



G20-B20 WORKSHOP ON INCLUSIVE BUSINESS

8 April 2015

Ankara







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A. AGENDA







AGENDA

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Opening Remarks
- Ambassador Emre Yunt, Director General for Multilateral Economic Affairs, Ministry of Foreign Affairs, on behalf of the G20 Turkish Presidency
- Erol Kiresepi, B20 Executive Committee Member
Session 1 – Setting the scene for the G20 Framework: Operationalizing Inclusive Business and challenges for scaling-up
Chair: Mustafa Osman Turan, Head of Department, Ministry of ForeignnAffairs, on behalf of the G20 Turkish Presidency
Presentations by UNDP and World Bank Group on the ongoing work for developing a G20 Framework on Inclusive Business
- Eriko Ishikawa, Global Head, Inclusive Business, IFC, The World Bank Group
 Pedro Conceição, Director, Strategic Policy, Bureau for Policy and Programme Support, UNDP
Key-note Speakers:
- Ivar Blanken, Unilever VP Finance
- Ted London – William Davidson Institute/Ross School of Business, University of Michigan
- Zeynep Gürhan-Canlı - Koç University
Discussion
Coffee Break





	Session 2 – Business case studies
	Chair: Carolina von der Weid, Financial Policy Division, Ministry of Foreign Relations of Brazil
	Presentations by selected companies:
11:00 – 12:30	- Dr. Grace Waiharo, Head of Operations, Phillips Healthcare Services
	- Nusret Yurter, Founder and Chairman of Taze Kuru Gıda Inc
	- Dr. Dilip N.Kulkarni, President, Agri Food and Sustainable Agriculture, Jain Irrigation Systems Ltd, Jalgaon, India
	- Carla May Beriña-Kim, Head of Sustainable Development, Manila Water Company, Philippines
	- Hülya Uçarlar, Senior Marketing Manager, Vodafone Turkey
	Discussion
12:30 - 13:30	Lunch







	Session 3 – Role of Governments in Supporting Inclusive Business
	Chair: Nayantara Sasikumar, Assistant Director, G20 India Secretariat, Department of Economic Affairs, Ministry of Finance, India
	Country Presentations
	- Germany:
13:30 – 15:00	- Susanne Dorasil, Head of Division Economic policy, Federal Ministry for Economic Cooperation and Development (GMZ) of Germany
	- Dr. Maren Breuer, Head of Inclusive Business Action Network (IBAN) and Lars Krückeberg, Co-Founder and CTO, SOLARKIOSK
	- Brazil: Carolina von der Weid, Financial Policy Division, Ministry of Foreign Relations of Brazil
	- Mexico: Ana Luisa Saavedra Granja, Chief of Staff, Mexican Agency of International Development Cooperation (Ministry of Foreign Affairs)
	Discussion





	Session 4 – Effectiveness of the Existing IB Practices and Policies
	Chair: Susanne Dorasil, Head of Division Economic policy, GMZ of Germany
	Panelists:
	- Federico Bonaglia, Senior Counsellor to the Director at the OECD Development Centre
15:00 – 16:30	- Emily Sims, Manager of the ILO Helpdesk for Business on International Labor Standards - Dr. Yılmaz Argüden, ARGE Consulting - B20 Knowledge Partner
	- Anna Byhovskaya, TUAC/ITUC Policy Advisor, L20 Representative
	- Dr. Christina Tewes-Gradl, Co-Founder, ENDEVA
	Discussion
16:30 – 16:45	Coffee Break





	Session 5 – Recommendations for a G20 Framework on Inclusive Business: Way Forward What could be the added value of G20 on IB? What could be the link between the G20 growth
	agenda and IB? How can SMEs be better involved in IB?
16:45 – 18:15	Co-Chairs: Turkey, Kerem Divanlıoğlu, Deputy Director General for Multilateral Economic Affairs, Ministry of Foreign Affairs, G20 DWG Chair and China, Chen Chao, Director, Department of International Trade and Economic Affairs, Ministry of Commerce
	Panelists:
	- Ted London, University of Michigan
	 Pedro Conceição, Director, Strategic Policy, Bureau for Policy and Programme Support, UNDP
	- Ussal Şahbaz, T20 & World SME Forum
	Discussion
18:15 – 18:30	Closing Remarks by G20 Presidency and B20
19:00 – 20:30	Reception hosted by the G20 Turkish Presidency





B. CONCEPT PAPER



G20-B20 Workshop on Inclusive Business

8 April 2015 Ankara

Concept Note

Purpose

Create a common framework and policy environment for inclusive business (IB) based on existing case studies of IB models in the private sector (see Annex A) and on previous IB policy recommendations for governments and donors.

Background and Growth of Inclusive Business

The G20 has focused on IB since 2011. In advance of the G20 Challenge on Inclusive Business Innovation, the G20 adopted the International Finance Corporation's (IFC) existing IB definition of a private sector approach to providing goods, services, and livelihoods on a commercially viable basis, either at scale or scalable, to people at the base of the pyramid by making them part of the value chain of companies' core business as suppliers, distributors, retailers, or customers. The Challenge was a global competition that recognized businesses with innovative, scalable, replicable and commercially viable ways of reaching low-income people in developing countries (See Annex B for additional information). In addition an Inclusive Business Workshop series was hosted by Germany and Saudi Arabia with generous additional support from the United Arab Emirates and in cooperation with the Siemens Stiftung (Foundation). The workshops took place in Germany, Colombia, Kenya and India with the aim of strengthening the inclusive business relationships of the winners in the regions and focusing on the development of multi-stakeholder approaches to overcome the challenges of inclusive businesses in the regional context. The Challenge and Workshop series also resulted in a policy note on the business environment for IB and in 2013, a set of IB policy recommendations was created for governments and donors by the G20 Working Group. Additionally, the Inclusive Business challenge and the workshops laid the basis for the establishment of the global Inclusive Business Action Network in 2014, a multi-stakeholder initiative inclusive of and carried by private stakeholders and supported by public actors alike.

Since that time, IB has continued to gain momentum across sectors and geographies. Large and smaller companies, both local and multinational corporations, are now explicitly integrating poor consumers, producers and entrepreneurs into their core business models. These businesses aim at generating social change while being profitable at the same time.

Accelerated growth and replication of IB models is essential for the private sector to play a key role in improving people's lives by reducing poverty and increasing shared prosperity. Governments, development finance institutions, and international organizations are increasingly focusing on IB and adding knowledge and investment to the field. Over the past 10 years, IFC has invested over \$11 billion to 440 commercially-viable, primarily domestic inclusive businesses -- SMEs as well as larger companies – that reach millions of people. IFC monitors the financial performance of these clients, as well as their adherence to environmental, and social performance standards. IFC has contributed numerous reports and case studies to the IB field.

Business Call to Action (BCTA) at UNDP has received commitments from 104 companies worldwide to implement initiatives that will improve the lives and livelihoods of millions through commercially- viable business ventures. These companies range from local SMEs, to large domestic companies, to multinationals. BCTA's most recent report examines the reach and impact of its company member base.

Despite the increased focus on IB, companies continue to struggle with challenging operating environments and significant gaps in the institutional, informational and infrastructural conditions that are required to make markets work. Improved policy environments could enable even more companies to follow the lead of the IB pioneers and adopt IB models.

A G20 Inclusive Business Workshop

The proposed workshop will build upon the G20's extensive previous IB-related work, the previous G20 inclusive business workshops and the knowledge generated within the IB field to-date in order to address how the policy environment related to IB can advance the opportunities for private sector companies to further reach the poor. The workshop will examine the past work that has been done on IB to take stock of the current policy environment, recognize the existing gaps, and identify the action- items that the G20 can move forward.

The workshop will serve as a platform for private-public dialogue where the voices of inclusive businesses can be shared with the various stakeholders that may influence future policies to enable more IB to take place. IFC will contribute the results of a survey of 167 private companies related to the policy barriers to IB, which was conducted in conjunction with the G20 Challenge on Inclusive Business Innovation. Moving forward, there will be a need to create a more systematic and sustainable approach to integrate the voice of private sector practitioners of IB into country and sector specific dialogue.

In addition, the workshop will look into the national contexts where conducive inclusive business operating environments have been developed and where challenges remain. Specific cases of governments that are taking action in this area will be highlighted. For example, Kenya's work with public-private organizations such as the Kenva Private Sector Alliance (KEPSA), the Private Sector Innovation Programme for Health case study expanding health services to low-income families across Kenya, and the Philippine's work with the Philippine Business for Social Progress to mainstream the principles of inclusive business into policy and action. The World Bank also has examples of work to reduce barriers to competition and investment in many countries, especially in the services sectors, to enable small-scale service provider to participate in an increased number of sectors of the economy. For instance, in Rwanda, a reform of the tea pricing mechanism is expected to increase earnings of approximately 60,000 farmers, and, in India, a study of the tertiary education sector identified specific legal and regulatory barriers to increased private investment in the sector.

Potential company case studies to be discussed at the workshop are described in Annex A.

Annex A – Potential Company Case Studies

IFC Clients

Bankaool (Agribusiness Finance, Mexico)

Formerly called Agrofinanzas

Bankaool was created in 2005 when Agroindustrias Unidas de Mexico (SA AMSA), the Mexican subsidiary of ECOM, an international commodity trading company, decided to spin off its supplier financing division. Before this, SA AMSA had financed suppliers directly for more than 50 years.

