



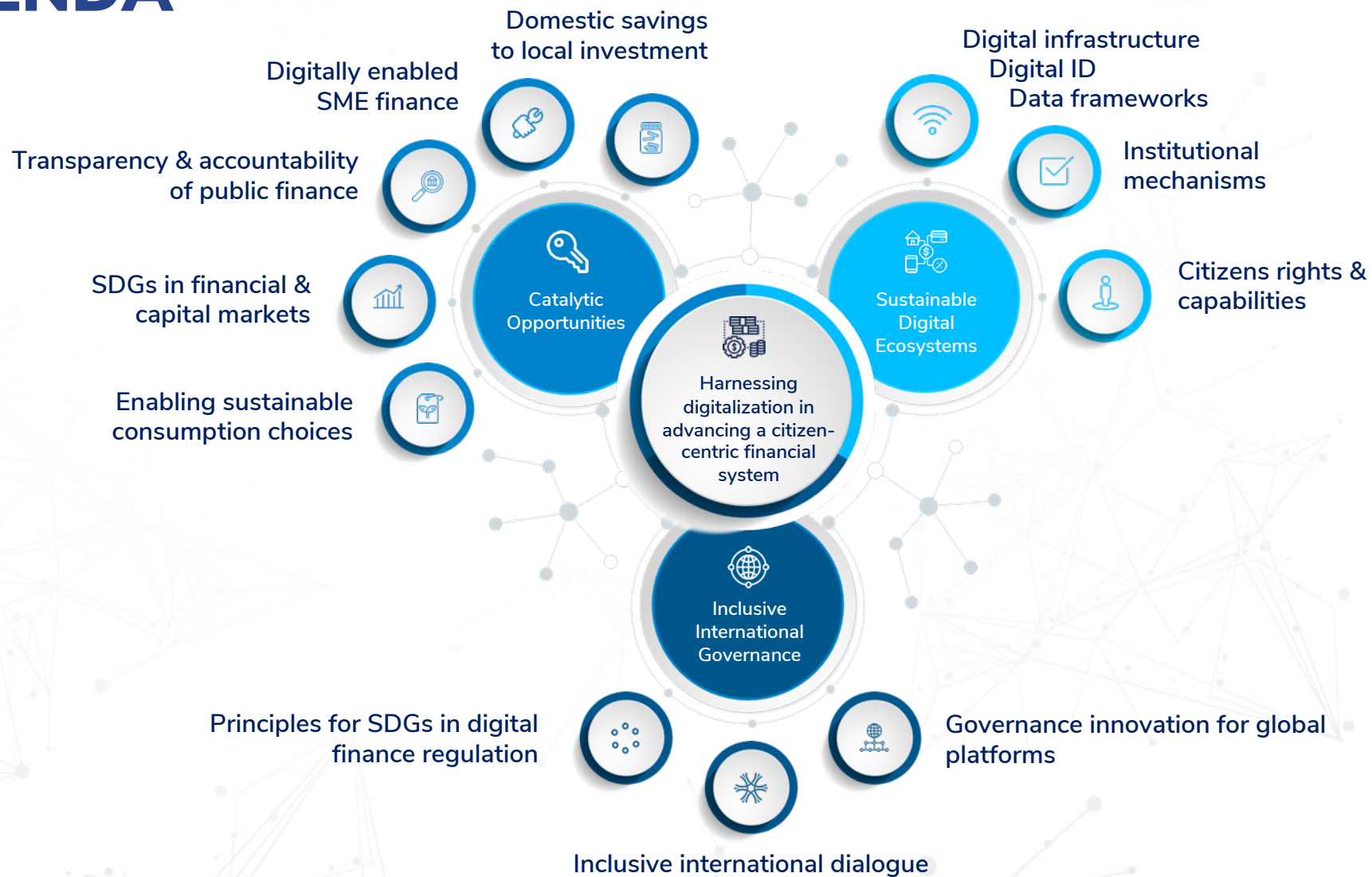
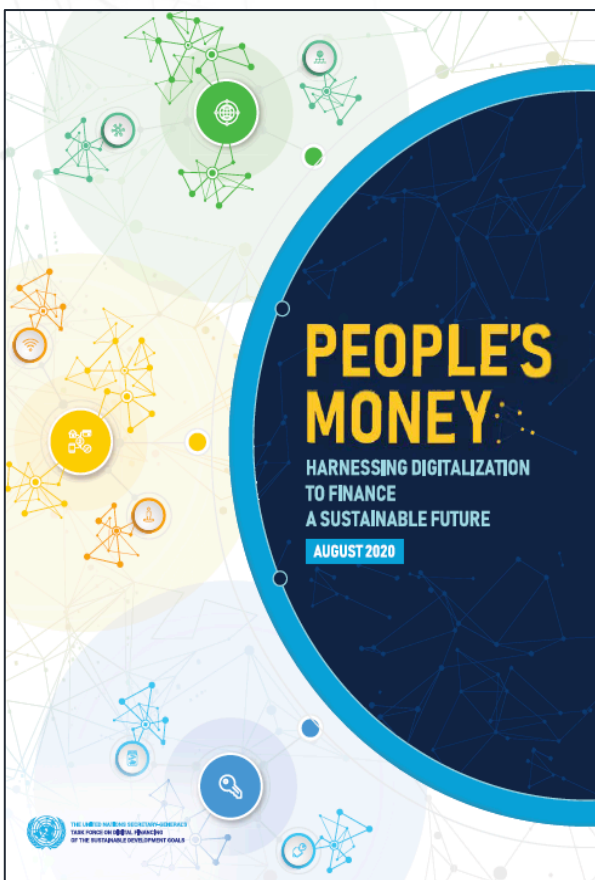
PEOPLE'S MONEY

