

2022 BANKING & FINANCE CONFERENCE (BFC 2022)

CONCEPT NOTE



“Assessing the Business Drivers for the Banking & Finance Industry in a Digital Economy”

24th - 25th November, 2022

Lusaka.



This Note summarizes the conceptual approach and the thematic structure of the **2022 Banking & Finance Conference (BFC2022)** of the **Zambia Institute of Banking & Financial Services (ZIBFS)** in partnership with the **Bankers Association of Zambia (BAZ)** planned to be held on **24th to 25th November 2022** in Lusaka, and this will followed by the 2022 Banking Awards Gala Dinner on the evening of Friday 25th November 2022 at 19:00hrs. Over the past 6 years, the Banking and Finance Conference (BFC) has continued to strengthen its position as the leading Conference for the financial

sector and business community in Zambia. The hugely successful 5th edition themed round the Financial Inclusion agenda and held in Lusaka, wrapped up with a resounding agreement among participants that financial literacy continues to be an issue and banks must collaborate with support institutions for non-core activities. The Conference further highlighted that bank customers are excited with digital banking and banks have no choice but to develop products that compete with MNO's, Fintech and MFI'S. The FinScope 2020 Survey Report indicated that the level of financial inclusion among the adult population in Zambia stood at 69.4% and that this was largely because of policy reforms and interventions which led to the increased uptake of digital financial services. However, the current offerings are still not adequate. The large unbanked or financially excluded population, (up to 30% for Zambia and an average of 70% for Africa), the growing middle class consumers, infrastructure development needs and the growing external interest on Africa in general are some of the factors posing both opportunities and challenges for the banking & finance industry in Zambia and the continent of Africa.

The 2022 conference has an all-encompassing theme **"Assessing the Business Drivers for the Banking & Finance Industry in a Digital Economy"** informed by the industry and from past editions. The 2022 agenda will include a broad range of case studies, discussions and debates by top local and international speakers, bringing theoretical and practical experiences on business drivers for the sector. For the official opening of the 2019 Conference, a senior ranking government official will be targeted as the chief guest to preside over the opening ceremony.



As standard with the previous editions of this event, BFC 2022 will be a catalyst for debate, best practice, knowledge exchange and partnerships among the practitioners, policy-makers and other stakeholders seeking to tap into the industry growth trajectory. It will also be an experiential conference bringing together different players in the value chain with the aim of exploiting opportunities most conducive for connecting people to the banking and finance sector. **Among other activities at the Conference, will be the 2022 inaugural Bankers Awards Gala Dinner on Friday 25th November 2022 at 19:00hrs.** There will also be an Advertising platform which will be running alongside this Conference where various institutions from different sectors will be showcasing their products and services.

Speakers will include renowned local and international experts in relevant fields. The conference programme will include sub-sessions hosted by these speakers to provide in-depth information on the subtopics. Panels of discussants will also constitute senior management representatives from various organisations. The conference will cover important case developments, critical practical issues, and notable best practices around the globe. The 2022 Banking & Finance Conference will also provide a huge forum for networking with both local and international professionals.

ABOUT THE ZAMBIA INSTITUTE OF BANKING & FINANCIAL SERVICES (ZIBFS)

The Zambia Institute of Banking & Financial Services (ZIBFS) is a professional body and training institute established in 1992 with the main objective of promoting professionalism within the Banking and Financial Services profession.

During its 30 years of service, ZIBFS has emerged as a premier institute in banking and finance education and training for those employed as well as seeking employment in the sector, aiming for professional excellence.

Since inception, the Institute has educated numerous members and awarded several banking and finance qualifications, in specialized areas such as Retail Banking, Credit Management, Bank Branch Management, management Trainee Programmes, Risk Management, Anti-Money laundering, Fraud Prevention, among others, and has helped graduates to sustain their professionalism through Continuous Professional Development programs.