Bankaool works with a trusted network of traders and processor to identify farmers who are potentially good credit risks. The company's model allows it to finance a large number of farmers who are otherwise difficult to reach. Bankaool complements its offerings to farmers and other customers with deposit and savings services. As of 2015, Bankaool has relationships with 15 buyers, enabling more than 25,000 loans totaling over \$37million.

Jain Irrigation Systems Ltd. (JISL) (Agribusiness, India)

Founded in 1987, JISL is the largest manufacturer of micro irrigation systems (MIS) worldwide and a leading processor of fruits and vegetables — the world's largest in pureed mangos and third-largest in dehydrated onions. The company also engages in pipe and plastic sheet manufacturing, renewable energy, tissue culture plants, agricultural inputs, and financing.

JISL offers smallholder farmers inputs, financing, and training to produce more and better crops. The company also purchases fruits and vegetables from farmers for processing and sale in international and domestic markets. In this way, JISL's business reaches farmers as both producers and consumers.

Farmers who switch from flood irrigation to JISL's drip and sprinkler systems see water savings of 30- 65% over traditional surface irrigation systems. Along with a 50% government subsidy, financing helps farmers afford MIS. JISL works with banks to facilitate MIS financing and also launched the Sustainable Agro Commercial Finance Ltd. (SAFL) in 2011 for this purpose.

JISL has reached 3.5 million smallholder farmers through MIS and other areas, including 0.5 million through agriculture extension and 10,000 through contract farming. In addition, JISL's network of 4,000 dealers/distributors have over 40,000 staff.

Manila Water Company (Water, Philippines)

Manila Water Company (MWC) provides water and wastewater services and has been a private concessionaire of the government-owned Metropolitan Waterworks and Sewerage Systems (MWSS) since 1997. Manila Water serves customers from 23 municipalities of Manila's East Zone and is also expanded to other cities in the Philippines and Vietnam.

Manila Water's "Tubig Para Sa Barangay" (TPSB) program - or "Water for Poor Communities"- is designed to reach low-income areas based on a clear business case: underserved, low-income households demonstrate a willingness to pay for safe, reliable water and connecting them means reaching new markets while reducing costs from inefficiencies and illegal connections. The TPSB model creates partnerships with local government units and community-based organizations to include communities in the design and implementation of water supply systems.

MWC has reached over 6 million customers -- 1.7 million of which are at the base of the pyramid -- and over 6,600 microenterprise suppliers that provide water and wastewater systems repair, maintenance, etc.

Tribanco (Retail, Brazil)

Tribanco is a Brazilian financial institution established in 1990 by Latin America's largest wholesaler and distributor, Grupo Martins. Grupo Martins has been in business for over 60 years and is one of the top 100 companies in Brazil. Tribanco serves as a financial intermediary in the Grupo Martins distribution chain, offering financial and management solutions for over 30,000 retail clients that are predominantly family-owned shops.

Grupo Martins created Tribanco as part of a broader strategy to maintain its market position in the face of foreign retailers entering the Brazilian market and to better service its own retail customers.

Tribanco serves Martins' more than 465,000 micro, small, and medium-sized retailers with credit to purchase inventory and make store improvements.

Tribanco also enables retailers to offer customer credit cards to their shoppers, more than 70 percent of whom are low-income and often need help to sustain regular, everyday purchases like groceries when cash flows are tight. After receiving customer creditworthiness training from Tribanco, retailers decide which of their customers are eligible to receive the cards. Repayment is high — over 95 percent.

VINTE Viviendas Integrales* (Housing, Mexico)

Founded in 2001, VINTE is a homebuilder specializing in affordable, sustainable housing for low- and middle-income families in Mexico. VINTE's shareholders have a collective vision to raise housing standards in Mexico while providing innovative, value-added affordable housing. As a vertically integrated company, VINTE's operations span land acquisition, housing design, housing development planning, construction, marketing, and sales.

The government of Mexico's support for housing finance is incentivizing homebuilders to target the affordable housing segment given the availability of affordable mortgages through the Infonavit and Fovissste systems. VINTE's customer offering is differentiated by its use of innovative technology and modern infrastructure services. Its research and development in cutting-edge technologies is helping the company to introduce innovations that save homebuyers on ongoing home maintenance costs.

BCTA Members

Kennemer Foods International Inc. (Agribusiness/Food, Philippines) Kennemer Foods International, Inc. (KFI), a growing consolidator and supplier of cocoa beans to the international market, pledged at the end of 2014 to integrate 35,000 smallholder famers into their value chain by 2020.

By utilizing contract-growing and buy-back guarantee agreements with smallholder cocoa farmers, KFI is providing training and helping provide effective technology and practices to increase the income of rural farmers. It is estimated that by supporting the smallholder cocoa famers in their production efforts, they will increase their incomes by an estimated \$3,600 per year. In addition, going forward, the company plans to train and certify 1,300 cocoa doctors in the Philippines by 2020.

Phillips Healthcare Services Ltd. (PHSL) (Healthcare, Kenya)

Phillips Healthcare Services Limited (PHSL) brings its expertise in providing affordable and sustainable healthcare solutions to improve nutritional outcomes in Kenya. As part of its Business Call to Action initiative, PHSL plans to expand its pilot nutritional supplement programme to reach more than 150,000 young children with Micronutrient powder (MNP) by 2018.

As a wholly-owned subsidiary of Phillips Pharmaceuticals Limited, part of the Phillips Pharma Group is working in Kenya, Ghana, Nigeria, Rwanda, Tanzania, Uganda and Zambia. The company serves as a leading importer, distributor and marketer of pharmaceutical, surgical and diagnostic equipment.

PHSL is also serving as the social investment arm of the Phillips Pharma group — working to increase affordability and accessibility of quality healthcare solutions for Base of Pyramid (BoP) clients. PHSL has two business pillars that guide their business and community engagement. The first pillar is to provide Pharmaceutical Supply Chain Services to donor funded projects ensuring adherence to good distribution practices (GDP). The company works as a subcontractor for USAID in the Kenya Pharma project to help distribute medicine for HIV infected clients in Kenya.

As part of the second pillar, PHSL provides affordable, quality healthcare solutions to the working poor to ensure that the population at the base of the pyramid has access to quality healthcare. The company has various initiatives under these guiding pillars and routinely partners with like-minded organizations in order to achieve greater impact. Projects currently underway include a strategic partnership with Novo Nordisk to procure insulin and ensure an uninterrupted supply to BoP clients with diabetes. PHSL also distributes Zinc and ORS kits in collaboration with the Clinton Health Access Initiative (CHAI). The specialized product kits used to treat diarrhea are typically too costly for most rural families, but as part of the program the kits are made available in all neighborhood shops and kiosks. PHSL is also working on a pooled procurement program with the Kenya Association of Physicians Treating Lung Disease (KAPTLD) to increase affordability and accessibility of asthma management products to clients.

PHSL's core objective through social marketing is to increase affordability and accessibility to quality healthcare products.

Ryohin Keikaku (MUJI)

Japanese lifestyle brand MUJI has committed to development of an eco-friendly natural dyeing plant in Cambodia, as part as its commitment to the Business Call to Action (BCtA).

The retailer, with international brand presence in nearly 600 stores across Japan, Asia, Europe and the USA, plans to source its products locally and increase the number of local producers, especially women from post-conflict or transitional societies.

MUJI has been promoting eco-friendly dyeing utilizing various natural materials since 2012, and formed its commitment around two projects including the development of a 2,000 m2 eco-friendly dyeing and sewing towel plant in Cambodia to employ over 300 local people by 2015.MUJI Kyrgyzstan wool felt new MUJI is also planning to plant indigo – a tropical plant cultivated as a source of dark blue dye – around the plant, which will generate 50 new jobs and a new product line of natural Indigo dye products in near future.Supported by several international organizations and hosted by the UN Development Programme (UNDP), the BCtA is a global initiative that aims to support the private sector's efforts to fight poverty through its core business.

With the support of the Japan International Cooperation Agency (JICA), MUJI plans to continue sourcing soapstone products from Kenya and wool felt products from Kyrgyzstan. By training local producers and engaging artisan communities in these regions, MUJI continues to develop quality products that meet international standards.

MUJI's focus on design and efficiency will result in more local jobs and wages for local people. In addition, the company will provide skill development seminars for local producers in Kenya and Kyrgyzstan, including how to manage supply chains, keep high quality standards, and monitor sales trends in international market.

MUJI plans to increase production by 8% in Kenya and Kyrgyzstan by 2015 and 1.3 million dollars revenue is expected that year from the sales of products from Cambodia, Kenya and Kyrgyzstan.

MUJI is known for providing simple, innovative and elegant products which comes from the Japanese notion of 'Kanso' that brings a sense of calm into everyday life. Operated by Ryohin Keikaku Co Ltd, MUJI also has committed to buying organic cotton from suppliers who engage in sustainable sourcing practice including small scale farmers from Tanzania, Egypt and India.

Taze&Kuru Inc. (Agriculture/Retail, Turkey)

Taze&Kuru Inc. is integrating in its business plan 100 small scale Turkish farmers to support local production of dehydrated fruit products in Turkey. The company has also pledged to establish more production facilities in Turkey by 2018, employing primarily women in locations used to dry fruits and vegetables.

