Global Forum on Remittances and Development 2015
16-19 June 2015 – Milan, Italy
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The Global Forum on Remittances and Development (GFRD) is part of a series of groundbreaking and inclusive international forums organized by the International Fund for Agricultural Development (IFAD), a specialized agency of the United Nations, in collaboration with key partners. Over the past decade, these Forums have brought together stakeholders from all sectors around the world involved in the field of remittances, migration and development.

The main focus of the Global Forums is to raise awareness, promote dialogue, stimulate partnerships and create long-lasting synergies among public and private sectors, and civil society actors. The Global Forums serve as the platform to share lessons learned and best practices, and have become a unique opportunity to discuss global remittance-related issues and find solutions to maximize the development impact of these flows.

The past editions of the Forum were held in collaboration with key regional and prominent international financial institutions, such as the Inter-American Development Bank (IDB) which launched the first International Forum in 2005, the African Development Bank (AfDB) in 2007 and the World Bank in 2013 and 2015.

- **2005**
  - *International Forum on Remittances | AMERICAS*
  - Focused on Latin America and the Caribbean, held in Washington D.C., and organized by the IDB, after which the organization passed on to IFAD.

- **2007**
  - *International Forum on Remittances | GLOBAL*
  - Global coverage, held in Washington D.C., and organized together with the IDB.

- **2009**
  - *Global Forum on Remittances | EUROPE*
  - Focused on Europe and global markets, and development impact, organized by IFAD, the European Commission and the World Bank, in Milan in conjunction with the Universal Exposition EXPO Milano 2015.

- **2013**
  - *Global Forum on Remittances | ASIA*
  - Focused on Asia, held in Bangkok, and organized together with the World Bank.

- **2015**
  - *Global Forum on Remittances and Development | EUROPE*
  - Focused on European and global markets, and development impact, organized by IFAD, the European Commission and the World Bank, in Milan in conjunction with the Universal Exposition EXPO Milano 2015.
The GFRD2015: Europe

Over 240 million people currently live outside the countries they call home. The individual decisions to leave their families for destinations abroad are stories of great dedication and sacrifice, and have direct effects on development of countries of origins. Officially recorded remittances to developing countries are expected to reach half a trillion dollars this year, representing significantly more than all foreign direct investment to developing countries, and over three times larger than official development assistance. Simply put, remittances are an extremely important and stable source of private inflows to developing countries, helping to sustain the well-being and future prospects of millions of families.

Given their critical role, remittances continue to attract high-level domestic and international policy attention focusing on facilitating their safe and efficient flow, as well as maximizing their impact on economic growth and development. The quality and cost of remittance services can be among the most fundamental determinants of the ultimate impact of these flows. Such services vary significantly across remittance corridors, depending on market conditions in both sending and receiving countries.

No continent has more experience and ongoing involvement in remittances than Europe, being the source of enormous migration and resulting in remittances flowing back home. In the twenty-first century, Europe as a whole is a net sender of remittances; but in many European countries millions of families continue to rely on these flows.

The GFRD2015, co-hosted by IFAD’s Financing Facility for Remittances (FFR), the World Bank and the European Commission, brings together more than 400 experts and stakeholders to discuss and evaluate the great potential of remittances to and from Europe, and its global impact and implications.

### General areas of focus:
- Identify the impact of remittances and economic implications in Europe and its related remittance corridors outside the continent;
- Facilitate the development of a remittances market more conducive towards financial inclusion;
- Develop effective Public-Private-People Partnership approaches in remittances and development; and
- Build a development framework to scale up successful strategies involving diaspora and remittances.

### Main objectives:
- Support national governments in adopting favourable regulatory frameworks that promote low-cost remittances and greater financial inclusion;
- Highlight and demonstrate the importance of international and domestic remittances, particularly their impact when linked to other financial services such as savings, insurance and loans;
- Exchange worldwide best practices and market oriented models;
- Promote the scaling up of successful initiatives involving the private sector as agents of innovation; and
- Contribute to the discussion and the thematic review of the post-2015 development agenda in the context of remittances, migration and development.
The International Day of Family Remittances – 16 June 2015

The creation of an International Day for Family Remittances was unanimously recommended by representatives of the public and private sectors, and the civil society at the Global Forum on Remittances 2013 held in Bangkok.

