

The MENA Leaders' Summit on Financial Inclusion 2025 **“Shaping Regional and Global Agendas”**

17th and 18th November 2025

Presidential Palace, Qasr Al Watan, Abu Dhabi

*under the patronage of **H.H. Sheikh Mansour Bin Zayed Al Nahyan**, Vice President, Deputy Prime Minister, Chairman of the Presidential Court, and Chairman of the Central Bank of the UAE*

Day One: High Level Policy Forum

Summit Theme

“The evolving focus of the global development community: From financial inclusion to financial health and well-being”

Objective

The MENA Leaders' Summit on Financial Inclusion 2025 aims to bring together policymakers, regulators, and global financial leaders to shape a unified regional vision that advances financial inclusion, financial health, and resilience. The Summit seeks to align regional priorities with global development agendas, foster knowledge exchange, and strengthen collaboration across the Arab region to promote inclusive, responsible, and sustainable financial systems.

Opening and Keynote Addresses

- Keynote Speech: H.E. Governor of the Central Bank of the UAE (CBUAE)
- Keynote Speech: H.E Dr. Fahad M. Alturki, Director General and Chairman of the Board of the Arab Monetary Fund (AMF).
- Fireside Chat: Mr. Ousmane Dione, Vice President, Middle East & North Africa, Afghanistan & Pakistan (MENAAP), The World Bank

Special Launches and Announcements

- Official Launch: The National Financial Inclusion Strategy of the United Arab Emirates
- Special Presentations: The Regional Findex Results for the Arab Region — offering new insights into account ownership, usage patterns, digital financial services, financial health, and gender gaps.

Speaker:

- *Leora Klapper, Lead Economist, Development Research Group, The World Bank*

Session 1: Foundations for Financial Health

Summary: This session introduces the concept of financial health, focusing on the challenges individuals face in managing daily financial obligations, coping with economic shocks, and engaging effectively with financial services — even when they have access to accounts.

Discussion Points:

- Defining financial health
- Importance of financial health
- Measuring financial health
- Regulatory approaches to boost financial health

Moderator:

- *Ms. Nataša Goronja, Managing Director, Center for Financial Inclusion*

Speakers:

- *H.E. Fatma Al Jabri, Assistant Governor for Financial Crime, Market Conduct and Consumer Protection, CBUAE*
- *Ms. Izabela Correa, Deputy Governor, Banco Central Do Brasil*
- *Ms. Sophie Sirtaine, Chief Executive Officer, CGAP*
- *Mr. Peter McConaghy, Policy Advisor – Financial Sector Office of the UNSGSA*

Session 2: Expanding Usage of Financial Services

Summary: Exploring how individuals use financial services beyond basic access, this session focuses on trends in saving, borrowing, and digital payments. It highlights innovations driving usage, including digital credit and AI-enabled tools that expand financial engagement.

Discussion Points:

- Payments, including merchant payments
- Design of AI and LLM-based financial tools: opportunities and risks
- Implementing and leveraging fast payment systems and digital public infrastructure (DPI)
- Digital savings products
- Quasi-credit and other innovative digital credit products

Moderator:

- *Mr. David Symington, Policy Advisor – Financial Sector Office of the UNSGSA (TBC)*

Speakers:

- *H.E Saif Al Dhaheri, Assistant Governor for Banking Operations and Support Services, CBAUE*
- *H.E Yazeed Al-Nafjan, Deputy Governor for Financial Innovation, Saudi Central Bank (TBC)*
- *Ms. Mary Ellen Iskenderian, President and CEO of Women's World Banking*
- *Mr. Bryan Zhang, Co-founder and Executive Director, Cambridge Centre for Alternative Finance, University of Cambridge*
- *Arab Monterey Fund (TBD)*

Proposed Session 3: Women's Financial Health and Economic Empowerment

Summary: Despite progress in financial inclusion, gender gaps persist across access, usage, and outcomes. This session explores how advancing women's financial health can serve as a catalyst for inclusive economic growth and household resilience. It will highlight innovative policy, regulatory, and private-sector approaches to designing women-centered financial solutions, integrating financial health metrics, and strengthening institutional accountability for gender equity.

