Beyond Access: Generating Value through Digital Inclusion across Sub-Saharan Africa

March 31st & April 1st, 2020
Radisson Blu • Maputo, Mozambique

In partnership with

FSD Mo. Investindo em inclusao financeira

ARECOM Autoridade reguladora das comunicações de Moçambique
ABOUT MONDATO SUMMIT AFRICA 2020

Pillars for the digitization of economies are being put into place across Sub-Saharan Africa. Still very much a mobile-first region, the continent is positioned as a leader in financial inclusion initiatives, with several markets on the forefront of establishing use cases for adoption of digital finance. But there is growing concern, and some empirical evidence, that though populations are becoming more ‘digitally included’, their lives are not necessarily improving financially.

By some accounts, the fintech industry is expected to increase Sub-Saharan Africa’s GDP by upwards of $150 billion by 2022. In order to achieve this, however, the focus may need to become more tailored to a range of user segments, such as urban and rural areas, SME and micro businesses, to women and migrants. From affordable housing to agriculture, an array of viable use cases is developing across the region, with this innovation spurring adoption.

As value propositions become more innovative, targeted, and streamlined, this should result in an orders-of-magnitude increase in fintech’s addressable market, and in turn will contribute to a wider digital transformation of economies across Africa. But several fundamental questions remain, including: How best to identify and develop viable use cases, which will be deemed by the target segment to deliver appreciable? Are partnership models for fintech too flimsy or complex; and what might new alliances look like? How can progress and impact of these services be measured and optimized?

Our host market, Mozambique, has a growing fintech sector, though its digital financial services ecosystem is still in the early stages of development. Yet low financial inclusion means a massive opportunity still for digital services, particularly as policy and regulation in the country continue to evolve and seek to promote fintech innovation and development.

Held in partnership with Financial Sector Deepening Mozambique (FSDMoç) and ARECOM, the seventh annual Mondato Summit Africa, the region’s premier digital finance thought leadership event, will showcase new and exciting use cases across sectors, and address the need to innovate and collaborate in order to drive the next wave of financial.
CONFERENCE AGENDA – TUESDAY, March 31st

8:15 - 8:45 [Coffee/Tea & Registration]

**Key Pillars for the Digital Economy**

8:45 - 9:00: Opening Remarks

9:00 - 9:30 [Keynote 1] Financial Inclusion 2.0: Moving Up the Adoption Curve
The first wave of inclusion focused on access, and now the focus is on creating successful economies. What are the innovations and strategies that will help achieve this goal? What are the quick wins when it comes to improving lives through financial access? What role will partnerships play in getting to the next level of digital finance?

9:30 - 10:00 [Keynote 2] Balancing Risks & Rewards of Digital Inclusion
As improved connectivity across the region offers increased digital channels to deliver financial services and leapfrog legacy business models, service providers are bound to digitally transform and innovate. But as fintech becomes more ubiquitous, data privacy, financial literacy and other regulatory concerns emerge. How can stakeholders encourage fintech innovation, while still managing the risks that come along with it?

10:00 - 10:40 [Keynote Panel] Shared Vision, Different Approaches to FinTech
The session includes stakeholders from multiple sectors to share how they each perceive emerging opportunities in DFC, FinTech and the digital economy more broadly, as well as potential threats from legacy and tangential spaces, and how previously separate sectors might realize mutual benefits through collaborations

10:40 – 11:10 [Exhibition & Demos] Innovation Arcade & Coffee/Tea Break
Touch-and-Feel the Future: DFC Innovations from across Africa and the World

**Value Chain Innovation to Foster Greater Adoption**

Stakeholders from beyond just e-commerce consider how value chain transformation has migrated across various sectors as companies watch each other and borrow the best ideas or refine their own, and this session considers emerging innovations gaining traction, and the role of technology in the expansion and improvement of access to financial services, as well as cross-border trade.

11:35 – 12:00 [Presentation] Credit for the Unbanked through Analytics
Micro-credit, increasingly based on evaluation of alternative data, is a fast-growing field driven by significant latent demand, even if some default rates have been higher than may have been hoped. Handled responsibly, however, there is an opportunity for first-time access to credit for many, often with lower interest rates than legacy / other options.
12:00 - 12:35 [Panel Discussion] Strategies for Rural Connectivity & Access
Generating financial access for rural populations is particularly challenging due to a lack of infrastructure and commercial justification. Digital channels offer opportunities for greater reach, such as through improved data collection, identity programs or remote payments? The objective now is to deliver a more robust portfolio of financial services tailored to local requirements, and mitigate the cost, unreliability and insecurity otherwise encountered.

12:35 - 13:45
NETWORKING LUNCH

TANGIBLE RESULTS FOR INCLUSION & DEVELOPMENT

13:45 - 14:10 [Presentation] Establishing Metrics in Pursuit of Impact & Scalability
As stakeholders continue to invest and implement digital financial services across the continent, it’s important to improve the transparency and better understand the market reaction to these products. Developing high-level metrics to evaluate progress of these services can help to determine gaps in inclusion and optimize overall impact.

