Day 1 - October 22

7:00 - 9:00: **Registration & Breakfast** *Zodiac Room*

9:00 - 10:00: **Keynote & Opening Remarks** *Solitaire Room*
Welcome and introduction from the organizers and local host of our 2013 Mifos Summit followed by opening keynote from a global financial inclusion leader.
Speakers:
>> *Amit Jain - Executive Director, Digamber Finance*
>> *Edward Cable - Director of Community Programs, Mifos Initiative*
>> *Craig Chelius - Executive Director, Mifos Initiative*
>> *Mahesh Kumar - Deputy General Manager, State Bank of India*

10:00 - 11:00: **Mifos Year In Review** *Solitaire Room*
2013 has been a monumental year for the Mifos community - with the launch of the Mifos X platform, the growth of our volunteer community, and the solidification of our non-profit and board of directors guiding the community. We'll walk you through our journey and set the stage for the years to come.
Speakers:
>> *Edward Cable, Craig Chelius, Vishwas Babu*

11:00 - 11:45: **Morning Tea/Coffee & Group Introductions** *Solitaire Room*
During the morning break, we'll take a shot at ice-breaking session to loosen up, help everyone meet each other, and build the bonds of community before we start a busy week.

11:45 - 1:30: **Mifos X Demo** *Solitaire Room*
For the first time ever, Vishwas Babu and Nayan Ambali will walk us through the brand new user interface built on top of the Mifos X platform.
Speakers:
>> *Vishwas Babu - Lead Mifos X Developer, Conflux Technologies*
>> *Nayan Ambali - Senior Mifos X Developer, Conflux Technologies*

1:30 - 2:30: **Lunch** *Solitaire Room*

2:30 - 3:30: **Mifos X Case Study: Musoni's mLite** *Solitaire Room*
Seeking to replicate their best-practice microfinance model worldwide, Musoni sought out a cost-effective platform in which to build their solution. They selected Mifos X and in just over two months, built their entire PHP-based mLite web application through the Mifos X API. Sander van der Heyden from Musoni BV will walk us through why they chose Mifos X, his experiences building through the API, and their plans going forward to distribute mLite and contribute back to the core Mifos X platform.
Speaker:
>> *Sander van der Heyden - System Architect, Musoni BV*

3:30 - 3:45: **Afternoon Coffee & Tea** *Solitaire Room*

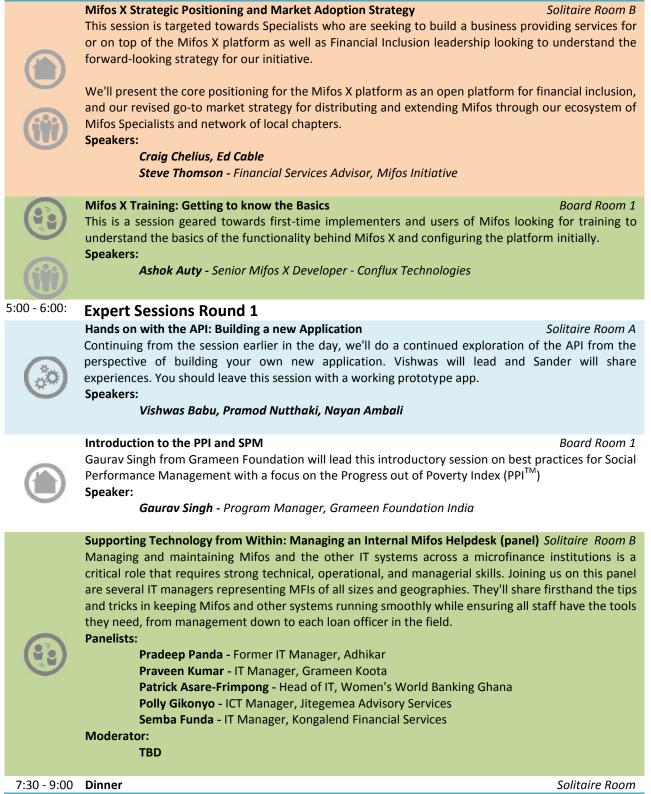3:45 - 5:00: **Training Sessions Round 1**

Mifos X Technical Overview and API Walkthrough *Solitaire Room A*
All of our technical contributors and developers will break out into a separate session to go through the entire platform from the back-end with detailed look at all its components and the API. Please try to come prepared with a live development environment set up.
Speakers: *Vishwas Babu, Pramod Nutthaki*

Mifos X Strategic Positioning and Market Adoption Strategy   *Solitaire Room B*

This session is targeted towards Specialists who are seeking to build a business providing services for or on top of the Mifos X platform as well as Financial Inclusion leadership looking to understand the forward-looking strategy for our initiative.