As a United Nations’ specialized agency, IFAD has been called upon to take the lead in developing formal recognition of this Day. As part of this effort, the official celebration of the International Day of Family Remittances will take place on 16 June 2015, during the opening ceremony of the GFRD2015. High-level representatives of governments, as well as international organizations, civil society and private-sector leaders will participate in the celebration.
Celebration of the first International Day of Family Remittances

**08:00 – 09:30** Registration and Networking coffee

**09:30 – 10:15**
- *Welcome remarks and keynote addresses*

**10:15 – 10:30**
- *Opening of the Global Forum on Remittances and Development 2015*

**10:30 – 11:30**
- *High Level Panel on migration and development*

**11:30 – 12:00**
- *Remittances and development 2015*

**12:00 – 14:00** Lunch

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**CHAIR** Kanayo F. Nwanze
President, International Fund for Agricultural Development (IFAD)

H.M. Queen Máxima of the Netherlands
in Her capacity as the United Nations Secretary-General’s Special Advocate for Inclusive Finance for Development (UNSGSA) and Patron of the first International Day of Family Remittances

Enrico Morando
Vice Minister of Economy and Finances, Republic of Italy

H.E. Deepak Dhital
Ambassador, Embassy of Nepal in Geneva, Permanent Mission of Nepal to United Nations and other International Organizations

Peter Sutherland
United Nations Special Representative of the Secretary-General for International Migration

Giampaolo Cantini
Director General for Development Cooperation, Ministry of Foreign Affairs and International Cooperation, Republic of Italy

Gloria Grandolini
Senior Director, Finance and Markets Global Practice, The World Bank

Gervais Appave
Special Adviser to the Director General of the International Organization for Migration (IOM)

**MODERATOR** Zeinab Badawi
International Journalist and Chair of the Royal African Society

*Doors will be closed 5 minutes prior the beginning of the ceremony*
SESSION I
Sending money home – Europe 2015

14:00 – 14:15
Adolfo Brizzi
Director, Policy and Technical Advisory Division, IFAD

SESSION II
Priorities on remittances and migration in the international agendas

14:15 – 14:45
Global Forum on Migration and Development (GFMD) 2015 – Turkish Chair
Mehmet Samsar
Director General for Consular Affairs, Ministry of Foreign Affairs, Turkey

G20 2015 – Turkish Presidency
Yakup Asarkaya
Head of Strategy Development Department, Banking Regulation and Supervision Agency (BRSA) of Turkey

SESSION III
Shaping remittance markets: Opportunities and challenges

14:45 – 16:00
PLENARY PANEL 1

• Facilitating remittance flows: Policy and regulatory reforms to improve the safety and efficiency of the remittance markets

DISCUSSANTS
Promoting an enabling environment for migrant remittances and financial inclusion
Corinne Brunon-Meunier
Deputy Director, Development and Public Goods, French Ministry of Foreign Affairs

Reforming remittance markets
Nazneen Sultana
Deputy Governor, Bangladesh Bank

Fostering European payment’s efficiency: Lessons for global payments
Francisco Tur Hartmann
Deputy Head Market Integration Division, Directorate General Market Infrastructure and Payments, European Central Bank

MODERATOR Massimo Cirasino
Head of the Payment Systems Development Group, The World Bank

e-Questions and Answers #GFRD2015

16:00 – 16:30
Networking Coffee
16:30 – 17:45 PLENARY PANEL 2

- Remittances and financial inclusion: Opportunities hidden in plain sight

DISCUSSANTS

Sibel Beadle
Senior Banker, Financial Institutions, European Bank for Reconstruction and Development (EBRD)

Fernando Jimenez-Ontiveros
Acting General Manager and Deputy Manager for Operations, Multilateral Investment Fund, Inter-American Development Bank (IDB)

Pedro de Vasconcelos
Manager, Financing Facility for Remittances, IFAD

Paola Giucca
Principal Manager, Market and Payment System Oversight Directorate, Bank of Italy

