

EVENT GUIDE

BEYOND ACCESS: GENERATING VALUE THROUGH DIGITAL INCLUSION & TRANSFORMATION IN PANDEMIC-ALTERED AFRICA

May 17th & 18th, 2022 – Radisson Blu, Maputo, Mozambique



IN PARTNERSHIP WITH



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WELCOME LETTER

Mondato Summit Africa
May 17th & 18th, 2022
Radisson Blu – Maputo, Mozambique

Dear Colleague,

I wish to extend you a very warm welcome to Mondato Summit Africa 2022. We are delighted that you have chosen to join us for what promises to be a day of highly informative, thoroughly engaging proceedings.

Digital technology has profoundly changed the traditional financial services industry, transforming the way consumers and businesses manage, and spend money. Amid this disruptive landscape, the role of legacy financial players is in flux, and yet to be fully defined. The Summit will showcase speakers and panelists from both legacy institutions, as well as innovative “digital entrants” in a way that encourages useful debates and fosters cross-industry collaboration and alliances.

We are pleased to announce that more than 150 participants registered for this year’s Mondato Summit Africa, providing you with unparalleled opportunities to network, and identify innovative solutions to push your digital financial services projects forward. Throughout the Summit, you will benefit from a high-level strategic examination of the elements critical to success in digital finance and fintech across the continent.

I would like to take this opportunity to thank our partners, Financial Sector Deepening Mozambique and INCM, as well as our supporters, association partners, participants, and exhibitors, without whom this event could not have taken place.

Over the course of the two-day event, I hope you will take full advantage of the numerous problem-solving and networking opportunities built into the program, and take away actionable insights, and new contacts that may benefit your business.

On behalf of the Mondato team, I wish you a wonderful Mondato Summit Africa experience.

Judah Levine
Chief Executive Officer
Mondato LLC



ABOUT MONDATO SUMMIT AFRICA 2022

GENERATING VALUE THROUGH DIGITAL INCLUSION

Pillars for the digitization of economies are being put into place across Sub-Saharan Africa, which has only been exacerbated by the COVID-19 pandemic. Still very much a mobile-first region, the continent is positioned as a leader in financial inclusion initiatives, with several markets on the forefront of establishing use cases for adoption of digital finance to promote access to much needed services like health, education, and agriculture. But there is growing concern, and some empirical evidence, that though populations are becoming more 'digitally included', their lives are not necessarily improving financially.

By some accounts, the fintech industry is expected to increase Sub-Saharan Africa's GDP by upwards of \$150 billion this year. In order to achieve this, however, the focus may need to become more tailored to a range of user segments, such as urban and rural areas, SME and micro businesses, to women and migrants. From affordable housing to agriculture, an array of viable use cases is developing across the region, with this innovation spurring adoption.

As value propositions become more innovative, targeted, and streamlined, this should result in an orders-of-magnitude increase in fintech's addressable market, and in turn will contribute to a wider digital transformation of economies across Africa. But several fundamental questions remain, including: How best to identify and develop viable use cases, which will be deemed by the target segment to deliver appreciable gains? Are partnership models for fintech too flimsy or complex; and what might new alliances look like? How can progress and impact of these services be measured and optimized?

Our host market, Mozambique, has a growing fintech sector, though its digital financial services ecosystem is still in the early stages of development. Yet low financial inclusion means a massive opportunity still for digital services, particularly as policy and regulation in the country continue to evolve and seek to promote fintech innovation and development.

Held in partnership with Financial Sector Deepening Mozambique and INCM, the seventh annual Mondato Summit Africa is the region's premier digital finance thought leadership event, showcasing new and exciting fintech use cases across sectors, and addressing the opportunities for innovation and collaboration needed to drive the next wave of digital services to respond to the changing needs of a pandemic-altered Africa.



AGENDA

TUESDAY, MAY 17TH

8:30 – 9:00: Coffee/Tea & Registration

KEY PILLARS FOR THE DIGITAL ECONOMY

9:00 – 9:30: Welcome & Opening Remarks

- *Esselina Macome – Chief Executive Officer, FSDMoç*
- *Tuaha Mote – Chairman of the Board, INCM*
- *Dr. Jamal Omar – Board Member for Stability and Financial Inclusion, Banco de Moçambique*

9:30 – 9:55: Keynote Presentation – Financial Inclusion 2.0: Moving Up the Adoption Curve

Judah J. Levine – Chief Executive Officer, Mondato

9:55 – 10:40: Keynote Panel – Shared Vision, Different Approaches to FinTech

Moderator: Americo Muchanga – Chairman & Chief Executive Officer, ADM

Panelists:

- *Rogério Lam – Executive Board Member, BCI*
- *Tawanda Gota – Chief Executive Officer, Mozambique, Vodafone M-Pesa*
- *Judah J. Levine – Chief Executive Officer, Mondato*
- *Mike Ogbalu III – Chief Executive Officer, Pan-African Payment and Settlement System (PAPSS)*

10:40 – 11:00: Photos & Coffee/Tea Break

VALUE CHAIN INNOVATION TO FOSTER GREATER ADOPTION

11:00 – 11:25: Presentation – Evolution of the African Digital Payment Ecosystem

Nika Naghavi – Executive Director, MNOs, MFS Africa

11:25 – 11:50: Presentation – Innovative Approaches to Financing Agricultural Value Chains Through Public-Private Partnerships

Sérgio Dista – Private Sector Development Advisor, Foreign, Commonwealth and Development Office

11:50 – 12:35: Panel Discussion – Strategies for Rural Connectivity & Access

Moderator: Arielle Jaffe – Head of Ecosystem Engagement, Mondato

Panelists:

- *Rodrigo de Reyes – Country Director – Mozambique, Fundación Capital*
- *Charity Chikumbi – Head of Policy & Digital Financial Services, FSD Zambia*
- *Salomão David – Head of Department, Market Statistics & Development, INCM*
- *Ashini Patel – Program Coordinator, Mastercard Foundation's Fund for Rural Prosperity*

