Welcome to the GFRID Summit 2023

The eighth Global Forum on Remittances, Investment and Development (GFRID) Summit 2023, co-organized by the International Fund for Agricultural Development (IFAD), the United Nations’ Office of the Special Adviser on Africa (OSAA) and the World Bank, will take place at the United Nations Office in Nairobi (Kenya) from 14 to 16 June.

The GFRID Summit 2023 will gather key representatives from the public and private sectors, and the civil society, involved in the African and global remittance and diaspora investment ecosystems.

As part of the ongoing GFRID process, the Summit is a continuation of the previous forum, held virtually in 2021, and the observance events of the International Day of Family Remittances (IDFR), held in Ghana, Kenya, South Africa and The Gambia in June 2022.

Endorsed and promoted by the United Nations as a platform to engage all sectors, the Summit will drive advancement of the international agenda on remittances and diaspora investment. It will explore opportunities and challenges in the global, post-pandemic landscape, with a major focus on remittance corridors and diaspora investment innovations in Africa.

The Summit will be a key milestone in laying the ground for the upcoming SDG Summit, later in 2023, and the next Implementation Review of the Global Compact for Safe, Orderly and Regular Migration (GCM).

As for every Summit, GFRID 2023 will facilitate networking among sectors, as well as exchange of best practices and creation of synergies towards joint, innovative initiatives aimed at unleashing the power of remittances and diaspora investment towards sustainable development.

**Main objectives**

With its unique and inclusive format, the GFRID Summit 2023 aims at:

- creating a process for continuous engagement among key African and global public and private sector representatives, as well as the civil society;
- promoting both African and global best practices to reduce the cost of remittances, while fostering financial inclusion through market competition, innovative business models and the use of disruptive technologies; and
- developing multi-stakeholder strategies and partnerships to scale up successful financial vehicles involving migrant/diaspora contributions, through investment and entrepreneurship;
- contributing to global processes on remittances, investment and development, i.e. achievement of the Sustainable Development Goals (SDGs) and implementation of the Global Compact on Migration, among others.

Around 500 participants are expected to attend, both from the region and globally.

**Sectors and representation**

- **3 days of Summit**
- **34 panels**
- **91 speakers**
- **22 moderators**

**Sectors represented**

- Private: 47%
- Public: 38%
- Civil Society: 5%

**Country\Origin**

- Africa: 53%
- Europe: 30%
- America: 14%
- Asia: 3%

REGISTER TO SECURE YOUR SPOT
The African context

Remittances and diaspora investment represent a significant financial inflow for African markets, and a vital source of income for millions of individuals and families. These funds enable entire communities to fight poverty and improve access to nutrition, health and education, and to invest in entrepreneurship, while empowering women and youth. Through savings mobilization, access to credit and other financial services, remittances lead receiving families to meet their financial goals and their own sustainable development goals. Likewise, direct investments from the diaspora contribute to fostering income-generation activities and employment.

In 2021, out of the US$597 billion sent by migrants, remittances to and within Africa were estimated at almost US$97 billion. This estimate is considered to be a substantial undercount of actual flows. Even so, this money benefitted at least 200 million family members of African migrants in a continent where 55 per cent of the population still lives in rural areas.

One out of five Africans are directly involved in either sending or receiving remittances.

Overall, the GDP reliance on remittances of almost half of all African countries (25 out of 54) is more than 3 per cent.

Reliable data is still unavailable for several African countries, where informality in the remittance sector is still predominant. Even assuming a substantial undercount, remittances to several African countries are equal to a high share of their gross domestic product (GDP). Seven1 African countries have a remittance to GDP ratio of over 10 per cent; in eight countries2 the ratio is between 5 and 10 per cent; and in ten countries,3 it is between 3 and 5 per cent.

Although transaction costs have fallen recently, the African remittance market remains the most expensive globally. While the global average cost of sending remittances is currently at 6.3 per cent, the average cost to and within Africa is at 8.46 per cent. Despite these figures, reliable data are still unavailable for several African countries, where informality in the remittance sector is still predominant.

While there is less data and knowledge available about diaspora capital/investments, it is estimated that diaspora members from low- and middle-income countries (LMICs) have US$500 billion in accumulated savings. Nonetheless, the diaspora’s strong commitment to the development of their communities of origin is not yet coupled with safe and understandable investment mechanisms. In this context, it is imperative that public and private stakeholders alike create the conditions to enable safe and impactful transnational investments for diaspora members and groups.

