

Banking Outlook

AFRICA 2010

19 - 23 July 2010, Sandton Convention Centre, Johannesburg, South Africa

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Hear from



John Chemonges
Director of Banking
Central Bank of
Uganda



Andre Blaauw
Group Chief Risk
Officer
United Bank for
Africa, Nigeria



**GS Rajah
Ramdaursingh,**
Chairman
State Bank of
Mauritius



Thabo Ndlela
Group Technology –
Sector CIO
Absa Africa,
South Africa



Rotimi Oyekanmi
CEO
Rencap, Nigeria



Steve Brice
Area Head of Global
Markets: Southern
Africa
Standard
Chartered Bank,
South Africa



Paul Nice
CEO
Barclays Bank,
Mozambique



Lulseged Teferi
President
Dashen Bank,
Ethiopia



Dare Adeyeri
General Manager
& Chief Information
Officer
Guaranty Trust
Bank plc, Nigeria



Arvind K Jha
Head of Global
Business &
Structured Trade
AfrAsia Bank
Limited, Mauritius

New
dawn



Strategy and innovation for commercial, investment and retail banks

Hear the latest from Africa's retail, commercial, development and investment banks

First National Bank, Absa, Standard Chartered Bank, State Bank of Mauritius, Zenith Bank Plc, UBA Group and many more [pages 3 - 5>>](#)

Successful banking turn arounds in Africa

Learn how Nigerian banks are reforming; how to manage liquidity; and risk and lending strategies [pages 3 - 4 >>](#)

Get insight into the latest mobile banking technology, innovations, banking technologies and projects

An entire day dedicated to technology both as a process supporter (to streamline operations) and as a new source of banking revenue [page 5>>](#)

2 workshops, 2 days

Pre-conference workshop: 19 July 2010
Strategic corporate governance for financial institutions

Post-conference workshop: 23 July 2010
Overcoming foreign exchange risk
All the details Page 6

Technology day – 22 July 2010

Technology day will focus on mobile banking technology; innovative technology and branch banking. It will also showcase banking technology case studies. [page 5>>](#)

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More highlights Page 2 >>
Full programme Pages 3 - 5 >>

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 2010
 See back page

“The presentations were of a very high quality, and networking was fantastic”
Z. Shaba
 Managing Director
African Banking Corporation, Zambia

“Huge opportunities beckon and South Africa has a vital plan in our strategic planning”
James Benoit
 CEO
AfrAsia, Mauritius

We have over 40 industry leaders from countries including: Uganda, Nigeria, Mauritius, Mozambique, Tunisia, Kenya, Netherlands, Ethiopia, Egypt and others

Africa’s banking sector is being driven by expansion!

Have you thought what this could mean for your company’s bottom line?

Tapping into this potential needs to be done strategically. You need to identify the right markets and the right partners. The right technology needs to be acquired and financing needs to be arranged and allocated to the right, most profitable expansion projects. Above all, you need strategies in place to ensure you gain market share.

Who do you want to bank? Africa as a whole has a large un-banked population – 230 million un-banked households to be exact. That amounts to enormous profit potential in anybody’s language. Yes it’s true that banking in Africa comes with risk so how do you stat to define your strategy?

Banking Outlook Africa 2010 is where you need to be to learn how to optimise your growth (with the right strategies) into Africa’s banking sector. Simply complete the registration form on the back and confirm your seat today.

Banking Outlook Africa 2010

We’ve reworked the entire focus of the event for your benefit and, to bring you in touch with market leaders who have solutions to your problems.

You can bank on us to help you open up new revenue streams in the banking sector.

Samkelwa Madlabane
 Conference Manager
 Terrapinn Limited



A-list of industry experts

Banking Outlook Africa 2010 will once again bring together a panel of experts discussing the opportunities and concerns in the African banking sector.



Opportunities in the remittance market and technology channels to leverage on the un-banked.

