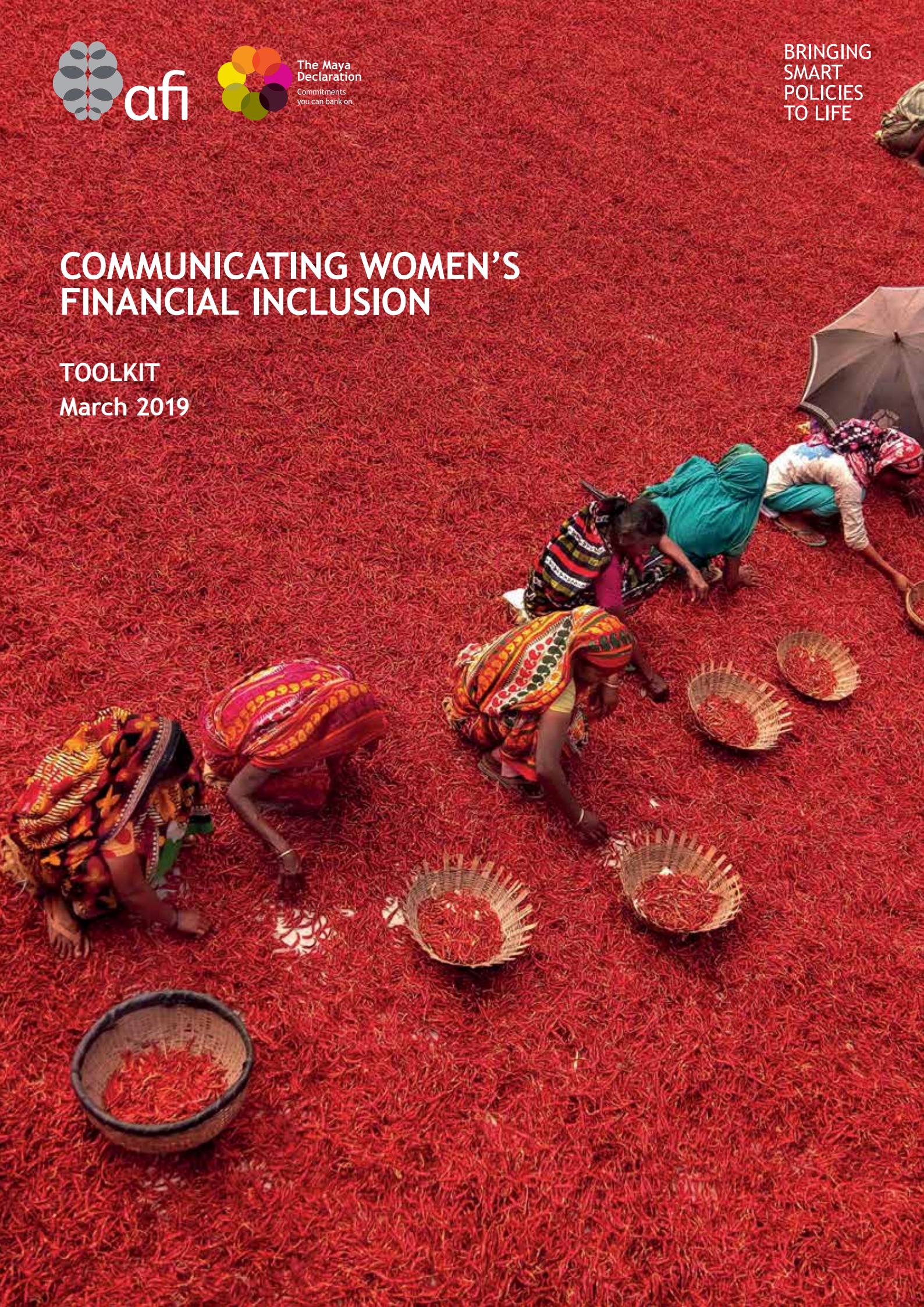




BRINGING  
SMART  
POLICIES  
TO LIFE

# COMMUNICATING WOMEN'S FINANCIAL INCLUSION

TOOLKIT  
March 2019





# ACKNOWLEDGEMENTS

This toolkit was prepared by the Alliance for Financial Inclusion (AFI) under the guidance of its Gender and Women's Financial Inclusion Committee (GWFIG) and together with communications staff from member institutions comprising the GWFIG.

