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MOBILE SOLUTIONS TECHNICAL ASSISTANCE & RESEARCH
PROGRAM (mSTAR), BANGLADESH

WORKSHOP ON
'mSTAR INTRODUCTION TO MOBILE MONEY AND GRANTS'

WORKSHOP REPORT
NOVEMBER, 2013



mSTAR Introduction to Mobile Money and Grants

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Workshop Basic Information

Title of the Workshop: mSTAR Introduction to Mobile Money and Grants

Time & Date: 08:30 AM – 12:00 PM; November 12, 2013

Venue: Conference Room; FHI 360, Dhaka, Bangladesh

Workshop Participant Details

Total Number of participants: 26

- Male: 22
- Female: 04

Number of Organizations Participated: 09

Name of the Organizations:

1. Social Marketing Company (SMC)
2. USAID Horticulture Project, International Potato Center
3. University Research Co., LLC (URC)
4. Winrock International
5. USAID MAMA Initiative, Dnet
6. USAID FtF Aquaculture Program, WorldFish
7. MaMoni Project, Save the Children
8. USAID NGO Health Service Delivery Project (NHSDP)
9. CNFA

Particulars of MFS participated: bKash, the leading mobile money service providers in Bangladesh, a concern of BRAC Bank Limited and the second market leader, Dutch Bangla Bank Limited's DBBL mobile banking service presented their products among the participants.

Workshop program schedule

Time	Description/detail	Resource person
08:30-08:55	Registration	
08:55-09:00	Welcome speech	Kathrin Tegenfeldt Country Director, FHI 360, Bangladesh
09:00-09:05	Welcome note from USAID	Jeff de Graffenried Project Development Officer, USAID Bangladesh
09:05-09:20	An overview of mSTAR program in Bangladesh	M. Ataur Rahman Team Lead, mSTAR Bangladesh
09:20-09:30	An Introduction to Mobile Money	
09:30-09:45	Presentation on Services offered by the leading mobile money service providers (slot 1): <i>bKash</i>	Md. Razib Siddiquie, Corporate account manager, bKash Limited
09:45-10:15	Presentation on case studies/Success stories/Impact stories regarding use of mMoney by USAID Implementing Partners in Bangladesh	Open invitation from the participants
10:15-10:45	Exercise on the costs and benefits	M. Ataur Rahman
10:45-11:00	Presentation on Services offered by the leading mobile money service providers (slot 2): <i>DBBL Mobile Banking</i>	Zahid Mansur, Assistant Vice President, DBBL Mobile Banking Division, Dutch Bangla Bank Limited
11:00-11:15	Q&A	
11:15-12:00	Overview of grants RFA, deadlines, expectations, plus opportunity for questions	M. Ataur Rahman

Overview of major activities

Discussions

Ms. Kathrin Tegenfeldt, Country Director, FHI 360, Bangladesh in her welcome speech, said 'We are really excited by this new initiative and project, which we are progressing with USAID funding. I hope that the organizations will transit to Mobile/Electronic payments'. After that she welcomed all participants and invited participants to introduce themselves which followed the presentation on mSTAR by Project Team Lead Mr. M Ataur Rahman.



Mr. Jeff de Graffenried, Project Development Officer, and Activity Manager, mSTAR, USAID Bangladesh said in his introductory remarks

'This is a very first USAID Mobile Banking effort in Bangladesh. I expect it will be very potential for all of the USAID funded projects. Last weekend, I was in a field visit where I revealed a lot of potentiality to integrate Mobile Money payments in the projects. It is also exciting to me to take cash out of our programs and reach the benefits to poor and ultra-poor people of the country'.



M Ataur Rahman, Project Lead of mSTAR after conveying a warm welcome to all said ‘This is really a loving day for us as our mSTAR initiative is going to be introduced along with USAID health and agriculture portfolios. Also we have program and finance officials from USAID funded portfolios as well as MFSs providers among us’.