Khalid Fellahi
 Senior Vice President, Africa
 | **Western Union, Morocco**



Learn about the outlook for retail banking in Nigeria for 2011 and beyond

Adenyika O. Asekun
 Head of Retail Banking | **Oceanic Banking International, Nigeria**



Where are the hidden costs for inter-banking system implementation?

Edward Leach
 Head of Africa | **SWIFT South Africa (Pty) Ltd**



Discover how to implement a micro-finance business model.

Dave van Niekerk
 CEO | **Blue Financial Services, South Africa**



Learn about Kenya Data Network’s Mobipay.

Kai Wulff
 CEO | **Kenya Data Network, Kenya**



Exploring the impact of global regulatory developments on Africa’s banks.

Dr Perks Ligoya
 Governor | **Central Bank of Malawi**



Discover what the benefits are of private equity in banking.

Ugo Ikemba
 Managing Director | **Vectis Capital, Nigeria**

Your event contact is
Brian Shabangu
+27 (0)11 463 6001
enquiry.za@terrapinn.com

Day One Tuesday, 20th of July 2010

07:30 Registration and welcome refreshments

08:30 Chairperson's opening remarks

Pieter van der Merwe, Head: Portfolio Management
Absa Capital, South Africa

Big picture

08:45 **Opening keynote address: Maintaining momentum and addressing the turnaround**



- Charting the growth of Africa's banks vs. international scenarios
- How will business models in Africa change?
- Exploring the new focus on public enterprises
- Applicable lessons learnt from international banks

Rotimi Oyekanmi, CEO, Rencap, Nigeria

09:30 **Keynote address: Post-crisis how have Africa's banks emerged?**



- Current driving forces in the banking sector and the challenges they represent
- What has changed in Africa's banking marketing place?
- Are there additional threats on the horizon?
- New focus areas for banks in Africa

GS Rajah Ramdaursingh, Chairman, State Bank of Mauritius

10:00 **Successful banking reform in Nigeria**

- Probing the key warning signs that indicated a need for reform
- Opening up the banking sector to banks from across Africa
- Diversification and the creation of specialised and regional banks
- What remains in the aftermath of the cleansing of the banking sector

Offor Emeka Emuwa, Senior Manager: Business Development
Zenith Bank plc, Nigeria

10:30 Morning refreshments and networking

11:00 **Panel session: Global regulatory developments and the impact on Africa's banks**

- Measuring the impact of regulatory changes on Africa's banks
- What are the main features of the current supervisory architectures in Africa?
- Is there a need to re-evaluate financial regulatory frameworks in Africa?
- Implementation of a consolidated regulation model
- What are the key lessons to be learnt from international regulatory changes?

John Chemonges, Director of Banking, Central Bank of Uganda

Dr Perks Ligoya, Governor, Central Bank of Malawi

Arvind K Jha, Head of Global Business & Structured Trade
AfrAsia Bank Limited, Mauritius

Désiré Vencatachellum, Lead Research Economist
African Development Bank, Tunisia

Dave Munro, Head of Financial Services
Absa Capital, South Africa

Liquidity management

11:45 **Strengthening the balance sheet and managing liquidity risk**

- What will the new reforms to bank capital and liquidity regulation entail
- What is the extent of liquidity risk in Africa?
- What needs to be done to implement countercyclical protection
- Is there a need to reassess product and pricing strategies?
- How can banks in Africa protect their margins?

Charles Okeahalam, CEO, Group AGH, South Africa

12:15 Networking lunch sponsored by **hipconsult**
revealing business

Business models

13:15 **The next banking model – what factors are shaping this model?**

- 'Bricks and Mortar'; 'Clicks and Bricks'; and more recently 'One Stop Shop' – the metamorphosis of the banking model
- The impact of the uncertainty and turmoil the financial industry has gone through a lot of following the world financial crisis – and how will they shape the future of banking in Africa?
- What is the next model and what factors are shaping that model?