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

e-Questions and Answers #GFRD2015

SESSION IV
Summary of Public sector day and the road ahead

17:45 – 18:00

Pio Wennubst
Assistant Director General, Head of the Directorate Global Cooperation, Swiss Agency for Development and Cooperation

18:00 – 19:30 Cocktail reception in honour and celebration of the International Day of Family Remittances

END OF DAY 1
SESSION V | Plenary Room
Remittance Marketplace 2015

09:00 – 10:10  PLENARY PANEL 1

• The Global and European remittance markets: State of play

PRESENTERS

Y. Sudhir Kumar Shetty
President, UAE Exchange

Sebastian Plubins Malfanti
Managing Director for Europe, Middle East, Africa and South Asia, Ria Money Transfer

Tim Keane
Chief Executive Officer and General Manager, Western Union Payment Services Ireland (WUPSIL)

Elena Gafarova
Vice-President responsible for global development, CONTACT Payment System, RAPIDA Ltd.

MODERATOR Leon Isaacs
Chief Executive Officer, Developing Markets Associates Ltd. (DMA)

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10:10 – 11:25  PLENARY PANEL 2

• Compliance challenges in the Remittance Marketplace

DISCUSSANTS

Laybaa Hernandez
Chief Operating Officer, Dollar Express, Inc. (DolEx)

David G. Specker
Senior Examiner Officer, De Nederlandsche Bank N.V. (DNB)

Nickolas Reinhardt
Director, European Payment Institutions Federation (EPIF)

Peter Green
Vice-President, Compliance Leader Europe, CIS, Israel and Africa, MoneyGram

MODERATOR Louis De Koker
Chair in Law, Faculty of Business and Law, Deakin University

e-Questions and Answers #GFRD2015

11:25 – 11:45  Networking Coffee
SESSION VI | Remit Rooms 1 & 2
Towards a more inclusive and profitable market: Opportunities within reach

11:45 – 13:00  PANEL 1A  |  Remit Room 1

• Innovations and inclusive remittance products

DISCUSSANTS

Jeff Pietras  
Vice-President for Global Business Development, WorldRemit

Michael Kent  
Chief Executive Officer and Founder, Azimo

Rajesh Agrawal  
Chairman and Chief Executive Officer, Xend-Pay

Adrie Kuyper  
Chief Operation Officer, Small World Financial Services Group

MODERATOR  Mohit Davar  
Chairman of Advisory Board, International Association of Money Transfer Networks (IAMTN)

e-Questions and Answers  #GFRD2015

PANEL 1B  |  Remit Room 2

• Inclusive technologies: Card, mobile and web based

DISCUSSANTS

Max Chion  
Group Executive, Product Platforms for Emerging Payments, MasterCard Europe

Simone di Castri  
Regulatory Director, Mobile Money for the Unbanked Programme, GSMA

Brad Prentice  
Senior Vice-President Asia and Pacific, Fastacash

Valentine Obi  
Managing Director and Chief Executive Officer, eTranzact

MODERATOR  Torbjörn Fredriksen  
Chief of the ICT Analysis Section, Science, Technology and ICT Branch, Division on Technology and Logistics, United Nations Conference on Trade and Development (UNCTAD)

e-Questions and Answers  #GFRD2015

13:00 – 14:30  Lunch sponsored by Ria Money Transfer  

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SESSION VII | Remit Rooms 1 & 2
From transactions to relationships: Growing long-term strategies

14:30 – 16:00  PANEL 1A | Remit Room 1

• The sending side…

DISCUSSANTS

Walter Pinci
Head of Payment Systems, Bancoposta, Poste Italiane

Ekaterina Karlik
Head of International Business Development, Unistream Bank

Stefano Signore
Head of Unit, Employment, Social Protection, Migration, DEVCO, European Commission

Francisco Sanchez-Apellaniz
Managing Director, MoneyTrans

MODERATOR Carlo Corazza
Senior Payment Systems and Remittances Specialist, Payment Systems Development Group, The World Bank

e-Questions and Answers  #GFRD2015

PANEL 1B | Remit Room 2

• … The receiving end

DISCUSSANTS

Ala Polustanova
Head, Retail Products Development and Management Department, Moldova Agroindbank

