

6th Central Bank of Brazil Forum on Financial Inclusion

Think globally, act locally

November 17-19th, 2014, Florianópolis – Brazil

Agenda

Venue: Associação Catarinense de Medicina. Rodovia SC 401 KM 04, 3854, Saco Grande, Florianópolis (SC).
(48) 3231-0300

Objectives: The Forum's 6th edition will focus on the recent developments and further challenges in the promotion of financial inclusion, giving special attention to the innovation in terms of new savings products and in the provision of credit for micro and small entrepreneurs.

Audience: Financial institutions representatives, microfinance operators, potential investors, representatives of the sectors of education, finance, government and multilateral bodies and third sector organizations, as well as scholars and theme developers, both domestic and international.

Language: Portuguese, with translation service to English (except during the workshops, when no translation will be provided).

Hotsite: <http://inclusaofinanceira.bcb.gov.br/>

Sponsorship:



Organization:



1st day – November 17, 2014

12:00 p.m. **Registration**

2:00 p.m. **Opening ceremony**

Anthero de Moraes Meirelles, Governor of the Central Bank of Brazil, Substitute

Guilherme Afif Domingos, Chief Minister of the Department of Micro and Small Enterprise of the Presidency

Raimundo Colombo, Governor of Santa Catarina

Ricardo Paes de Barros, Secretary of the Secretariat of Strategic Actions for Strategic Affairs of the Presidency of the Republic (SAE)

Clarice Saete Traversini, Director of the Basic Education Department of the Ministry of Education

Cesar Souza Junior, Mayor of Florianópolis

Carlos Alberto dos Santos, Director of the Brazilian Micro and Small Business Support Service (Sebrae Nacional)

Luiz Edson Feltrim, Deputy Governor for Institutional Relations and Citizenship of the Central Bank of Brazil

4:00 p.m. *Coffee break*

4:30 p.m. **Global tendency: leadership and cooperation for financial inclusion**

Moderator: Luiz Awazu Pereira da Silva, Deputy Governor for Regulation of the Central Bank of Brazil

Alfred Hannig, Executive Director of the Alliance for Financial Inclusion (AFI)

Margaret Miller, Senior Economist at the World Bank

5:30 p.m. **National Partnership for Financial Inclusion**

Moderator: Luiz Edson Feltrim, Deputy Governor for Institutional Relations and Citizenship of the Central Bank of Brazil

Leonardo Gomes Pereira, Chairman of the Brazilian Securities Commission (CVM), occupying the rotating presidency of the Committee for Regulation and Supervision of Financial Markets, Capital, Insurance, Pension Funds and Capitalization (Coremec)

Carlos de Paula, Managing-Director of Previc – Superintendence of Complementary Private Pension, occupying the rotating presidency of the National Committee for Financial Education (Conef)

Amaury Martins de Oliva, Director of the Consumer Protection Department of the Ministry of Justice

Carlos Alberto dos Santos, Director of the Brazilian Micro and Small Business Support Service (Sebrae Nacional)

7:00 p.m. *Cocktail*

2nd day – November 18, 2014

	Auditorium 1	Auditorium 2
Thematic Panels <i>Presentations (15-20 min each speaker) and general discussion (45 min).</i>		
9:00 a.m. Panel 1	Savings products and financial inclusion in Latin America	Credit for small entrepreneurs
10:45 a.m.	<i>Coffee break</i>	
11:15 a.m. Panel 2	Digital financial inclusion	Microcredit challenges and innovative solutions
1:00 p.m.	<i>Lunch break</i>	
Talk shows <i>Opening Remarks (20 min), followed by discussion with moderator (1h00).</i>		
2:30 p.m.	Challenges of credit unions in Brazil	Financial inclusion and education for small entrepreneurs
4:00 p.m.	<i>Coffee break</i>	
Workshops <i>Overview (in both auditoriums, up to 20 min) and specific discussions on developing products in the Central Bank of Brazil (up to 1h40pm; total of five workshops, one in each auditorium and three in the central hall)</i>		
4:30 p.m.	Initiatives of the Central Bank of Brazil: Enhancements in the regulation of financial services	Financial Citizenship Program

	Auditorium 1	Auditorium 2	Central Hall
Workshops			
4:50 p.m. – 6:30 p.m.	Workshop 1 – Enhancements in the regulation of credit unions	Workshop 2 – Enhancements in the regulation of financial services	Workshop 3 – Financial inclusion Workshop 4 – Financial Education Workshop 5 – Consumer protection in financial services

2nd day – November 18, 2014 – Auditorium 1

9:00 a.m. **Savings products and financial inclusion in Latin America**

Objective: This panel will present innovative Latin American experiences in promoting savings products and targeted investments to the unbanked populations (or traditionally excluded), and discuss its role in the evolution of financial inclusion.

Moderator: Fermin Vivanco, Senior Specialist, Fomin/BID, United States

Alfonso Nuñez, Chief for Financial Inclusion, Financiera Confianza, Peru

Camille Bemerguy, Representative, Fundación Capital no Brasil

Edgar Acuña, General Manager, Cooperativa Pastaza, Ecuador

Cecilia Vergara, Deputy Governor of Banco Estado, Chile

10:45 a.m. *Coffee break*

11:15 a.m. **Digital financial inclusion**

Objective: this panel will introduce the topic of digital inclusion through access to the financial system via new technologies such as the internet and mobile phones; discuss the new payment arrangements in Brazil and discuss how new technologies influence the relationship between institutions and their customers.

