

INCLUSIVE POSTAL FINANCIAL SERVICES

reaching out - beyond borders

65-997 ACCESS 169

A hand is shown in a blue-tinted, semi-transparent style, pointing upwards with the index finger towards the word 'ACCESS'. The hand is positioned in the lower right quadrant of the page, with the index finger pointing towards the center of the word 'ACCESS'.

International Seminar

28 May - 1 June 2012
Danube Delta, Romania



ICPFSB

The logo for ICPFSB consists of a stylized graphic of two curved shapes, one yellow and one blue, resembling a flame or a stylized letter 'S'. Below the graphic, the acronym 'ICPFSB' is written in a bold, blue, sans-serif font.

International Seminar

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The SPEAKERS' LINE includes well-known executives, experts, and trainers from Romania, Poland, Albania, Netherlands, and is supported by relevant international organizations active in this field.

The seminar is organized by:

BancPost - Romania
Postfinance International Development -
Netherlands.

More than 100 million of the 370 million inhabitants in Central and Eastern Europe and Central Asia are un(der)banked. This includes many of the 60 million poor and a part of the 150 million economically vulnerable people. Ratios of unbanked people vary from an average 25% in Central Europe to more than 80% in Central Asia. Especially, rural areas are underserved. With 110,000 post offices in the region and more than 75,000 of them in rural and peri-urban areas, postal networks present a potential to fill in part of the gaps in the financial market infrastructure. Proximity, low-threshold, trust, cost-efficiency and transparency are often heard as part of the values that post offices can add. The path to upgrade the post offices as portals for universal access to basic financial services appears to be long and difficult.

The objective of this seminar is to share knowledge, best practices and experiences in leveraging the existing postal networks to provide inclusion to the underserved.

Key topics to be addressed:

- European and global overview of postal financial services;
- Business models for postal financial inclusion-ensuring sustainability of the postal network;
- The new ecosystem for post offices: the impact of new technologies, e-commerce, social media, mobile money and micro finance;
- Innovative products and ICT to reach the last mile;
- Bridging gaps in financing the modernization of the postal networks ;
- Increasing financial literacy and consumer protection



A new International Seminar will be held from 28th May till 1st June 2012. The training will take place in Eastern Europe's largest natural area, the Danube Delta. The Seminar will focus on improving financial inclusion through Eastern Europe's largest networks of Posts reaching out to deliver access to the many poor, un(der) banked and migrants.

The Seminar provides an unique chance for participants to exchange knowledge, information and experience in the challenges of expanding the role of Posts in the ecosystem of financial, digital and social inclusion in combination with breathtaking views on Europe's largest and last natural preserved area of the Danube Delta with its unique biological ecosystems where rivers and sea meet in lagoons, lakes and marshes.






The seminar will provide the participants with fresh insight in remittances and migrants markets.

In 2011 remittances flows from, to and within the region amounted to more than US\$ 70 billion through formal channels, and an unknown but large amount through informal channels. Many of the recipients live in rural areas and need to spend hours on costly travel in cases where the post office is not the agent. Postal money orders represent nearly 2% of the flow and an increasing number of Posts have become agent for multiple money transfer operators.

The seminar will look into the recent experiences and ways to further increase the role of rural post offices in delivery of remittances as a "quick win" opportunity.

The seminar features an intense and interactive program:

- Real-life case studies about solutions and problems faced in building postal financial inclusion;
- Interaction with hands-on managers and executives in postal financial services;
- Think-tanking and Action learning in small groups pairing participants from different Posts and (Post-) Banks to develop practical ideation in a cross-country setting;
- Classroom learning and building skills facilitated by academic and practitioner experts ;
- Site visits into Europe's last wilderness with special missions in market research, team building and survival touring through the nearby rural and unbanked areas.

SEMINAR PROGRAM		
Day	Agenda	Who
MONDAY 28TH MAY 2012		
ARRIVAL DAY		
Monday 28th May	<p>Arrivals In the case of arrival at airport Bucharest Otopeni “Henri Coanda” , on Sunday or on Monday before approx. 14.00 hours the transfer from airport to the hotel will be provided by minibus or car.</p> <p>check in and registration</p> <p>17.00 Official opening</p> <p>Welcome address</p> <p>Introduction of BancPost; Romania’s top 10 bank, established 21 years ago</p> <p>17.45 Who is who (introduction via a ‘game’)</p> <p>18.30 Reception / Cocktail</p> <p>19.30 Dinner</p>	 <p>Elena Petculescu, Hon. President BancPost, Bucharest</p> <p>Peter Weiss, CEO BancPost</p> 
TUESDAY 29TH MAY 2012		
BUSINESS MODELLING DAY		
09.00	Opening; program	Elena Petculescu, Hon. President BancPost
09.15	<p>The changing landscape for Posts in financial inclusion:</p> <ul style="list-style-type: none"> - Financial exclusion in rural Europe - Migrant markets - Role of postal networks - Business Strategies to expand access and last-mile delivery of remittances 	<p>Hans Boon CEO, Postfinance International Development , Amsterdam</p> 


