



SHIRWEYNAHA 1^{AA}D *Ee* BANGIYADA & MAALIYADDA PUNTLAND



Mawduuc

Helitaanka iyo ka mid noqoshada
adeegyada maaliyadeed ee Puntland

Access to Finance & Financial Inclusion



Goorta
16th–17th JUNE, 2025



Goobta
Martisoor Hotel, Garowe

Conference
Agenda

Table of Contents

1. About the Bank	Page 1
2. About the Conference	Page 1
3. Objectives of the Conference	Page 2
4. Benefits of Attending the Puntland Banking & Finance Conference	Page 3
5. Among the Topics and Themes of Discussion	Page 4

Conference Agenda

01 About the BANK

Since its establishment in 1998, the State Bank of Puntland (SBP) has been the backbone of Puntland's financial system, driving economic growth and financial stability across Puntland. Headquartered in Garowe with nine branches, SBP serves as the official Treasurer of the Puntland Government—managing public revenues, facilitating government expenditures. SBP manages the Treasury Single Account (TSA) to streamline public financial management.

It also regulates and supervises financial institutions to ensure liquidity, solvency, and stability in the sector.

SBP has prioritized strengthening its Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF).

02 About the Conference

The **State Bank of Puntland** is hosting its first annual Puntland Banking & Finance Conference on June 16th to 17th 2025, in **Garowe, Puntland State of Somalia**. The event aims to bring together key financial stakeholders, policymakers, banking institutions, microfinance organizations, entrepreneurs, and development partners to discuss improving **Access to Finance and Financial inclusion in Puntland..**

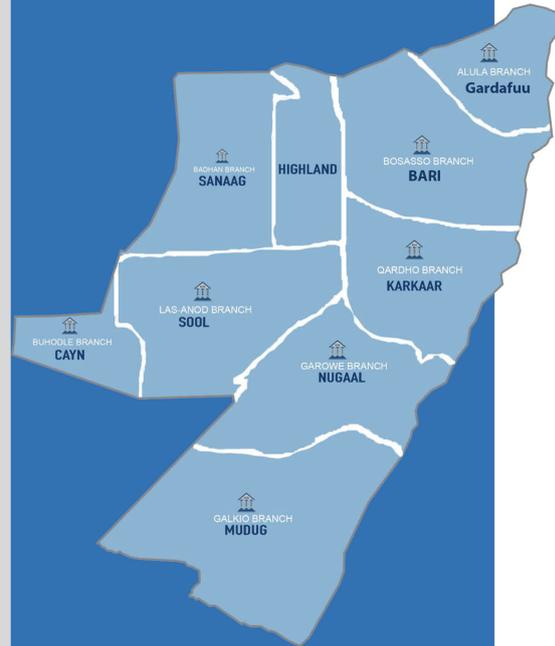
The conference serves as a platform to explore innovative solutions to expand **Access to Finance and Financial inclusion**, empower entrepreneurs, and promote economic development. By fostering dialogue and collaboration, this event aims to shape the future of Puntland's banking and financial sector.

This conference will be a **landmark event** for Puntland's financial sector, paving the way for a more inclusive and dynamic financial ecosystem.

03 Objectives of the Conference

The Puntland Banking & Finance Conference 2025 has the following key objectives:

- **Enhancing Access to Finance and Financial Inclusion:** Addressing barriers access to finance and financial inclusion for underserved populations and developing strategies to improve financial literacy and microfinance services in Puntland.
- **Empowering SMEs, Women, and Youth:** Fostering an enabling environment for entrepreneurship by providing sustainable financial models and empowering women and youth-led small and medium-sized enterprises (SMEs) in Puntland.
- **Tackling Collateral Challenges for Lending requirements:** Identifying solutions to overcome challenges in collateral requirements for lending, especially for SMEs, and exploring legal reforms, secured transactions, and alternatives for low-income borrowers.
- **Attracting Investment and Promoting Economic Growth:** Encouraging foreign direct investment (FDI) in Puntland's high potential sectors, such as fisheries, agriculture, livestock, energy, and infrastructure through policies, incentives, and public-private partnerships.



Conference Agenda

04 Benefits of Attending the Puntland Banking & Finance Conference

Attending this conference provides participants with:

Business & Investment Opportunities

Explore potential investment avenues in Puntland's banking and finance sectors.

Policy & Strategy Development:

Contribute to shaping policies that promote sustainable financial growth.

Capacity Building

Learn best practices in banking, financial services, and digital transformation.

Networking Opportunities

Connect with industry leaders, government officials, investors, and entrepreneurs.

Knowledge & Insights

Gain valuable insights from experts on financial inclusion, fintech, and economic development.

Among the Topics and Themes of Discussion

05 The conference will focus on five major themes:

Theme 1: Access to Finance and Financial Inclusion – The Role of Microfinance in Puntland

- Enhancing Access to Finance and Financial inclusion for underserved populations, particularly rural communities.
- Strengthening the microfinance sector to provide inclusive financial services.
- Leveraging technology and mobile banking solutions for broader financial inclusion.
- Addressing the challenges of sustainability, governance, and regulation in microfinance institutions.

Theme 2: Driving Entrepreneurship opportunity – Empowering Women and Youth-Led SMEs

- Addressing gender-specific barriers to accessing finance and fostering youth entrepreneurship.
- Supporting the development of innovative financing models, including group lending, crowdfunding, and fintech solutions.
- Building financial literacy and entrepreneurial capacity among women and youth.
- Promoting supportive policies and regulatory frameworks that enable SME growth and financial inclusion.

