



NEWSLETTER

September 2026

Sarah's Reflections

This month, we established our baseline for connectivity across the network, and took our first step towards strengthening it with our first Members' Mixer.

The Members' Mixers also sparked the idea for Thematic Forums to connect the network on industry issues. Members told us that one of the network's greatest strengths is its global reach and the opportunity to share practice across markets.

Different themes will appeal to different members, so we're creating space for members to lead the conversations that really matter to them.

Read more about these developments and changes to the AllianceDFA Board in this newsletter!

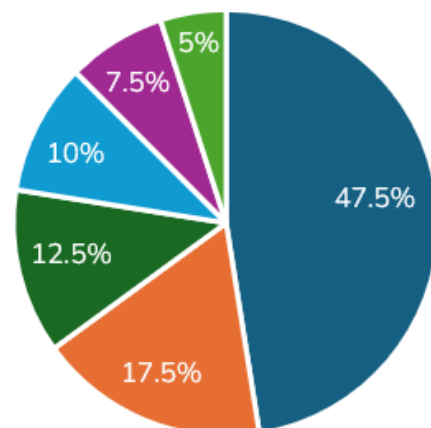


Member Connectivity

How many people in the network do you know and could contact?

Our member survey gives us an encouraging starting point for strengthening connections across AllianceDFA. While 65% of respondents currently know 10 or fewer members, some members already have connections with 20–50 people across the network.

This gives us a baseline to build from as we deepen connections, decentralise leadership and create more opportunities for collaboration, knowledge-sharing and collective impact.

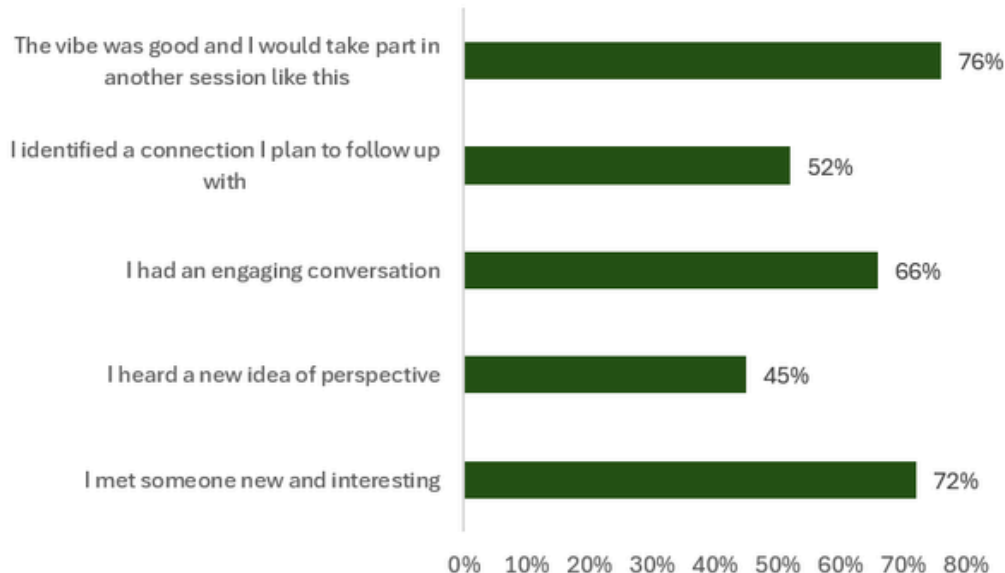


■ 1-5 ■ 6-10 ■ 11-15 ■ 16-20 ■ 21-30 ■ 41-50



Across two sessions covering different time zones, we welcomed 34 attendees from 21+ countries and 21 associations, with four members joining both sessions!

And the feedback was encouraging: 76% enjoyed the session and would join another, while 72% met someone new and interesting. Read more in this [blog post](#).



A great start and an exciting opportunity to keep connecting, collaborating and building our network!

Member Events

The Network Leader Mindset Session

What makes an association valuable is not only what it provides to its members, but what happens when members connect, share, collaborate and act together.

This interactive session explores the mindset and actions of an effective network leader, and how associations can create the conditions for stronger connections and greater collaboration across their membership.

MEMBERS MEETING

The Network Leader Mindset Session

DATE
22 September

TIME
12:00 UTC

Alliance of Digital Finance and Fintech Associations



22 September • 12:00 UTC



Member Spotlight

Dr Loretta Abena Sarpong



**Digital Technology & Innovation Office,
Bank of Ghana, and General Secretary,
Digital Financial Practitioners, Ghana**

What do you bring to the network?

I bring over 24 years of experience in banking, including the last five championing digital finance in Ghana. I've walked the full arc: traditional banking-hall delivery, the shift toward digital channels, and now regulatory oversight with a customer-centric lens. I bring industry expertise, strong relationship management across banks, fintechs, and telcos, and effective advocacy for consumer protection.