John Chemonges, Director of Banking, Central Bank of Uganda

13:45 **The effect of the newly proposed changes to Basel II on investment banking going forward**

- The availability of investment banking balance sheet
- Portfolio management in investment banking
- The future role of asset managers in investment banking
- The renewed debate around disintermediation
- Private credit as an asset class (remember private equity?)

Pieter van der Merwe, Head: Portfolio Management
Absa Capital, South Africa

Lending strategies

14:15 **Case study: Syndicated finance in Africa**

- Understanding current corporate loan activity and the success of syndication
- What are the unique structures of this facility?
- What is the corporate appetite for syndicated loans – are club deals the way forward in the medium term?
- How do you go about generating significant funds?
- Sharing the successes of 'The Medium Term Note Programme'

Marouan Selmim, Capital Banker, Absa Capital, South Africa

15:30 **SPEED** networking and afternoon refreshments

16:00 **Exploring the impact of tighter credit conditions on lending strategies in Africa**

- Understanding the impact of increased costs on lending facilities
- Is there a need to re-price existing lending portfolios in line with cost increases?
- Do current lending strategies include new business?
- What strategies are in place for risk management and assessments of non-performing loans?
- How are regional relationships evolving between African and international banks?

Andre Blaauw, Group Chief Risk Officer
United Bank for Africa, Nigeria

16:30 **Private equity and banking – what are the benefits?**

- Private equity vs. banking mindset
- How banks can benefit from private equity deals
- private equity and bank acquisitions – case study
- The future of leveraged deals in Africa

Ugo Ikemba, Managing Director, Vectis Capital, Nigeria

17:00 Chairperson's closing remarks and end of day one



Gain insight and get answers from key players in the industry

Day Two Wednesday, 21st of July 2010

08:45 Chairperson's opening remarks

Ugo Ikemba, Managing Director, Vectis Capital, Nigeria

Africa banking

09:00 Opening keynote: The prospects for cross-border banking in Africa



- What is driving the need to expand operations?
- What are the current benefits of intra-African expansion
- Maintaining operational efficiency and customer service post expansion
- What is the future of collaboration in Africa

Humayun Rashi, CEO: Consumer Retail Banking
Commercial International Bank, Egypt

09:30 Keynote address: Where will future banking growth come from?



- Is expansion on the agenda?
- Looking at the impact of banking sector reforms
- Key lessons and challenges to overcome

Steve Brice, Head of Global Markets, Southern Africa
Standard Chartered Bank, South Africa

10:00 Morning refreshments and networking

10:30 The outlook for retail banking in Nigeria in 2011 ... within the context of current realities

- Is there a need to restructure the retail banking business model?
- Will this mean expansion into the small and medium sector?
- How do you enable a profitable and controlled consumer lending business?
- What do consumers most value in retail banking: how will this affect future strategies?

Adenyika O. Asekun, Head of Retail Banking
Oceanic Banking International, Nigeria

11:00 Banking beyond boundaries: Africa meets India

- Africa: India – an ideal partner
- New banking frontier – Africa vs. India
- Innovative banking from emerging markets?

Arvind K Jha, Head of Global Business & Structured Trade
AfrAsia Bank Limited, Mauritius

11:30 The five pillars of a sustainable banking model for Africa

- Investment banking and mega projects
- Commercial and retail banking – what is needed for growth and sustainability?
- Microfinance implementation
- SMS banking and electronic wallets
- Village savings and loans

Paul Nice, CEO, Barclays Bank, Mozambique

12:00 The evolution of the African bank

- New products and services and the challenges in implementing them
- Increasing profitability through scale and improved cost-to-income ratios
- The evolution of delivery channels and market segmentation
- The shape and size of the future African bank

Richard Shaw, Director, Bearing Consulting Ltd, South Africa

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12:30 UTURN Things that keep you awake at night

You have voted for These topics! Your chosen speakers will now offer you real-time, spontaneous solutions and commentary on the issues that keep you awake at night. Bring your questions to this spontaneous discussion.