- Understanding women's financial health — from access to outcomes
- Gender-intentional approaches in policy and product design
- Linking women's financial health to national development agendas (e.g., Vision 2031, SDG 5, and 8)
- Best practices from global and regional institutions
- Leveraging data (e.g., gender-disaggregated FinDex, supply-side data) for policy impact

Moderator:

- Wendy Teleki, Head, We-Fi Secretariat

Speakers:

- HE. Mouza Mohammed Al Suwaidi as Secretary-General of the UAE Gender Balance Council (TBC).
- Ms. Mary Ellen Iskenderian, President & CEO, Women's World Banking
- Ms. Faiza Alawadhi, CEO, UAE Financial Ombudsmen "Sanadak"
- Ms. Greta Bull, Director, Women's Economic Empowerment, Gates Foundation

Session 4: Financial Literacy

Summary: Focusing on individuals' ability to make informed financial decisions, this session highlights strategies for measuring and strengthening financial capability through education, policy, and digital tools — with special attention to targeted and impact-evaluated approaches.

Moderator:

- *Mr. Andrej Popovic, Senior Financial Sector Specialist, The World Bank*

Speakers:

- Deputy Governor, Bank of France (TBC)
- Deputy Governor, Bank of Morocco (TBC)
- H.E Khaled Mohammed Al Nuaimi, Director, The UAE Federal Youth Authority
- Mr. Miles Larbey, Head of Financial Consumer Protection, OECD

Discussion Points:

- Measuring financial capability (e.g., surveys) and developing policy responses (e.g., strategies)
- Choosing effective financial education approaches
- Digital solutions for financial education (e.g., interactive tools, teachable moments, money management apps)
- Tailored approaches for specific groups such as youth and migrant workers
- Evaluating the impact of financial education programs

Closing Segment

- Issuance of the Regional Declaration on Financial Inclusion — outlining shared commitments and policy priorities for advancing financial inclusion and financial health across the MENA region.

Speaker

- Arab Monterey Fund (AMF).

Day Two: Policy, Industry & Leadership Focused

- **Financial Inclusion Task Force Meeting – Arab Monetary Fund**
(Only for member country representatives)
- **NextGen Financial Inclusion Forum– Bridging Innovation, Literacy, and Trust**

The Industry Forum will convene 200 senior representatives from across the financial sector, including fintechs, business accelerators, innovation hubs, and relevant government entities.

Throughout the day, senior experts will deliver technical presentations focused on innovation, financial literacy, and building trust — all aimed at promoting financial inclusion. These themes are fully aligned with the 10 strategic initiatives that the CBUAE will announce under the UAE National Financial Inclusion Strategy.

- **Moderator:**
Mr. Humaid Al Hammadi, Chief of Strategy, CBUAE
- **Opining Remarks**
H.E. Fatma Al Jabri, Assistant Governor for Financial Crime, Market Conduct, CBUAE
- **The Imperative of the Fraud Prevention “Safeguarding the future of banking”**
Mr. Tarek Belhoul, Head of Fraud Prevention Supervision, CBUAE

Open Finance for Promoting Financial Inclusion – Case Study from Brazil to “Instant Payment Systems for Promoting Financial Inclusion” – PIX
Mr. Luis Mansur, Head of the Department for Financial Citizen Promotion, Banco Central Do Brasil

- **Developing Women-Centered Products and Services**
Ms. Mary Ellen Iskenderian, President and CEO of Women’s World Banking
- **Recent FATF Guidelines on Financial Inclusion**
Mr. Ivo Jeník, Senior Financial Sector Specialist, CGAP
- **OECD Financial Literacy Recommendations**
Mr. Miles Larbey, Head of Financial Consumer Protection, OECD

Advancing Inclusion for Low-Income Earners and Driving Better Consumer Outcomes, Case Study from Brazil
Ned Bank (TBC)

- **Financial Literacy Workshop – Youth Focused**

This workshop will convene over 100 youth participants from across the UAE, representing diverse backgrounds and regions. It will serve as a platform for the Youth Task Force to present their Financial Inclusion Action Plan, outlining key priorities and initiatives to advance youth engagement in financial health. The session will also feature an interactive financial literacy segment, designed to equip participants with practical knowledge and tools to navigate personal finance, build financial resilience, and contribute to inclusive economic growth.

- **UAE Financial Inclusion and Literacy Advisory Working Group Meeting**
(Only for members)

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