



FINANCIAL INCLUSION SUMMIT

28 MARCH 2019, OSLO

From Access to Empowerment

The Financial Inclusion Summit
The Opera - Oslo • 28 March 2019

1.7 billion adults worldwide still have no access to formal financial services. Why does this matter?

Access to finance in remote areas is proven to relieve barriers to poverty reduction, economic growth and female empowerment. Fintech can help solve these challenges, but it needs the help – of governments, the public sector and financial institutions to have meaningful impact.

The Oslo Summit will highlight the pivotal role the Nordic region is playing in making financial exclusion a thing of the past.

The 2019 Summit Goals

- **Deepen** understanding of financial health – and ecosystem drivers that enable prosperity through financial inclusion
- **Identify** funding gaps for reducing exclusion and explore opportunities for private-public sector partnerships to tackle it
- **Highlight** targeted Nordic fintech innovations addressing unbanked customers – and identify roadmap to maximise their impact
- **Devise policy** recommendations for Government, multilateral agencies and the public sector

The **Financial Inclusion Summit** is bringing together a global audience of senior individuals invested in or focused on tackling financial exclusion globally.

Attendees have been carefully selected across government, global finance, targeted Nordic fintechs and the public sector including senior representatives from government, multilateral agencies and the public sector, fintech founders and their stakeholders alongside financial institutions and financial ecosystem partners from Africa, Asia and Latin America.





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Thursday, 28th March 2019

07:30 Registration and Networking

08:30 WELCOME ADDRESS
H.R.H. Crown Prince of Norway

Pillar: Re-thinking the Unbanked

08:35 Privileged to Win or Pitied into Serving?

New research indicates it's time for a radical re-think of our approach to the world's unbanked and underserved customers. Following successes in China, India and the advance of mobile money in Africa we now have strong evidence of the potential of technology, especially mobile, to impact the lives of poor customers everywhere. This session discusses what tactical approaches worldwide are working to tackle exclusion, and how they might be more evenly deployed for maximum impact in the years to come.

OPENING REMARKS

Lanre Akinola, *International Broadcaster & Journalist*, Nigeria

Format: Speech

08:40 Re-thinking the Globally Unbanked

In many countries with high unbanked populations, more consumers have mobile phones than have bank accounts. Although fintech and mobile have the potential to deliver powerful solutions and dramatically impact the lives of the poor, no fintech is an island - how can the private sector work with regulators to build financial services ecosystems that enable prosperity and are more immediately inclusive?

The Role of Development Funding and Aid in Driving Inclusion

Aksel Jakobsen, *State Secretary*, Ministry of Foreign Affairs, Norway





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Format: Speech

09:00 **Un-secret Agents: Using Lean Distribution to Reach New Customers**

James Mwangi, *Chief Executive Officer*, Equity Bank, Kenya

Format: Conversation

09:20 **Hitting the Accelerator - Re-thinking the Globally Unbanked**

Ann Cairns, *Vice Chairman*, Mastercard, UK

Moderator: **Paul Wade**, *Assistant Director*, Department for Economic Development, Gender and Governance, Norad, Norway

Format: Speech

09:40 **Achieving Impact: Making the Shift from Access to Empowerment**

Greta Bull, *Chief Executive Officer*, CGAP and *Director*, World Bank Group, USA

10:00 **Networking Break • Nordic Fintech Exhibition Opens**

Pillar: Partnering for Impact

Format: Speech

10:30 **Matching Capital Allocation to Wealth Creation**

An influx of venture capital globally has helped a thousand fintech flowers bloom over the last 5 years but only a handful of fintechs have become viable competitors to established institutions. How can private enterprise and investors work with the public sector to ensure that targeted investment aims match inclusive economy outcomes?

