BACKGROUND
Providing access to adequate financial services for FDPs is a policy challenge acknowledged by governments, academia, and international organizations. Options to safely store money, build-up savings, receive money transfers, and carry out day-to-day financial transactions are vital for FDPs. Access to financial services can enable them to overcome difficult situations, deploy their competencies and exploit their future potential, and therefore contribute to the economic development of the host community or country - and help reach the Sustainable Development Goals. However, access to adequate formal financial services is often not or insufficiently available to FDPs, which poses a challenge to G20 members and many emerging and developing economies. In 2017, FDPs financial inclusion was set as a key priority of the Global Partnership for Financial Inclusion (GPFI) under the German G20 Presidency. A variety of activities followed and firmly placed this rapidly evolving global development issue – and the financial needs of this important group – at the centre of the international debate. As a result, the G20 expressed their support for GPFI’s work on this topic, and its Leaders tasked the GPFI with developing a roadmap in 2018, based on the priorities outlined in the GPFI Policy Paper.

OBJECTIVES
The High-Level Workshop on the Financial Inclusion of FDPs is hosted by the Ministry of Treasury of Argentina and the Ministry of Foreign Affairs of the Netherlands. It is organized in partnership with the German Federal Ministry for Economic Cooperation and Development (BMZ) and the Consultative Group to Assist the Poor (CGAP). Its objective is to convene a wide set of relevant stakeholders in a global dialogue on FDPs financial inclusion. Discussions will support the development of the G20 “Roadmap for Sustainable and Responsible Financial Inclusion of FDPs” and will ensure that the perspectives of all relevant stakeholders will be reflected. To this aim, a zero draft of the G20 Roadmap was prepared in the run-up to the workshop. It was shared with all participants ahead of the meeting and will serve as basis for discussions. The workshop will encourage thought leadership and problem-solving. It will consolidate views from various sectoral actors towards identifying and prioritizing concrete activities to address the issue of financial inclusion of FDPs. The outcome of the discussions will be reflected in the G20 Roadmap.

PARTICIPANTS
The Workshop will convene up to 100 participants representing financial regulators, supervisors, and policymakers from G20 and non-G20 countries, humanitarian and development agencies, private sector - including both established industry players and new fintech innovators, and academia.
MONDAY | September 10

8:15 – 8:45  Registration & Coffee at the Spaansche Hof (Westeinde 12, The Hague)

9:00 – 9:15  Welcoming Remarks & Keynote Speeches

Gabriel Bizama  GPFI Co-Chair, Ministry of Treasury and Finance, Argentina
H.E. Sigrid Kaag  Minister for Foreign Trade and Development Cooperation, The Netherlands

9:15 – 10:00  Opening Session: Framing the Topic For a Hopeful Future

This high-level session is aimed at both framing the topic of FDPs financial inclusion and broadening the perspective. It will remind us why access to finance is important for FDPs, why it is not a stand-alone financial service topic, but a matter of striking the right balance between different and sometimes contradictory objectives. It will also highlight why solutions cannot be uniform across countries, nature of displacement, income groups, gender, or age. The session will focus on how various players, such as governments, funders, humanitarian agencies and development organizations, private sector actors, and research organizations can effectively address this issue.

H.E. Dr. Tarek Mitri  Director of the Issam Fares Institute for Public Policy and International Affairs at the American University of Beirut, former Lebanese Minister, and former Head of the United Nations Support Mission in Libya
Maha Bahou  CEO, Jordan Payments and Clearing Company (JO-PACC) and CGAP Executive Committee Member
Jaime de Bourbon de Parme  Special Advisor on Private Sector Partnerships, UNHCR

Moderated by:
Greta Bull  CEO, CGAP

10:00 – 11:00  Group Picture & Coffee Break

11:00 – 11:45  Forced Displacement: A Journey

This special session will feature Professor Kim Wilson from The Fletcher School at Tufts University and her research documenting the financial lives of FDPs, with illustrations by Guillaume Lagane. The session will help participants to better understand refugees and internally displaced persons through their profiles: places of origin, causes for displacement, and their unique financial needs and challenges.

11:45 – 11:55  Video Address

David Miliband  President and CEO, International Rescue Committee (IRC)

11:55 – 12:10  Launch: Scavenger Hunt

12:10 – 13:45  Lunch

13:45 – 15:00  What’s On Your Mind? The G20 Roadmap Unveiled

This interactive session will present the GPFI work on forced displacement, including highlights and priority actions outlined in the policy paper. It will present the roadmap clusters and results from the mapping exercise.