The company has drawn upon ancient methods of preservation and pioneered a unique renewable- energy-powered food drying process which produces healthy snacks that are free from preservatives, coloring and all additives. As part of its overall mission, the company is also working to change perceptions about nutrition and environmentally sound techniques to dry fruits and vegetables.

Through its specialized employee training for small scale farmers, Taze&Kuru Inc. hopes to improve the livelihood of local communities and expand its distribution.

Waste Capital Partners (waste management, India)

In India, rural and urban areas produce significant levels of waste and hazardous materials, with only an estimated 50 percent properly collected in accordance with health and safety standards—leading increasingly to vector-borne illnesses and contaminated ground water.

Waste Capital Partners is piloting a progressive model for waste disposal in emerging-market cities while disseminating the model through its nonprofit social enterprise, Waste Ventures, based in Vizag.

As part of its commitment to BCtA, Waste Ventures will employ 10,000 formerlyindependent waste pickers as collectors, composters, and recyclers by 2017. The company also plans to offset 200,000 tonnes of carbon dioxide over the next five years. Already, the company has instituted an Employee State Insurance and Provident Fund for its employed waste pickers along with opening up individual bank accounts.

By using a thermophilic composting technique, Waste Capital Partners also eliminates methane – a gas that according to them is 24 times as harmful to the atmosphere as carbon dioxide – and prevents it from forming in rotting waste.

IBAN Members

Lafarge (Housing, 18 countries worldwide)

4 billion people around the world do not have access to decent housing, including 150 million in developed countries, and over 800 million people live in slums. To address this need, Lafarge is focusing on innovation to offer a range of affordable housing solutions to populations and governments, including microfinance, earth-cement building solutions, slum renovation and collective social housing.

For Lafarge, affordable housing means helping populations with low revenue to access housing at the most affordable cost. For Lafarge, affordable housing is set to become a profitable activity with a high social impact: the inhabitants are Lafarge customers in their own right with specific needs, for whom Lafarge is innovating and creating value. To date the Lafarge Microfinance Program for Affordable Housing has allowed to build 9,000 homes in 8 countries (Indonesia, Philippines, Morocco, Kenya, Nigeria, Zambia, Sri Lanka, Bangladesh and Serbia).

STRAWTEC (construction materials, Rwanda)

Construction costs in Rwanda are high, with most building materials currently being imported. The German company STRAWTEC took the decision to establish a self-sufficient manufacturing facility in the Kigali Special Economic Zone in order to provide locally produced building material for mass- housing and commercial construction. The alternative building technology utilizes wheat straw as the primary raw material for the manufacturing process, thus providing extra revenue for local farmers. STRAWTEC is supported by an agreement with Rwandan wheat cooperatives and the Ministry of Agriculture and Animal Resources (MINAGRI) to ensure effective supply-chain management of wheat straw to the production facility. STRAWTEC creates new employment in farming and transport, in addition to a significant number of news jobs at the manufacturing plant. The firm has partnered with the Workforce Development Agency (WDA), Ministry of Education (MINEDU) and the German Gesellschaft für Internationale Zusammenarbeit (GIZ) to develop and implement a curriculum for STRAWTEC® construction methods via accredited modular training units and Industrial Training.

SOLARKIOSK (solar energy, 6 countries in Sub-Saharan Africa)

SOLARKIOSK provides prefabricated kiosk frames and wall panels that can integrate 1-4 kWp of photovoltaic capacity into a modular kit-of-parts design that is easy to assemble even on challenging terrain. SOLARKIOSK enables access to new solar-powered business opportunities through the provision of products, energy services and business solutions. The SOLARKIOSK E-HUBB is designed to adapt to and evolve along with the energy demands of its community. Every E-HUBB enables further business innovation by the local operator, such as a movie theatre, hair and beauty salon, restaurant, motor vehicle workshop, among others. At night, the E-HUBB is powered by the energy stored in its battery pack, ensuring continuous operation. The E-HUBB unit becomes the social and economic center of a community.

The SOLARKIOSK vision aims to reach further: An expanded E- HUBB unit can provide and manage the power supply to commercial anchor clients, refugee camps, health stations, schools, and other purposes.

Ruby Cup (women hygiene, Kenya)

Ruby Cup provides menstrual cups, a menstrual hygiene product that can provide a solution for women and girls who cannot afford sanitary products. One cup can last for 10 years and gives a girl the freedom and confidence to stay in school and access education in order to reach her full potential. Ruby Cup applies a Buy One Give One model and works alongside local partners and organisations. This offers a solution to the menstruation problems that many girls and women face in developing countries.

Vodafone Turkey Social Business Models

Vodafone Turkey has established "Social Business Models" in 2009 to serve the needs of underserved segments such as farmers, women and disabled in Turkey thru leveraging mobile technologies.

Vodafone Farmers Club was established in 2009 with the vision to increase effectiveness and efficiency of Turkish farmers; create an impact for a better future by developing useful projects and applications. Farmers have difficulty to reach information regarding new farming practices, weather, government subsidies and advices specific to their produce. Vodafone Farmers' Club is helping farmers by sending special content with 88 products varieties and 966 different districts via Farmer Info SMS Pack. 1.2 million Farmers have benefited from the service so far. In addition, members received 1.1 million different content and 730 million SMS. Second big hurdle is the income they lost throughout the value chain while selling their produce thru intermediaries. Vodafone created a Mobile Advertisement service used by 35 K farmers up to now to enable them to reach and market their produce directly to buyers at better prices. Farmers' Club "Education Truck" traveled thousands of kms in the last 5 years, 406 towns / villages were visited and reached 9 million farmers to educate them on how to increase their productivity and profitability.

As another pillar of Social Business Models, Vodafone Women First Program was launched to empower women through mobile technology and enhance their social and economic presence. Program consolidates all products and services designed for this purpose with services that help women to increase their income, acquire new skills and access information easily on topics such as children's health. Some exemplary services are: "Vodafone Women First Advertising Service" which enables women to promote and sell their hand-made products on sahibinden.com, one of the largest e-trade platforms in Turkey, to create income for themselves and for their family. Another example is "Women First in Entrepreneurship": In cooperation with the Ministry of Education & Turkey's ICT foundation, the Vodafone foundation provides technology and entrepreneurship education to 10.000 women. "Vodafone Red Light" is a mobile application with more than 250 K users, which aims to protect women against violence.

Vodafone M-Pesa

M-Pesa is a mobile money transfer and payment service which allows customers to access financial services close to where they live and work and thereby holds the promise of addressing two major hurdles to financial inclusion: lack of proximity and high costs. M-Pesa enables people who have a mobile phone. but limited or no access to a bank account, to send and receive money, buy airtime and pay their bills. The service has no entry fee, monthly charge or minimum balance and is therefore accessible to any customer, including at the bottom of the pyramid. Customers deposit or withdraw funds through a network of retail outlets which plays a vibrant part of M-Pesa. Other transactions are carried directly from the customers' phone whenever they need and wherever they are. M-Pesa provides access to financial services in a convenient way and with increased security and privacy. As M-Pesa reaches scale in a given market. additional services extend the benefit of financial access to multiple stakeholders and to the wider economy. In Kenya and Tanzania, a growing number of businesses are disbursing salaries using M-Pesa. Micro-finance institutions are also collecting their customers' loan repayments through M-Pesa. International money remittances can now be sent directly to the M-Pesa account of the receiver.

M-Pesa was launched in March 2007 by Safaricom in Kenya, where it is now actively used by more than 12 million customers. Vodacom has more than 5m customers, it offers M-Pesa in Tanzania since 2008 and launched it in DRC in 2012. The service is also available in other markets such as Mozambique, DRC, Lesotho, Egypt, South Africa, India, and Romania. In countries with limited financial infrastructure, the potential of a service like M-Pesa is substantial.

In June 2010, the Central Bank of Kenya was reporting that 70% of the electronic transactions done in the country were done through M-Pesa. It represented less than 3% in value though, indicating a strong demand for small value electronic transactions at the bottom end of the pyramid.

Annex B – G20 Challenge on Inclusive Business Innovation

Following the G20 Challenge on Inclusive Business Innovation in 2012, the G20 held a unique multi- stakeholder forum in Berlin where the fifteen companies that won the challenge could meet with executives of leading inclusive and other international businesses, representatives of development agencies and governments, investors as well as other experts in the IB field. The objective of the workshop, and of the ensuing regional level workshops, was to foster the spread of inclusive businesses through showcasing successful examples, developing solutions to their growth challenges, and encouraging new business relationships, in Business-to-Business (B2B) and cross-sector working groups.

Winners:

Agrofinanzas* (Mexico), which helps improve the lives of rural Mexican farmers and food producers by providing financing to them.

Apollo Hospitals Group* (India), which helps provide specialized medical services in India's underserved rural areas and smaller towns.

Bakhresa Grain Milling* (Malawi), which helps local entrepreneurs build businesses that entail selling baked goods.

Brilla, a program launched by Promigas* (Colombia) to help people finance home improvements, microbusinesses, schooling, and appliance purchases.

Corporación Universitaria Minuto de Dios* (Colombia), which makes higher education more accessible by offering loans to students in Colombia.

Ecofiltro (Guatemala), which manufactures low-cost water filters that can be assembled using local materials and labor.

