



PROMOTING PROSPERITY IN AN ERA OF UNCERTAINTY

FINANCIAL INCLUSION WEEK 2021



Inclusive Finance: Reaching the last mile through stakeholder's collaboration

EWIS Network Ghana Marks Global Entrepreneurship Week .

Digitizing Payments in Liberia

EDITORIAL

EDITORS NOTE

It's Financial Inclusion Week 2021. It has been an exciting time celebrating with global influencers accelerating the delivery of Inclusive Finance services across the world.

Financial Inclusion Africa, Financial Inclusion Forum Africa and Financial Inclusion Nigeria had an exciting presentations of pertinent topics in relating to Financial Inclusion in Africa. This years theme is "Promoting prosperity in an era of uncertainty. We hereby present the various speakers and the subject matter.

We appreciate the effort of Financial Inclusion Television International for allowing some of the presentations to be on their station.

Have a pleasant time listening to the various speakers on Financial Inclusion Television International Channel and reading through the profile of the speakers at this event.

INCLUSION AFRICA remains committed to bringing to fore pertinent information on inclusive finance in Africa

Best regards.

Ajetunmobi Olumayowa
Director



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Mayada El-Zoghbi
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Welcome Note

Promoting Prosperity in an Era of Uncertainty

We are living in extraordinary times. Nearly two years have passed since we heard the first murmurs of the COVID-19 pandemic, which upended millions of lives worldwide and, in 2020 alone, pushed 97 million more people into poverty. As the availability of vaccines increased in some parts of the world, there were brief glimmers of hope that the spread was slowing in Europe and North America, travel restrictions were easing, and economies were on the road to recovery. However, the rapid spread of the formidable Delta variant led to a spike in infection rates and once again overwhelmed hospital systems across various parts of the world. It is clear that fighting the pandemic requires protracted efforts -- because as things calm down in one part of the world, the pandemic flares up with a vengeance in others.

Meanwhile, climate change is ravaging both developed and developing countries and disrupting lives and livelihoods. Rising temperatures and heat waves have spurred a record number of raging wildfires across Siberia, Greece, Turkey, Italy, Spain, Lebanon, to name a few. Global warming also catalyzed extreme rainfall and unforeseen, catastrophic flooding, as evidenced recently in Western Europe and South Asia.

FINANCIAL INCLUSION WEEK **2021**

powered by Center for Financial Inclusion

LOW-INCOME POPULATIONS ARE HARDEST HIT BY THESE SHOCKS

Needless to say, the devastating impacts of climate extremes and the pandemic are most profoundly experienced by people we strive to serve -- low-income, rural populations, micro-, small- and medium enterprises (MSME), and women. The Center for Financial Inclusion (CFI), in partnership with Mastercard's Center for Inclusive Growth, launched a six-wave, longitudinal survey examining the impact of COVID-19 on MSMEs in four countries: Colombia, India, Indonesia, and Nigeria over a year.

Our research findings echo that of the World Bank and others and show that declining business revenues also impacted household resilience and food security. This pattern is most prominent in Nigeria, where according to the latest wave of data, 34 percent of MSMEs were unable to meet household expenses. As a result, over 22 percent of households ate fewer or smaller meals or went to bed hungry.

CRISIS AVERTED AND OPPORTUNITY SEIZED

When COVID-19 first hit in 2020, amidst the backdrop of the global health crisis, concerns also arose about a looming liquidity crisis. To avert a crisis, policymakers and investors worldwide adopted a wide range of fiscal measures, including moratoria, loan restructuring, interest deferrals, credit guarantees, targeted liquidity facilities, and liquidity infusion via central banks. MFIs adopted multipronged strategies -- flexible staffing, improved credit underwriting policies, shift to digital financial services, and above all, prioritized the most resilient sectors of the economy to withstand

the pandemic and its aftermath.

While the jury is still out on the long-term impact of the pandemic, emerging evidence suggests that the microfinance sector has weathered yet another crisis and is moving towards a gradual recovery, perhaps stronger and more resilient.

We have seen cash transfers emerge as a critical lifeline for people. Governments of at least 200 countries expanded or introduced cash transfer programs and social protection measures to reach nearly 1 billion new beneficiaries since March 2020. CFI's research on this topic shows that governments worldwide adopted innovative strategies such as relying on government databases and voter registries to identify eligible recipients. Additionally, many countries adopted policies such as remote account opening with simplified and deferred due diligence and tiered-KYC to ably service population segments lacking any form of formal identification while following social distancing guidelines. These policies served as important enablers for advancing digital financial services during the pandemic, most notably the increase in the adoption of mobile money and the rapid expansion of digital-native players like fintechs and digital platforms.

The increase in mobile money adoption is undeniably an important story of the pandemic. GSMA's State of the Industry Report on Mobile Money 2021 states that in 2020, mobile account ownership grew by 12.7 percent globally to 1.21 billion accounts, while monthly usage increased with 300 million active mobile money accounts. The rise of fintechs and platforms is another example of how the technology revolution, spurred by COVID-19, is reshaping the landscape of the financial sector. iTechArt's State of the Fintech Report 2021 states that there are over 26,000 fintech startups globally, which as of February 2021 had cumulatively raised US\$121.7 over time. Fintechs offering mobile wallets, payments, insurance, and digital banking were most successful in raising funds. In a similar vein, fintech investments across emerging markets in Asia, Africa, and Latin America increased to US\$23 billion over the past five years. The pandemic also accelerated the growth of BigTech platforms, and, in 2020, platforms represented eight of the world's largest businesses by market capitalization. Equally important are the numerous smaller platforms that have been critical in providing informal employment and spurring growth, efficiency, and productivity across virtually all sectors, thereby playing a central role in helping businesses recover from the pandemic.

WHAT DOES THIS ALL MEAN FOR THE FUTURE?

We have seen a tremendous amount of change over the last two years. COVID-19 has laid bare the frailties and failures of the status quo. At the same time, the crisis also presents an opportunity for us to consolidate gains and reimagine a more inclusive, resilient, and sustainable future. There are signs that microfinance and digital finance are converging at faster rates than in the prior decade. We are seeing new partnerships between MFIs and 'digital native' firms, hopefully signaling a larger trend. Examples abound and include partnerships between the Egyptian e-commerce platform, MaxAB's, with Cassbana, an MFI; Nigeria's Jumia, an e-commerce platform, with Accion Microfinance Bank; and Bolivia's BancoSol with fintech Flourish.

Even more exciting is the thriving entrepreneurship ecosystem in developing countries. Despite the unprecedented challenges posed by the pandemic, the Global Entrepreneurship Monitor's 2021 edition reports that many early-stage entrepreneurs across Latin America and the Caribbean, the Middle East and North Africa (MENA), and India discovered new oppor-

Inclusive Finance: Reaching the Last Mile through Stakeholders' Collaboration



Professor. Olayinka David-West
Associate Dean, Lagos Business School

David-West is a Professor of Information Systems with almost three decades of experience in the IT and financial services industry, and he is a passionate advocate for digital transformation and inclusive finance. Her research and practice engagements involve policy and strategic management interventions towards digitally transformed businesses and society.

Professor David-West is an associate dean at the Lagos Business School (LBS), the premier business school in Nigeria and she sits on the school's Management Board. She leads the Sustainable and Inclusive Digital Financial Services (SIDFS) initiative, research, and advocacy initiative dedicated to enhancing financial inclusion in Nigeria.

Olayinka has expert certifications in financial inclusion policy and digital money. She is a governing council member of the Fintech Association of Nigeria and a member of the African Women in Finance and Payments. She is a certified Information Systems Auditor (CISA); certified in the Governance of Enterprise IT (CGEIT), and an academic advocate to the Information Systems Audit and Control Association (ISACA). She is also a qualified practitioner of the Skills Framework for the Information Age

(SFIA).

She mentors young women in STEM, and was featured on the Tech Women of Lagos exhibition, which is listed among the leading women in Nigeria's Financial Technology Industry and she has been profiled on Fintech Times as a leading financial inclusion expert in Africa.

