



Financing the SDGs Dialogue 2026: Advancing Country-Led Approaches to Financing Sustainable Development

Advancing Sevilla Platform for Action initiatives at country level

From Digital Payments to Inclusive Digital Finance: Expanding Markets, Access and Inclusive Economic Opportunities

Date and time	29 October 2026, 11.00-12.30 CET
Location	Madrid, Spain
Organisers	Better Than Cash Alliance, hosted by the UNDP Sustainable Finance Hub
In-person registration	Through the Financing the SDGs Dialogue 2026 registration process; details to be confirmed
Virtual registration	To be shared
Livestream link	n/a

Background

Financing the SDGs Dialogue 2026: Advancing Country-Led Approaches to Financing Sustainable Development will take place 27-29 October 2026 in Madrid, Spain, hosted by the UNDP Sustainable Finance Hub together with the Government of Spain.

Since the adoption of the Sevilla Commitment and launch of the Sevilla Platform for Action, global and concerted efforts have been advancing to help countries develop and deliver solutions. At the same time, countries have expressed a clear demand for a structured, technical space where practitioners leading financing reforms can exchange experiences, solve problems together, and connect their work with relevant global SPA initiatives and other supporting partnerships. Thus, the Dialogue will also bring together SPA initiatives working on relevant aspects of the Sevilla Commitment, enabling them to explore complementarities, strengthen collaboration, and enhance their collective impact in response to country needs and priorities.

The target participants include national decision-makers from ministries of finance, planning, environment, economy, foreign affairs, cooperation and development, and local governments, alongside public development banks, private-sector and financial institutions, IFIs and investors, FfD4-related platforms, UN entities, academia, development partners and civil society.

Digital finance is increasingly central to how households, businesses and governments participate in the economy. The expansion of digital payments enables faster and lower-cost transactions, strengthens government-to-person payments, improves the efficiency of value

chains and helps businesses transact more formally. Yet digital payments are an entry point, not an end point. The opportunity is to translate payment access and usage into broader financial participation - including savings, credit, insurance and working capital - while opening new markets, customer segments and business opportunities for financial service providers.

Progress remains uneven. Many people hold an account or mobile wallet but use it only intermittently, while micro, small and medium-sized enterprises (MSMEs) - particularly women- and youth-led firms - may accept digital payments yet remain unable to access affordable working capital. High transaction costs, limited interoperability, uneven connectivity, regulatory constraints, gaps in consumer trust and limited financial capability can restrict adoption and market growth. The next phase therefore requires financial services that are relevant, affordable, trusted and commercially sustainable. This advances the Dialogue's country-led focus by examining how public policy, private-sector innovation, financing and partnership can turn payment rails into inclusive economic opportunity.

This session will uniquely bring together ecosystem stakeholders, i.e. governments, private sector, and development partners, to identify practical actions that can move inclusive digital-finance models from pilots to scale.

Positioning within the Dialogue

Thematic area / sector	Inclusive digital finance, digital payments, MSME finance, market development and financial inclusion
Related SPA initiative(s)	Country-driven approaches to financing sustainable development and climate action (INFFs); Public Finance for SDGs Collaborative; Recovery and Resilience Financing Platform.
Key Messages (internal)	Key messages • Digital payments are a gateway to broader financial participation, not an end point. • Inclusion and market expansion reinforce each other when services are relevant, affordable and trusted. • Policy, private investment, risk-sharing and UN country engagement can help scale commercially sustainable services for MSMEs, women and young people.

Objectives

The primary objectives of this session include:

- Identify practical opportunities through which the private sector, governments, development partners and the UN system can accelerate inclusive and commercially sustainable digital finance.
- Examine how sustained digital-payment use can create pathways to savings, credit, insurance and working capital, particularly for MSMEs and women- and youth-led businesses.
- Clarify the policy, regulatory, financing and partnership actions needed to lower risk, strengthen trust and take viable models from pilots to scale.

Guiding Questions

- Where are the strongest commercially viable opportunities for digital finance to reach new customers and businesses, and what is preventing those opportunities from reaching scale?
- What converts digital-payment access into regular use and then into pathways to savings, credit, insurance and working capital?
- What would improve the economics of serving MSMEs and underserved customers while keeping products appropriate, affordable and trusted?
- Which constraints require policy or regulatory action, where can catalytic finance or risk-sharing improve commercial viability, and how can partnerships take successful models from pilots to national scale?

Proposed Agenda

Total duration: 90 minutes

TIME	SESSION	SPEAKERS
10 mins	Welcome and opening framing Central question: How can digital finance expand markets while creating greater economic opportunity for people and businesses?	Opening perspective from the Moderator • Nshuti Mbabazi, Managing Director, UNDP Better Than Cash Alliance
30 mins	Roundtable Part I: Market opportunities and constraints for underserved segments, to formal account usage. Focus on: viable use cases; merchant and MSME digital payment adoption; opportunities for market growth.	Speakers: • Isabel Freire, Legal Advisor to the Governor and the Board of Directors, Central Bank of Cabo Verde • Elhanan Owureku Asare, Head, Fintech and Innovation, Bank of Ghana • Shanti Bobin, Deputy Assistant Secretary for Multilateral Financial Affairs, Development, and Trade, French Treasury • Fermin Martinez de Hurtado, Director Sustainability, Banco Santander, Spain • Joseph Francis Maji, Head of Treasury and Strategic Partnerships, CRDB Bank, Tanzania
30 mins	Roundtable Part II: What can unlock scale? Policy and regulation; viable business models; catalytic finance and risk-sharing; partnerships; the role of the UN, and its development partners.	Same roundtable participants
15 mins	Audience engagement Short interventions or questions on market opportunities, constraints, proven approaches and concrete areas for collaboration.	All participants, facilitated by the moderator
5 mins	Closing reflections and next steps	Nshuti Mbabazi, Managing Director, UNDP Better Than Cash Alliance

Format

The session will be an interactive plenary roundtable rather than a sequence of formal presentations. After framing the central question, the moderator will lead two discussion rounds: first on opportunities and constraints, and then on actions needed to unlock scale. Speakers will use concrete country and market examples. Audience interventions will surface opportunities, barriers, promising approaches and partnership needs, before the moderator closes with actionable takeaways and areas for follow-up.

Expected Outcomes

- A stronger shared understanding of where the most significant opportunities for digital-finance market expansion lie.
- Clearer identification of the barriers preventing providers from reaching underserved markets at scale.
- Practical insight into where policy, financing and partnerships can address those constraints.
- Greater clarity on the roles of private-sector actors, development partners and the UN, and on potential areas for continued cross-regional collaboration.

Participants (audience)

- Governments and regulators: ministries of finance, economy, planning and digital development; central banks; financial regulators; and relevant Member missions.
- Financial institutions and market actors: banks, mobile-money operators, payment service providers, fintechs, telecommunications companies and private investors.
- Development institutions: public development banks, IFIs, bilateral and multilateral partners, development finance institutions and philanthropic partners.
- United Nations entities, including UNDP and agencies working on digital finance, financial inclusion, MSME development, gender equality and youth economic opportunity.
- Civil society, consumer organizations and academic institutions with expertise in responsible digital finance and inclusive market development.
- Spanish government institutions and relevant financial-sector, innovation and development-cooperation actors.