Juan Sebastián Gómez Vélez
Chief, Department of Project Development, COMFAMA

Elisabeta Gjoni
First Deputy Governor, Bank of Albania

MODERATOR Nicolaas de Zwager
Director, International Agency for Source Country Information (IASCI)

e-Questions and Answers  #GFRD2015

16:00 – 16.30  Networking Coffee
SESSION VIII | Plenary Room
Reaching the last mile: Key actions towards financial inclusion

16:30 – 18:00

DISCUSSANTS

Ricky Satria
Deputy Director of Transformation Program for Electronification and Financial Inclusion, Bank Indonesia

Sabasaba Moshingi
Chief Executive Officer, Tanzanian Postal Bank

Rupert Scofield
President and Chief Executive Officer, Foundation for International Community Assistance (FINCA)

Muthukumarasamy Kalyanasundaram
Chief Executive Officer, International Network of Alternative Financial Institutions (INAFI) India

Jose Luis Trigueros Islas
Managing Director, Envíos Confianza, Asociación Mexicana de Uniones de Crédito del Sector Social (AMUCSS)

MODERATOR Michael Hamp
Lead Technical Specialist, Inclusive Rural Financial Service, Policy and Technical Advisory Division, IFAD

e-Questions and Answers #GFRD2015

SESSION IX | Plenary Room
Prospects and concluding remarks

18:00 – 18:20

Summary and views of Private sector day
Norbert Bielefeld
Deputy Director, Payments and Securities, World Savings Banks Institute (WSBI)

Conclusions and way forward
Massimo Cirasino
Head of the Payment Systems Development Group, The World Bank

END OF DAY 2
### Day 3 Thursday, 18 June  Civil society and development organizations day

#### SESSION X | Plenary Room 1
**The global diasporas and migrant communities: The human face of globalization**

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<th>Location</th>
<th>Presenter(s)</th>
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| 09:00  | PRESENTERS |          | Oscar Chacón  
Executive Director, National Alliance of Latin American & Caribbean Communities (NALACC)  
Anne H. Hastings  
Executive Director, Microfinance CEO Working Group  
MODERATOR Stefano Signore  
Head of Unit, Employment, Social Protection, Migration, DEVCO, European Commission |

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| 10:10  | PANEL 1A | Remit Room 1 | • Meeting diasporas’ needs: Public, Private and People Partnership  
DISCUSSANTS  
George Duncan  
Chief Executive Officer, Sankofa Netherlands  
Daniel González  
Program Director, Avina Foundation  
Mark Kosmo  
Chief Finance Officer, the Mentor Group Chair, Massachusetts Albanian American Society  
MODERATOR Agnès Deshormes  
Diaspora Investments and Entrepreneurship Expert, IFAD |

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<th>Presenter(s)</th>
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| 10:10  | PANEL 1B | Remit Room 2 | • Where remittances matter the most: Rebuilding post-conflict societies  
DISCUSSANTS  
Lee C. Sorensen  
Director, Shuraako, Connect, Invest, Jobs  
Chukwu-Emeka Chikezie  
Director, Upl-Africa Limited  
Behar Xharrà  
Director, Kosovodiaspora.org  
MODERATOR Cornelius Hurley  
Professor, Center for Finance, Law and Policy, Boston University |

#### e-Questions and Answers

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<td>11:10</td>
<td>Networking Coffee</td>
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SESSION XII | Remit Rooms 1 & 2
Diaspora goals: Building the road to opportunity

11:30 – 12:45 PANEL 1A | Remit Room 1

• Learning, sending, saving and investing

DISCUSSANTS

Liesl Riddle
Associate professor, George Washington University

Estrella Mai Dizon-Anonuevo
Executive Director, Atikha Overseas Workers and Communities Initiative Inc.