Engro Foods Limited* (Pakistan), which helps small dairy farmers in rural Pakistan join the formal economy.

Jain Irrigation Systems Ltd.* (India), which provides irrigation systems to farmers in several developing countries, improving their yields by up to \$1,000 per acre.

Manila Water Company* (Philippines), which provides safe, affordable drinking water.

Millicom^{*} (Luxembourg), which provides affordable and accessible mobile services and solutions, including financial services, to customers in emerging markets in Latin America and Africa.

Reybanpac Unidad de Lácteos* (Ecuador), which helps combat malnutrition by providing affordable high-protein dairy drinks with milk purchased from small farmers.

Sustainable Harvest Coffee Importers (United States), which helps small coffee farmers in Central and South America and East Africa improve their lives by buying their coffee at fair prices.

Tenda Atacado Ltda (Brazil), which supports small business in Brazil by extending credit to microentrepreneurs with no credit history.

VINTE Viviendas Integrales^{*} (Mexico), which provides affordable and ecofriendly housing to low- and middle-income families in Mexico.

Waterlife India Private Limited (India), which builds and runs water-purification plants to provide safe and affordable drinking water.

* IFC client (Press Release)





C. SPEAKERS' BIOGRAPHIES



Erol Kiresepi



Mr. Kiresepi is the Vice President of the Turkish Confederation of Employer Associations (TİSK) and the President of the External Relations Commission, where he represents Turkish Employers at the international level. He is also a Member of the Turkey-EU Joint Consultative Committee (JCC) since 2004. Mr. Kiresepi has also represented TISK at G20 and B20 processes since 2011, including the 2011 G20 French Presidency, the 2013 G20 Russian Presidency, and the 2014 G20 Australian Presidency, where he was a member of the B20 Human Capital Taskforce representing employers. In 2013 and 2014, he also represented world employers at various international platforms. Mr. Kiresepi is also the CEO of Santa Farma.

Pedro Conceição



Since October 2014, Pedro Conceição is Director, Strategic Policy, at the Bureau for Policy and Programme Support, United Nations Development Programme (UNDP). Before that, he was Chief-Economist and Head of the Strategic Advisory Unit at the Regional Bureau for Africa, UNDP (from 1 December 2009).

Prior to this, he was Director of the Office of Development Studies (ODS) at UNDP from March 2007 to November 2009, and Deputy Director of ODS, from October 2001 to February 2007. His work on financing for development and on global public goods was published by Oxford University Press in books he co-edited (The New Public Finance: Responding to Global Challenges, 2006; Providing Global Public Goods: Managing Globalization, 2003). He co-edited several books on the economics of innovation and technological change, including: Innovation, Competence Building, and Social Cohesion in Europe-Towards a Learning Society (Edward Elgar, 2002) and Knowledge for Inclusive Development (Quorum Books, 2001).

He has published, amongst others journals, in the African Development Review, Review of Development Economics, Eastern Economic Journal, Ecological Economics, Environmental Economics and Policy Studies, and Technological Forecasting and Social Change. Prior to coming to UNDP, he was an Assistant Professor at the Technical University of Lisbon, Portugal, teaching and researching on science, technology and innovation policy. He has degrees in Physics and in Economics from the Technical University of Lisbon and a Ph. D. in Public Policy from the Lyndon B. Johnson School of Public Affairs at the University of Texas at Austin, where he studied with a Fulbright scholarship.

Eriko Ishikawa



Ms. Eriko Ishikawa is Global Head for Inclusive Business at IFC, a member of the World Bank Group. IFC is the largest global investor in inclusive businesses projects, with over US\$11 billion committed to more than 400 companies in 90 emerging market countries since 2005 – across a number of industries including the financial sector, agribusiness, telecom, housing, health and education.

Eriko has over 20 years of development finance experience in the World Bank Group. At IFC, she leads IFC's initiative to support private sector companies that reach populations at the Base of the Pyramid (BOP). The Inclusive Business practice was set up to support investments to companies that have a direct impact on the BOP. It captures field based results evidence of successful business models used by IFC clients in emerging markets, and shares that knowledge globally. It also established an independent validation process for projects are identified as having an inclusive business model. That process has allowed IFC's Treasury to establish a thematic funding program for Inclusive Business Bonds in 2014. These are IFC AAA-rated bonds whose proceeds are ear-marked for funding inclusive business projects. The first few issues raised over US\$200 million equivalent. During her career at IFC, Eriko spearheaded several new practice areas including Business Linkages – providing technical assistance and advisory support to IFC clients to strengthen their local supply chain in emerging markets (Guyana, Peru, Nicaragua, Brazil, India, Mozambique, Cote d'Ivoire, Kenya). She also pioneered IFC's engagement in Central Asia, where she led investments in local commercial banks, microfinance institutions, and small and medium enterprises (Kazakhstan, Uzbekistan, and the Kyrgyz Republic).

Eriko has co-authored several publications: "Shared Prosperity through Inclusive Business: How Successful Companies Reach the BOP" (2014); "Being the Change: Inclusive Business Entrepreneurs Impacting the BOP" (2012); "Accelerating Inclusive Business Opportunities: Business Models that Make a Difference" (2011); "Inclusive Business Models: Guide to the Inclusive Business Models in IFC's Portfolio" (2011); "Inclusive Business Solutions: Expanding Opportunity and Access at the BOP" (2010); "Scaling Up Inclusive Business: Advancing the Knowledge and Action Agenda" (2010); "Developing Inclusive Business Models: A Review of Coca-Cola's Manual Distribution Centers in Ethiopia and Tanzania" (2009); "Business Linkages: Enabling Access to Markets at the BOP" (2009); "Supporting Entrepreneurship at the BOP through Business Linkages" (2008).

Sharing knowledge is important to Eriko, and she has participated as a technical expert at events for the Inclusive Business Action Network, World Business Council for Sustainable Development, BOP Summit at Michigan University, Business Call to Action, and the Aspen Network of Development Entrepreneurs. She has led a series of private sector BOP roundtables organized by IFC and the Harvard Kennedy School - the Rio Roundtable (2008) and the Jaipur Roundtable in (2009) – and created the IFC Inclusive Business Leaders Forum (2010, 2011, 2012 and 2013).

Prior to joining IFC, Eriko was a Vice President for International Corporate Finance at Citibank in New York, covering Latin American and Japanese clients. She is a Japanese national, has lived in Brazil, and has been educated in the US. She has an MBA from Stanford University; as well as AB and EdM degrees from Harvard University.

Ivar Blanken



Ivar is CFO for Unilever Turkey as well as CFO for Unilever's fifth largest region North Africa, Middle East, Turkey, Central Asia, Russia and Ukraine (NAMETRUB).

Prior to this role, Ivar was VP Finance & Controller for Unilever Americas. He has furthermore held positions as CFO Unilever Greece, Finance Director Corporate Trasury and various finance roles in the Dutch Unilever operating companies.

Ivar has a master's degree in Industrial Engineering from Twente University and post-graduate degree in Conrolling from Erasmus University.

Ted London



Ted London is a Senior Research Fellow at the William Davidson Institute (WDI) and on the faculty at the University of Michigan's Ross School of Business. At WDI, he directs the Base of the Pyramid Initiative, a program that champions innovative ways of thinking about more inclusive forms of capitalism. At the Ross School, he offers courses to graduate students and executives on the opportunities and challenges in developing new business models to serve BoP markets.

A leading expert on the intersection of business strategy and poverty alleviation, Dr. London focuses on designing enterprise strategies and poverty alleviation approaches for low-income markets, developing market-entry capabilities, building cross-sector collaborations, and assessing poverty reduction outcomes of business ventures. His numerous articles, chapters, reports, and cases emphasize creating new knowledge with actionable implications.

Over the past two decades, Dr. London has directed and advised leadership teams in the corporate, non-profit, and development sectors on designing and implementing market-based strategies in low-income markets.

These organizations include Abt Associates, Acumen Fund, AED, Altria, CARE, CEMEX, Coca-Cola, Department for International Development (DFID), Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ), DuPont, GE Healthcare, Grassroots Business Fund, Hershey, Hewlett-Packard, Inter-American Development Bank (IBD), International Finance Corporation (IFC), Kumi Hospital, McKinsey Consulting, Microsoft, Pfizer, SC Johnson, Technoserve, Unilever, United Nations Development Programme (UNDP), U.S. Agency for International Development (USAID), U.S.-Asia Environmental Partnership, VisionSpring, Wachovia, and the X-Prize. He also currently sits on several advisory boards and shares his research in venues across the globe.

Before starting his career at the University of Michigan, London was on the faculty at the University of North Carolina, where he also received his Ph.D. Before that, he held senior management positions in the private, non-profit, and development sectors on three continents.

Zeynep Gürhan-Canlı



Zeynep Gürhan-Canlı is Migros Professor of Marketing at Koc University, Istanbul, Turkey. She completed her Ph.D. in marketing at New York University Stern School of Business in 1997. Prior to joining Koc University, she was a tenured faculty member at Ross School of Business, University of Michigan. Her recent research with UNDP IICPSD focuses on the role of private sector in development. Her other research interests include consumer information processing in relation to branding and corporate image (brand relationships, co-branding, brand extensions, brand communications, corporate social responsibility), consumer fears and experiences, and corporate responsibility strategy. She has published several articles in leading academic journals such as Journal of Consumer Research, Journal of Consumer Psychology, and Journal of Marketing Research. She is an associate editor for the Journal of Consumer Research and International Journal of Research in Marketing. She is on the Editorial Review Boards of the Journal of Consumer Psychology and Journal of International Marketing. She is currently serving as a member of the academic board of American Marketing Association and Association for Consumer Research. She served as a faculty fellow at several doctoral consortia and is the director of the graduate school of business at Koc University. She has several recognitions based on her scholarly work. An article published in Journal of Marketing cited her among the top 50 most prolific scholars globally publishing in the leading marketing journals during 1982-2006.

