

**INCLUSIVE
FINTECH
FORUM™** | **24-26
FEB
2025**
KIGALI, RWANDA

Agenda

inclusivefintechforum.com

 **Kigali International
Financial Centre**



 **GFTN**
GLOBAL FINANCE & TECHNOLOGY NETWORK

2025 Forum Overview

Monday 24 FEBRUARY	Tuesday 25 FEBRUARY	Wednesday 26 FEBRUARY
Exhibition & Live Podcast Studio on Show Floor		
Talent & Careers Forum	Global Leadership Dialogues	Founders Day, ft. The Founders Peak™
FinTech Without Borders (including Digital Assets Spotlight)		
Roundtables		
	Workshops	
IFF Night Run	VIP Dinner (by invitation only)	Wrap Party ft. The Founders ROCK™
	IFF Night Out	

Monday, 24 February 2025

Talent & Careers

<p>Mon, Feb 24 10:50am - 10:55am MH 3</p>	<h3>Welcome to the Talent & Careers Forum</h3> <p>Speaker: Anita Mutesi, Senior Capacity Building Program Manager, Rwanda Finance Limited</p>
<p>Mon, Feb 24 10:55am - 11:10am MH 3</p>	<h3>Opening Keynote by the Rwandan Minister of Education</h3> <p>The session will discuss Rwanda's education initiatives, focusing on innovation, collaboration, and strategic planning to nurture talent and empower youth, aiming to inspire global advancement in educational and career opportunities.</p> <p>Speaker: Hon. Joseph Nsengimana, Minister of Education, Ministry of Education, Rwanda</p>
<p>Mon, Feb 24 11:10am - 11:50am MH 3</p>	<h3>Opening Dialogue: Capacity Building at Scale, What are the Current Assets, the Intersection with Financial Inclusion and the Right Partnerships on the Table</h3> <p>Explore the strategies for enhancing large-scale capacity building by leveraging current assets and partnerships. The discussion focuses on how financial inclusion can drive sustainable development, emphasizing the importance of collaboration between governments, financial institutions, and technology providers. By aligning these partnerships with existing resources, the dialogue aims to create innovative solutions that empower communities, boost economic growth, and foster resilience in underserved regions.</p> <p>Speakers: Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana Sabine Mensah, Deputy Chief Executive Officer, AfricaNenda Foundation Valeria Ndupunikwa Mbango, Director of Strategy Projects and Transformation, Bank of Namibia</p> <p>Moderator: Matteo Rizzi, Founder, Timepledge.org</p>

<p>Mon, Feb 24 11:50am - 12:35pm MH 3</p>	<h2>Panel: The Future of Digital Skills</h2> <ul style="list-style-type: none"> • Discuss the evolving landscape of digital skills. • Focus on the roles of education, industry, and technology in workforce preparation. • Share insights on emerging trends and skill development strategies. • Explore collaborative approaches to ensure digital readiness and innovation. • Provide attendees with a comprehensive understanding of navigating and thriving in the digital economy. <p>Speakers: Prof. Badr Boussabat, Head of Marketing, World Alliance of International Financial Centers (WAIFC) Prof. Esselina Macome, Chief Executive Officer, FSDMOC & Chairperson of the Board, Standard Bank Mozambique Lionel Ngendakuriyo, Chief Technology & Information Officer, Rwanda Social Security Board Richard Wanjohi, Partnerships and Industry Relations Manager, @iLab Research and Innovation Centre Simon Sällström, Chief Executive Officer, DirectEd Development</p> <p>Moderator: Leila Rwagasana, FinTech Secretariat Lead, Rwanda Finance Limited</p>
<p>Mon, Feb 24 1:30pm - 2:10pm MH 3</p>	<h2>Panel: Innovation in Capacity Building</h2> <ul style="list-style-type: none"> • Explore innovative approaches to capacity building. • Examine how to effectively measure the effectiveness, structure, and outcomes of capacity building projects. • Cover best practices for project design and evaluation methods for assessing impact. • Share strategies for achieving successful outcomes and improving efforts. • Gain valuable insights from real-world examples to drive meaningful change and achieve impactful results. <p>Speakers: Christian Rebernik, Chief Executive Officer, Founder & Chancellor, Tomorrow University of Applied Sciences Jacqueline Jumah, Director, Advocacy & Capacity Development, AfricaNenda Thelma Quaye, Director, Digital Infrastructure, Skills and Empowerment, Smart Africa</p> <p>Moderator: Matteo Rizzi, Founder, Timepledge.org</p>
<p>Mon, Feb 24 2:10pm - 2:15pm MH 3</p>	<h2>Tomorrow University Grant Announcement</h2> <p>Watch this space for more information!</p> <p>Speaker: Christian Rebernik, Chief Executive Officer, Founder & Chancellor, Tomorrow University of Applied Sciences</p>

Mon, Feb 24
2:15pm - 2:20pm
MH 3

AfricaNenda and Timepledge African Talent Academy Launch

AfricaNenda and TimePledge are joining forces to launch an African-wide initiative aimed at upskilling tech talent. By leveraging their extensive networks and collaborating with African universities, they seek to drive large-scale capacity building and create new opportunities for the next generation of technology professionals.

Speakers:

Jacqueline Jumah, Director, Advocacy & Capacity Development, AfricaNenda

Matteo Rizzi, Founder, Timepledge.org

Mon, Feb 24
2:20pm - 2:45pm
MH 3

Fireside: Building the Right Rails to Collaborate, through Partnerships, Talent Development and Innovation Models

The discussion will explore strategies for attracting and retaining top talent, the role of organizational culture, and the impact of fintech innovations on recruitment practices.

Speaker:

Mike B. Ndimurukundo, Chief of Staff, UGHE, & Advisor , Andela Rwanda

Moderator:

Francesco Cracolici, Vice President, Pella Ventures & XZP, Chief Executive Officer, Nomadic Minds

Mon, Feb 24
2:45pm - 3:15pm
MH 3

Panel: The Diaspora of Talent in Emerging Markets

- Exploration of the diaspora of talent in emerging markets.
- Discussion on how diaspora talent drives growth and innovation.
- Coverage of strategies for leveraging international talent and addressing challenges.
- Focus on opportunities for collaboration between diaspora communities and emerging economies.
- Valuable insights on engaging and utilizing diaspora skills for market advancement and development.

Speakers:

James Ashton-Smith, Head of Partnerships & Ventures - CEMEA, Visa

Robert Kainamura, Chief Executive Officer, QT Holding Ltd

Ruth Baitshepi, Head - Digitalization and Innovation Hub, Bank of Botswana

Moderator:

Robert Bob Okello, Founder, Maarifasasa Limited

Mon, Feb 24
3:15pm - 3:45pm
MH 3

Panel: The Global Academic Perspective: How to Gear up to Upskilling 650M People Digitally by 2030. Are we on Track?

- Goal: Discuss strategies to achieve the ambitious target of digitally upskilling 650 million people by 2030.
- Key Topics: Actionable plans, innovative approaches, and collaborative efforts for large-scale digital education and skill development.
- Insights: Creating effective upskilling initiatives, leveraging technology, and fostering partnerships.
- Objective: Provide attendees with practical guidance to meet this critical global objective.