Ganesh Gurung
Executive Director, Nepal Institute of Development Studies (NIDS)

MODERATOR Maria Jaramillo
Senior Manager, MicroFinance Opportunities (MFO)

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12:45 – 14:15 Lunch hosted by
the Swiss Agency for Development and Cooperation (SDC)

PANEL 1B | Remit Room 2

• Financial instruments for diaspora investors

DISCUSSANTS

Nicolaas de Zwager
Director, IASCI

Leigh Moran
Senior Officer, Strategy, Calvert Foundation

Josephine G. Cervero
First Vice-President, Trust Banking Group, Land Bank of the Philippines

MODERATOR Ron Bevacqua
Managing Director, ACCESS Advisory

e-Questions and Answers Twitter #GFRD2015
SESSION XIII
Remittances, migration and development: Policy and operational considerations

14:15 – 15:30  PANEL 1  |  Plenary Room

• Global agenda on migration and development

DISCUSSIONS

Bela Hovy
Chief, Migration Section, Population Division, UN Department of Economic and Social Affairs (UNDESA)

Dilip Ratha
Lead Economist, Head of the Global Partnership on Migration and Development (KNOMAD), Migration and Remittances Team, Development Prospects Group, The World Bank, Chairman of the Global Migration Group

David Khoudour
Head of the Migration and Skills Unit, OECD Development Centre

Laurent De Boeck
Head of Labour Migrations and Human Development Division, IOM

MODERATOR  Pietro Mona
Deputy Head of Unit, Global Programme Migration and Development, Swiss Agency for Development and Cooperation

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15:30 – 16:00  PANEL 2

• From pilots to scale: International Financial Institutions (IFIs) helping to make a difference

Rural transformation through remittances, diaspora investments and entrepreneurship

Adolfo Brizzi
Director, Policy and Technical Advisory Division, IFAD

From remittances to inclusive savings

Fernando Jimenez-Ontiveros
Acting General Manager and Deputy Manager for Operations, Multilateral Investment Fund, IDB

16:00 – 16:15  Networking Coffee

16:15 – 17:00  PANEL 3

• Project Greenback 2.0 Remittance Champion Cities

A bottom-up approach to remittances reform: Working locally to promote a healthy marketplace

Piero Fassino
Mayor of Turin, Italy

Alison Ang
Deputy Director, Money Services Business Regulation Department, Bank Negara Malaysia

With multimedia contribution from the Champion Cities Turin and Montreuil

MODERATOR  Gloria Grandolini
Senior Director, Finance and Markets Global Practice, The World Bank
SESSION XIV
Awards and feature presentations

17:00 – 17:40

• Global Forum 2015: Best Practices Awards for Innovations and Public Private and People Partnerships

  Private-Sector Award – Industry
  WorldRemit Ltd

  Private-Sector Award – Diaspora entrepreneurship
  Mame Khary Diene, Bioessence Labs

  Project Award – Public sector
  Bangko Sentral ng Pilipinas (BSP)

  Project Award – Civil society
  Asociación Mexicana de Uniones de Crédito del Sector Social A.C. (AMUCSS)

MODERATOR Khalida Bouzar
Director, Near East, North Africa and Europe Division, IFAD

SESSION XV
Closing of the Global Forum on Remittances and Development 2015

17:40 – 18:10

Summary of the GFRD days
Donald F. Terry
Professor, Development Finance, Boston University

The road ahead: Agenda for 2017
Michel Mordasini
Vice-President, IFAD

18:10 – 19:30 Gala Cocktail

END OF DAY 3
Day 4  Friday, 19 June  Special meetings and workshops

BASUG-OXFAM NOVIB SIDE EVENT  | Remit Room 2
Diaspora investment in rural development: Bangladesh and global experience

09:00 – 09:20  Opening
Bikash Chowdhury Barua  
Chairman, BASUG, The Netherlands
Ismail Awil  
Program Officer, Oxfam Novib, The Netherlands

09:20 – 10:00  FIRST SESSION
CHAIR Ahmed Ziauddin  
Director Projects, BASUG

Diaspora investment in rural areas in Americas: Take for the practitioners
Daniel Gonzalez  
Program Director, Avina Foundation

Diaspora investment in rural areas in Africa: Inspiring trends
Chukwu-Emeka Chikezie  
Director, Up!-Africa Ltd, Co-founder of London, African Foundation for Development (AFFORD)

10:00 – 10:30  Questions and Answers

10:30 – 10:45  Coffee Break

10:45 – 12:00  SECOND SESSION
CHAIR Hubert Boirard  
Country Programme Manager for Bangladesh, IFAD

10:45 – 11:00  BASUG Documentary Film on “Remittance for Community Development” (RFCD)