HARNESSING DIGITALIZATION TO
FINANCE A SUSTAINABLE FUTURE



**THE UNITED NATIONS SECRETARY-GENERAL'S
TASK FORCE ON DIGITAL FINANCING
OF THE SUSTAINABLE DEVELOPMENT GOALS**

ACTION AGENDA



“Our agenda for action: an ambitious yet resolutely practical pathway for realising this potential, and closing the gap in financing the transition to an inclusive, sustainable development. .”

Opportunities



Channel domestic savings into development financing



Enhance financing for small and medium-sized businesses (SMEs)



Digitize public financing and make public budgets and contracts transparent



Embed SDGs into decisions financial and capital markets



Shape consumption decisions through improved information and choice architecture

Scale

Global savings pool has grown over two decades from **US\$7.5 to US\$23.3 trillion.**

Potential to meet the **US\$5.2 trillion** a year need for SME financing in developing countries.

Governments in developing countries could gain **US\$220 to US\$320 billion** annually from digitalizing payments.

The outstanding value of global equity and bond markets is **US\$185 trillion.**

Annual global consumption expenditure is **US\$47 trillion.**

SDGs



Small savers and co-beneficiaries of sustainable infrastructure



Borrowers, entrepreneurs, employees



Tax-payers, voters, public service users



Savers, investors



Consumers, asset owners

Citizens as..