Focus of the GFRID Summit 2023

The GFRID Summit 2023 aims to provide a clear understanding of migrant and diaspora contributions to development, their ramifications in terms of national and global policies, as well as to illustrate market opportunities for service providers in both remittance and investment ecosystems. Within this framework, GFRID 2023 will focus on practical mechanisms, models and partnerships to boost achievement of the SDGs towards the dedicated Summit in late 2023, implementation of the Global Compact for Migration – objectives 19 and 20 and the Joint Valletta Action Plan, among others.

The Summit will provide an interactive platform in which the reality of the African remittance market and the diaspora investment landscape will be discussed, particularly benefitting rural areas, where these funds count the most. By bringing together key worldwide experts from the public and private sectors, as well as the civil society, the three-day Summit will allow for a 360-degree review of the challenges and opportunities that governments, companies and millions of families face today in Africa, and around the world.

Making migrants’ financial contribution count more

Remittances and diaspora investments: key socio-economic forces in Africa

The Summit will focus on the current reality faced by one billion people sending or receiving remittances around the world and investing back home. It will highlight the socio-economic contributions of African migrant workers and diaspora members to their countries of origin through an overview of the building blocks of the remittance market at national, local and household levels.

In line with the Summit’s active engagement in the global migration and development agenda, the sessions will touch upon the digital revolution, as well as its opportunities and challenges for both the remittance and the diaspora investment ecosystems.

In conjunction with the International Day of Family Remittances (IDFR) on 16 June 2023, the last day of the Summit will host the ninth IDFR observance, in recognition of the crucial contribution and the current reality of one billion people, sending or receiving remittances.

This year’s observance theme will focus on the benefits that digital and financial inclusion bring when linked to remittances in helping remittance families achieve their own SDGs.
The African remittance marketplace

Market strategies, technologies and innovative business models

The remittance markets in Africa are considered the cradle of some of the most innovative business solutions addressing person-to-person payments. While market intelligence remains weak, there is enough evidence to indicate that a large portion of informal remittances could be absorbed through the uptake of mobile money.

In the post-COVID-19 world, digitalization has marked a permanent shift in the market paradigm that will continue to grow in the years to come, as it increasingly integrates the distribution of adjacent financial services along the digital remittance transfer value chain. The Summit will deep dive into current and future disruptive technologies and related business models, as well as analyze their revolutionary potential and ways they can be mainstreamed further into remittance business operations.

In parallel to market trends review, interactive panels will focus on the regulatory framework associated with current and new business models, and the need to maintain a sustained dialogue with accountable regulatory bodies.

Discussions will be structured around a customer-centric approach towards identifying trends, capacity needs and opportunities that can benefit both remittance senders and recipients.

Focus areas and topics

Enabling environment
- Level playing field
- Identification
- Compliance
- Anti-money laundering and countering the financing of terrorism (AML/CFT)
- De-risking trends
- Interoperability
- Taxation

Business models and technologies
- Financial and digital literacy
- Data demand and usage
- Socio-economic considerations
- Transparency, privacy and consumer protection

Customer centricity

Informality
- Identification
- Mobile money
- Financial technology
- Blockchain solutions
- Transitioning from cash to digital
- Remittance-linked financial services
- Demand-side surveys
- AML/CFT
- De-risking trends
- Interoperability
- Taxation
**Diaspora impact investment**

**Unleashing opportunities to invest back home**

The Summit will present a range of state-of-the-art investment vehicles and programmes set forth to allow diasporas to invest their resources back home. Diaspora capabilities and preferences to invest in their countries of origin are segmented according to their wealth, migration patterns and range.

Banks currently provide the main conduit for migrants sending money home. However, African governments, along with impact investing funds and crowdfunding platforms, are recognizing the importance of diaspora resources by proposing financial products ranging from donations/philanthropy to financial engagement.

The diaspora impact investment sessions will review existing and emerging government and private sector-led investment vehicles and focus on challenges to reach out and cater to diverse diaspora profiles. This includes diaspora investment priorities such as agriculture and climate adaptation. Discussions will also point out donor-led endeavours to blend diaspora resources with public or private ones, in order to scale up impact towards the 2030 Agenda for Sustainable Development.

