At a recent seminar on financial inclusion convened by Banco de la Nación Argentina in advance of the 2018 G20 Summit in Buenos Aires, the UNSGSA sent a message to the attendees, who included representatives of the Argentinian government and other countries in the region, UN officials, the Inter-American Development Bank, and experts on financial inclusion. Her statement, which was read by Ambassador Martin de la Beij, is below.

Excellencies, dear friends of financial inclusion,

I send you my best wishes for productive discussions on financial inclusion and development, as you meet today at the Banco Nación, which has itself promoted financial inclusion for many years.

As the UN Secretary-General's Special Advocate for Inclusive Finance for Development, I have witnessed how safe and affordable financial services can improve people's development. By using formal savings, credit, payments and insurance, people can better mitigate risks and seize opportunities. In 2015, when UN member states adopted the Sustainable Development Goals, financial inclusion was recognized as a key element in seven of the 17 goals, including ending poverty and developing affordable and clean energy.

Digital technologies, and the use of banking agents, can make financial services faster, cheaper and better adapted to people's needs. In Kenya, Women-headed households' access to mobile money led to a 22% plunge in extreme poverty and a 20% increase in savings between 2008 and 2014.

Digital financial inclusion can also contribute to a better planet by promoting cleaner energy. Thanks to digital payments, millions of low-income families around the world now use pay-as-you-go solar energy. This is good for the planet, of course, but also for the poor who cannot afford standard utilities. And it is good for utility companies—all one in four utilities in developing countries are currently financially viable.

The World Bank's new Global Findex data shows progress in financial inclusion: 68 percent of adults globally now have a formal account. But we still have a long road ahead.

To make strong progress we need to fully utilize technological innovation and find solutions to ensure that excluded populations such as women, farmers, and the poor can become financially included. Today, I hope you will share experiences that can be put into action in Argentina and around the world.