Professor David-West holds a Doctorate in Business Administration (DBA) from the Manchester Business School, and an MSc in Business Systems Analysis and Design from City University, London.

DESIGNING for SUSTAINABILITY
LESSONS FROM COVID-19



INVISIBLE BARRIERS:

ADDRESSING SOCIAL NORMS – PROMOTING WOMEN'S ENTREPRENEURSHIP & FINANCIAL INCLUSION



Dr. Paul Oluikpe
Head, Financial Inclusion Delivery Unit (Central Bank of Nigeria)

Paul Oluikpe is the Deputy Director and Associate Head of the Financial Inclusion Delivery Unit (FIDU) at the Development Finance Department of the Central Bank of Nigeria. He previously worked in the Strategy Management Department and then the Trade and Exchange Department of the Bank as the Head of Policy Formulation and Implementation before moving to the Secretariat. He holds a distinction in Strategy and Innovation from the Said Business School, Oxford University. He has a Ph.D. in Engineering and an MSc from the School of Business and Economics, Loughborough University, UK.

His roles at FIDU involve leading change management; coordinating the stakeholder space in Nigeria; driving the implementation of the financial inclusion strategy; and monitoring performance and communicating outcomes. Paul has worked as an academic with Abia State Polytechnic, Loughborough University and the University of Nottingham. He was honored in 2015 with the Emerald Citation for Excellence Awards for his seminal research paper "Developing a Corporate Knowledge Management Strategy", and he was also recognized by the British Council in 2017 for his contributions to the Professional Development during the Education UK Alumni Awards.

His work experience in the non-profit development sector particularly with the World Bank, the British Council, Water Aid and the National Autistic Society, UK shaped his philosophical outlook in terms of developmental priorities for Nigeria especially around financial inclusion, poverty and inequality. He brings this wealth of experience to his immediate role of advancing financial inclusion to the Nigerian citizens using the levers of policy, regulation and on the ground implementation

CHASING RISKS: KEEPING UP WITH EVOLVING CONSUMER CHALLENGES



Ashley Immanuel
CEO EFINA

Ashley Immanuel is currently the CEO of EFINA, overseeing EFINA's work to drive inclusive finance in Nigeria. Ashley supervises EFINA's market systems development approach, including research, ad-

vocacy, capacity building, and driving innovation through EFINA's Innovation Fund.

Before joining EFINA in 2013, Ashley worked for IBM Global Business Services as a consultant for the USA Federal Government clients. In this role, Ashley carried out consulting work for the US Agency for International Development (USAID) for several years. Ashley holds a Bachelor's degree in Sociology from Duke University.



Mr. Seun Ayegbusi
Co-Founder Insurpass Technologies

Seun Ayegbusi is a Nigerian tech entrepreneur, business manager, and insurance technology strategist who is passionate about using technology and digital innovation to drive financial inclusion in Africa.

He is currently the co-founder and Chief Executive Officer of Insurpass Technologies, an API-based insurance technology company that provides insurance infrastructure-as-

-service solution allowing companies across all sectors to embed insurance products and backend components into any application. Seun, through his company, is on a mission to democratize access to affordable and innovative insurance products for the base-of-the-pyramid consumers in Africa.

Ayegbusi has published several articles which have been consulted by thousands of readers within the insurance, finance, and technology space. He has also spoken at various Insurtech conferences both in Nigeria and abroad where he shared his knowledge and strategies about insurance technology and financial inclusion in emerging markets in Africa.

From these, he is currently part of two digital insurance advocacy groups in Nigeria that engage the Insurance industry and its regulator on the need for a total adoption of Insurtech to deepen insurance penetration in Nigeria.



Mr. Tunji Andrews
Co-Found Awabah

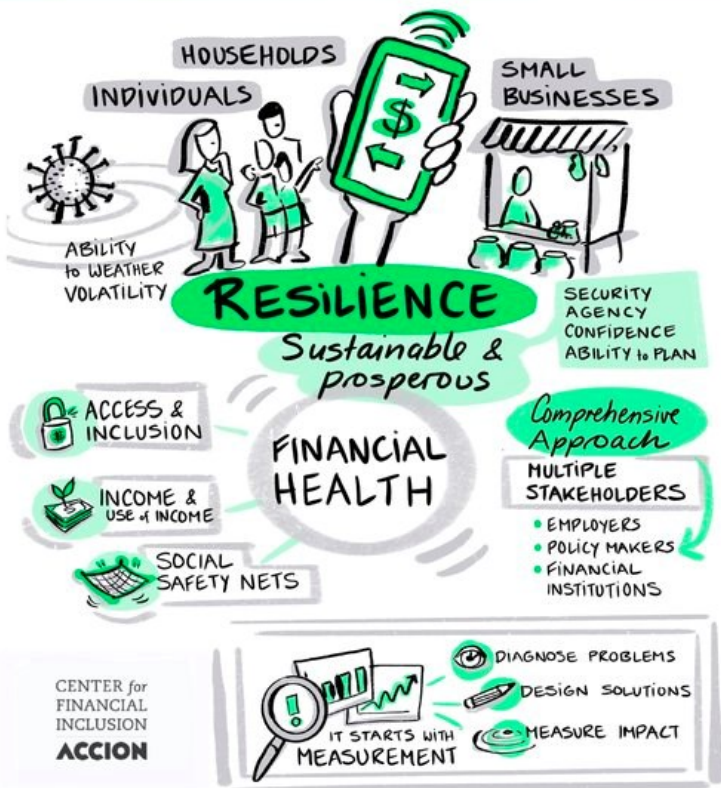
Tunji is a Co-Founder at Awabah, Africa's digital pension platform for the self-employed. He however regards himself as an economist, a financial inclusion advocate, and a creative entrepreneur.

He spent years in research, starting in the heart of Nigeria's capital market as an ana-

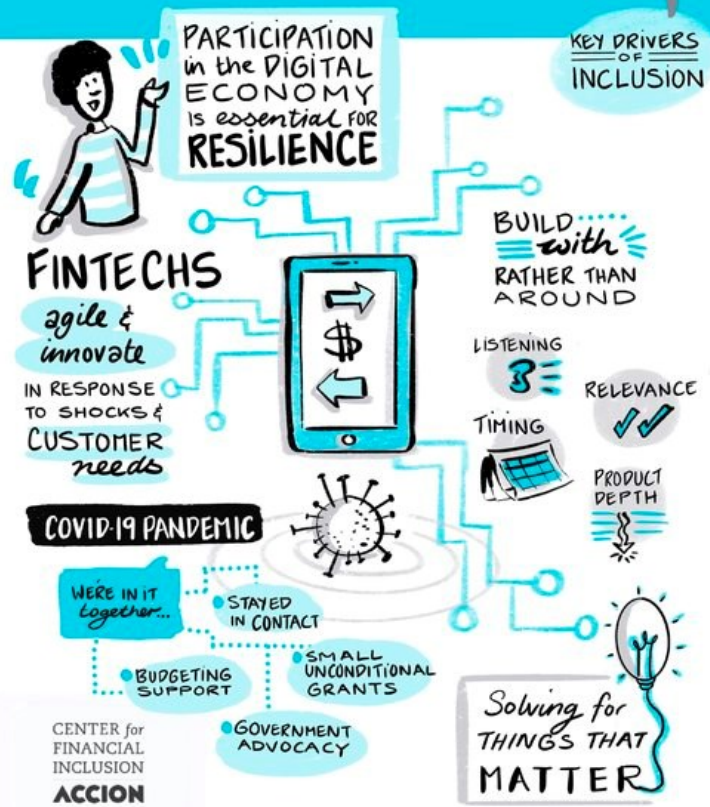
lyst before falling in love with financial literacy and this led to his interest in advancing the cause of financial inclusion. A cause that made him an award-winning media personality for his various TV, Web, and radio shows. He worked as a consultant across local and international organizations (Private and governmental) as an expert in areas of statistics, research, and financial inclusion. Worthy of note, he was one of the 4-man team that developed Nigeria's sector strategy for statistics in 2016, for the National Bureau of Statistics, under the EU-SUFEGOR project.