I believe economic empowerment is at the heart of gender equality. Digital finance can be a powerful tool for advancing gender equality by expanding access to financial services, strengthening financial agency, and enabling women to participate fully in economic opportunities.

What are you curious about?

I'm exploring how the industry closes the persistent gender gap in mobile money. Ghana still shows notable gender gaps in mobile phone and mobile money account ownership, despite mobile money transaction values reaching GH¢492.91 billion in June 2026.

I'm also curious about interoperability between banks and fintechs, embedded finance for MSMEs, and how regulation can keep pace with rapid innovation without stifling it. Initiatives showcasing digital finance solutions for women and youth-led MSMEs in Ghana point to where the next wave of inclusion is heading.

How would you like to collaborate?

I'd like to collaborate on designing gender-responsive digital finance products, building on models such as female mobile money agents who can build trust with female clients.

Ghana's markets show what's possible: women dominate as both merchants and customers; mobile money combined with microcredit access lets female traders grow their businesses; and in some cases, run agent outlets themselves.

I want to dig deeper with other members into scaling these models, including financial literacy for women traders, agent network design, and microcredit products, so digital finance becomes the true engine of women's economic empowerment.





Member Spotlight

What regulatory or market hurdle is your market facing now?

In Ghana, one of the key challenges is balancing innovation with regulation. While digital finance is growing rapidly, financial institutions and fintechs often face lengthy approval processes and regulatory requirements before new products can be launched at scale. Varying compliance and customer verification requirements across markets make it harder to build seamless cross-border payment and remittance solutions.

As a result, promising innovations can take longer to reach the people and businesses that could benefit most, slowing the pace of financial inclusion and digital transformation.

What's your AllianceDFA story?

Our journey began in 2018 as a community of practice connecting Digital Frontiers Institute alumni to share knowledge. In 2020, this grassroots network evolved into a professional body, Digital Finance Practitioners Ghana, where I'm proud to be a member and executive, as I share its vision.

DFP Ghana was a founding member of AllianceDFA, and benefits from cross-country collaboration, giving us a regional voice, and connections to support initiatives such as the fintech-passporting MOU with the Rwanda and Ghana Fintech Associations.

What could another member share to accelerate your work?

Support for our members and executives to gain regional and international conference exposure and speaking engagements. We're also keen to participate in AllianceDFA-led financial inclusion partnerships and collaborate with fellow AllianceDFA members on research and thought leadership.

As we continue to grow, capacity-building to strengthen our secretariat, governance and operating systems will be invaluable. Practical resources such as donor outreach templates, sponsorship proposals and fundraising compliance tools, alongside introductions to international donor networks, would help us scale our work more effectively.

A fun fact about you?

The "L" in my name stands for Loving, and it truly defines me. I believe in giving and receiving love, and that love, at its core, is what holds communities together. As Dr. Martin Luther King Jr. reminded us, love is ultimately stronger than hate.

In our industry, I see digital finance as a quiet vehicle for love in action: extending dignity, trust, and opportunity to the market woman, the rural trader, the unbanked youth. ***When we design inclusive products, we're spreading love. one transaction at a time.***

Connect with Loretta



lsarpong2017@gmail.com



<https://www.linkedin.com/in/dr-loretta-sarpong-45b4a6a7/>





Thematic Forums

Members told us during the August Mixers that one of the greatest strengths of our global network is the opportunity to share experience and practice across markets. Thematic Forums are designed to create space for those conversations.

What are Thematic Forums?

AllianceDFA Thematic Forums will bring members together around topics shaping the future of digital finance and fintech.

They will be discussion-led but action-oriented — creating a space to:

- Exchange experience and practical approaches
- Explore different perspectives
- Identify emerging issues and opportunities
- Connect people working on shared challenges
- Turn useful conversations into practical outputs

Over time, thematic forums will produce a short briefing, practical resource, webinar, case study, recommendation or research idea. The aim is not to create large or resource-intensive publications. It is about turning good conversations into something useful.



Propose a topic

Suggest a topic you're passionate about and have expertise in



Lead the discussion

Facilitate conversations, connect experts and encourage collaboration



Turn ideas into practice

Develop practical outputs that inform, inspire and drive impact

Interested in leading a Thematic Forum?

Each Forum will have one or two leads with relevant experience or expertise, responsible for shaping discussions, encouraging participation and identifying opportunities for collaboration.

Forums will meet every 6–8 weeks, with an expected commitment of around 3–4 hours per month. AllianceDFA will provide light-touch coordination and share useful outputs with the wider membership.

You don't need a fully formed programme. Tell us what topic you think would benefit from a dedicated Forum and what the conversation could explore.