AFI sincerely thanks its members for their invaluable contribution, particularly Da Afghanistan Bank, Bank Al-Magrib, Bangladesh Bank, National Bank of Cambodia, Central Bank of Egypt, Central Reserve Bank of El Salvador, Bank of Zambia, Central Bank of Lesotho.

Additional thanks to Michael Oke of Aura Financial as lead trainer and author of the Toolkit and for contributions provided by Monika Lajhner of AFI.

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# Introductory Remarks for Communicating Gender Toolkit

Women are at the heart of the Alliance for Financial Inclusion. Our commitment to gender and women's financial inclusion is spearheaded by the adoption and effective implementation of the Denarau Action Plan, which calls on our membership to halve the financial inclusion gender gap across the AFI member jurisdiction by 2021. Greater access to financial services for women is considered a key enabler for Gender Equality and Women Empowerment, fifth of the 17 ambitious Sustainable Development Goals (SDGs). With over half of the world unbanked being female, full financial inclusion is only possible with women.

AFI members understand that more equal access to financial services leads to increased economic welfare and enhanced financial stability. By the time this Toolkit is published, AFI member institutions in 32 countries have already articulated national policy commitments on gender and women's financial inclusion under the Maya Declaration. So far, 10 countries have implemented policy and regulatory improvements.

We created this Toolkit with the goal to help your institutions promote and share its work on gender and women's financial inclusion and as such significantly contribute to lowering the financial inclusion gender in your jurisdiction. We also believe that the strengthening your communications work on gender and women's financial inclusion is an important driver in creating greater gender diversity within your institution.

Financial inclusion for women is in everyone's interest. We hope this Toolkit helps you in your daily work in creating gender sensitive financial inclusion policies and bringing financial services to women.

**AFI Executive Director  
Dr. Alfred Hannig**



# Introductory Remarks for Communicating Gender Toolkit

Member institutions of the Alliance for Financial Inclusion committed to closing the gender gap in financial inclusion when we adopted the Denarau Action Plan in 2016 in Fiji. Since then, we have been working on strengthening our partnerships and exchanging information and knowledge to halve the gender gap in financial inclusion in our respective jurisdictions by 2021.

In May 2018, members of the AFI Gender and Women's Financial Inclusion Committee nominated communications staff from each institution to attend a pilot workshop on Communicating Women's Financial Inclusion. This Toolkit is the result of their work. It is designed to strengthen capacities of each AFI member institution to communicate the work we are all doing to bring more women to formal financial services. Improved communications and specific gender sensitive messaging should help showcase increased efforts that our institutions are making on the national level.

This Toolkit will guide each of our institutions in promoting the work on women's economic empowerment and advocating for women's financial inclusion in our countries. We expect that specific, targeted communication on women's financial inclusion will lead to more women having access to quality financial services. In turn, this should result in increased economic welfare and poverty alleviation in each of our countries.

I would like to thank all our communications staff who worked together to create this Toolkit and lead the way in our Alliance in promoting and advocating for the Denarau Action Plan.

We do not have time to lose, let us start promoting and sharing our work on women's economic empowerment and financial inclusion not only to inform and educate but to also inspire others to address the financial inclusion gender gap.

**Chair of the AFI Gender and Women's Financial  
Inclusion Committee  
Dr. Tukiya Kankasa Mabula**



**In developing economies,  
the gender gap in financial  
inclusion is 9%.**



# CORE OBJECTIVE: REDUCED GENDER GAP IN FINANCIAL INCLUSION

This toolkit helps your Central Bank communications to promote financial inclusion, focusing on a reduced gender gap between men and women.

The Central Bank in your country will have more specific financial inclusion objectives. For example, many AFI members aim to halve the gender gap by 2021.

This toolkit helps your Bank to develop a communications function that addresses those financial inclusion objectives.

