

RISK MITIGATION STRATEGIES FOR FAST-GROWING BANKS
Johannesburg, South Africa, June 25-27, 2007
Agenda

DAY 1: JUNE 25, 2007			
#	Name	Description	Speakers
1	Welcome Address	Welcome and introductions	Lynn Pikhholz and Urmi Sengupta
2	Keynote Session: Managing risk in changing landscape	Critical aspects of risk management for rapidly growing banks and lessons learned	Howard Stein, Senior Risk Advisor to Fortent, Chairman of the Advisory Board of RiskBusiness
3a	Corporate Governance and Enterprise Risk Management	Developing a sound approach using risk appetite	Mike Finlay, Managing Director - Europe, Middle East, Africa and Asia Pacific, RiskBusiness International Limited
3b	Risk Management: Top Down Approach	Creating a culture of risk management	Dave Oser, Senior VP, Investments, Shorebank
4	CEO perspective on Risk Management	Commercial Bank of Africa - risk management framework, milestones to keep in mind and challenges	Isaac Awuondo, CEO Commercial Bank of Africa, Kenya
5	Panel on Risk Management	Solutions for managing risks in high-growth settings, including regulatory relationship management and human resource management	Panel Discussion facilitated by Mike Finlay. Participants include Jan Lubbe, CRO, FirstRand Group of SA, Charles Ringera, CRO, Kenya Commercial Bank and Gift Chirovza, Reserve Bank of Zimbabwe.
6	Basel II: Risk Implications	Interpreting the three pillars and tools to measure key risks from a small bank perspective	Facilitated by Paul Christensen, President ShoreCap International. Discussants Howard Stein, Ingrid Goodspeed and Peter Hinton
7	Big Picture: Top ten Anti-Money Laundering Risks Using a real-life system: NGA Risk Management System	Top ten threats, conducting risk assessments and running an effective risk management program	Grady Williams, 1st VP, Director of Compliance, Mid America Bank Thomas Loxton, HLN NGA
8	Building blocks and the value chain	Components of technology networks, players and roles	Janey Place, DigitalThinking
9	Mitigating risks in choice of technology	Technology risk management framework Technology challenge exercise: Real-life case studies from Exchange's partners	Ingrid Goodspeed: Group Market Risk Framework and GMRM Operational Risk for Nedcor Presentations by K-Rep Bank, BRAC Bank and Cambodia Entrepreneur Building

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DAY 2: JUNE 26, 2007			
#	Name	Description	Speakers
10	Branchless Banking: Leveraging Existing Infrastructure, Relationships and Capabilities	Why branchless banking? Alternative channel choices? Risk elements & implications (SLAs, back office and staff management)	Janey Place. Contributions from Howard Stein, Kaiser Amin, COO, BRAC Bank Bangladesh and Peter Hinton, CEO, Hinton Consulting Group
11	Credit Risk Management: Portfolio Management & Loan Review Tools	Demonstrate the use of credit committee, loan policy, loan review and portfolio reports as tools Group exercises	Donna Nails, formerly Risk Management, Shorebank Corporation
12	Risk in Alternate Credit Structures	Debate on integrated and discrete models for credit screening, underwriting and monitoring	Donna Nails as facilitator. Roy Magoba, Credit Manager, Commercial Microfinance Uganda & Kaiser Amin
13	Managing Risk in Problem Loans	Delinquency, default, problem loan asset committee, loan workouts and using risk ratings effectively Interactive exercise	Donna Nails
14	Experts on the Spot	Audience question-led session for top managers from different banks	Howard Stein, David Oser, Grady Williams Facilitated by Peter Hinton
15	Mobile Phone-based products & channels	Risks in models and product choices. Analyzing business drivers and addressing risks at different stages of piloting and rollout	Panel Discussion facilitated by Jenny Hoffman, formerly CEO Teba Bank. Speakers Johann Bezuidenhout, Leonine Initiatives, Gavin Krugel, Consultant, and Douglas Mamvura, eTransact
16	The WIZZIT Experience: Lessons in Risk Management	Designing staff, customer service, advertising and field presence to address risks of untested product and develop scale.	Brian Richardson, President, WIZZIT

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DAY 3: JUNE 27, 2007			
#	Name	Description	Speakers
17	Operational Risks in New Branch Rollout	Managing risks in systems, processes and human resources. New branch risk management tools	Panel Discussion facilitated by Pamela Champagne, Consultant, ShoreCap Exchange. Participants Robert Ole Pertet, Chief Information Officer, K-Rep Bank, Kenya, Chandramouli A, Manager- MRM, Bhartiya Samruddhi Finance Limited and Alamgir, In-charge, Micro & SME, BRAC Afghanistan
18	Key Operational Risk Management Issues & Tools	Perspectives on risk focus - CEO to Operations Manager	Pamela Champagne & Jenny Hoffmann
19	Effective Risk Management through Internal Audit	Roles, findings and risk management tools	Monday Edigold, CMF Audit Committee Chair
20	Tracking & Managing Risks in Deposit Mobilization	Risk mitigants in pilots and rollout (managing staff, infrastructure, incentives and use of innovative products & promotions)	Panel Discussion facilitated by Pamela Champagne. Participants Sok Voeurn, Savings Manager, Cambodian Entrepreneur Building, and Ismaila Faal, COO, Reliance Financial Services.
21	Risk Approaches in Payments Products: Part A	Business models, risks to manage and strategies that have worked in different payment systems	Panel Discussion facilitated by Nick Essame, Vice President - Business Development, VISA CEMEA . Walter Volker, Head, Absa Banks Group Payment Systems, and Craig Kilfoil, Consultant.
22	Risk Approaches in Payments Products: Part B	Implementation experiences with different institutions - challenges & lessons	Serge Belamant, CEO Net 1 UEPS Technologies, discussant Gavin Krugel