Dear Member,

2020 will certainly go down as one of the most challenging years for most of us – a year in which the world stood still while the COVID-19 virus destroyed livelihoods, economies, and families. However, there were also a few welcome developments.

2020 was the year of virtual meetings and conferences! We were pleased to be able to form new partnerships to organize events that reached new audiences around the world. The Financial Inclusion Forum, Africa (FIF Africa) held five out of our six events for 2020 virtually, including:

- Digital Financial Services for Forcibly Displaced Populations: Balancing Opportunities and Challenges.
- Digital Banking Summit
On 3 March 2020, we partnered with the Financial Inclusion Forum, UK and the Global System for Mobile Communications (GSMA) to discuss Digital Financial Services for Forcibly Displaced Populations: Balancing Opportunities and Challenges. The event took place at the GSMA premises in London, with people all over the world participating in the conversation via video conference. The conference saw seasoned speakers from GSMA, International Rescue Committee (IRC), Caribou Digital and Dinarak share their experiences and knowledge on best possible practices to balance opportunities and challenges in displaced populations.
10-11 March 2020 saw us hold the maiden edition of our Mobile Technology for Development (MT4D) Conference. We organized the conference in collaboration with the Ghana Chamber of Telecommunications (GCT). The MT4D Conference provided an opportunity for regulators, policy makers, finance service providers, fintechs, development professionals as well as prestigious government officials to come together to discuss issues affecting finance, technology and development. H.E. Alhaji Dr. Mahamudu Bawumia, the Vice President of the Republic of Ghana, gave the keynote address at this momentous event. The full conference report is available on our website at www.fiforumafirca.org. Plans are underway for an even more engaging MT4D 2021 so stay tuned!

The Forum again partnered with GSMA on 17 June 2020 to present the 2019 State of the Industry Report on Mobile Money. This was our first completely virtual event, and attendance was both impressive and encouraging. We further formed an alliance with the African Fintech Festival to organize the Digital Banking and Fintech Summit, which was held on 10 October 2020 and was equally well attended. We also partnered with Financial Inclusion Africa to organize the first Ghana Nigeria Fintech summit on 14-15 October 2020. This event brought together leading speakers and experts from Ghana and Nigeria to discuss issues pertaining to regulation, policies, product innovation and development associated with financial technology in Ghana, Nigeria and Africa as a whole.

From 8 through 25 November 2020, in partnership with Akel Consult and Management Services (ACMS), we organized the African Fintech Outlook 2020. The occasion assembled experts and practitioners in the fintech industry from all over Africa, giving an avenue to discuss issues, setbacks, solutions and recommendations that will progressively contribute to the growth of the African Fintech industry.
It was a welcome boost for FIF Africa to be awarded the **Best Financial Inclusion Initiative for 2020** at the 2\(^{nd}\) Annual Digital Banking Summit – Innovation and Excellence Awards. The awards ceremony took place virtually on 11 November 2020, organized by the International Center for Strategic Alliances (ICSA). We are appreciative and proud of this award as it recognizes the collective efforts of all the volunteers who have helped us in promoting financial inclusion in Africa. You, our audience and stakeholders, also played an important role in our being recognized and we would like to express our heartfelt thanks.

Despite the numerous challenges of 2020, we look forward to 2021 with optimism. In more ways than is obvious, the pandemic has increased the importance of promoting financial inclusion.

In 2021, we will focus largely on driving the usage of financial services. Our partnership with **FINMANGO**, a US-based financial literacy organization, will
accelerate our efforts to drive financial literacy programs while we expand our reach to other African countries.

On behalf of the Board, the National Advisory Committee and volunteers, we wish you a prosperous 2021.

Please follow us on all our social media platforms (Facebook, LinkedIn and Twitter) as well as our website to receive up-to-date information on all our events and activities. If you are interested in volunteering with us or wish to offer any kind of support, kindly contact us on allFIF@fiforumafirca.org

Thank you very much.

Dr. William Derban
Chair, Financial Inclusion Forum, Africa