His current and future activities are towards actively advancing financial inclusion in Nigeria and Africa (which is why he has pitched his tent with Awabah

FINANCIAL HEALTH
as a GLOBAL PRIORITY



INCLUSIVE FINTECH



Mr. Taiwo Joda
MD/CEO ACCION Microfinance Bank

Taiwo is an accomplished business leader with extensive experience in leading teams, strategy formulation, banking, and managing digital transformation programs to achieve financial inclusion objectives. He is also certified by the John Maxwell Team as a people trainer, coach, mentor, and speaker.

Currently, he is the Managing Director/CEO of Accion Microfinance Bank. He holds a B.Sc. and Master's degree in Finance and Banking from the University of Lagos. He is an Alumnus of Said Business School, Oxford University.

With his expertise in strategic planning and stakeholder management, Mr. Joda has been able to steer organizations and teams into performance and prominence. He has over twenty-seven years of experience in banking and non-banking financial institutions spread over several institutions including Arbitrage finance and Investment, Kenneth Michael and Company Financial Advisors, FSB International Bank, Equitorial Trust Bank, Diamond Bank, Fidelity Bank, and currently Accion MFB.

As an inspirational leader, Taiwo is respected as a credible voice in driving advocacy, capacity building, a win-win mental approach, and strategic partnerships in the Microfinance and Digital Finance ecosystem.

Taiwo is a member of the Institute of Directors – M(IOD), a fellow of the Nigeria Institute of Management (FNIM), a fellow of the Board African Fellowship on Financial Inclusion, a fellow of the Business Process Management Institute of Nigeria, an Honorary Senior Member of the Chartered Institute of Bankers (HCIB), and a Microfinance Certified Practitioner (MCP).

He currently serves as a member of several committees including the Steering Committee - National Microfinance Platform, National Association of Microfinance Bank Advocacy group, and he heads the advisory board of the Microfinance Learning and Development Center. Taiwo is a Member of the Governing Council, Fintech Association of Nigeria and the NASSBER working group of The National Economic Summit Group (NESG). He is currently the Chairman of the National Association of Microfinance Banks, Lagos Chapter.

He has attended several top management programs both locally and internationally including the Lagos Business School, Nigeria, INSEAD, France and Euro Money both in UK and Singapore.

He has excellent leadership skills and he continually mentors young professionals. He has won several awards and recognitions including the Leadership Financial Inclusion Award.

UN PRINCIPLES for RESPONSIBLE digital payments



responsiblepayments.org

INCLUSIVE PENSIONS & PROTECTION STRATEGIES FOR WOMEN



Mrs. Ibukun Omololu
Principal Consultant and Lead Researcher
The Teal Tree Company

Ibukun Omololu is the Principal Consultant and Lead Researcher for The Teal Tree Company – a women’s development consulting firm focused on bridging gender gaps through structured leadership development and financial education initiatives and interventions.

She is strongly committed to increasing female representation in leadership and executive management cadres of organizations and society at large through gender parity and diversity initiatives. Ibukun is the convener of ‘Women of Wealth’ financial literacy webinars and the Executive Producer of her podcast and newsletters – ‘Being More with Ibukun’.

It is a project that inspires women to amplify their voices and hone their leadership skills for more impact and influence.

Before venturing into entrepreneurship, Ibukun worked in the financial services sector for over 14 years leading the design and delivery of tailored financial products and services designed to meet the needs of women across multiple strata. As the former Head, One Woman (the Women Banking team) at Sterling Bank – a leading financial institution in Nigeria, Ibukun was at the forefront of numerous developmental projects like: the launch of The Bloom Network – an initiative designed to groom and optimize leadership capabilities for women across essential business areas at Sterling Bank;

The Women’s Banking Market survey fully funded by the Bill and Melinda Gates Foundation;

Transformation projects propelling Sterling Bank from a fully traditional bank to a Digital Bank; and

the financial literacy training of 800+ women of the EDC/ Cherie Blair/ Exxon Mobil Road to Growth program.

Other major achievements culminated was the bank winning the prestigious 2017 CBN Sustainability Award for Women Banking.

Ibukun was a nominee for the 2021 Trailblazers’ Award by the Strategic African Women in Leadership (SAWIL) organization and one of 20 globally selected Purpose Ambassadors of Bridge for Billions, advocating innovation and inclusive practices for female entrepreneurs and founders. At her church – The Covenant Nation, she volunteers as the Governor of a community group for Work-from-Home Mothers, where she leads female working professionals and business owners through a structured coaching journey of personal transformation and development designed to help Stay-at-Home mothers build self-efficacy and support systems to enable them to attain an adequate balance between family, career, and life demands.

Ibukun has worked with organizations like ExxonMobil, Covenant Capital, Tuteria, Flour Mills Nigeria, Flourish Africa among others. As a gifted public speaker and trainer, she has graced a wide array of platforms addressing distinguished emerging leaders, women networks at multinational corporations, SME owners, and more.

Ibukun holds a B.A. in Linguistics from the University of Ilorin and she is a Certified Retail Banker from the prestigious Retail Banking Academy, U.K. She is the author of 4 books.

Her most prominent book is “Behind the Little Bundles of Joy,” which she uses to educate and prepare women about child birth.

Building Resilient Inclusive Financial Ecosystems in Uncertain Times



Mrs. Esi Mills– Robertson
Director Inclusive Banking
Fidelity Bank Ghana Limited

Esi Mills-Robertson is the Director of Inclusive Banking at Fidelity Bank Ghana Limited, spearheading the Financial Inclusion agenda of the bank.

Under her leadership, Esi has led the bank to work with partners such as Financial Sector Deepening Africa (FSDA), The World Bank Group, USAID Ghana, and Solidaridad West Africa to make significant contributions in the area of Agriculture, women & youth empowerment.

She was previously the Director, Personal & Private Banking and Head, of Marketing.

Before joining Fidelity Bank, she spent almost a decade with Unilever where she was the Brands Manager and later Marketing Manager, Home, and Personal Care. She began her career as a junior consultant with Deloitte & Touche Consulting.



Mrs. Bunmi Lawson
MD/CEO EDFIN MICROFINANCE BANK

Geraldine O’Keeffe is the Chief Innovation Officer and co-founder of Software Group, a global technology company specialized in digitalization and integration solutions for financial service providers.

Geraldine is passionate about financial inclusion and is inspired to help institutions leverage technology to achieve efficiency, scale, and increase outreach. In the last 20 years, she has completed numerous consultancy assignments and hundreds of successful software implementation projects that is accelerating digital transformation for a range of different financial service providers

(FSPs) across Africa, APAC, ECA, MENA, and LATAM. The projects empower the FSPs to reach the unbanked and underbanked markets through the development and implementation of innovative digitalization technologies, such as mobile wallet, agency banking solution, digital on boarding and origination, and more.



Mr. Eli Ehini
MD/CEO Mobile Money Limited

Eli Hini is the Chief Executive Office for Mobile Money Limited, the MTN Ghana subsidiary responsible for mobile financial services. He is responsible for driving strategy, business development, innovation, and relevant operations of MTN’s Mobile Money business.

Before Eli was appointment as CEO, he was the General Manager of Mobile Money Limited, a role he held for approximately five years. Eli was instrumental in setting up Mobile Money services in Ghana and growing the subscriber base, transaction volumes, and value. He also led the MTN Mobile Money team to receive ISO certification (ISO/IEC 12007: 2013 certification) in January 2016 and the GSMA Mobile Money Certification in November 2019. Eli is a Chartered Marketer with over 18 years of experience and has also held leadership positions in Unilever Ghana Limited and Coca-Cola Bottling Company Limited.



Dr. William Derban

Chair, Financial Inclusion Africa Forum

William Derban has over 20 years of experience in financial inclusion and international development in the private and development sectors.