Speakers:

Fulgence Amani, Senior Project Manager, Orange Bank Africa, Orange & Founder, Lomé Business School

Roselyn Munyana, Head of Digital Business, NCBA

Rosine Urujeni, Director of External Affairs, Carnegie Mellon University Africa

Moderator:

Ingrid Cyuzuzo, Manager, Financial Sector Development & Innovation, National Bank of Rwanda

Monday, 24 February 2025

FinTech Without Borders

<p>Mon, Feb 24 10:30am - 10:35am MH 4</p>	<h3>Welcome to FinTech Without Borders</h3> <p>Speaker: Terry Bayingana, Events Manager, Rwanda Finance Limited</p>
<p>Mon, Feb 24 10:35am - 11:05am MH 4</p>	<h3>AfCFTA Vision for Digital Trade</h3> <p>Speakers: Bobson Rugambwa, Chief Executive Officer, M Vend Limited Michelle Nsanzumuco, Founder & Chief Executive Officer, Global Policy House & AfCFTA Digital Trade Expert Nshuti Mbabazi, Managing Director, Better Than Cash Alliance Dr Talkmore Chidede, Senior Digital Trade Expert, AfCFTA Secretariat</p> <p>Moderator: Arnold Kwizera, Managing Partner, Arca Ventures Fund</p>
<p>Mon, Feb 24 11:05am - 11:45am MH 4</p>	<h3>Unlocking Investment in FinTech for Financial Inclusion - Overcoming Barriers and Creating Opportunities in Africa</h3> <p>Over the past several years, Fintech companies have played a key role in driving financial inclusion. Examples include. PalmPay in Nigeria (simplifying cashless payments), Branch and Tala (digital lending platforms, Paystack and Flutterwave (payments solutions for facilitating digital transactions, resulting in reduced transaction costs and increased access to financial services for businesses and individuals.</p> <p>Key discussion points:</p> <ol style="list-style-type: none"> 1. Top 3 challenges for investing in FinTech enabled financial inclusion in Africa? 2. Top 3 factors that will facilitate investment into FinTech enabled financial inclusion? 3. Top 3 asks from policymakers to enable investment into financial inclusion? <p>Speakers: Cherno Gaye, Chief Executive Officer, FinCity Investment Advisory Limited Hannington Namara, Managing Director, Equity Bank Rwanda Lydie Murorunkwere, Chief Executive Officer, ML Corporate Services Ltd Marlon Chigwende, Managing Partner, Admaius Capital Partners Tony Idugboe, Investment Director, ARM Holding Company</p> <p>Moderator: Esther Kunda, DG Innovation & Emerging Technologies, Ministry of ICT & Innovation</p>

Mon, Feb 24
11:45am - 12:25pm
MH 4

Powering Inclusion: Equipping African SMEs for the Digital Ecosystem

SMEs are the backbone of the African continent, accounting for 95% of all registered businesses and about 50% of the total GDP. However, they still grapple with issues like access to financing and capacity building and education about digital services. These play an important role in digitising SMEs and equipping them for the digital ecosystem.

Key Discussion Points:

1. What are the key barriers that SMEs in Africa face to fully participate in the digital economy?
2. What are the most critical digital skills that African SMEs need to compete in the digital economy?
3. How can governments, private sector players, and educational institutions work together to upskill SME owners and employees?

Speakers:

Emmanuel Mugabo, Managing Director, Inkomoko
Dr Diane Karusisi, Chief Executive Officer, Bank of Kigali
Jeremy Tan, Group Chief Executive Officer, Liquid Group
Hon. Soraya Hakuziyaremye, Deputy Governor, The National Bank of Rwanda

Moderator:

Raadhika Sihni, Head of Public Policy, Global Finance & Technology Network (GFTN)

Mon, Feb 24
12:25pm - 1:25pm
MH 4

Lunch Break

Mon, Feb 24
1:25pm - 1:55pm
MH 4

FinTech by Association: The role of Industry Associations in Supporting Fintech Ecosystems

The Cambridge Centre for Alternative Finance (CCAF), in partnership with the Alliance of Digital Finance and Fintech Associations (AllianceDFA), is launching our latest publication "FinTech Associations: Global Approaches and Good Practices". This empirical research provides valuable data and insights into the approaches and good practices of the global community of fintech industry associations.

Through identification of new insights on international best practices and highlighting commonalities and learnings across diverse fintech markets, the report serves as a resource and benchmarking tool to strengthen the operations of fintech industry associations globally.

CCAF will be launching this report at the Inclusive Fintech Forum in Kigali Rwanda on 24 February 2025. The report launch will feature a presentation of key findings by CCAF, followed by a panel discussion with leaders from the fintech industry and regulatory community.

Speakers:

Deo Massawe, Managing Director, BK Techouse
Jean-Marie Kananura, Chief Investment Officer, Kigali International Financial Centre
Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana
Sarah Corley, Chief Executive Officer, Alliance of Digital Finance and Fintech Associations

Moderator:

Nick Clark, Head, Cambridge Regulatory Innovation Hub, Cambridge Centre for Alternative Finance

Mon, Feb 24
1:55pm - 2:25pm
MH 4

Modernising Insurance Delivery in Africa

As regional trade and economic activity expand across Africa, the need for comprehensive insurance solutions is growing. Businesses of all sizes require robust risk protection, yet the insurance sector remains fragmented, with low penetration, limited digital integration, and regulatory inconsistencies. Insurers face increasing pressure to modernize underwriting, enhance risk assessment, and develop innovative products. However, domestic markets remain largely disconnected, and cross-border solutions are underdeveloped, creating protection gaps for businesses and individuals. This panel will explore innovative efforts by public and private sector entities across Africa, identify key measures to enhance accessibility, and discuss next steps for greater collaboration among insurers, regulators, and technology providers

Speakers:

Andrew Kulayige, Chief Executive Officer, Britam Insurance Company (Rwanda) Ltd
Hope Murera, Managing Director & Chief Executive Officer, ZEP-RE
Moses Mukundi, Founder & Chief Executive Officer, Eden Care

Moderator:

Gautam Bhardwaj, Co-founder, pinBox Solutions

Mon, Feb 24
2:25pm - 3:10pm
MH 4

The Power of FinTech - a Focus on Credit Gap on the Continent

A discussion on how the integration of credit and technology holds the potential to enhance financial inclusion. It will look at how some fintech companies on the continent have emerged as key players, capable of catalysing the goal of providing affordable credit to low-income groups and small businesses

Speakers:

Christian Ruehmer, Co-founder & Chief Executive Officer, Q-Lana
Felix Nkundimana, Chief Executive Officer, Jali Group
Dr Graham Bright, Head - Compliance & Operations, Euro Exim Bank Ltd
Nitin Garg, Founder & Chief Executive Officer, Flow Global

Moderator:

Davis Nteziryayo, Founder & Chief Executive Officer, Huza

Mon, Feb 24
3:10pm - 3:55pm
MH 4

Financing Emerging Markets Development Against Global Headwinds

Watch this space for more information!