## FINANCIAL INCLUSION AND THE SUSTAINABLE DEVELOPMENT GOALS (SDGS)

Eight of the 17 SDGs relate to financial inclusion and gender. Work in financial inclusion helps to meet these goals. See the visual of these 8 SDGs below.

## AFI'S SUPPORT TO MEMBERS ADDRESSING WOMEN'S FINANCIAL INCLUSION

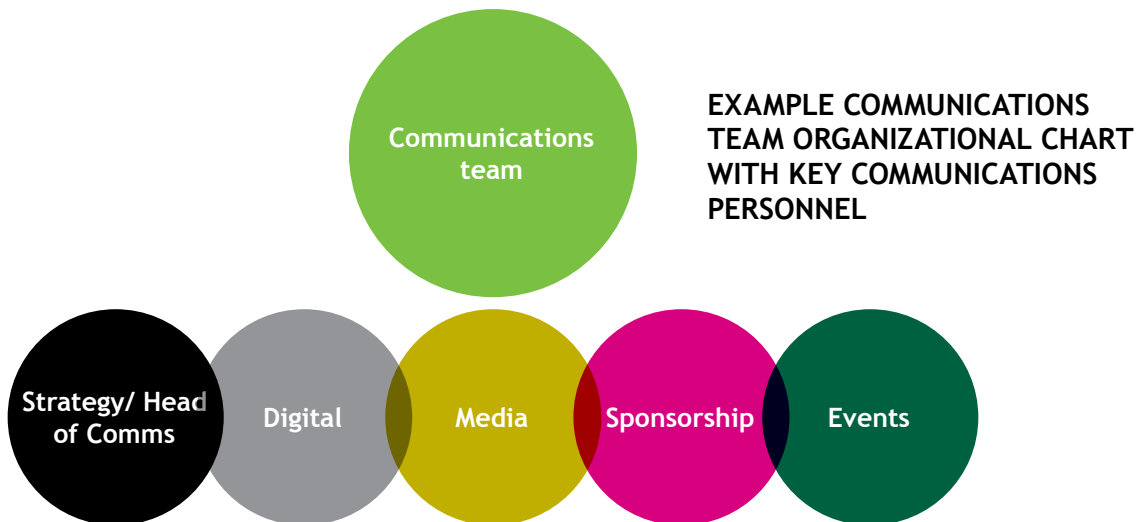
AFI's initiatives help members meet their goals to reduce the gender gap in financial inclusion. Part of this is the 2017 Maya Declaration Progress Report, which includes a section on the Denarau Action Plan. The Plan is an agreement by AFI members to halve the financial inclusion gender gap across AFI member jurisdictions by 2021.

The Maya Declaration Progress Report includes information on countries that have committed to specific initiatives for women's financial inclusion. Refer to the Report to help your Bank create communications targets.

Your country's gender gap commitment is the core objective and starting point for your communications work.



8 OF THE 17 SUSTAINABLE DEVELOPMENT GOALS RELATE TO FINANCIAL INCLUSION



## Questionnaire and gap analysis

See Appendix A for a questionnaire to assess “what works”, identify potential gaps, and stimulate new ideas.

## Communications audit

A communications audit is a systematic appraisal of the organization’s communications techniques, materials and impact on relevant stakeholders. Start with a checklist review:

### Bank objectives

Must be clearly defined, easily accessible, and broad enough to cover monetary and societal goals.

### Communications team

Structure and team governance. Roles and responsibilities. Job descriptions. Alignment with core tasks/audiences/channels. Ways to evaluate communications linked to Bank’s objectives.

### Senior management

Includes their contributions in meeting these objectives.

### External stakeholders and their interest in financial inclusion

Includes media, community groups, and financial services providers such as commercial banks and mobile banking telecom companies. How effectively do these audiences feel the Bank is communicating? Do they understand the targets?

## Bank’s communications function

All Central banks will have an existing communications department or team, with varying levels of sophistication depending on the Bank’s remit and range of stakeholders.


See the example organizational chart above, which suggests key communications personnel.