Amplifying Innovation: Government Funding and Fintech Collaboration

Line Gamrath Rasmussen, *Programme Coordinator – Niger & West Africa*, CARE, Denmark

Sofie Blakstad, *Chief Executive Officer*, Hiveonline, Denmark





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Format: Speech

10:50 P-2-P: Public-Private Funding in Practice

Deepak Malik, *Chief Executive Officer, Arise, South Africa*

Format: Discussion

11:10 Thinking Big: From A Few Billion to The Trillions in Funding

Els Boerhof, *Managing Partner, Goodwell, Netherlands*
Erik Sandersen, *Executive Vice President, Financial Institutions, Norfund, Norway*
Sofie Blakstad, *Chief Executive Officer, Hiveonline, Denmark*
Ann Cairns, *Vice Chairman, Mastercard, UK*

Moderator: **Kim Wahl**, *Chairman, Voxtra, Norway*

11:50 Networking Lunch • Nordic Fintech Exhibition Viewing

Pillar: Re-designing Regulation

Format: Speech

12:50 Re-designing the Barriers: Building The Inclusion Ecosystem

In spite of increased availability of technology and mobile phones globally over the last decade, significant barriers to access remain for the world's 1.7 billion unbanked – a web of challenges ranging from lack of formal identity, to gender, location and literacy. What role can innovators play in helping regulators re-think regulation without compromising customer safety or market integrity?

Targeting Opportunity: Using Regulation as a Force for Impact

Drew Propson, *Project Lead, Financial Services, World Economic Forum, Switzerland*

Format: Speech

13:10 A Global Perspective: Banking on Financial Inclusion

Hedwige Nuyens, *Chief Executive Officer, International Banking Federation, UK*





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Format: Discussion

13:40 Shifting Currents: Innovators Speak Out

How should government and the financial sector harness the ingenuity of entrepreneurs, and local and international innovation communities, to meet inclusive growth goals?

Magnus Nilsson, *Founder and Executive Chairman*, iZettle, Sweden

Selma Kveim, *Chief Executive Officer*, Bright Products, Norway

Sebastian Olivera, *Board Member*, Cámara Uruguaya de Fintech, Uruguay

Antti Pennanen, *Founder and Chief Executive Officer*, Moni, Finland

Alex Sea, *Associate Founder*, Finov HUB, Cote D'Ivoire

Thea Sommerseth, *Co-Founder and Chief Executive Officer*, Diwala, Norway

Moderator: **Susanne Hannestad**, *Chief Executive Officer*, Fintech Mundi, Norway

14.30 Networking Break • Nordic Fintech Exhibition Viewing

Format: Speech

15.00 A Visible Milestone? The End of the Unbanked

Using the tools of modern technology, investment and trade the end of financial exclusion is within reach - but only if we view the unbanked as customers. Consumers we should feel privileged to win, not pitied into serving. The majority of businesses targeting disenfranchised customers in emerging markets are already able to match social goals with sustainable returns. As the digital wave strengthens its pull in global emerging markets - what will the future of financial services look like? And what information do we have already of the new models that will put financial exclusion into history's dustbin?

Snapshots of Success – Global Case Studies

Myanmar

Petter-Børre Furberg, *EVP and Head of Emerging Asia Cluster*, Telenor, Thailand

Brazil

Ane Cristina Martins da Silva, *Product Manager*, Transferwise, UK





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India

Arthur Sletteberg, MD, Nordic Microfinance Initiative, Norway

Africa

Jens Glasø, Chief Executive Officer, Blockbonds, Norway

Moderator: **Lanre Akinola**, International Broadcaster & Journalist, Nigeria

Format: Speech

16.00 Digital Innovation for Sustainable Development Goals

Ruth Goodwin-Groen, Chief Executive Officer, Better Than Cash Alliance, USA

Format: Discussion

16.20 Round Up and Next Steps

Susanne Hannestad, Chief Executive Officer, Fintech Mundi, Nordic

Moderator: **Lanre Akinola**, International Broadcaster & Journalist, Nigeria

16.30 End of Financial Inclusion Summit 2019

Format: Networking

17.00 ProAction Café & Gala Dinner
by-invitation or request



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