



The Best of 2017

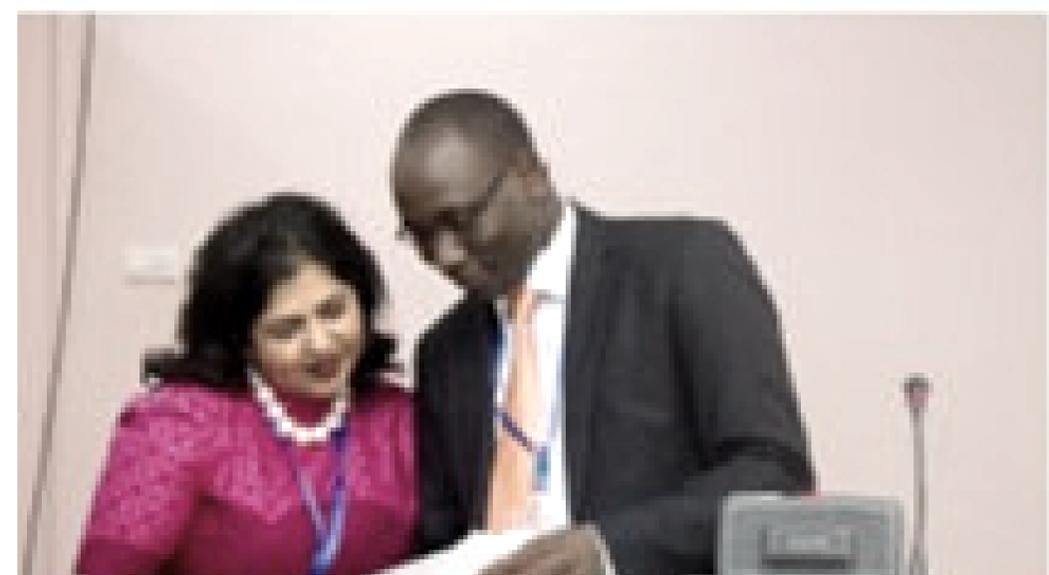
UNCDF MM4P

Zambia



As the proverbial saying goes, “One picture is worth a thousand words”. If that’s the case, we would like to share 12,000 words with you. Through a series of our “Best of 2017” photos we would like to bring you along to share the exciting journey UNCDF MM4P had in Zambia in 2017 as we work towards building a digital finance ecosystem that meets the needs, wants and aspirations of all Zambians.

We kicked off the year on a high note with the Feedback2Action workshop, fostering open dialogue between the public and the private sector, to address issues raised by the private sector. The topic of discussion was the issue of electronic Know-Your-Customer (e-KYC) requirements for Zambian DFS customers and how the regulations around it could be improved to create a more seamless and efficient system that benefits the customers, while still ensuring their privacy and security.



We rounded off the first semester of 2017 with an engaging workshop where we shared lessons learned from our work with 3 major Zambian digital financial services (DFS) providers using Silicon Valley design tools and principles, such as human-centered design and iterative testing, to improve the uptake and usage of digital financial services.

We ended the year on an equally high note by hosting the first ever DFS awards event, the “Digital Chikwama Awards”, to recognize and celebrate the efforts of those individuals and organizations that have contributed significantly to advancing digital finance in Zambia.

Check out the photo gallery to learn more about what we got up to in 2017 and get a taste of what you can expect to read and hear about concerning our DFS work in Zambia in 2018.



January

Feedback to Action
Fostering public-private dialogue

L-R: Zambian regulators Brian Kauzeni, Financial Intelligence Centre (FIC), Mofya Chisala, Zambia Information and Communications Technology Authority (ZICTA) and Martin Nyakoda, Ministry of Home Affairs responding to the suggestions of digital financial services (DFS) providers on electronic Know-Your-Customer (e-KYC) requirements for Zambian customers



February

Airtel Agent Liquidity Management
Project

17 Triggers-UNCDF project team co-creating liquidity management solutions with Airtel mobile money agents in Chipata



March

Zambian Government Payments
Diagnostic Launch

L-R: Regional Technical Specialist
(UNCDF), Nandini Harihareswara and
Permanent Secretary- Ministry of Finance,
Mr. Mukuli Chikuba consult before the
launch commences



March

Zambian Government Payments
Diagnostic Launch
Leveraging data to make effective
decisions

L-R: Christopher Chilese, Airtel Money
Zambia, Francis Musonda, Zambia National
Commercial Bank (ZANACO), Kennedy
Mumba, Ministry of Community
Development and Social Services (MCDSS)
and Benjamin Simpungwe, Zambia
Revenue Authority (ZRA) discuss practical
steps they are taking to bring the
Payments Diagnostic to life



May

Financial Literacy Awards, co-hosted by Bank of Zambia (BoZ), United Nations Capital Development Fund (UNCDF) and Financial Sector Deepening Zambia (FSDZ)

Zoona receives award for the “Most Innovative DFS Provider” for their SUNGA product. L-R: Zerubabel Kwebiiha, UNCDF, Memory Chirwa, Zoona Zambia, Robert Keating, Zoona Zambia, Freda Tamba, Bank of Zambia (BoZ), Musapenda Phiri, Bank of Zambia (BoZ)



June

FINCA Agent Liquidity Management Project

Supporting the growth and sustainability of youth agents - stories of Zambian agents and youth entrepreneurs, their challenges and future aspirations, told through photos and words. L-R: Caroline Chali (Airtel Money Agent, Mumbwa) and Victor Lusaka (MTN Mobile Money Agent, Mumbwa)



July

Workshop on Improving Design and Marketing of DFS Products

Participants take a hands on approach using Silicon Valley tools like Rapid Prototyping with with 17 Triggers digital financial services (DFS) expert, Eric Kamara



August

Learning event on Expanding
Financial Inclusion in Africa

Knowledge Management Specialist
(UNCDF), Uloma Ogba shares learnings
regarding the role digital finance can play
in enhancing savings groups in Zambia



September

Digitizing cash-based interventions in the Meheba Refugee Settlement with UNHCR Zambia

A member of the MicroSave- UNCDF project team helps Meheba residents understand what digitization of the cash based interventions (CBIs) will mean for them in terms of saving time and money



October

Developing DFS products for
Zambian mothers

Field researcher interviews a mother in
Chongwe to determine what her financial
life is like to understand her pain points
and the DFS products that could
potentially address these challenges



November

Digital Chikwama Awards:
Celebrating Advances and Innovation
in the Zambian Digital Financial
Services (DFS) Market

L-R: Bob Keating, Zoono Zambia, Lumba Akayombokwa – Phiri, First National Bank (FNB) Zambia, Nandini Harihareswara, UNCDF, Dr. Bwalya Ng'andu, Deputy Governor, Bank of Zambia, Ruth Chuunka, MTN Mobile Money Zambia, Zerubabel Junior Kwebiiha, UNCDF



December

Working Group session with the
Zambian DFS ecosystem: “Do
Customers Understand your
Product?”

Ending the year on a high note with the
amazing participants from 14 institutions
in the digital financial services (DFS)
market



To learn more about UNCDF MM4P in Zambia and our 2018 journey, check out our website (<http://www.uncdf.org/zambia>) and follow us on twitter (<https://twitter.com/UNCDFMM4P>)