**Focus areas and topics**

![Diagram showing focus areas and topics]

- **Impact**
  - Sustainable Development Goals
  - Financing gap
  - Rural development
  - Infrastructure
  - Agriculture

- **Vehicles**
  - Bonds
  - Crowdfunding
  - Blended finance
  - Hybrid transnational investment models
  - Savings

- **Enabling factors**
  - Financial capability
  - Marketing and outreach
  - Regulation
  - Partnerships
  - Financial sector stability

- **Speakers and attendees at IDFR 2022 Nairobi.**

- **Attendees at IDFR 2022 Johannesburg.**

- **Diaspora representatives, 2022.**
DAY 1 | WEDNESDAY, 14 JUNE 2023

Remittances and diaspora investment: key socio-economic forces in Africa

MORNING SESSIONS

> Opening of the GFRID Summit 2023
  - IFAD
  - UN Office of the Special Adviser on Africa (OSAA)
  - World Bank

> Rescuing the SDGs by 2030: empowering one billion remittance family members

> Harnessing the power of migrants: misconceptions and opportunities
  - Addressing false expectations and ambitions
  - Realistic interventions and policies
  - Opportunities in plain sight

BREAK

> The digital remittance revolution approaching 2030
  - Opting for digital and financial inclusion: are we all ready?
  - From the digital divide to market expansion: leaving no one behind
  - Financial inclusion opportunities and models

> RemitSCOPE: Remittances to and from Africa – market landscape 2023 and beyond

NETWORKING OVER LUNCH

AFTERNOON SESSIONS

> Data and market intelligence as the basis for effective decision-making
  - Importance of data: its collection and use
  - Data towards policy impact and coherence
  - Investment and strategic decisions in the remittance and investment sectors

> Migrants’ contribution to climate adaptation and resilience: towards a new paradigm?

BREAK

REMITTANCE TRACK
  - Central bank digital currencies, blockchain and cryptocurrencies in the remittance space: a reality check

DIASPORA INVESTMENT TRACK
  - Making diaspora investment market-oriented

NETWORKING RECEPTION
Remittance journey from first to last mile: Africa 2023

MORNING SESSIONS | Tapping into the first mile: market challenges and opportunities in the post-COVID-19 era

> Remittance families: senders and recipients
  - Remittance families: financial ties crossing boundaries
  - Migrant priorities and realities
  - Needs and financial capability back home

> Sending money to and within Africa: cost reduction and market realities in 2023
  - Digital always cheaper than in-cash remittances?
  - African market barriers
  - Addressing intra-African corridors

BREAK

> Impact of de-risking and the SDGs
  - The rationale(s) for de-risking
  - Unintended consequences on remittance end-users
  - The role of regulators to prevent de-risking

> Financial inclusion at the sending side: the digital breakthrough
  - High tech/High touch: finding the right balance
  - Transaction accounts as an entry point for senders’ financial inclusion journey
  - Aggregating financial services in a digital space

NETWORKING OVER LUNCH
AFTERNOON SESSIONS | Tapping into the last mile corridors

ENABLING ENVIRONMENT AND FINANCIAL INCLUSION

- Savings, credit and insurance for remittance families: a missed opportunity for market players?
  - Business case opportunities
  - Bundling remittances and financial services
  - Strategic partnerships for success

- Simplified customer due diligence and alternative IDs: market applications and best practices
  - AML/CFT risk-based approaches benefiting remittance families
  - Room for actions for the private sector
  - Room for actions for the regulators

BREAK

RECEIVING MARKETS: ECOSYSTEMS AND COUNTRY CASES

PARALLEL SESSION 1

- Linking financial services to remittances
  
  **Ghana and Uganda**
  - Banking remittance families
  - Bundling digital financial services
  - Fintechs for rural markets penetration

- Tackling informal markets
  
  **The Gambia and South Africa**
  - Informality realities
  - Accommodating the regulatory environment
  - Mobile remittances

PARALLEL SESSION 2

- Digitalizing international remittances
  
  **Morocco and Senegal**
  - Promoting mobile wallets to receive remittances
  - Incentives for the private sector
  - Enabling regulatory environment

- Enabling rural people to access remittances through SACCOs and Fintech partnership
  
  **Kenya**
  - SACCOs as key actors in the Kenyan financial sector
  - Challenges to extend remittances beyond the urban centres
  - Cooperation between SACCOs, Fintech and Banks
MORNING SESSIONS

> Opening of the Day

> Diaspora social responsibility: from assistance to sustainable impact

> Investing in the future of Africa: what diaspora wants
  - KYD – Know Your Diaspora
  - Matching diaspora investment capabilities
  - Diaspora as mainstream investors or a specific class of investors?