12:35 – 13:45: NETWORKING LUNCH

TANGIBLE RESULTS FOR INCLUSION & DEVELOPMENT

13:45 – 14:10: Presentation – **Pandemic-Fueled Digital Transformation: Opportunities & Challenges for Africa**

Bernardo Mariano Junior – Chief Information Technology Officer, Assistant Secretary-General, Office of ICT, United Nations

14:10 – 14:35: Country Spotlight – **Digitization as a Driver for Financial Inclusion in Mozambique**

Esselina Macome – Chief Executive Officer, FSDMoç

14:35 – 15:20: Panel Discussion – **Sectoral Impact of Adoption and Usage**

Opening Remarks: Julián Casal – Senior Financial Sector Economist, World Bank

Moderator: Moises Inguane – Chief Operations Officer, FSDMoç

Panelists:

- *Sarah Bove – Deputy Program Director, Women IN Business, funded by the Swedish Embassy*
- *Miranda Perumal – Senior Director: Head of Digital Partnerships, Fintech and Ventures, SSA, Visa*
- *Joaquim Zindoga – Head of Telecommunications Department, INCM*

15:20 – 15:50: Coffee/Tea Break & Networking

POLICY FOR THE “FOURTH INDUSTRIAL REVOLUTION”

15:50 – 16:20: Presentation – **Open Banking: How to Design for Financial Inclusion and Consumer Risk in Digital Finance: Survey Results**

Ariadne Plaitakis – Senior Financial Sector Specialist, CGAP

16:20 – 17:10: Panel Discussion – **Regulation to Balance Innovation and Stability**

Moderator: Judah J. Levine – Chief Executive Officer, Mondato

Panelists:

- *Miriam Tembo Kamuhuza – Director - Payment Systems, Bank of Zambia*
- *Professor Lourino Chemane – Chairman of the Board, INTIC*
- *Dr. Jamal Omar – Board Member for Stability and Financial Inclusion, Banco de Moçambique*
- *Kennedy Kipkemboi – Senior Regulatory Specialist - Mobile Money, GSMA*

17:45 – 19:45: NETWORKING RECEPTION HOSTED BY INCM

South Beach Maputo / Avenida Marginal



WEDNESDAY, MAY 18TH

8:15 – 9:00: Women's Breakfast hosted by New Faces New Voices, "Promoting Female Leadership Across the Financial Sector"

Henriqueta Hunguane – Chapter Director – Mozambique, New Faces New Voices

PHASES OF DIGITIZATION OF THE ECONOMY

9:00 – 9:10: Welcome & Opening Remarks

Bernardo Stoffel Aparício – Chief Executive Officer, Standard Bank Mozambique

9:10 – 10:00: Keynote Panel 1 – Collaboration Strategies, from Entry to Consolidation

Moderator: Gerald Munyaradzi Nyakwawa – Chief Association Executive – Zimbabwe & Steering Committee Member, Alliance of Digital Finance Associations

Panelists:

- *Bernardo Stoffel Aparício – Chief Executive Officer, Standard Bank Mozambique*
- *Vahid Monadjem – Chief Executive Officer, Nomanini*
- *Joseph Lutwama – Acting Executive Director & Director of Programs, FSD Uganda*
- *Sandra Yao – Senior Vice President – Africa, Thunes*

10:00 – 10:50: Keynote Panel 2 – Bridging the Gender Gap & Digitizing Informal Markets

Moderator: Boaventura Veja – Programme Officer, UN Women

Panelists:

- *Mathabo Gail Makenete – Chair of the Expert Leaders Group, Graça Machel Trust*
 - *Mbalenhle Matandela – Deputy Director: Gender Equality, Digital Frontiers*
 - *Engwase Mwale – Chief Executive Officer, FSD Zambia*
 - *Kajsa Johansson – Head of Cooperation, SIDA*
-

THE FUTURE OF INNOVATION IN AFRICA

10:50 – 11:30: Coffee/Tea & Exhibition – Innovation Arcade & Coffee/Tea Break

Touch-and-Feel the Future: Fintech Innovations from Mozambique and across Africa

11:30 – 12:30: Presentation – Mondato Award Finalists Make Their Pitches

Digital Finance Innovation Pitches and Investor Interrogations

Paycode, Waynbo by Papersoft, Inclusivity Solution, PesaKit, Citibeats, MóvelCare

12:30 – 13:30: NETWORKING LUNCH

INVESTMENT OPPORTUNITIES TAKING MANY SHAPES

13:30 – 13:55: Presentation – Leveraging Data Analytics and Machine Learning for Distribution Optimization

Judah J. Levine – Chief Executive Officer, Mondato

13:55 – 14:20: Presentation – **Innovative Offerings for the Banked & Unbanked**

Paul Mbuguah – Group Chief Executive Officer, Eclectics International

14:20 – 15:10: Panel Discussion – **Fintech Entrepreneurship & Investment in Africa**

Moderator: Carlos Mondle – Digital Financial Services Manager, FSDMoç

Panelists:

- *João Gaspar – President, Mozambican FinTech Association*
- *Tracy Mulei – Head of Partnerships, PesaKit*
- *Dhanyal Davidson – Senior Investment Associate, Goodwell Investments*
- *Elias Chipimo – Chief Executive Officer, Paycode Zambia*

15:10 – 15:40: Coffee/Tea Break & Networking

A LOOK INTO THE CRYSTAL BALL & CONCLUDING REMARKS

15:40 – 16:30: Role Play – **From Skills to Solutions: The Future of Digital Finance in Africa**

Moderator: Esselina Macome – Chief Executive Officer, FSDMoç

Panelists:

- *Americo Muchanga – Chairman, & CEO, ADM*
- *Judah Levine – Chief Executive Officer, Mondato*
- *John Ngari – Senior Vice President, MFS Africa*

16:30 – 16:45: Mondato Award Announcement – **Digital Finance Innovation Winner 2022**

Discussion with Judges on Selection Process, Followed by Group Photographs

16:45 – 17:00: Closing Remarks – **Key Takeaways and Calls to Action**

Judah J. Levine – Chief Executive Officer, Mondato

Carla Fernandes Louvera – Vice Minister of the Economy and Finance, Government of Mozambique

END OF CONFERENCE



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ABOUT MONDATO

Mondato is a boutique consultancy specializing in the provision of strategic, commercial and operational support across the digital finance & commerce (DFC) ecosystem.