We'll present the core positioning for the Mifos X platform as an open platform for financial inclusion, and our revised go-to market strategy for distributing and extending Mifos through our ecosystem of Mifos Specialists and network of local chapters.

Speakers:

> **Craig Chelius, Ed Cable**
> **Steve Thomson -** *Financial Services Advisor, Mifos Initiative*

Mifos X Training: Getting to know the Basics   *Board Room 1*

This is a session geared towards first-time implementers and users of Mifos looking for training to understand the basics of the functionality behind Mifos X and configuring the platform initially.

Speakers:

> **Ashok Auty -** *Senior Mifos X Developer - Conflux Technologies*

5:00 - 6:00:   **Expert Sessions Round 1**

Hands on with the API: Building a new Application   *Solitaire Room A*

Continuing from the session earlier in the day, we'll do a continued exploration of the API from the perspective of building your own new application. Vishwas will lead and Sander will share experiences. You should leave this session with a working prototype app.

Speakers:

> **Vishwas Babu, Pramod Nutthaki, Nayan Ambali**

Introduction to the PPI and SPM   *Board Room 1*

Gaurav Singh from Grameen Foundation will lead this introductory session on best practices for Social Performance Management with a focus on the Progress out of Poverty Index (PPI[TM])

Speaker:

> **Gaurav Singh -** *Program Manager, Grameen Foundation India*

Supporting Technology from Within: Managing an Internal Mifos Helpdesk (panel) *Solitaire Room B*

Managing and maintaining Mifos and the other IT systems across a microfinance institutions is a critical role that requires strong technical, operational, and managerial skills. Joining us on this panel are several IT managers representing MFIs of all sizes and geographies. They'll share firsthand the tips and tricks in keeping Mifos and other systems running smoothly while ensuring all staff have the tools they need, from management down to each loan officer in the field.

Panelists:

> **Pradeep Panda -** Former IT Manager, Adhikar
> **Praveen Kumar -** IT Manager, Grameen Koota
> **Patrick Asare-Frimpong -** Head of IT, Women's World Banking Ghana
> **Polly Gikonyo -** ICT Manager, Jitegemea Advisory Services
> **Semba Funda -** IT Manager, Kongalend Financial Services

Moderator:

> **TBD**

7:30 - 9:00   **Dinner**   *Solitaire Room*

Day 2 - October 23

7:30 - 8:30: **Breakfast**   *Zodiac Room*

8:30 - 9:15: ## Community Case Studies

Evolution: Charting Grameen Koota's Technology Roadmap   *Solitaire Room A*
Arun Kumar who oversees all of Grameen Koota's operations will detail the upcoming technology advancements Grameen Koota has planned as they continue their growth and expansion into broader financial services across India.
Speaker:
> **Arun Kumar -** *General Manger, Grameen Koota*

Client Protection Principles Training Part I   *Board Room 1*
The Smart Campaign embodies a set of core principles for the treatment of microfinance clients - the minimum standards that clients should expect to receive when doing business with a microfinance institution.

The principles at the heart of Smart Microfinance are: 1) Appropriate product design and delivery, 2) Prevention of over-indebtedness, 3) Transparency, 4) Responsible pricing, 5) Fair and respectful treatment of clients, 6) Privacy of client data, and 7) Mechanisms for complaint resolution

Aditya Mohan will provide an introduction to the Smart Campaign and lead a condensed training of the seven client protection principles. This training will conclude on Day 4 with a final in-depth session led by Hema Bansal
Speaker:
> **Aditya Mohan -** *Project Analysit, Smart Campaign*

Practical Problems in the Field   *Solitaire Room B*
With more than two decades of financial services experience and nearly five years of using Mifos, Amit Jain is going to share with us practical problems he's faced in the field and lead you in the exploration of how we can use technology to solve them.
Speaker:
> **Amit Jain**

9:15 - 10:45 ## Training Sessions Round 2

Agile 101   *Solitaire Room A*
Today's business environment has become highly dynamic. The pace of change in markets, customer needs, products, technology etc. is mind boggling. For many businesses, IT has become the most critical enabler. In such a context, traditional software development has not been living up to expectation of all stakeholders, especially business stakeholders.

