

mondato

Summit Africa

BEYOND ACCESS: GENERATING VALUE IN A PANDEMIC-ALTERED AFRICA THROUGH DIGITAL TRANSFORMATION & INCLUSION

MAY 17TH & 18TH, 2022
RADISSON BLU • MAPUTO, MOZAMBIQUE

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ABOUT MONDATO SUMMIT AFRICA 2022

Pillars for the digitization of economies are being put into place across Sub-Saharan Africa, which has only been exacerbated by the COVID-19 pandemic. 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 to promote access to much needed services like health, education, and agriculture. 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 gains? 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 and INCM, the seventh annual Mondato Summit Africa is the region's premier digital finance thought leadership event, showcasing new and exciting fintech use cases across sectors, and addressing the opportunities for innovation and collaboration needed to drive the next wave of digital services to respond to the changing needs of a pandemic-altered Africa.

CONFERENCE AGENDA – TUESDAY, May 17th

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

KEY PILLARS FOR THE DIGITAL ECONOMY

9:00 - 9:25: **Welcome & Opening Remarks**

Esselina Macome – Chief Executive Officer, FSDMoç

Tuaha Mote – Chairman of the Board, INCM

Dr. Jamal Omar – Board Member for Stability and Financial Inclusion, Banco de Moçambique

9:25 - 9:50: *[Keynote Presentation]* **Financial Inclusion 2.0: Moving Up the Adoption Curve**

Judah J. Levine – Chief Executive Officer, Mondato

9:50 - 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 digital finance, 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.

Moderator: **Judah J. Levine** – Chief Executive Officer, Mondato

Rogério Lam – Board Member of the Executive Committee, BCI

Tawanda Mota – Chief Executive Officer - Mozambique, Vodafone M-Pesa

Mike Ogbalu III – Chief Executive Officer, Pan-African Payment and Settlement System (PAPSS)

Nikki Kettles – Executive Head of Programmes, FinMark Trust

10:40 – 11:00

Photos & Coffee/Tea Break

VALUE CHAIN INNOVATION TO FOSTER GREATER ADOPTION

11:00 - 11:25 *[Presentation]* **How the Rails of P2P Remittances Serve SMEs**

Dare Okoudjou – Chief Executive Officer, MFS Africa

11:25 - 11:50 *[Presentation]* **Optimizing the Digitization of Financial Services**

Herminio Hermano Manjate – Country Director – Mozambique, Flutterwave

11:50 - 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.

Moderator: **Filipa Costa** – Financial Sector Specialist, World Bank

Rodrigo de Reyes – Country Director – Mozambique, Fundación Capital

Ashini Patel – Program Coordinator, Mastercard Foundation’s Fund for Rural Prosperity

Salomão David – Head of Department, Market Statistics and Development, INCM

Charity Chikumbi – Head of Policy & Digital Financial Services, FSD Zambia

12:35 - 13:45

NETWORKING LUNCH

TANGIBLE RESULTS FOR INCLUSION & DEVELOPMENT

13:45 - 14:10 [Presentation] Pandemic-Fueled Digital Transformation: Opportunities & Challenges for Africa

Bernardo Mariano Junior – Chief Information Technology Officer, Assistant Secretary-General, Office of ICT, United Nations

14:10 - 15:00 [Panel Discussion] Sectoral Impact of Adoption and Usage

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?

Moderator: **Arielle Jaffe** – Head of Ecosystem Engagement, Mondato

Moises Inguane – Chief Operations Officer, FSDMoç

Julián Casal – Senior Financial Sector Economist, World Bank

Julia Sorensen – Program Director – Women IN Business, funded by the Swedish Embassy

TBD – Executive, ABSA

15:00 – 15:30

Coffee/Tea Break & Networking

POLICY FOR THE “FOURTH INDUSTRIAL REVOLUTION”

15:30 - 15:55 [Presentation] Digital Identification as a Foundation for Inclusion in Mozambique

Esselina Macome – Chief Executive Officer, FSDMoç

15:55 - 16:15 [Presentation] Consumer Risks in Digital Finance: Taking Stock and Carving a Responsible Path Forward

Eric Duflos – Senior Financial Sector Specialist, CGAP

16:15 - 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.