ABOUT THE BANKERS ASSOCIATION OF ZAMBIA (BAZ)

The Bankers Association of Zambia (BAZ) is an industry body representing the 19 registered Commercial Banks in Zambia. These include both Zambian and international banks.

The Bankers Association of Zambia is the mandated representative of the commercial banking sector and addresses industry issues such as lobbying, policy influence, and guiding transformation in the sector. BAZ also acts as a catalyst for constructive and sustainable change in the sector, research and development and does engage with critical stakeholders like the Government of Zambia, Bank of Zambia as the Banks primary regulator, Securities and Exchange Commission (SEC), Pensions and Insurance Authority (PIA) and the Competition and Consumer Protection Commission.

BAZ works to ensure the banking industry views are put forward when Government determines policy or legislation. The association also ensures the banking system can continue to deliver the benefits of competition to the Zambian banking customers.

CONFERENCE OBJECTIVES



The 2022 Conference will look at new and innovative financial technology solutions that will make financial inclusion possible, profitable and sustainable, through an enhanced transformation of financial services delivery. The Conference will not only create awareness of the major challenges in developing or strengthening digital financial markets, but will also focus squarely on solutions and resolution of these challenges by highlighting innovations, new ideas and global experiences in the sector.

The Conference Agenda will include a broad range of case studies, discussions and debates by top speakers from across the financial sector, both local and international, bringing theoretical and practical experiences on how various sectors can work together to promote digital transformation by way of embracing technological innovations. Key stakeholders expected at the conference include, but not limited to central bank officials, industry regulators, commercial banks, micro finance institutions, pensions and insurance, Mobile Network Operators (MNOs), government institutions and ministries, university lecturers and students, NGOs, retail stores, donors, investors, policymakers, etc. In this digital space, financial institutions are encouraged to collaborate, partner and learn from non-financial players to expand their products and services to new customer segments.

The Conference will include a number of moderated panels of discussion which shall feature both local and international financial sector experts. Each discussion panel will discuss a sub-topic, after which each member of the panel will give their view on the topic under study, and then the discussion will be opened up to the audience for a 'Question and Answer' session.



The 5th edition of the Conference, held in September 2019, was well attended by local and international delegates from both the financial sector and other related sectors. A number of Institutions also exhibited at the 5th Conference. However, due to restrictions on public gatherings, the Banking and Finance Conference could not be held in the years 2020 and 2021.

PAST CONFERENCE EXHIBITIONS IN PICTURES



The 2019 Banking and Finance Conference was officiated by the Mr. Mukuli Chikuba, Permanent Secretary-Economic Management & Finance (EMF), Ministry of Finance.



Other keynote speakers at the BFC2019 included both local and international experts on various industry relevant topics, among others, the ZIBFS President - Mr. Moses Shuko, then BAZ Chairman - Mr. Kola Adeleke, then BoZ Deputy Governor Administration - Dr. Tukiya Kankasa Mabula, Absa Bank MD - Ms. Mizinga Melu, then Natsave MD - Ms. Mukwandi Chibesakunda, then ZNBS Managing Director - Mr. Joseph Chikolwa, Mr. Rainer Fitz - an International MSME and Gender Finance Expert from Frankfurt, Germany, and many more.



Therefore, the 2022 Banking & Finance Conference will even be more interesting and speakers will include key experts from the financial sector, both local and international, including Managing Directors of banks and financial institutions, who will make presentations, participate in discussion panels and also initiate discussions into pertinent issues affecting the financial sector and the economy at large.



To make the 2022 Banking & Finance Conference another success, ZIBFS and BAZ are requesting for support and partnerships from various stakeholders in form of sponsorship through the various packages on offer to enable them host a successful Banking and Finance Conference once again. All Sponsors will have the benefit of free exhibition space, among other benefits.



This event presents sponsors with an opportunity to promote their respective institutions in a greater way through a free advertising and naming rights, not only to the local market but to international markets as well.