Agile methodology is fast gaining prominence as it believes in embracing change, and in collaborating closely and continuously with the business.

This talk aims to create basic level awareness of Agile, including an overview of the values, principles and practices. The talk will also aim to bring out the key differences between traditional software development methodologies and Agile, and will also highlight the key benefits of Agile.
Speaker:
> **Sunil Mundra,** *Principal Consultant at ThoughtWorks*

Client Protection Principles Training Part II *Board Room 1*

Continuation of the morning training session on the seven client protection principles.

Speakers

>*Aditya Mohan*

Selling Open Source: Dispelling the Myths about Open Source *Solitaire Room B*

From both our existing user of the Mifos software and the prospective customers of our Specialists, we hear that open source is negatively perceived and is often undersold and even hidden as an aspect of Mifos. Open source is in fact one of the key differentiators for our platform and the community so we must reverse this perception.

Historically, there have been a number of open source myths that have been circulated around. These myths have easily been disproven in the formal financial services sector, enterprise technology, and even within our community. In this session, we'll dispel the most common open source myths and supply you with the facts and positioning to educate the marketplace and sell open source as one of the key advantages of the Mifos X platform.

Speakers:

>*Ed Cable, Craig Chelius, and Steve Thomson*

10:45 - 11:00: **Group Photo**

11:00 - 11:15: **Morning Coffee & Tea**

11:15 - 12:30: # Exploratory Session Breakout #1

During our exploratory sessions we breakout into 4 sub-groups - each group will be facilitated by a subject matter expert who will lead the brainstorming and discussion around the chosen topic. Most sessions will focus on brainstorming product/platform needs while others will help us discover better ways to grow the community.

By the end of each session, we aim to have a thorough and clear picture of the customer needs and a forward-looking view into how the roadmap for the Mifos X platform must support these requirements.

Appstore & Ecosystem Development Solitaire Room A

For the first time in the history of the Mifos community, we have a true platform to develop upon. With a robust API exposing the full suite of back-end services, unparalleled extensibility is at our fingertips. Over the coming years, we aim to develop a thriving ecosystem of Specialists and Developers building and distributing apps across the Mifos X platform. This session will explore the apps, services, products, and delivery models that the platform can enable. We will also discuss the development toolkits and enabling environment needed to develop these apps as well as the infrastructure and marketplace to promote these solutions.

Facilitators:

>*Steve Thomson, Gurpreet Luthra*

Community-Driven Roadmap: Agilely Building a Global Platform *Solitaire Room B*

Gunjan Shukla, General Manager at ThoughtWorks Pune, brings her expert knowledge of Agile Development processes to help lead us in building a community-driven process to formulate the product roadmap for Mifos X. She will explore how we can curate incoming feature requests, visualize feature backlogs, and create a user-driven roadmap that is prioritized and representative of the needs of our global user base.

Facilitator: *Gunjan Shukla - General Manager, ThoughtWorks*

Social Performance Management *Board Room 2*

In this session, we'll explore the various social performance metrics, scorecards, and approaches you're currently using to measure and analyze impact of your programs. From there, we'll discuss how we can capture and visualize these within Mifos X along with prioritization of when to implement.

Facilitator:

Gaurav Singh

Business Intelligence: Getting the Reports and Insight to Achieve your Mission *Board Room 1*

Timely access to financial, operational, and social reports is a must for both internal and external audiences. This exploratory session will seek to understand where the Mifos X platform must go to achieve both simple user-configurable reports for the end user all the way to sophisticated data analysis for management.

