



**Financial Inclusion  
Towards 2035:**  
*Shifting Power, Shaping Systems*

A Bridgforte Dialogue Roundtable at **UNGA 80**

*Themes, Gaps, and Principles for Action*

SEPTEMBER 2025

# Welcome

Welcome to the Inaugural Bridgforte Dialogue Roundtable!

I envisioned these Roundtables with the conviction that progress happens when we create spaces for unusual conversations — ones that challenge orthodoxies, spark unlikely coalitions, and generate bold, Africa-led solutions.

Today we focus on financial inclusion. Much has been achieved, yet too many remain persistently excluded. Our task is to uncover what's missing, rethink our mental models, and co-create principles that move us beyond symbolic participation to structural transformation.

Your presence here is intentional, not incidental. This room has been curated with care because each of you brings the insight, influence, and commitment needed to shape systems that are not only inclusive but enduring.

As we begin this journey together, my hope is that the ideas exchanged and connections forged here will ripple outward - informing policy, shifting practice, and inspiring action.

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**Aishah Ndanusa Ahmad, CFA, OFR**

Convener, Bridgforte Dialogues

*“Together, we can design an inclusive and prosperous future for Africa and the world.”*



During UNGA, leaders from across Africa, Latin America, and the United States joined forces for an unusual conversation: to be bold and challenge ourselves how to accelerate digital financial inclusion at scale.

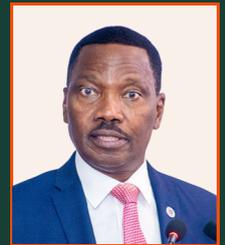
*“Regulation is not enough—we need an army. We must spark unusual conversations to address the elephants in the room and find unlikely coalitions that provide a new playbook. This is a call for candid, courageous leadership to create a more sustainable and resilient future for global finance.”*

**AISHAH N. AHMAD, CFA, OFR**  
Convener, Bridgforte Dialogues,  
Soniya Asusu Nupe



*“Financial inclusion, or more broadly, economic inclusion, is not only about numbers. It is also about people, dignity, opportunity, and resilience.”*

**ROGÉRIO ZANDAMELA**  
Governor,  
Bank of Mozambique  
(Virtual)



# Themes of Discussion

## 1. Building Trust and Local Education

Reaching 100 million new accounts, as in Nigeria with BVN, starts with grassroots engagement. Rwanda's community ambassadors-trusted locals trained to teach their neighbors-spark real confidence in digital payments. Seamless conversion between cash and e-money, backed by stable systems, then reinforces that trust and confidence every day.

*We need to implement concrete steps through local engagement to build the trust necessary to include the under represented.”*

**Bola Adesola**  
Chair, Ecobank



# Themes of Discussion

## 2. 'Developing the Rails' with Patient Capital

Digital IDs, pan-African payment networks, even government-mandated partnerships like Ireland's backing of Stripe all rest on long-term financing. Public-private "patient capital" models and PPP-style guarantees are essential for underwriting capex until ecosystems reach breakeven. As one leader put it, nothing scales without "lifting while we climb" - a nod to Mrs Azeez's introduction of Mr Oyebode, whose first-round equity in Paystack was both catalytic and symbolic.

*"The single biggest takeaway is the importance of us as individuals to lift while we climb by opening up our personal networks. We must provide patient capital and quality control to build the technical rails, because true financial inclusion begins with opening our communities."*

**Maya Horgan Famodu**  
Founder & Partner,  
Ingressive Capital



# Themes of Discussion

## 3. Leveraging Interoperable Technology as a Leapfrog Moment

With dozens of currencies and regulatory regimes, Africa's next chapter depends on truly interoperable platforms to drive down costs and increase access. There was huge optimism that cross-border APIs and learnings from elsewhere (eg, India's digital ID playbook) can make this happen. This is a once-in-a-generation opportunity to sidestep legacy fragmentation and script an inclusive fintech future.

*“Digital Public Infrastructure is rapidly connecting people to the formal financial system in countries like Brazil and India.*

*This convening is an opportunity to ensure DPI delivers public value, fosters market dynamism, and safeguards system integrity.”*

**Natasa Goronja**  
Executive Director,  
Center for Financial Inclusion



# Themes of Discussion

## 4. Embedding Health and Social Context

“Health is wealth”, and medical emergencies cause too many defaults. Kenya’s opt-out insurance modules-automatically bundled with financial products-demonstrate how combining financial products with social safeguards reduces risk and deepens inclusion. Financial tools have to adapt to real-world behaviours, not the other way around. Understanding family usage patterns and social norms is vital.