Moderator: **Ashley Olson Onyango** – Head of Financial Inclusion, GSMA

Dr. Gertrudes Macueve Tovela – Executive Director & Board Member, Banco de Moçambique

Ariadne Plaitakis – Senior Financial Sector Specialist, CGAP

John Bosco Sebabi – Deputy CEO, Pan-African Payment Settlement System

TBD – Head of Payment Systems, Bank of Zambia

17:45 – 19:45

NETWORKING RECEPTION HOSTED BY INCM

South Beach Maputo / Avenida Marginal / Transportation Provided

CONFERENCE AGENDA – WEDNESDAY, May 18th

8:15 - 9:00 *Women's Breakfast hosted by New Faces New Voices*

Henriqueta Hunguane – Chapter Director – Mozambique, New Faces New Voices

PHASES OF DIGITIZATION OF THE ECONOMY

9:00 - 9:10: **Welcome & Opening Remarks**

XXX - Managing Director, Standard Bank Mozambique

9:10 - 09:55 [*Keynote Panel 1*] **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.

Moderator: **Gerald Munyaradzi Nyakwawa** – Chief Association Executive – Zimbabwe & Steering Committee Member, Alliance of Digital Finance Associations

XXX - Managing Director, Standard Bank Mozambique

Vahid Monadjem – Chief Executive Officer, Nomanini

Joseph Lutwama – Director of Programs, Financial Sector Deepening Uganda

Sandra Yao – Senior Vice President – Africa, Thunes

09:55 - 10:45 [*Keynote Panel 2*] **Bridging the Gender Gap & Digitizing Informal Markets**

Opening Remarks: **Boaventura Veja** – Programme Officer, UN Women

XXX – Regional Chief Executive Officer, New Faces New Voices

XXX – Swedish Development Agency

Mbalenhle Matandela - Deputy Director for Gender, Digital Frontiers

THE FUTURE OF INNOVATION IN AFRICA

10:45 – 11:30 [*Coffee/Tea & Exhibition*] **Innovation Arcade & Coffee/Tea Break**

Touch-and-Feel the Future: Fintech Innovations from Mozambique and across Africa

11:30 - 12:30 [*Presentation*] **Mondato Awards Finalists Make Their Pitches**

Innovation & Social Impact Pitches and Investor Interrogations

12:30 - 13:30

NETWORKING LUNCH

INVESTMENT OPPORTUNITIES TAKING MANY SHAPES

13:30 - 13:55 [Case Study] Financing the Agricultural Sector to Promote Economic Development

TBD – Senior Representative, UK Government

13:55 - 14:20 [Presentation] Innovative Offerings for the Banked & Unbanked

Paul Mbuguah – Group Chief Executive Officer, Eclectics International

14:20 - 15:10 [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.

Moderator: **Lebo Mokgabudi** – Head of Market Intelligence, Digital Frontiers

XXX – Head of Innovation and Digital Banking, Visa

João Gaspar – President, Mozambican FinTech Association

Tamika Cameron – Communications & Outreach Director, USAID

Dhanyal Davidson – Senior Investment Associate, Goodwell Investments

15:10 – 15:40

Coffee/Tea Break & Networking

A LOOK INTO THE CRYSTAL BALL & CONCLUDING REMARKS

15:40 - 16:30 [Role Play] 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?

Moderator: **Esselina Macome** – Chief Executive Officer, FSDMoç

Engwase Mwale – Chief Executive Officer, FSD Zambia

Americo Muchanga – Chairman, ARECOM

Judah Levine – Chief Executive Officer, Mondato

Gavin Krugel – Chief Executive Officer, Digital Frontiers

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