Mr. Rahman in his presentation shared about the overview of mSTAR initiatives in Bangladesh. He also focused on the current situation of mobile money in Bangladesh, its usages, service design and potential usages of mobile money within program/project level interventions in USAID implementing partners especially who are under an agreement with Feed the Future and OPHNE.



After his presentation, Mr. Rahman invited bKash; and DBBL Mobile banking to present their products to the participants.



Presentations of bKash and DBBL

Two major MFS providers bKash and DBBL presented their products in the workshop. They highlighted the benefits and their probable capacity building initiatives.



In between the presentations, Mr. Rahman invited the participants to participate in the non-financial cost utility analysis assessment.

Organization non-financial Cost Utility Assessment

The participants of respective organizations assessed their level of concern for both cash payments and electronic payments. The self-assessment procedure considered the non-financial costs and used the format that was analyzed and tested in-house. A detailed analysis is provided in the 'technical Capacity Assessment' section of this report.

Participant Mobile Money Capacity Assessment

One of the major objectives of the workshop was to increase the general understanding of mobile money metrics of participants. In order to assess that, a common questionnaire was developed for pre and post workshop assessment. A numbering index with assessment indicators was designed in order to recognize the exact change of participants' understanding of mobile money metrics (Please see Annex-4 for questionnaire and numbering index). Also a statistical analysis has been conducted which is presented in the 'technical Capacity Assessment' section of this report.

Question Answer Sessions

The presentations in the workshop followed by question answer sessions. The prepared FAQ based upon questions/answers are presented in Annex-1

Success Case Sharing

At the workshop two participating organizations Dnet and URC shared the experiences of ongoing Mobile Money interventions which are presented in Annex-2 & Annex-3

Major Achievements

- The participants were able to get a brief overview of mSTAR to participants
- The participants were able to meet each other which would be a good way forward to maintain the linkage in future interventions
- Participants from 2 organizations (Dnet and URC) shared their experiences regarding their current initiatives of Mobile Money Payments which inspired others to adopt Mobile Money payments
- The participants were able to learn about the mSTAR Grant and also raised their concerned issues which gave a way to prepare a good FAQ (Please see Annex-1)
- The workshop provided a chance to assess participants' existing knowledge on Mobile Money. It also provided to assess their advancement as a result of the participation (by conducting pre and post assessment). A detailed analysis is provided in the 'technical Capacity Assessment' section of this report
- The participants were able to assess the feasibility of using Mobile Money in their projects by exercising the Cost Utility Analysis (Non-Financial). A detailed analysis is provided in the 'technical Capacity Assessment' section of this report
- The participants had an option to interact with MFSs directly which focused their probable draw backs in adopting Mobile Money payments in projects
- The participants discussed their concerns regarding the materials of the upcoming Tip-sheets