Established in 2008 on a foundation of years of experience in the telecommunications, technology and financial sectors, Mondato possesses a unique understanding of the fast evolving, ever expanding DFC space; we understand the players' pain points, and have designed our solutions to address them. Mondato's portfolio of strategic and tactical offerings target MNOs, banks, retailers, regulators, DFIs, and any other organization interested in implementing, investing in, or encouraging the development of DFC, whether as a pure play or as part of a broader proposition.

Mondato is a subsidiary of HIP Consult, an independent management consulting firm grounded in the provision of commercial-side strategic support in emerging markets, with a specific focus on the telecom, financial services and energy industries.

Headquartered in Washington, DC, Mondato works around the globe with a cadre of highly trained experts, who have executed high-stakes projects for private and public sector organizations operating in DFC and adjacent spheres.

To learn more about Mondato, please visit: <http://www.mondato.com>



Helping Businesses to Navigate Digital Finance & Commerce

Mondato is a leading management consultancy focused exclusively on digital finance and commerce (DFC) and is situated at the proverbial “cross-roads” of DFC through consulting engagements, publications, senior industry gatherings, and other specialized offerings.

Focus: Customized, end-to-end support to clients, from strategy development to implementation

Competencies: Deep-rooted DFC knowledge, complemented by on-the-ground industry experience and technical expertise

Relationships: Strong ties with key stakeholders from across the DFC ecosystem, including: mobile operators, financial institutions and technology providers, among others

Track Record: Proven experience at every stage in the DFC product/service development process

Supporting diverse industry players, Mondato enables stakeholders to take full advantage of the digital channel in their business endeavors.

For more information visit www.mondato.com

PARTNERS



The **INSTITUTO NACIONAL DAS COMUNICAÇÕES DE MOZAMBIQUE (INCM)** is the telecommunications regulatory body for Mozambique. It oversees the regulation, supervision, inspection, sanctioning and representation of the postal and telecommunications sectors, as well as the management of the radio frequency spectrum and numbering.

Its mission is to promote and facilitate the development of the postal and telecommunications sectors, aiming to provide quality communications infrastructure and services, in a competitive environment and at affordable prices, guaranteeing the universal access service, under the terms defined by law.



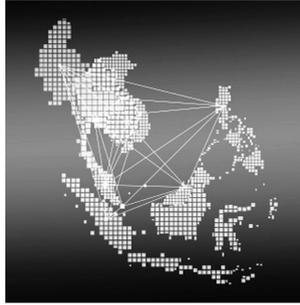
The **FINANCIAL SECTOR DEEPENING MOZAMBIQUE** is a facility for financial sector development with a focus on expanding levels of inclusion. We direct our investments and insights to address constraints in the financial market, helping the diversification of Mozambique's economy and bringing prosperity and economic resilience to Mozambique's people. At the core of our strategy, are women, youth and the rural low-income population, as well as small businesses that lack access to appropriate and accessible financial services. We support our key stakeholders to both innovate and expand financial services, using technical expertise and targeted funding to boost their capacity and the people they serve.

WHAT MAKES MONDATO SUMMIT DIFFERENT?



SPECIALIZED CONTENT

Keynotes and case studies offer unique insights from experts and industry insiders, with interactive panels designed to foster discussion and learning.



NETWORKING

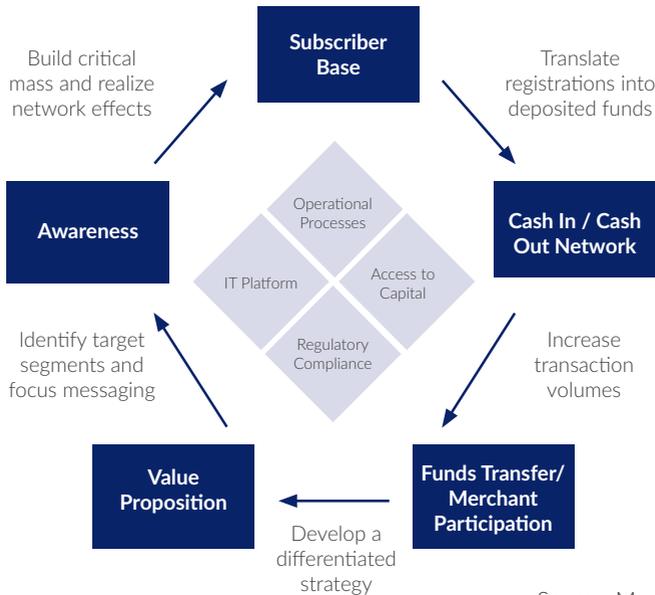
Personalized introductions intended to stimulate meaningful dialogue and deal making, and built-in networking sessions between panels.



LIVE DEMOS

Live demos from innovative startups and legacy MFS providers showcase the most disruptive technologies and cutting-edge solutions.

DFC Adoption Dynamics



Source: Mondato Analysis

SPEAKERS



AMERICO MUCHANGA

Chairman & CEO, Aeroportos de Moçambique

Américo Muchanga is the Chairman of the Board of Directors of public company Aeroportos de Moçambique. Previously, he served as Director General of INCM, Director General of the National Institute of Meteorology (INAM) of Mozambique, Director of Planning for Eduardo Mondlane University (UEM), Director of Eduardo Mondlane University Computing Centre (CIUEM) and head of the Systems and Operations Department of the CIUEM. Americo Muchanga is a lecturer at Eduardo Mondlane University (UEM) and has lectured at the Royal Institute of Technology (KTH), one of Sweden's most prestigious universities.