Dr. Grace.W. Waiharo



Dr. Grace Waiharo is the Head of Operations for Phillips Healthcare Services Limited (PHSL). She is a registered pharmacist with over 19 years of experience in the pharmaceutical industry. At PHSL, she is responsible for implementing the company's strategic plan and reports to the Board of Directors. Over the last 5 years she has been responsible for managing the supply chain services for the a multi-million dollar PEPFAR funded USAID I Kenya Pharma Project that has procured, warehoused and distributed medicines for HIV and opportunistic infections worth about USD 500 million and reaching about 400,000 patients with HIV medicines and more than 800,000 patients on care with medicines for opportunistic infections. All these patients are poor Kenyans who could not afford to buy medicines and therefore relied on the efficient PEPFAR supported supply chain to deliver their crucial treatments on time. PHSL also managed a USAID nutrition and HIV program that provides nutrition commodities to HIV patients in Kenya.

PHSL is also the corporate social invest arm of the Phillips Pharma Group and currently implements several projects that target the population at the Base of the Pyramid (BoP). Through establishing strategic partnerships, Grace ensures that crucial treatments and health solutions are accessible and affordable to the BoP. Through such partnerships, PHSL currently distributes ORS-Zinc kits for management of diarrhea in children under the age of 5 years as well as micro nutrient powder (MNP) for home fortification. She also believes in women empowerment and by design 75% of her management team at PHSL is composed of women.

Nusret Yurter



Nusret Yurter is Founder and Chairman of Taze Kuru Gıda Inc since 2009. He is also the Country Representative of Dubai Islamic Bank. Before founding Taze Kuru he has worked at many different organizations. Between 1998 and 2000 Nusret Yurter worked at AFS Boru Inc. as General Manager; between 2000 and 2001 as Chief Adviser of Chairman at Ankara Chamber of Commerce. From 2001 to 2005 Nusret Yurter was Deputy General Manager at Canerler Inc. at the same time he instructed marketing lessons at Atilim University.

Nusret Yurter studied Physics at the Middle East Technical University (METU), Ankara. He has an MBA from Coventry University, UK and he holds a PhD on Management and Marketing from the Kocatepe University.

Dr. Dilip N.Kulkarni



Dr. Dilip Kulkarni serves as the President of Jain Irrigation's agro and food processing group. He has been instrumental in the development of Jain's successful sustainability program across the company's value chain. He is involved in developing and implementing new programs in agriculture and in food processing and oversees the work to build value chain operations with small and medium farmers in mango and white onions, with Jain being India's largest exporter of dried onion and mango pulp, and Coca Cola's strategic partner in India.

Dr. Kulkarni is also active in Jain's massive research and development operations, focusing on best applications of drip irrigation to a wide range of crops, and research into improved methods and inputs to maximize the impact of drip irrigation on productivity and water savings. He is responsible for developing linkages with other organizations, including public private partnership programs with Government of States within India and with international governments. Dr. Kulkarni also coordinates Jain's activities with Chambers and Professional Associations and Government agencies for strategic policy developments.

Dr. Kulkarni graduated in agriculture with distinction in 1972 and earned a fellowship of FAO to acquire his Master's degree and a PhD with distinction in Food Technology from CFTRI, Mysore. Dr. Kulkarni joined as lecturer of Food Technology at the Institute of Applied Science and Technology at Dharan, Nepal.

Later he joined his alma mater as Professor and Head of Food Science and Technology, Marathwada Agricultural University at Parbhani, to establish India's first-degree program in Food Technology. Dr. Kulkarni was a DANIDA Fellow in Denmark, consultant in Indonesia, advisor and visiting professor in Mauritius, visiting professor to the Chinese academy of sciences in China. Dr. Kulkarni has been a member of several Subgroups of the Planning Commission, the Swaminathan Committee, and ICAR National Coordinator for Food Technology. He worked on QRT team of ICAR for Pomegranate. Dr. Kulkarni is a member of the expert group in the area of Secondary Agriculture of Biotechnology, Member of Rajiv Gandhi Science and Technology Commission for Food Technology Park.

Dr. Kulkarni has been involved in technology transfer and extension for farmers and entrepreneurs. He transferred 26 technologies to various agro commodity groups including sorghum starch, liquid glucose, processed banana products, PHT for mango, banana, pomegranate, dehydrated vegetables, and protein rich foods from safflower soybean. He was associated with several industrial development programs. Dr. Kulkarni established the Agri Food Research Foundation of India and served, as its first Director.

Dr. Kulkarni is recipient of several awards and certificates, among them are TATA scholar 1978; N.M. Mohan Award, 1984; IFCON prize 1998; M.A.U. Commemorial Award 1996; *Rashtriya Gowrav* Award 2001; Govt. of Maharashtra Sanman Patra 2002. IFC Inclusive Business Leader 2011 and 2012.

Carla May Beriña-Kim



Carla joined Manila Water in 2003 and served as a manager for various departments including Corporate Communications, as well as Regulation and Compliance. Concurrently to being the Head of Sustainable Development group, Carla serves as the Executive Director of Manila Water Foundation, the social responsibility arm of the Manila Water group of companies in the Philippines to cater to Base of the Pyramid (BOP) communities. Under her leadership, Manila Water Foundation has so far helped and reached out to over 175,000 families through water supply provision, water education, community assistance and sustainable livelihood programs.

Carla is Manila Water's ambassador and spokesperson, delivering speeches and presentations at local and international conferences. She has so far shared Manila Water's story and experience in Japan, Singapore, Hong Kong, China, Indonesia, Thailand, Vietnam, Cambodia, Malaysia, United Kingdom, Germany and Colombia.

In 2013, Carla was named one of <u>Devex's Manila 40 Under 40</u> International Leadership Awardees. She was also chosen by the New Zealand government to represent the Philippines in the ASEAN Young Business Leaders Initiative. She has a degree in Chemical Engineering from the University of the Philippines.

Hülya Gündoğan Uçarlar



As of January 2014, Hulya Gundogan Ucarlar is appointed as Senior Marketing Manager responsible from Social Business Models in Vodafone Turkey on top her current role as Postpaid Segment Senior Marketing Manager. She leads Social Business Model segments (farmer, women, disabled) designed to improve the lives of underserved people at the bottom of the economic pyramid thru the use of mobile technologies. Her responsibility area includes successful Vodafone programs such as Vodafone "Farmers Club", Vodafone "Women First" Program and Vodafone "Dreams Club" for disabled.

Before Vodafone, Hulya Gundogan Ucarlar worked in Procter&Gamble and Ulker in various marketing roles and led major company initiatives & turnaround programs. She has won numerous reputable awards with the innovative and effective marketing campaigns she led.

Hulya Gundogan Ucarlar graduated with a master's degree in Business Administration (2003) and holds a BS degree in Economics (2001) both from Bilkent University.

Susanne Dorasil



German Federal Ministry for Economic Cooperation and Development (BMZ)

Head of Division "Sustainable Economic Policy; Financial Sector" in charge of sustainable economic development (economic policy, financial and private sector development). She is currently serving as German co-facilitator of the Sub-group on SME Finance of the G20 Global Partnership for Financial Inclusion and is member of the Social Impact Investment Taskforce established by under the UK's Presidency of the G8.

Formerly deputy head of division "Central Africa, West Africa II, Madagascar", Senior Advisor to the German Executive Director at the World Bank Group (Focal areas: IDA; dept sustainability, lending instruments, corporate governance, safeguards/performance standards, good governance, fragile states); Private Secretary to the Permanent State Secretary of the BMZ, deputy head of the legal division.

Susanne Dorasil studied law at the Free University of Berlin and holds a Master of Laws degree from (King's College London), Bar examination (Berlin)

Dr. Maren Breuer



Dr. Maren Breuer is manager at the Business Unit Cooperation with the Private Sector at Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. As part of her range of responsibilities relating to Inclusive Business in international cooperation she is the head of the Responsible and Inclusive Business Hubs (RIBHs) in Cairo, Jakarta, and Pretoria as well as the acting head of the Inclusive Business Action Network (IBAN). In her previous function she worked 3.5 years as advisor for climate change policy and private sector cooperation in Indonesia. In addition, her former duties include research assistant at the Chair of Organization & Empirical Management Research at ESCP Europe and project manager at the Technical University (TU) Berlin (Institute for Machine Tools and Factory Management).

Lars Krückeberg



M.Arch, Dipl.-Ing. Arch, Architekt BDA, Founding Partner of GRAFT

Lars Krückeberg studied architecture at the Technical University Braunschweig, Germany, the Universitá degli Studi di Firenze, Italy, and the German Institute for History of Art, Firenze, Italy. He graduated as Dipl.-Ing. Arch in Braunschweig and received his Master of Architecture at the Southern Californian Institute of Architecture SCI Arc, Los Angeles, USA.

