

PAFEC

Post Bank and Access to Finance Economics Conference

1st Conference of November 11-13, 2010
at the head office of the UPU (Berne Switzerland)

prepared by

Prof. Dr. Gonzales d'Alcantara, Secretary General of PAFEC
and Carl Holsters, Honorary Chairman of the Belgian Post Bank,
Chairman of the International Post Bank Council of the Lafferty Group

Motivation

Post Banks provide ubiquitous service to a country population
and easy Access of Finance

This is key to economic development
on the basis of micro-saving and micro-credit

A lot of practitioner work has started on this today
such as UPU-AFI Workshop

http://www.upu.int/conferences_forums/en/ca_2009_workshop_financial_inclusion_and_postal_banking_en.pdf

International Post Bank Council of Lafferty Group, WSBI...

Today no Scientific or Academic Forum exists

1. PAFE Conference in a Nutshell

- Initiative of a group of Professors specialised in Postal Banking and Access to Finance involving Research Centres and Universities in all continents.
- Bringing together stakeholder practitioners such as customers unions, operators, regulators, central bank authorities, government as a shareholder, lawyers, consultants, IT experts, ...
- Selection of scientific contributions from abstracts by Scientific Committee and Sponsors minimum 5 months in advance.
- Scientific proceedings, published within a very short period, become scientific reference for practitioners.
- Each year the Conference is held in a guest country from a different continent during a 2 day residential meeting.
- Keynote speeches by CEO of the Postal Bank, Executive of Central Bank and Minister in charge of Post Bank and Access to Finance.
- Conference participation is at the cost of the participant, has a low registration fee and can be financed by a sponsorship system.

2. Core Team (tentative and incomplete)

Conference Co-Chairs (five continents)

- Dr. Ashok Khosla (proposed and still to be invited), President Development Alternatives, New Delhi
- Prof. Dr. Paul R. Kleindorfer (USA), Anheuser Busch Professor of Management Science (emeritus), The Wharton School of the University of Pennsylvania and Distinguished Research Professor INSEAD
- M. Carl Holsters, Honorary Chairman of the Belgian Post Bank, Chairman of the International Post Bank Council of the Lafferty Group
- Prof. X. from Brazil (?)
- Prof. X. from Africa (?)

Other members (international institutions)

- M. Bernard Damiens, Chairman of the Board of PostEurop aisbl, Director Strategic and Regulatory Affairs, La Poste/De Post
- Mrs. Joëlle Toledano, Commissioner, ARCEP, Professor of Economics, SUPELEC, former Chair of the UPU-AFI Workshop on Financial Inclusion and Post Banking
- Prof. Dr. Gonzales d'Alcantara, University of Antwerp, PAFEC Secretary General

3. Session Topics (1st Conference)

GENERAL CONFERENCE FOCUS: African Issues and Perspectives

CASE STUDIES

- Burundi: is there a step by step Post Finance strategy for the indigents?
- Uganda: can Postbank develop Agricultural sustainability?
- Kenya: how many products should a Post Office Saving Bank be offering?
- Brazil: Can a Private owned Post Bank provide Access to Finance?
- Japan: To what extent has Japan Post Bank become a Microfinance Institution?
- China: What are the optimal rules of Good Governance in the Chinese Post Bank?

SESSION TOPICS

- COST OF ACCESS TO FINANCE (POINT OF VIEW OF CUSTOMER)
- PROFIT MODELS FOR POSTBANKS
- COUNTRY DEVELOPMENT STRATEGIES USING POST BANK AND ACCESS TO FINANCE
- MICROFINANCE PARTNERSHIP AND POSTBANKING SERVICE QUALITY
- JOINT PRODUCTS TO BE DISTRIBUTED BY POST BANK NETWORK
- CENTRAL BANKING SUPERVISION OF POSTBANKS
- COMPETITION AND PUBLIC SERVICE LAW FOR POSTAL FINANCIAL SERVICES
- EDUCATION AND GUIDANCE CONDITIONS FOR ACCESS TO FINANCE
- NO MICROCREDIT WITHOUT MICROSAVING

4. Authors to be invited for an abstract

- Aboubakar Mr., Chef du Département du Contrôle Permanent, Commission Bancaire de l'Afrique Centrale
- Salao, Anderloni Luisa, Boconi (Milan): comparing eastern and western EU countries
- Ansón Dr. José, Economist, UPU
- Boon Mr. Hans, Managing Director, PostFinance International Development B.V.
- Bresch Mr. David, at Swiss Re?
- Cesari Prof. Dr. Vittoria, Impact of Mergers on the Degree of Competition of Post Banks
- Cook Ms. Tamara, Financial Services for the Poor, The Bill and Melinda Gates Foundation
- Dasgupta Dr. Rajaram, (Pune): credit dimension or savings and insurance aspects of exclusion in India
- De Noose Chris, Director of WSBI, Lefèvre Anne-Françoise, Head of Institutional Relations, WSBI
- Ghose Mr. Sandip, Reserve Bank of India
- Khosla Dr. Ashok, President, Development Alternatives, New Delhi
- Kleindorfer, Prof. Dr. Paul, Wharton, INSEAD
- Lafferty Mr. Michael, Chairman, Lafferty Group
- Lai Mr. Minh-Huy, Managing Director, PlaNet Finance Advisory Services
- Lefèvre Anne-Françoise, Head of Institutional Relations, WSBI
- Linnerooth Ms. Joanne, Bayer of IIASA, insurance and climate change for the developing world
- Mbarushimana Mrs Vivine (Burundi), Inspecteur des Postes, Responsable dans le secteur bancaire.
- Pilley, Marie-Odile, Expert UPU
- Ranganathan, V. , Reserve Bank of India, Chair Professor on Infrastructure at the Bangalore University, Member of the Committee to explore the options for using latest IC Technology in rural Post Offices headed by CPMG, Karnataka, 2009,
- Samant Mr. Shukadev, Board Member, India Post
- Scher Mark. J., former Director Postal Financial Services Development, UN, New-York
- Seghal Prof. Sanjay, Head of the Department of Financial Studies, University of Delhi South Campus
- Shah M. Viral, UIDAI, India
- Shaw Mr. Haresh, founder of Risk Management Solutions (RMS) micro-insurance
- Sinha M. Janme, Chairman of BCG India
- Sinha Dr. S. K., who is a Chief general Manager (Postal Life Insurance)
- Warner Mr. Koko, at Munich Re
- Yoshino Naoyuki, Prof. Dr., Keio University, yoshino@econ.keio.ac.jp

5. First PAFE Conference Proposal (provisional)

1st Conference on Post Bank and Access to Finance Economics
November 11-13, 2010 at UPU, Weltpoststrasse 4, Bern, Switzerland

- Opening Speech
Édouard Dayan, Director General of UPU (accepted)

- Dinner Speeches
 - Carl Holsters, Chairman of the IPBC, Honorary Chairman of the Belgian Post Bank (accepted)
 - Peter Hasler, Chairman of the Board of Swiss Post (to be invited)
 - Moritz Leuenberger, Ministre de l'environnement, des transports, de l'énergie et de la communication (to be invited)

- Session Topics around Questions with policy implication

GENERAL CONFERENCE FOCUS: African Issues and Perspectives

CASE STUDIES

SESSION TOPICS

- Closing lecture
Proposed: Dr. Ashok Khosla, President, Development Alternatives, New Delhi (to be invited)

To be remembered:

Conferences of following years
to be held in India, Brazil...