ARIADNE PLAITAKIS

Senior Financial Sector Specialist, CGAP

Ariadne Plaitakis is CGAP consultant based in Paris with over 20 years of extensive on-hands experience in digital finance and payments regulation, open banking, financial inclusion, privacy/data protection, e-commerce, competition law, and consumer protection in the EU and emerging markets. Her most recent projects for CGAP examined open banking/PSD2, payment interoperability, and competition in digital financial services (DFS). Ariadne is a UK-qualified solicitor with an MA in Jurisprudence from the University of Oxford and a BSc in Foreign Service from Georgetown University, and is fluent in French, German and Greek.





ASHINI PATEL

Senior Manager, IDAS Africa

Ashini is a KPMG Senior Manager in the International Development Advisory Services (IDAS) in Africa, based in Kenya. Ashini is currently the program coordinator for the MasterCard Foundation Fund for Rural Prosperity program. She is also the manager in charge of providing trustee services to the Financial Sector Deepening Trust Kenya. Ashini served as the Chief Operating Officer (COO) for KPMG Advisory Services where she coordinated activities across 10 business units in 5 East African countries to ensure maximum efficiencies were achieved. She was the project lead manager for a PEPFAR project that carried out a Performance Assessment of Kenya's public sector HIV commodity supply chain.

BERNARDO MARIANO JUNIOR

CIO & Director, Digital Health & Innovation, World Health Organization

Bernardo Mariano Junior is currently the Director, Digital Health Department and Chief Information Officer at the World Health Organization (WHO). He is responsible for setting and maintaining the Vision and Direction of WHO's strategy of health in the digital age. Prior to joining WHO, Mr Mariano held senior managerial positions in the International Organization for Migration such as Senior regional Adviser for Sub Saharan Africa, in the office of the Director-General, Chief Information Officer/Director Information & Communications Technology and Regional Director for East and Southern Africa.





DHANYAL DAVIDSON

Senior Investment Associate, Goodwell Investments

Dhanyal has spent time working with Deloitte both locally and internationally in audit, consulting and project management before working with two of South Africa's largest asset managers both in front and middle office. His passion for innovation saw him experiment with some business ventures – one in fintech and one in financial literacy. The culmination of these experiences brought him to Goodwell Investments where he leads the Southern African team out of Cape Town.

ESSELINA MACOME

Chief Executive Officer, FSDMoç

Esselina Macome is currently the Chief Executive Officer (CEO) for the Financial Sector Deepening Program in Mozambique (FSDMoç). She was as Executive Director and Member of the Board at the Central Bank from 2005 to 2015. She was responsible for Currency Issuing, Payment systems and Information Technology portfolio, financial inclusion. Her research interests include ICT for development, e-government, gender, and the development and management of information systems in organisations, and Financial Inclusion. She has led a number of studies following the progress of telecentres in Mozambique and has acted as advisor to the Mozambique GRACE researchers.





BOAVENTURA VEJA

Program Officer, UN Women
Mozambique Country Office

Boaventura Veja is Program Officer in charge of the Women's Economic Empowerment Portfolio & Humanitarian Action focal point at UN Women Mozambique Country Office. Born in rural Mozambique and raised in a female-headed household, Veja is an enthusiastic development practitioner, gender equality, and women's empowerment activist. He has over 15 years of hands-on field experience in women's economic empowerment projects management, designing advocacy strategies for civil society participation in governance and public policy monitoring processes, capacity development, participatory budgeting, analysis of socioeconomic phenomena, networking, and partner relations.

BERNARDO STOFFEL APARÍCIO

Managing Director, Standard Bank
Mozambique

Bernardo Aparício is the managing director of Standard Bank Mozambique. Bernardo has 20 years of experience in banking, of which eight in Mozambique. He joins Standard Bank after having worked at the Absa and Barclays Groups, where he held leadership roles at local and regional level based in Portugal, the United Kingdom and Mozambique.





TAWANDA GOTA

Acting Managing Director, Vodafone M-Pesa Mozambique

Tawanda Gota is the Acting Managing Director of Vodafone M-Pesa in Mozambique. He previously held various roles at Vodacom Mozambique, including Head of Finance for M-Pesa. He began his career as a Senior Auditor for KPMG in Zimbabwe. Tawanda is passionate about developing financial technology and digital service innovation that impact the lives of M-Pesa customers in Mozambique and beyond.

VAHID MONADJEM

Chief Executive Officer, Nomanini

Vahid is the founder and CEO of Nomanini, a South African-based payments platform provider that enables transactions in the cash-based informal retail sector. He is passionate about working at the intersection of technology and design in informal markets, where Nomanini's solutions can directly impact people's lives. Before founding Nomanini, he was McKinsey & Company's global fellow for Emerging Market Product Development. I've worked in Africa, South East Asia, North America and Europe within a wide range of industries, including technical services, design, consumer goods, state-owned utilities, petrochemicals and telecommunications.





high-impact performance

STRATEGY AND IMPLEMENTATION IN AFRICA AND EMERGING MARKETS

Founded by veteran consulting and industry professions in 2005, **HIP Consult** is an international management consultancy, with a specialization in information and communication technologies (ICT) in emerging markets, and Africa in particular.

- Guided some of the most recognizable brands in Africa through the **planning, development and implementation** of telecom infrastructure intensive businesses.
- Led sensitive due diligence exercises for investors, entailing **assessment of the viability and valuation** of whole and enterprise fiber plays, and retail broadband businesses.
- Undertook significant **research and analysis** activities on most of the markets in Africa.
- Invested heavily in developing InfraNav™, an **infrastructure visualization and analytics platform** that focuses on mapping and contextualizing fiber transmission, data centers, and related ICT infrastructure.

