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| ITU logo | INTERNATIONAL TELECOMMUNICATION UNION  **TELECOMMUNICATION STANDARDIZATION SECTOR** | | **Digital Currency Global Initiative** | |
| **DCGI-PG-I-048** | |
| **Original: English** | |
| **WG(s):** | | Policy & Governance -  Financial Inclusion Workstream | e-meeting 30 October 2020 | |
| **INPUT DOCUMENT** | | | | |
| **Source:** | | Bejoy Das Gupta, Vice Team Leader | | |
| **Title:** | | Meeting Agenda | | |
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| **Keywords:** | CBDC; Agenda; DLT; emoney; digital currency; policy; governance; financial inclusion; stablecoin |
| **Abstract:** | This document contains the agenda for the Financial Inclusion Workstream meeting of 30 October 2020 |

**Financial Inclusion Workstream Agenda**

1. Welcome
2. Recap of workstream areas of focus (discussed in the previous workstream and WG meetings; posted in SharePoint)
3. Presentation by Prabodha Agalawatte on Sri Lanka’s CBDC case study and financial inclusion [[DCGI-PG-I-050](https://extranet.itu.int/sites/itu-t/initiatives/dcgi/wg/input_policy/DCGI-PG-I-050.zip)]
4. Presentation by Natalya Thakur and Larry Rufrano on how stablecoins like Celo can help financial inclusion [[DCGI-PG-I-049](https://extranet.itu.int/sites/itu-t/initiatives/dcgi/wg/input_policy/DCGI-PG-I-049.zip)]
5. Presentation by Alex Nikolov and Robin Renwick on cryptocurrencies and financial inclusion case study [[DCGI-PG-I-051](https://extranet.itu.int/sites/itu-t/initiatives/dcgi/wg/_layouts/15/WopiFrame.aspx?sourcedoc=%7B04D418A5-7F54-4623-8AA6-37FDCD7C5C9D%7D&file=DCGI-PG-I-051.docx&action=default)]
6. Presentation by Bejoy Das Gupta on an e-money and financial inclusion case study
7. Actions for next meeting
8. AOB

**Information Note**

**Key Issues for the Financial Inclusion Workstream**

* How can digital currencies help enhance financial inclusion?
* What are the constraints/concerns/risks that are preventing digital currencies realize their full potential to lift financial inclusion?
* What are the policy and governance recommendations to maximize the financial inclusion benefits of digital currencies, while mitigating risks?
* Workstream participants are invited to make presentations on e-money, cryptocurrencies, stablecoins and CBDCs in the light of the above questions

**Some Specific Questions**

* In what ways, can digital currencies enable financial inclusion at absolute levels, relative to one another, and to existing payment systems? Are there any examples or use cases?
* What are the key aspects to consider in the transition to support equitable inclusion, including the obtaining of digital currencies by users and access to and expansion of digital infrastructure?
* What are the limitations, regulatory hurdles, or challenges that digital currencies face with respect to achieving financial inclusion? Which ones are addressable in the near or medium term, and how could they be addressed?
* Which limitations/roadblocks are very challenging or not addressable in the near or medium term? Technology issues could be discussed here.
* Where do digital currencies create noteworthy financial exclusion risk or other important risks, including for the financially vulnerable? What can be done to mitigate them?
* How do operator business models influence financial inclusion outcomes? (e.g., cost and access)
* How can “programmability” features of digital currencies support financial inclusion?

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