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Background
Remittances, or the portion of earnings that cross-border migrant workers send to their countries of origin, are a traditional means of financial support to family members back home. Over the past fifteen years, as the number of migrant workers increased, remittance flows accelerated. Now, for the majority of developing economies in Asia and the Pacific, and globally, remittances are the single-largest financial inflow. As such, they have a significant impact on the economic well-being of recipient families, and the growth and stability of recipient economies.

Given their importance, remittances continue to attract high-level domestic and international policy attention. Policy efforts focus on facilitating the safe and efficient flow of remittances, as well as maximizing their impact on economic growth and development. One of the greatest challenges is to achieve the appropriate balance on policy and regulatory issues – for example, in terms of risk mitigation, consumer protection, innovative approaches, and strengthening the development impact of the flows.

During 2012, more than 59 million migrant workers from Asia, representing one third of all emigrants from developing countries, sent home well over US$260 billion in remittances, accounting for 63 per cent of all remittance flows to developing countries. Bangladesh, China, India, Indonesia, Pakistan, the Philippines, and Viet Nam are among the top 10 remittance-receiving countries worldwide. Remittances constitute over 10 per cent of GDP in Bangladesh and the Philippines, more than 20 per cent of GDP in Nepal, Samoa and Tonga, and 51 per cent in Tajikistan.

The quality and cost of remittance services are among the most fundamental determinants of the impact of remittance flows. These services vary significantly across remittance markets, depending on market conditions in both sending and receiving economies. Key perimeters include, for example, market transparency, consumer protection requirements, payment system development, remittance distribution networks, regulatory requirements, governance, and risk management practices. For example, in rural areas where remittance distribution networks are often poor, the average cost of remittance services can reach as high as 25 per cent.

About the Global Forum 2013
Bringing together over 400 participants, including experts and stakeholders from leading business groups, government regulators and the civil society, the Global Forum on Remittances (GFR) 2013 will stimulate the debate on today’s market realities and tomorrow’s opportunities.

The GFR 2013 is the fourth in a series of international events dedicated to highlighting the importance of international migration and the resulting vital flow of remittances. This year’s Forum will highlight developments in the Asia-Pacific region and global implications of those developments. Remittance market barriers and opportunities in the region will be explored. IFAD’s Financing Facility for Remittances (FFR) and the World Bank’s Financial and Private Sector Development Vice Presidency (FPD) are co-hosting this forum.

The GFR will include a series of high level panels, cross-cutting roundtables, and working group sessions devoted to an in-depth exchange of ideas, best practices and business models for urban and rural remittances worldwide.
The regional study *Sending Money Home to Asia* will be released during the Forum, providing a thorough overview of the Asian remittance marketplace, analyzing data and statistics on competition, common practices and latest trends, regulations, as well as pinpointing challenges and opportunities for financial development and education.

The goals and objectives of the GFR 2013 will be to create a common agenda for the Asia-Pacific remittance market by:

- highlighting the importance of international and domestic remittances in rural areas of the region;
- exchanging worldwide lessons learned and best practices and promoting the scaling-up of successful models; as well as promoting private sector involvement as agents of innovation; and
- supporting national governments in fostering enabling environments that promote low-cost remittances and that maximize the impact of these funds in terms of access to finance and creation of wealth.

The outcomes of the forum discussions will constitute the basis for a final report and foster the continuity of dialogue between the participating entities and organizations.
8:15 – 9:00  Registration and Networking Coffee

PLENARY SESSION I  |  Conference Room 1

Opening of the Global Forum on Remittances 2013

9:00 – 9:45

- Key Note Address and Introductory Remarks

  Her Majesty Queen Máxima of the Netherlands will address the audience in her capacity as the United Nations Secretary General’s Special Advocate for Inclusive Finance for Development (UNSGSA). IFAD and the World Bank, co-organizers of the Global Forum on Remittances 2013, will introduce its objectives and format. The government of Spain, in representation of the Global Forum’s sponsors and partners, will elaborate on the donors’ vision on the expected outcomes of the event.