With a passion for helping clients identify and pursue strategic business opportunities in emerging markets, HIP Consult's focus is on providing clients with broad **strategic, commercial, regulatory and operational support**, with the overarching objective of delivering **actionable insights** and **high-impact results**.

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ENGWASE MWALE

Chief Executive Officer, FSD Zambia

Engwase Mwale is the new Chief Executive Officer of FSD Zambia. Before this appointment, Ms Mwale served as Executive Director for Zambia's Non-governmental Gender Organizations' Coordinating Council (NGOCC), an umbrella arm for a variety of NGO's which cater to various social needs, specifically gender. Engwase Mwale has nearly 20 years of experience in gender and development with a primary focus on civil society mobilization and partnership building.

CHARITY CHIKUMBI

Head of Policy & Digital Financial Services, FSD Zambia

Charity Luchembe Chikumbi is the Head for Policy and Digital Financial Services at FSD Zambia working on policy and regulatory support. She undertakes the full range of activities related to advocacy and implementation support of new policies, practices and regulations for digital finance in Zambia by supporting the Bank of Zambia (BoZ), Ministry of Finance (MoF), Zambian Information, Communications and Technology Authority (ZICTA) as well as other government entities. Charity has over 30 years of experience as a central banker at Bank of Zambia in various divisions. She is a facilitator for capacity building in digital financial services, a chairperson of the delivery channels working group and a member of the infrastructure working group of the National Financial Inclusion Strategy.





GERALD MUNYARADZI NYAKWAWA

Chief Association Executive, Digital Finance Association of Zimbabwe

Gerald is the Chief Association Executive at the Digital Finance Practitioners Association of Zimbabwe and a steering committee member at the Alliance of Digital Finance Associations. He intends to improve access to financial services like savings, credit, insurance and pension through the use of technology. He appreciates and understands what truly drives conversation in the BoP and Digital Finance Space, and is convinced the future of intra Africa Trade lies in instant inclusive retail cross-border payment systems. Gerald holds a certificate in Law and Regulation of Inclusive finance from the University of Luxemburg.

HENRIQUETA HUNGUANA

Country Director, Mozambique, New Faces New Voices

Henriqueta Hunguana has more than 20 years' experience in SME development in Mozambique and more than 10 years of consultancy in microfinance and rural finance advisory services, SME and microenterprise development and strategic planning. Ms. Hunguana has working experience outside of Mozambique including Angola, Cape Verde, Botswana and Brazil, where she conducted short term assignments. She is a certified ILO's "Making Microfinance Work: Management for Improved Performance", and "Making Microfinance Work: Managing Product Diversification" a Microsave Africa trainer on their qualitative research tools for "Market Research for Microfinance" and a Trainer in "Microfinance and HIV/AIDS: Defining Options for Strategic and Operational Change."





JOÃO GASPAR

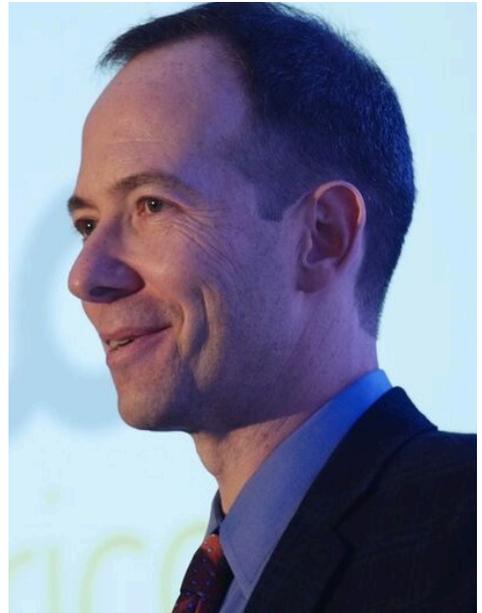
President & Founder, Mozambique Fintech Association

João Gaspar has over 30 years of experience in the design, implementation and management of business and services in the sectors of telecommunications, information systems, banking and electronic payments. He worked for 16 years at the Portuguese interbank switch, and 8 years at Portugal Telecom where he held several management positions related to banking services. João consulted for the Department of Payment Systems of Bank de Angola and for Banco de Moçambique, working as a consultant to define the interbank switch. In 2018 founded PAYTEK, one of the first Fintech companies working as Payment Service Provider.

JUDAH J. LEVINE

CEO, Mondato & HIP Consult

Judah J. Levine is an expert in digital financial services, telecommunications and distributed energy, with over 17 years of experience in strategic planning, commercial development, technology innovation, and management for organizations in both developed and emerging markets. Alongside Mondato, he also serves as CEO of its sister company, HIP Consult. His previous roles included VP, International Business Development for Teligent, New Markets Manager of Arbinet, and Consultant with A.T. Kearney. He received his MBA and MA from the University of Michigan and BA from Georgetown University, and is proficient in several languages.





JOAQUIM SIMÃO ZINDOGA

Head of Telecommunications Department, INCM

Joaquim Zindoga is the Head of Telecommunications at INCM. In his role, he contributes to establishing a strong policy framework by providing sound and reliable economic advice to the CRAM regarding the CRAM's policy for market regulation and consumer protection. He also provides advice to ensure that the systems for regulating consumer protection are efficient, effective and equitable and appropriately protect the interests of consumers, consistent with Mozambique's legislation and international obligations. He previously held senior positions at ISCTEM, IFT and Telecommunications of Mozambique.

SALOMÃO DAVID

Head of Research, Market Statistics and Development, INCM

Cumbula Salomão David, or “just” David, is a Mozambican friendly, enthusiastic, optimistic, and easy-going person who does like to learn. He lived five years in India, where he acquired his Bachelor's Degree and Master's Degree in Computer Science and Information Technology at Osmania University. In 2015, he acquired his Ph.D. at the Università Della Svizzera Italiana (Switzerland, Lugano) and later joined the International Centre for Theoretical physics as a researcher, where his work in TV-White Spaces resulted in an award by The Dynamic Spectrum Alliance in May 2018. Currently, he is the head of research at the Communications Regulatory Authority of Mozambique.