Facilitator:

Craig Chelius

12:30 - 1:30: **Exploratory Session Breakout #2**

Mobile Banking & Payment Systems *Solitaire Room A*

Undoubtedly mobile technology already is and will dramatically transform how financial inclusion is brought to the poor. With the extensibility of our Mifos X platform, the community is well-positioned to ride the mobile trend through the design of new mobile financial services, delivery via brand new channels and more in-depth relationships between clients and their financial livelihoods. During this session, we'll explore the many dimensions in which our platform can grow via mobile phones/tablets including

- Mobile Field and Data Collection Tools
- Mobile Payments and Transfer Gateways
- Mobile Financial Service
- SMS-based services

Facilitator:

Sander van der Heyden

Leveraging Volunteers/Community Collaboration & Support *Solitaire Room B*

Our global community is a fundamental and definitive component of the Mifos Initiative. Collectively on our MIfos X platform, there are no barriers to collaboration and support. The world truly is flat we can transcend time zones to

This session will explore how we can better grow and catalyze volunteer contributions by connecting volunteers across the world with users and implementers of our software directly serving the poor. We'll also explore the collaboration and communication tools we can deploy to improve online peer support and knowledge sharing.

Facilitator: Ed Cable

Client Data Transparency *Board Room 1*

At the heart of responsible financial inclusion is knowing your customer and creating a deep relationship with them so you can offer them the appropriate mix of financial services for their situation. This session will explore both the data and information you need to collect from your customers at any stage of the client lifecycle as well as your processes you use to collect the data and the tools we'll need to build to capture and analyze that data.

Facilitator: Aditya Mohan

MFI Funding Sources: Enabling more efficient and effective capital   *Board Room 2*

This session will explore the various ways MFI bring on capital to on-lend. We'll discuss how technology can make capital flow more efficiently into and throughout your organization. Possible topics to explore include

- Better reporting and transparency to donors
- Online and peer to peer lending
- Mobilizing deposits.
- Targeting of social investors
- Better liquidity and cash management

Facilitator: Arun Kumar

1:30 - 2:30:   **Lunch**   *Solitaire Room*

You'll have the option of signing up to give a 5 minute lightning talks on a topic of your choosing.

2:30 - 3:30:   **Financial Inclusion Center of Excellence Report**   *Solitaire Room*

This past year, volunteer advisor, Steve Thomson, has created an industry-wide tech force to help us chart out the evolution of the Mifos X platform to more broadly support formal and informal financial services. He'll present the initial recommendations and findings of this group as they explore how to make Mifos X an accessible platform that scales to support more formally regulated financial inclusion providers.

3:30   **Expo Hall opens**   *Solitaire Room*

3:30 - 4:30:   **Rural Financial Inclusion - can technology help traverse the last mile?**   *Board Room 1*

We'll be joined by a number of practitioners with extensive experience providing financial inclusion and other livelihood services to rural populations. During this panel discussion they'll share the progress of their initiatives, expand on the challenges of serving this market, and discuss the ways in which technology can help them better reach the most vulnerable populations in need.

 Panelists:

   ***Chris Isele** - Community Economic Development Manager, Nuru International*
   ***Martin Alfa** - IDE Ghana*
   ***Pauline Kamwe Chin'ambu** - Volunteer Rural Community Support Officer, SARAF*

3:30 - 6:30   **Expo Hall**

Several of our Specialists and solution providers will be hosting booths to promote and exhibit their services. Apart from our Speedgeeking sessions, this is also a great time to network and find your support partner to help with Mifos X or another service or solution

4:30 - 6:00   # Speedgeeking Sessions

Think Speed dating for technology! You'll get to rotate between three 30 minute demos of some of the most innovative technology solutions being developed for the financial inclusion space. Don't miss out on the chance to Speedgeek with:

mLite

mLite is one of the first application built by a community member on top of the Mifos X platform. Having launched the world's first "cashless" microfinance institution at Musoni Kenya, Musoni was looking to scale and replicate that innovative process model worldwide. On top of the Mifos X platform through the API, they built a front-end PHP-based web interface with dashboards, custom reporting, a custom user interfaced and carefully streamlined workflows along with M-Pesa integration.

QMobile
QMobile is a cross-platform HTML-5 web application that can be run on any mobile or tablet device. Designed by Quipu technologies, it provides an offline data sync with Mifos along with robust capabilities for capturing data in the field, recording socio-economic surveys and scorecards, distributing online education, and sending business alerts and notifications to staff. It is at the forefront of Quipu and Fundación I y C's Qloud Inclusion suite of solutions and services for social and economic inclusion.