Theme 3: Addressing the Challenges of Collateral Requirements in Puntland

- Reforming collateral systems to accept movable or informal assets as collateral.
- Establishing a credit bureau to facilitate secured transactions.
- Exploring alternative lending mechanisms, such as social collateral and group lending.
- Balancing the need for financial inclusion with adherence to AML/CFT regulations.

Theme 4: Unlocking Opportunities – Attracting Foreign Direct Investment (FDI) to Puntland's High-Potential Sectors

- Identifying key sectors in Puntland for foreign direct investment, including fisheries, agriculture, livestock, energy, and infrastructure.
- Strengthening legal and regulatory frameworks to attract and protect foreign investors.
- Facilitating public-private partnerships (PPP) to drive infrastructure development and sectoral growth.
- Ensuring that the financial sector plays a key role in enabling FDI and fostering economic

Welcome Dinner

Date: June 15, 2025

Time: 6:30 PM – 9:00 PM

Venue: Martisoor hotel

Occasion: Official Welcome Dinner

Objective

To extend a warm welcome to our distinguished guests and provide a relaxed atmosphere for early networking and informal exchanges ahead of the official forum sessions.



Conference Agenda

Time

Task

8:00 AM – 9:00 AM	Arrival and Delegation
9:00 AM – 9:30 AM	Registration and Networking
9:30 AM - 9:40 AM	Quran recitation Sheikh Mohamud
9:40 AM - 9:50 AM	Documentary film State Bank of Puntland
9:50 AM - 10:00 AM	Welcoming Statement & About SBP Khadar Ugaas Abdi, DG of SBP

Keynote Speakers

10:00 AM - 10:10 AM	Abdirzak Warsame, Vice chairman of IBS Bank
10:10 AM - 10:20 AM	H.E Daud Bisinle, Minister of MOPEDIC
10:20 AM - 10:30 AM	H.E Mohamed Farah Mohamud, Minister of finance Puntland

10:30 AM - 11:30 AM	Official Opening Statement H.E Dr. Said Abdullahi Deni, President of Puntland
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11:30 AM – 12:45 PM Theme 1

Access to Finance and Financial Inclusion – The Role of Microfinance in Puntland

Moderator	Nura Abdi	PDRC
Panelists:	Daniela Henrike Klau	Regional Director Horn of Africa KFW
	H.E Mohamed Abdikadir Doonyale	Minister of Agriculture
	Dr. Christopher Laker	UNDP-Somalia Deputy Resident Representative
	Abdirzak Yussuf Ali	General Manager of Salam Bank – Puntland
	Mahat Mohamed Ahmed	Vice president – Horn of Africa Shuraako
	Dr. Julia Smith Omomo	Livelihoods Programme Manager at IOM

12:45 PM – 1:45 PM Lunch and prayer

1:45 PM – 2:00 PM Paper Presentation

Empowering SMEs, Women, and Youth through Financial Access and Bridging the Gap for Economic Growth | Ministry of Women Development & Family Affairs

2:00 PM – 3:15 PM Theme 2

Driving Entrepreneurship Opportunities through Women and Youth-Led SMEs

Moderator	Samsam Mohamed	MAWDAFA
Panelists:	H.E Dr. Mariam Ahmed Ali	Minister of Women Dev & Family Affairs
	H.E Hodan Said Hassan	Minister of Youth & Sports
	Abdirahman Abdirizak	Chairman of PUNSAA
	Muse Said Hassan	CEO of Himilo Microfinance

3:15 PM – 4:00 PM Coffee and prayer

16 Day One
June
2025

Time	Task
8:00 AM – 9:00 AM	Arrival and delegation
9:00 AM – 9:30 AM	Registration and Networking Breakfast
9:30 AM – 9:40 AM	Quran recitation Sheikh Mohamud
9:40 AM - 9:50 AM	Opening statement Mohamed Said Isse, Deputy Governor of SBP

Keynote Speakers

9:50 AM - 10:00 AM	Osman Mohamud Ali, Auditor General – Puntland
10:00 AM - 10:10 AM	Dr. Julia Smith Omomo, Livelihoods Programme Manager at IOM
10:10 AM - 10:20 AM	Sameer Goyal, World Bank Group
10:20 AM - 10:30 AM	Mahat Mohamed Ahmed, Vice president – Horn of Africa Shuraako

10:30 AM – 11:45 AM Theme 3

Addressing the Challenges of Collateral Requirements in Puntland

Moderator	Lugman Yassen	Tolmo Society
Panelists:	Khadar Ugaas Abdi	Director General of SBP
	Ryan Gillespie	CEO of Caprock
	Mohamed Farah Mohamed	Amal Real State Manager
	Ali Said Mohamud	Manager of Dahabshiiil Group

11:45 AM – 12:00 PM Paper Presentation

Foreign Direct Investment in Potential Sectors in Puntland, Opportunities and Strategies for Growth | Ministry of Planning

12:00 PM – 1:15 PM Lunch and prayer

1:15 PM – 2:30 PM Theme 4

Unlocking Opportunities – Attracting Foreign Direct Investment to Puntland’s High-Potential Sectors

Moderator **Ahmed Mohamed Elmi**

MOPEDIC

Panelists: **H.E Mohamed Abdikadir Doonyaale** Minister of Agriculture
H.E Abdirzak Hagaa Minister of Fisheries & Marine Resources
H.E Mohamed Hassan Vice Minister of MOPEDIC
H.E Hassan Yusuf Majabe Member of Parliament
Mohamed Ahmed Baari General Manager Golis

2:30 PM - 3:30 PM Closing ceremony

Closing remarks by State Bank of Puntland

Government official

3:30 PM – 4:00 PM Coffee and prayer

Official Closing Statement

4:00 PM - 5:00 PM

H.E Dr. Said Abdullahi Deni,

President of Puntland

Conference Agenda



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   Bankiga Dowladda Puntland