13:00 Networking lunch

Microfinance and low cost banking

14:00 Panel session: Discovering the hidden potential of micro-finance in Africa

- Key drivers in the micro-finance sector – what are the benefits?
- Risk management strategies – discussing unforeseen risks
- Which ancillary services are critical to facilitate service delivery?
- Bancassurance in a micro-finance setup

Fabian Kasi, CEO, Finca Uganda Ltd (MDI), Uganda

Tor G. Gull, Managing Director, Oikocredit – Ecumenical Development Co-operative Society U.A., Netherlands

Godfrey Koi, Finance and Strategy Director
Southern Credit, Kenya

14:45 Implementing the micro-finance business model

- Which business models or delivery / distribution channels are the most promising?
- What are the entry-level business models that work?
- Regulation regarding the establishment of branches and MFI's
- Using branchless banking to increase market share and implement low-cost banking for the emerging markets

Dave van Niekerk, CEO, Blue Financial Services, South Africa

15:15 Afternoon refreshments and networking

15:45 Panel session: Unconventionally reaching the un-banked – the potential of the remittances market in Africa

- What opportunities does the remittance market offer?
- How can the growing remittance business benefit your bank?
- Probing the success of MFIs in the Remittance Market

Khalid Fellahi, Senior Vice President, Africa
Western Union, Morocco

Joseph Muremwa, Programme Director
Barclays Bank Kenya Limited, Kenya

Yvonne Isichei, General Manager: Consumer Banking
Fidelity Bank Plc, Nigeria

Vicky Johnston, Senior Regional Director for Africa and the Middle East, Moneygram International, South Africa

Risk and recovery

16:30 Risk management in banking, why pronounced so late and how to go about it

- The ad-hoc approach to risk management
- Developing quantitative modelling techniques to model risks
- Understanding of the basic rules of probability

Lulseged Teferi, President, Dashen Bank, Ethiopia

17:00 Panel session: How will Africa's risk appetite develop?

- Adapting to the new international regulatory environment
- Forward looking risk management – linking the economy to the individual
- How will Africa's banks model risk in the future?
- Is there a need to re-think risk management procedures?

Isaac John Kanje, Head, Risk & Compliance
National Bank of Malawi

Dr Perks Ligoya, Governor, Central Bank of Malawi

Godliving Maro, Head of Risk, Euroafrican Bank, Tanzania

Charles M. Ringera, Head Operational Risk & Compliance: Risk Management Division, KCB Group Ltd, Kenya

17:30 Chairperson's closing remarks and end of conference

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Technology day Thursday, 22nd of July 2010 – separately bookable

07:30 Registration and welcome refreshments

08:30 Chairperson's opening remarks

Mobile banking technology

08:45 Opening keynote: Unleashing the power of mobile money: banking innovation



- Unpacking the strategic opportunity created by mobile banking
- Evolving from mobile transfers to enhanced mobile financial services
- Extending to other enterprise services and payment channels
- Mobile payments and questions around CDMA technology

Thabo Ndlela, Group Technology – Sector CIO
Absa Africa, South Africa

09:15 Keynote address: Mobile banking – cashing in on the benefits



- Challenges and opportunities around M-payments in Africa
- Mobile payments and questions around CDMA technology
- What are the underlying benefits of implementing mobile banking technology?
- Utilising user access channels that are secure

Jim Ovia, Managing Director/CEO, **Zenith Bank plc, Nigeria**

09:45 Mobile money transfer – what can the market expect

- Growing mobile money transfer offerings
- M-banking models – how can they be optimised?
- Improving the security of mobile banking
- Mobile operators partnering with banks

Dion Sanker, Head of Transaction Messaging
First National Bank, South Africa

10:15 Implementing a universal e-Banking strategy – one installation, many banks

- e-Banking Channel as an alternative channel
- Centralised common environment: group banking in different countries
- Centralised e-banking system: MFIs sharing the cost

Polys Hadjikyriakos, Sales Director, **NETinfo Plc, Cyprus**

10:45 Morning refreshments and networking

11:15 Architecture and strategy: mobile banking platforms – which technology is best?