Speakers:

Archie Hesse, Chief Executive Officer, Ghana Interbank Payment Settlement Systems
Gituku Kirika, Chief Executive Officer, IPSL / Pesalink
Innocent Muhizi, Chief Executive Officer, Rwanda Information Society Authority, RISA
Jean Jacques Kajuga, Chief Operating Officer, RSwitch LTD
Samba Omar Sowe, Chief Executive Officer, GamSwitch

Moderator:

Victor Malu, Senior Business Development Lead, Mojaloop Foundation

Mon, Feb 24
3:55pm - 4:30pm
MH 4

Inclusive Fintech: Designing for the Unserved and Underserved

- Goal: To explore how fintech can bridge financial access gaps by creating innovative, sustainable solutions tailored to the needs of the unserved and underserved, with a focus on real-world challenges and opportunities.
- Insights: Financial inclusion gaps; digital payment ecosystems; last-mile distribution; microfinance and digital credit; agent banking; regulatory enablers; leveraging data for underserved markets; fintech-driven financial literacy
- Objective: To provide a platform for industry leaders and financial inclusion practitioners to share insights on designing impactful fintech solutions and showcase real-world applications, including MVend's Gwiza platform, in expanding financial access.

Speakers:

Bobson Rugambwa, Chief Executive Officer, MVend Limited
Elisee Kamanzi, Head, Entrepreneurship & Enterprise Growth, The Mastercard Foundation
Erica Matasi Gateka, Chief Executive Officer, Love and Hands
Gerald Otim, Chief Executive Officer, Ensibuuko
Oswell Kahonde, Head of Anglophone Africa, UNDP - Better Than Cash Alliance

Moderator:

Arnold Kwizera, Managing Partner, Arca Ventures Fund

Mon, Feb 24
4:30pm - 5:10pm
MH 4

Dialogue between Central Bankers on Digital Money

- Goal: To explore the evolving role of central banks in the adoption and regulation of digital money, with a focus on enhancing financial inclusion and economic growth in emerging and developing markets.
- Insights: Digital money adoption and trends; CBDCs and stablecoins; financial inclusion; fintech; cross-border payments; mobile wallet and payment ecosystems; instant payments
- Objective: To provide a platform for central bankers to share strategies for fostering innovation, promoting financial stability, and enhancing digital financial ecosystems that can accelerate economic inclusion.

Speakers:

Alvinder Singh, Head, Innovation Acceleration Office, Monetary Authority of Singapore
Christian Kajeneri, Director Payment Systems, National Bank of Rwanda
Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana
Dr Tumubweinee Twinemanzi, Executive Director, Payment Systems Directorate, Bank of Uganda

Moderator:

Dr Luca Antonio Ricci, Advisor and Mission Chief & Head of SSA Digital Payment, International Monetary Fund

Mon, Feb 24
5:10pm - 5:40pm
MH 4

Closing Panel: Paving the Future of Payments in Africa

Looking Ahead: The Convergence of Digital Assets, CBDCs, and the Payments Landscape

- The potential for CBDCs in enhancing cross-border payments.
- Opportunities for collaboration between the public and private sectors.
- What the future holds for digital payments in Africa.

Setting the Stage for Africa's Digital Assets Journey

- Overview of Rwanda's approach to digital assets.
- Importance of digital assets in shaping the future of payments.
- How Rwanda is fostering an inclusive digital economy.

Speakers:

Carmelle Cadet, Founder & Chief Executive Officer, Emtech

John Bosco Sebabi, Deputy Chief Executive Officer, Pan-African Payment and Settlement System (PAPSS)

Sandra Yao, Group Head - Remittances and Fintech, Ecobank Transnational Incorporated

Zann Kwan, Managing Partner & Chief Investment Officer, Revo Digital Family Office - Member of Raffles Family Office

Moderator:

Michelle Nsanzumuco, Founder & Chief Executive Officer, Global Policy House & AFCFTA Digital Trade Expert

Monday, 24 February 2025

Roundtable

<p>Mon, Feb 24 11:00am - 12:30pm AD 12</p>	<h3>(Regulators-only) Financial Market Infrastructure</h3> <p>Hosted by National Bank of Rwanda, this roundtable will focus on:</p> <ol style="list-style-type: none"> 1. Best practice financing models of financial market infrastructure 2. How to structure public-private partnership (PPP) financial infrastructure projects 3. The risk of financial exclusion from high cost of digital financial services <p>Speakers:</p> <p>Aubin Aurore Belalahy, Second Deputy Governor, Central Bank of Madagascar (BFM) Cornelius Karlens Dekop, Governor, Bank of Botswana Hon. Denny Kalyalya, Governor, Bank of Zambia Hon. John Rwangombwa, Governor, National Bank of Rwanda Mike Kiptepkut, Senior Manager, Central Bank of Kenya Rajesh Bansal, Chief Executive Officer, Reserve Bank of India Innovation Hub Dr Tumubweinee Twinemanzi, Executive Director, Payment Systems Directorate, Bank of Uganda</p> <p>Moderator:</p> <p>Alex Ntare, Chief Executive Officer, Rwanda ICT Chamber</p>
<p>Mon, Feb 24 2:00pm - 3:30pm AD 12</p>	<h3>An Ecosystem Learning Dialogue</h3> <p>The discussion gathers policymakers, private sectors and deep dive into the opportunities and challenges of financing in emerging/frontier markets in Africa. It will also provide recommendation and actionable outcomes on what to innovative solutions to attract more capital on the continent for the continent's economic growth</p> <p>Speakers:</p> <p>Alex Sea, Vice President, Africa FinTech Network Ali Hussein Kassim, Chairman, Association of FinTechs in Kenya Ernest Kayinamura, Chairman, Fintech Association of Rwanda & Founder and Chief Executive Officer, Hexakomb Ltd Joe Moynihan, Chief Executive Officer, Jersey Finance Karim Dia, Senior Mobile Money Regulatory Specialist, GSMA Sarah Corley, Chief Executive Officer, Alliance of Digital Finance and Fintech Associations</p> <p>Moderator:</p> <p>Dr Patrick Conteh, Chief Executive Officer, Africa Fintech Network</p>

Mon, Feb 24
4:00pm - 5:30pm
AD 12

Harnessing Private Capital for Inclusive Growth and Economic Transformation

BK Capital Ltd in partnership with EAVCA and KIFC would like to invite Private Equity (PE) and Venture Capital (VC) investors, Development Finance Institutions (DFI), Pension funds, Fintech and digital finance leaders, Government policymakers and regulators, Financial services and banking institutions, Entrepreneurs and business leaders, Legal and advisory firms, Industry associations and ecosystem enablers for a Private Capital roundtable discussion.

EAVCA represents private capital providers supporting businesses and enterprises to achieve their goals, catalyzing development and creating meaningful jobs across the region.