Technical Capacity Assessment

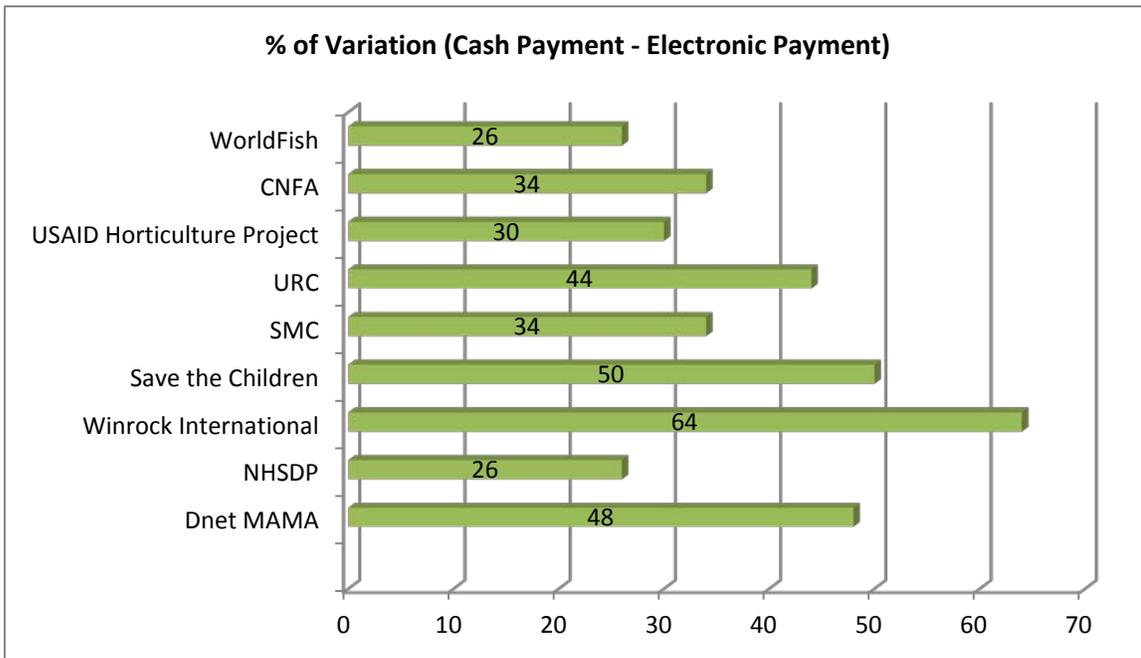
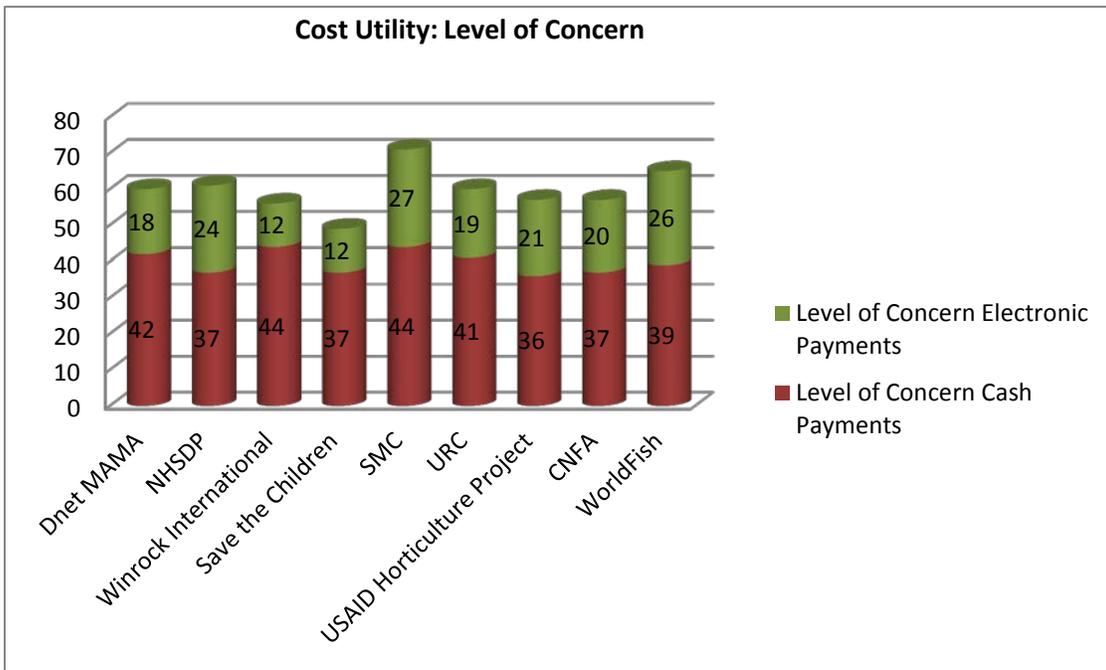
The Workshop provided an opportunity to undertake a comprehensive capacity assessment procedure which included both the organization level and participant level.

Organization Cost Utility Assessment

Under this part, the participants of respective organizations assessed their level of concern for both cash payments and electronic payments. The self-assessment procedure considered the non-financial costs and used the format that was analyzed and tested in-house.