Over the past 5 years, the ZIBFS have been privileged to host successful Banking Conferences through the support of various stakeholders, whose support is valued greatly to date. Previous partners in past conferences included the central bank and other sector regulators, banks, building societies, the savings bank, microfinance institutions, government through the Rural Finance Expansion Programme (RUFEP), the Frankfurt School of Management and Finance, FINCA Africa through Master Card Foundation, Tranunion Africa (Credit Reference Bureau), Financial Sector Deepening Zambia (FSDZ), Insurance companies, universities, Alliance of African Institutes of Bankers (AAIOB), Conference Systems, among many other valued partners. **Therefore, the 2022 edition of the Conference is intended to be even bigger as we continue to push the financial inclusion and digital transformation agendas in Zambia and globally.**

It is worth noting that providers of banking and financial services must continue to seek for ways to increase their mass and tap into the financially excluded population. The agenda to deliver financial services to those that financial institutions have traditionally not reached, should now more than ever be at the top of corporate growth strategy.



CONFERENCE OBJECTIVES:



The 2022 Banking & Finance Conference (BFC 2022) will assess the business drivers for the banking and finance industry, and the new and innovative financial technology solutions that will make financial inclusion possible, profitable and sustainable, through an enhanced transformation of financial services delivery. The Conference will not only create awareness of the major challenges in developing or strengthening digital financial markets, but will also focus squarely on solutions and resolution of these challenges by highlighting innovations, new ideas and global experiences in the sector.

The Conference Agenda will include a broad range of case studies, discussions and debates by top speakers from across the financial sector, bringing theoretical and practical experiences on how various sectors can work together to promote financial inclusion by way of embracing technological innovations.

Key stakeholders expected at the conference include, but not limited to central bank officials, other industry regulators, commercial banks, micro finance institutions, pensions and insurance, Mobile Network Operators (MNOs), government institutions and ministries, academicians and students, NGOs, the business community, donors, investors, policymakers, innovators and banking technology solutions providers in the financial sector, etc. In this digital space, financial institutions are encouraged to collaborate, partner and learn from non-financial players to expand their products and services to new customer segments.



The Conference will include a number of moderated panels of discussion which shall feature both local and international financial sector experts. Each discussion panel will discuss a sub-topic, after which the discussion will be opened up to the audience for a 'Question and Answer' session.

The 2022 Banking and Finance conference is an opportunity for industry players, regulators, policy makers, customers, NGOs, business community and donors to gather, exchange views, learn about latest developments and to network.

SUB-THEMES

Inclusive finance ecosystem is evolving rapidly and Zambia's banking and financial services sector must continue to adapt its business models accordingly. The 2022 Banking and Finance Conference will be a catalyst for debate, best practice, knowledge exchange and partnerships among the industry players, policy makers and other stakeholders seeking to achieve significantly greater financial inclusion with technological innovations in Zambia, the region and indeed, globally.

The Conference will discuss various sub-themes such as:

- Central Bank Digital currencies : Regulatory and governance hurdles, challenges, changes
- Barriers to access to financial inclusion - Is agency banking the solution?
- Dealing with local perceptions about banking and money
- Credit Scoring Alternative Data - augmenting traditional credit data
 - Client protection and credit reporting
- Financial technology solutions:
 - New technologies for a new business model
- Cyber Security
- Product offerings - Loan or savings? What does your client want?
- Real Value Creation - how will that look like for each of the stakeholders
- Shifting from financial education to financial capability
- Rethinking Financial Inclusion - Financial exclusion doesn't mean you're necessarily poor or live far from a bank
- Rural Finance Expansion Programme (RUFEP) – initiatives towards financial inclusion
- Interoperability and competition: Impact on Financial Services
- Movable Asset Based Lending (MABL) in Zambia: private sector credit extension vis-a-vis SME Banking & financing smallholder farmers
- Women-led SME Finance Initiatives: WIFI by World bank and Products from financial institutions



EXPECTED RESULTS:

It is expected that this conference will trigger practical, regional and national investments in initiatives that will support the adoption of structural and policy changes to facilitate financial inclusion for all in the digital economy. Workable and implementable plan of action will be initiated and we are therefore inviting all the stakeholders to ensure their representation at this event.