MBALENHLE MATANDELA

Deputy Director for Gender Equality,
Digital Frontiers

Mbalenhle Matandela is the Deputy Director, leading the gender equality portfolio at Digital Frontiers. Mbalenhle manages online gender capacity-building programmes on gender and organisational change and leadership for gender equality. Mbalenhle is an African feminist scholar and writer who is a graduate of the University of Oxford and the University of Cape Town. Mbalenhle Previously, Mbalenhle was the Lead Consultant on Gender Equality for the AU Research Working Group at Goldsmiths, University of London.

JULIAN CASAL

Senior Financial Sector Economist,
World Bank

Julián Casal is a Senior Financial Sector Economist at the World Bank. He has undertaken research programs and led the design of investments to promote financial inclusion and access to financial services in Latin America, South Asia, and sub-Saharan Africa. More recently he was the Deputy Mission Chief for the Colombia Financial Sector Assessment Program (FSAP). Currently, he leads projects promoting access to financial services in Mozambique and South Africa, supporting the expansion of digital payments and SME finance through platform approaches and innovative use of risk sharing mechanisms. Prior to joining the World Bank in 2012, Julián worked as an international economist at the U.S. Treasury Department and served as the acting Financial Attaché to the U.S. Embassy in Kabul, Afghanistan in 2009.





PAUL MBUGUA

Founder & Group CEO, Eclectics International

Paul R. Mbugua is a well-known personality in the banking industry in Eastern, Central and Southern Africa for his contribution to the banking and ICT strategic forums. He has been instrumental in the introduction and implementation of ICT automation solutions in many banks across Africa. Paul founded Eclectics International Limited in 2007 with the key focus of provision of affordable, locally made and supported banking automation systems. The mission of the company is to develop best of breed affordable ICT and financial solutions for the African Banking sector to support African custom financial needs. Within 10 years, the company boasts of over 130 youthful employees, 200+ client banks across 23 countries in the continent and growing exponentially.

MIKE OGBALU III

Chief Executive Officer, PAPSS (Pan-African Payment & Settlement System)

Mike Ogbalu III is an Electrical/Electronic Engineer and a Fellow of The International Academy of Cards and Payments with an MBA from the prestigious Lagos Business School. He has more than eight years of sound IT industry experience in planning, deployment and management of enterprise-wide infrastructure, as well as more than 15 years' banking experience in Retail Banking, Commercial Banking and E-Business. He spent the last six years in Payments and Technology. His roles ranged from team membership to group leadership to Chief Executive.





JOSEPH SANJULA LUTWAMA
Director of Programs, FSD Uganda

Joseph Sanjula Lutwama is the Director of Programs at FSD Uganda. Mr. Lutwama is a Financial Markets and Business Strategy Expert with a strong background in economics and research. Prior to joining FSD Uganda, he served as the Director of Research and Market Development at the Uganda Capital Markets Authority. He holds a Master of Arts in Economics and Planning from Makerere University. He has 22 years of experience managing and implementing research and consultancy assignments focused on economic, business, and financial sector development.

NIKA NAGHAVI

Executive Director - MNOs, MFS Africa

Nika is in charge of expanding MFS Africa's footprint. She is also responsible for building and managing relationships with Mobile Network Operators (MNOs) to unlock growth opportunities and entrench MFS Africa as a key player in the payment ecosystem. Prior to this, she led the Data and Insights portfolio of the GSMA's Mobile Money Programme. Here, she supported the growth of the mobile money and digital financial inclusion sectors. She has authored several key reports including the flagship State of the Industry Report on Mobile Money, strategic publications on potential pathways for evolving the mobile money business model and how mobile money providers can adapt their strategy to a platform-based approach. Nika holds a PhD in Telecommunications Engineering from the Centre for Telecommunications Research at King's College London.





ROGERIO LAM

Executive Board Member, Banco Comercial e de Investimentos (BCI)

Rogério Lam holds a Masters degree in Electrical and Computer Engineering, with a specialization in telecommunications, by the Instituto Superior Técnico of Lisbon in 1997. He has assumed various functions in IT both in the private sector as in projects linked to the Government. After several years leading an IT company, he spent two years in an active participation in the launch of the electronic state financial management system as an external consultant. In 2006 he joined BCI as Deputy Director of IT and led the Electronic Channels Division from 2008 until 2014. He is a member of Visa CEMEA Business Consulting, which serves as a forum to discuss developments, emerging products, trends, common issues and challenges in the payments industry. He continues his studies in various subjects from Capital Markets, Blockchain, Data Science, AI and Machine Learning.

DR. JAMAL OMAR

Board Member for Stability and Financial Inclusion, Banco de Moçambique

Dr. Jamal Omar is an Administrator and Board Member of the Banco de Moçambique. He was previously the Advisor to the Governor and has extensive experience in banking and economics.





SANDRA YAO

Senior Vice President, Africa, Thunes

Sandra is a seasoned leader in the payments space. Having set up and grown the Africa region operations for Thunes, she has played a key role in building key partnerships & business opportunities by driving smarter payment solutions for cross-border payments. With 15+ yrs of experience, Sandra continues to shape the African payments industry into a more inclusive ecosystem. Previously, Sandra was the Director of New Business Development at The National Bank of Kenya, where she set up two departments for the bank: the Chinese Business department and the Innovation & Digitisation center. A true market expert and team leader Sandra is passionate about inclusivity and diversity in the cross-border space.

SARAH BOVE

Deputy Program Director, Women In Business

With 15 years' experience in international development and women's empowerment, I am currently working at TechnoServe (TNS) Mozambique as deputy program director for Women IN Business (WIN), a women's economic empowerment program that works with private sector actors to catalyse change for women micro-entrepreneurs. I am also TNS's gender lead providing advisory services and training to programs and staff on gender sensitive programming, and previously lead Business Women Connect, a women's entrepreneurship and financial inclusion program at TNS.



