Thank you, Mrs. Clark. Good afternoon, ladies and gentlemen. I am really so encouraged to see all these leaders of UN agencies gathered around this table. It is a powerful testament that financial inclusion is a cross-cutting issue and about the importance of inclusive finance for development. This is testimony as to how this issue is growing in the minds of the UN.

We can all be proud of the progress in financial inclusion. Innovations in policies, products and partnerships are really beginning to take root. The latest Financial Access report tells us that accounts per 1,000 adults rose rather steadily between 2004 and 2011. And there is commitment. More than 40 countries have pledged to advance financial inclusion as part of international frameworks. More than 20 countries, developed and developing, have a financial education strategy, which is very important. I am really very inspired by the level of ambition that countries have already set for themselves, including those starting at low levels. For example, Rwanda has set a target of 80% access to financial services by 2017. Ghana and Nigeria 70%. Tanzania 50% by 2015. And Malaysia, 95% by next year. And, all this is emerging in the most desirable way—from the ground up.

I would also like to point out that international support has expanded too, in the G20, across the World Bank, in the IMF, the OECD, of course the UN and many other organizations. This is not only in the development conversations, but in those on financial system stability—the financial standard setting bodies have now taken financial inclusion in their core principles.

As Mrs. Clark mentioned, today, there is much wider recognition that financial inclusion is not the ends, but a means to broader outcomes such as poverty reduction, health, women's empowerment and more. This is something I have always concentrated on in my advocacy. It's even part of my title. In my many conversations as UNSGSA, I have observed that what really motives national leaders is how inclusive finance systems can advance their national priorities. In many countries, these begin with increasing job creation and equitable economic growth through SMEs, also food security and greater resilience.

So, I am especially pleased that the UN Secretary-General and his High Level Panel have recognized the critical role of inclusive finance for development in their recent reports, something I had many conversations about. We worked very closely with UNDESA to achieve this. It is so important that inclusive finance be part of the post-2015 agenda, as this will guide policies, investments and really a lot of actions in the years to come. This makes our conversation on inter-agency coordination all the more timely.

Two and a half years ago, we concluded the first interagency meeting with broad agreement that inclusive financial systems are critical infrastructure, just like roads. And that inclusive finance is a tool that can help us all do our work better and more efficiently. I would like to draw your attention to several priorities to advance this.

First of all, the challenges we seek to address are multi-faceted. So, our approaches must be also reach across sectors and partners. I was very pleased to be present at the launch of Nigeria's National Financial Inclusion Strategy last October. The Central Bank that food security and price volatility could affect its ability to maintain financial system stability. This is how sectors are interlinked. It thus brought financial services for agriculture and rural areas into its planning process for the national strategy.

The UN is in a good position to advance holistic approaches like this. For example, by identifying synergistic opportunities, such as between development of financial infrastructure and rural markets for agricultural. Through advocacy, sharing knowledge or by forging consensus among public, private and civil society partners around this shared goal. Or, an excellent example, the joint initiative by UN Women, FAO, IFAD and WFP to
empower rural women by providing integrated services, support and training, including greater access to tailored financial products. This could be transformational, considering the impact on whole households when a mother has an extra dollar. I look forward to hearing from you as to what approaches for collaboration work best and what new opportunities we have, just as Ms. Clark just said. I am also quite excited by the collaboration Mr. Nwanze, Mr. Graziano da Silva, Ms. Cousin and I have begun, but will invite them to share this with you in a moment.

A second priority is to capitalize on data to raise awareness, build commitment, and support effective policy-making and investment. There is now a wealth of knowledge, including a lot of work on mapping global financial inclusion through supply and demand data, something I am very proud of. The supply data is done by IMF. The demand data is done by the World Bank, with funding from the Bill & Melinda Gates Foundation. Approaches for disaggregated country data on financial inclusion are also getting stronger. The UN has also done a lot on data, in countries, globally and in different sectors, and has a lot of expertise. Overlaying these different data sets, for example financial access points against poverty, where different crops are grown and local markets, could reveal new information on trends and gaps, and also ideas for action. Data is also a great way to bring agencies and experts with very different mandates together. The issues for our discussion include how can the UN do this even more? Around which issues? And, very important, what are the best ways to share the resulting information so it compels action.

A third priority is building scale and sustainability by pooling UN programs and advancing common policy goals. There is so much progress in understanding how to design and deliver financial products that reach the poor and small business owners. But, the many pilot projects and resulting knowledge have not yet translated into wide-spread replication. The Better than Cash Alliance is one example of how the UN, by working together and with government and private companies, is encouraging replication of best practices and also assuring volume to nascent efforts in electronic payments, and, eventually, to mobile phone and agent banking. The criteria that agencies give to grantees and other partners on how they distribute conditional cash transfers, emergency support and other assistance are also important. So, let us also discuss today how the UN is or could further collaborate like this around other issues. We have begun a pilot in agriculture, what about around health outcomes or sustainable use of water? Or building resilience to natural disasters or in post-conflict settings?

Finally, there are more things I would like to hear from you today. One is how we can empower and equip your field people and policy staff? How we can gather and disseminate emerging best practice examples and evidence of impact from their work, including on UN country-level coordination and collaboration? There are so many important issues that I have not yet mentioned, including financial education and consumer capability. Responsible investment. Legal and regulatory frameworks. The UN works in all of these and more.

Which leaves me to again, stress how important it is to be here together, discussing your views on how we can help advance this agenda by advancing yours.