Financial Health Leadership Roundtable

For the Visit of United Nations Secretary-General's Special Advocate for Financial Health

Keynote Address

By

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Your Majesty, Queen Máxima of the Netherlands, United Nations Secretary-General's Special Advocate for Financial Health,

Heads of Regulatory Institutions,

Chief Executive Officers,

Representatives of Development Partners,

Distinguished Guests,

Ladies and Gentlemen,

Good morning.

1. On behalf of Management and staff of the Bank of Ghana, I warmly welcome you all to the Bank this morning. A special welcome to Your Majesty, Queen Máxima, the United Nations Secretary-General's Special Advocate for Financial Health. We are honoured by your presence and grateful for your longstanding leadership in advancing financial inclusion and, more recently, financial health around the world.

2. I also extend my appreciation to all our stakeholders from the financial sector, government, development institutions, and industry for joining us. I must say that, the breadth of representation here reflects a growing recognition that improving financial health for individuals and businesses requires collective action.

3. Ghana's financial sector has undergone a remarkable transformation over the past decade. Through innovation, collaboration and investment in digital infrastructure, financial services have become more accessible to millions of Ghanaians. Today, Ghana stands among Africa's leading digital finance markets, supported by interoperable payment systems, mobile money, fintech innovation and a regulatory environment that has fostered both growth and trust.

4. However, through the conversations of financial access, there has been an important realisation of a steady shift towards the translation into better financial health for households and businesses. Financial health is influenced

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by many factors, including savings, insurance, pensions, investment opportunities and financial literacy. For Ghana, however, one of the most important pathways to improving financial health is through productive and responsible credit. Credit, when appropriately designed and delivered, enables households to invest in their futures and gives businesses the capital required to grow, innovate and create jobs.

5. This is particularly important for our micro, small and medium-sized enterprises, which form the backbone of economic activity in Ghana. Across the country, MSMEs are creating jobs, driving innovation and supporting livelihoods, yet many continue to face significant barriers in accessing finance. Too often, credit is unavailable to businesses with potential simply because of unfair mechanisms. Ultimately, bridging this financing gap requires us to leverage technology, data and innovation to broaden credit access, reduce information asymmetries and create pathways for viable businesses to access finance on fair and sustainable terms.

6. Today's Roundtable provides an opportunity to focus on practical solutions. How do we use innovation to improve financial health? How do we expand access to productive credit for MSMEs, women and smallholder farmers? How do we strengthen savings, insurance and long-term financial resilience? And how do we ensure that the next generation of financial services delivers better outcomes for people and businesses?

7. These questions require partnership across government, regulators, industry and development institutions. I therefore encourage an open and action-oriented discussion. Let us identify the barriers that need to be addressed and the concrete commitments that can move us forward.

8. If we leave this room with a clear set of priorities, this Roundtable will have achieved its purpose. Your Majesty, thank you once again for your commitment to this agenda and for joining us in Ghana.

9. I look forward to a productive discussion.

   Thank you.

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