



Date: 3rd - 4th September 2026

Venue: Kwanza Resort Hotel, Zanzibar

DAY ONE – 3rd SEPTEMBER 2026

Time	Session	Lead/Participants
08:00–09:00	Arrival, Networking & Breakfast	Secretariat / All Participants
09:00–09:10	Introductory and Welcoming Remarks by TBA ED (10 minutes)	Ms. Tusekele M. Joune - TBA ED
09:10–09:20	Remarks by Sponsors – (10 minutes)	Mastercard & IF Group
09:20–09:45	Fireside Chat with TBA Chairperson (25 minutes)	Mr. Theobald Sabi - TBA Chairperson. Host: Tusekele M. Joune
09:45–10:10	Guest of Honour -Keynote Speech (25 Minutes)	Chief Guest – Minister of Finance Zanzibar
10:10–10:20	Group Photo Session (10 minutes)	All
10:20–10:25	Entertainment & Health Break (5 minutes)	Zanzibar Traditional Ngoma / All
10:25–10:55	Mobile Lending, MSME Financing, and Monetary Stability in Africa: Does Digital Credit Deepen Inclusion or Amplify Financial Fragility? – 30 minutes (20 min presentation + 10 min Q&A)	Dr. Lusekelo Kasongwa – Mzumbe University
10:55–11:25	Effect of Compliance with Credit Reference Bureau Regulations on SME Loan Performance among Financial Institutions in Sub-Saharan Africa- 30 minutes (20 min presentation + 10 min Q&A)	Ms. Upendo Jaka – Senior Manager -TCB Bank
11:25–11:55	Beyond Collateral: An Ecosystem-Based Development Finance Model for Youth-Led Enterprise Financing in Tanzania. - (20 min presentation + 10 min Q&A)	Mr. Deogratius Kwiukwa -MD – (TIB-Development Bank) and Mr. Hildebrand E. Shayo (Manager, TIB Development Bank)
11:55–12:45	Panel Discussion #1- Unlocking SME Growth through Policy and Regulatory Reforms (50 minutes)	Moderator – Mr. Kennedy Komba -Director - BOT
12:45–13:00	Q&A / Interaction (15 minutes)	Participants
13:00–14:00	LUNCH & NETWORKING	All
14:00–15:00	Presentation – Cybersecurity solutions for Financial Inclusion 1 hour (40 Minutes + 20 mins Q&A)	Speaker: Mr Amit Mehta & Ms. Diana Majimbo - Mastercard
15:00–15:30	African Markets: Tested at the Margin, Anchored at the Core. – 30 minutes (20 min presentation + 10 min Q&A)	Mr. Christopher Legilisho – Economist- Stanbic
15:30–16:00	Digital Savings, Credit, and Payments as Drivers of SME Growth: A Case of Women Entrepreneurs in Mwanza City (20 min presentation + 10 min Q&A)	Dr. Bupe Mwakyusa – Institute of Finance Management (IFM)
16:00–16:50	Panel Discussion #2 –Catalysing SME Growth: The Role of Innovative and Digital Financing Solutions 50 minutes	Moderator- Isabela Maganga – MD - Equity Bank Tanzania
16:50–17:05	Q&A (15 minutes)	Participants
17:05 –17:15	IF Group Profile Video Session (10 minutes)	IF Group
17:15	End of Day One	Delegates

DAY TWO – 4th SEPTEMBER 2026

Time	Session	Lead/Participants
08:00–09:00	Arrival, Networking & Breakfast	Secretariat
09:00–09:30	What Drives Micro, Small and Medium Enterprises' Utilization of Financial Products? Comparative Evidence from Kenya and Tanzania- 30 minutes (20 min presentation + 5 min Q&A)	Dr. Samuel Tiriongo & Mr. Hilary Mulindi -Kenya Bankers Association
09:30 - 10:00	The Effects of Food Export Restrictions on Commercial Bank Lending to the Agriculture Sector in Tanzania. A Time Series Analysis from 1994 –2024 – 30 minutes (20 min presentation + 10 min Q&A)	Dr. Nyombi Rugazia -Lecturer -MNMA
10:00-10:30	Board Governance and Financial Technology Adoption: Heterogeneous Effects Across Commercial Banks in Tanzania – 30 minutes (20 min presentation + 10 min Q&A)	Dr. Omary J. Ally – BOT Academy
10:30–10:45	Health Break	All
10:45–11:15	Do Perceived High Tax Rates Reduce Firm Productivity? The Moderating Role of Access to Finance: Firm-Level Evidence from Tanzania - 30 minutes (20 min presentation + 10 min Q&A)	Mr. Ronald Ochen – Uganda Bankers Association (UBA)
11:15-11:45	Macroeconomic Instability and SME Financial Performance: Evidence on Liquidity Stress and Credit Transmission Mechanisms in Tanzania – 30 minutes (20 min presentation + 10 min Q&A)	Dr. William George – University of Dodoma
11:45–12:35	Panel Discussion #3 – Advancing Partnerships and Ecosystem Development for SME Transformation (50 minutes)	Moderator- Mr. Ravneet Chowdhury, CEO -DTB Bank
12:35–12:50	Q&A (15 minutes)	Participants
12:50–13:00	NIC Presentation – (10 minutes)	NIC Presenter
13:00–14:00	LUNCH	All
14:00–14:30	EA-RE Presentation – (30 minutes)	East Africa Reinsurance- RE Presenter
14:30–15:30	Mental & Wellness Session – (1 Hour)	Dr. Garvin Kweka -Mental Health Specialist
15:30–16:15	Leaders and Experts Roundtable Discussion (45 minutes)	Moderator – Dan Tandasi -TBA
16:15–16:35	Vote of Thanks & Closing Remarks (20 minutes)	Mr. Geoffrey Mchangila- TBA- Vice Chairperson, CEO and Head of Coverage - StanChart Tanzania
16:35	Participants depart to prepare for the Gala Dinner	All

IF *anything is possible*