<p>10.00</p>	<p>Postal Banking Business Models: WSBI members' experiences</p>	<p>Chris de Noose, Chairman, World Savings Bank Institute, Brussels</p>
<p>10.40</p>	<p>Panel discussion, with Q and A</p>	
<p>11.00</p>	<p>Coffee break</p>	
<p>11.20</p>	<p>The Credit bureau; before and after Crisis; A good necessity for financial identity and consumer protection</p>	<p>Serban Epure Director-General, Credit Bureau Romania</p> 
<p>12.00</p>	<p>Panel discussion, with Q and A</p>	
<p>12.30</p>	<p>Lunch</p>	
<p>13.30</p>	<p>Relaxed credit conditions; stimulate growth The central bank's view of extension and restructuring credit to people in financial difficulties</p>	<p>Nicolae Cinteza, Director National Bank of Romania</p> 
<p>14.15</p>	<p>Panel discussion, with Q and A</p>	
<p>14..30</p>	<p>Building strength and strategy inside the Post</p> <ul style="list-style-type: none"> - Revising the corporate strategy; focusing on viable economic business as core; - Financial management and MIS; - Building consensus with stakeholders; - Corporate governance. 	<p>Etleva Filja, Tirana, Albania</p> 
<p>15.15</p>	<p>Discussion and Q& A</p>	
<p>15.40</p>	<p>Tea break</p>	
<p>16.00</p>	<p>Upgrading the post offices for inclusive growth Breakaway session in small groups -What are your top 3 priorities to modernize the postal network; staff, lay-out, technology, connection, organization?</p>	
<p>16.45</p>	<p>Report back and discussion</p>	
<p>17.10</p>	<p>Conclusions</p>	
<p>19.00</p>	<p>Evening program, including dinner</p>	<p>All</p>

WEDNESDAY 30TH MAY 2012

MARKETING DAY

09.00	Opening; program	Elena Petculescu
09.10	BancPost's marketing ; ways to increase the customer base in Romania	Xidis Kyriakos EVP BancPost, 
10.00	Bank Pocztowy; Banking with a mission - growth based on the balanced access to financial services	Andrzej Dylewski, Director Strategy Bank Pocztowy Warsaw, Poland 
10.40	Panel discussion and Q & A	
11.10	Coffee break	
11.30	Building blocks for inclusive partnerships between Posts and Banks Structuring trust and commitment Products and packages Post offices redesigned and financial literacy	John Vogelaar Sr. Adviser Post Offices PFID, Amsterdam 
12.00	Measuring the value of the postal network; financial arrangements for banks, insurers, money transfer operators, and arranging finance to modernize the postal network	Hans Boon 
12.30	Interactive Working lunch:	
14.00	Marketing financial services and the post Recap and conclusions	
14.30	Fresh market data ; results from recent and on-going research of World Bank and EU in financial inclusion and remittances	
15.00	Delivery of remittances in the last mile; a cash cow ? Case Study presentation and discussion	Panel
16.30	Conclusions and wrap up	
19.00	Evening program , incl. dinner	

THURSDAY 31 ST MAY 2012		
OPERATIONS AND TECHNOLOGY DAY		
09.00	Opening and program	Elena Petculescu
09.10	Implementing new technologies through project management	Maciej Mlynarski, IT Manager , Poland
10.00	Break away session with tasks, and coffee	
11.15	Report back and discussion	
11.40	Upgrading the postal network Kyrgyz Pochtasi's plans and progress in implementing light and cost-efficient technologies for small payments and for postal counters	Jusup Turgunbaev Director-General
12.20	Discussion and Q&A	
12.30	Lunch	
14.00	Broadband connectivity in rural post offices What are the ICT options ?	Dritan Vreshta CEO Starsat International Albania
14.45	Discussion and Q&A	
15.00	The postman rings twice with his mobile New opportunities in delivering financial services	Orange Telecom tba
15.45	Tea break	
16.00	Road mapping the future for postal financial service development – the impact of changes in the postal market, social media, mobile money and e-commerce	
17.00	Conclusions	Panel
17.30	Departure for excursion including wine tasting, Romanian dinner with music.	