DIGITAL FINANCE INNOVATION ARCADE

A select group of innovative companies have been invited to exhibit their products at Mondato Summit Africa. All conference attendees will have the chance to touch and feel the solutions during a unique exhibition session.

The logo for Infranav features a blue location pin icon to the left of the word "infranav" in a lowercase, sans-serif font.The logo for iMali consists of the word "iMali" in a bold, lowercase font with a pink dot above the 'i'. Below it is the tagline "DIFERENTE, COMO TU!" in a smaller, uppercase font.The logo for MAC features a colorful circular graphic with arrows pointing outwards, followed by the letters "MAC" in a bold, blue font. Below it is the text "Matriz de Apoio à Criança" in a smaller font.The logo for agalu features a large, stylized letter 'P' in a dark blue circle, with the word "agalu" in a lowercase, sans-serif font below it.The logo for xiphefu features the word "xiphefu" in a white, lowercase font on a black background. Below it is the text "digital Light" in a smaller font.The logo for MovelCare features a green smartphone icon with a white hand holding a green plant inside. Below it is the text "MovelCare" in a bold, lowercase font, and "Life insurance on your mobile phone" in a smaller font.The logo for multi pay features the word "multi" in a blue font and "pay" in a green font, both in a bold, lowercase font.The logo for OLOGA features the word "OLOGA" in a white, uppercase font on a red background.The logo for Mukuru features a cartoon cow character to the left of the word "Mukuru" in a bold, orange font. Below it is the tagline "more than money transfers" in a smaller font.The logo for eclectics features the word "eclectics" in a bold, lowercase font with a blue 'e' and 'c'. Below it is the tagline "Simplifying lives digitally" in a smaller font.

InfraNav was developed by HIP Consult to address observed challenges of telecommunications, financial, and energy industry stakeholders across emerging markets. InfraNav's fiber registry now includes more 3 million terrestrial fiber kilometers in over 130 countries in Sub-Saharan Africa, MENA, Latin America, and Asia. Additionally, InfraNav includes financial access points and power transmission for a growing number of markets across these same regions. We continue to roll out new datasets and features that enable our customers to broaden and deepen their knowledge of critical infrastructure and services, and make more informed, data-driven decisions.

Electics International is a technology savvy company transforming Africa through innovative, state of the art tailor-made software solutions for Banking, Financial, Agricultural, Transport & Public sector.

iMali Digital Payment, or just iMali, is a complete digital payment ecosystem based on an APP for the end-user, an APP for the merchant, acting like a POS, and a set of open API's for third-party integration. iMali is the PSP service powered by Paytek, the first Mozambican Fintech Payment Aggregator licensed by the central bank, providing multi-entity Digital Payment Solutions and value-added services for Personal Finance Management both in the merchant and client segments.

iMali app allows consumers to pay with QRcode at merchants, pay-TV subscriptions, mobile top-ups, buy energy and water and make P2P transfers with no costs to the end-user. On the business side, through an API or iMali Business APP, merchants generate iMali payment QR Codes in their billing invoicing systems, customer receipts, or e-commerce websites, offering a contactless payment solution to the end-user.

iMali digital payment account is the foundation of an integrated financial service offer that we are building. Soon we will have new value-added services based on virtual and physical VISA cards. By the end of the year, we will build solutions in the area of savings-with-a-goal and BNPL credit to fulfill the user's everyday digital financial services need in one single application with no extra costs for the end-user.

Our target clients want speed, innovation, and differentiation. And that's in the DNA of the services supported on the iMali digital account and the new offerings to be developed over it.

iMali expansion business plan was construed based on the average consumption habits of the target population that we want to address which is low/medium income, 18-35 years old with a monthly expense of <\$15 on services paid with the iMali account. We plan to achieve 1 million iMali subscribers in a 5-year timeframe and our business plan forecasts an EBITDA of US\$14.7 million in year 5.

MóvelCare is an electronic micro-insurance platform (EMIP) that uses mobile phones, web applications and a mobile application for premium payment, policy access, claim requests, policy management and retains proof of being a policy holder. Our distribution network includes API based integrations with local Mobile Network Operators and Payment aggregators for the use of their network for the distribution of our services. By using a shared business model, we able to deploy in any market in space of 2-3months depending on the complexities of the regulation rather than our technology. MóvelCare is a bi-lingual system that was developed to scale in English speaking regions and the Lusophone territories.

Multipay allows customers to receive a universal reference, choose the most convenient channel for them and, using the 'Payment of Services' option, pay from the account where they have money (on their mobile phone, ATM or Internet Banking/Mobile Banking or even in cash, at TOPUP agents). The solution allows the end customer/buyer to get a payment reference at your web page/mobile web/app or by SMS, which they can then use at ATM, Internet Banking, electronic recharge vendor, on their own mobile phone (mobile wallets or bank apps) or a mobile wallet agent, to purchase products or services, either on a pre or post payment basis.



Mukuru helps you move money in and around Africa and Asia. Whether you are sending cash for instant collection or topping up a bank account or mobile wallet it has never been easier. We use the latest mobile and web-based technologies to give you the best experience possible. But that's just half the story. To really understand us, you need to know the "why" behind all we do. We know that every one of our customers has a story. Just like we do. So whether they are sending money for school fees, hospital bills, rent or groceries, we are passionate about making that story end well. It is this, the opportunity to enrich the lives of Africa's people by helping family, friends and loved ones stay connected, that motivates us to improve, to do more and to reach further.

eMAC, or Matrix de Apoio à Criança (Child Status Index), is a Case Management and Monitoring & Evaluation software system to assist programs with Social or Health Workers providing services at Household level. It uses CSI (Child Status Index) methodology to digitize, allowing for the capturing of the information into a database which can then be easily analysed. It facilitates NGOs or Governments who have implemented the CSI framework in their OVC support programs with monitoring, evaluation and management. The CSI is a tool that provides a framework for identifying the needs of children, creating individualized goal-directed service plans for use in monitoring the well-being of children and households, and program-level monitoring and planning at the local level.