William joined the GSMA in 2018 as the Director of Market Engagement for the Mobile for Humanitarian Innovation programme. In this role, William leads a team that establishes and manages partnerships between mobile network organizations (MNOs) and humanitarian organizations to accelerate the delivery and impact of digital humanitarian aid. These partnerships involve promoting cash transfers via mobile money and digital literacy programmes for refugees and building the capacity of agents serving in refugee camps.



Ms Clara Arthur

Digital Finance Specialist

Clara B. Arthur is a Financial Technology Professional with over 19 years of experience across the Financial Services and Technology Industry in Ghana. She was recently named among the 20 most influential Fintech Leaders in Ghana. Clara is passionate about financial inclusion and has spent the past decade rolling out solutions that truly create inclusion for the unbanked and underserved communities in Ghana. Clara's contributions to Ghana's financial inclusion drive span from product development to policy formulation and implementation.

She has also served on several boards and committees in Ghana and she currently serves as the Director on Logistics Connect Ghana Limited, a company she co-founded.

Clara is a Digital Financial Services Sector specialist working with several reputable international development agencies on how Digital Financial Services can transform economies.

Clara is an Associate consultant with MFX (Mobile Finance Experts LLP), a partnership made up of experts who have first-hand experience in building capacity and creating profitable businesses with an emphasis on mobile financial services especially mobile money.

Frederick has a combined 17 years plus work experience in the banking and telecommunications industries in Ghana. He is currently the Director of Regulations and Policy at the Financial Inclusion Forum Africa (FIF Africa) and also the Head of the Market Regulations Unit at the Regulatory Administration Division of the National Communications Authority (NCA) Ghana.

He is a member of the International Telecommunications Union (ITU) Study Group for Economic and Policy Issues; and a member of the ITU DFS Security, Infrastructure and Trust Working Group since 2012.

Frederick holds an MBA in Finance from the Methodist University of Ghana, a Postgraduate Diploma in Economics and Competition Law from King's College the UK, Certificate in Fintech and Regulatory Innovation from Cambridge Judge Business School UK; as well as a certificate in Law and Regulation of Inclusive Finance from the University of Luxembourg.

Frederick is passionate about Financial Inclusion and is hopeful that the issues of cyber security, consumer protection and trust would be effectively addressed to sustain digital financial service in bridging the gap between the banked and unbanked.



Mr. Frederick Asumanu

**Financial Inclusion Expert,
Director, Financial Inclusion Forum Africa**

AGENT BANKING



Agent Banking Network: Driving Financial Inclusion in Uncertain Times



Mr. Oluwaseun Adesanya
Group Head, Strategy and Digital Financial Services
SystemSpecs

Oluwaseun is a dynamic professional with strong passion for attaining set objectives. He has decades of experience in various sectors across several African Countries, the UAE, North America and Europe, driving new initiatives in emerging markets towards achieving significant and successful milestones at every given opportunity. He is a passionate motivational speaker and a great advocator of Fintech, financial services,

data, new ideas, financial inclusion, social impact, and access to credit through the most cost-efficient innovation and practical approach. He is also a leading speaker and facilitator at various international conferences and workshops where he has shared platforms with great industry leaders, regulators, and various stakeholders. He currently drives the strategy, digital financial services, innovation, and international business of the leading Pan Africa electronic payment company (SystemSpecs), owner of the award winning and robust platforms such as Remita, Human Manager, and Paylink which have revolutionized electronic transactions and consolidated the public financial management of the entire Federal Government of Nigeria through the Treasury Single Account (TSA) initiative of the World Bank.

Oluwaseun is an alumnus of Bowen University and holds a Master of Business Administration (MBA) degree from the University of Lagos, Akoko. He is an Impactpreneur, adviser to several startup companies, and a current member of the Governing Council of the Fintech Association of Nigeria (the umbrella body of fintech industry in Nigeria). Major Highlights of his Career: · Transiting SystemSpecs from "Unknown" to "Global Brand" · Pioneered the leading data financial services that promote access to quick credit without collateral · Championed the development and operation of the retail business through the introduction of the retail mobile app, additional distribution channels and establishment of Mobile Money & Agency · Achieved and operationalized ISO 9001 &

27001 and PCIDSS · Recommended an alternative business approach to the mobile insurance initiative, which is being pioneer in the Nigeria market by FBN Insurance · Identified and optimized various synergy opportunities within the Holding Company structure with quantitative analysis of the cost and benefit of such opportunities · Increased the shareholder funds across all subsidiaries in five (5) African countries through a restructuring strategy · Led the team on the Re-negotiation of the Power Purchase Agreement with the government of Sao Tome & Principe for the installation and the commissioning of 20MW · Supported in the establishment of the Fintech Association of Nigeria, the umbrella body for all fintech players in Nigeria Exceptional Career Value · Experience (especially across all sectors with Fintech) · Exposure (beyond Nigeria) · Extent of Network (with all stakeholders within the ecosystem) · Expectation (to create value and achieve another laudable success)

Agent banking remains a relevant tool in deepening Financial Inclusion in Africa.

THE ROLE of WOMEN in DRIVING Inclusivity



GREENING INCLUSIVE FINANCE



Mr. Olaolu Awojodu
MD/CEO E-Settlement Limited

Olaoluwa Awojodu is the CEO of E-settlement Limited, a leading financial services firm in Lagos, Nigeria. He is a thought leader shaping the future of financial inclusion services in Africa and beyond. As an impact-driven entrepreneur, his dream is to build sustainable systems to solve Africa's unique financial challenges.

In 2009, Olaoluwa played a pivotal role in Nigeria's Fintech sector when he set up one of Nigeria's first payment gateways – Cashenvoy. This feat paved the way for others and opened up the frontiers of payment services in Nigeria. For over a decade, he has continued to hold prominent positions in Nigeria's rapidly evolving Fintech space.

In 2013, he led the team that designed the architecture behind the first Mobile Point of Sale (mPOS) in Nigeria, making PayPad the pioneer in mPOS design and distribution. Fueled by his unquenchable desire to remain a trailblazer, Olaolu's company's flagship product-PayCentre provides financial inclusion services to millions of Nigerians in communities across the country.

With sheer determination and hard work, Olaoluwa has grown E-Settlement and its subsidiaries; PayCentre, CashEnvoy, and PayPad from zero to a business conglomerate that is generating billions in revenue through millions of transaction volumes whilst steadily expanding its network beyond the shores of the country.

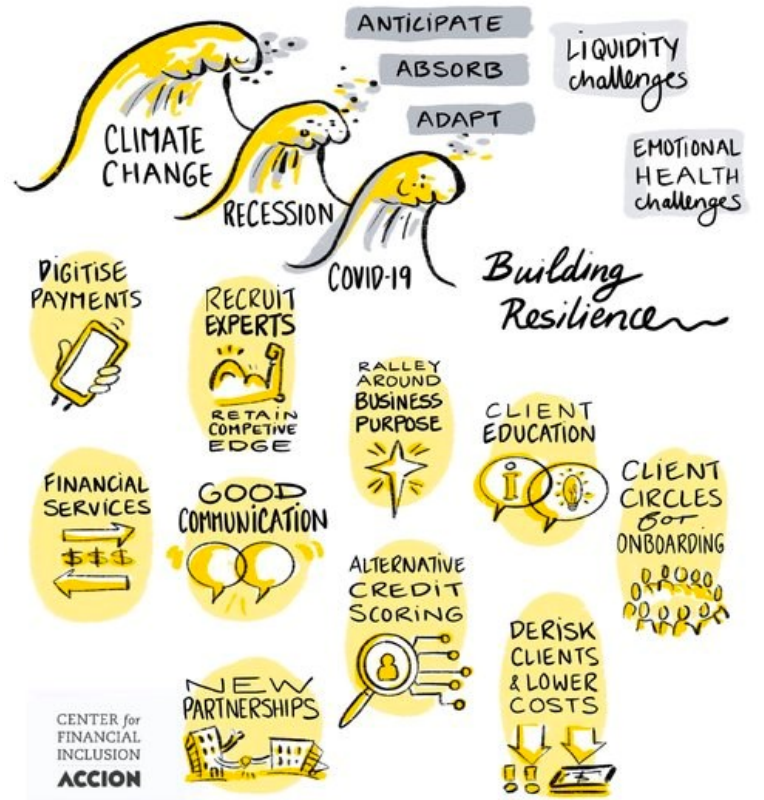
Awojodu, a Computer Science and Engineering graduate from Obafemi Awolowo University, Ile-Ife, quenches his insatiable desire for knowledge scouring through the pages of books and shares his wealth of knowledge and experience with his rapidly expanding team of over 100 diverse multi-disciplined high-performance staff.