Results:

Organization Name	Level of Concern		Variance (Cash Payment - Electronic Payment)	% Variation
	Cash Payments	Electronic Payments		
USAID MAMA Initiative, Dnet	42	18	24	48
USAID NGO Health Service Delivery Project (NHSDP)	37	24	13	26
Winrock International	44	12	32	64
MaMoni Project, Save the Children	37	12	25	50
Social Marketing Company (SMC)	44	27	17	34
University Research Co., LLC (URC)	41	19	22	44
USAID Horticulture Project, International Potato Center	36	21	15	30
CNFA	37	20	17	34
USAID FtF Aquaculture Program, WorldFish	39	26	13	26



It is clear that all the participating organizations consider electronic payment more reliable and effective compared to the cash payment.

Participant Mobile Money Capacity Assessment

One of the major objectives of the workshop was to increase the general understanding of mobile money metrics of participants. In order to assess that, a common questionnaire was developed for pre and post workshop assessment. A numbering index with assessment indicators was designed in order to recognize the exact change of participants' understanding of mobile money metrics (Please see Annex-4 for questionnaire and numbering index)

Participant Serial number	Pre-workshop Score	Post Workshop Score	Changes (Post Workshop Score-Pre-workshop Score)	Percentage
1	6.5	17	10.5	42
2	10	18	8	32
3	10	18	8	32
4	11	18	7	28
5	11	15	4	16
6	17	23	6	24
7	16	19	3	12
8	14	19	5	20
9	11	16	5	20
10	9	13	4	16
11	11	18	7	28
12	12	15	3	12
13	12	18	6	24
14	6	19	13	52

The average increase level of participant knowledge is 25.57%

Statistical Analysis Result: T-test Paired Two Samples for Means

A paired t test or paired difference t test is used to determine whether the average of the “pre” and “post” measurements taken of a single set of objects is the same. The Null Hypothesis being tested states that there is no difference between the average ‘before’ and ‘after’ measurements. Specifically, the Null Hypothesis states that the mean for all ‘after’ measurements minus the mean of all ‘before’ measurements taken of the same objects equals 0.

We are going to use paired t test to determine within 95% certainty whether the average scores increased after the participants participated the sessions and apply this t test using Excel to get our result.

Data Input for t test

Variable 1 range: As we are trying to determine ‘post’ measurements have gone up, the ‘post’ measurement data is inputted as Variable 1

Variable 2 Range: the ‘pre’ measurement data is inputted as Variable 2

Hypothesized Mean difference: 0

Alpha: The desired degree of certainty is used as 0.05, which means that desired certainty is 95%

Output

t-Test: Paired Two Sample for Means



final analysis.xlsx

	<i>Post</i>	<i>Pre</i>
Mean	17.53846154	11.26923077
Variance	6.102564103	10.10897436
Observations	13	13
Pearson Correlation	0.489277074	
Hypothesized Mean Difference	0	
df	12	
t Stat	7.741451749	
P(T<=t) one-tail	2.62729E-06	
t Critical one-tail	1.782287556	
P(T<=t) two-tail	5.25457E-06	
t Critical two-tail	2.17881283	

Result Interpretation

This output can be interpreted as follows:

The t value is 7.74

One-tailed Test: The t value is greater than the critical t value for a one-tailed test (1.78). We can therefore state that with 95% certainty that **the mean post score has increased as a result of workshop sessions.**

The above conclusion can also be reached because the p value for the one-tailed test (i.e. 2.62729E-06; Highlighted in orange mark on the output) is less than alpha (0.05). The p value being less than alpha is an equivalent result to the t value being greater than the t critical value.

Two-tailed test: The two-tailed test is more stringent because the alpha region of uncertainty (5% of the area under the participant's t distribution curve) is now divided between both outer tails. The t value needs to be larger for the two tailed test to wind up in the outer 2.5% area of either outer tail.

