A BUILDER OF PARTNERSHIPS
AN ADVOCATE FOR INCLUSIVE DIGITAL SOLUTIONS
WHAT IS ADFI?

A catalytic digital financial inclusion facility for Africa driving joint investment in digital infrastructure, policy and regulation, and products and innovation

An advocate for inclusive digital solutions that can provide appropriate, affordable and accessible tools to help overcome persistent and new challenges in light of the increasing climatic, social and economic crises that disproportionately affect excluded and under included Africans

Multi-sector approach to mainstream digital financial inclusion through collaboration across the Bank and with stakeholders from across the digital financial inclusion ecosystem

A partnership builder, promoting collaboration, joint investment and regional and global cooperation among key development and digital financial services actors.
STRONG MANDATE

Launched in 201, the facility is on a mission to support building modern financial systems that include and empower all Africans, especially women.

Structured as a blended finance vehicle, leveraging grants from a multi-donor fund, debt financing from the ADB and co-financing with internal and external partners.

Working under a robust governance structure with oversight from partners and technical experts from the African Development Bank and key stakeholders.

ADFI brings together a formidable partnership of the African Development Bank, together with key strategic, implementing and funding partners.

ADFI current partnership

African Development Bank
Bill and Melinda Gates Foundation
Ministry of Finance, Luxembourg
Agence française de développement
Ministry for the Economy & Finance, France
Women Entrepreneurs Finance Initiative
WORKING IN PARTNERSHIP TO ACCELERATE FINANCIAL INCLUSION IN AFRICA

Partnership to the multi-donor fund is open - we look forward to expanding and deepening the collaborative effort and shared vision of scaling up investment in digital financial solutions across Africa that are inclusive and sustainable.

Pan-African platform to capture and replicate learning to drive solutions at scale across Africa

African Development Bank
- Resources and experience in loan and grant funding
- Connections with local partners (governments, ministries, private sector)
- Dedicated team and strong Pan-African presence

ADFI Partners
- Grant resources and experience in loan and grant funding
- Connect with local partners (governments, ministries, private sector)
- Connect with international partners (AFI, GSMA, CGAP, BTCA, UNCDF)
- Technical expertise and thought leadership in digital financial inclusion

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Dedicated team and strong Pan-African presence

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Connect with local partners (governments, ministries, private sector)

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Technical expertise and thought leadership in digital financial inclusion
WHY ADFI?

ADFI WAS CREATED TO HARNASS THE POTENTIAL OF DIGITAL FINANCIAL SOLUTIONS TO SUPPORT EFFORTS TO ADDRESS AN INCLUSION GAP WHERE 332 MILLION AFRICANS ARE EXCLUDED FROM THE FORMAL ECONOMY, DESPITE HAVING ACCESS TO A MOBILE PHONE.

WITH GROWING RECOGNITION OF THE DEVASTING IMPACT OF PERSISTENT AND NEW ISSUES SUCH AS CLIMATE CHANGE, GENDER INEQUALITY, SOCIAL EXCLUSION AND HEALTH RELATED CRISSES, THE NEED FOR DIGITAL SOLUTIONS TO BUILD RESILIENCE AND MAXIMISE POTENTIAL, HAS NEVER BEEN MORE APPARENT AND CRITICAL.

» Despite pioneering the development of digital financial solutions and a 70% share of the world’s USD 1 trillion mobile money market, financial inclusion in Africa lags behind the global average

» Widely recognised as a key driver of financial inclusion, digital solutions have the potential to leapfrog barriers to inclusion, particularly amongst the most marginalised

» Digital financial solutions can help build resilience by providing tools to mitigate risk, build financial skills and literacy and strengthen growth

ADFI has the potential to catalyse and embed accessible, affordable and appropriate digital financial solutions across the continent, within the work of the African Development Bank and through partnership with digital financial stakeholders.
Digital financial solutions can help build resilience and stimulate economic and social opportunity through contribution to:

» facilitating in-country and cross-border payments and lowering the cost of receiving payments

» increasing access to government services and helping governments improve efficiency and good governance

» providing responsive digital financial solutions that help narrow the gender gap in access to finance

» strengthening resilience among SMEs, building business viability and job creation

» developing digital solutions for farmers to mitigate climate-based risks and build resilience

To meet the rapidly rising demand for digital financial solutions, ADFI is investing in catalytic initiatives that sustainably address the most significant barriers to digital financial inclusion across Africa.
HOW DO WE ACHIEVE RESULTS?

OUR INTERRELATED PILLARS WILL HELP ADVANCE DIGITAL FINANCIAL INCLUSION IN AFRICA, WITH GENDER INCLUSION AND CAPACITY BUILDING CUTTING ACROSS EACH PILLAR

Digital infrastructure
We invest in the scaling-up of inclusive digital infrastructure including payment digital ID and cybersecurity systems where the potential is considerable.

Policy and regulation
We support the development of policies and regulation that advocate for innovative and inclusive digital financial systems and solutions and greater integration through regional and national upgrade and harmonisation.

Digital products and innovation
We support the design and development of solutions that can overcome persistent and emerging barriers to greater financial inclusion and have positive impact on the livelihoods of vulnerable communities including women, youth, farmers and small businesses.
ADFI & SDGS

ADFI’s projects will directly contribute to 7 UN sustainable development goals.

The ADFI partnership is working to scale up efforts to help meet the rising demand for digital financial services in Africa, especially in light of persistent and emerging issues, and is seeking to expand and deepen partnerships and networks to achieve this goal.

The need for a collaborative approach is stronger than ever to effectively harness the potential of digital financial solutions to support greater inclusion, resilience and growth.

We look forward to working together to catalyse and scale digital solutions that foster greater financial inclusion across Africa.