

DIGITAL FINANCE IN AFRICA'S FUTURE



Innovations and implications

Colloquium hosted by the Johannesburg Institute for Advanced Study (JIAS) and the Human Economy Programme at the University of Pretoria, in association with Disrupting Africa, and held in Johannesburg, South Africa, on 22-26 October 2018

The opening and all the sessions will be live-streamed. For links and guides to distance participation, visit the Colloquium website at <https://digitalfinance.africa>

PROGRAMME

Monday 22 October 2018

17:00 **Opening session**

Keynote address: **Trevor Manuel**, former South African Minister of Finance
Chairperson: **Prof Saurabh Sinha**, Deputy Vice-Chancellor: Research and Internationalisation, UJ
Panelists: **Nnamdi Oranye**, Founder, Disrupting Africa / FinTech Author
Stephen Mwaura Nduati, former Head of National Payments Systems, Central Bank of Kenya / FinTech Consultant

19:00 **Reception**



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**DISRUPTING
AFRICA**

Tuesday 23 October 2018

8:30 – 9:00 Welcome and Introduction

9:00 – 12:00 Session 1: Mobile money and digital payments

Current trends, developments and challenges in the field of mobile phone-based payment technologies and other forms of digital payments, as well as their impact on the lives of users in African countries.

Chair: **Prof Peter Vale**

Panelists: **Dare Okoudjou, CEO, MFS Africa**
Mario Fernandez, CEO, Gosocket

Dr Mesfin Fikre Woldmariam, University of Addis Ababa

Rapporteur: **Dr Sean Maliehe**

14:00 – 17:00 Session 2: Regulation

Issues of regulation, oversight, and legislative challenges relating to the recent emergence of mobile money, the digitization of payments, and financial inclusion. Implications of regulation for fin-tech companies and the challenge of reconciling financial inclusion and consumer protection.

Chair: **Prof John Sharp**

Panelists: **Stephen Mwaura Nduati, Central Bank of Kenya / FinTech Consultant**
Prof Olufunmilayo Arewa, Temple University

Rapporteur: **Dr Marc Wegerif**

Wednesday 24 October 2018

9:00 – 12:00 Session 3: Agent networks

The role of merchants and individual agents in the extension of mobile money networks in Africa, especially with regard to the disbursement of digital/ mobile payments such as remittances or social grants and the establishment of a branchless banking infrastructure.

Chair: **Dr Marc Wegerif**

Panelists: **Valentine Obi, CEO, eTranzact**
Dr Sean Maliehe, University of Pretoria

Rapporteur: **Prof John Sharp**

14:00 – 17:00 Session 4: Remittances

Implications, opportunities, and challenges of the recent spread of mobile money and other payment technologies in the field of remittances and other cross-border payments.

Chair: **Prof Peter Vale**
Panelists: **Nnamdi Oranye**, *Founder, Disrupting Africa / FinTech Author*
Dr Sibel Kusimba, *American University, Washington D.C.*
Rapporteur: **Dr Sean Maliehe**

Thursday 25 October 2018

9:00 – 12:00 Session 5: G2P Payments

The use of electronic government-to-person payments such as social pensions and child benefits to advance financial inclusion in developing economies and the role of new payment technologies in this field.

Chair: **Dr Sean Maliehe**
Panelists: **Dr Solène Morvant-Roux**, *University of Geneva*
Lena Gronbach, *University of Pretoria*
Rapporteur: **Riaan de Villiers**

14:00 – 15:15 Session 6: Insurance

Current trends and developments in the provision of micro insurance to low-income customers and the emergence of mobile phone-based insurance as an alternative to traditional insurance products.

Chair: **Prof John Sharp**
Panelist: **Jeremy Leach**, *CEO, Inclusivity Solutions*
Rapporteur: **Lena Gronbach**

15:45 – 17:00 Session 7: Start-up capital

Typical challenges faced by FinTech start-ups in the process of raising capital to market their innovations. Different ways of raising start-up capital in theory and practice, and the resulting implications for entrepreneurs and funders.

Chair: **Prof John Sharp**
Panelist: **Sechaba Ngwenya**, *CEO Creditable*
Rapporteur: **Lena Gronbach**

Friday 26 October 2018

9:00 – 12:00 Session 8: The Blockchain

The emergence of Blockchain technology as a potential vehicle for financial inclusion and other forms of inclusive development.

Chair: **Lena Gronbach**
Panelists: **Gerhard van Deventer**, *South African Reserve Bank*
Ross McEwan, *Wala / Dala Foundation*
Prof John Sharp, *University of Pretoria*
Rapporteur: **Prof Peter Vale**

14:00 – 15:00: Closing session

Session formats

Presentation by innovator: 30 minutes
Questions and clarification: 15 minutes
Presentation by academic: 30 minutes
Questions and clarification: 15 minutes
Tea break: 30 minutes
Discussion: 60 minutes

Sessions 6 and 7 will consist of a 30-minute presentation, followed by a 45-minute discussion.

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JIAS is an initiative of the University of Johannesburg and Nanyang Technological University, Singapore