Olaolu as he is fondly called, is driven by the belief that the impossible is nothing and that the human mind has the potential to achieve anything. As a mentor, Olaoluwa has dedicated a vast amount of time investing in young tech graduates most of whom are under his employ and are leaders in various sectors of the financial services system.

DIGITIZING & DESIGNING INCLUSIVE PAYMENTS for WOMEN



HOW BUSINESSES CAN ADAPT : Serving Customers in Uncertain Times



Mr. Fasasi S Atanda
MD/CEO Partner de Ecosystems

Fasasi is a Strategic Thinker, Mass market Specialist, CBN Certified Financial inclusion Educator, A bank and mobile money agent trainer, a certified DFS analyst, Aggregated for several top agent service providers in Nigeria. He boards thousands of agents yearly and drives the development of financial access points across Nigeria.

- HIS INDUSTRY ENGAGEMENTS**
- Nigeria Economic Summit Group (NESG Financial inclusion Thematic Committee).
 - Member CEN Financial Inclusion Steering Committee (FISCO)
 - State Chairman. Association of Mobile Money & Bank Agents in Nigeria (AMMBAN).
 - Financial Inclusion Educator at the CBN (Training of Trainers Program on Financial Inclusion)

- Facilitator, SANEF-EFINA national agent training
- CGAP – A world bank Program on optimizing your DFS agent Network Helix Institute Nairobi Kenya.
- Panelist, LBS Financial Inclusion Programme in association with Bill & Melinda Gates Foundation

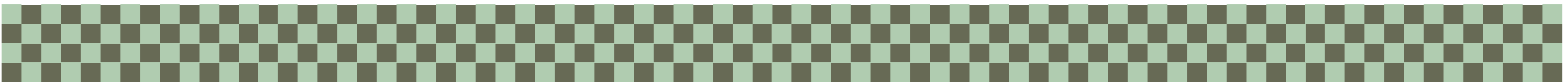
Events:

Inclusion Africa will give your event a great coverage on all our media platforms. Contact us to be your event partner.

OBSTACLES & OPPORTUNITIES FOR GENDERED DIGITAL FINANCE



IMPACT of REMITTANCES FOR RECOVERY & RESILIENCE



Mr. Sola Bickersteth
Group, Chief Executive
Financial Inclusion Centers

Sola is regarded as a subject matter expert in Agent Banking and a Financial Inclusion Specialist in Nigeria with over fifteen years of related experience in managing various pioneering projects for the Presidency, CBN, NIPOST, NIMC, National eGovernment Strategies, and several state governments in Nigeria. He is a PLD graduate of the Harvard Business School, USA. He graduated from the Obafemi Awolowo University, Ile-Ife in 1991 with a B.Sc. in Electronics and Electrical Engineering. He is a certified Digital Identity Management Systems Specialist and a participant in the World Bank Financing for a development project.

After selling his pioneering e-Payment company naira.com to Chams Plc in 2008, he then led the team that built the world's largest cyber center as recognized by the Guinness Book of world records in 2009. Sola was part of the team that introduced the Bank Verification Number (BVN) in the Nigerian Banking Sector and the NCC SIM Card registration in Chams Plc, National Agric Payment Initiative (NAPI), The FG Social Investment Program MarketMoni as well as the ongoing National Identity Number (NIN) ecosystem. He has consulted on the deployment of Agent Banking Networks and Financial Inclusion projects for the First Bank of Nigeria, Sterling Bank, Heritage Bank, Ecobank, Interswitch, Cellulant, GTBank, CBN, NANBUI, and NIPOST, etc and regularly conducts capacity building sessions for the Central Bank of Nigeria (CBN), National Association of Micro-finance Banks (NAMB), and Chartered Institute of Bankers of Nigeria (CIBN). His group has a mission to reduce poverty by building profitable, professionally managed, and digitally equipped Financial Inclusion Centers in local communities that will make access to a wide range of affordable financial services and related value added services accessible to the members of the local community. As at June 2021

over 500 Financial Inclusion Centers operate across Nigeria.

WISE Network Ghana Marks Global Entrepreneurship Week



WISE Network Ghana has organised a day's forum and exhibition for young female business owners in the Accra metropolis to mark this year's Global Entrepreneurship Week.

The event was held at Tarragon Edge SMEs ecosystem (T-Edge Hub) which provides a growth-oriented platform for knowledge, capacity building and resource sharing exclusively for SMEs, consultants and investors.

The well-attended event dubbed 'Women Entrepreneurs Forum and Exhibition' was held under the auspices of Upshift Global; Club G100, Financial Inclusion Africa and Genevieve Pearl Consult.

Two leading Ghanaian experts in business management who spoke at the event advised young entrepreneurs that the survival of their businesses is hinged on bookkeeping and record analysis.

According to them, bookkeeping which is keeping accurate financial records could be used to gauge the health of the businesses.

Dr Akorfa Ahiafor, the MD/CEO of Jireh Microfinance Limited, described bookkeeping as the difference between success and failure of businesses.

She added that bookkeeping helps businesses to plan

their budgets, explaining that budgets are vital for businesses as they are the financial guidelines to success.

"With bookkeeping, you can assess your financial resources and manage income and expenses", Dr Ahiafor stated.

"So we entrepreneurs fail to keep records of businesses, we will fail. It is not enough to keep records but to analyse the records as well".

Hajia Amina Sammo, a leading Financial Literacy Consultant, added that bookkeeping makes filing a tax return easier for businesses that practice bookkeeping.

With a proper organization of records on your earnings, expenditure and others you won't have to worry about scrambling for receipts and invoices because all your records are properly documented, she explained.

"Organization of financial records is very important. You should be able to easily assess your financial information at anytime".

This will help when it comes to applying for grants, loans, or even attracting investors", Hajia Sammo said.



Looking at the importance role bookkeeping and record analysis plays in the survival of businesses, the two experts encouraged the young female entrepreneurs not to be ashamed of sending their business figures to individuals and institutions to analyse for them.

Addressing the exhibitors, the President of WISE Network Ghana, Dr Genevieve Duncan Obuobi, said: "It is important for us to support businesses so that they can scale up and be sustainable".

The exhibitors expressed their appreciation to WISE Network Ghana and its sponsors for providing the platform for them to showcase their products.



Digitizing Payments in Liberia



The City of #Gbarnga, #Bong County, Liberia is the first Liberian city to digitize Municipal payment services to enable city dwellers pay municipal taxes, fees, Fines, Permit, using the Sell-pay Money App. #Sellpay Mobile App was developed by the team of Liberians Nynati Doepoh and Philip Poquie of #SellPay #Liberian, with Red Flash Mobile, Smartr Tax, Smartr City, Smartr Parking, Smartr Pos with a float mechanism to digitize Payment to Government, P2G within the informal Sector, and to enable MTN and Orange users within both local government and the in-

formal sector opt for more services beyond P2P, person to person, and strengthen digital payment in P2G, person to government. Users can be registered at the city municipal level to



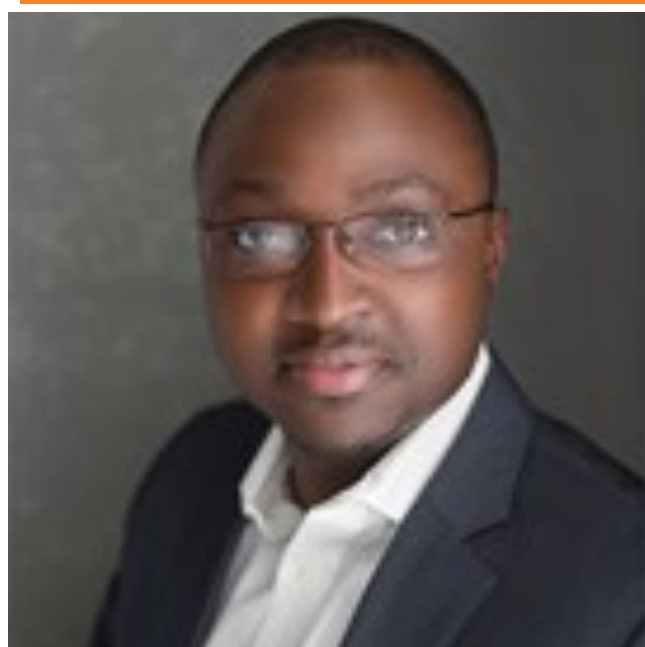
use Mobile money.