In 1998 Lars Krückeberg established GRAFT in Los Angeles together with Wolfram Putz and Thomas Willemeit. With further offices in Berlin and Beijing, GRAFT has been commissioned to design and manage a wide range of projects in multiple disciplines and locations. GRAFT has won numerous national and international awards and earned international reputation throughout its 15 year existence.

In 2009 he co-founded Solarkiosk GmbH together with Wolfram Putz, Thomas Willemeit and Andreas Spiess in Berlin and manages the company as acting CTO. Since 2012, affiliate companies were incorporated in Ethiopia, Kenya, Botswana, Tanzania, Rwanda and Ghana.

Carolina Hippolito Von Der Weid



Since 2014, Carolina Hippolito Von Der Weid is Deputy Head of the Finance Policy Division at Ministry of External Relations of Brazil and Head of Delegation of Brazil at G-20 Development Working Group.

Prior to this, she was Delegate at the Summit of the BRICS' Heads of State held in Durban, South Africa in 2013; Chief Assistant at Rio+20, Sustainable Development Dialogues; between 2011 – 2013 Head of Economics, Finance and Environment Sectors at Embassy of Brazil in Pretoria; from 2008 to 2011 Head of the Finance Policy Sector at Embassy of Brazil in Berlin, Germany.

Von Der Weid studied History at Universidade Federal Fluminense (UFF) and holds the Master's Degree in International Relations from the Institute Of International Relations PUC-RIO (IRI).

Ana Luisa Saavedra Granja



Ms. Ana Luisa Saavedra Granja is the Chief of Staff at the Mexican Agency of International Development Cooperation (Ministry of Foreign Affairs) since July 2013.

Prior to this position she was Deputy General Director of Savings and Financial Regulation at the Ministry of Finance and Public Credit of México where she was in charge of the financial education policy at the Ministry. She was also responsible for overseeing the public policy related to savings and loans associations and of the coordination of financial regulatory and supervisory governmental agencies.

At the Ministry of Finance she was also Director of Economic and Financial Analysis of Development Banking Institutions. Before joining the Ministry of Finance, she was Corporate Director of International Affairs at the Mexican Postal Service. She also has experience in microfinance and gender and development from previous jobs at non-governmental organizations and the Inter-American Development Bank.

Ms. Ana Luisa Saavedra Granja has a Master's Degree in Public Affairs, specializing in Economics and Public Policy, from the Woodrow Wilson School of Public and International Affairs of Princeton University and a Degree in Economics from the Instituto Tecnológico Autónomo de México.

Federico Bonaglia



Federico Bonaglia holds the position of Senior Counsellor to the Director at the OECD Development Centre. He is in charge of advising the Director on matters of key strategic concerns including the Development Centre's contributions to the G20 and the post 2015 agenda. Prior to this position Mr. Bonaglia served as acting Deputy Director of the Development Centre and led the Centre's Policy Dialogue Division. In this capacity, Mr. Bonaglia was responsible for strengthening the Development Centre's engagement with governments and non-state actors, to raise its impact on policy making. Further to this Mr Bonaglia was responsible for coordinating the Development Centre's engagement in OECD horizontal activities and to represent the OECD in the G20 Development Working Group. Mr. Bonaglia's career at the OECD started in October 1999, when he first joined the Development Centre as an economist. At the OECD he has been working, with increasing responsibilities, on the economic and institutional consequences of globalisation for developing countries. His research interests focus on international trade and investment, as well as private sector development and agriculture. He contributed and led several research projects in the area of measuring structural reforms, investment, private sector development and aid for trade. His work led him to be involved in research focussing on Africa, South-East Asia, Central America, and on the Black Sea and Central Asia regions. An economist by training, Mr. Bonaglia studied at Bocconi University in Milano and Erasmus University in Rotterdam. He holds a Master with honours in economics and social sciences and a Master in Economics from Bocconi University. Federico Bonaglia is an Italian national.

Emily Sims



Emily Sims is a Senior Specialist in the ILO Programme on Multinational Enterprises and Social Policy. She is the manager of the ILO Helpdesk for Business, which provides guidance to company managers and workers about how to apply the principles of international labour standards in company operations, including supply chains.

Emily is trained at the graduate level in both law and economics (Juris Doctor, Yale Law School; MSc in economics, London School of Economics). She began her career in the ILO in 1994 in the Standards Department, where she was responsible for evaluating governments' compliance with ratified conventions concerning employment creation and human resources development; and for research on the link between international labour standards and economic growth in developing countries.

In 2002, Emily moved to the Enterprise Department to do research on the link between international labour standards and productivity and competitiveness, collaborating with the Asian Productivity Organization network of business school researchers.

Her research now focuses on the potential synergies between public regulation of the workplace and company and industry social responsibility initiatives; and on how financial markets are using international labour standards in their investment decisions. She is the author of numerous articles and co-author of two books: *Corporate Success through People* and *Labour-Management Cooperation in SMEs: Forms and Factors.*

Emily has also been involved in drafting of the labour component of various key CSR instruments: update of the ILO MNE Declaration (2006), ISO 26000, update of the OECD Guidelines (2011); UN Guiding Principles (2008, 2011). She has also provided technical assistance to a range of industry and multistakeholder initiatives. She teaches short courses for various business schools and law faculties.

Yılmaz Argüden



Dr. Yılmaz Argüden is a leading strategist, advisor, and board member of major public and private institutions, and NGOs. He is the Founder and Chairman of ARGE Consulting, a leading management consulting firm based in Istanbul. ARGE has been recognized at the European Parliament as one of the best three companies "shaping the future" with its commitment to corporate social responsibility and is the first Turkish signatory of the UN Global Compact.

He is also the Chairman of Rothschild investment bank in Turkiye. He has served on the boards of more than 50 companies in different jurisdictions, as an adjunct Professor of Business Strategy at the Bosphorus University and the Koç University; an author of numerous books and a columnist focusing on business and strategy issues.

He has founded and led numerous NGOs. As the Chair of the Local Networks Advisory Group he represents the National Networks on the Board of the UN Global Compact, the world's largest sustainability platform. He is a renowned governance expert and served as a member of the Private Sector Advisory Group of the Global Corporate Governance Forum, as well as being the Vice-Chairman of the Governance Committee of the Business and Industry Advisory Committee (BIAC) to the OECD. He is also the founder of the non-profit Argüden Governance Academy.

He has a PhD in policy analysis from the RAND Graduate Institute. He is also an Eisenhower, Fulbright, NATO, and Tubitak fellow; and a recipient of numerous leadership, distinguished citizenship, and career awards. He was selected as a Global Leader for Tomorrow, by the World Economic Forum for his commitment to improve the state of the world.

Anna Byhovskaya



Anna Byhovskaya is a policy advisor to the Trade Union Advisory Committee to the OECD (TUAC) and the International Trade Union Confederation (ITUC) covering the G20, OECD Ministerial Meetings and horizontal projects, and development policies. She is also coordinating the communication outputs of both the TUAC and the L20. For the last two years, she has been seconded as the policy coordinator of the CSO Partnership for Development Effectiveness (CPDE) as part of the Global Partnership for Effective Development Cooperation (GPEDC). Previously, she has worked at the OECD's Public Affairs and Communications Directorate and as a broadcast journalist in Paris and Berlin. She is a German national who graduated from Sciences Po Paris and Maastricht University in international politics and economics.

Ussal Şahbaz



As of November 2014, Ussal Sahbaz is appointed as the director of G20 Studies Center at the Economic Policy Research Foundation of Turkey (TEPAV), and independent think-tank in Ankara. At this capacity, he leads the content provision for Business 20 and Think Tank 20 outreach groups for Turkey's G20 presidency in 2015.

Since 2010, Ussal Sahbaz has managed programs on technology, entrepreneurship and foreign economic relations at TEPAV. Some of these activities include starting the Global Entrepreneurship Program Turkey, a program of the U.S. State Department; creating GARAJ Entrepreneurship Center, an accelerator program and a meeting space for the entrepreneurial community in Ankara. As the academic adviser to the TOBB Venture Capital Industry Assembly, Ussal played a catalyzing role for government's new tax incentives to angel investors and a venture capital fund of funds program.

Ussal Sahbaz graduated from Harvard Kennedy School with a master's degree in public administration and international development program in May 2010. He holds a BS degree from the Middle East Technical University (2003) and an MA from Bilkent University (2005), both in economics. He worked as a consultant to the World Bank in Washington D.C. and as a case officer at the Turkish Competition Authority.

Dr. Christina Tewes-Gradl



Dr. Christina Tewes-Gradl is an expert on inclusive business. As a founder and managing director of Endeva, she works with partners from all sectors to identify and implement innovative market-based solutions to poverty. Christina has more than 13 years of experience in research and advising on sustainability, strategy and development issues. She is a thought leader on inclusive business policies and ecosystems and has contributed to the G20 Policy Note on Inclusive Business.

Christina is a Research Fellow at the CSR Initiative of the Harvard Kennedy School and a former Kofi Annan Fellow on Global Governance. She holds a PhD on the business model concept and Masters degrees from the University of Passau and LSE. Previously, Christina worked as a strategy consultant with McKinsey&Co and with rice farmers in Madagascar.





