

<b>Day 1: Tuesday 14 October 2025</b>			
8:45 – 10:00	<b>Welcome session</b>		
10:00 – 10:50	<b>Break (50 min)</b>		
10:50 – 12:50	<b>Opening Ceremony (120 min):</b>		
10:50 – 11:45	<b>Official speeches, including the Opening Keynote: Adapting to a changing world: how conflict, climate, and migrations are redefining client needs and the imperative to refocus on them (10 min)</b> 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. <i>Format: Keynote</i> <i>Confirmed Speakers:</i> Victor Ochen, AYINET (NGO)		
11:45 – 12:15	<b>Opening plenary: Staying ahead of the curve: how can inclusive finance remain relevant in a constantly changing world? (30 min)</b> 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? <i>Format: Panel</i> <i>Confirmed Speakers:</i> <ul style="list-style-type: none"> <li>Solène Favre, Vision Fund International (MFI)</li> <li>Edward Clessen, European Investment Bank (DFI)</li> </ul>		
12:15 – 12:50	<b>Official Speech</b>		
12:50 – 14:00	<b>Lunch break (70 min)</b>		
14:00 – 15:15	<b>Session 1.1: Designing inclusive products to meet the needs of increasingly vulnerable and diverse customers in rural areas</b> 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. <i>Format: Case studies</i>	<b>Session 2.1: Enabling innovation (AI, Open Finance) within a responsible regulatory framework</b> 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. <i>Format: Panel</i>	<b>Session 3.1: Unlocking sustainable funding for inclusive finance: what works and what needs to change</b> 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. <i>Format: Panel</i>

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

	<p><b>Confirmed moderator:</b> Rufus Karanja, Swiss Embassy (Policy maker)</p> <p><b>Confirmed Speakers:</b></p> <ul style="list-style-type: none"> <li>• Umang Prabhakar, ISF Advisors (Consulting firm)</li> <li>• Evans Sampene Mensah, Tropenbos Ghana (NGO)</li> <li>• Zipporah Muchoki, AB Entheos (Insurance company)</li> <li>• Dana Ellis, SCBF (PPP facility)</li> </ul>	<p><b>Confirmed moderator:</b> Evelyne Kilonzo, AFI (International network)</p> <p><b>Confirmed Speakers:</b></p> <ul style="list-style-type: none"> <li>• Adedeji Olowe, Open Banking Nigeria (Policy maker)</li> <li>• Yves Roland Mian, Finafrica (MFI)</li> <li>• Xavier Faz, CGAP (Research center)</li> </ul>	<p><b>Confirmed moderator:</b> Laurence Hulin, InFINE (NGO)</p> <p><b>Confirmed Speakers:</b></p> <ul style="list-style-type: none"> <li>• Dirk Zetzsche, Luxembourg University (University)</li> <li>• Andrée Simon, FINCA (NGO/MFI)</li> <li>• Paola D'Angelo, SPTF (International network)</li> <li>• Marc Nyunzi, FSD Africa (Investment fund)</li> </ul>
15:15 – 15:30	Break (15 min)		
15:30 – 16:45	<p><b>Session 1.2: Segmenting for success: a practical workshop on understanding and serving diversified customer needs</b></p> <p>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.</p> <p><b>Format:</b> Interactive and practical workshop</p> <p><b>Confirmed moderator:</b> Kim Kariuki, MSC (Consulting firm)</p> <p><b>Confirmed Speakers:</b></p> <ul style="list-style-type: none"> <li>• Rob Alhadeff, Jackfruit Finance (Edtech)</li> <li>• Hellen Osore, APA insurance (Insurance company)</li> </ul>	<p><b>Session 2.6.1: When regulation shifts, who gets left behind? (1/2) – How new regulations are redefining Inclusive Finance in West Africa</b></p> <p>This session will feature a live fireside chat discussion on how regulations are refining inclusive finance in West Africa.</p> <p><b>Format:</b> Case studies followed by a panel</p> <p><b>Confirmed moderator:</b> Elise Juguet, Horus Development (Consulting firm)</p> <p><b>Confirmed Speakers:</b></p> <ul style="list-style-type: none"> <li>• Ignace Dovi, APSFD Benin (National network)</li> <li>• Soulemane Djobo, ADA (NGO)</li> <li>• Samba Dia, PAMECAS (MFI)</li> <li>• Khady Fall, Fondation Grameen Crédit Agricole (Investment fund)</li> </ul>	<p><b>Session 3.2: Forward-looking: blended models, climate finance and non-traditional funding opportunities</b></p> <p>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.</p> <p><b>Format:</b> Case studies followed by a panel</p> <p><b>Confirmed moderator:</b> Claudia Huber, DevImpact (Consulting firm)</p> <p><b>Confirmed Speakers:</b></p> <ul style="list-style-type: none"> <li>• Anne Muller, LuxDev (National Development Agency)</li> <li>• Philippe Guichandut, Fondation Grameen Crédit Agricole (Investment fund)</li> <li>• Hilda Moraa, Pezescha (Crowdfunding fintech)</li> <li>• Jens Jaeger, ARE (International network)</li> </ul>
16:45 – 17:00	Break (15 min)		
17:00 – 18:15	<p><b>Session 1.3: From access to impact: why financial and non-financial solutions must go hand in hand</b></p> <p>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.</p>	<p><b>Session 2.3: From data to decisions: using client voice to drive meaningful change</b></p> <p>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.</p>	<p><b>Session 2.6.2: When regulation shifts, who gets left behind? (2/2): Navigating climate regulation and policies in inclusive finance</b></p> <p>This session examines how evolving climate policies affect financial service providers and their clients. Speakers will share strategies to comply with new rules, manage risks, and ensure that the green transition strengthens—rather than undermines—financial inclusion for vulnerable communities.</p>