In this case, the t value is larger enough to be positioned in the outer 2.5% of either outer tail. The t value (7.74) is larger than the critical t value for the two tailed test (2.18). ***This indicates that it can be stated with 95% certainty that there has been a significant change in the mean from before to after.***

Upcoming Initiatives & Probable Follow Up

- The Project Lead, mSTAR suggested all to read the RFA following the link: <http://www.fhi360.org/partner-us/solicitations-goods-services> and raise any issue before November 17, 2013 as indicated in the RFA
- Other major issues include:
 - Questions due: Sunday, November 17, 2013
 - Technical Proposals due: Sunday, December 8, 2013 by 17.00
 - Submissions received after the deadline will not be considered. Additional opportunities for applying, however, may be made available in the future.
 - Submit Questions and Submissions via email to the individuals below. All questions and answers will be shared with all interested applicants.
 - Aatur Rahman (arahman@fhi360.org) with copies to:
 - Josh Woodard (jwoodard@fhi360.org)
- A detailed report on the workshop will be shared by the next week which would include:
 - Analysis results (Change of Mobile Money related knowledge as a result of the participation)
 - Overview of Cost Utility Analysis by the organizations
- Follow up will be done under the umbrella of mSTAR Bangladesh through the Q/A sheet

Annex-1: FAQs at the Workshop

Question from USAID NHSDP

Q: We are working with 26 NGOs. Is the grant available for them also if they are interested?

The core USAID programs (primarily USAID Health and Agriculture portfolios) are the initiators of using the grant into their programs. Through the specific program entity (e.g. NHSDP), the whole Mobile Money program should be designed which may cover the grantees (can choose a few for piloting initially). Of course the beneficiaries of 26 NGOs can be brought under the umbrella of mSTAR. But ideally it will depend upon the proposal.

Questions to bKash

Q: What is the risk of transferring money using bKash?

Sending the money in a wrong mobile number is a potential problem. In that case bKash does not have anything to do to get the money back. This is the case same as bank reconciliation.

Q: Does bKash provide any 'Corporate Agreement Facility'?

Yes, bKash provides 'Corporate Agreement Facility'. Currently bKash has Corporate Agreements with a vast number of organizations like VOCA, CLP, Prothom Alo etc.

Q: What is the service charge under corporate agreement with bKash?

bKash does not have any standard pricing for corporates as it depends upon the volume and frequency of transactions. It can be negotiated with bKash one to one. But it is assured that the price is competitive.

Q: What is the difference between corporate and non-corporate agreement?

It can be understood by the following example. If any organization wants to pay hundreds of people without holding a corporate account, they need to go to the agents to transfer the money which eventually may take 3-4 days. But an organization with corporate agreement with bKash, it can just take a few minutes. It is to be remembered that special pricing is also offered upon signing the corporate agreements with bKash.

Q: What will be about the money if anyone loses his mobile phone?

The money will remain with the mobile phone number. But still it needs the pin code. Without the pin code, the money cannot be withdrawn. It is possible to restore the SIM card from the operator upon providing necessary documentations or other. And money will be there with the restored SIM card.

Q: Is there any intervention from bKash for the poor and ultra-poor people to make them acquaint with Mobile Money?

A separate team is working on that issue. They are arranging awareness raising events like folk songs, dramas etc. throughout the country to make poor and ultra-poor people acquaint with Mobile Money.

Questions to DBBL

Q: if an account has a balance of 30000 BDT and the AC holder withdraws 15000 BDT, will the AC holder get any interest on the remaining balance?

Yes, certainly. The AC holder will receive interest on the remaining amount in the wallet. But it has not yet introduced; will be launched soon.

Q: For opening a DBBL Mobile Money AC what documents are required?

A mobile phone, 1 copy passport size photograph and the copy of national ID/Passport/Driving license

Q: What mobile phone subscriber is required?

Any of the subscribers in Bangladesh

Q: What is the rate for making payment using DBBL Mobile Money service?