*“Financial inclusion must be a way of life, starting with internal corporate policies. I challenge every organisation to adopt the ESG model and dedicate a percentage of profits to social inclusion, backing it up with relentless advocacy at the grassroots to win the trust of local chiefs.”*

**Adeola Azeez**

Partner, Sigma Risk;  
Co-founder, WIMBIZ



# Themes of Discussion

## 5. Partnering and Co-creating with End Users

How can regulators, local leaders and end users design better solutions together? Whether it's radio programs during COVID or in-school projects teaching nine-year-olds about savings, decentralizing education through ambassadors and creative local formats accelerates adoption and builds collective ownership

*“To overcome the literacy gap and reach rural populations, we must push for immediate solutions, leveraging technologies like biometrics so that everyone—even those without a card—can be included.”*

**HRH Muhammad Sanusi**  
Emir of Kano,  
Former Governor, CBN



## *Gaps and Barriers*



**Designing without end users** at the table:  
Leading to out-of-touch policies



**Deeply rooted distrust:**  
Low confidence in financial services after decades of instability



**Limited Internet and device access**, especially in informal labor markets



**Overemphasis on account openings** vs product quality and usage

*“I am passionate about Cashless Nigeria, but despite efforts toward a Cashless Nigeria, 65% of transactions are still in cash.”*

- HRH Muhammad Sanusi

# Gaps and Barriers



**Financial literacy deficits,** particularly around credit as a tool versus a trap



**Persistent reliance on cash** and questions about the goal of a cashless society



**Misuse of platforms** for unintended purposes, creating exploitative profit streams



**Inadequate communication channels** to explain policy changes and consumer protections

*“Africa holds 17% of the world’s population but just 2% of digital commerce.”*

- Shola Akinlade

## *Principles for Future Work*

# User-Centered *Design*

Build products and policies with continuous input from target communities, ensuring cultural relevance and usability.



*“Financial inclusion must be impactful and holistic, moving beyond mere bank accounts to address financial literacy, micro-insurance, and the factors that wipe out savings.”*

**Bola Adesola**  
Chair, Ecobank

## *Principles for Future Work*

# Asset-based creative *Thinking*

Innovate around existing behaviours and infrastructures (eg, informal savings groups, radio networks) rather than lamenting what is missing.



*Our work must be to power African ambition by proving that financial systems can actively break down borders and unlock the massive opportunities hidden within the continent”*

**Shola Akinlade**  
CEO & Co-Founder,  
Paystack

# Robust consumer *Protections*

Embed clear safeguards around data privacy, transaction limits, and recourse mechanisms to build confidence.



*“As a regulator for the financial capital of the world, our mission is to find the crucial balance: protecting consumers and markets while ensuring a robust place to do business.*

*This entire framework is rooted in achieving an equitable, transparent, and resilient financial system for all.”*

**Adrienne Harris**

Superintendent, New York State  
Dept. of Financial Services

## *Principles for Future Work*

# Data-Driven Insight *Loops*

Collect and share practical data on how people actually use digital money, so interventions can evolve in real time.



*“Partnerships are critical. Governments, private sector, civil society, and communities need to co-create policies, monitor outcomes together, and build incentives for long-term commitment.”*

**Ms. Soraya Hakuziyaremye**

Governor,  
National Bank of Rwanda  
(Virtual)

## *Principles for Future Work*

# Financial *Literacy*

Deploy multi-channel education-through ambassadors, schools, radio, social media-to raise awareness of products, policies, and healthy credit practices.



*“To overcome the literacy gap and reach rural populations, we must push for immediate solutions, leveraging technologies like biometrics so that everyone—even those without a card—can be included.”*

**HRH Muhammad Sanusi**

Emir of Kano,  
Former Governor, CBN

# Not just commitment. *Action.*

## What's Next

Several participants have already set up connections on follow-up collaborations. We're turning our discussions into structured outputs so participants and leaders globally can test and use them. We're also already planning the next roundtables so this momentum translates into inclusive, scalable change.

*"We must utilize strategic philanthropy and Impact Investments to drive financial inclusion, demanding a full return while actively investing in our women. This focussed approach is critical to tackling income inequality and expanding educational opportunity across the continent."*

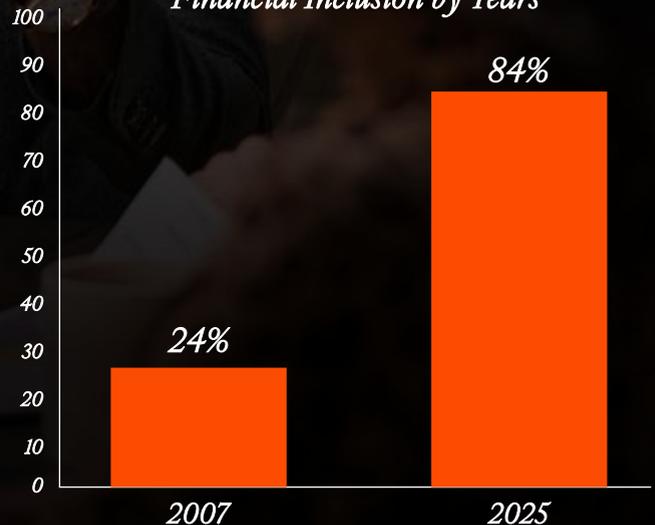
- Gbenga Oyeboode  
Chairman, Aluko & Oyeboode;  
Trustee, Ford Foundation