D. LIST OF PARTICIPANTS



NAME-SURNAME	ORGANISATION	DESIGNATION/ TITLE	COUNTRY
Abdulmuhsen Alkhalaf	Ministry of Finance	Advisor	Saudi Arabia
Ahmet Tuncay Teksöz	Corporate Affairs and Health & Value Director	Pfizer Pharmaceuticals	Turkey
Alexander Lewis Leipziger	World Bank Group	International Affairs Associate	USA
Ana Luisa Saavedra Granja	Mexican Agency for International Development Cooperation	Chief of Staff	Mexico
Anastsiya Zhilova	Ministry of Finance		Russia
Anna Byhovskaya	L20-TUAC-OECD	Policy Advisor	Germany
Asım Serdar Yılmaz	ebay - GittiGidiyor	Director Legal	Turkey
Aslıhan Özdemir	Vodafone	Government Relations Executive	Turkey
Assetou Coulibaly	Ministry of Foreign Affairs and International Development	G20 Development Policy Officer	France
Ayhan Baran	Ministry of Food Agriculture and Livestock	Delegate	Turkey
Ayşe Sinirlioğlu	Ministry of Foreign Affairs	Turkey's G20 Sherpa, Deputy Undersecretary	Turkey
Ayşem Sargın Işıl	GE Turkey	Government Affairs & Policy Director	Turkey
Ayşen Kulakoğlu	Undersecretariat of Treasury		Turkey

Barış Ekdi	Government Affairs Manager	Phillip Morris/ Sabancı	Turkey
Başak Ilısulu	Young Businessmen Association of Turkey (TÜGİAD)	Secretary General	Turkey
Bhekuyise Nicholas Mfeka	Presidency	Advisor to the President	South Africa
Brenda Killen	OECD	Deputy Director of the Development Cooperation Directorate	France
Cafer Yüksel	ICA (ORKOOP)	President	Turkey
Carla May B. Kim	Manila Water Company	Head of Sustainable Development	Philippines
Carolina von der Weid	Ministry of Foreign Affairs	Deputy Head of Finance Policy Division	Brazil
Cem Ersoy	Kocaeli Chamber of Commerce	B20 KSO Deputy Chairman	Turkey
Cem Galip Özenen	Islamic Development Bank Group	Transport&PPP Programme	Turkey
Cengiz Cihan	UNDP	Senior Economist	Turkey
Ceyda Suer	Vodafone	Government Sales Senior Manager	Turkey
Chao Chen	Ministry of Commerce	Director	China
Christina Tewes Gradl	Endeva	Co Founder	Germany
Corinne Brunon	Ministry of Foreign Affairs and International Development	Deputy Director in the Development and Global Public Good Directorate	France

Dawei Wang	Ministry of Commerce	Deputy Director	China
Deniz Metin Kaya	AMEC FOSTER WHEELER BIMAS	Chairman	Turkey
Deniz Öncel	Market Access Manager	Novo Nordisk	Turkey
Deniz Öztürk	UN Global Compact	Advisor to the Board	Turkey
Deniz Uygur	Undersecretariat of Treasury		Turkey
Derhan Doğan	Ministry of Foreign Affairs	Head of Section	Turkey
Diana Madunic	Swedish Ministry for Foreign Affairs	CSR Ambassador	Sweden
Dilek Emil	Yaşar Holding	Coordinator	Turkey
Dr. Dilip N. Kulkarni	Agri Food and Sustainable Agriculture	President	
Duygu Bacı	Undersecretariat of Treasury		Turkey
Ebru Şenel Erim	UNILEVER	External Affairs Director	Turkey
Ece Beydağı	International Investors Association (YASED)	Coordinator	Turkey
Ekin Fikirkoca	Turkish Capital Markets Association	Director / Research and Statistics	Turkey

Elif Demircan	AmCham Turkey	Executive Director	Turkey
Erkmen Onbulak	Linens/ Zorluteks	General Manager	Turkey
Emily Sims	ILO	Senior Specialist and Manager ILO Helpdesk for Business on International Labour Standards	Switzerland
Emre Yunt	Ministry of Foreign Affairs	Director General for Multilateral Economic Affairs, Ambassador	Turkey
Eriko Ishikawa	World Bank/ International Finance Corporation	Principal Operations Officer	USA
Erol Kiresepi	B20 Executive Committee		Turkey
Esra İren	PepsiCo Turkey	Public Policy, Government Affairs and Communications Director	Turkey
Fahrettin Aydın	Vodafone	Government Relations Senior Manager	Turkey
Federico Bonaglia	OECD	Senior Counsellor to the Director of the OECD Development Centre	Italy
Ferhat Arda Karakaya	Ministry of Foreign Affairs	Head of Section	Turkey
Ferhat Günaydın	Ministry of Foreign Affairs	Third Secretary	Turkey

Fida Rana	Islamic Development Bank Group	Investment Specialist	Saudi Arabia
Filippo Addarii	The Young Foundation	Head of EuropeLab and Director of International Strategy	UK
Francesca Manno	Ministry of Economy and Finance	Director- Development Cooperation	Italy
Gil-Hong Kim	Asian Development Bank	Senior Director, Sector Advisory Service Division	Republic of Korea
Grace Wanjiru Waiharo	Phillips Healthcare Services Ltd.	Dr.	Kenya
Gregory Bird	GCEL	CPA Deputy Secretary	USA
Gülçin Salıngan	UNDP - IICPSD	Deputy Director	Turkey
Hakan Türker	BP Turkey	Vice President	Turkey
Hale Hatipoğlu	TÜSİAD	Deputy Secretary General, External Relations	Turkey
Hamdi Alper Memiş	Limak Holding	Risk Manager	Turkey
Han Seul Yoon	Ministry of Foreign Affairs	Second Secretary	Republic of Korea

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Hao Wu	Ministry of Commerce	Attaché	China
Hasan Pehlivan	Eczacıbaşı	Business Development Director	Turkey
Haya Imam	Hikma Pharmaceuticals Plc	Group Compliance Officer	Jordan
Hulusi Horozoğlu	HSBC	Assistant General Manager Managing Director – Head of Banking and Capital Financing	Turkey
Hussein Karim	IFAD	Policy and Research Adviser	Italy
Hülya Uçarlar	Vodafone	Marketing Senior Manager	Turkey
Hüseyin Çakmak	Ministry of Foreign Affairs	Third Secretary	Turkey
Hüseyin Kara	Ministry of Foreign Affairs	Third Secretary	Turkey
lşılsu Vural	SouLink Consulting	Founder	Turkey
Itumeleng Rantao	Ministry of Finance	Economist	South Africa
Ivan Ivanissevich	Ministry of Foreign Affairs	Minister Plenipotentiary/ Head of G20 DWG Team of	Argentina
Ivar Blanken	UNILEVER	Vice President	Turkey

İpek Arıoğul	British Embassy	Senior Economic Officer	UK
İrfan Bukhari	Islamic Development Bank Group	PPP Division Manager	Saudi Arabia
Jillian Rees	Department of Foreign Affairs and Trade	Assistant Director, G20 Development Section	Australia
Jinkyu Jeong	Ministry of Foreign Affairs	Deputy Director General	Republic of Korea
John Speaks	Embassy of the USA	Deputy Economic Counselor	USA
Jonathan Labrey	International Integrated Reporting Council (IIRC)		UK
Jose Guilherme Reis	World Bank	Program Leader	Turkey
Julia Jane Nielson	World Bank Group	G20 Coordinator/ Advisor, External & Corporate Relations	USA
Julie Emond	Department of Foreign Affairs, Trade and Development		Canada

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Kathleen Marie Gaertner	World Bank/ International Finance Corporation	Associate Operations Officer	USA
Kenan Yavuz	SOCAR Türkiye Enerji A.Ş.	President & CEO	Turkey
Kerem Divanlıoğlu	Ministry of Foreign Affairs	Deputy Director General for Multilateral Economic Affairs	Turkey
Kerim Sercan Evcin	Ministry of Foreign Affairs	Head of Section	Turkey
Korhan Küngerü	Ministry of Foreign Affairs	Head of Department	Turkey
Lars Krückeberg	SOLARKIOSK	Mr.	Germany
Laurent Bili	Embassy of France	Ambassador	France
Marcos Neto	UNDP - IICPSD	Team Manager	Turkey
Maren Breuer Deutsche	Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH	Dr.	Germany
Mark Grey	Executive Member	GCEL	Australia
Melda Özkan	ADECCO	Area Manager	Turkey
Melike Tüzlen	Bosch	Department Assistant	Turkey

Meltem Türker	The Dow Chemical Company	Public&Government Affairs Leader	Turkey
Moira Feil	Federal Ministry for Economic Cooperation and Development	G7/G8/G20 Policy Advisor	Germany
Mpho Somhlaba	International Relations and Cooperation	Assistant Director	South Africa
Murat Çitilgülü	UNDP - IICPSD	Research Associate	Turkey
Mustafa Osman Turan	Ministry of Foreign Affairs	Head of Department	Turkey
Nadya Kurova Chernavina	Head Specialist	State Atomic Energy Agency ROSATOM	Russia
Namewaka Hirochika	Ministry of Foreign Affairs	Deputy Director	Japan
Natalia Khanjenkova	EBRD	Managing Director for Turkey and Central Asia	Turkey
Nayantara Sasikumar	Ministry of Finance	Assistant Director	India
Nazire Erinç Yurter	Taze Kuru Inc.	CEO	Turkey
Nurlan Safarov	Ministry of Economy and Industry	Advisor	Azerbaijan