Joscha Albert  Advisor, GIZ
Nadine Chehade  MENA Representative, CGAP
Chrissy Martin  Independent Financial Inclusion Expert

15:00 – 15:30  Coffee Break
The Grand Bargain commitment to increase the use of and coordination on cash has translated into firm political will to issue humanitarian aid directly through cash, rather than through in-kind distribution. While cash is still only a small portion of global humanitarian aid, its use will continue to rise. This session will identify key barriers to using cash transfers as a pathway to financial inclusion, and explore other means to overcome potential challenges.

Setting the stage:
Sophie Tholstrup  
Policy Coordinator, Cash Learning Partnership (CaLP)

Hanna Mattinen  
Senior Cash-Based Interventions Officer, UNHCR

Imad Al-Oyoun  
Co-founder & CEO, Dinarak

Radha Rajkotia  
Senior Director, Economic Recovery & Development, International Rescue Committee (IRC)

Moderated by:
Andreas Proksch  
Director General Sector & Global Programmes, GIZ

Setting the stage:
Anna Metz  
Consultant, World Bank ID4D

Jean-Marc Stenger  
Chief Strategy Officer, Gravity

Robert van der Zee  
Director, Finance and Treasury Division, World Food Programme (WFP)

Mohammad Anwarul Islam  
Deputy General Manager, Bangladesh Bank

Stuart Campo  
Researcher, Harvard Humanitarian Initiative and UN OCHA

Thea Anderson  
Director, Digital Identity, Omidyar Network

Moderated by:
Nathan Naidoo  
Head of Mobile Money, GSMA
11:20 – 12:40  **Role of Financial Services in Livelihoods: A Chicken & Egg Dilemma?**

Around 85% of refugees, asylum seekers, and IDPs are displaced in low- and middle-income countries for an average of 10 to 15 years. Ensuring and supporting their economic participation in host communities calls for development approaches rather than short-term humanitarian assistance. This session will provide insights into the economic lives of refugees, highlight the role of financial services provision, and discuss the importance of enabling policies to ensure that FDPs can contribute equally to the economic development of host communities.

**Michel Botzung**  
Manager, Fragile and Conflict Situations, International Finance Corporation (IFC)

**Beatrice Delperdange**  
Head of Business Development, KOIS Invest

**Jennifer Holt**  
CEO, Building Markets

**Dr. Youssef Fawaz**  
Executive Director, Al Majmoua

**Tilda Nabbanja**  
Principal Banking Officer, Central Bank of Uganda

**Moderated by:**  
Lene Hansen  
Independent Financial Inclusion Expert

12:40 – 14:00  **Lunch**

14:00 – 15:00  **Roundtable with Policy-Makers**

Financial regulators and policymakers play a crucial role in devising sustainable and responsible policy solutions. This session will convene champion policy makers from around the world to discuss their leadership in implementing regulatory reforms and supporting the FDPs financial inclusion agenda.

**David Pereira**  
Advisor to the Head of Department, Banking Conduct Supervision Department, Banco de Portugal

**Mir Ahmad Shekib**  
Director General of the Financial Inclusion Department, Da Afghanistan Bank

**Maha Bahou**  
CEO, Jordan Payments and Clearing Company (JO-PACC) and CGAP Executive Committee Member

**Nangi Massawe**  
Assistant Manager, Bank of Tanzania

**Moderated by:**  
Joe Huxley  
Director, Strategy & Advocacy, FSD Africa

15:00 – 15:45  **Looking Ahead: What is the Next Wall to Fall?**

This closing session will host a debate to prioritize next steps and confirm activities and responsibilities outlined in the G20 Roadmap.

**Natasha Beinker**  
Deputy Head of Division, German Ministry for Economic Cooperation and Development (BMZ)

**Nadine Chehade**  
MENA Representative, CGAP

**Micol Pistelli**  
Financial Inclusion Officer, UNHCR

**Kim Wilson**  
Tufts University, Fletcher School

**Allan Waititu**  
Director, Equity Bank

**Moderated by:**  
Tim Nourse  
President, Making Cents

15:45 – 16:00  **Closing Remarks**