Thank you for your introductions. AMIR was founded with a strong mandate to coordinate within Rwanda. I am mostly here to learn from you and I hope that the lessons I share from other countries will be useful to you.

In my conversations in both developed and developing countries, I have observed that rarely is one person or office mandated with advancing financial inclusion. Yet coordinated policy and programmatic action by different parts of government and private actors is necessary to realizing financial inclusion. That's why it is so essential that AMIR has this role of leadership. I hope we can discuss what you see as your priorities for the coming three years. I would like to put several ideas on the table to initiate our conversation.

Where is the need for Rwanda today? There is enormous need and opportunity on reaching people and enterprises in rural areas. Most Rwandans live and work in the countryside. Access to financial services could boost agricultural production and grow businesses.

As UNSG's Special Advocate for Inclusive Finance for Development, my goal is universal access, at a reasonable cost, to a wide range of financial services for everyone needing them, provided by a variety of sound and sustainable institutions. Such financial services include savings accounts, loans, insurance, payment services, pension plans, remittance facilities that can help people generate income, build assets, manage cash-flow, invest in opportunities and protect themselves from unexpected setbacks.

Rwanda can meet its financial services goals through promotion of multiple approaches to service delivery. For example, payments via mobile telephones, savings at bank branches and post offices, loans through SACCOs, and the expansion of agent banking. One thing we've seen worldwide is the effectiveness of a focus on the service rather than purely an institution approach. It is very important for AMIR to be service-minded.

Diversity of service providers can help build a better financial infrastructure. Competition drives innovation and lowers costs. Yet no matter who the provider, pricing should be as transparent as possible.

As you elaborated, client protection principles are very important. Customers shouldn't be sold financial products they don't need, or end up borrowing money they can't repay. These issues present a number of opportunities for AMIR. I am aware that you are already very engaged, as part of your mandate, but I would like to outline four areas of focus for national microfinance associations.

First, a coordination role that embraces new technologies. AMIR could be the broker that brings together diverse partners who have never collaborated before.

Second, improved coordination among donors can increase efficiency and direct resources where they make the most difference. UNCDF is assisting AMIR.

Third, helping build the capacity of Rwandan financial institutions, AMIR's number one objective, including by focusing donor resources and technical assistance.

Fourth, regulation and policy can drive innovation and also provide the necessary safeguards, like deposit guarantee schemes which encourage the use of formal services.

AMIR has an important role to play on all of these and to measure results.

I look forward to hearing about your progress in the next three years.