

Soraya M Hakuziyaremye: Closing remarks - Inclusive FinTech Forum 2026

Closing remarks by Ms Soraya M Hakuziyaremye, Governor of the National Bank of Rwanda, at the Inclusive FinTech Forum 2026 Closing Remarks, Kigali, 12 March 2026.

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- Honorable Ministers,
- Hon. Chair of the Association of African Central Banks and Governor of the Bank of Central African States,
- Fellow Central Bank Governors,
- Deputy Governors,
- Group CEO of GFTN,
- CEO of KIFC,
- Financial Sector Leaders,
- Distinguished Guests,

A good afternoon to you all,

As we bring the 2026 Inclusive Fintech Forum to a close, let me start by conveying my heartfelt gratitude for the vibrant discussions, bold ideas, and collaborative spirit that have been demonstrated by all of us these three extraordinary days.

Allow me to thank the Right Honourable Prime Minister for gracing this forum with his presence and reaffirming his unwavering commitment to innovation, financial inclusion, and the digital transformation agenda.

We are grateful to His Excellency President Paul Kagame, for his steadfast support to this forum since day 1. His Excellence's vision and leadership have positioned Rwanda as a true global hub for shaping the future of finance and technology in Africa.

This year's theme could not be more fitting. We are living through a defining moment, when digital innovation is reshaping how we bank, transact, and connect. Leadership in finance today is not only about guiding institutions; it's about building ecosystems that inspire trust, encourage innovation, and extend opportunity to every corner of society.

Throughout this forum, one message has emerged loud and clear: Africa's digital transformation must be inclusive by design. Fintech innovation offers the tools to unlock access, reduce costs, and power participation in the modern economy. Yet the promise of fintech will only be realized through balanced policy, regional collaboration, and agile regulation that enables innovation while preserving stability.

Our roundtables brought this vision to life. Conversations on digital payments underscored the need for interoperable, efficient, and affordable payment systems, platforms that transcend borders and empower every user. Expanding instant payments, strengthening digital infrastructure, and deepening public-private partnerships will be essential to accelerating inclusion and fueling Africa's digital economy.

Similarly, discussions on regulatory frameworks reminded us that the future demands regulators who craft and design regulations, policies at the speed of innovation. We must embrace adaptive, forward-looking approaches, regulatory sandboxes, risk-proportionate licenses, and cross-border collaboration, to safeguard integrity while nurturing innovation.

In this spirit of progress, we witnessed a significant milestone with the launch of Rwanda's National Financial Inclusion Roadmap 2026–2030. This roadmap reflects a clear commitment to advancing financial resilience for households and enterprises. It recognizes that financial inclusion today must go beyond simple access, it must empower individuals and businesses with the tools to manage risks, build assets, and participate meaningfully in the digital economy.

Another key highlight of this forum was the signing of two important Memoranda of Understanding that advance regional financial integration. The National Bank of Rwanda partnered with the Central Bank of Kenya on license passporting to enhance interoperability and expand instant cross-border payments, while a separate agreement with the Bank of Central African States (BEAC) will strengthen cooperation on payment systems, banking supervision, economic modelling, and joint research, together improving efficiency, reducing transaction costs, and fostering a more connected African financial ecosystem.

Further strengthening our resilience agenda, the Government of Rwanda launched the National Insurance Strategy. This marks another vital step in protecting households and enterprises, ensuring they are better equipped to manage risks and build sustainable prosperity in a world of uncertainty.

All these milestones carry one unifying message: Africa's transformation will be forged through collaboration, among regulators, innovators, financial institutions, and development partners. No single actor can carry this vision alone, but together, we can shape financial systems that are inclusive, resilient, and responsive to every citizen.

Hon. Ministers,

Hon Governor's,

Distinguished guests,

We know the road ahead is not without challenges. As new frontiers emerge, tokenization, stablecoins, virtual assets, and central bank digital currencies-our policy responses must remain grounded, coordinated, and forward-looking. Yet the partnerships nurtured through this Forum give us confidence: together, we can navigate the complexity of this digital age with wisdom and purpose.

As I conclude, I would like to recognize the extraordinary teams of the Kigali International Financial Centre (KIFC) and the Global Finance and Technology Network (GFTN), for their invaluable partnership to this year's Forum another resounding success and extraordinary work in the past months please stand up for recognition.

As we conclude IFF 2026, let us move forward not with closing words but with opening commitments. Let us turn insights into impact, dialogue into delivery, and ambition into action, for Africa and for the world.

On behalf of the organizers, I extend deep gratitude to all our speakers, participants, and partners who made these three days truly transformative.

Together, let us continue to build an inclusive, innovative, and resilient digital financial future for Africa.

Thank you, Merci beaucoup, Murakoze cyane