If there is a corporate agreement with the organization and if the organization pays the salary or other payments, the Cash In charge is free. But it should be kept in mind that for personal transactions, Cash In and Cash Out charge is maximum 1% for each.

Questions to mSTAR

Q: Is the grant targeting USAID funded programs or their beneficiaries?

The grant is targeting both the programs and beneficiaries. But initially USAID funded Health and Agriculture portfolios are the primary targets. mSTAR is expecting to cover the beneficiaries through the proposed project.

Q: We are designing a women empowerment project and there might be a possibility of using mobile Money in the project. Will mSTAR help our beneficiaries if they are not familiar with Mobile Money or access to this technology?

mSTAR is introducing grants for USAID funded projects initially. Using the grant, awareness raising events can be designed which may introduce Mobile Money to beneficiaries. The grant is for certain activities at the moment. But in future if the scopes of grants are enhanced then they can be utilized at that direction.

Q: What will mSTAR do to negotiate with Mobile Financial Service (MFS) providers in fixing the rates?

It is the duty of the grantees to choice the appropriate MFS provider. mSTAR will help to negotiate the user rates and other facilities provided under the corporate agreement if requested.

Q: When will the grants be released and what should be the duration of the project?

It is expected that the grants will be released by February 2014. The project duration should be 6-12 months initially.

Annex-2: Presented Success Story

Dnet MAMA (Mobile Alliance for Maternal Action): Paying Community Health Workers using Mobile Money Payment

About MAMA Bangladesh:

MAMA Bangladesh is the Bangladesh secretariat of the Mobile Alliance for Maternal Action (MAMA), a global alliance for improving maternal and child health through mobile technology. The project started in October 2011. Dnet, a social enterprise for promoting access to information and knowledge through the power of information and communication technologies (ICTs), is hosting the secretariat. Dnet owns and runs Aponjon (local brand name of MAMA) services in Bangladesh. MAMA Bangladesh is a public-private collaborative initiative. Ministry of Health and Family Welfare (MoHFW) and access to Information Program at Prime Minister's Office are the official government partners of MAMA Bangladesh. The Mission of MAMA is to engage an innovative global community to deliver vital Health information to new and expectant mothers. MAMA Bangladesh leverages on wide-ranging partnership with government agencies, private sector and NGOs. Partnership has been built between Dnet and a number of reputed institutions in Bangladesh for reaching out families across the country, particularly in rural areas and urban slums. The implementation mechanism for seed grant through USAID and Johnsons and Johnson is Maternal and Child Health Integrated Program (MCHIP).

Background of integrating Mobile Money payments with MAMA Bangladesh:

The \$1.8m project provides mobile phone messages on pregnancy and maternal health in text and IVR Formats to pregnant women (6 Weeks old and above) and new mothers (child Age up to 1 year). tk. 2 is charged for text messages and Tk2/min For IVR messages. These Messages are also sent to their 'gatekeepers' i.e. husbands/mother-in-law. Women are registered to this service through a network of 1500 community agents. Community Agents report to a point person in their area. 200 Hundred Such supervisors are working in the field. The community agents are employed through implementing partners BRAC, SMC and more. Women can also self-register by contacting the call center at 16227#. Messages to each registered woman are contextualized with regards to pregnancy stage.

For each successful registration a community worker receives Tk. 10 and the point person to whom he/she reports receives Tk. 2. MAMA made the payments using postal/courier/mobile phone flexi load till December, 2012 which posed a number of problems like-increase the programmatic costs (travel cost, per-diem etc.) and lack of transparency (e.g. frequency of payments, confirmation of receipt, mistrust among Health Workers due to cut off some money etc.). In order to address the problems, MAMA

decided to disburse such payments through DBBL Mobile financial service. MAMA Bangladesh also spoke with bKash but terms and conditions offered by DBBL seemed better to them.

ICT based Solutions for better Management

MAMA Outreach team identified ICT based solution after a series of meetings with Mobile Financial Services for better management of the payment system. As part of the solution, a web panel was developed which stores the database of the payments. By using the Mobile number data base, the payments are made and also DBBL supplies a database which confirms the disbursement of the amount. The database helps in refining the active mobile numbers of the Community Health Workers and their Supervisors.