  Her Majesty Queen Máxima of the Netherlands (video)
  United Nations Secretary General’s Special Advocate for Inclusive Finance for Development (UNSGSA)

  Kevin Cleaver
  Associate Vice-President, Programme Management Department, International Fund for Agricultural Development (IFAD)

  Janamitra Devan
  Vice President and Head of Network, Financial and Private Sector Development, The World Bank Group

  Javier Hernández Peña
  Deputy Director General for Development Policies, General Secretariat for International Cooperation, Ministry of Foreign Affairs and Cooperation, Government of Spain

PLENARY SESSION II  |  Conference Room 1

Remittances and Development

9:45 – 10:45  PANEL I

- High Level Forum: G20 Process and Reducing the Cost of Remittances

  The G8 and the G20 have played leading roles in addressing key global challenges in international remittance flows. The G8 put remittances on the global policy agenda for the first time during the 2004 Sea Island Summit. In Seoul in 2010, and again in Cannes in 2011, the G20 Leaders endorsed a commitment to reduce global average cost of sending remittance by 5 percentage points by 2014, the ‘5x5’ objective. This high-level forum will bring together key G20 stakeholders to share their achievements and lessons.

  Blair Exell
  First Assistant Secretary, International Policy and sector Division, AusAID

  Ronald Waas
  Deputy Governor, Bank Indonesia

  Marta Dassù
  Deputy Minister of Foreign Affairs of Italy

  Moderator: Janamitra Devan
  Vice President and Head of Network, Financial and Private Sector Development, The World Bank Group
10:45 – 11:15 Networking Coffee Break

11:15 – 12:30 PANEL II

- **International Organizations and Remittances**

  Andrew Bruce
  Regional Director, IOM Asia-Pacific

  Ana Beatriz Martins
  Head of Political, Press and Information Section, Delegation of European Union to Thailand

  Toru Shikibu
  IDB Special representative in Tokyo, Inter-American Development Bank (IDB)

  Taffere Tesfachew
  Director, Division for Africa, Least Developed Countries and Special Programmes, UNCTAD

  Myo Thant
  Principal Economist, Asian Development Bank

  Moderator: **Donald F. Terry**
  Professor, Development Finance, Boston University School of Law

*Discussions and Q&A #GFR2013*

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**PLENARY SESSION III | Conference Room 1**

**Setting the Stage: “Sending Money Home to Asia”**

12:30 – 13:00

- **Setting the Stage: Sending Money Home to Asia**

  In the context of the GFR 2013, IFAD will release its latest regional study, *Sending Money Home to Asia*. Based on joint research between IFAD and the World Bank group, the study highlights the trends and opportunities in today’s Asian remittance market. During this panel, both IFAD and the World Bank will present the main findings of their joint research and set the stage for the following plenary and breakout sessions throughout the forum.

  **Kevin Cleaver**
  Associate Vice-President, Programme Management Department, International Fund for Agricultural Development (IFAD)

  **Massimo Cirasino**
  Manager, Financial Infrastructure and Remittances, The World Bank Group
While regulatory frameworks are aimed at balancing the need for a secure, level-playing field, and allowing for competition and innovation, this outcome is not always achieved. Exclusivity, inadequate access to payments systems, AML/CFT compliance and currency controls are among the key issues the regulatory framework needs to address. As new players and technologies populate the Asian remittance market, regulators face the challenge of addressing the risks and opportunities, if any, that are brought with appropriate measures. This session will highlight the recent reforms in legislative and regulatory frameworks that govern money transfers and the remittance market in general, and foster discussions from both public and private sector perspectives on enabling remittance markets in Asia.

14:15 – 15:30 PANEL I

Creating and Enabling Remittance Markets: Experiences and Lessons – Policy and Regulatory Reforms

Dato’ Muhammad Bin Ibrahim
Deputy Governor, Bank Negara Malaysia

Ajith Nivard Cabraal
Governor, Central Bank of Sri Lanka

Byung Rhae Lee
Director-General, Financial Services Bureau, Financial Services Commission of the Republic of Korea

Moderator: Alfred Hannig
Executive Director, Alliance for Financial Inclusion (AFI Global)

Discussions and Q&A #GFR2013
15:30 – 15:45 Networking Coffee Break

15:45 – 17:00 Panel II

- **Private Sector Initiatives in Creating Enabling Remittance Markets**

  Representatives from the private sector will discuss experiences and lessons on creating enabling remittance markets and how to address remaining challenges.