BREAK

> Models and financial instruments for diaspora investment: addressing public and private investment opportunities
  - Peer-to-peer mechanisms
  - Crowdfunding
  - Impact investment mechanisms
  - Diaspora bonds

NETWORKING OVER LUNCH

AFTERNOON SESSIONS

> Entrepreneurship and SME investment: economic development back home
  - The gap between willingness to invest and effective investment
  - Diaspora entrepreneurship additionality and the role of donors
  - Bringing human, entrepreneurial and financial capital back home

> Bridging diaspora investment with climate finance: practical cases
  - Scaling-up existing adaptative diaspora investments

BREAK

> Impact investment funds for local development: case studies
  - Aligning diaspora and impact investors strategies
  - Capacitating diaspora investors
  - Participation in the investment decisions
United Nations’ International Day of Family Remittances

MORNING SESSIONS

> Official observance ceremony
> Migrant and diaspora contributions: rescuing champions towards the achievement of SDGs by 2030
  - Realities of the SDGs in 2023
  - Remittance families and SDGs
  - Migrants and diasporas: beneficiaries, investors or partners?

BREAK

> Global Compact objectives 19 and 20: Roadmap
  - Global Compact objective 19: Create conditions for migrants and diasporas to fully contribute to sustainable development in all countries
  - Global Compact objective 20: Promote faster, safer and cheaper transfer of remittances and foster financial inclusion of migrants

IDFR OBSERVANCE LUNCH AND NETWORKING

AFTERNOON SESSIONS

> IDFR 2023 Recognitions
> Private sector RemTECH Awards: innovation and market development
> GFRID Summit 2023 take-aways
> Concluding remarks and closing

The GFRID Summit 2018 conclusions fed the discussions towards adoption of the Global Compact for Migration.
Remittance Marketplace 2023

The Remittance Marketplace 2023 will run in parallel to the Forum, offering an opportunity to present initiatives and promoting partnerships. The Marketplace is open to all companies and organizations and is aimed at showcasing the diverse and innovative approaches and models related to remittances and/or diaspora investment mechanisms. Over 30 companies and organizations are expected to participate.

The formats

**In the spotlight**
Interview renowned public and private sector players, philanthropists and civil society leaders.

**Deep dive sessions**
Provide opportunities for interactive participation and exchange with experts on critical issues.

**Plenaries**
Present the topic and share best practices and lessons learned among all participants.

**Pitch stand**
In some sessions, selected participants are given one minute to react/contribute to the panel.

**Networking**
Facilitate exchange of information, expertise and experience among participants, through dedicated spaces within the venue, and as part of the Summit programme.

**GFRID-Talk**
Renowned experts engage the audience in reflecting on contemporary issues relating to forum topics.

FURTHER DETAILS AVAILABLE HERE

Networking at the GFRID Summit 2017 Marketplace.
Along with other related events as presented below, leading to the Summit, a series of virtual meetings – the eGFRIDs – will take place. Each one will focus on a specific aspect of the global remittance landscape, particularly on senders and recipients, service providers, environment and digitalization. The discussions will further shape the panels and sessions in Nairobi.

**1 DECEMBER 2022:**
Exploring the developmental potential of remittances and diaspora finance in Africa
Co-organized by IFAD and the United Nations Office of the Special Adviser on Africa (OSAA)

**2 DECEMBER 2022:**
Leveraging African postal networks in innovating rural access to remittances and financial services
Co-organized by IFAD and the Pan-African Postal Union (PAPU)

**APRIL 2023:**
Digitalization, cost reduction and tailored financial inclusion for migrants and their families
Organized by IFAD’s Financing Facility for Remittances (FFR).

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**Call for topics**
Many suggestions received are now part of the programme. Further topics and priorities you might have will be addressed in the panel discussions.

**Be a Summit speaker**
Although the programme is completed, cancellations might happen. Feel free to share your availability to be a speaker.

**Call for publications**
There is still time to submit relevant publications on specific thematic areas the Summit will focus on. They will be included in the GFRID Summit page as background documentation in preparation to the event. Fill out this form to submit relevant publications.