Consider the following elements when planning the communications function of your organization:

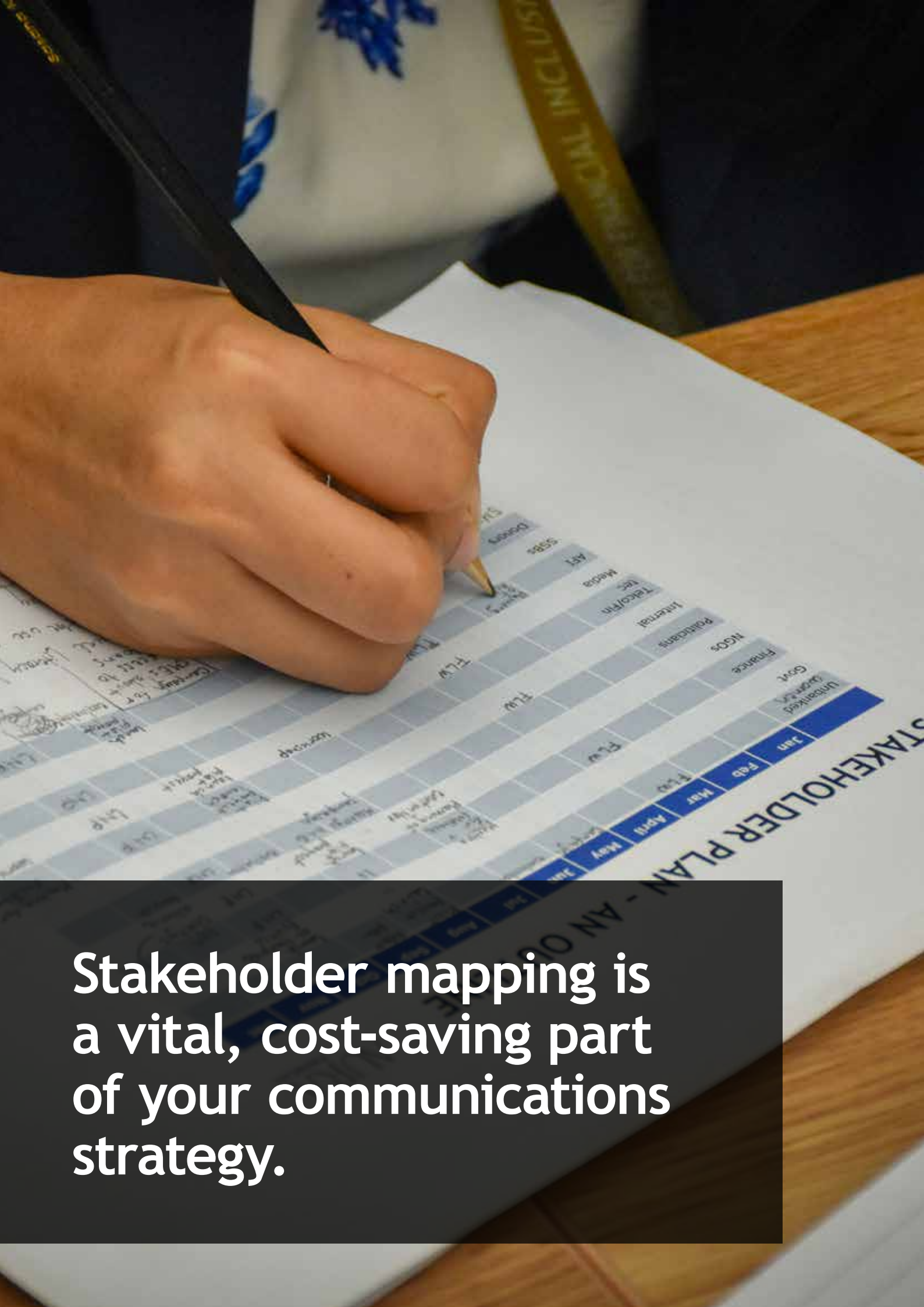
- Ideal structure - Individuals, resources, and materials
- Reviews of existing structure, processes and knowledge
- Roles, responsibilities and reporting lines
- Training and resource needs
- Briefs for third-party support where necessary
- Interface between communications team and Bank
- Information gatekeepers and operating structure
- Evaluations of the communications function and its objectives



Photo: Ibteessam Zayed Saleh from Central Bank of Egypt and Fatima Zohra El Gojdali of Bank Al-Maghrib during the AFI workshop, "Communicating Gender and Women's Financial Inclusion", May 2018, Kuala Lumpur, Malaysia.