Speakers:

Christine Maina, Chief Executive Officer, East Africa Venture Capital Association
Eugene Ntananga, Founder, 360 Enterprise Solutions - Africa Collaborative for Domiciliation Fund Team
Jean-Marie Kananura, Chief Investment Officer, Kigali International Financial Centre
Karim Khoja, Founder & Managing Partner, AKA Partners
Kristin Wilson, Managing Partner, Innovate Africa Fund
Livingstone Nkuusi, MSME Finance Program Lead, Mastercard Foundation
Louise Kanyonga, Deputy Chief Executive Officer, Rwanda Social Security Board
Nathalie Mutalikanwa, Deputy Country Director, AFD Kigali
Siongo Kisoso, Managing Director, BK Capital
Ulrich Kayinamura, Chief Executive Officer, Agaciro Development Fund

Moderator:

Tendai Mwanyisa, Vice President, Admaius Capital Partners

Tuesday, 25 February 2025

Global Leadership Dialogue

<div>Tue, Feb 25</div> <div>10:00am - 10:05am</div> <div>Auditorium</div>	<div>Welcome to IFF 2025 Day 2</div> <div>Welcome address for kicking off Day 2!</div> <div>Speaker:</div> <div>Sharanjit Leyl, Chancellor, Bath Spa University</div>
<div>Tue, Feb 25</div> <div>10:20am - 10:25am</div>	<div>Welcome Address</div> <div>Speaker:</div> <div>Nick Barigye, Chief Executive Officer, Rwanda Finance Limited</div>
<div>Tue, Feb 25</div> <div>10:25am - 10:30am</div> <div>Auditorium</div>	<div>Empowering Economic Inclusion Through Advanced Technologies in Africa</div> <div>This plenary address highlights Africa's immense potential as one of the fastest-growing regions globally, driven by its youthful, entrepreneurial population. It explores how Fintech, empowered by advancements in AI and digital assets, can revolutionise financial services, foster economic inclusion, and drive sustainable growth.</div> <div>Speaker:</div> <div>Alvin Tan, Minister of State (Ministry of Trade and Industry, Ministry of Culture, Community and Youth) and Board Member of the Monetary Authority of Singapore</div>
<div>Tue, Feb 25</div> <div>10:30am - 10:35am</div>	<div>Inspirational Talk by a Young Founder</div> <div>Speaker:</div> <div>Evelyn Kaingu, Chief Executive Officer, Lupiya</div>
<div>Tue, Feb 25</div> <div>10:35am - 10:40am</div>	<div>Special Remarks</div> <div>Speaker:</div> <div>H.E. Wamkele Mene, Secretary General, African Continental Free Trade Area Secretariat</div>

<div>Tue, Feb 25</div> <div>10:40am - 10:50am</div> <div>Auditorium</div>	<div>Presidential Address - Empowering Economic Inclusion through Accelerated Technology Adoption</div> <div>Watch this space for more information!</div> <div>Speaker: Paul Kagame, President, Republic of Rwanda</div>
<div>Tue, Feb 25</div> <div>11:30am - 11:50am</div> <div>Auditorium</div>	<div>Special Announcement - Africa's Next Gen DPI</div> <div>Watch this space for more information!</div> <div>Speakers: Hon. John Rwangombwa, Governor, National Bank of Rwanda Mike Ogbalu III, Chief Executive Officer, Pan African Payment and Settlement System (PAPSS) Sopnendu Mohanty, Group Chief Executive Officer, Global Finance & Technology Network (GFTN) Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana</div>
<div>Tue, Feb 25</div> <div>11:50am - 12:30pm</div> <div>Auditorium</div>	<div>Emerging markets: The Leap Forward for Digital Public Infrastructure</div> <div>"Digital public infrastructure (DPI) is more than just a tool – it's a public good that can transform societies." – World Economic Forum.</div> <div>Africa is the world's fastest-growing continent and also the youngest. To support this rapid growth, the African Digital Public Infrastructure (DPI) transformation must remain a cornerstone of societal progress.</div> <div><ul style="list-style-type: none">Digital identity: Nearly 540 million people in Africa still lack legal identification, 95 million children under five have never had their births recorded, and 120 million children remain without birth certificates.Payments: In payments, addressing challenges such as interoperability in instant payment systems and reducing cross-border fees remains critical. In 2022, over 80% of intra-African payments were routed through Europe or the US, resulting in high compliance and transaction costs.Data exchange: As of January 2024, 36 African countries have enacted data protection legislation, with Ethiopia, Namibia, and Malawi working on draft laws.</div> <div>Key Discussion Points:<ul style="list-style-type: none">How can the harmonisation of policy frameworks effectively address intra-African payments issues and data exchange challenges?What role do multilateral organisations play in enhancing digital public infrastructure (DPI) across Africa?How can policymakers and multilateral organisations collaborate to mobilise capital for developing digital public infrastructure across Africa?</div> <div>Speakers: Cornelius Karlens Dekop, Governor, Bank of Botswana Hon. Denny Kalyalya, Governor, Bank of Zambia Lacina Koné, Director General & Chief Executive Officer, Smart Africa Secretariat Hon. John Rwangombwa, Governor, National Bank of Rwanda</div> <div>Moderator: Sopnendu Mohanty, Group Chief Executive Officer, Global Finance & Technology Network (GFTN)</div>

<p>Tue, Feb 25 1:30pm - 2:05pm Auditorium</p>	<h2>Building Bridges: How KIFC is connecting Africa to the world</h2> <p>This panel session aims to highlight the strategic initiatives and achievements of the Kigali International Financial Centre (KIFC) in its mission to build the leading international financial hub in Africa. The session aims to showcase KIFC's role in attracting global investment, fostering innovation, and promoting sustainable economic growth across the continent.</p> <p>Key Discussion Points:</p> <ol style="list-style-type: none"> 1. What are the key milestones that KIFC has achieved since its inception? 2. What is the roadmap for positioning Kigali as the leading fintech hub in Africa? 3. What strategies is KIFC minting to attract international investors to Rwanda? <p>What is KIFC's perspective on opportunities for global investors in Africa's fintech sector?</p> <p>Speakers: Joe Moynihan, Chief Executive Officer, Jersey Finance Kwan Chi-man, Co-founder & Group Chief Executive Officer, Raffles Family Office & Chair, Family Office Association Hong Kong Nick Barigye, Chief Executive Officer, Rwanda Finance Limited Albert Alsina, Founder & Chief Executive Officer, Mediterrania Capital Partners</p> <p>Moderator: Fadilah Tchoumba, Chief Executive Officer, ABAN</p>
<p>Tue, Feb 25 2:05pm - 2:10pm Auditorium</p>	<h2>Announcement: KIFC Partners with Jersey Finance to launch a Young Financial Professionals Fellowship Program</h2> <p>Speakers: Nick Barigye, Chief Executive Officer, Rwanda Finance Limited Joe Moynihan, Chief Executive Officer, Jersey Finance</p>
<p>Tue, Feb 25 2:05pm - 2:10pm Auditorium</p>	<h2>MOU Announcement with Africa Fintech Network</h2> <p>Speakers: Nick Barigye, Chief Executive Officer, Rwanda Finance Limited Dr Segun Aina, President, Africa Fintech Network</p>
<p>Tue, Feb 25 2:10pm - 2:20pm Auditorium</p>	<h2>Strengthening the Foundations to Attract Higher Foreign Investment Capital into Africa</h2> <p>Both investors and operators face multiple challenges on the continent including achieving:</p> <ol style="list-style-type: none"> 1. Achieving profitability and scale; 2. a fragmented and evolving regulatory landscape that create uncertainty for investors, macro risks; 3. Macro Risks including currency volatility and global& economic instability, and data transparency; 4. Data Transparency. Addressing these challenges lays a great foundation for financial inclusion in Africa investment. <p>What is being done/or what needs to be done in emerging markets to address these challenges?</p> <p>Speaker: Haim Taib, Founder & President, Mitrelli and JETA Africa Holding</p>

Tue, Feb 25
2:30pm - 3:10pm
Auditorium

Bridging the Funding Gap: Building Private Capital and Leveraging Development Finance

The African Development Bank estimates that Africa needs between \$130 - \$170 billion annually to fund infrastructure development, with a financing gap of up to \$108 billion per year due to inadequate funding sources.

