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The NBM hosted the World Bank's technical assistance for the development of the first National Financial Inclusion Strategy

From 3 to 7 November 2025, the National Bank of Moldova hosted a technical assistance mission from the World Bank. The aim of this mission was to provide support to the interinstitutional working group in finalizing the National Financial Inclusion Strategy (NFIS 2030) and in developing the action plan for the NFIS 2030 implementation program.

The development of this strategy, the first of its kind for the Republic of Moldova, is part of the technical support program funded by the Moldova Growth, Resilience, and Opportunities for Well-being Trust Fund (M-GROW), managed by the World Bank Group. The initiative is undertaken at a local level by an interinstitutional working group consisting of representatives of the seven institutions that signed the Memorandum of Understanding on the development, implementation, and monitoring of the strategy.

The Memorandum was signed between the National Bank of Moldova and the National Commission for Financial Markets, the Ministry of Finance, the Ministry of Economic Development and Digitalization, the Ministry of Education and Research, the Ministry of Labor and Social Protection, and Moldovan Banks Association on 28 June 2024.

The NFIS 2030 will be a long-term set of public policies aimed at defining and planning the roles of participating institutions in promoting financial inclusion. The strategy is geared towards capitalizing on opportunities to improve access to financial services, enhance their quality, and encourage their use by citizens from different social and economic backgrounds, as well as by small and medium-sized enterprises.

During the mission, nine workshops were organized, attended by representatives of the institutions that signed the memorandum, more than 20 other public and private entities, and civil society organizations interested in the implementation of NFIS. The workshops focused on the objectives of the strategy and finalizing the actions necessary for its implementation. The discussions focused on the four structuring pillars of the NFIS: (i) Use and quality of financial services, (ii) Payment ecosystem, (iii) Consumer protection in financial services, and (iv) Financial capacity.

The current stage has created a participatory context in which the public and private sectors have joined forces to adapt formulated actions so that they are viable and meet the needs and realities addressed in as many aspects as possible. These actions are meant to bring the necessary, meaningful support for inclusion for all people, regardless of gender, age, social status, abilities, education level, or place of residence, as well as for micro, small, and medium-sized enterprises (SMEs). Special emphasis will be placed on financially excluded segments to ensure broader and fairer access to financial services.

NFIS 2030 vision refers to the creation of a trustworthy, inclusive, and innovative financial ecosystem that contributes to building a resilient and prosperous society, reducing inequalities, and stimulating economic growth.

The development of NFIS 2030 is in line with the Republic of Moldova's commitment to promoting

sustainable economic development by achieving a higher degree of financial inclusion, with the support of international development partners.

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