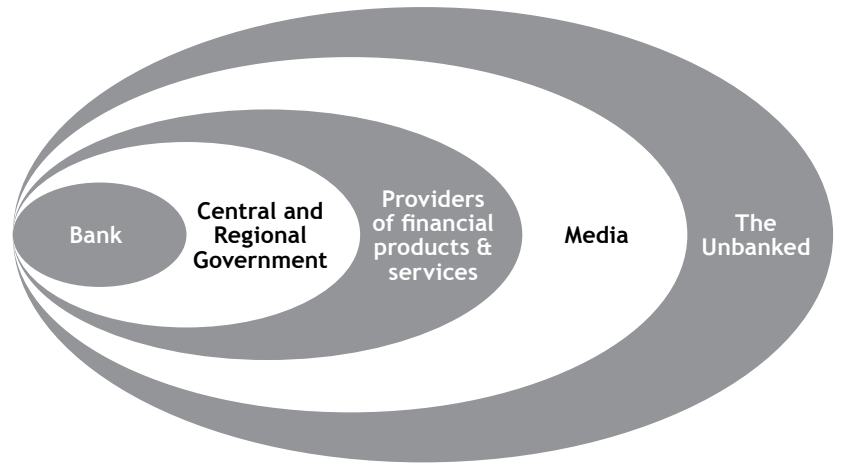
Communications tools such as gap analyses, audits, and audience maps help you set the right targets.



**Stakeholder mapping is a vital, cost-saving part of your communications strategy.**



**LINEAR  
 STAKEHOLDER  
 MAP SHOWING  
 COMMUNICATIONS  
 CHANNELS TO REACH  
 'UNBANKED' CITIZENS**



**Stakeholder mapping**

The stakeholder universe for financial inclusion is large. When mapping audiences, consider the following questions:

- Who are all possible audiences affected by the issues, even in perhaps small ways?
- Who are your priority audiences?
- What are their communications needs? What types of communications products or experiences will connect with them?

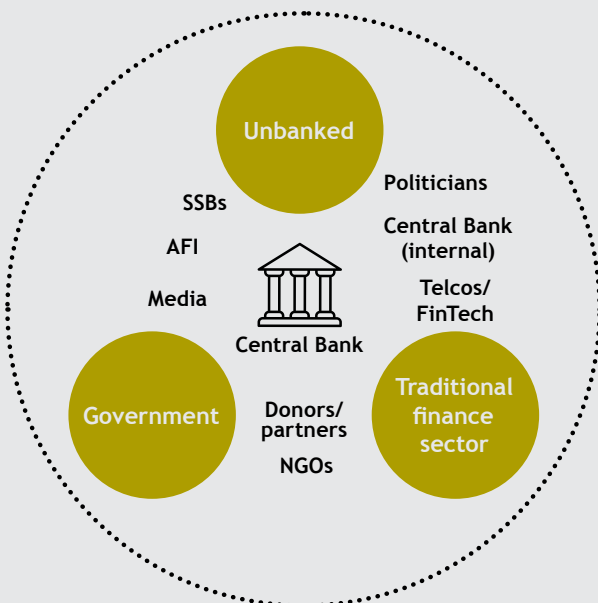
Some audiences such as journalists may be channels to the ultimate 'unbanked' end users. One method for stakeholder mapping is to view stakeholders linearly, communicating in turn to reach unbanked end users as shown above.

**QUESTIONS TO ASK WHEN  
 PRIORITIZING STAKEHOLDERS**

Why is this objective important? Who will help to achieve it? How do we deliver it? Which partners, resources and supporters are needed?

Remember that your stakeholder priority changes as the communications process develops. Initially, internal communications within the Bank may be needed to agree plans and resources. As a project develops, end users or "unbanked" citizens become the focus.