FRIDAY 1 ST JUNE 2012		
MOVING FORWARD DAY		
09.00	<ul style="list-style-type: none"> • Conclusions and 'Lessons Learned' • Take-home insights and information • Next steps and follow up in international cooperation 	Hans Boon
09.50	Coffee break	
10.05	Certificates and Awards (and photos)	
10.45	Closure, Check out, Farewell, Departure to airport (with lunch bag)	
12.00	Lunch (for those present)	
		Elena Petculescu

Participation

Participation is open to middle and senior management, experts or practitioners :

- **Posts:** Directors, Executives, Heads and Experts responsible for Financial services, Money Orders, or Finance, Post Office retail network (maximum 3 per country)
- **Postal banks/Postal Financial Partners:** Directors, Executives, Heads and Experts responsible for partnership with Post, or mass market , product development, or multichanneling (maximum 3 delegates per bank)
- **Others :** representatives from other international organizations, development banks, and financial institutions and technology firms, partnered with or interested in including the unbanked through the post (subject to selection or invitation)

The working language of the seminar is English, with simultaneous interpretation in Russian.

Location:

The Danube Delta is comprised of an intricate network of waterways and lakes divided between the three main estuary channels of the Danube. The area of floating reed islands, forests, pastures and sand dunes covers 3,000 square miles and is home to a vast array of wildlife.

The Seminar will take place in Hotel Mon Jardin , Mahmudia (www.hotelmonjardin.ro) .

How to book?

Simply return the form on the next page to us by fax or e-mail:

Fax : + 31 20 890 8294

e-mail: icpfsb@postefinance.net

What does it cost ?

The fee is € 695.—per person.

To ensure participation in the Seminar, the payment must be transferred to account of ICPFSB at **BancPost**, in Bucharest, Romania :

BIC: BPOSROBU

IBAN : RO75BPOS85002722778 Eur01

The fee includes participation in the seminar, all sessions, a copy of all seminar related documentation, certificate of participation, accommodation in a room at hotel Mon Jardin, meals, coffee and tea water, and soft drinks and other drinks and snacks as offered, fair usage of Wi-Fi internet in the hotel, and the transfer from and to the airport in Bucharest.

Expenses for international travel, insurance, other consumptions, services, communications and other local travel are at own account and must be directly covered.

The Seminar can cater for a maximum of 25 participants. Registrations are booked on a first-come, first serve principle. Therefore, interested participants are recommended to book soon !

Other terms & conditions

Substitutes representing the same organization are welcome but at least 3 days' notice of the change must be given. Registered delegates who cancel their attendance or do not show up at the seminar can receive the seminar documentation. It may be necessary for reasons beyond the control of the organizers to alter the content or the timing of the program.



REGISTRATION DETAILS

Please, complete the form using block capitals and fax or e-mail back to :

Delegate details :

Mr. / Miss/ Mrs. :

First nameFamily name.....

Job title :.....

Company or Institution:

Direct tel. #:.....Mobile :.....

E-mail:

Signature and Date

Details of Company or Institution :

Address.....

City.....Postal code.....

Country.....

VAT Registration Nr.



The artery and fabric of Central and Eastern Europe’s society

Danube Delta as the final point of Central and Eastern Europe’s artery of rivers and water transport ; flowing through Germany, Austria, Czech Republic, Slovakia, Croatia, Slovenia, Hungary, Poland, Moldova and Romania and near the Black Sea, to which also Bulgaria, Turkey, and Georgia, Russia and Ukraine border.

Postal networks as the densest social fabric, deeply woven in history, culture and trade and employment of Central and Eastern Europe

Unique ecosystems in a reserved area

The Delta – natural wilderness, protected by UNESCO, no river banks but lakes and contrasts of salt and sweet water, within an unique biological ecosystem of birds, flowers, fish and water.

The Post Office- reaching out to the parts of society where no bank , no microfinance is, operating as the furthest outpost for a vibrant ecosystem with banks, telecoms, trade and government, open for anyone.

Connecting to the world

In the Delta the arms of the river flow into the Black Sea, and the Black Sea via the Bosphorus to the Mediterranean and Oceans.

The Post Office channels flows of mail, parcels, data and money to and from the systems around the world.



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