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	<b>Format:</b> Case studies followed by a panel <b>Confirmed moderator:</b> Edwige Takassi, Wifi Consulting (Consulting firm) <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Evelyn Kaingu, Lupiya Zambia (Fintech)</li> <li>• Juan Luis Podesta Ruiz, Triple Jump (Investment fund)</li> <li>• Salina Abraham, ICRAF-CIFOR (NGO/Research Center)</li> <li>• TBD, Women's World Banking (NGO)</li> </ul>	<b>Format:</b> Interactive workshop (live tech demo) <b>Confirmed moderator:</b> Rahab Kariuki, Busara Center (NGO/research center) <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Wangeci Mathenge, Inclusivity Solutions (Insurance company)</li> <li>• Thomas Carrié, Rubyx (Fintech)</li> <li>• Katherine Brown, Advans Group (MFI)</li> </ul>	<b>Format:</b> Case studies followed by a panel <b>Confirmed moderator:</b> Nomcebo Sherron Hadebe, AFI (International network) <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Silvia Baur-Yazbeck, CGAP (Research center)</li> </ul>
<b>Day 2: Wednesday 15 October 2025</b>			
8:30 – 9:30	Networking		
9:30 – 10:45	<b>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?</b> This session takes stock of the persistent barriers that prevent millions from benefiting from digital financial inclusion. <b>Format:</b> Fireside chat followed by case studies <b>Confirmed moderator:</b> Edwin Mensah, MSC (Consulting firm) <b>Confirmed speakers for the Fireside chat:</b> <ul style="list-style-type: none"> <li>• David Cracknell, First Principles Consulting (Consulting firm)</li> <li>• Victor Malu, Mojaloop (Fintech)</li> </ul> <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Matthew Mims, HiveOnline (Fintech)</li> <li>• Gianluca Storchi, GSMA (International network)</li> <li>• Diane Gausseron, Axa (Insurance company)</li> </ul>	<b>Session 2.4: The innovation race: collaborating with startups/fintech to reach harder-to-serve clients</b> 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. <b>Format:</b> Panel <b>Confirmed moderator:</b> Sarah Corley, Alliance of Digital Finance and fintechs associations (International network) <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Kevin Mutiso, DFS Association of Kenya &amp; Oye (National network &amp; fintech)</li> <li>• Nasir Zubairi, LHOFT (National network)</li> <li>• Dr. Willian Derban, Opportunity International (MFI)</li> </ul>	<b>Session 3.4: Mobilizing domestic resources and reshaping funding models for sustainable growth and independence</b> This session examines how financial institutions and policymakers are unlocking untapped domestic capital—such as pension funds, insurance reserves, public savings, and diaspora remittances—to finance inclusive growth and reduce reliance on external funding and hard currency debt. <b>Format:</b> Panel <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Georges Ternes, Ministry of Cooperation and Development of Luxemburg (Policy maker)</li> <li>• Mathieu Soglounou, CIF (MFI)</li> <li>• Nicholas Coloff, Argidius Foundation (Foundation)</li> <li>• Tezera Bekele, Peace MFI (MFI)</li> </ul>
10:45 – 11:15	Break (30 min)		
11:15 – 12:30	<b>Session 1.5: Emerging segments: unlocking opportunities for migrants, gig workers, millennials, climate-affected farmers, etc.</b> This session explores how inclusive finance actors can identify and serve emerging customer segments whose financial needs are often overlooked or misunderstood.	<b>Session 2.5: Balancing innovation &amp; inclusion: staying competitive without losing the human touch</b> This session will address cross-cutting issues of accessibility, inclusion, and the digital divide, recognizing both promise and peril in digital innovation.	<b>Session 3.5: Financing the frontline: how to get funding to small FSPs</b> 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.

