

Day 1: Thursday 14 October			
8:45 – 10:00	0.1. Opening plenary: Staying ahead of the curve: how can inclusive finance remain relevant in a constantly changing world? This panel brings together leaders from across the inclusive finance ecosystem to explore how institutions can stay responsive, agile, and client-centered in the face of uncertainty. How can we ensure that new tools, regulations, and delivery models remain rooted in the needs and realities of those they are meant to serve? And how can inclusive finance institutions become not just providers of services, but partners in their clients' long-term resilience?		
10:00 – 10:30	0.2. Opening Keynote: Adapting to a changing world: how conflict, climate, and migrations are redefining client needs and the imperative to refocus on them This keynote will set the tone for SAM 2025 by offering a macro-level perspective on the intersecting crises—political instability, climate change, and migration—that are transforming the needs and behaviors of current and future financial service clients. It will explore how these evolving dynamics are reshaping client profiles, expectations, and vulnerabilities, and what this means for the inclusive finance sector.		
10:30 – 11:00	Break (30 min)		
11:00 – 12:15	Opening Ceremony (75 min)		
12:15 – 13:30	Lunch break (75 min)		
13:30 – 14:45	Session 1.1: Designing inclusive products to meet the needs of increasingly vulnerable and diverse customers in rural areas This session explores how FSPs are responding to the evolving needs of increasingly vulnerable and diverse customer segments in rural areas, including youth, women, displaced populations, SMEs, smallholder farmers and agri cooperatives.	Session 2.1: AI, Open Finance, digital transformation: how to build responsible innovative financial ecosystems while harnessing innovation This session will discuss the intersection of technology, regulation, and client protection, making it especially relevant for a wide range of stakeholders — from regulators and development partners to FSPs and consumer advocates.	Session 3.1: Unlocking sustainable funding for inclusive finance: what works and what needs to change This high-level session will explore both what works and what hasn't in current funding models — including direct and indirect approaches — and unpack the structural bottlenecks that hinder access to capital.
14:45 – 15:15	Break (30 min)		
15:15 – 16:30	Session 1.2: Segmenting for success: a practical workshop on understanding and serving diversified customer needs This session will equip participants with practical tools and approaches to segment their client base and develop personas, enabling them to better understand and respond to the diverse and evolving needs of current and future customers.	Session 2.2: From vulnerability to stability: Building FSPs' resilience to face economic shocks, conflict, climate events, or pandemics This session offers practical strategies for institutional resilience, risk management, and longterm sustainability—critical for board and leadership consideration.	Session 3.2: Forward-looking: blended models, climate finance and non-traditional funding opportunities As the funding landscape for inclusive finance evolves, new approaches are emerging that go beyond traditional donor models. This forward-looking session will explore the potential of blended finance, new opportunities linked to climate change financing, and other non-traditional funding channels to meet the sector's future needs.
16:30 – 16:45	Break (15 min)		
16:45 – 18:00	Session 1.3: From access to impact: why financial and non-financial solutions must go hand in hand	Session 2.3: From data to decisions: using client voice to drive meaningful change	Session 2.6: When regulation shifts, who gets left behind?

Legend:

Session related to the Axis 1: Evolving needs of existing and new customers in a constantly changing environment

Session related to the Axis 2: Financial service providers adapting to change: innovation, regulation and the impact on the end-customer

Session related to the Axis 3: Financing inclusive finance: staying client-focused in a changing funding landscape

SAM 2025 – Conference programme

	This session explores why and how inclusive finance providers are increasingly combining access to credit or savings with complementary services such as business development support, financial education, insurance, and social protection.	This session will feature a live demo of tools used to listen to clients and leverage data to adapt offering, followed by a discussion with practitioners using these tools.	This session will feature a live fireside chat discussing how regulations are refining inclusive finance in West Africa.
Day 2: Wednesday 15 October			
8:30 – 9:30	Networking		
9:30 – 10:45	Session 1.4: Access to basic financial services: who's being left behind in the digital age – and what will it take to catch them up? This session takes stock of the persistent barriers that prevent millions from benefiting from digital financial inclusion.	Session 2.4: The innovation race: collaborating with startups/fintech to reach harder-to-serve clients This session will feature an honest conversation on partnerships between traditional finance providers and non traditional ones such as fintechs, addressing what has worked and what isn't working	Session 3.4: Unlocking domestic capital: strengthening local ecosystems for inclusive growth This session explores how countries can unlock untapped domestic capital to finance inclusive growth and reduce structural dependency on external funding.
10:45 – 11:15	Break (30 min)		
11:15 – 12:30	Session 1.5: Emerging segments: unlocking opportunities for migrants, gig workers, millennials, climate-affected farmers, etc. This session explores how inclusive finance actors can identify and serve emerging customer segments whose financial needs are often overlooked or misunderstood.	Session 2.5: Balancing innovation & inclusion: staying competitive without losing the human touch This session will address cross-cutting issues of accessibility, inclusion, and the digital divide, recognizing both promise and peril in digital innovation.	Session 3.5: Towards financial independence: how institutions are reshaping their funding and currency models This session explores how FSPs are reducing their reliance on international funding and hard currency debt in favor of more autonomous, resilient models. It will also highlight how cooperatives—already more grounded in local ownership and funding—can serve as a source of inspiration for others.
12:30 – 14:00	Lunch break (90 min)		
14:00 – 15:15	Session 3.3: Aligning investors' social objectives with end-clients' real needs This session will explore the often-overlooked tension between investor-driven social goals and the lived realities of end clients – particularly those in vulnerable or underserved communities.	Session 2.7: What Kenya can teach us: Digital finance regulation for inclusive and responsible market growth Building on Kenya's experience, this session will explore how regulatory reforms in digital finance have shaped the broader financial ecosystem and influenced outcomes for end-clients.	Session 3.6: Financing the frontline: how to get funding to small FSPs In this fireside chat followed by group discussions, two practitioners with deep experience on both the funding and implementation sides will engage in an open, candid discussion about the persistent barriers small FSPs face in securing capital.
15:15 – 16:45	4.1. Closing Keynote and Plenary: Adapting without drifting: reclaiming the client focus in inclusive finance		
16:45 – 17:00	4.2. Closing words		

Legend:

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