STRUCTURE OF THE EVENT



As highlighted earlier, the 2022 Banking and Finance Conference will be an experiential conference bringing together different actors in the value chain with the aim of exploiting opportunities most conducive for connecting people to the banking and financial services sector.

Alongside the conference, **institutions are also invited to participate in a free advertising platform** that will be running alongside the conference, where various institutions from different sectors will showcase their products and services. This advertising platform will also function as an outstanding deal-maker where industry players can engage and evaluate promising investment opportunities.

Interesting and investable financial inclusion business cases will be presented by various service providers. In summary, the structure of the conference will be as shown below. However, a more detailed event program will be drawn to guide the proceedings of the event. **The conference will close with an inaugural 2022 Banking Sector Awards (BSA2022) Gala Dinner that will be hosted to recognise various outstanding individual and corporate achievements in various categories.**

Day one – 24th November 2022:

1. An open advertising platform where service providers will showcase their products and services. The advertising platform will be **free for all sponsors** and a minimal fee will be charged for non-sponsors who wish to participate in the advertisements.
2. Opening Ceremony – a senior ranking government official will be the chief guest to preside over the opening ceremony.
3. The experiential conference – the conference will provide a platform for players in the financial sector to engage in facilitated discussions.



Day two – 25th November 2022:

1. The conference will run for the second for half a day.
2. The conference on the second day will involve more discussion panels and also presentation of technical papers on various thematic areas
3. A summary of the discussions and resolutions of the past two days will be presented, which would act as an action plan for the next conference.
4. **Inaugural 2022 Banking Sector Awards (BSA2022) Gala Dinner- recognising outstanding individual and corporate achievements in various categories.**

WHO SHOULD ATTEND?

All institutions and stakeholders that are concerned with financial inclusion and digital transformation, such as, but not limited to:

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| <ul style="list-style-type: none"> • Chief Executive Officers of Financial Institutions • Central Bank officials • Commercial Banks officials • Micro finance Institutions • Revenue Authority officials • Cyber Security Authorities • Mobile Network Operators (MNOs) • Government Ministries and Agencies • Banking Technology Solutions providers • Consulting and risk management firms • Insurers, | <ul style="list-style-type: none"> • MFI, policymakers, regulators • NGOs, Development Organisation • Lawyers and legal experts • Professors, academics and journalists • Innovators in the financial sector • Universities, other Institutions of higher learning, students, etc |
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DURATION:

The conference will take place over 2 days, from Thursday 24th to Friday 25th November, 2022, beginning at 08:00hrs on each day.

EXHIBITION:

There will also be a free advertising platform which will be running alongside the conference from Thursday 24th to Friday 25th November, 2022, and this exhibition will be open to be public. The advertising platform will be Free for all sponsors and a minimal fee will be charged for non-sponsors who wish to participate in the exhibition. Institutions are advised to provide their own branding materials. There are limited advertising places available and reservation of this space for non-sponsors is on first-come first-served basis. Contact the ZIBFS to book the advertisement slot.



NETWORKING & AWARDS GALA DINNER:

The conference will close with an inaugural **2022 Banking & Finance Awards (BFA2022) Gala Dinner** that will be hosted to recognise various outstanding individual and corporate achievements in various categories on the evening of the second day of the conference, 25th November 2022.

The Awards Gala Dinner is currently available for sponsorship, with naming and branding rights going to the sponsor.



The conference will also generally provide a huge platform for professional networking with both local and international delegates.

ANY SUPPORT TOWARDS THE SUCCESSFUL HOSTING OF THE 2022 BANKING & FINANCE CONFERENCE WILL BE GREATLY APPRECIATED.

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FOR YOUR
CONTINUED
SUPPORT**