11:00 – 12:00
Potentials and policies of Diaspora investment in rural areas in Bangladesh
Mafizur Rahman  
Economic Counsellor of Bangladesh Embassy in Italy & Permanent Representative of Bangladesh to IFAD & FAO

Rural development in Bangladesh: Diaspora investment and SMEs
Ashraful Alam  
Deputy General Manager, SME & Special Programs Department, Bangladesh Central Bank, Dhaka

Diaspora investment and IFAD in Bangladesh
Hubert Boirard  
Country Programme Manager for Bangladesh, IFAD

12:00 – 12:30  Questions and Answers

12:30 – 13:30  Lunch
**CLOSED EVENT (BY INVITATION ONLY)  |  Room 75**
**Remittances 2020 initiative**
Organized by IFAD

09:00 – 10:30

International Finance Institutions (IFIs) strategic and operational approaches for maximizing the impact of Remittances on Development

**PARTICIPANTS**  IFIs and special advisers

**CLOSED EVENT (BY INVITATION ONLY)  |  Room ARIES**
**MFW4A Consultation: Supporting diaspora productive investments in Africa** Organized by Making Finance Work for Africa (MFW4A)

11:00 – 13:00

The aim of this consultation meeting organized by MFW4A and its Remittances Working Group members is to validate and agree on a consensus to develop a systematic assessment method for informing effective programming on diaspora investments initiatives at the national level and between donors and other stakeholders. The meeting will discuss relevant issues around diaspora investment opportunities in Africa, including the main elements of the MFW4A study: “A systematic approach to supporting diaspora investment”.

Day 4  Friday, 19 June  Special meetings and workshops

**PINOY WISE SIDE EVENT | Remit Room 2**

**Engaging Overseas Filipinos in rural development**
Organized by Atikha and Pinoy Worldwide Initiative for Investment Savings and Entrepreneurship (Pinoy WISE) movement

**10:00 – 12:00** EXHIBIT

- Investments, agri-business and services towards the development of migrants, their families and communities

**13:00 – 14:30**

- Linking remittances with local economic development
  **Pinoy Worldwide Initiative for Investment Saving and Entrepreneurship “Mobilizing migrant resources towards rural development”**
  **Hon. Rico Geron**
  Congressman, AGAP Party list, General Manager, Soro-soro Ibaba Development Cooperative

**Economic diplomacy and engaging Overseas Filipinos in development**
**His Excellency, Ambassador Domingo P. Nolasco**
Philippine Embassy, Italy

**Engaging local government in migration and development initiatives**
**Gov. Alfonso Umali Jr.**
Governor, Oriental Mindoro, President, Union of Local Authorities of the Philippines; Co-convenor, Pinoy WISE

**Legislative agenda to direct migrant resources towards development**
**Senator Ralph Recto**
Representative to Philippine Senate

**MODERATOR Czarina Medina-Guce**
Executive Director, Union of local authorities of the Philippines

**14:30 – 16:00** PANEL 1

- **Sharing good initiatives on migration and development**
  **Hon. Vilma Santos-Recto**
  Governor, Province of Batangas

  **Luis Banua**
  Regional Director, National Economic Development Authority, Region 4 A

  **Ms. Rosalie Bajade Cabalas**
  Chairperson, ACFIL, Turin, Italy

  **Ms. Vivien Napenas**
  Chairperson Pinoy WISE (UAE)

  **Pinoy WISE Audio visual presentation**

  **MODERATOR Aileen Constantino Penas**
  Deputy Executive Director, Atikha

  **Questions and Answers**

**16:00 – 17:30** PANEL 2

- **Launching Ekolife “Nurture your roots” Ecotour**
  **Rebecca Labit**
  Regional Director, Department of Tourism Region 4 A

  **Gov. Alfonso Umali/Orlando Tizon**
  Officer-In-Charge, Provincial Tourism, Investment and Enterprise Development Office

  **Gov. Rosa Vilma Santos-Recto/Emelie Katigbak**
  Provincial Tourism Office

  **Jaime Mabilin**
  Municipal PESO, Maribojoc Bohol

  **Signing Partnership Agreement on Ekolife**

  **MODERATOR Aileen Constantino Penas**
  Deputy Executive Director, Atikha
17:30 – 19:00

• Investment and business opportunities in the Philippines

  Agribusiness opportunities in Calabarzon
  Vilma Dimaculangan
  Regional Director Region 4 A Department of Agriculture