  **Arken Kenesbekovich Arystanov**  
  Chairman of the Management Board, Kazpost

  **Edward Brandt**  
  EVP, Managing Director, Government Services & Solutions, Mastercard

  **Khalid Fellahi**  
  Senior Vice President and General Manager, Western Union Digital Ventures

  **Leon Isaacs**  
  Managing Director, International Association of Money Transfer Networks (IAMTN)

  **Roy Emil S. Yu**  
  Senior Vice President, Bank of the Philippine Islands

  **Moderator:** **Donald F. Terry**  
  Professor, Development Finance, Boston University School of Law

  **Discussions and Q&A**  
  #GFR2013

17:00 – 18:00

- **Remittances Marketplace**

  Running parallel to the Forum, the Remittances Marketplace will take place to allow private-sector entities and other stakeholders to exhibit their products and services. The Marketplace will serve as a platform to interact with other key players in the remittance market, involving the public, private, and civil society sectors. The Marketplace will also serve as a networking exercise in order to promote partnerships and worldwide cross-learning experiences in the field of remittances, and will provide an opportunity for participants to become aware of business-technology approaches that can best reduce transaction costs, create profitable business models, and deliver additional value to users.

18:00 – 19:30 Official Reception for Participants
PLENARY SESSION V | Conference Room 2
Asia-Pacific Remittance Marketplace

8:45 – 10:15 PANEL I

• Market Trends, Innovations, and Opportunities

Market competition is key to reducing the cost of international money transfers. With the emergence of new technologies and the entry of non-traditional service providers, balanced and effective regulatory frameworks are more vital than ever to foster innovation and competition as well as to protect the interests of remittance senders and receivers.

The Asia-Pacific region is renowned for its diversity in market opportunities and challenges. This session will address the latest trends in the Asia-Pacific remittance markets from the perspective of remittance service providers.

Paolo Baltao
President, G-Xchange, Inc. (GXI)

Chandra Prasad Dhakal
Chairman, Global IMe Bank

Sebastian Plubins Malfanti
Managing Director of EMEA, RIA Financial Services

Kirill Palchun
Vice President and Chief Financial Officer, Unistream Bank

Sudhir Kumar Shetty
COO, Global Operations, UAE Exchange

Moderator: Leon Isaacs
Managing Director, International Association of Money Transfer Networks (IAMTN)

10:15 – 10:45 Networking Coffee Break

10:45 – 12:15 PANEL II

• Remittances and Cross-selling of Financial Products: Meeting the Specific Needs of Remittance Senders and Recipients

Over the past decade, key players in the remittance market introduced innovative mechanisms to cross-sell other financial products to remittance customers. This panel will explore the lessons accumulated over the past decade on cross-selling products ranging from savings, credit, insurance, to investment advisory services. This interactive panel will consider the sustainability of the cross-selling initiatives, as well as the opportunities for, and challenges of, replicating and scaling-up these efforts.

Habib Ali
Executive Director, Head of Branchless Banking and EasyPaisa Operations, Tameer Microfinance Bank, Pakistan

Jonathan Alles
Deputy CEO, Hatton National Bank, Sri Lanka

Robert Cantrell
Vice President, Wells Fargo

Elena Gafarova
Vice President, Russlavbank

Avijit Nanda
Chief Executive Officer, TimesofMoney

Moderator: Michael Hamp
Senior Technical Advisor, Rural Finance, International Fund for Agricultural Development (IFAD)

Discussions and Q&A  #GFR2013
12:15 – 13:00 PANEL III

• New Market Opportunities

This panel will provide the context for the following parallel sessions that will cover focused topics on challenges and solutions in rural areas, and innovations in financial infrastructure and payment instruments.

*Inovation in Financial Infrastructure and Retail Payments for Remittances*

**Massimo Cirasino**  
Manager, Financial Infrastructure and Remittances, The World Bank Group

*Networks and innovative banking products: Overcoming the rural/urban financial service divide*

**Norbert Bielefeld**  
Deputy Director Payment Systems, World Savings Bank Institute, WSBI/European Savings Banks Group aisbl

*Remittance markets in rural areas: Experiences and opportunities for scaling-up pro-poor and sustainable models*

**Pedro de Vasconcelos**  
Manager, Financing Facility for Remittances, International Fund for Agricultural Development (IFAD)
14:15 – 15:45 PANEL I Conference Room 3

• Financial Infrastructure, Innovation and New Models being developed for Cross-border Remittance Services

Many developments and innovations are taking place “behind the scenes”, in areas that most remittance senders and recipients often do not see. Financial infrastructures that support the processing of remittances are critical for innovation and new product developments in remittances. This session will discuss recent innovations and developments and their implications on remittance markets in terms of competition, technological innovation, and costs.

