



EUROPEAN
MICROFINANCE WEEK 2015
FINANCIAL INCLUSION FOR SUSTAINABLE DEVELOPMENT

Facilitating access to utility services through digital innovations in emerging markets



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 **PHB Development**
towards financial inclusion
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Session Sponsor

- Sponsored by **Digital Innovations for Financial Empowerment**, an eMFP Action Group
- Two other sessions this week
 - **Financial Diaries & Digital Finance**, Insights and Innovations (Friday at 11h00)
 - **Implementing Digital Financial Services to empower the poor** – Success stories (Friday at 14h00)



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Why a session on Facilitating access to utility services through digital innovations in emerging markets?

- Link to this year's EMW theme: **Financial Inclusion for Sustainable Development**
- **Affordable access to power, water education...** is key to sustainable development
- **Digital Finance Plus (DF+)** is an innovative approach linking access to basic services and digital finance



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What are this session's objectives?

- **Inspire you** to explore how to integrate DF+ activities in your business/programs
 - Present & illustrate this innovative approach
 - Show how it extends both financial inclusion & access to essential services
 - Share lessons learned
 - Respond to your questions and comments



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Our Speakers

Michel Hanouch, CGAP, Digital Finance Frontiers Initiative

- Michel leads CGAP's work on branchless business models and retail payments
- Identifies sources of innovation and drives experimentation
- **Will frame today's discussion by presenting**
 - The DF+ model
 - The needs that prompted DF+
 - Key lessons learned, including how to measure a market's readiness for DF+



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Our Speakers

Helene Smertnik, GSMA Mobile for Development Utilities Programme

- Helene is the Market Engagement & Insights Manager of the programme
- Works with Mobile Network Operators to develop mobile-enabled utilities products and to partner with other ecosystem players
- **Will present DF+ from the perspective of Mobile Network Operators, key players in this market**



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Our Speakers

Paul Mugambi, CEO of Kytabu & PHB Development Associate

- Kytabu: Award winning e-learning platform – micro-leasing of digital books
- PHB Development Associate: consulting firm focusing on financial inclusion and DFS
- Digital inclusion at Safaricom: M-KOPA, Grundfos Lifelink, M-Health, Eneza
- **Will present live implementations and focus on the end-client's perspective**



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Thank you!



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