President Sirleaf, Excellencies, ladies and gentlemen, good evening. This evening is really very timely as it deals with public-private partnerships among different sectors that are needed to achieve the MDGs and also to forge an ambitious future development agenda after 2015. I would like to thank you Mr. Polman and Univer for inviting me and for the fantastic cooperation we have. This is also partnership.

We have heard eloquently from Mr. Eliasson on partnerships and development visions, and how to put the problems at the center. And I would like to use this opportunity to thank the High Level Panel members for their insightful report on the post-2015 agenda. Your work has inspired us all.

Of course as UNSG's Special Advocate I have seen that financial inclusion cuts across so many of the issues raised tonight. Even in helping families make sure their children reach their fifth birthdays. This includes government payments to encourage mothers to give birth more safely in hospital. Or loans and insurance to increase crop production. Or savings to help people to be more resilient to shocks. I was so pleased that both Secretary-General and his Panel recognized the role of inclusive finance in their recent reports.

As UNSGSA, I of course focus on the issue of financial inclusion. But this issue is quite frankly a means to an end and not an end in itself. Therefore it is really development that I focus on. How do we feed all the mouths needed? How do we give quality health care to everyone? How do we create an environment that allows job creation and inclusion of all people in the economic process? Or, how to educate girls and boys for a better future?

In the years I have been doing this work, I have come to realize that we cannot do this without the private sector. Not only multinationals, but also small and medium-sized enterprises that are so much needed around the globe.

Why? First, there is an undeniable trend. In the year 2000, funding flows from the public sector to the developing countries equaled that of the private sector. But today, the private sector flow doubles the public flow. This says something about how we are going to finance development.

Second, in order to achieve development, we have to get out of the small programs and pilots where we reach only several thousand people. If we truly want universality and sustainability, we have to scale up our efforts. And for that we need both the public and private sector.

In the Panel discussions that took place in Bali, I addressed the issue of partnerships. And it was Mr. Polman who asked me, "what is stopping us from scaling up"?

When we think of partnerships, be it global or local, we need to think about how to scale up and what the obstacles are.

And undeniably, we will end up talking about issues of supply and demand. And these need to be carefully analyzed. On the supply side, questions like these arise: Is a country financially and politically stable to promote investment? Are regulations promoting—or hampering—effective roll-out? Extremely important, what is the total cost of delivery of service? What infrastructure is lacking to bring these costs down? Finally, is there political will to invest in the infrastructure needed and the coordination to make it happen?

On the demand side, we have questions such as are we really providing the products to people they truly demand? Remember, unfortunately, not all those products that are highly demanded, have a big developmental impact.
Also, are we pricing the products correctly? Are we delivering the products in the right place? Are we gender specific in designing these products?

In this, it is very important to break the known vicious circle. That, because when there is seemingly no demand there is no supply. And because good services are not supplied affordably, people will of course not demand them.

I am happy Kees Storm is here with us today. We were together in Tanzania with PharmAccess, an organization he is involved in. PharmAccess tried to break this cycle. In Tanzania, as the medical services offered were very expensive, people waited until they were extremely sick to go to the doctor. But, because the doctors did not have enough visitors, they couldn't invest in their own facilities and make their services cheaper and more easily available.

PharmAccess's idea was to break the vicious circle by providing health insurance to create a constant demand of health services. And also by giving loans to the medical institutions, so these could invest in the facilities and reduce the cost of delivery. This, making health services finally affordable for poor people.

So, these issues of supply and demand can be also applied to the delivery of health, water, sanitation, financial services, agricultural services, right seeds, food, and education. And these are the products and services that help children see not only their 5th but also maybe their 50th birthday.

A small word about knowledge institutions. They also need to be part of the partnerships. They are the ones producing data and analysis. It would be very difficult for any of us if we did not have it.

Why? Data is important to realize the depth of the issues, and that will help generate political will and shape policy. It will also help us map potential demand of any service and that would be helpful for the private sector, and of course it will help us to track progress.

It took us three years to build the data for financial inclusion. But let me tell you that data has been extremely important to get the global and local players going. So, partnerships are extremely important. But these need to be well thought through if we really want to create impact and development.

In closing, I would also like to use this opportunity to highlight the importance of financial inclusion in the post-2015 agenda. Without infrastructure like roads and a stable financial sector, it will be very difficult to achieve any development goal.

Thank you.