



**THREE DAYS PRE – INDABA WORKSHOP PROGRAMME
15TH TO 17TH MARCH 2021**

“Strategizing for the future of Co-operative Banking Institutions”

MONDAY 15TH MARCH 2021

MORNING SESSION

09:00 – 09:10 ••• Kick-off – CBDA & World Bank - David De Jong and Claudia Meek

09:10 – 10:30 ••• Market Conduct Principles - Rose Mwaniki

10:30 – 10:45 ••• BREAK

10:45 – 12:00 ••• Market Conduct Principles - Rose Mwaniki

AFTERNOON SESSION

15:00 – 16:00 ••• Members Survey: what do members want – Mogorosi Mashilo

16:00 – 16:15 ••• BREAK

16:15 – 18:00 ••• Product Development: Credit - Carilus Ademba

TUESDAY 16TH MARCH 2021

MORNING SESSION

09:00 – 10:30 ••• Market Conduct Regulations for CFIs/Cooperative Banks – FSCA

10:30 – 10:45 ••• BREAK

10:45 – 12:00 ••• Market Conduct Principles - Rose Mwaniki

AFTERNOON SESSION

15:00 – 16:00 ••• How to obtain the lending license – National Credit Regulator (NCR)

16:00 – 16:15 ••• BREAK

16:15 – 18:00 ••• Financial Modeling - How items are inter-connected in financial cooperatives – Dave Grace

WEDNESDAY 17TH MARCH 2021

MORNING SESSION

09:00 – 10:30 ••• Products Development: Linking Credit & Savings - Carilus Ademba

10:30 – 10:45 ••• BREAK

10:45 – 12:00 ••• Products Development: increasing access increases savings
Carilus Ademb

AFTERNOON SESSION

15:00 – 16:00 ••• Asset Liability Management -It's not as scary as you think
Dave Grace

10:30 – 10:45 ••• BREAK

16:15 – 18:00 ••• Breakeven and Pricing - Dave Grace

WORKSHOP EXPECTED OUTCOMES

Session 1: Market Conduct Principles

Attendees will learn about the international client protection principles for financial services, why they are important and to implement them

Session 2: Members Survey and Product Development: Focus on Credit

Attendees will learn about findings from the National Members Survey that the CBDA and World Bank conducted in late 2020 and what members are looking for. This will lead into a discussion on the importance developing credit products that help meet members needs and provide income to the CFIs/cooperative banks.

Session 3: Market Conduct Regulations Affecting CFIs/Cooperative Banks

Attendees will hear directly from the newish regulator, the Financial Sector Conduct Authority regarding its regulations affecting the sector followed by a review of how the client protection principles speak to these issues.

Session 4: How to obtain the authority to lend from the National Credit Regulator and Financial Modelling

The National Members' Survey revealed concerns and confusion regarding the additional steps needed to enable newly formed CFIs to begin lending. Attendees will learn about these requirements and how to understand the finances and key levers in financial cooperatives.

Session 5: Product Development: Linkages between Credit and Savings

Attendees will learn how to growth both their savings and credit portfolios to enable their CFIs and co-operative banks to expand and thrive

Session 6: Asset Liability Management

how to Price Products in the CFI/co-operative banks that are both sustainable for members and the institution

FACILITATORS BIOGRAPHICAL SKETCH

DAVE GRACE



Dave Grace is a financial inclusion and financial sector policy expert that worked in over 80 countries advising financial institutions and governments. He is Managing Partner of [Dave Grace & Associates](#) whose clients include the Asian Development Bank, World Bank, International Monetary Fund, United Nations, Gates Foundation and others. His firm also serves as the Secretariat for the [International Credit Union Regulators' Network](#), where he serves as the Executive Director. He was previously with the Federal Reserve Bank in the United States and Senior Vice President for the World Council of Credit Unions. Dave has followed the development of the South African financial cooperatives for 20 years, first working there in April 2000 to help develop support for what became the Co-operatives Banks Act.

ROSE MWANIKI



Rose Mwaniki is a **Financial Inclusion & Institutional Strengthening Specialist** with the World Bank Group. She has been directly involved in the design and management of various BDS USAID funded programs in Kenya for the past 10 years. This has given her an opportunity to experiment with different BDS implementation approaches.

She has 14 years of hands on experience in managing microfinance business – micro credit, savings and micro insurance and 16 years in consulting with NGOs, Donor institutions, microfinance institutions, SACCOs and other financial institutions in the key areas of: design, implementation and management credit programs including housing; market research and product development; pilot testing and evaluation of both financial products and institutions; operating systems for MFIs and SACCOs; strategic business planning both short and medium term and training of operational, management and boards of FSPs.

CARILUS ADEMBA



Carilus Ademba is a **country director, Kenya with NCBA Cooperative League of USA**. Cooperative League of the USA (NCBA CLUSA) is the National Cooperative Business Association of the United States of America, established in 1916 in New York City. He has more than 20 years of experience in the Co-operative sector.

He previously served as a Chief Executive Officer (CEO) for Sacco Societies Regulatory Authority (SASRA), this is a State Corporation established under the Sacco Societies Act, 2008 with a mandate to License, Supervise and Regulate all deposit-taking Saccos in Kenya. He has also worked as a Managing Director at Kenya Union of Savings and Credit Co-operatives Limited (KUSCCO) - The Sacco Association in Kenya. He has represented Africa in various International committees, wrote and presented key papers about the SACCO movement; and has received awards on the work he has done for the SACCO movement.

MOGOROSI MASHILO

Mogorosi Mashilo is a **qualified advertising and marketing strategic planner** with 12 years of experience in Advertising and marketing research working for global advertising agencies such as **GREY, Ogilvy, Havas and McCANN**. Mogorosi then went to form his own company in 2014, TrendER Insights which is an agency with research at its core. His Knowledge of consumer insights and experience has led him acquire a further 51% ownership of **Infoquest Africa** another research agency under his **TrendER group**.

Infoquest has the the longest running longitudinal research panels in Africa and over 20 000 active panellists, an innovative full-service online market research company specialising in uncovering insights through online quantitative and qualitative research utilising our highly profiled panel community. He has then in turn been an industry leader in market research and consumer research within the South African and African market.
