. They will address the critical decisions made along the way: How does an organization determine which products and services that clients will need, value and use? How can an organization form effective partnerships using a business model that provides a win for all parties, including the customer? What level of scale must be achieved to become profitable? How does the provider reach a client at the last mile in a cost-effective way?

11:15 a.m.**Attendee Survey on Client Centricity: Analysis and Audience Engagement****DISCUSSANTS:** Gerhard Coetzee – Senior Financial Sector Specialist, CGAP; Lindsay Wallace – Deputy Director, Financial Inclusion, The MasterCard Foundation

The results from an on-line survey of SoFI2015 attendees will be used to kick-start a discussion with the audience. They will have an opportunity to dig deeper into the reasons why customer centricity as a concept and as a practice may not be advancing as rapidly as an organization might expect. Understanding obstacles to customer centricity, and considering the best, most appropriate ways to overcome them, will help everyone serve as change agents within their organizations.

12:00 p.m.**Lunch****1:30 p.m.****Afternoon Keynote Address**

James Mwangi – CEO and Managing Director, Equity Bank Group

James Mwangi, CEO and Managing Director, Equity Bank Group in Kenya, has led the institution to be more client centric since 1993, when he was Strategy and Finance Director for the then-Equity Building Society. He will explain his unique perspective on how Equity Bank has cultivated a strong client-focused mindset, and how that enables it to expand access to financial products and services to millions of new, low-income clients. Under his leadership, Equity has grown to be a brand associated with trust, relevance and the highest level of customer service. He will recount that experience, as well as his observations on the challenges and opportunities facing the industry as a whole.

2:00 p.m.**CEO Conversation: The Challenges in Becoming Client Centric****MODERATOR:** Kim Wilson – Senior Fellow and Lecturer, Fletcher School of Law and Diplomacy, Tufts University**PANELISTS:** Elsa Patricia Manrique Ospina – Vice President, Strategy and Development, Banco Caja Social; Jesse Moore – Managing Director and Co-Founder, M-KOPA Solar; Stephen Mukweli – Managing Director, PostBank (Uganda) Ltd.; James Mwangi – CEO and Managing Director, Equity Bank Group

Having discussed how leadership can drive client centricity, this session will move the conversation to the specific actions and challenges leaders have faced. Kim Wilson will ask panelists a few questions:

- How does a CEO get a full team on board with client centricity when there is resistance, or harder still, when the team believes that they are already client centric?
- What kinds of training and incentives are needed for staff to take ownership of a client-focused approach?
- What about reaching people who are not clients, but who might be, even those who operate on what might be considered a poor value proposition for the company?

CEOs describe in their own words before-and-after scenarios of implementing client-focused initiatives. Who influenced them along the way (donors, investors, consultants), and how do these CEOs encourage staff and clients to be their own sources of influence?

2:45 p.m.**Coffee/Tea Break**

3:15 p.m.

The SoFI2015 Debate

MODERATOR: Khalil Shariff – CEO, Aga Khan Foundation Canada

DEBATERS: Shameran Abed – Director, Microfinance, BRAC; David Crush – Program Manager, Partnership for Financial Inclusion, IFC; Samuel Makome – Chief Business Officer and Managing Director, KCB Bank Kenya; Munyutu Waigi – Co-Founder and Chief Innovation Officer, Umati Capital

With the financial services ecosystem, including mobile network operators, fintech companies, commercial banks and alternative financial service providers, the industry is seeing widespread discussions on who will be the key drivers of financial inclusion going forward. Questions revolve around:

- Who will best be able to bring the kind of innovation that is needed in order to reach the last mile;
- What types of organizations have that inherent culture for innovation;
- Which institutions understand clients best, and most importantly;
- Who do we think can deliver the best client value proposition at the end of the day?

These are the difficult questions that this debate will tackle with the proposition:

MFIs will be the primary provider meeting the financial services needs and expectations of excluded groups in a digitally enabled world.

Arguing “for” are providers who believe that MFIs will play a critical role because they are closest to clients and understand client needs best, and that MFIs are changing rapidly to leverage technology and productive partnerships.

On the “against” side are providers who argue that the pace of innovation, technological advancement and alternative solutions demonstrate that financial inclusion in the future is going to be very different.

4:30 p.m.

Reflections on SoFI2015 / Looking Ahead

Robert Christen – President and Founder, Boulder Institute of Microfinance

Ann Miles – Director of Programs, Financial Inclusion & Youth Livelihoods, The MasterCard Foundation

5:00 p.m.

Closing Cocktail