The “Big Four” nations – Nigeria, Kenya, South Africa, and Egypt – have continued to dominate tech funding in Africa. In addition – 89% of the funding is foreign.

- How can local private capital be unlocked and foreign capital inflows further strengthened?
- What policy measures can support private capital going beyond the “Big Four” to other countries on the continent?
- What role can development finance institutions play to further increase the flow of private capital into Africa and vice versa?
- How could public and private capital together unlock innovation, and drive financial inclusion on the Continent?

Speakers:

Jean Bosco Iyacu, Chief Executive Officer, Access to Finance Rwanda
Jean Guy Afrika, Chief Executive Officer, Rwanda Development Board
Dr Sahr Kpundeh, Country Manager, World Bank
Thapelo Tsheole, Chief Executive Officer, Capital Market Authority

Moderator:

Hortense Mudenge, Chief Strategy Officer, Rwanda Finance Limited

Tue, Feb 25
3:10pm - 3:40pm
Auditorium

Time for Action: Accelerating Affordable Remittances in Africa

In 2023, Africa received in \$100 billion in remittances which equaled nearly 6% of the continent's GDP, surpassing the funds received through Official Development Assistance (ODA) and FDI. For many households, this is a critical source of income, which could be the difference between going to bed on an empty stomach and having a meal. They have been a resilient stream of external finance, proving to be a stable source of income especially during the COVID-19 pandemic crisis, and thus, instrumental in advancing the continental and global developmental goals through reducing inequalities and stimulating economic growth.

However, the transfer cost of remittances remains high. According to the World Bank, the average cost of sending \$200 to Africa was 8.5% of the amount transferred, but sending to some countries in South Africa, reaches as high as 20%. One of the SDG goals is to reduce the cost of remittances to less than 3% by 2030, but progress is yet to be seen.

Key Discussion Points:

- What strategies can be adopted to leverage the developmental potential of digital remittances and make them more affordable and accessible?
- 2. What are the key initiatives the government and other key enablers are considering to drive investments in building robust digital infrastructure?
- 3. How will the government address the challenges contributing to high transfer costs while fostering an environment conducive to the continuation and growth of digital remittances?

Speakers:

Hon. Paula Ingabire, Minister of ICT and Innovation, Rwanda
Mike Ogbalu III, Chief Executive Officer, Pan African Payment and Settlement System (PAPSS)

Moderator:

Kosta Peric, Deputy Director, Inclusive Financial Systems, Gates Foundation

Tue, Feb 25
3:40pm - 3:50pm
Auditorium

Announcement - RNDPS 2.0: Charting the Roadmap to Rwanda's Digital Payment Revolution

At IFF2025 in Kigali, Rwanda, a transformative announcement for the nation's digital payment future was unveiled with the launch of RNDPS 2.0. Minister Paula Ingabire, alongside Kosta Peric of the Gates Foundation, Governor John Rwangombwa, and the CEO of RSwitch, introduced a bold new roadmap aimed at revolutionizing Rwanda's fintech landscape. This initiative, forged in strategic partnership with key organizations including AfricaNenda, Mojaloop Foundation, RISA, MINICT, MINECOFIN, BNR, and AFR, underscores a steadfast commitment to leveraging cutting-edge technology and innovative policies to enhance financial inclusion, stimulate economic growth, and drive sustainable development throughout Rwanda.

Speakers:

Blaise Pascal Gasabira, Chief Executive Officer, Rswitch Ltd
Kosta Peric, Deputy Director, Inclusive Financial Systems, Gates Foundation
Hon. Paula Ingabire, Minister of ICT and Innovation, Rwanda
Paula Hunter, Executive Director, Mojaloop Foundation
Dr Robert Ochola, Chief Executive Officer, AfricaNenda Foundation
Hon. John Rwangombwa, Governor, National Bank of Rwanda

Tue, Feb 25
3:50pm - 4:30pm
Auditorium

Expanding Pension and Micro-Insurance in Africa

The microinsurance market is a promising source of economic growth for developing countries. There are two factors that contribute to the success of micro-financial practices in Africa. According to Microinsurance Network Landscape Report 2021, on average microinsurance products in Africa reached a median of 6,000 policy holders and generated a median of USD \$79,500 in premiums in 2020. The three most popular types of microinsurance products from 2014 to 2020 were credit life, funeral, and health. Approximately between 17 million and 37 million individuals were covered by microinsurance in 13 of 52 countries in Africa. This is equivalent to an estimated proportion of 4% to 9% of the targeted population being covered by a microinsurance product.

Africa's pension assets are very small relative to the global market—approximately only 20% of people above statutory retirement age receive a pension in sub-Saharan Africa, and just 8.9% of the labour force are covered by pension schemes. This is much lower compared to the global average where 77.5% of people above statutory age and 53.7% of workers have pension coverage. There are numerous factors contributing to the low contributions: low earnings, high informality, high financial illiteracy levels and lack of proper information about the benefits of adequate contributions for future pension withdrawals.

Speakers:

Ayandev Saha, Lead Climate Risk Adaptation and Insurance, K. M. Dastur & Company Limited
Dr Corneille Karekezi, Group MD & Chief Executive Officer, African Reinsurance Corporation
Rita F. Nansasi Wasswa, Acting Chief Executive Officer & Chief Manager Legal Services, URBRA
Regis Rugemanshuro, Chief Executive Officer, Rwanda Social Security Board
Tesi Rusagara, Minister of State Public Investments and Resource Mobilization, Ministry of Finance and Economic Planning

Moderator:

Parul Seth Khanna, Co-founder & Director, pinBox Solutions

Tue, Feb 25
4:30pm - 4:35pm

Announcement: Rwanda Center for Digital Public Infrastructure

Announce and launch the DPI Centre of Excellence in Rwanda

Speaker:

Innocent Muhizi, Chief Executive Officer, Rwanda Information Society Authority, RISA

<p>Tue, Feb 25 4:35pm - 5:15pm Auditorium</p>	<h2>DPI and the Future of Payments: Building Inclusive and Efficient Financial Ecosystems</h2> <p>Digital public infrastructure (DPI) has emerged as a critical component of national and global economic strategies. This panel will examine the profound impact of DPI on payment ecosystems, analyzing its potential to drive financial inclusion, reduce inequality, and foster sustainable economic development.</p> <p>Speakers: Blaise Pascal Gasabira, Chief Executive Officer, Rswitch Ltd Israel Bimpe, Chief Executive Officer, Irembo Muriuki Njagi Eric, Chief Executive Officer, LOOP DFS Chek-Tchung Foo, Executive Director, Public Policy, Global Finance & Technology Network (GFTN) Mike Ogbalu III, Chief Executive Officer, Pan African Payment and Settlement System (PAPSS)</p> <p>Moderator: Sabine Mensah, Deputy Chief Executive Officer, AfricaNenda Foundation</p>
<p>Tue, Feb 25 5:15pm - 5:45pm Auditorium</p>	<h2>Progress on Digital Finance</h2> <p>In 2023, Africa accounted for 48% of the 1.6bn globally registered mobile money account and 70% of 85bn transaction volume, proving to be a leading figure in leveraging digital tools to provide and improve financial services. However, the benefits of digital technology are not spreading as far and wide as it should; Africa is lagging behind the global average of 76% in account ownership in 2021 with the average for Sub-Saharan at 55%. This session will focus on how Africa can fully embrace the increased digitalization of its economics.</p> <p>Speakers: Benjamin Fernandes, Founder & Chief Executive Officer, NALA Dr Diane Karusisi, Chief Executive Officer, Bank of Kigali Sam Tayengwa, Chief Executive Officer, TransUnion Rwanda</p> <p>Moderator: Yussouf Ntwali, Founder & Chief Executive Officer, BAG</p>
<p>Tue, Feb 25 5:45pm - 5:55pm Auditorium</p>	<h2>Closing Address</h2> <p>What are lessons learned from other capital markets in the world and how can these be deployed to cater to the unique challenges that the continent faces?</p> <p>Speaker: Nick Barigye, Chief Executive Officer, Rwanda Finance Limited</p>