Nusret Yurter	Taze Kuru Inc.	Chairman	Turkey
Osman Soysal	Credit Bureau of Turkey	EVP	Turkey
Osuga Takeshi	Ministry of Foreign Affairs	Ambassador	Japan
Ömür Gebeş	Customs & Tourism Enterprises Co. Inc	General Manager	Turkey
Özle Türkan	Vodafone	Corporate Relations Senior Specialist	Turkey
Özlem Oktay	Undersecretariat of Treasury		Turkey
Pedro Conceicao	United Nations Development Programme	Director, Strategic Policy, BPPS	USA
Pelin Mavili	PepsiCo Turkey	Government Affairs Manager	Turkey
Peter Kusek	World Bank Group	Senior Investment Policy Officer	USA
Pınar Atik	Ministry of Foreign Affairs	Third Secretary	Turkey
Pınar Topçu	Ministry of Development	Planning Expert	Turkey
Przemyslaw Grzywa	European Confederation of Young Entrepreneurs		Poland
Sabri Tunç Angılı	Ministry of Foreign Affairs	Head of Department	Turkey
Sahba Sobhani	UNDP - IICPSD	Policy Advisor	Turkey

Saleh Jelassi	Islamic Development Bank	Director Resident Representative	Tunisia
Sema Gençkurt	Taze Kuru Inc.	Sales Director	Turkey
Sheldon Clive Moulton	International Relations and Cooperation	Director	South Africa
Shotaro Nakayama	ITOCHU Corporation Ankara Liaison Office	General Manager	Turkey
Sırpa Tulla	European Commission	Deputy Head of Unit	European Union
Simla Gürsan	Innocampus	Corporate Communications Responsible	Turkey
Sinan Hatik	Ministry of Food Agriculture and Livestock	Delegate	Turkey
Stewart Shaw Mills	European Commission	G20 Coordinator	European Commission
Subathirai Sivakumaran	UNDP - IICPSD	Programme Manager	Turkey
Susanne Dorasil	German Federal Ministry for Economic Cooperation and Development	Head of Division, Sustainable Economic Policy, Financial Sector	Germany
Tamer Şen	TÜSİAD	Senior Head of Global Economic Relations Department	Turkey

Ted London	University of Michigan	Dr.	USA
Tuba Burcu Şenel Gülderen	Turkish Confederation of Employer Associations	Expert	Turkey
Tuba Özsezen	International Investors Association (YASED)	Coordinator	Turkey
Turgut Boz	ТЕВ	Senior Assistant General Manager, SME Banking Group and Deputy General Manager	Turkey
Ussal Şahbaz	TEPAV	Programme Manager	Turkey
Ünal Örnek	ICA (ORKOOP)	Coordinator	Turkey
Yasemin Ertekin	Taze Kuru Inc.	Planning Director	Turkey
Yaser Abdulfattah	NATPET	Director, Special Projects	Saudi Arabia
Yasin Akdere	Bosch	Director	Turkey
Yıldıray Çınar	Taze Kuru Inc.	Key Account Administration	Turkey
Yılmaz Argüden	ARGE Consulting	Chairman of the Executive Board	Turkey
Youn Jung Kim	Ministry of Foreign Affairs		Republic of Korea
Yu Zuhang	Ministry of Foreign Affairs		China
Yuanjie Xu	Ministry of Commerce	Director	China

Yuichi Aoki	Mitsui & Co., Ltd	Chief Representative in Turkey	Japan
Zeynep Gürhan Canlı	Koç University	Professor	Turkey
Zeynep Güven	U.S. Chamber of Commerce	Advisor	Turkey





E. ADMINISTRATIVE CIRCULAR







ADMINISTRATIVE CIRCULAR

LOGISTICAL ARRANGEMENTS FOR THE G20-B20 WORKSHOP ON INCLUSIVE BUSINESS

8 April 2015 Ankara

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ADMINISTRATIVE CIRCULAR: LOGISTICAL ARRANGEMENTS FOR THE G20-B20 WORKSHOP ON INCLUSIVE BUSINESS

1. Introduction

The Turkish G20 Presidency warmly welcomes all participants to the G20-B20 Workshop on Inclusive Business to be held in Ankara on Wednesday, 8 April 2015.

This Administrative Circular provides logistical and other general information on arrangements for the G20-B20 Workshop on Inclusive Business.

Any amendments to this information will be issued to all registered participants via email.

2. Meeting Date and Program

The Workshop will be held on Wednesday, 8 April 2015 in Ankara.

A detailed program for the Workshop will be forwarded to all participants separately.





3. Meeting Venue



Working sessions, lunch and reception on Wednesday, 8 April 2015 will be held at:

JW Marriott Hotel Ankara

Kızılırmak Mahallesi Muhsin Yazıcıoğlu Caddesi No:1, Söğütözü, Ankara, 06520

Phone : +90 (312) 248 88 88 Fax: +90 (312) 248 88 05 E-Mail: reservation.esbjw@marriot.com

4. Accreditation

4.1 Participant accreditation

All participants attending the Workshop in Ankara must be accredited by the G20 Turkish Presidency.

All participants should register for the Workshop by completing the attached Registration Form and e-mailing it to pinar.atik@mfa.gov.tr and huseyin.cakmak@mfa.gov.tr by Friday, 3 April 2015.

Participants will be able to collect their accreditation passes at the information desk of the G20 Turkish Presidency in the JW Marriot Hotel from 08.00 a.m. on Wednesday, April 8, 2015.

Passes must be displayed and worn at all times while within designated G20 access-controlled zones.





5. Accommodation



JW Marriott Hotel Ankara is the designated hotel and venue for the Workshop.

JW Marriott Hotel Ankara

Kızılırmak Mahallesi Muhsin Yazıcıoğlu Caddesi No:1, Söğütözü, Ankara, 06520

Phone : +90 (312) 248 88 88 Fax : +90 (312) 248 88 05 E-Mail: reservation.esbjw@marriot.com

Accommodation reservations for the JW Marriott Hotel Ankara will be facilitated by the G20 Turkish Presidency. An exclusive accommodation rate has been negotiated for participants from Tuesday 7 to Thursday 9 April 2015. Access to this exclusive negotiated rate outside of this period is subject to availability.

To make your reservation, please complete the attached booking form and email it directly to reservation.esbjw@marriot.com by Tuesday 7 April 2015.

Should participants wish to make arrangements for accommodation at a different hotel, they will be responsible for all arrangements and costs.





6. Participant Assistance

6.1 Requests for Information

All inquiries and requests for clarification on any aspect of the Workshop should be directed to pinar.atik@mfa.gov.tr and huseyin. cakmak@mfa.gov.tr.

6.2 Working language and interpreting

The Workshop will be conducted in English. No interpreting services will be provided.

7. Transport

Transport arrangements will not be facilitated by the G20 Turkish Presidency.

8. General Information

8.1 Ankara

Ankara lies at the heart of Anatolia and has been the crossroads of many civilizations dating back to the Bronze Age. As the capital of the Republic of Turkey since 1923, Ankara is the second largest city of Turkey with over five million people.

For more information: http://www.goturkey.com/en/city/detail/ankara

8.2 Climate

April can be cool and wet in Ankara. The average temperature is around 12 degrees Celsius.





8.3 Time zone

Turkey is in the Eastern European Time (EET) Zone (UTC/GMT +2 hours).

8.4 International dialling codes

The country code for Turkey is 90. The area code for Ankara is 312.

To make an international phone call, dial 00 + country code + phone number.

8.5 Electricity supply

The mains voltage for electricity is 220V and 50Hz. Central European type wall socket (two-pin plugs) is standard in Turkey.



8.6 Currency, banking, credit cards and ATMs

The official currency in Turkey is the Turkish Lira (TL/₺) available in the following denominations: banknotes: 5, 10, 20, 50, 100 and 200 TL; coins: 10, 25, 50 kuruş and 1 TL. Cash can usually be exchanged without commission at exchange offices (döviz bürosu), banks and hotels. Exchange rates are published daily in Turkish newspapers and can also be found in the web site of the Turkish Central Bank at http://www.tcmb.gov.tr.

As of today (17 March 2015), the exchange rate of 1 USD is 2.6 TL and 1 Euro is 2.8 TL.





Banking hours are generally from 09:00 to 17:00, Monday to Friday (Some close for lunch break).

Cash machines (ATMs) are available throughout Turkey, accepting major credit and bank cards and instructions are often available in English.

8.7 Emergency number

Emergency (ambulance, police and fire): dial 112

8.8 Health services

The following health facilities are located near the JW Marriott Hotel Ankara.

Hospital: Bayındır Hastanesi (Bayındır Hospital) Kızılırmak Mahallesi 1443 Cad. No:17 Söğütözü 06250 Ankara

Pharmacy: Safa Eczanesi (Safa Pharmacy) Kızılırmak Mahallesi 1443 Cad. No:5 Söğütözü 06250 Ankara

Dentist: Dentalis Ankara Çukurambar Mah. 1426. Cad. 24/B Söğütözü 06250 Ankara

8.9 Wireless internet

Wireless internet is available at Ankara Esenboğa Airport and at the JW Marriott Hotel Ankara.