Vijay Chugh
Chief General Manager, Department of Settlement Systems, Reserve Bank of India

Ian Hooper
Lead, Accenture Payment Services, Asia-Pacific, Accenture

Vikram Modi
Head of Personal Payments, Asia Pacific, Central Europe, Middle East & Africa, VISA Inc.

Bella Santos
Director, Payment Systems, Bangko Sentral ng Pilipinas

Marc Van Teeseling
Vice President, Business Development Asia-Pacific, Earthport Plc.

Moderator: Isaku Endo
Financial Sector Specialist, Financial Infrastructure and Remittances, The World Bank Group

Questions and Answers #GFR2013

14:15 – 15:45 PANEL II Conference Room 4

• Rural Access and Financial Services: Expanding the Market

The path to financial democracy presents both great challenges and historic opportunities. This is particularly true in rural areas where the scale and scope of remittances coupled with banking, microfinance services, and postal financial services can be a powerful lever to open up financial systems. This panel will present and discuss the possibilities of expanding and deepening the remittance market in rural areas while promoting financial inclusion as well as its limitations.

Ron Bevacqua
Asia Regional Coordinator, PlaNet Finance

Marissa M. De Mesa
Vice President, CARD Bank, Inc.

María Luisa Hayem
Access to Finance Specialist, Multilateral Investment Fund, IADB

Sergey Nanba
Postal Financial Services Coordinator, UPU

Leila Rispens-Noel
President and Co-Founder, Wimler Foundation Hong Kong and Senior Advisor, INAFI International

Moderator: Francesco Rispoli
Rural Finance Expert, International Fund for Agricultural Development (IFAD)

Questions and Answers #GFR2013

15:45 – 16:15 Networking Coffee Break
• **International Mobile Remittances and Financial Services: Opportunities and Limitations**

Over recent years, mobile phone domestic payment services have been launched in numerous markets, as in the Philippines. However, few, if any, of these services offer customers the option of sending cross-border remittances. This panel of practitioners and experts will discuss the current impediments and opportunities to the launch of international mobile remittance services.

- **Massimo Cirasino**
  Manager, Financial Infrastructure and Remittances, The World Bank Group

- **Claire Featherstone**
  Head of New Business, Maxis Communications Bhd, Malaysia

- **Yoshimune Ishii**
  Director, International Service Strategy, Global Business Division, NTT DOCOMO, Inc.

- **Frédéric Salmon**
  Vice President, Mobile Financial Services and International Strategic Sourcing, BICS SA/NV

**Moderator:** Reuben Summerlin
Advisor, Pacific Financial Inclusion Programme, UNCDF

Questions and Answers  
#GFR2013

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• **Reaching the Last Mile: Success Stories and Challenges**

Non-bank financial institutions such as MFIs play a significant role in expanding financial services in rural areas and to the traditionally underserved. The growth of remittance flows to MFIs’ target groups presents tremendous opportunities to such financial institutions to cross-sell their financial services, and thus, deepen their impact on local economies. This panel will offer insights on the opportunities and challenges associated with non-traditional service providers in the remittance market, including services in rural areas.

- **Mahabub Hossain**
  Executive Director, BRAC, Bangladesh

- **Prahlad Man Mali**
  CEO, Centre for Micro-Finance, Nepal

- **Budi Setiawan**
  Director of Technology and Financial Services, PT Pos Indonesia

- **Nguyen Quoc Vinh**
  Vice President, Vietnam Post

**Moderator:** Mayada El-Zoghbi
Senior Microfinance Specialist, Donors and Investors Consultative Group to Assist the Poor (CGAP)

Questions and Answers  
#GFR2013
Remittances can introduce migrants and their families to a broader range of financial services and/or financial service providers. Migrants and their families may have little access to, or be at ease with financial services other than remittances. Effective access to a broader range of financial services may enable migrants and their families to more effectively manage their financial resources to meet their immediate and longer term needs, and thus provide the tools they need to leverage their limited resources to enhance their economic well-being. Building on discussions of the panel of ‘Remittances and cross-selling of financial products’, this panel will focus on how public policies can support the initiatives of leveraging remittance services to provide effective access to a broader range of financial services.