These changing priorities can be understood with a structured stakeholder review. See Appendix B for a more complex stakeholder map.



**AUDIENCE GROUPS  
 TO CONSIDER WHEN  
 COMMUNICATING ABOUT THE  
 GENDER GAP IN FINANCIAL  
 INCLUSION**



Your communications plan is a written document that includes vision, calendar, objectives, targets, and budget.

## HOW TO BUILD A COMMUNICATIONS PLAN

### Calendar

#### **Calendar: Create 1-year plan**

Include known milestones and events such as key Bank announcements, media campaigns, national events and holidays.

Sustain news flow and educate your audiences throughout the year.

### Collaboration

#### **Collaboration: Consult colleagues in other Bank departments**

Collaboration is vital. Seek buy-in and suggestions from colleagues.

Incorporate events from the AFI Gender and Women's Financial Inclusion Committee (GWIFC) and other programmes.

### Costing

#### **Costing: Annual budget**

Assess costs of each activity, including human resources, equipment, and materials.



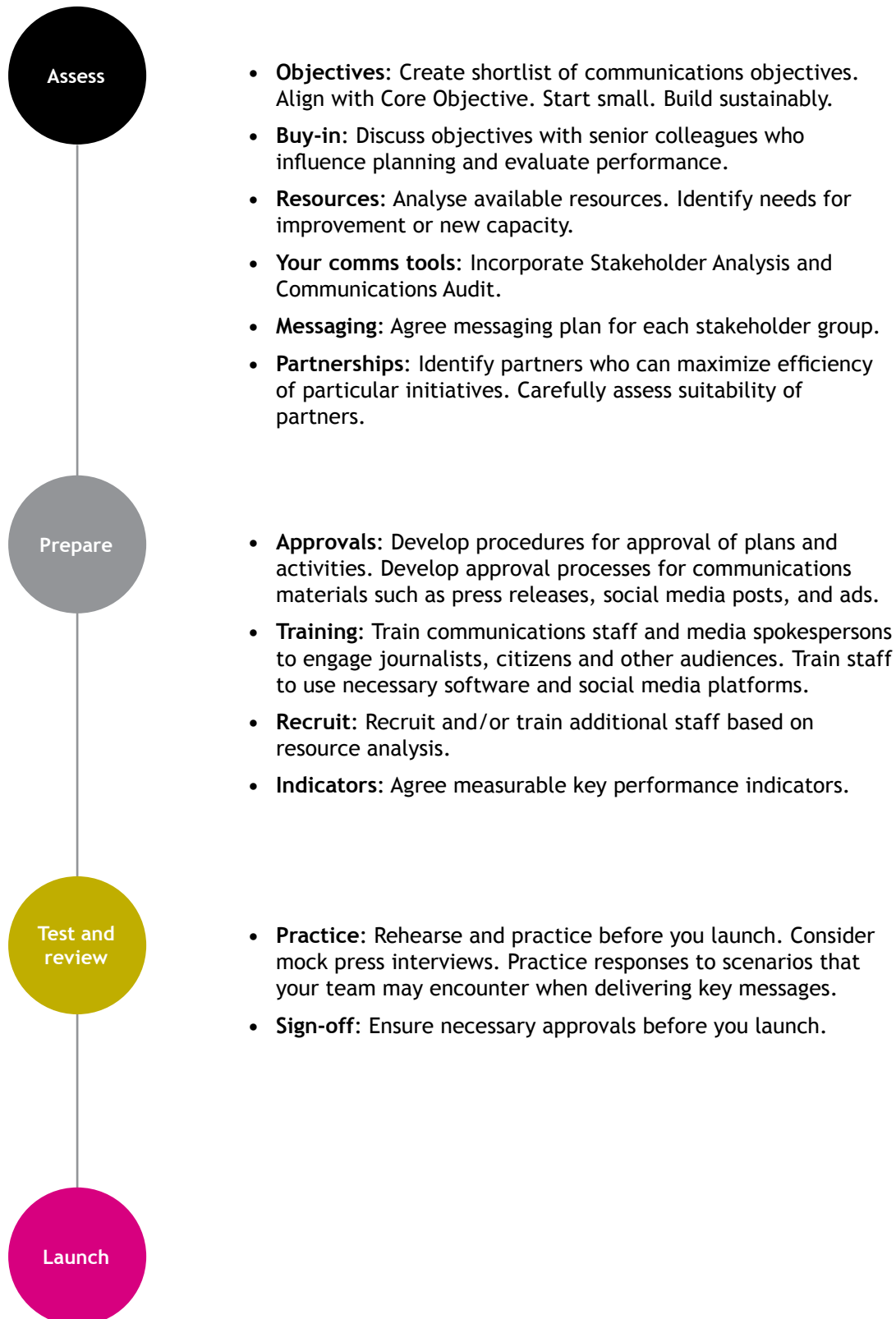




**Your communications plan  
for the gender gap is your  
roadmap to success.**

**Photo:** Teboho Senthebane from Central Bank of Lesotho, an avid participant during the AFI workshop, *“Communicating Gender and Women’s Financial Inclusion”*, May 2018, Kuala Lumpur, Malaysia.

# 3-PHASE APPROACH TO EFFECTIVE COMMUNICATIONS





# THE COMMUNICATIONS FUNCTION

Structure - Individuals, Resources, and Materials  
Review existing organisational structure, processes and knowledge

Define, develop and agree ideal structure

Roles and responsibilities

- Interface between communication
- Gate keepers and managing staff
- Evaluation



**Take the time to set the right gender gap communications targets and indicators. These will help your Bank measure success.**

Photo: Trainer, Michael Oke from Aura Financial explores creative approaches, methods and tools that effectively communicate gender and women's financial inclusion.

Tailor gender gap messages for each audience group. Use plain language and visuals.

# THE ECONOMIC AND FINANCIAL DIVIDE 2015

## FINANCIAL BEHAVIOUR

KEY: men women

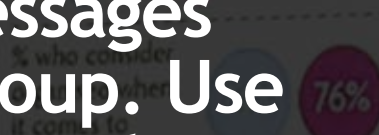
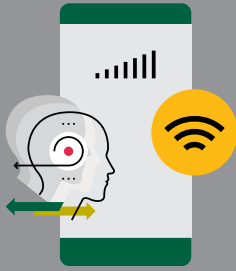