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**MORE INFORMATION AND PARTICIPATING MODALITIES AT**
www.gfrid.org/Summits/gfrid2023/ | gfrid@ifad.org
The IDFR Recognitions

In observance of the United Nations’ International Day of Family Remittances (IDFR) on 16 June 2023, and as part of the #familyremittances campaign, the IDFR Recognitions will be presented to entities, groups, companies and organizations that have best embodied the values of family remittances and served their interests and needs over the years. In response to the United Nations Member States’ call for global efforts in support of the IDFR objectives, awardees will be invited to become honorary representatives of the IDFR through IFAD’s #familyremittances campaign.

Awardees from the private and public sectors and the civil society will be selected by May 2023 for their outstanding activities, services or advocacy efforts.

Nominations should be sent to the IDFR Recognitions Committee at familyremittances@ifad.org by 30 April 2023.

The RemTECH Awards

The Remittances Innovation Awards (RemTECH Awards 2023) will showcase the most innovative and outstanding ideas, services and products, designed to improve remittance services worldwide.

The awardees will be companies, groups, or individuals responsible for implementing ground-breaking solutions that benefit the market ecosystem, improve transparency, speed, cost and reliability for companies, remittance senders and receivers.

The RemTECH Awards 2023 are organized by Crosstech.

To submit your entries, visit this page.
The GFRID Summits in the past

2021
Global Forum on Remittances, Investment and Development
Virtual
First Summit organized virtually, with a global focus. Over 1,000 people were connected.

2018
Global Forum on Remittances, Investment and Development
Asia
Focus on Asia-Pacific, held in Kuala Lumpur, and organized together with the Bank Negara Malaysia and the World Bank.

2017
Global Forum on Remittances, Investment and Development
Global
Global coverage focused on the role of remittances in achieving the SDGs, and opportunities in the global marketplace. Held in New York and organized together with the World Bank and the UN Department of Economic and Social Affairs (UN-DESA).

2015
Global Forum on Remittances and Development
Europe
Focused on European and global markets, and development impact, organized by IFAD, the European Commission and the World Bank, held in Milan in conjunction with the Universal Exposition EXPO Milano 2015.

2013
Global Forum on Remittances
Asia
Focused on Asia, held in Bangkok, and organized together with the World Bank.

2009
Global Forum on Remittances
Africa
Focused on Africa, held in Tunis, in collaboration with the AfDB.

2007
International Forum on Remittances
Global
Global coverage, held in Washington D.C. and organized together with the IDB.

2005
International Forum on Remittances
Americas
Focused on Latin America and the Caribbean, held in Washington D.C. and organized by the IDB, after which the organization passed on to IFAD.
Plan your visit

Summit dates

Wednesday 14 to Friday 16 June 2023

The venue: United Nations Office at Nairobi

The United Nations Office at Nairobi (UNON) is the UN’s headquarters in Africa and one of four major United Nations office sites where various UN agencies have a joint presence. Established in 1996, UNON hosts the global headquarters for two programmes – the United Nations Environment Programme (UNEP) and the United Nations Human Settlements Programme (UN-Habitat) – as well as almost 30 regional offices of other UN agencies, including IFAD. The complex is located next to the Karura Forest in Nairobi’s Gigiri district, along United Nations Avenue.

Registration

• Participation to the GFRID Summit 2023 is free of charge.
• Registrations will close on 7 June 2023.
• To register, fill the form available here. Due to limited space, each request will be reviewed by the GFRID Summit 2023 organizers, and a confirmation/decline message will be sent within 48 hours from submission.
• Upon registering, make sure to insert your name as it appears on your passport or government issued personal identification document, otherwise entrance to the UN premises will be denied. Please remember to complete the online form to secure your participation.

Accreditation and Special Events Pass collection

• Each registered participant will be provided with a UN Special Events Pass for the Summit only and must obtain one to pass through UN Security and access UN premises. You will need to carry this Pass and personal identification document with you at all times.
• Registration on the premises will not be possible and entrance will be denied without a UN Special Events Pass and government issued personal identification document.
• Given the high security involved and the process to obtain a UN Special Events Pass, you can only be issued one Pass during the entirety of the Forum.
• ON BADGE LOSS: If you lose your Special Event Pass, entrance to UNON will not be allowed as UNON cannot issue a second badge for the same person.
• You must pass through UN Security each day, so give yourself enough time before the Forum begins, arriving at the UN premises at least 45 minutes before the first morning session begins.
Plan your visit

**Accommodation**

The official accommodation selected for the Summit speakers and organizers is the **Trademark Hotel (4*)**.

Other selected hotels are:
- **Tribe Hotel (5*)**; and
- **Comfort Gardens (3*)**.