14:10 - 14:35 [Presentation] Achieving SDGs through Digital Finance
Banks and governments alike are working to reform policy and launch DFC products to alleviate poverty, particularly in rural areas. What is currently being done, and what is on the horizon to achieve the UN Sustainable Development Goals, and climate change in particular? How are the effects of these programs being measured?

Agriculture, health and education have all seen digital service applications. Though not all of these have been commercially viable and rely to some extent on NGOs or government funding. What other sectors hold similar promise? Is a government funded approach sustainable? And where is the greatest longer-term potential for private sector investment?

15:20 – 15:50
Coffee/Tea Break & Networking

POLICY FOR THE “FOURTH INDUSTRIAL REVOLUTION”

15:50 - 16:20 [Case Study] Digital Identification as a Foundation for Inclusion in Mozambique
A key challenge in bringing access to financial services across the continent is a lack of identification. With fintechs and other related organizations driving digital identification solutions, access to finance can flourish. How can governments work with private sector players to promote digital IDs in their economies, and at the same time invest in financial literacy programs to ensure populations can take advantage of digital services.

16:20 - 17:00 [Panel Discussion] Regulation to Balance Innovation and Stability
The session concludes the day appropriately by providing an ecosystem view of how the
many moving parts need to come together to realize digital transformation, including indispensable elements from the interstice of the public and private sectors. It also examines the balance between data protection and promoting new technologies that generate access.

17:00 - 18:30
NETWORKING RECEPTION

CONFERENCE AGENDA – WEDNESDAY, April 1st

8:30 - 9:00 [Coffee/Tea & Registration]

PHASES OF DIGITIZATION OF THE ECONOMY

9:00 - 9:30 [Keynote 1] Scale versus Specialization: Re-Ordering the Digital Economy
Parallel trends of increasing consolidation by some of the emerging giants, but also an emphasis on localization and targeted competencies, particularly as a result of policy and regulation. How can providers across variegated markets plan for digital success?

9:30 - 10:00 [Keynote 2] Bridging the Gap: Digitizing Informal Markets
Many countries still have much of their economic activity taking place in informal marketplaces. How can these informal actors be incentivized to digitize? What role should governments and fintechs play in encouraging and/or mandating these MSMEs to change their way of doing business?

10:00 - 10:40 [Keynote Panel] Collaboration Strategies, from Entry to Consolidation
Whether new business models or corporate transformations, a disrupted sector offers many opportunities to invest in digital financial services. And while there are various ways players are positioning themselves, each is seeking to ensure they remain relevant over the long run and have sufficient resources to invest accordingly.

10:40 - 11:10
Coffee/Tea Break & Networking

INNOVATION SNAPSHOTs

11:10 - 12:10 [Presentation] Mondato Awards Finalists Make Their Pitches
Innovation & Social Impact Pitches and Investor Interrogations

12:10 - 12:35 [Case Studies] Disruptive Innovation & Emerging Technologies
Continuing the discussion of innovative use cases, representatives across sectors will present emerging and disruptive technologies that are being deployed in the fintech space.
12:35 - 13:45  
NETWORKING LUNCH

INVESTMENT OPPORTUNITIES TAKING MANY SHAPES

13:45 - 14:05 [Presentation]  
Banks' Financial Strength to Drive Digitization
As digital financial offerings become more complex and integrated, there is an opportunity for those best at innovation management to take the lead. Previously confined to a small portion of the economy in developing markets, albeit for the wealthiest clients, many banks are now embracing DFS as an avenue for growth to the broader mass market.

14:05 - 14:30 [Fireside Chat]  
Alternative Approaches to Financing African MSMEs
Micro-, Small and Medium Enterprises (MSMEs) across the continent are struggling to find adequate access to finance, but new strategies are beginning to address this funding gap. This session will explore alternative models of MSME financing.

14:30 - 15:15 [Panel Discussion]  
Fintech Entrepreneurship & Investment in Africa
As the industry expands, more entrepreneurs and investors are entering the digital finance and fintech space, creating a need to evaluate which business models, use cases and technologies are most likely to realize success in the region.

15:15 - 15:45  
Coffee/Tea Break & Networking

A LOOK INTO THE CRYSTAL BALL & CONCLUDING REMARKS

15:45 - 16:30 [Panel Discussion]  
From Skills to Solutions: The Future of Digital Finance in Africa
Increasing smartphone and broadband penetration is laying the foundation for more engaging value propositions. What are the digital skills required to prepare for future growth, and what lessons from past or existing solutions can shape the future of fintech?

16:30 - 16:45 [Mondato Awards Announcement]  
Innovation & Social Impact Winners
Discussion with Judges on Selection Process, Followed by Group Photographs

16:45 - 17:00 [Moderator & Floor]  
Key Takeaways and Calls to Action
Moderator summarizes key takeaways from the various sessions with a central table of attendees raising implementation questions specific to their sectors and companies, with an open floor to allow additional delegates to offer their perspectives on the road ahead.

End of Conference