InVenture
InVenture's product offering is best viewed as a suite of three different pieces working in concert: the mobile tool, database and related algorithm, and web dashboards. The mobile tool, InSight, works via SMS and voice to help individuals and businesses that are part of the informal economy perform daily accounting and cash management offline. The database categorizes and sends this data to the dynamic algorithm to synthesize a credit score that predicts each user's ability to successfully repay a loan.

Intro to SONAR
Sonar is a Free and Open Source software for visualizing Code Quality. In this session, I am going to show Sonar results for OpenMRS, a Java based Open Source Medical Record system - with a demo. The OpenMRS Sonar setup for was done by ThoughtWorks as part of Humanitarian Software Program voluntary contribution. The take away from this talk will be an understanding of Sonar, and of the various metrics around Code Quality. We also hope to articulate some next steps, to help analyze and improve MifosX code base.

Client Impact Portal
The Client Impact Portal is a separate module being built on top of the MIfos X platform to allow allow management and funders of financial inclusion providers to have a granular multi-organizational view in real-time of the social and financial performance of each individual client. This portal will give both internal and external stakeholders real-time visualizations and analysis of the impact and financial performance for each client rooted in the client data and historical information captured in Mifos. Funders will finally be able to have a transparent and holistic view into the impact of their funding for each individual client. Management will be able to strengthen their long-term client relationship with the forward-looking insight into the services that they'll need as they grow over time

The portal is at its very early prototype stages so this will be one of the first looks into it that the community will have of this major initiative we'll be be working on throughout 2014.

Client Protection Principles Toolkit
Toolkit of sample guides, manuals, documents, policies and procedures to strive towards fulfilling the client protection principles.

7:30 - 9:00:   **Dinner**   *Solitaire Room*

Day 3 - October 24 (Site Visits)

7:00 - 8:00:   **Breakfast**

8:00 - 10:30:   **Group/Center Meetings**   *Digamber Finance*

10:30 - 12:30: **Branch Visit**   *Digamber Finance*

12:30 - 2:00:   **Lunch**   *Hotel*

2:00 - 4:30:   **Head Office Visit**   *Digamber Finance*

4:30 - 5:00:   **Reception and Refreshments**   *Digamber Finance*

6:30 - 9:00:   **Community Choice Awards Dinner**   Solitaire Room
                        Tonight is the night we'll recognize our top MFIs, volunteers, and Specialists from the community.
                        We'll relax and reflect on memories from the past year as we enjoy a local performance unique to
                        Jaipur.

Day 4 - October 25

7:30 - 8:30: **Breakfast**

8:30 - 9:30 **Mobile Education Session: Mobile Money, Mobile Tools for the Client and the MFI** *Solitaire Room*

This panel is going to cover all things mobile - from mobile banking to data collection in the field to mobile credit scoring and personal financial management via SMS. Leading innovators across various geographies and technologies will share their insights on how they're catalyzing new opportunities via mobile and show us what's on the horizon and what we can look forward to on the Mifos X platform. Panelists will include from Sander van der Heyden from Musoni, who helped to launch the world's first "cashless" MFI completely driven through M-Pesa, Dasami Moodley who leads up business development in India for InVenture and their mobile credit scoring products, as well as Pepe Garcia Nieto Sanchez of Fundación Inversión y Cooperación, guiding QMobile at the center of their Qloud Inclusión strategy.

Panelists:

   Sander van der Heyden

   Shivani Siroya - CEO & Founder, Inventure

   Pepe García Nieto Sanchez - Fundación Inversión y Cooperación

9:30 - 11:00: **Training Session Round 3**

New UIs and Workflows with a Focus on AngularJS *Solitaire Room A*

A major advantage of the Mifos X platform and its full open restful API is the ability to build out whatever interface or workflow to suit your needs. You choose the front-end language and leverage everything in the back-end through the platform. In this session we'll examine various front-end interfaces with a focus on the AngularJS UI that Nayan has developed as the new default community reference app..

Speakers:

   Nayan Ambali, Pedro

Mifos X Basic Training Part 2 *Board Room 1*

This is a session geared towards first-time implementers and users of Mifos looking for training to understand how to conduct a gap analysis and compare your processes against the funcdtionality found in Mifos X.