  Investing in agri-based cooperatives
  Bon Ian de la Roca
  Senior Manager, SIDC

  Business opportunities in goat raising
  Coun Noel Soliman
  President, Federation of Goat and Sheep Producers Association of the Philippines

  Agri-business in Tarlac
  Marvi Dela Cruz
  Department head, Provincial Cooperative and Livelihood Office and Edwina Tabamo,
  Provincial Agriculture Office.

  Investing in microinsurance
  Melanie Pedernal Fontarum
  General Manager St. Jude Multi-purpose Cooperative

  Pelagia Cruzat Mendones
  Manager, CARE MBA

  Investing in unit investment trust fund
  Josephine G. Cervero
  First Vice-President, Trust Banking Group, Land Bank of the Philippines

  MODERATOR Leila Rispens-Noel
  Founding Board Member, Wimler Foundation; Atikha Migration and Development Coordinator

Questions and Answers

END OF PROGRAMME
The Remittance Marketplace
The **Remittance Marketplace**, held in conjunction with the Global Forum on Remittances and Development 2015, provides a space for the private sector, development organizations and civil society stakeholders to exhibit their products, programmes and projects. It will also serve as a networking arena to promote partnerships and worldwide cross-learning experiences. Participants will learn about innovative business technology approaches to reduce transaction costs, and maximize the impact of remittances by linking them to other financial services.

25 top companies, international organizations and no-profit entities will participate. These include representatives from migrant associations, remittance technology providers, commercial banks, Microfinance Institutions (MFIs), credit unions, money transfer companies, international organizations, financial regulatory agencies and donor agencies. The expected outcome of the Marketplace is the creation of stronger alliances and shared best practices with other key players in the remittance market.

### List of exhibitors

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<td>International Fund for Agricultural Development (IFAD)</td>
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<td>International Organization for Migration (IOM)</td>
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<td>Swiss Agency for Development and Cooperation (SDC)</td>
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Opening of the GFRD 2015 and Celebration of the International Day of Family Remittances

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**IFAD’s Financing Facility for Remittances**
www.ifad.org/remittances

The International Fund for Agricultural Development (IFAD) is an international financial institution and a United Nations specialized agency dedicated to eradicating poverty and hunger in the rural areas of developing countries. IFAD’s US$35 million multi-donor facility – the Financing Facility for Remittances – increases economic opportunities for poor rural people by supporting and developing innovative, scalable cost-effective and easily accessible remittance services that promote financial inclusion and productive investment in rural areas. Currently the Facility’s portfolio includes almost 50 projects in more than 40 countries across the developing world.

**The World Bank’s Payment Systems Development Group**
www.worldbank.org/paymentsystems

The World Bank is a leader in financial infrastructure development in emerging markets, including payment systems and remittances, credit reporting and secured lending. Its Payment Systems Development Group has been active in over 100 countries through a variety of instruments, including support to comprehensive reform programmes, development of reform strategies, technical advice and management of multi-country and regional initiatives.

**European Commission**

The EU and its Member States are the world’s largest aid donor, providing more than half of public aid in 2013. EU development aid goes to around 150 countries in the world, increasingly focusing on countries and sectors where it can make the biggest difference and be most effective. The European Commission engages with the main countries of origin, and transit and destination countries to promote effective governance of migration and mobility and improved management of migratory flows. It seeks to enhance the positive impact that increased regional and global migration and mobility can have on economic, social and environmental development, and improve a common understanding of the migration and development nexus.

**In collaboration with**
**International Association of Money Transfer Networks**
www.iamtn.org

The International Association of Money Transfer Networks is the only global international trade organisation that represents Money Transfer Industry/Payment Institutions providing cross border payments. Founded in 2005, provides a platform for industry partners to come together to discuss common challenges, industry initiatives, and create opportunities. IAMTN works closely with governments, regulators, regional associations and all other stakeholders to champion the creation of the most effective, safe, reliable and efficient payment system.