Tuesday, 25 February 2025

Roundtable

Tue, Feb 25
1:30pm - 3:00pm
AD 12

Building Financial Trust Corridors Across Regions

As regional trade and digital services begin to grow exponentially across Africa and Asia, greater cross-border financing will be needed to support all types of businesses growing abroad. These businesses range from small, medium to even large local businesses – both in Africa as well as in Asia. Yet banks are facing increasing pressures for better due diligence checks, reliable counterparty risk assessments and risk mitigation tools. However domestic financial markets are not well connected to each other, let alone across regions to address gaps in digital trust. This Roundtable will discuss potential innovative efforts by public and private sector entities across Asia and Africa, discover additional measures which would be beneficial and potential next steps for wider involvements with more partners.** **

Speakers:

Alex Bahizi, Managing Director, BK General Insurance
Alexio Manyonde, Chief Technology Officer, ZEP-RE
Alvinder Singh, Head, Innovation Acceleration Office, Monetary Authority of Singapore
Dr Diane Karusisi, Chief Executive Officer, Bank of Kigali
Dr Graham Bright, Head - Compliance & Operations, Euro Exim Bank Ltd
Jacinta Bey, Country Manager, Proxtera
Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana
Ndungu Thairu, Deputy Managing Director, Consolidated Bank of Ghana
Sandra Yao, Group Head - Remittances and Fintech, Ecobank Transnational Incorporated

Moderator:

Bertrand Ndengeyingoma, Executive Director, ICTD & Chief Technology and Innovation Officer, National Bank of Rwanda

Tue, Feb 25
3:30pm - 5:00pm
AD 12

Digital Public Infrastructure and the Role of Regulatory Authorities – A Collaboration Opportunity

Digital public infrastructure (DPI) initiatives are increasingly intersecting with regulatory objectives across Africa and other emerging markets, creating both distinct challenges and opportunities for regulatory authorities. This roundtable examines how regulators and central banks can navigate the growing convergence between infrastructure digitalization efforts, continue enabling responsible innovation, while maintaining effective oversight in diverse market contexts.

Through structured discussion, participants will explore three critical areas: the balance between overlapping digital infrastructure strategies and their impact on regulatory mandates; the application of DPI principles to enhance regulatory and policy approaches across different jurisdictions; and opportunities for cross-border collaboration in infrastructure development, with particular attention to emerging market dynamics. Drawing from global regulatory experiences and regional insights, this session aims to identify practical approaches for regulatory authorities and central banks to evaluate and respond to digital infrastructure transformation while fostering international cooperation and knowledge sharing.

Speakers:

Alvinder Singh, Head, Innovation Acceleration Office, Monetary Authority of Singapore
Clare Rowley, Head of Business Operations, Global Legal Entity Identifier Foundation
Innocent Muhizi, Chief Executive Officer, Rwanda Information Society Authority, RISA
Prof. Iwa Salami, Professor of Law, Royal Docks School of Business and Law
Jacqueline Jumah, Director, Advocacy & Capacity Development, AfricaNenda
Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana
Rajesh Bansal, Chief Executive Officer, Reserve Bank of India Innovation Hub
Thelma Quayle, Director, Digital Infrastructure, Skills and Empowerment, Smart Africa
Dr Tumubweinee Twinemanzi, Executive Director, Payment Systems Directorate, Bank of Uganda

Moderators:

Pavle Avramovic, Head of Market and Infrastructure Observatory, Cambridge Centre for Alternative Finance
Valence Kimenyi, Director, Financial Sector Development and Inclusion, National Bank of Rwanda

Tuesday, 25 February 2025

Workshop

<div>Tue, Feb 25 1:30pm - 2:30pm MH 3</div>	<div><h3>Building and Implementing the Next Gen of Cross Border Payments</h3><p>Powered by Telcoin, this session will be on the current landscape of cross border payments and how a blockchain-based solution for digital money can address the inefficiencies of current solutions.</p><p>The audience will learn about the challenges of achieving mass adoption and how an emerging digital currency class can address those challenges by building an efficient and compliant ecosystem. Much of the workshop will focus on the regulatory considerations and ramifications of implementing compliant solutions. From the lenses of a regulator, the audience will learn what are the expectations of Central banks when emerging technologies arise, and what is needed to address and mitigate certain risks associated. The session will have a holistic approach to the different perspectives of different stakeholders from the private and public sectors in developing and implementing.</p><p>Speakers:</p><p>Herve-Frederic Rugwizangoga, Business Development Manager, Rwanda Finance Limited Marvin Karenzi, Policy Analyst in Payment Systems Department, National Bank of Rwanda Noella Dushime, Director of Business Development & Partnerships, Irembo Rajesh Sabari, Chief Commercial, Telcoin Sagar Malhotra, Head, Regulations and Compliance, Telcoin</p></div>
<div>Tue, Feb 25 3:00pm - 4:00pm MH 4</div>	<div><h3>Bridging Payments Across Borders: The Role of PAPSS in Enhancing Financial Inclusion in Africa</h3><p>Brought to you by PAPSS, this session will showcase the transformative potential of cross-border payment systems in fostering financial inclusion and economic growth across Africa. By spotlighting PAPSS as a key enabler of seamless, cost-effective, and efficient transactions across African borders, the event will provide a platform to discuss its operational framework, progress, and impact. Through case studies, such as its rollout in Ghana, and insights from global payment systems, the session will highlight how PAPSS can empower businesses, reduce trade barriers, and drive inclusive financial access in the continent's fast-evolving fintech ecosystem.</p><p>Speakers:</p><p>Annerose Ngemu, Senior Manager Digital Business (Commercialization & Market Solutions), Afreximbank John Bosco Sebabi, Deputy Chief Executive Officer, Pan-African Payment and Settlement System (PAPSS) Mike Ogbalu III, Chief Executive Officer, Pan African Payment and Settlement System (PAPSS)</p></div>

Tue, Feb 25
3:00pm - 5:00pm
MH 3

ZEP-RE InsurTech 2.0 Demo Day: Innovating for Insurance in Africa

Powered by Zep-Re, This session will showcase emerging technologies designed to reshape Africa's insurance sector providing a platform for startups to pitch their innovations to investors, industry leaders, regulators, and strategic partners, offering them exposure and potential funding opportunities.

The session will have the following objectives:

- Boost innovation in Africa's Insurtech sector and promote financial inclusion.
- Provide a platform for Insurtech startups to showcase their innovations.
- Award up to five startups with funding of up to \$1 million.