Encountered Problems in introducing Mobile Money Payments

- MAMA faced difficulties in opening the accounts as it was problematic to accumulate the Health Workers together
- Lack of capacity of Health Workers in using of mobile phones for Mobile Money Payments
- Some Health Workers did not have mobile phone initially
- Ownership of mobile phones was a potential problem

Response to the Problems

MAMA overcame the problems by the following ways:

- *Training for Health Workers and their Supervisors*

All community workers received 2 types of training on using their DBBL Mobile wallet account. They are as follows:

1. Basic training for health workers was provided cluster-wise by MAMA training team along with MAMA refreshers' training
2. Exclusive training was provided by local DBBL teams

- *Share the mobile phone for receiving the payments*

MAMA identified the Health Workers who are living in close areas. It made the way to send the payments to them who do not have a mobile phone. The amount is sending in mobile phones of their colleagues who are living in close areas so that they can draw the amount using the mobile phones of their colleagues.

- *Innovative time management*

MAMA merged the capacity building training with their refresher training. Also the local DBBL agents were called in the monthly meeting days of Community Health Workers where they were able to open their accounts.

Major Achievements

MAMA Bangladesh has established a smooth payment system for Community Health Workers and their Supervisors. And a wide range of transparency has gained across the programmatic areas where all the parties (e.g. Health workers, Supervisors and MAMA team) are aware of the payment mechanism.

Previously MAMA accounts department, after approvals and signature of cheques, collected cash from bank maintaining a huge queue. After that the office assistant had to carry cash to the post office, where after maintaining a queue, to deposit the money. It also included the travel cost and time. Then again it was the turn of the field offices to go to the post office/courier office to collect money; again cost and time for collection.

Now, all the direct cost saving corresponds to time saving of Program Officer, Accounts Officer, Office Assistant and the Field Officer as it is only the Accounts Officer who can deal everything by sending an email to the concerned persons after approvals from Program Officer and others. All the financial costs of travel and HR, courier charge is saved and only small cash out charge is added to serve beneficiaries with no cost incurred to collect money.

Annex-3: Presented Pre-Mature Story

University Research Co., LLC (URC) TB Care II: Integrating Mobile money Payments for TB patients & DOTS provider

About TB Care II

This project is funded by USAID/Bangladesh through a field support mechanism under the Global TB CARE II Project that has been awarded to URC. This is a 5-year project that will assist the Bangladesh National Tuberculosis Control Programme (NTP) and implementing partner NGOs to strengthen DOTS, Programmatic Management of MDR-TB, TB/HIV, and Health Systems Strengthening.¹

Scopes of using Mobile Money Payment

The project outreach team is closely working with TB patients & DOTS providers. Under the project activity, 300 TB patients and 250 DOTS provider across different project locations receives a monthly allowance, the breakdown of which is as:

TB Patient	DOT Provider
Per-diem: BDT 1000/-	Per-diem : BDT 1000/-
TA : BDT 500/-	TA : BDT 500/-
<hr/>	<hr/>
Total : BDT 1500/-	Mobile Bill : BDT 300/-
+ Investigation Charge (Actual Basis)	Total : BDT 1800/-

URC has already analyzed the effectiveness of integrating Mobile Money payments and finds the potentiality of using the service.

Progress and Faced Difficulties

URC has already prepared the database of the TB Patients and DOTS providers. They have taken few initiatives to open the Mobile Money accounts of the beneficiaries. But they are facing the same problem that MAMA faced regarding the time management to accumulate the beneficiaries together for their capacity building.

Major Achievements as a result of Workshop Participation

URC participants have come to learn the process that MAMA adopted earlier to mitigate the problem and were able to share their views each other. Also they had the chance to meet the DBBL team to negotiate the problem and share with other participants.