Henri Dommel  
Director, Inclusive Financial Practice Area, United Nations Capital Development Fund (UNCDF)

Imelda M. Nicolas  
Chairperson, Commission on Filipinos Overseas

Karina Nielsen  
Measurement, Learning and Evaluation Officer, Bill and Melinda Gates Foundation

Arnulfo Valdivia Machuca  
Director Institute for Mexicans Abroad (IME), Foreign Ministry, Mexico

Qifeng Zhang  
Principal Financial Sector Specialist, Asian Development Bank

Moderator: Sara Bayes  
Head of Migration and Development Programme, Fundación Internacional y para Iberoamérica de Administración y Políticas Públicas (FIIAPP)

Discussions and Q&A  
#GFR2013
11:00 – 11:30  Networking Coffee Break

11:30 – 13:00  
• **Financial Literacy and Consumer Protection**

  The realities of transnational migration and transnational families are often more complex than expected. Financial literacy can play an important role in formulating clear financial goals, defining the pathway to achieve them, identifying risk-mitigation strategies and providing entrepreneurship and investment training. This panel will address various methods of providing financial education and highlight how different kinds of institutions can help migrant workers and their families make the most of their hard-earned money.

  **Peter Bonin**  
  Head of Project, GIZ Sector Project Migration and Development

  **Sarah Hugo**  
  Programme Manager, Developing Markets Associates (DMA)

  **Muthukumaraswamy Kalyanasundaram**  
  Chief Executive Officer, INAFI India

  **Czarina Medina**  
  Acting Executive Director, Union of local authorities of the Philippines

  **Moderator:**  
  Manuel Orozco  
  Inter-American Dialogue

*Discussions and Q&A*  
#GFR2013

13:00 – 14:00  Networking Lunch

14:00 – 15:30  
• **Diaspora capital: Entrepreneurship, Investment and Financial Intermediation**

  With more than 215 million people – 3 per cent of the world’s population – now living outside their home countries, diaspora communities play a vital role in the economies of many nations. While the remittances that migrant workers send back home secures short-term needs, providing them with opportunities for investing these funds and their savings for longer-term sustainable development remains a challenge. This panel will discuss and present best practices and models aimed at supporting migrant communities to leverage their hard-earned funds and their dedication to their home communities to increase the impact on local economic development.

  **Manriz Agbon**  
  President, Philippine Agricultural Development and Commercial Corporation, Department of Agriculture of the Philippines

  **Bikash Chowdhury Barua**  
  Chairperson, BASUG, Bangladesh

  **Romi Bhatia**  
  Senior Advisor for Diaspora Partnerships, USAID

  **Christian Eigen Zucchi**  
  Senior Economist, Migration and Remittances, Development Prospects Group, World Bank

  **Thierry Sanders**  
  Director and Founder, BiDx BV and BiD Network Foundation

  **Moderator:**  
  Pedro de Vasconcelos  
  Manager, Financing Facility for Remittances, International Fund for Agricultural Development (IFAD)

*Discussions and Q&A*  
#GFR2013
15:30 – 15:45 Networking Coffee Break

PLENARY SESSION IX | Conference Room 1
Innovation Awards Ceremony

15:45 – 16:30

• Migration and Development in the Remittance Marketplace: Innovation and Impact

In the context of the Global Forum on Remittances 2013, IFAD’s Financing Facility for Remittances (FFR) will conduct an awards ceremony highlighting the most innovative and successful projects financed since the Facility’s inception in 2006. With over 50 projects financed in more than 40 countries, the FFR selected three projects in the following categories, each reflecting one of the Facility’s core objectives. Project representatives will be given the opportunity to comment the results of their initiatives after each project’s short video documentary.

Expanding financial services to rural areas
Paolo Baltao
President, G-Xchange, Inc. (GXI)

Enhancing impact through cross sector partnerships
Chandula Abeywickrema
Deputy General Manager, Hatton National Bank, Sri Lanka

Diasporas investment models
Estrella Mai Dizon-Anonuevo
Executive Director, Atika Overseas Workers and Communities Initiative Inc.

