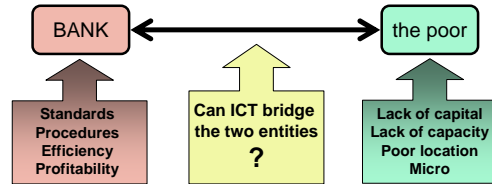


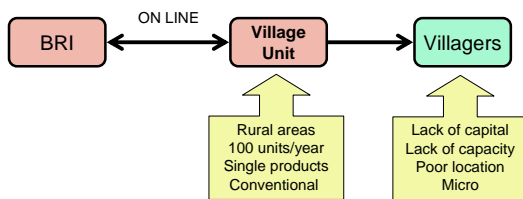
# POLICIES AND REGULATION TO EXPAND ELECTRONIC BANKING FOR THE POOR

Asia Microfinance Forum  
 Banking With The Poor Network  
 Beijing, China  
 24 March 2006

## Electronic banking and the poor...



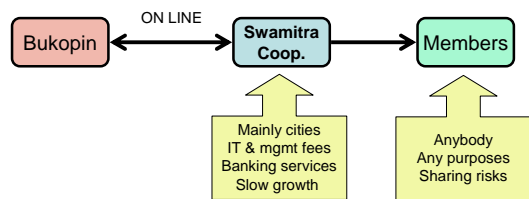
## Experience 1: BRI



**NOTES:**

Very success in saving mobilization and creating a nation wide banking network  
 Unable to reach the rural poor, mainly local elite that able to fulfill conventional banking requirements

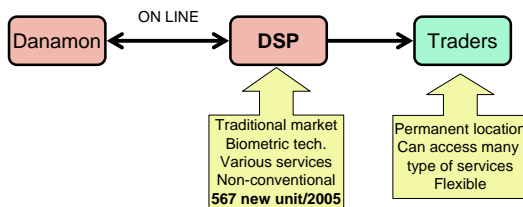
## Experience 2: Bukopin



**NOTES:**

Very good in outsourcing banking services to other financial entities and create market network  
 Only big cooperatives that able to join and the member is not the poor

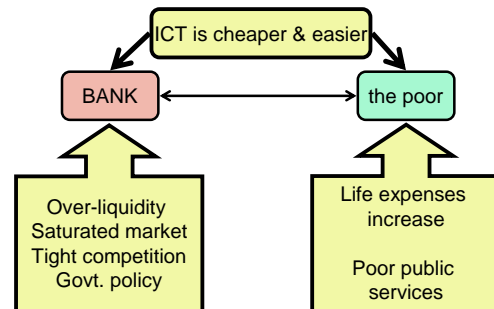
## Experience 3: Danamon

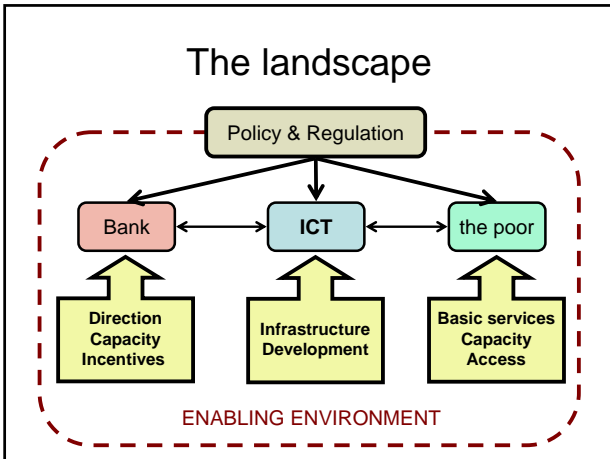


**NOTES:**

Very fast in developing size and increasing client, very efficient operation (BEP in 45 days)  
 Staffs tend to serve big traders to reach bigger outstanding, micro traders (the poor) are gradually left behind

## Driving forces...





## Policy & Regulation

Principles:  
Subsidiary – Inclusive – Sustainability

Stakeholders & Roles:  
Supply – demand  
Retailer – Wholesaler – Investor  
Supervision – Service provider – Capacity builder

Resources:  
What – Where – For whom – How

# THANK YOU

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