¹ http://www.urc-chs.com/bangladesh_team_leader_tb_care_ii_project

Annex-4: Workshop Questionnaire and Numbering index

Workshop Assessment Questionnaire

Participant Name:	
Organization:	Position:
Cell:	E-mail:

1. What is mobile money/payment?
2. Please write the names of all of the Mobile Financial Service (MFS) providers in Bangladesh that you know of
3. Does your organization use mobile money payments? If yes, what was/were the major purpose/s? (Use)
4. List all of the different usages for mobile financial services that are you aware of in Bangladesh.
5. What are some of the ways that mobile money can be more beneficial than cash?

Numbering Index

Question Name	Assessment Indicator	Unit for Assessment	Numbering Break downs
1. What is mobile money/payment?	Mobile Money Characteristic	Number of Characteristic that participants can write	1-2 : 3 >2: 5
2. Please write the names of all of the Mobile Financial Service (MFS) providers in Bangladesh that you know of	Name of MFS	Number of name/s of MFS/s that participants can write	1-2: 3 >2: 5
3. Does your organization use mobile money payments? If yes, what was/were the major purpose/s?	Major purposes for integrating mMoney	Number of purposes that participants can write	If the answer is 0, then no number 1-2: 3 >2: 5
4. List all of the different usages for mobile financial services that are you aware of in Bangladesh.	Mobile Money usage integration	Number of usages that participants can write	1-2: 2 3-4:3 >4: 5
5. What are some of the ways that mobile money can be more beneficial than cash?	Ways of benefits from Mobile Money integration	Number of ways that participants can write	1-2: 2 3-4:3 >4: 5

Annex-5: Workshop Participant List

SL	Name & Designation	Organization
1	Md. Nadim Reza, Program Executive, Mass Media	Social Marketing Company
2	Fardeen A. Firoze, Deputy Manager, Marketing	Social Marketing Company
3	Gazi Shamsuzzaman, Finance Officer	International Potato Center
4	Hyder Ali Miah, Admin & Finance Manager*	URC
5	Biswajit Kumar Sarkar, M&E Specialist (Farmer to Farmer Program)	Winrock International
6	Probir Kumr Roy, Manager, Finance & Admin(Farmer to Farmer Progm)	Winrock International
7	Md. Kafil Uddin, Outreach Specialist, MAMA Initiative*	Dnet; MAMA Initiative
8	Priashis Basak, Assistant Director, Finance & Accounts	Dnet; MAMA Initiative
9	Nelufar Rahman, Finance Assistant, Feed the Future Aquaculture Progm	WorldFish
10	Murad Ahmed, Portfolio Associate, Feed the Future Aquaculture Progm	WorldFish
11	Shiril Sarcar, Deputy Chief of Party/ Finance & Operations	NHSDP
12	Dr. Israt Nayer, Newborn & Child Health Coordinator	NHSDP
13	Md. Maksudur Rahman, Senior Agribusiness Advisor, Agro Inputs Progm	CNFA Bangladesh
14	Osama Md. Shamsuddin, Deputy Manager, Grants (MaMoni project)	Save the Children
mMoney Service Providers (Invited Presenters)		
1	Md. Razib Siddique	bKash Limited

2	Zahid Mansur, Assistant Vice President	DBBL Mobile Banking
3	Mohammed Mesbahul Alam, FAVP	DBBL Mobile Banking
USAID		
1	Jeff de Graffenried, Program Development Officer	USAID
2	Tanya Jackson, USAID/Bangladesh Agriculture Officer	USAID
3	Niaz M. Chowdhury	USAID
FHI360		
1	Kathrin Tegenfeldt, Country Director	FHI 360
2	Mohibul Islam, Finance Officer	FHI 360
3	Md. Saidul Islam Sayeed, Assistant Director, Finance & Grants	FHI 360
mSTAR		
1	M. Ataur Rahman, Project Team Lead, mSTAR	FHI 360
2	Md. Ariful Islam, M&E Specialist, mSTAR	FHI 360