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## The development of NFIS 2030 is progressing: drafting begins on the implementation programme for the first National Financial Inclusion Strategy

The Concept for the Implementation Programme of the National Financial Inclusion Strategy of the Republic of Moldova 2030 (NFIS 2030 Programme) has been published together with the [announcement initiating the drafting of the project](#) [1].

The publication of the NFIS 2030 Programme Concept marks a new stage in the process of strengthening financial inclusion at national level, following its validation by the Council for Sustainable Development Coordination on 14 May 2026.

The NFIS 2030 Programme will serve as the medium-term public policy document through which the objectives of the National Financial Inclusion Strategy of the Republic of Moldova 2030 (NFIS 2030) will be operationalised. The document will set out concrete measures, phased actions, institutional responsibilities, and implementation, monitoring and evaluation mechanisms.

“Financial inclusion brings financial services closer to people, regardless of where they live, their age, income or level of education. When these services are secure, accessible and tailored to real needs, citizens are better able to manage their money, save, make secure payments and take responsible financial decisions. For entrepreneurs, financial inclusion opens access to instruments that support business development. In this way, the NFIS 2030 Programme will transform the strategy’s objectives into concrete, coordinated and measurable actions, delivering tangible benefits for citizens, the business environment and the economy,” stated Ms Anca Dragu, Governor of the National Bank of Moldova.

At the operational level, the NFIS 2030 Programme will contribute to the implementation of strategic objectives relating to the diversification of financial products and services, the development of digital financial services, the strengthening of consumer protection, the promotion of responsible financial inclusion, the development of the population’s financial capability, and the improvement of the framework for data collection in the field of financial inclusion. At the same time, the document will support greater awareness and shared responsibility for sustainable financial inclusion.

This programme will ensure the implementation of the first National Financial Inclusion Strategy of the Republic of Moldova, marking an important step in strengthening a coherent national framework for expanding access to financial services, developing financial education and promoting responsible financial inclusion. The process was initiated by the National Bank of Moldova, with the support of technical assistance provided by the World Bank through the M-GROW programme.

The Ministry of Finance, the National Commission for Financial Markets, the Ministry of Education and Research, the Ministry of Economic Development and Digitalisation, the Ministry of Labour and Social Protection, and the Association of Banks in Moldova are participating in the drafting of the document.

Public institutions, the business and academic communities, non-governmental organisations, development partners and other interested parties are invited to contribute to shaping the priorities included in the NFIS 2030 Programme and its implementation measures.

Comments and proposals regarding the Implementation Programme of the National Financial Inclusion Strategy of the Republic of Moldova 2030 may be submitted by 26 June 2026 to the following email address: [nfis@bnm.md](mailto:nfis@bnm.md) [2].

Tags

SNIF 2030 <sup>[4]</sup>

Development of SNIF 2030 <sup>[5]</sup>

Implementation of the National Financial Inclusion Strategy of the Republic of Moldova 2030 <sup>[6]</sup>

National Financial Inclusion Strategy of the Republic of Moldova 2030 <sup>[7]</sup>

SNIF 2030 Program <sup>[8]</sup>

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