Speakers: Ashok

Sales 101: Positioning, Pricing & Pinpointing the Right Market *Board Room 2*

Craig and Steve both have decades of experience selling enterprise technology solutions for the financial services sector. During this interactive workshop targeted towards Specialists, we'll kick off with a quick course on enterprise sales and market intelligence, and then we'll explore the dynamics of your region to help identify your target market. We'll build on the general platform positioning to help you uniquely position Mifos X to address local needs and competitive offerings. We'll then discuss the pricing considerations for your market to help you sustainably sell solutions on top of Mifos X. We'll conclude by discussing what global sales support and marketing you'll need from the Mifos Initiative to reinforce the product and your role as a Mifos Specialist.

Speakers

   Ed Cable, Craig Chelius, Steve Thomson

11:00 - 11:15: **Morning Coffee & Tea** *Solitaire Room*

11:15 - 12:30: **Training Sessions Round #4**

Mobile Development Strategy: Hybrid v. Native App   *Solitaire Room A*

A common dilemma for mobile application developers is taking the decision to go with a native app or to use a generic hybrid application. What factors help decide which way to go? What are the real advantages between the two approaches?

After working in the mobile environment we came to the conclusion that the decision factors can be narrowed down to the development time involved vs. the performance expectation. A hybrid application is a quick, easy and generic solution when I want to deploy to as many platforms as possible in as little time as possible. On the other hand, a native app gives provides superior high end performance unmatched by the hybrid approach which can be a business requirement.

Everything else has an alternative approach irrespective of which way you choose to go - that's what our talk is going to be about. We will quote real-life examples to indicate how the final battle boils down to "Quick and easy" vs "Fast and complex"

Speakers:

> *Pedro Viegas - ThoughtWorks*

Mifos X Basic Training Part 3 (Data Migration)   *Board Room 1*

This session will conclude the training for users and Specialists and will focus on some of the data migration tools available to help in moving to Mifos X.

Speakers: Ashok

Data Analytics & Client Insight - Are we making an impact?   *Board Room 2*

This demo and interactive Q&A session will feature the management of several leading financial inclusion providers discussing the information they're seeking to capture and analyze to prove the impact on their clients and to continue adding greater value to their customers. As clients needs evolve and the landscape of financial services shift, MFIs' in-depth knowledge and relationship with their client will be critical to enhancing their impact. Funders of financial inclusion want to see more demonstrable social impact and a more holistic view into the financial livelihoods of their clients beyond just the capacity to repay a loan. With a cloud-based platform, and the means to build any tool to capture data, we have a powerful opportunity in front of us.

We'll start with a demo of the client impact portal being built on Mifos X followed by a Q & A discussion on the data they're looking to capture, the new metrics and insight we can analyze, and how technology and data-driven analysis can shape the sector.

Panelists:

> *Suresh Krishna - Managing Director, Grameen Koota*
> *Niranjan Sheelavant - Executive Director, Nirantara*

12:30 - 1:30: **Exploratory Session Breakout #3**

Accounting & Internal Control   *Solitaire Room A*

One of the most significant improvements in the Mifos X platform has been the robust integrated accounting module. Many improvements including support for accrual accounting are on the way but we still need to source from the community, what might still be needed. As MFIs evolve, we must identify how far we build out financial accounting within Mifos X versus when we simply must draw the line and integrate with the best in breed accounting package for your region.

Facilitator: Vishwas Babu

Evangelizing Mifos through Local Chapters   *Solitaire Room B*

Did you express interesting in becoming a regional champion to launch your local Mifos Chapter? Growing the community worldwide requires taking the interactions in our virtual online

community and bringing it face to face. This session will be the launch point for our network of local Mifos Chapters which you the community will help to lead and incubate in each of your corners of the globe. These local chapters will become the hub of the community in each region. We'll discuss and brainstorm the tools you'll need to promote and build awareness of Mifos X, inspire others to join the community, identify new customers and contributors, collaborate and support each other, and build out new innovation.

After this session you'll be able to pick up your local chapter starter kits to get you initiated.
Facilitator: Ed Cable

Beyond Microfinance *Board Room 2*
While microfinance has proven itself as an effective tool for helping to generate income and smooth consumption flows, the entire sector realizes that for the most effective poverty alleviation and long-lasting impact, we must go beyond microfinance. Clients need and are demanding a full suite of financial services to improve the livelihoods of their families. Previously, our legacy software couldn't support little beyond basic group lending and savings.