• Awards ceremony and presentations
Gary Howe
Director, Strategic Planning Division, International Fund for Agricultural Development (IFAD)
PLENARY SESSION X | Conference Room 1

Conclusion and Recommendations: Role for stakeholders

16:30 – 17:15

• Sum-up by Panel Chairs and contributions to the Global Forum on Remittances 2013

  Day I: Remittances and Development
  Donald F. Terry
  Professor, Development Finance, Boston University School of Law

  Day II: Remittance Markets and Innovations
  Bella Santos
  Director, Payment Systems, Bangko Sentral ng Pilipinas

  Mayada El-Zoghbi
  Senior Microfinance Specialist, Donors and Investors Consultative Group to Assist the Poor (CGAP)

  Day III: From Financial Literacy Investments Models
  Sara Bayes
  Head of Migration and Development Programme, Fundación Internacional y para Iberoamérica de Administración y Políticas Públicas (FIIAPP)

17:15 – 17:45

• Road ahead and Conclusions

  Massimo Cirasino
  Manager, Financial Infrastructure and Remittances, The World Bank Group

  Hoonae Kim
  Director, Asia and the Pacific Division, International Fund for Agricultural Development (IFAD)

17:45 – 17:50

• Special Announcements

  End of open Forum

18:00

• Global Forum 2013 Gala Dinner

  Departure from UN Conference Centre to Chao Phraya River Cruise Dinner
In the context of the Global Forum on Remittances 2013, a side workshop will be organized toward discussing in depth approach to scaling-up opportunities in both the Philippines and Nepal.

9:00 – 9:15
• Scaling-up Remittances for development
  Cheikh Sourang
  Senior Programme Manager, Strategy and Knowledge Management Department, International Fund for Agricultural Development (IFAD)

9:15 – 9:30
• Institutions and partnerships to scale-up: Setting the stage for the Philippines and Nepal
  Benoit Thierry
  Country Programme Manager, Thailand, Asia and the Pacific Region Division, International Fund for Agricultural Development (IFAD)
  Youqiong Wang
  Country Programme Manager, Philippines, Asia and the Pacific Region Division, International Fund for Agricultural Development (IFAD)

9:30 – 10:00
• Identifying models and spaces of intervention: What, who, when, and how
  Manuel Orozco
  Director, Migration, Remittances and Development, Inter-American Dialogue

10:00 – 10:30
• Breakout sessions
  Breakout session I: Setting the stage in the Philippines
  Breakout session II: Setting the stage in Nepal

11:00 – 11:30
• National opportunities feedback
  Virgilio A. Reyes
  Ambassador of the Philippines to the Italian Republic and Permanent Representative of the Philippines to FAO, WFP and IFAD

11:30 – 12:00
• Private Public Partnerships opportunities

12:00 – 12:30
• Open discussions, propositions, and conclusions
  Pedro de Vasconcelos
  Manager, Financing Facility for Remittances, International Fund for Agricultural Development (IFAD)
IFAD’S FINANCING FACILITY FOR REMITTANCES
ANNUAL STEERING COMMITTEE MEETING

Strategies for Scaling-up Remittances Efficiently

14:00 – 17:30

In the context of the Global Forum on Remittances 2013, the steering committee of IFAD’s FFR will hold their annual meeting. This meeting is the organizers will be holding a series of meetings with donor agencies and government representatives.

This session is by invitation only.

Steering Committee members
Consultative Group to Assist the Poor (CGAP)
European Commission (EC)
Government of Luxembourg
Government of Spain
United Nations Capital Development Fund (UNDCF)
World Bank

Guests
Atikha
Government of the Philippines
Universal Postal Union
World Savings’ Bank Institute
World Bank Payment System Development Group

Chair
International Fund for Agricultural Development (IFAD)

17:30 End of Global Forum on Remittances 2013

For information regarding the Forum please visit: www.ifad.org/remittances/events/2013/globalforum or contact: GFR2013@ifad.org
THE REMITTANCE MARKETPLACE

30 booths
56 panels
The Remittances Marketplace, held in conjunction with the Global Forum on Remittances 2013, represents a networking exercise in order to promote partnerships and worldwide cross-learning experiences in the field of remittances. It will also provide a unique opportunity for exhibitors and participants to become aware of business-technology approaches that can best reduce transaction costs, create profitable business models, deliver additional value to users, and indicate means of maximizing the benefits of remittances by linking them to other financial services.