Participants can choose their preferred hotel directly or can benefit from preferred rates by booking on of the three hotels above through our service provider. Visit this page for more information.

Please note that, due to the high season and numerous events taking place in Nairobi in June, timely hotel booking is warmly encouraged.

**IN ADDITION TO THE THREE HOTELS AT PREFERRED RATES, YOU MAY CHOOSE ONE AMONG THE LIST PROVIDED BY UNON, AVAILABLE HERE.**

**VISA**

Participants might need to obtain a visa through the Kenyan Consulate or Embassy in their country.

Information on Kenya visa requirements and procedures can be found here. Please note that entry regulations are subject to change.

On an ad hoc basis, and only if strictly needed, the GFRID Summit 2023 Organizing Team will provide invitation letters for visa purposes only. Kindly note that the Summit organizers are not responsible for visa issuance, and can only provide the invitation letter upon request.

**PLEASE WRITE TO GFRID@IFAD.ORG UPON VERIFICATION, SHOULD YOU NEED ONE.**

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**Bring your family to Kenya**

Kenya is famed for its scenic landscapes and vast wildlife preserves. It encompasses savannah, lake lands, the dramatic Great Rift Valley and mountain highlands and is also home to some of the continent’s best beaches. It is also home to wildlife like lions, elephants and rhinos found at the Nairobi National Park, the only national park in the world that exists within a capital city.

The GFRID Summit 2023 Team is pleased to provide tourist packages and tours for attendees and their families. A dedicated booth will present offers during the Summit days and a list of packages will be posted on the Summit webpage shortly.

Masai Mara at sunset.
Organizers and partners

International Fund for Agricultural Development
The International Fund for Agricultural Development is a specialized agency of the United Nations and as an international financial institution. IFAD’s mandate is to invest in rural people to eradicate poverty in developing countries. Working with poor rural people, governments, donors, non-governmental organizations and many other partners, IFAD focuses on country-specific solutions, which can involve increasing poor rural people’s access to financial services, markets, technology, land and other natural resources.

IFAD’s US$65 million multi-donor Financing Facility for Remittances (FFR) aims at maximizing the impact of remittances on development and promote diaspora engagement in migrants’ countries of origin. Through advocacy, innovative projects and partnerships, initiatives promoted by the FFR have contributed to a raised awareness on the link between remittances diaspora investment and development, and its transformative impact in rural areas.

United Nations’ Office of the Special Adviser on Africa – OSAA
The Office of the Special Adviser on Africa (OSAA) was officially established in March 2003 and became operational shortly after, with the mandate to enhance international support for Africa’s development and security through its advocacy and analytical work; assist the Secretary-General in improving coherence and coordination of the UN System support to Africa; facilitate inter-governmental deliberations on Africa at the global level, in particular relating to the New Partnership for Africa’s Development (NEPAD); and establish a monitoring mechanism to review commitments made towards Africa’s development. This mandate is implemented through OSAA’s four key functional roles that inform its programmes and work, namely: i) Advisory, ii) Advocacy, iii) Coordination and iv) Monitoring.

World Bank Group – Finance, Competitiveness and Innovation Global Practice
With 189 member countries, staff from more than 170 countries, and offices in over 130 locations, the World Bank Group is a unique global partnership working for sustainable solutions that reduce poverty and build shared prosperity in developing countries. The Finance, Competitiveness and Innovation (FCI) Global Practice of the World Bank Group works toward creating an enabling environment in which financial stability, efficiency and firm-level solutions are provided in an integrated way to crowd in the private sector, support the creation of markets, and accelerate equitable growth.
Sponsors

European Commission
www.ec.europa.eu

International Fund for Agricultural Development
www.ifad.org

German cooperation
www.giz.de/en

Ministry of Foreign Affairs of Luxembourg
www.maee.gouvernement.lu/en.html

Spanish Agency for Development Cooperation (AECID)
www.aecid.es/EN/aecid

Swedish Agency for Cooperation
www.sida.se

Technical partners

ADN – African Diaspora Network
www.africandiasporanetwork.org

Cenfri
www.cenfri.org

CrossTech
www.crosstechpayments.com

FinDevGateway – Financial Inclusion For Development
www.findevgateway.org

GSMA
www.gsma.com

International Association of Money Transfer Networks (IAMTN)
www.iamtn.org

World Savings and Retail Banking Institute
www.wsbi-esbg.org