



MetLife Foundation, through the i3 (innovate, implement, impact) initiative, joined forces with the United Nations Capital Development Fund (UNCDF) in Malaysia and China and with MicroSave Consulting (MSC) in Bangladesh and Vietnam to improve the financial health of low- and moderate- income populations.

Building on the early learnings from these four markets, MetLife Foundation, UNCDF and MSC will host a learning event on the sidelines of the Singapore Fintech Festival to help steer a mindset shift among practitioners from financial inclusion to financial health. **We invite you to contribute to this shift by sharing what financial health means to you, what you are doing about it, and what more needs to be done.**

FINANCIAL HEALTH:

From access to aspirations

Thursday, 14th November 2019
9:00 AM – 1:00 PM | Hotel Pan Pacific, Singapore

[Register here!](#)

What is financial health?

Financial health describes a condition where a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow them to enjoy life¹.

¹Consumer Financial Protection Bureau, US.

It is no longer a story about access

Developing economies have taken significant strides in financially including formerly unbanked and under-banked populations. Account ownership has been on the rise, which has helped developing countries inch closer towards 100% financial inclusion. Account usage has improved, albeit to a lesser degree. But people, day-to-day, still struggle to make ends meet. Why is it that even with a bank account and access to financial services, many people are unable to save, insure against risks and manage their debt loads?

But a story about aspiration

The linkages between financial inclusion and definitive improvements in people's lives are still obscure. This begs a significant question -- what lies or should lie beyond financial inclusion? How do we as practitioners re-center our focus on improving the lives of the populations we serve, beyond account ownership and even usage of financial services?

UNCDF will release a white paper on financial health in the context of developing countries at the end of 2019. Your inputs will be incorporated into this white paper, which will serve as a foundation for a global working group on financial health.

Let's humanize financial services

Agenda

8:30 AM – 9:00 AM Registration of Participants

9:00 AM – 9:35 AM

Opening Remarks

Financial Health: Beyond Financial Inclusion

Financial Health and its Relevance for the Developing World



9:35 AM – 9:50 AM

Coffee Break

9:50 AM – 10:50 AM

Panel Discussion

10:50 AM – 11:05 AM

Presentation

Practical lessons from Malaysia, China, Bangladesh and Vietnam in improving the financial health of end consumers

11.05 AM – 12:55 PM

Breakout Sessions

What does financial health entail for:

- End Consumers
- The Private Sector (including market enablers)
- Policymakers and Regulators

12.55 PM – 1:00 PM

Closing Remarks

1:00 PM

Lunch



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