The Marketplace will showcase new products, innovative tools and technologies for remittances and banking to a high-level audience of government officials, commercial bankers, industry representatives, and development workers from all over the world and, in particular, from the Asia-Pacific region.

**List of exhibitors**

1. World Bank
2. UN Women
3. European Commission (EC)
4. International Organization for Migration (IOM)
5. World Savings Banks Institute (WSBI)
6. Consultative Group to Assist the Poor (CGAP)
7. Alliance for Financial Inclusion (AFI)
8. Universal Postal Union (UPU)
9. UN Capital Development Fund (UNCDF)
10. International Fund for Agricultural Development (IFAD)
11. Unidos
12. VeriFone
13. *
14. MoneyNet
15. Viamericas
16. Passport FX
17. Russlavbank
18. International Association of Money Transfer Networks (IAMTN)
19. RIA Financial Services
20. MasterCard
21. Unistream
22. UAE Exchange
23. EUROGIRO
24. TimesoftMoney
25. Developing Markets Associates (or DMA)
26. AusAID
27. Atikha Overseas Workers and Communities Initiative, Inc. (Atikha)
28. Basug Bangladesh/Oxfam Novib
29. *
30. International Network of Alternative Financial Institutions (INAFI International)

*At the time the publication was printed, these booths were not yet assigned.*
LIST OF SPEAKERS

Opening

H.M. Queen Máxima of the Netherlands
United Nations Secretary General’s Special Advocate for Inclusive Finance for Development (UNSGSA)

Kevin Cleaver
Associate Vice-President, Programme Management Department, International Fund for Agricultural Development (IFAD)

Janamitra Devan
Vice President and Head of Network, Financial and Private Sector Development, The World Bank Group

Moderators

Sara Bayes
Head of Migration and Development Programme, FLiAPP

Pedro De Vasconcelos
Manager, Financing Facility for Remittances, International Fund for Agricultural Development (IFAD)

Massimo Cirasino
Manager, Financial Infrastructure and Remittances, The World Bank Group

Mayada El-Zoghbi
Senior Microfinance Specialist, Donors and Investors CGAP
Speakers

Chandula Abeywickrema
Deputy General Manager, Hatton National Bank, Sri Lanka

Jonathan Alles
Deputy CEO, Hatton National Bank, Sri Lanka

Marriz Agbon
President, Philippine Agricultural Development and Commercial Corporation, Department of Agriculture of the Philippines

Paolo Baitao
President, G-Xchange, Inc. (GXI)

Romi Bhatia
Senior Advisor for Diaspora Partnerships, USAID

Peter Bonin
Head of Project, GIZ Sector Project Migration and Development

Ajith Nivard Cabraal
Governor, Central Bank of Sri Lanka

Habib Ali
Executive Director, Head of Branchless Banking and EasyPaisa Operations, Tameer Microfinance Bank, Pakistan

Bikash Chowdhury
Chairperson, BASUG, Bangladesh

Norbert Bielefeld
Deputy Director Payment Systems, World Savings Bank Institute (WSBI)/European Savings Banks Group (eisbl)

Edward Brandt
EVP, Managing Director, Government Services & Solutions, MasterCard

Robert Cantrell
Vice President, Wells Fargo

Arken Kenesbekovich Arystanov
Chairman of the Management Board, KazPost

Ronald Bevacqua
Asia Regional Coordinator, PlaNet Finance

Andrew Bruce
Regional Director, International Organization for Migration (IOM) Asia-Pacific

Vijay Chugh
Chief General Manager, Department of Settlement Systems, Reserve Bank of India

Dato’ Muhammad Bin Ibrahim
Deputy Governor, Bank Negara Malaysia

Ronald Bevacqua
Asia Regional Coordinator, PlaNet Finance

Andrew Bruce
Regional Director, International Organization for Migration (IOM) Asia-Pacific

Vijay Chugh
Chief General Manager, Department of Settlement Systems, Reserve Bank of India
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<th>Name</th>
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<td>Abdul R. Alkindy</td>
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<td>Abdul R. Z. Dadipo</td>
<td>Indus Development Organization, Pakistan</td>
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<td>Aditya Gaiha</td>
<td>Reserve Bank of India, India</td>
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<td>Adrian Dinsoy</td>
<td>Deutsche Gesellschaft für Internationale Zusammenarbeit, Germany</td>
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<td>Ahmad Farhan</td>
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