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# NBM and ODA are strengthening their collaboration to promote financial education, financial inclusion, and digitalisation of payments in the entrepreneurial environment

Today, 17 June 2026, the Governor of the National Bank of Moldova, Ms. Anca Dragu, and the Director of the Organisation for the Development of Entrepreneurship (ODA), Mr. Vadim Codreanu, signed a cooperation agreement. The document establishes the framework for cooperation between the two institutions to promote financial education, increase financial inclusion, and support the digital transformation of the entrepreneurial environment in the Republic of Moldova.

The National Bank of Moldova (BNM) and the Organisation for the Development of Entrepreneurship (ODA) will conduct joint training, information, and awareness-raising activities aimed at entrepreneurs, small and medium-sized enterprises, startups, and self-employed individuals.

The cooperation will focus on strengthening financial and digital literacy, promoting the use of modern, secure, and efficient financial services, electronic payment instruments, and the MIA Instant Payments system, as well as developing campaigns, mentoring sessions, and public events dedicated to digitalisation and financial inclusion in the business community.

An important objective of the collaboration is to promote responsible financial behaviour and to support entrepreneurs in accessing and using financial services tailored to the specific needs of the business environment.

In this regard, the Governor of the NBM, Ms. Anca Dragu, emphasised that financial education, financial inclusion, and the digitalisation of payments are fundamental components of a modern, secure financial sector that is focused on the needs of people and the real economy:

“For a central bank, financial stability is reflected in the behaviour of business people who understand, access, and use financial services responsibly. Through this partnership with ODA, we will bring financial education closer to entrepreneurs, small and medium-sized enterprises, and self-employed individuals. Modern payment instruments, such as the MIA Instant Payments system created by the NBM, directly contribute to making economic activity more efficient and reducing costs. The NBM supports a secure, accessible, and innovative financial ecosystem, where digitalisation goes hand in hand with trust, responsibility, and user protection.”

On his part, the Director of the Organisation for the Development of Entrepreneurship, Mr. Vadim Codreanu, noted that the development of financial and digital skills is important for sustainable business growth: “In a modern economy, the success of a business no longer depends solely on access to financing, but also on entrepreneurs’ ability to understand and effectively use financial and digital tools. Through this partnership with the National Bank of Moldova, we aim to provide entrepreneurs with the knowledge and skills needed to make informed financial decisions, adopt modern payment solutions, and grow their businesses in an increasingly digitalised economic environment. We are convinced that investing in financial and digital education is a direct investment in the competitiveness and resilience of businesses in the Republic of Moldova.”

The bilateral partnership provides for the organisation of training sessions, workshops, conferences, roundtables, and other activities designed to ensure that entrepreneurs have the broadest possible access to information and educational resources.

At the same time, the NBM and the ODA will cooperate in developing and disseminating educational modules, including digital ones, on topics related to financial education, digital banking services, payment security, and the use of modern payment instruments.

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