[Apply Here](#)

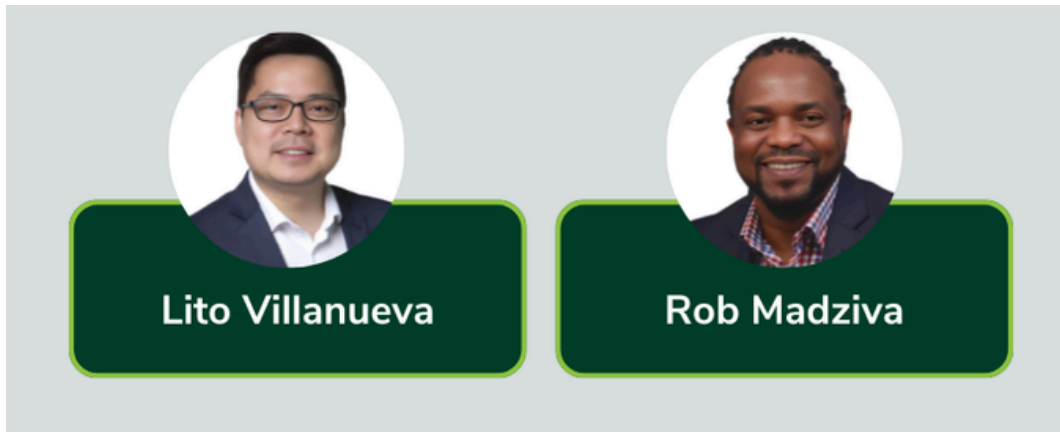
[Apply to lead an AllianceDFA Thematic Forum](#)





AllianceDFA Board Update

After serving two successful terms on the AllianceDFA Board, Lito Villanueva and Rob Madziva are stepping down from their Board roles.



Lito served as AllianceDFA's first-ever Board Chair, helping establish the vision, structure and direction of the organisation in its earliest days. Alongside him, Rob brought insight, commitment and practical leadership that helped AllianceDFA grow its membership, strengthen its governance and build towards a more sustainable future.

We are incredibly grateful to Lito and Rob for their leadership and commitment. Their contribution is part of AllianceDFA's foundations, and this [blog post](#) is a tribute to their service and impact.

As we thank Lito and Rob for their service, we also look ahead. Their departure creates an opportunity for two AllianceDFA members to join the Board, and shape our future.

Structure of the AllianceDFA Board

The AllianceDFA Board comprises nine seats: five allocated to AllianceDFA Member Associations, three to external specialists, and one to the CEO. This structure ensures that the priorities and needs of member associations remain central to Board discussions, while also bringing in expertise from individuals with experience in building and sustaining member-based organisations and working across the inclusive digital finance and fintech sector.

The five Member Association seats are allocated across the different geographical regions represented within AllianceDFA's membership, helping to ensure broad regional representation.





AllianceDFA Board Update

AllianceDFA board vacancies

Two Member Association seats are now vacant, following the completion of Lito Villanueva and Rob Madziva's two consecutive terms on the Board, in accordance with the AllianceDFA constitution.

The vacancies represent the following regions:

- Asia and Australia
- The Americas, Caribbean and Europe



Who can be nominated?

Each eligible AllianceDFA Member Association may nominate **one** candidate for a Board position.

Nominees should:

- Hold a senior position within a current AllianceDFA Member Association
- Have experience leading, governing or supporting an impactful and sustainable member-based organisation
- Be passionate about AllianceDFA's purpose and vision
- Have the time and availability to contribute meaningfully to the role
- Have previous Board experience (preferred)

How will the selection process work?

The Nominations and Election Committee will review all nominations against the requirements for the role. Where there are multiple suitable candidates for a position, the Committee may conduct an interview process before making its selection.

All eligible AllianceDFA Member Associations will shortly receive a letter with full details of the nomination process, eligibility requirements and how to apply.





AllianceDFA Activity



Network connections in August

Turning connections into opportunities for business partnerships, community engagement, collaborative publications, consumer protection initiatives, and consultancy engagements.

Need a connection in the network? Reach out to Sarah by email or WhatsApp.

The Compliance Burden on MSMEs and Fintechs: Balancing Regulation, Innovation and Financial Inclusion

For MSMEs and Fintechs across Africa, compliance is both a critical foundation for market trust and a complex operational hurdle. The roundtable, moderated by Sarah Corley, explored how we can strike the right balance between robust regulation, rapid innovation and widespread financial inclusion. A recording will be available shortly.

AllianceDFA has convened a separate working group to examine the cost and complexity of regulatory compliance in greater depth. The working group's findings and recommendations will be published in a White Paper in October.



New Partnership Announcement



We are delighted to announce our new Strategic Partnership between AlHuda Centre of Islamic Banking & Economics (CIBE) and AllianceDFA.

Together, we look forward to developing impactful initiatives, sharing knowledge, and creating new opportunities for the global Islamic finance and banking industry, while advancing greater financial inclusion and access to responsible financial services.