*In 2007, our financial inclusion was at 24%. Currently, we are at 84%. So, in terms of access, we will say that we are among the leading globally."*

- Dr. Susan Koech

*Financial Inclusion by Years*



# Bridgforte Dialogues Roundtable

## Participants



**AISHAH N. AHMAD, CFA, OFR**  
Convener, Bridgforte Dialogues,  
Soniya Asusu Nupe



**PEGGY CLARK**  
President & CEO, Aspen  
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Group



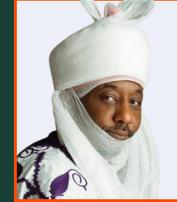
**ADRIENNE HARRIS**  
Superintendent, New York State  
Dept. of Financial Services



**GBENGA OYEBO**  
Chairman, Aluko & Oyebo;  
Trustee, Ford Foundation



**ANNA GINCHERMAN**  
Partner, Consumer Centrix



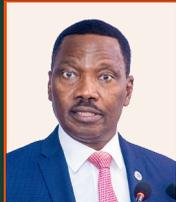
**HRH MUHAMMAD SANUSI**  
Emir of Kano,  
Former Governor, CBN



**BOLA ADESOLA**  
Chair, Ecobank



**COLIN WALSH**  
Board member, MoneyGram



**ROGÉRIO ZANDAMELA**  
Governor,  
Bank of Mozambique  
(Virtual)



**SORAYA M. HAKUZIYAREMYE**  
Governor,  
National Bank of Rwanda  
(Virtual)



**JIM OVIA, CFR**  
Founder & Chairman,  
Zenith Bank



**AIGBOJE AIG-IMOUKHUEDE, FCIB, CFR**  
Chairman, Coronation Group;  
Former CEO, Access Bank



**HON. MIN. CHIEF UCHE NNAJI**  
Minister of Innovation, Science,  
& Technology, Federal Republic  
of Nigeria



**DR. SUSAN KOECH**  
Deputy Governor,  
Central Bank of Kenya  
(Virtual)



**TEMI POPOOLA**  
CEO, Nigeria Stock Exchange



**BRITISH ROBINSON**  
Chair, Africa, Milken Institute



**NATAŠA GORONJA**  
Executive Director,  
Center for Financial Inclusion



**ADEOLA AZEEZ**  
Partner, Sigma Risk;  
Co-Founder, WIMBIZ



**REBECCA HARRISON**  
CEO & Co-Founder,  
African Management Institute



**ARTURO FRANCO**  
Director, World Bank  
Group Strategy Office



**ADALBERTO P. GÓMEZ**  
Senior Fellow, Milken Institute



**HE HANNATU MUSAWA**  
Minister of Arts, Culture &  
Creative Economy



**HE DR. JOHN KAYODE FAYEMI, CON**  
Former Governor, Ekiti State;  
Former Chair, Nigeria Governors  
Forum



**HON. UMARU BAGO**  
Governor, Niger State



**MOSUN LAYODE**  
Executive Director,  
African Philanthropy Forum



**TAYO OVIOLO**  
Founder & CEO, Paga



**SHOLA AKINLADE**  
CEO & Co-Founder, Paystack



**OLUGBENGA AGBOOLA**  
CEO & Co-Founder,  
Flutterwave

# Bridgforte Dialogues Roundtable

## Participants



**REGINA G. CUELLAR**  
CEO, Asociación de Bancos de México



**JOE MCCARRON**  
Partner, Reos Partners



**RAFAEL YANIZ**  
Founder, Invisible Dots Legal



**ALINA YANIZ**  
Partner, Invisible Dots Legal



**CORY O'HARA**  
Fellow Africa, Milken Institute



**KATE GRIFFIN**  
Director, Inclusive Financial System, Financial Security Program, Aspen



**RUTH GOODWIN-GROEN**  
Founding Managing Director - Better Than Cash Alliance, UN.



**RAMÍ KHOURY**  
EVP and Managing Director, Middle East Investment Initiative, Aspen



**VRINDA BATRA**  
Executive Associate, Global Innovators Group, Aspen



**JOHN TULLY**  
Managing Partner, Strategy Live



**AMINA NAIDIATE**  
Fellow, Consumer Centrix



**ERIN BORG**  
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**JIM PICKUP**  
President & Founder, Middle East Investment Initiative, Aspen



**LAURIE WEISMAN**  
Wellbeing Director, ChaletM, Austria



**HAJIA BOLA SHAGAYA, MON**  
3rd Richest Woman in Africa



**JAMAL AHMAD**  
Revenue Analyst, Flutterwave



**AMANDINE LOBELLE**  
COO, Paystack



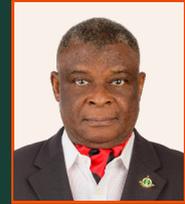
**DUPE OLUSOLA**  
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**AKINWANDE MARK OBABA**  
Consultant



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