One of the most exciting frontiers of our new platform is the ability to support the delivery of any financial service. This session we'll collectively explore the various products and services needed by your customers - credit products, deposit products, insurance, payments and transfers, pensions. With this understanding of the requirements we'll prioritize which products we'll support next in the platform and where the community can lead efforts to build out these new services.
Facilitator: Craig Chelius

Security *Board Room 1*
You can never do too much to ensure the privacy, security, and integrity of the personal and financial data of your clients. We have already built out a number of first-class security measures and new workflows in the Mifos X platform but we will constantly be providing more protection against internal and external threats to secure this data. In this session, we'll explore the features our platform must support, the protocols you must take to secure your network, as well as the processes amongst your staff to protect your client data.

1:30 - 2:30   **Lunch & Summit Feedback**
The Mifos Summit is an annual global event that will rotate to a new international location each year. Feedback is fundamental so we can continue to improve and you can help us select where the Summit will be in 2014. We'll do a brief verbal feedback session over lunch and circulate summit evaluation forms for you to fill out before the day's complete.

2:30 - 3:30: **Exploratory Session Breakout #4**

Which flavor of financial inclusion do you practice? (UI Session) *Board Room 1*
From Grameen-style joint-liability groups to Self Help Groups, from Village Banks to Communal Banking, From SACCOs to Credit Uninos, From ROSCAs to ASCAs, there are many different flavors and unique processes and methodologies for financial inclusion. Through the core and new workflows in the API, we want to ensure our platform seamlessly supports these methodologies and whatever hybrid approaches in between.

This will be a hands-on exploratory session as walk through the current UI and product configurations to identify the gaps in supporting these various methodologies
Facilitator: Nayan

Offline *Solitaire Room A*

No matter how fast connectivity grows and how far mobile penetration extends, having some type of offline connectivity is a must for our platform. For users of Mifos to serve the most far-reaching populations in need and keep their staff connected with timely and accurate information, we must finally have options for using Mifos in times of intermittent or non-existent connectivity. Many partial projects and offline prototypes have been created in the past - we'll revisit these efforts, hone in on key learnings and then focus in on the specific offline needs to identify both the short and long-term product and platform enhancements to finally have an offline Mifos.

Facilitator: Sander/Vishwas

Regulated Banking *Board Room 1*

As MFIs evolve and grow to better serve their clients, we recognize that at some point their needs may surpass what we can offer in the Mifos X platform. We'll discuss what the pathway to transformation looks for an MFI, what it means to be regulated, and what are the must-have features that Mifos X must support to be a viable solution for a regulated financial services provider.

Facilitator: Steve Thomson

~~**User-Driven Products & Services (Appropriate Product Design)**~~
~~This session will explore how we can use the data within Mifos X to design appropriate products and services that are driven by and responsive to user needs~~

3:30 - 4:00: **Closing Remarks and Summit Wrapup** *Solitaire Room*

We'll conclude the 2013 Mifos Summit with a summary of the key findings, next steps, best wishes for a productive year, and safe journeys home for all our guests.

7:30 - 9:00 **Dinner** *Solitaire Room*

14:30 - 16:00 **Expert Sessions Round 3**

~~**Client Protection Principles Training Part 3** *Board Room 1*~~
~~To conclude the Client Protection Principles Training, Hema Bansal, India Manager, for the Smart Campaign will lead an in-depth session on the principles chosen for further examination during Day 2.~~
~~**Speaker:**~~
~~**Hema Bansal** - *India Manager, Smart Campaign*~~

~~**Keeping your Customers Happy: Best Practices on Account Management** *Solitaire Room B*~~
~~Implementing Mifos X is a major project that requires the shared buy-in across all levels of the organization. To ensure the technology is smoothly adopted and the value of the platform maximized, processes must be optimized and commitment must be secured from management on down. In this session, we'll collectively share best practices on account and project management to ensure that for any technology project from start to finish, your customer is satisfied and you continue to deliver results.~~
~~**Speakers: Steve, Zayyad**~~

~~4:15 - 5:00: **Closing Keynote** *Solitaire Room*~~
~~A distinguished guest will conclude the summit with an inspiring talk about the potential, we the Mifos community have to catalyze more client-driven responsible financial inclusion through the Mifos X platform.~~