Focus on Moving Finance

Aligning Finance with the SDGs

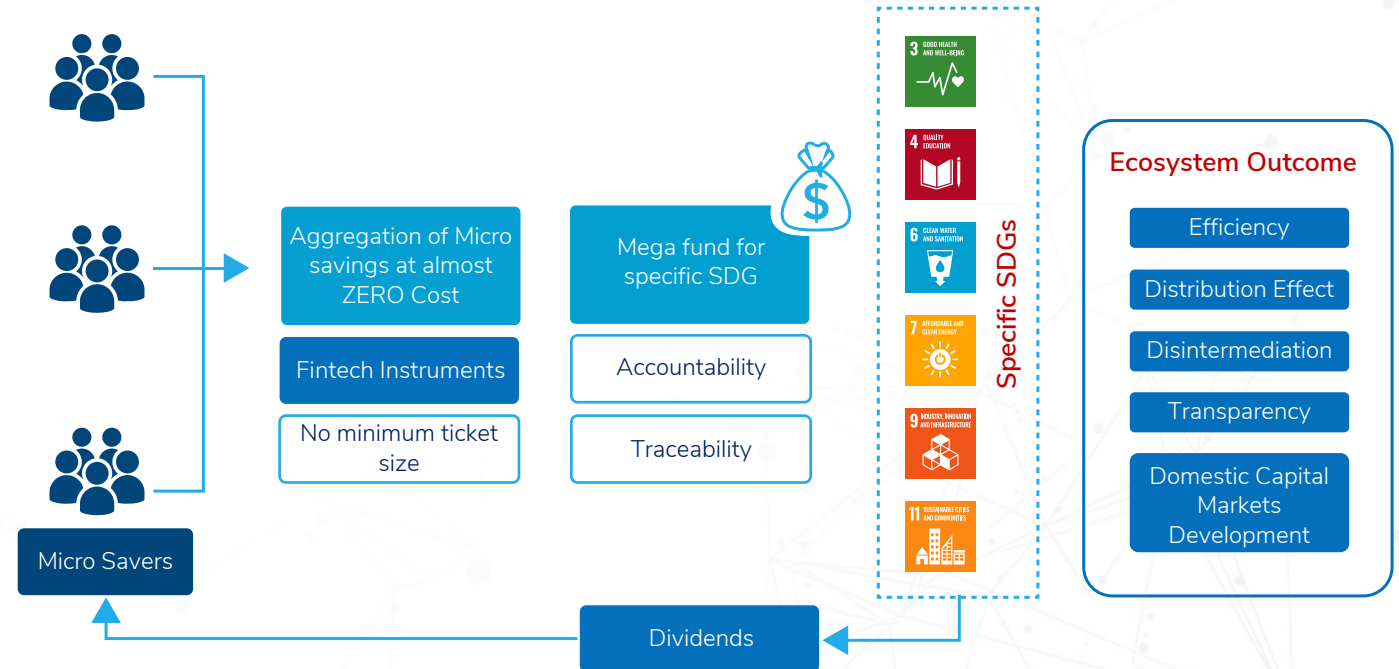
Reshaping Global Finance

X 5

Catalytic Opportunities

Bangladesh micro savings to infrastructure

- Infrastructure budget \$20 bn today
- Currently funded 2/3 from international aid and borrowing
- International capital is 15-20% more expensive than domestic capital
- There is \$20 billion of domestic savings, and rising – only 4% is used for infrastructure investment



ZIMBABWE STOCK EXCHANGE

EcoCash and IEX launched a world-first stock exchange in Zimbabwe

Draws on payments data to provide robust due diligence and credit ratings for prospective listings