- Innovation within mobile banking and internet banking platforms
- Text vs. mobile internet or downloadable applications which is the best?
- Hidden opportunities to improve mobile profitability
- Does current infrastructure in Africa allow for this technology?
- Emerging trends and technologies for the future

Dr Matthews Mtumbuka, Head of Technical Services
MALSWITCH, Malawi

11:45 Panel session: Developing a complete mobile telecommunications, banking and payments portfolio

- Where are Africa's banks in the technology & mobile revolution?
- Encouraging crossover with current customers: success stories
- Understanding payment application, ownership, business models, handset security, and the need for industry standards
- Current customer demand for mobile & enhanced technologies

Brian Richardson, Managing Director, **WIZZIT – A division of the South African Bank of Athens, South Africa**

Dare Adeyeri, General Manager & Chief Information Officer
Guaranty Trust Bank plc, Nigeria

Jay Pather, Managing Director, **IZAZI Group, South Africa**

12:30 Combining channels effectively to reach the un-banked – remittances as strong driver for adoption

- Leveraging new technologies to reach the un-banked
- Internet and mobile as key channels to increase access

- Drivers of the remittance market and the potential to reach the un-banked
- Leveraging existing technology within the banking environment to effectively serve a wider audience

Khalid Fellahi, Senior Vice President, Africa
Western Union, Morocco

13:00 Networking lunch

Technology and branch banking

14:00 Case study: Kenya Data Network's Mobipay

- How does the Mobipay actually work?
- What are the realised benefits?
- What are the cost structures for payers, payees and financial institutions?
- How do you ensure interoperability across devices?

Kai Wulff, CEO, **Kenya Data Network, Kenya**

Technology projects

14:30 How can IT contribute to cost reduction in your organisation?

- How to better use your technology and avoid common pitfalls
- What are some of the pros
- What is needed to engage the relevant stakeholders?
- Incorporating technology to take charge of cost savings in your organisation

Dare Adeyeri, General Manager & Chief Information Officer
Guaranty Trust Bank plc, Nigeria

15:00 Panel session: Implementation, where are the hidden costs?

- What are the actual costs for inter-bank payments?
- Who should bear the costs of this technology transfer?
- Standards for integration across switch transactions
- Overcoming the challenges of non-interoperability of payment schemes in the country

Edward Leach, Head of Africa, **SWIFT (Pty) Ltd, South Africa**

Anton Luttig, Regional Manager for Southern and East Africa
Moneygram, South Africa

Dare Adeyeri, General Manager & Chief Information Officer
Guaranty Trust Bank plc, Nigeria

15:45  networking and afternoon refreshments

Innovative technology

16:15 Case study: Cloud computing and the benefits available to the banks

- How will cloud computing affect your overall IT strategy?
- Unwarranted caution about cloud computing on security and risk
- New dynamic banking infrastructure highly optimised for agility
- Alongside virtualisation, energy efficiency, standardisation and automation, cloud computing can enable banks to achieve more with less, unlock operational budget for new investment

Henry Hill, Senior Enterprise Architect
IBM Global Business Services, South Africa

16:45 Maintenance and implementation of multi-channel security

- IT Risk assessment what are the current challenges?
- Considering the cost vs. the risk of your information security technologies
- Overcoming banking fraud and cyber security challenges
- Ensuring security across all domains

Isaac John Kanje, Head, Risk & Compliance
National Bank of Malawi

17:15 Chairperson's closing remarks and end of Technology day

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Pre & Post Conference Workshops

Monday, 19th of July 2010

Strategic corporate governance for financial institutions

Objectives

The purpose of this workshop is to empower the board, directors and management of financial institutions to become a value creating board, developing individual directors and managers to be effective strategic leaders and executive managers by improved corporate governance and customer service delivery.