#SellPay is an eCommerce and Mobile Money Platform App was designed to offer low-income households, informal sector, unbanked population of Liberia access to transformative, low-cost, Digital Financial Services, DFS such as insurTech, mHealth, P2G, Credit Ratings, that



E-Currencies

– A solution to improved financial services in uncertain times



Mr. Kwame Oppong
Head of Fintech and Innovation
Bank of Ghana

Kwame Oppong is a Digital Financial Services (DFS) expert with CGAP, a Financial Inclusion think tank within the World Bank Group, and the former General Manager of Mobile Financial Service in Tigo Ghana.

He is a passionate advocate for financial inclusion and consults for several public and private sector institutions locally and internationally.



Mr. Oladipo Alabede
Group Head, Digital Banking
Sterling Bank

Oladipo Alabede has almost two decades of experience in the banking industry. He is an e-business executive who has risen through the rank and file of the corporate sector through critical thinking and professionalism.

The combination of his technical, business, sales and managerial acumen has enabled him to take up various roles and responsibilities across four (4) commercial banks in Nigeria.

With a background in Business Administration and Management, Oladipo has worked his way up to becoming the current Group Head of Digital Banking at Sterling Bank Plc.

He holds a Master of Business Administration degree from the prestigious Lagos Business School, Pan Atlantic University. He is highly passionate about the Nigerian electronic payment industry and has proven this through his work in recent years across the financial services space.

Inclusive Finance: A Bedrock for Economic Prosperity of Nigerian Women



Mrs. Bunmi Lawson
MD/CEO EDFIN Microfinance Bank

Bunmi Lawson is the pioneer Managing Director and the Chief Executive Officer of EDFIN Microfinance Bank Limited. EDFIN prides itself as the first specialized Educational Microfinance Bank with unique and well-researched products and services tailored to cater to the needs of its customers and the Education Ecosystem. EDFIN Microfinance Bank under the eminent leadership of Bunmi Lawson officially commenced operations in April 2019 with its registered office at Surulere Lagos State and has projections to grow into a national Microfinance bank as well as a globally recognized bank of choice for educational financial solutions in Africa. Its shareholders are Gray Matters Capital which is an investment company based in the USA.

Ms. Lawson holds a Master's degree in Business Administration from the IESE Business School, University of Navarra and she is an alumnus of the Lagos Business School. She is a Fellow of the Institute of Chartered Accountants of Nigeria and a Member of the Chartered Institute of Bankers of Nigeria. She is also a Fellow of the following Institutes: Institute of Credit Administration of Nigeria, Institute of Credit & Collections Management of Nigeria, and the Association of

Investment Advisers & Portfolio Managers of Nigeria. She is also a Board member in the following firms; Enhancing Financial Innovation & Access (EFInA), Trium Venture Capital Limited, and an Independent Director of the CRC Credit Bureau Limited; She is an Advisory Board Member of the Bridge International Academies, Nigeria; the Vice President of Women in Finance, Nigeria and a member of the Governing Council of the Fintech Association of Nigeria. She has attended several courses both locally and internationally at renowned institutions including Harvard Business School, INSEAD, and the Boulder Institute for Microfinance and she has completed the CBN/CIBN Microfinance Certification Programme. She has presented several lectures and speeches both locally and internationally in Microfinance and other areas of capacity building for small-scale industries and young entrepreneurs, SME Financing as well as being a part of special workgroups on various topics bothering on several aspects of the Nigerian economy. Before joining EDFIN, Bunmi was the Managing Executive Director of ACCION Microfinance Bank, one of the largest microfinance banks in Nigeria, FATE Foundation Ltd/Gte, As a leading business development service provider, she is the co-owner and Executive Director of VLA Lawrence & Associates, a leading Human Resources services organization. She has over 32 years of post-graduate experience in finance, insurance, marketing, auditing, and banking. She is a mother to two lovely children.

Combating fraud and promoting data protection in inclusive financial ecosystems



Believe with us.



Mr. Emmanuel Gadasu
Data Privacy Consultant
Information Security Professional

Emmanuel K. Gadasu is an experienced data privacy practitioner-consultant and information and cyber security expert. Emmanuel is the Data Protection Officer for many organizations in Ghana. He is a Data Privacy Practitioner, Consultant, and Trainer at Information Governance Solutions where he has trained dozens of Data Protection Supervisors and Practitioners in Ghana. He is also a trainer at Rhythex Consulting Limited where he has trained other profes-

sionals from the financial sector, telecommunications and corporate professionals in information and cybersecurity, risk-based auditing, and practical IT auditing processes. He is an highly motivated Corporate Trainer with experience in training small and large groups across diverse industries



Mr. Godwin Tamakloe
Senior Manager—AML, Compliance & Analytics
Mobile Money limited

Godwin is a Mobile Financial Service Professional with over 11 years of experience in the Digital Finance Industry and he is currently the Head of

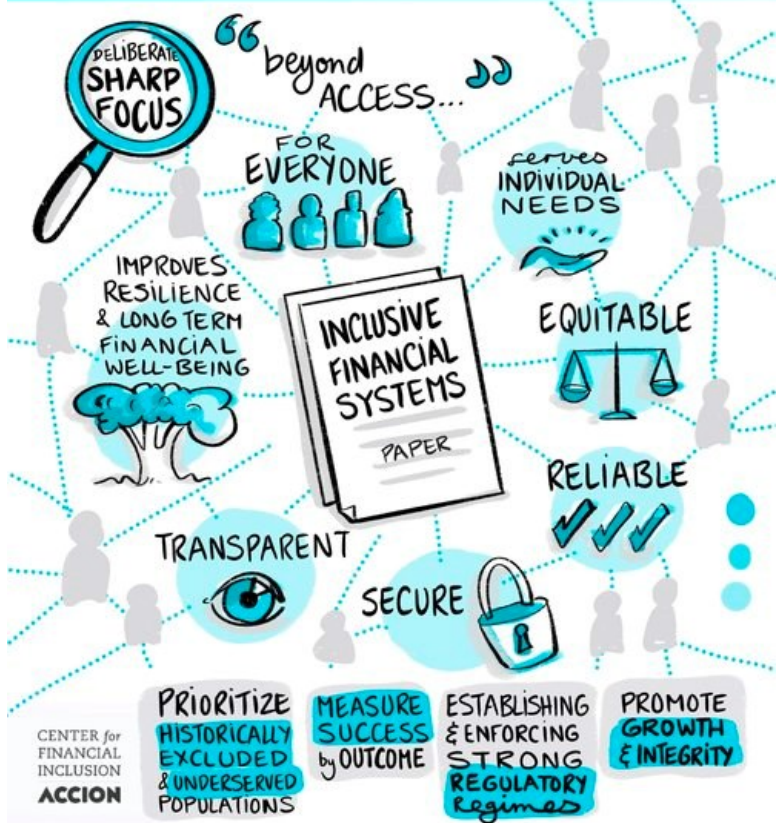
AML, Risk, Compliance, and Analytics for Mobile Money Limited, the MTN Ghana subsidiary responsible for mobile financial services. Before joining the Mobile Financial Service industry, he worked within the Telecom, Banking, Insurance and the automobile industries. He has worked in fairly diverse markets in Africa, the South Pacific and the Caribbean driving financial inclusion through digital finance. Godwin is an avid conference speaker within the Caribbean and the Latin Americas on Mobile Financial Services, Micro Finance, Regulations and Compliance in general. He is a certified Anti-Money Laundering Specialist, Certified Compliance Officer and an Associate Fraud Examiner.