Speakers:

Alexio Manyonde, Chief Technology Officer, ZEP-RE
Dr Chidimma Ojukwu, Chief Executive Officer, AllyCare, BAS Technologies
Hartnell Ndungi, Director, Ndai Limited
Kimana Misago, Project Manager Officer, Digitech Africa LTD
Mayowa Ajayi, Chief Technology Officer, Vetsark
Nonso Opurum, Chief Executive Officer, SOSO CARE
Samuel Esiri, Co-founder & Chief Operating Officer, Gigmile Technologies
Sven Grospitsch, Co-founder & Chief Executive Officer, Jahazii
Tatenda Furusa, Co-founder & Chief Executive Officer, Imali.Click

Wednesday, 26 February 2025

Founders Day

Wed, Feb 26 9:25am - 9:35am Auditorium	<div>Welcome to Startup Founders Day</div> <div>Welcome to Startup Founders Day: A catalyst for igniting entrepreneurial spirit and accelerating startup success rates across Africa and beyond.</div> <div>Speaker: Sharanjit Leyl, Chancellor, Bath Spa University</div>
Wed, Feb 26 9:35am - 9:50am Auditorium	<div>Africa Rising: Why Africa is the New Destination for Investment Capital</div> <div>A global investor playbook on what makes Africa the next frontier for investment capital? In his keynote session, Uzziel Ndagijimana, BK Group CEO, will explore Africa's rising economic potential. Drawing on his extensive experience in building Rwanda's economy, Mr Uzziel will discuss the continent's burgeoning markets, innovative financial solutions, and investment opportunities in rapidly growing sectors, emphasising Africa's pivotal role in shaping the future of global finance.</div> <div>Speaker: Dr Fatmata Lovetta Sesay, Resident Representative, UNDP Rwanda</div>
Wed, Feb 26 9:50am - 10:30am Auditorium	<div>The Founder's Playbook for Resilient Growth</div> <div>Learn how to secure substantial investment, overcome unique challenges, and thrive in the competitive landscape of emerging markets. This session is a must-attend for entrepreneurs aiming to defy the odds and achieve unicorn status.</div> <div>Speakers: Benjamin Fernandes, Founder & Chief Executive Officer, NALA Prajit Nanu, Founder & Chief Executive Officer, Nium Madhusudanan R, Co-founder, M2P Fintech</div> <div>Moderator: Pat Patel, Executive Director, Global Finance & Technology Network (GFTN)</div>
Wed, Feb 26 10:30am - 10:45am Auditorium	<div>Harvesting Technology: Policies Moving Rwanda Forward</div> <div>A Minister's playbook - this keynote highlights the government's role in shaping a thriving, inclusive digital landscape for global emerging markets. How is Rwanda leveraging technology to drive economic growth and innovation? In her keynote session, Paula Ingabire, Rwanda's Minister of Information and Communications Technology and Innovation, will share strategic policies and initiatives propelling Rwanda forward, and how these are helping to create a sustainable and inclusive digital future. Could this well be a blueprint for inclusive growth across Africa, and beyond?</div> <div>Speaker: Hon. Paula Ingabire, Minister of ICT and Innovation, Rwanda</div>

<p>Wed, Feb 26 10:45am - 10:50am Auditorium</p>	<p>Welcome to The Founders Peak</p> <p>Proudly returning to Rwanda, The Founders Peak is a global platform where exceptional startup founders connect, inspire, and empower the next generation of entrepreneurs. Hear local and international founders boldly share pivotal moments and untold stories from their entrepreneurial journeys—tales of grit, determination, and the unwavering pursuit of solving problems.</p> <p>Speaker: Sagari White, Startup Success Lead, Global Finance & Technology Network</p>
<p>Wed, Feb 26 10:50am - 11:00am Auditorium</p>	<p>"Giving up on “Work-Life Balance” was the best decision ever"</p> <p>Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.</p> <p>Speaker: David Chen, Co-founder, Kapsule</p>
<p>Wed, Feb 26 11:00am - 11:10am Auditorium</p>	<p>Shema's untold Founder Story</p> <p>Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.</p> <p>Speaker: Shema Steve, Founder & Chief Executive Officer, Exuus</p>
<p>Wed, Feb 26 11:10am - 11:20am Auditorium</p>	<p>Walking Through the Shadows: An Entrepreneur’s Journey</p> <p>Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.</p> <p>Speaker: Evelyn Kaingu, Chief Executive Officer, Lupiya</p>
<p>Wed, Feb 26 11:20am - 11:30am Auditorium</p>	<p>Why I’m Betting on Local Investors for Africa’s Economic Future</p> <p>Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.</p> <p>Speaker: Hannah Acquah, Founder & Chief Executive Officer, TKC Africa</p>

<p>Wed, Feb 26 11:30am - 11:40am Auditorium</p>	<p>Start with what you have and play the long-term game</p> <p>Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.</p> <p>Speaker: Oluwatosin Olaseinde, Founder, Money Africa</p>
<p>Wed, Feb 26 11:50am - 12:30pm Auditorium</p>	<p>From Hustle to Herstory: Celebrating Women Trailblazers</p> <p>What does it take for women to succeed in Africa's tech and finance sectors? Discover firsthand insights from leading women in technology and finance as they share what works and what needs improvement. The dialogue is an opportunity to learn from trailblazers and drive meaningful change for women in business across the continent. Don't miss this chance to be a part of the solution!</p> <p>Speakers: Alice Nkulikiyinka, Country Director, BPN Emmanuella Nzahabonimana, Head of Technology & Cybersecurity, BPR Bank Rwanda Plc Marthe Paauwe, Co-founder & Chief Executive Officer, MoneyPhone Tânia Tomé, President & American Business Award Judge, Womenice.Org</p> <p>Moderator: Shaduri Umutoniwase Rumongi, Chief Marketing Officer, Rwanda Finance Limited</p>
<p>Wed, Feb 26 12:30pm - 1:30pm Auditorium</p>	<p>Networking Lunch</p>
<p>Wed, Feb 26 1:30pm - 2:05pm Auditorium</p>	<p>Pathways to Inclusion: Refugee Integration and Empowerment Through FinTech</p> <p>Refugees are not just seeking safety, they are building futures. This panel delves into the journey of refugee integration, graduation, and inclusion in Rwanda and beyond. Leaders from MINEMA, UNHCR, World Vision, and the refugee community will share insights on how access to financial tools, education, and inclusive systems is driving meaningful change.</p> <p>Explore the innovative strategies and collaborative efforts that enable refugees to thrive, fostering self-reliance and community growth.</p> <p>Speakers: Pauline Okumu, National Director, Rwanda, World Vision International, Rwanda Aissatou Ndiaye-Dieng, Country Representative in Rwanda, UNHCR Kirabo Esther, Country Director, Modiant Initiative</p> <p>Moderator: Noah Banjo, Managing Editor, Techpoint Africa</p>

Wed, Feb 26
2:05pm - 2:15pm
Auditorium

The Joy of Building as an Outsider
 Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.

 Speaker:
 Meghan McCormick, Co-founder & Chief Executive Officer, Oze

Wed, Feb 26
2:15pm - 2:25pm
Auditorium

The Relentless Uncle and the Rwandan Entrepreneur
 Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.

