



BREAKFAST MEETING WITH LICENSED FINANCIAL TECHNOLOGY INSTITUTIONS

Welcome Remarks

by

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Governor,
Chief Executive Officers of licensed Fintechs,
Heads of Department,
Distinguished Guests, Ladies and Gentlemen.

1. Good morning, everyone. Thank you for joining us for breakfast. I am glad to see such a strong group of Fintech leaders around the table today.
2. We thought a breakfast setting was appropriate because conversations about Fintech work best when they are practical, relaxed, and forward-looking. This forum is not about speeches; it is about listening, sharing experiences, and having an honest exchange about where Ghana's digital finance ecosystem is headed and what we need to do together to make it work better.
3. A little over ten years ago, a Ghanaian farmer in the Northern Region had no bank account, no credit history, and no path to formal finance. Today, that same farmer can save, borrow, and insure against drought — from a mobile phone. That transformation did not happen by accident. It happened because innovators in this room dared to reimagine what financial services could look like, and regulators chose to work with you rather than against you. That is the story of Ghana's digital finance revolution — and this morning, we are here to write its next chapter.
4. There is no doubt that digital finance has fundamentally changed the way financial services are delivered in Ghana. Fintechs and mobile money platforms now sit at the centre of financial activity for households and businesses alike. This is a reality we all live with every day, and it presents both opportunities and responsibilities for regulators, innovators, and incumbents.
5. At the same time, we must recognise that progress is uneven. While access to digital financial services has expanded significantly, many users are still not benefiting fully from credit, savings, insurance, or other value-adding financial products. So, the real question before us is not just how to scale technology, but

how to ensure that innovation delivers meaningful economic value and financial security.

6. From the perspective of the Bank of Ghana, our role is to create the right environment for innovation to thrive. That means supporting shared digital infrastructure, strengthening digital identity systems, and maintaining a regulatory framework that encourages responsible experimentation without compromising trust or stability.
7. At the Bank of Ghana, we do not see Fintechs as peripheral players. We see you as architects of a new financial order — one that is faster, more inclusive, and more innovative.
8. Let me close with this thought: the countries that will lead the next decade of economic growth are not necessarily those with the most resources, but those with the most agile financial systems — systems built on trust, data, and innovation. Ghana has the ambition. You have the ingenuity. And together, we have the resolve. Let us make this conversation count.
9. Welcome to the Bank of Ghana and thank you once again for making the time to be here. I look forward to the conversations ahead, and I wish us all a productive and engaging session.