Mr. Fred Frimpong
Head of Financial Services, Jumia Ghana
General Manager Dalaphone

Fred Frimpong is a high-impact leader, technology planner, and executor of transformational projects for the Digital Financial Services (DFS) industry. He is entrepreneurial with a unique ability to apply more than 17 years of experience in telecommunications, mobile money, micro-lending, and e-commerce to solve practically any problem life throws at him

THE TIME IS NOW: HOW TO BUILD an INCLUSIVE FINANCIAL SYSTEM



DIGITAL FINANCE INNOVATIONS For CLIMATE CHANGE



Mrs. Ifeomah Uddoh
Founder Shecluded

Ifeoma Uddoh is the founder of Shecluded, the first neo bank focused on women.

Since its launch in 2019, Shecluded has become a UK Tech Hub company (2020). It was one of thirteen companies selected for the NASDAQ Milestone Makers (Spring 2021) – a program focused on reducing inequalities (one of the UN Sustainable Development Goals). It is also google for start-up companies.

Her career experience spans over a decade in Strategy Consulting and Operations for companies such as PwC, IROKO Partners Ltd., among other notable technology companies. She has a BSc in Industrial Mathematics from the Federal University of Technology, Owerri, Nigeria and an MSc in Management Science and Operations Research from the University of Lancaster, UK.

As a result of her hands-on experience with gender-lens financing, Ifeoma has been featured on several entrepreneurship panels and master classes hosted by the First Bank Nigeria, EDC, FinTech Asia, Global Entrepreneurship week, John Hopkins University, Tekedia Institute, alliance for women, etc.

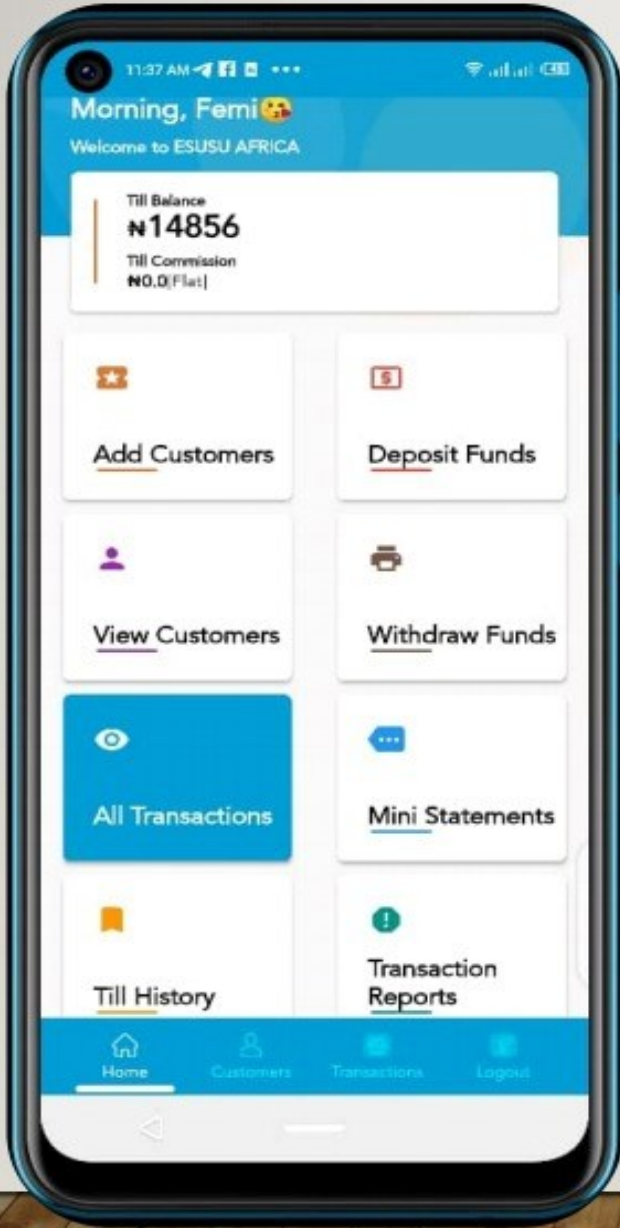


Mrs. Nkem Okocha
Founder Mamamoni

Okocha is a serial award-winning social entrepreneur. She is passionate about the change that is possible from investing in poor women in underserved communities. And her vision is guided by the saying that "No woman chooses to be poor, but we can choose to help poor women by investing in them". Nkem is the founder of Mamamoni, a

FinTech social enterprise that empowers low-income rural-and-urban slum women with free vocational and financial skills, and small loans.

Nkem is a 2015 Tony Elumelu Foundation Alumna, 2016 outstanding LEAP Africa Social Innovator, Young African Leadership Initiative (YALI) alumna, GSBI® accelerator Alumna, and a 2017 Mandela Washington Fellow, A 2020 Innovative Justice Accelerator fellow. She is passionate about Women's Empowerment, Financial Inclusion, Technology, and Entrepreneurship.



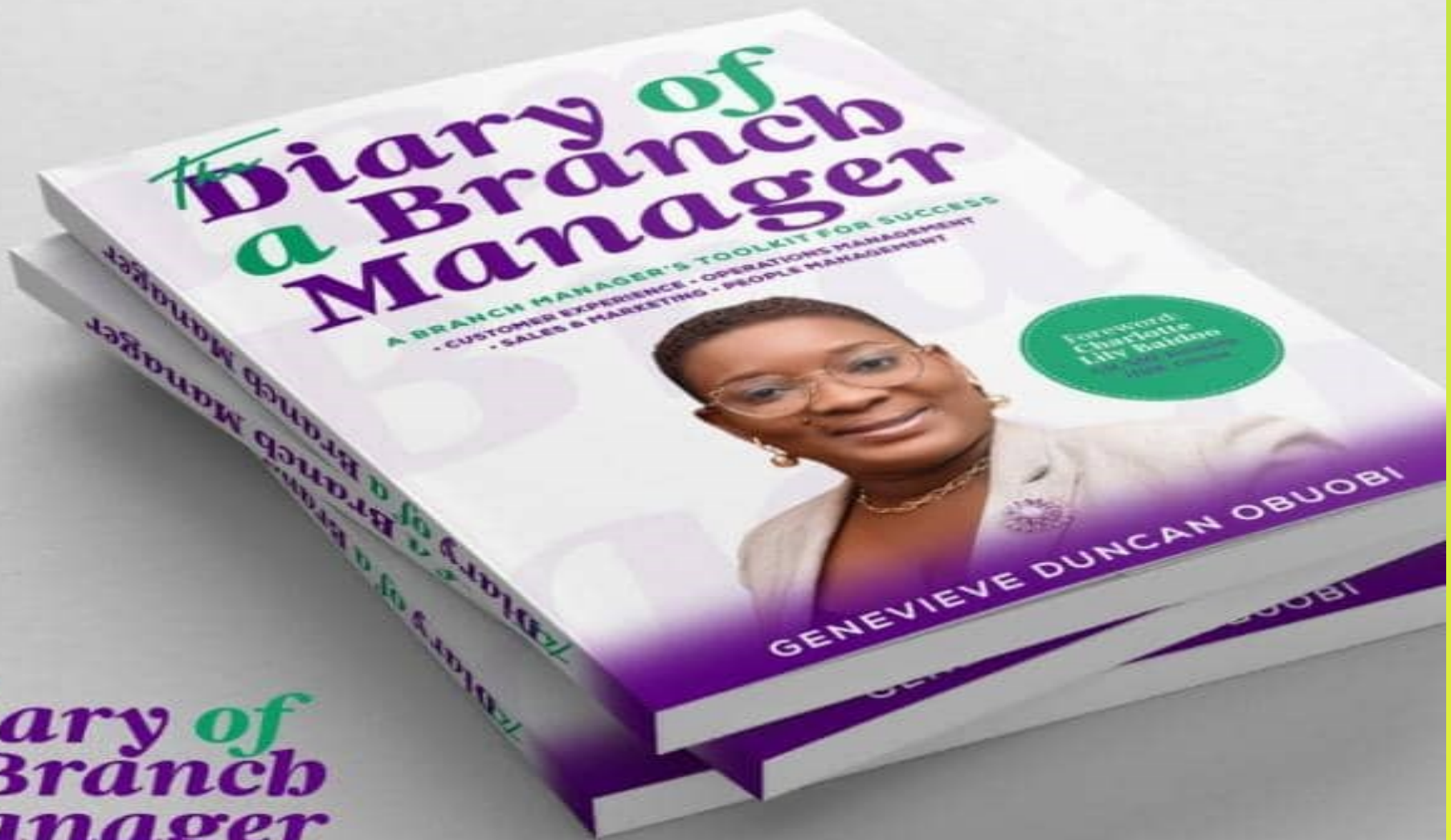
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DIGITIZATION OF THRIFT SAVINGS SCHEME