08:30 Registration and refreshments

09:00 Fundamental review

- The financial crisis and corporate governance
- Corporate governance and business failure
- Corporate governance framework

10:30 Morning refreshments and networking

11:00 Regulation

- Financial institutions and global governance
- Corporate governance model
- King III and financial institutions
- New companies act and financial institutions

12:30 Networking lunch

13:30 Defining relationships: who is responsible?

- Directors' role, responsibilities and risk management
- Board effectiveness
- Risk management and corporate governance
- Audit committee and board committees

14:30 Controls and whistle blowing

- Internal audit and controls
- Disclosure and transparency

15:00 Afternoon refreshments and networking

15:30 Strategic corporate governance

- Corporate governance ratings and financial institutions
- Corporate governance scoreboard & financial institutions
- Corporate governance strategic direction for financial institutions

16:30 End of workshop

Your workshop leader



Dr John W Hendrikse

CEO | **Genesis Corporate Services**

John holds a B.Com., MBA (Cum Laude), Ph.D., and has over 20 years experience in the areas of valuations, due diligence and corporate governance consulting. He is the co-author with Adv Leigh Hefer-Hendrikse of the Valuations Handbook and the Corporate Governance Handbook (Juta).

Friday, 23rd of July 2010

Overcoming foreign exchange risk

Objectives

Exploring the impact of currency fluctuations on cash flows, on assets and liabilities, and on the real business of companies, through the identification of exchange rate risks a company can face and methods available to measure currency exposure and exchange risk management strategies.

08:30 Registration and refreshments

09:00 Exchange rate market

- Exchange rate market: the largest financial market in the world!
- Exchange rate parity relationships
- Major participants of exchange rate market

10:30 Morning refreshments and networking

11:00 Exchange rate risk

- Different types of Exchange rate risk
- Who is exposed to the exchange rate risk?

12:00 Networking lunch

13:00 Acknowledgment of exchange rate risks

- Is the exchange rate risk an important or a legitimate concern?
- Is the exchange risk diversifiable?
- The existence of the exchange rate risk Premium
- The case of Johannesburg Stock Exchange

15:00 Afternoon refreshments and networking

15:30 Exchange rate risk management

- Corporate forecasting of exchange rates
- Exchange risk management strategies
- Steps in managing economic exposure
- Tools and techniques of the foreign exchange market
- Does perfectly hedging exist?

16:30 End of workshop

Your workshop leader



Ferdinand Niyimbanira

University of KwaZulu Natal

Ferdinand holds a BCom degree (Business Finance and Economics), BCom Honours degree (Economics) and MCom (Economics) obtained in 2006, 2007 and 2009 respectively from same university.

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- Manage liquidity risk
- Get expert advice from leaders and consultants in the sector
- Implement new strategies post crisis

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 Executive Director
Banco de Mozambique

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J.L Ngimbi
 Deputy Director
State Secretariat for Public Sector Enterprises, Angola

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Banking Outlook

AFRICA 2010

19 - 23 July 2010

Sandton Convention Centre, Johannesburg, South Africa

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Terms and conditions

- Should you be unable to attend, a substitute delegate is welcome at no extra charge
- Terrapinn does not provide refunds for cancellations. Invoiced sums are payable in full, except in cases where Terrapinn has been able to mitigate loss
- Terrapinn will make available course documentation to a delegate who is unable to attend and who has paid
- Terrapinn reserves the right to alter the programme without notice including the substitution, alteration or cancellation of speakers and / or topics and / or the alteration of the dates of the event
- Terrapinn is not responsible for any loss or damage as a result of a substitution, alternation, postponement or cancellation of an event
- A complimentary ticket cannot be used by a person already registered for the event, no refund can be given respectively and the registered person will be held liable for the full payment

Duplicated mailings

If your details on the above mailing label are incorrect or duplicated, please fax all corrected labels to +27 (0)11 463 6903. These corrections will be handled as quickly as possible.

If you reserve your ticket but pay by invoice or bank transfer, payment must be received in 14 days