 Speaker:
 Diana Mpyisi, Founder & Chief Executive Officer, Blue Oceans Rwanda

Wed, Feb 26
2:25pm - 2:35pm
Auditorium

Hilda's untold Founder Story
 Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.

 Speaker:
 Hilda Moraa, Founder & Chief Executive Officer, Pezesha

Wed, Feb 26
2:35pm - 2:45pm
Auditorium

Why Trade Comfort for the Chaos of Entrepreneurship?
 Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.

 Speaker:
 Emmanuel Emodek, Founder & Director, ChapChap Africa

Wed, Feb 26
2:45pm - 2:55pm
Auditorium

Dominique's untold Founder Story
 Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.

<p>Wed, Feb 26 3:05pm - 3:45pm Auditorium</p>	<p>Path to IPO: What are conditions conducive and necessary for startups in Africa to aspire for IPO-led exits?p</p> <p>Curious about taking your startup public in Africa? Join top entrepreneurs and investors as they reveal the secrets to navigating an IPO. Discover the challenges unique to African startups, and gain actionable insights into financial, regulatory, and operational strategies for a successful public offering. This session offers a roadmap to scaling your business and attracting global investment. Don't miss this chance to learn from the leading experts in the field.</p> <p>Speakers: Bobby Pittman, Chairman, Development Bank of Rwanda Ike Eze, Managing Partner, Beta.Ventures Philip Gasaatura, Managing Director, Open Space Capital Yemi Keri, Founder, Rising Tide Africa Fadilah Tchoumba, Chief Executive Officer, ABAN</p> <p>Moderator: Hannah Acquah, Founder & Chief Executive Officer, TKC Africa</p>
<p>Wed, Feb 26 3:45pm - 3:55pm Auditorium</p>	<p>David's untold Founder Story</p> <p>Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.</p> <p>Speaker: David Akinin, Chief Executive Officer, JABU</p>
<p>Wed, Feb 26 3:55pm - 4:05pm Auditorium</p>	<p>Dream O Little Dreamer, Dream.</p> <p>Incredible Hand-Picked Founder Stories Packed With Untold Insights and Inspiration. Exceptional start-up founders from Africa take the "yellow circle" to open up about their personal struggles and challenges, so that these stories may be a source of learning, encouragement, and inspiration for other entrepreneurs.</p> <p>Speaker: Wendy Quarshie, Chief Executive Officer, Chempe</p>
<p>Wed, Feb 26 4:05pm - 4:45pm Auditorium</p>	<p>The Changing Role of Regulators in Developing Pathways for Start-up Growth and Success</p> <p>How are regulators adapting to foster startup growth in Africa? Join a panel of leading local policymakers as they discuss the evolving role of regulation in supporting startups. Learn about new policies, regulatory frameworks, and collaborative approaches designed to drive innovation and success. This session will offer crucial insights into how effective regulation can create a thriving environment for startups. Don't miss this opportunity to hear directly from the decision-makers shaping Africa's entrepreneurial landscape.</p> <p>Speakers: Hon. Soraya Hakuziyaremye, Deputy Governor, The National Bank of Rwanda Dr Alfred Hannig, Chief Executive Officer, Alliance for Financial Inclusion Fares Alsaleh, General Director of Fintech Development, Saudi Central Bank (SAMA) Haocong Ren, Lead - Policy and Investment, CGAP</p> <p>Moderator: Sopnendu Mohanty, Group Chief Executive Officer, Global Finance & Technology Network (GFTN)</p>

Wed, Feb 26 4:45pm - 4:50pm Auditorium	<div>Closing Remarks</div> <div>Speaker: Sharanjit Leyl, Chancellor, Bath Spa University</div>
Wed, Feb 26 5:30pm - 7:30pm Auditorium	<div>IFF 2025 Wrap Party ft. The Founders ROCK™</div> <div>You are in for a treat - a one-of-a-kind networking event where founders, regulators, and business leaders jam together on stage!</div> <div>Speakers: Parul Seth Khanna, Co-founder & Director, pinBox Solutions Tânia Tomé, President & American Business Award Judge, Womenice.Org Elie Habimana, Managing Director, Norrsken East Africa Gautam Bhardwaj, Co-founder, pinBox Solutions Prof. Esselina Macome, Chief Executive Officer, FSDMOC & Chairperson of the Board, Standard Bank Mozambique Simon Sällström, Chief Executive Officer, DirectEd Development Lydie Murorunkwere, Chief Executive Officer, ML Corporate Services Ltd Robert Bob Okello, Founder, Maarifasasa Limited</div>

Wednesday, 26 February 2025

Roundtable

Wed, Feb 26
1:30pm - 3:00pm
AD 12

Driving Inclusive Access for SME Cross-Border Currency Flows - Powered by Thunes

Powered by Thunes. How can SMEs better utilize growing cross border business opportunities into Africa and beyond while managing potential financial risks?

SMEs may seek to grow their businesses internationally, but face currency fluctuations, liquidity shortfalls, movement quotas and certainty of payments. This Roundtable will cover the innovative approaches among leading payment providers and regulators across Africa and Asia. SMEs are starting to tap into more tools to enhance their businesses and access funding more quickly and efficiently.

Speakers:

Ayn du Bazane, Senior Fintech Analyst, South African Reserve Bank
Benjamin Fernandes, Founder & Chief Executive Officer, NALA
Blen Tenaw, Business Development Manager, Thunes
Henry Chinedu Obike, Chief Innovation Officer, I&M Bank Rwanda
Jeremy Tan, Group Chief Executive Officer, Liquid Group
Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana
Robert MacDonald, Chief Legal & Compliance Officer, Bybit
Dr Segun Aina, President, Africa Fintech Network
Tony Francis Ntore, Chief Executive Officer, Rwanda Bankers' Association

Moderator:

Valence Kimenyi, Director, Financial Sector Development and Inclusion, National Bank of Rwanda

Wed, Feb 26
3:30pm - 5:00pm
AD 12

Advancing Africa's Remittance-Opportunities and Challenges

This industry roundtable will bring together policy makers and industry leaders to explore the critical policies and technologies surrounding the transformative landscape of cross-border remittances in Africa. The discussion will delve into the latest technological advancements, policy frameworks, and emerging trends, that are shaping the future of remittances on the continent. The roundtable will set the stage by identifying the key challenges faced by the industry and the opportunities for transformation and growth in this space. Other issues such as the impact of industry collaboration and regulatory initiatives on facilitating seamless and efficient remittances would also be discussed together with exploring the increasing adoption of technologies in enhancing the speed of remittances and reducing transaction costs.

Speakers:

Benjamin Fernandes, Founder & Chief Executive Officer, NALA
Christian Kajeneri, Director Payment Systems, National Bank of Rwanda
Karim Dia, Senior Mobile Money Regulatory Specialist, GSMA
Kwame Oppong, Director of FinTech and Innovation, Bank of Ghana
Maurice Toroitich, Managing Director, NCBA Bank Rwanda Plc
Mike Kiptepkut, Senior Manager, Central Bank of Kenya
Dr Tumubweinee Twinemanzi, Executive Director, Payment Systems Directorate, Bank of Uganda
Victor Malu, Senior Business Development Lead, Mojaloop Foundation

Moderator:

Dr Luca Antonio Ricci, Advisor and Mission Chief & Head of SSA Digital Payment, International Monetary Fund