PagaLu is a FinTech solution that focuses on financial inclusion by providing innovative software solutions to enable payments across service providers and banks, as well as integration with external applications and services through an API. The overall company objective is to enable for reduced and hassle-free transactions between different providers from different use cases and sources. PagaLu is a solution that has been developed and supported by the Mozambican company Robobo Inc. which specializes in software development and client support in different ICT fields. The solution was developed in response to client demand over easy transactions from their applications or solutions.

Xiphefu is an IoT device build to resolve the waste of electricity in houses, offices and industries. Xiphefu make possible to control any kind of electric device worldwide without Internet as turn on or off the power, check the status of the equipment also make possible to schedule the time to turn on or off. To improve the solution now we have the voice command for local control. This solution is created to be installed without break any wall, which make very easier to install and self-setup. During the validation of the market, we saw that we need to further reduce energy consumption and we started to create small solar kits to solve the light and some small electrical devices such as water pump, television, etc.

MONDATO AWARDS

Promoting Excellence & Innovation in Digital Finance & FinTech in Sub-Saharan Africa

The shortlisted finalists will have the chance to pitch and demo their products and/ or solutions to the judging panel and the audience on Wednesday, the 18th of May at Mondato Summit Africa 2022. The winner will be announced at an awards ceremony at 4:30pm on the same day.

JUDGES

- **Gulamo Nabi** – Head of Engineering, Standard Bank
- **Judah J. Levine** – Chief Executive Officer, Mondato
- **Carlos Mondle** – Digital Financial Services Manager, FSDMoç

Digital Finance Innovation Award Finalists

- Citibeats
- PesaKit
- Inclusivity Solutions
- Papersoft
- MóvelCare
- Paycode



Citibeats is an artificial intelligence platform that searches and analyzes large amounts of text provided by users and citizens. Citibeats makes sense of this data and identifies social facts and trends that are useful for companies and institutions. The platform is able to interpret the needs and opinions of users by flexibly adapting to the context in which they are expressed, the needs of the language, the data source and the structure of the text. The tool is very easy to implement and customize and allows for quick and efficient action because it monitors information in real time, in changing environments, on a large scale. The Citibeats algorithm combines Natural Language Processing and Machine Learning technology to filter relevant content, classify user opinions and information into categories, and to extract insights and patterns automatically. This technology is able to predict the real impact of any decision or action taken more accurately.

PesaKit is a last mile agent network enabled in Africa. We empower agents to make smart decisions on their day to day operations; making them 20% more profitable and productive. PesaKit harnesses the power of cutting-edge technology, including artificial intelligence, combining it with human intelligence, a synergy that facilitates accuracy and consistency in delivering digital financial services to the underbanked in Africa. We are based in Kenya and soon to begin operating in Tanzania with ambitions to scale to 20,000 active agents by the end of 2020. Our mission is to empower every mobile money agent in Africa to achieve and deliver more digital financial services to the underbanked and underserved.

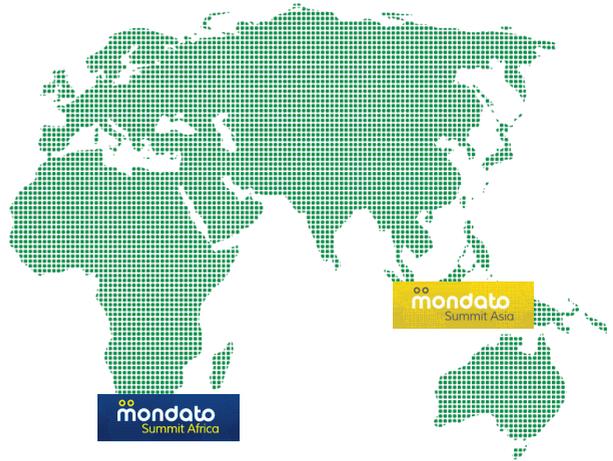
Inclusivity Solutions designs, builds, operates and innovates digital insurance solutions that enable financial inclusion and address the protection gap in emerging markets. We partner with mobile operators, banks, insurance companies and other financial institutions to deliver simple and affordable insurance cover through mobile phones.

Waynbo by Papersoft is a software facilitates the delivery and sale of financial services safely, profitably, and offline in a rural or urban environment. With Waynbo, companies providing financial services gain the ability to manage a new low-cost distribution channel, with maximum control, composed of teams in the field and agents. These teams/agents ensure and simplify customer biometric identity verification and regulatory compliance. Using the Waynbo platform is synonymous with the digital transformation of the distribution channel. All operations are recorded on the platform, allowing business managers to instantly access all the information they need.

MóvelCare is an electronic micro-insurance platform (EMIP) that uses mobile phones, web applications and a mobile application for premium payment, policy access, claim requests, policy management and retains proof of being a policy holder. Our distribution network includes API based integrations with local Mobile Network Operators and Payment aggregators for the use of their network for the distribution of our services. By using a shared business model, we able to deploy in any market in space of 2-3months depending on the complexities of the regulation rather than our technology. MóvelCare is a bi-lingual system that was developed to scale in English speaking regions and the Lusophone territories.

Paycode is a B2B technology provider with a unique digital payments platform, providing last mile solutions to the underserved and unbanked. We are an award-winning fintech company specialising in technology that guarantees proof of life and enables low-cost delivery of financial services offline in real time in deep rural areas. Paycode already operates in several countries across Africa, including Botswana, Ghana, Guinea, Mozambique, Namibia, Nigeria, Uganda and Zambia and has plans to expand globally. Our goal is to create financial inclusion for 50 million people by 2025.

Join cutting-edge discussions
on trailblazing digital finance
and fintech technologies
across Africa & Asia!



For more information or to get involved in future Mondato Summits, please visit www.mondatosummit.com or contact Ms. Arielle Jaffe at ajaffe@mondato.com

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NEXT
YEAR!**



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