The **Diary of
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Solape Akinpelu
Founder HerVest

Solape is a certified Financial Education Instructor and a member of the Personal Finance Speakers Association (USA), Solape is the founder of HerVest, a women-focused and inclusive fintech platform for the underserved and excluded women in Africa. HerVest enables women to participate in savings, impact investments and credit, credit particularly for small-holder women farmers in Nigeria.

As a financial feminist, Solape is pro SDG5 and SDG10 who believes in achieving gender equality and reducing inequality through financial literacy, technology, and access to capital.

For over 12 years, Solape has worked on Nigerian's top financial brands including Skye Bank, Sterling Bank, Wema Bank, Leadway Assurance, and FCMB before waltzing to the client-side of communications at Meristem, a leading investment firm as the head of corporate and marketing communications.

Solape is the Nigerian chapter director of Women in Tech, which is an international organization with a double mission: to close the gender gap and to help women embrace technology.

In September 2021, Solape's led HerVest was chosen from thousands of applicants to present at the number one startup launch competition in the world at TechCrunch Disrupt. Not only that, HerVest was the only Nigerian startup selected to pitch alongside 19 other global stars.

The Techcrunch Disrupt Stage was where companies like Drop-Box, Yammer, Cloudflare, Uber GetAround, Mint and more all got their start.

She is also a member of the Chartered Institute of Marketing (UK). She has attended impactful executive programs at prestigious institutions including the Lagos Business School and INSEAD, France.



Mojirayo Folarin-Lawal
Manager Ellevate Ecobank Nigeria

Mojirayo is a member of the Financial Alliance for Women, New York ; and a seasoned banker with about 10 years of banking experience in customer service, relationship management, product management, credit analysis and proposition management. She holds a B.A in History and Strategic Studies and an MBA from the University of Lagos.

Mojirayo is currently the pioneer Manager of the Ellevate Proposition desk of Ecobank Nigeria, a pan African bank with operations across the continent; that recently launched "Ellevate", a gender-based proposition aimed at empowering female entrepreneurs and aid gender parity. She is passionate about women empowerment and female financial inclusion. She is also involved in the mentorship and counselling of young girls on career and wellness issues.

News Coverage:

Inclusion Africa will project your news through our platform and network.



Tolulope Babajide is a driven professional with experience in gender programming, financial inclusion, and strategic partnerships.

She has extensive experience in developing partnerships for social impact that are rooted in core business practices; identifying barriers to financial service uptake, particularly among women, and developing solutions to address those barriers. She works at Sahel Consulting Agriculture and Nutrition Ltd as the Financial Inclusion and Gender Coordinator, where she provides strategic direction for the organization's gender initiatives. She also leads the financial inclusion component of the Advancing Local Dairy Development in Nigeria (ALDDN) program, which focuses on developing context-specific innovative financial products to improve the livelihoods of female dairy farmers.

She previously served as the Partnerships and Innovations Advisor for the World Bank-funded Nigeria for Women Project. Tolulope holds a bachelor's degree in English and Literary Studies and is currently completing her MBA program at Nexford University.

She is skilled at public speaking and writing on topics such as gender and development, women's economic empowerment, and forming strategic partnerships to achieve impact. She had the honour of moderating the Ecobank's launch of its gender banking service, 'Ellevate', and she writes a guest column for BusinessDay and Inclusion Times.

Tolulope volunteers as a mentor to young women in development and she is a member of the Philanthropy Circuit Executive Committee. She also serves as the Board Chair of 'A Girl Project.'

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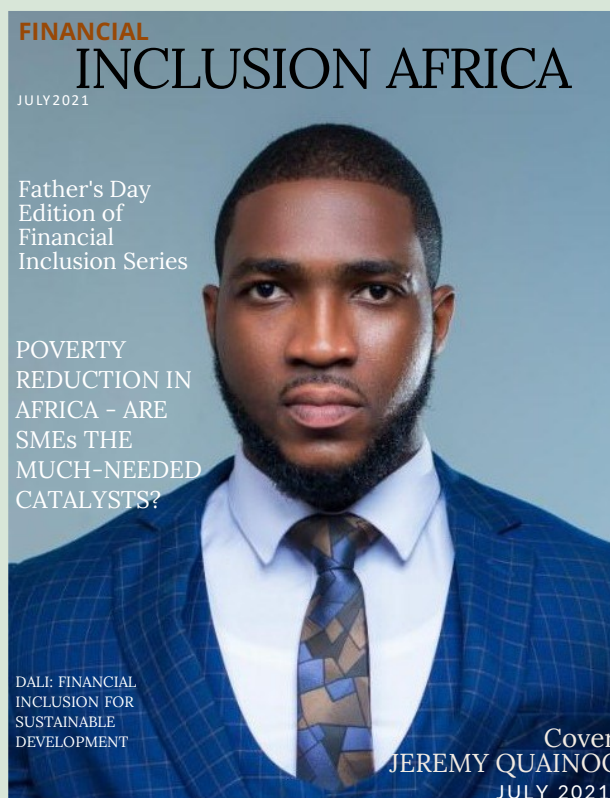
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FINANCIAL INCLUSION WEEK 2021

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We appreciate the support of these organisations and many more to be mentioned:

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- All session recordings are on YouTube :

https://www.youtube.com/playlist?list=PL30fMMRd3G_4BUL_Uib6BV-QGR9ipaZTClick



Call for Articles

The editorial committee of Inclusion Africa invites articles for possible publication in the forthcoming issues of the Journal. We would like to encourage

practitioners, in Fintech, Banking, Insurance, Finance, Pension researchers, students, donors and intellectuals to contribute articles.

The Magazine serves as a medium of expression of ideas, challenges, opportunities and experiences from the field and the academia. We are passionate about sharing knowledge and information for impact in the ecosystem.

Guidelines for contribution

1. Articles may be written on any topic related to Financial Inclusion (current issues and trends in the industry), Fintech, entrepreneurship, insurance, banking, pension, investment, poverty alleviation, rural development, and development in general.

2. The articles should be between **1500 and 3000** words in length, although longer or shorter articles will be considered, depending on the subject matter as well as the availability of space.

Photographs, illustrations, and other graphics add value to the articles and should therefore be presented.

3. We request that articles should either present an analysis of a problem and give recommendations OR evaluate the impact and results of a certain policy, principle, or professional practice OR explore the ramifications of a philosophy, concept or principle.

4. Articles should be submitted in good time to allow for proof reading and editing.

The Editor,
Inclusion Africa
editor@financialinclusionafrica.org