Moderator: Eduardo Diniz, Professor at FGV/SP

Fernando Dutra, Chief of the Institutional Relations Department of the Central Bank of Brazil

Maria Augusta de Queiroz Alves, Representative, Superintendency of Private Insurance (Susep)

Lorena Tavares, General Coordinator of Sindec - National Information System on Consumers Defense, Ministry of Justice

Aldo Luiz Mendes, Deputy Governor for Monetary Policy of the Central Bank of Brazil

1:00 p.m. *Lunch break*

2:30 p.m. **Talk show: Challenges of credit unions in Brazil**

Opening remarks: Sidnei Corrêa Marques, Deputy Governor for Financial System Organization and Control of Farm Credit of the Central Bank of Brazil

Moderator: Paulo César Rezende Carvalho Alvim – Manager for Market and Financial Services Access of the Brazilian Support Service for Micro and Small Enterprises (Sebrae)

Celso Regis, Coordinator of the Advisory Council of Credit of the OCB System (Ceco)

Ailton Croda, President of the Confederation of Cooperatives for Rural Credit with Solidarity Interaction (Confesol)

Marcio Port, author of the website “Cooperativismo de Crédito” and co-author of the book “O cooperativismo de crédito ontem, hoje e amanhã”

4:00 p.m. *Coffee break*

4:30 p.m. **Workshops: Initiatives of the Central Bank of Brazil: Enhancements in the regulation of financial services**

Opening remarks: Anthero de Moraes Meirelles, Deputy Governor for Supervision of the Central Bank of Brazil

- *Workshop 1 – Enhancements in the regulation of credit unions*
- *Workshop 2 – Enhancements in the regulation of financial services*

6:30 p.m. End of activities

2nd day – November 18, 2014 – Auditorium 2

9:00 a.m. **Credit for small entrepreneurs**

Objective: this panel will introduce innovations regarding guarantees for credit contracts; discuss the central role of information in the sustainable expansion of credit to micro and small enterprises.

Moderator: Carlos Alberto dos Santos, Director of the Brazilian Support Service for Micro and Small Enterprises (Sebrae)

Massimo Cirasino, Manager of Financial Infrastructure of the World Bank

Cleofas Salviano Junior, Consultant of the Department of Regulation of the Central Bank of Brazil

Alejandro Soriano, Senior Executive of the Board for the Promotion of Micro, Small and Medium Enterprises - Development Bank of Latin America (CAF)

10:45 a.m. *Coffee break*

11:15 a.m. **Microcredit challenges and innovative solutions**

Objective: this panel will introduce models of successful microfinance businesses, used in Latin America and elsewhere around the world; share experiences on how methodologies have been used and refined over time to reach different customer segments and how they were adapted as market conditions, thus enabling sustainable growth.

Moderator: Fernando Campero, Principal Specialist, Access to Finance Unit, Multilateral Investment Fund (Fomin/BID)

Marisol Fernández, Manager of Oikocredit Bolivia

Federico Bilder, Representative of Access Holding Microfinance, Germany

Jenny Morgan, Representative of SEEP Network

1:00 p.m. *Lunch break*

2:30 p.m. **Talk show: Financial inclusion and education for small entrepreneurs**

Opening remarks: Alessandro Chaves, Unit Manager for Access to Financial Services in the Brazilian Support Service for Micro and Small Enterprises (Sebrae/MG)

Moderator: Mara Luquet, Journalist

Karina da Silva Elias, Individual Entrepreneur

Marina Praia, Micro Entrepreneur

Gisele Vicente Ferreira Ramalho, Small Business Entrepreneur

João Evangelista de Sousa Filho, Chief of Division in the Financial Education
Department of the Central Bank of Brazil

4:00 p.m. *Coffee break*

4:30 p.m. **Workshops: Financial Citizenship Program**

Opening remarks: Marusa Vasconcelos Freire, Deputy Head of the Financial
Education's Department, Central Bank of Brazil

- *Workshop 3 – Financial inclusion*
- *Workshop 4 – Financial education*
- *Workshop 5 – Consumer protection in financial services*

6:30 p.m. End of activities

3rd day – November 19, 2014

9:00 a.m. **Local tendency: financial inclusion in the Santa Catarina State**

Moderator: Carlos Guilherme Zigelli, Managing Director of Sebrae/SC

Isabel Baggio, President of the Association of Microfinance Organizations of Santa Catarina (Amcred)

Antonio Marcos Gavazzoni, Secretary of Finance of Santa Catarina and Chairman of the Board of Directors of the Agency for Promotion of Santa Catarina (Badesc)

Rui Schneider da Silva, President of Central Sicoob SC/RS and representative of the Organization of Credit Unions of Santa Catarina (Ocesc)

10:00 a.m. **Going forward for financial citizenship**

Moderator: Marcel Mascarenhas dos Santos, Ombudsman of the Central Bank of Brazil

Ricardo Paes de Barros, Secretary of the Secretariat of Strategic Actions for Strategic Affairs of the Presidency of the Republic (SAE)

Elvira Cruvinel, Head of Financial Education's Department, Central Bank of Brazil

11:00 a.m. *Coffee break*

11:30 a.m. **Promoting saving habits**

Moderator: Altamir Lopes, Deputy Governor for Administration of the Central Bank of Brazil

Manoel Felix Cintra Neto, President of the Brazilian Association of Banks (ABBC)

Murilo Portugal Filho, President of the Brazilian Federation of Banks (Febraban)

Márcio Lopes de Freitas, President of Organization of Brazilian Cooperatives (OCB)

Alejandro Soriano Senior Executive of the Board for the Promotion of Micro, Small and Medium Enterprises - Development Bank of Latin America (CAF)

Carlos Alberto dos Santos, Director of the Brazilian Support Service for Micro and Small Enterprises (Sebrae Nacional)

1:00 p.m. End of activities