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	<b>Format:</b> Panel followed by an interactive workshop <b>Confirmed moderator:</b> Caroline Morrow, GRID Impact (Consulting firm) <b>Confirmed speakers:</b> <ul style="list-style-type: none"> <li>• Paul Surreaux, Barrier-free finance initiative (NGO)</li> <li>• Kayode Adeyinka, Gigmile (Fintech)</li> <li>• Sara Leedom, Inkomoko (MFI)</li> </ul>	<b>Format:</b> Case studies <b>Confirmed moderator:</b> Amelia Greenberg, Cerise+SPTF (NGO) <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Sarah Doukouré, Advans Côte d'Ivoire (MFI)</li> <li>• Julian Mitchell, 4G Capital (Fintech)</li> <li>• Juliet Lucma Akot, Flow Capital (Fintech)</li> <li>• Shirley Mburu, BFA (Consulting firm)</li> </ul>	<b>Format:</b> Fireside chat followed by group discussions <b>Confirmed moderator:</b> Paul Katende, SIDI (NGO) <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Ousmane Thiongane, UIMCEC Senegal (MFI)</li> <li>• Joseph Mugume, EBO-SACCO (Cooperative)</li> <li>• Veronique Su, adOpes (Investment fund)</li> </ul>
12:30 – 14:00	Lunch break (90 min)		
14:00 – 15:15	<b>Session 3.3: Aligning investors' social objectives with end-clients' real needs</b> 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. <b>Format:</b> Panel <b>Confirmed moderator:</b> Estelle Lahaye, CGAP (International Organization) <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Arya Murali, Gojo &amp; Company (Investment fund)</li> <li>• Etienne de Belloy, GGSF (Investment fund)</li> <li>• Amos Bonna, OBUL Opportunity Bank of Uganda (Bank)</li> <li>• John Callaghan, Oikocredit (Investment fund)</li> </ul>	<b>Session 2.7: What Kenya can teach us: Digital finance regulation for inclusive and responsible market growth</b> 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. <b>Format:</b> Fireside chat followed by group discussions <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Karimi Nthiga, Microinsurance Network (Insurance network)</li> <li>• Victor Malu, Mojaloop (Fintech)</li> </ul>	<b>Session 2.2: From vulnerability to stability: Building FSPs' resilience to face economic shocks, conflict, climate events, or pandemics</b> This session offers practical strategies for institutional resilience, risk management, and long term sustainability – critical for board and leadership consideration. <b>Format:</b> Case studies followed by a panel <b>Confirmed moderator:</b> Roselyne Uwamahoro, UNCDF (DFI) <b>Confirmed Speakers:</b> <ul style="list-style-type: none"> <li>• Maria Mateo Iborra, Ibisa (Insurtech)</li> <li>• Antonella Abategiovanni, One Acre Fund (NGO)</li> <li>• Richard Ochieng, Letshego (MFI)</li> <li>• Juan Luis Podesta Ruiz, Triple Jump (Investment fund)</li> <li>• Jeane Poudiogo, RMCR VisionFund Mali (MFI)</li> <li>• Merel Van de Hoef, FMO (DFI)</li> </ul>
15:15 – 16:30	<b>4.1. Plenary panel discussion: Adapting without drifting: reclaiming the client focus in inclusive finance</b>		
16:30 – 17:00	<b>4.2. Closing ceremony</b>		

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