/ BUSINESS

Government to avail \$500m for entrepreneurs

19 DEC, 2019 - 00:12

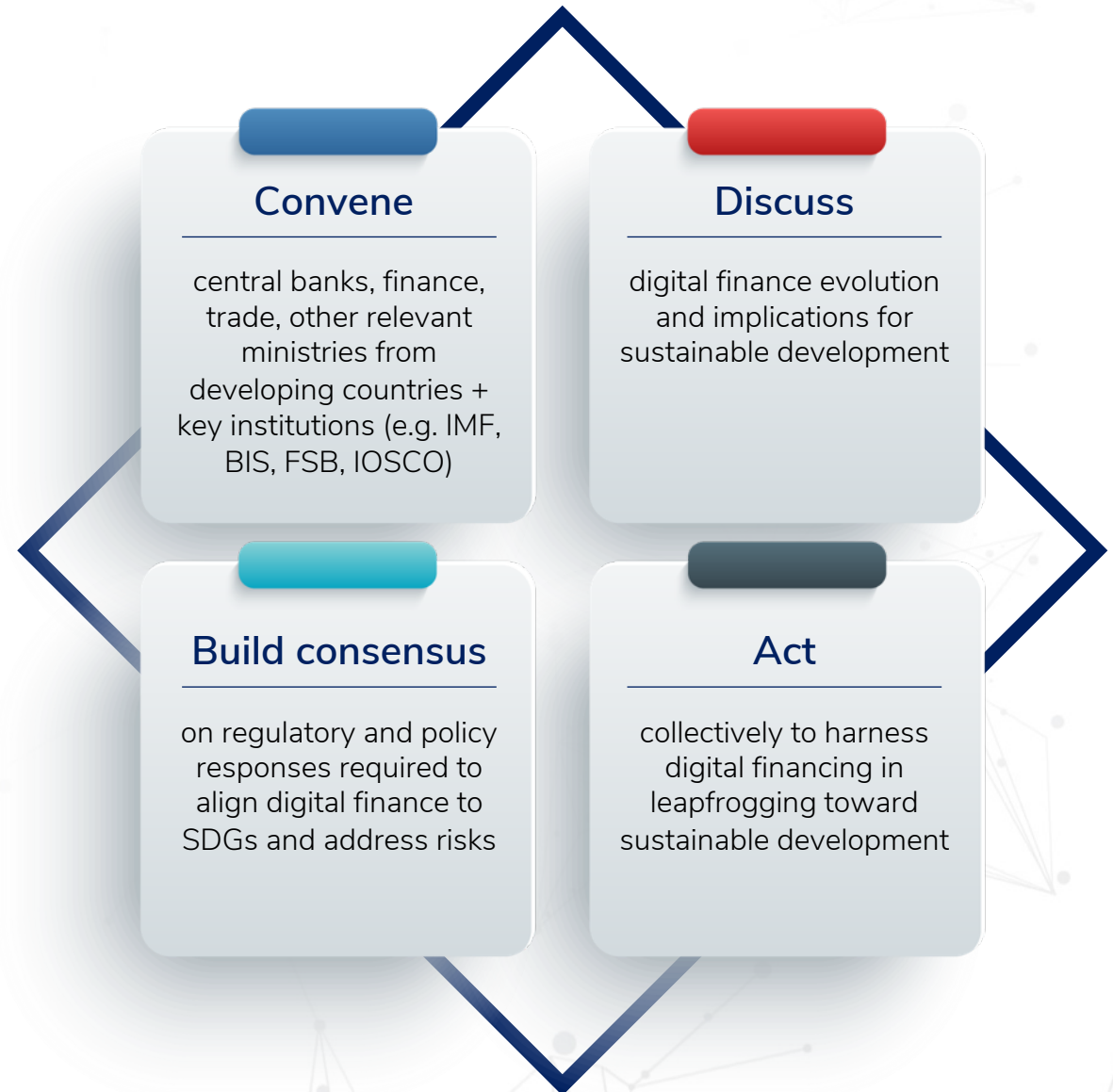
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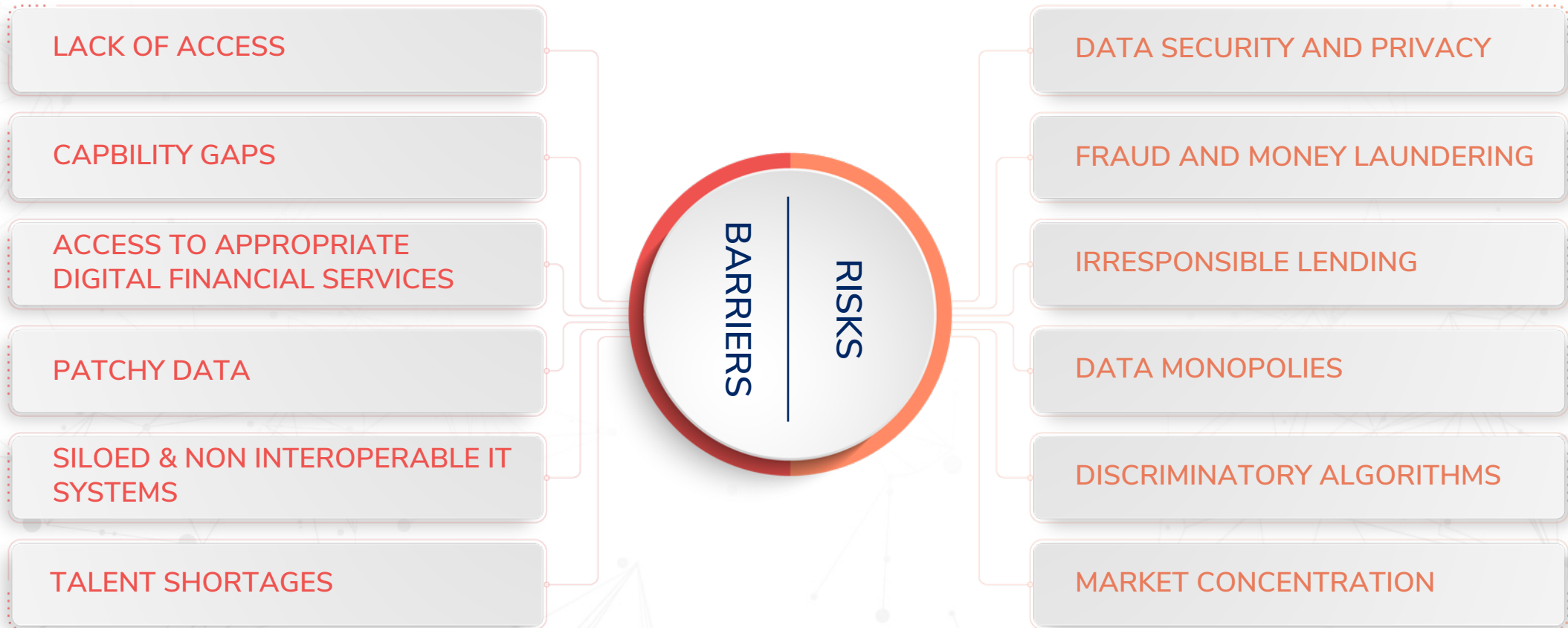


Global Dialogue

UNDP, Kenya and Switzerland co-hosting dialogue on governance innovations to ensure global developments in digital finance are aligned to sustainable development outcomes.



BARRIERS AND RISKS TO A CITIZEN CENTRIC FINANCIAL SYSTEM



“barriers and risks are heightened by the coronavirus crisis. It deepens the damaging implications of being excluded from the digital world, and strengthens market power of platforms and digital marketplaces.”

DIGITAL FINANCING PUTS CITIZENS AT THE CENTRE

MORE
AND
BETTER
DATA

REDUCED
COSTS

NEW
BUSINESS
MODELS



“digitalization amplifies the potential for the financial system to better serve the interests of people, whose money it manages, and whose collective interest is expressed by the SDGs.”

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A SUSTAINABLE FUTURE

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