Photo: Mae Tan Siew Mann, Project Manager of Gender Mainstreaming at UNDP Malaysia discussed the perception of gender concepts during the AFI workshop, "Communicating Gender and Women's Financial Inclusion", May 2018, Kuala Lumpur, Malaysia.





Define clear messages on the financial inclusion gender gap for your Bank's written, verbal, public, and internal communications.

## APPROACH TO MESSAGE DEVELOPMENT

### Write down issues collaboratively

Write down all issues associated with your objective. Identify potential problem areas. Seek input from other Bank teams.

### Create a confidential Q&A document

Write questions that audiences may ask about the financial inclusion gender gap. Then write clear answers in a single document that your team can use to create relevant gender gap messages.

Do not ignore tough questions! Unanswered questions at the beginning of the communications process will cause bigger problems later!

### Define core messages

Create gender gap messages that align with the Q&A document. Use plain language. Base your communications materials such as FAQs, briefing materials, and digital design materials on these messages.

### Review, refresh, re-publish

Review the Q&A document regularly for relevance.



### Key questions

- Define an objective
- Outline prioritized stakeholders list
- What are “the 6” questions?
- Give 3-6 key messages



Use plain language in all communications to ensure that concepts such as financial inclusion and the gender gap are clearly understandable.

# KEY MESSAGES ON WOMEN'S FINANCIAL INCLUSION

**Source 1: Global Findex Database.** The Global Findex is the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Its database is updated every three years. Below is useful data from the recent Global Findex report.

## Financial inclusion messages

The World Bank and others use having an account as a marker of financial inclusion. Globally, 69% of adults have an account, up from 62% in 2014 and 51% in 2011.

About 1.7 billion adults remain unbanked—without an account at a financial institution or through a mobile money provider. In 2014, that number was 2 billion.

Globally, 31% of adults are unbanked.

Financial inclusion is not an end in itself but a means to an end. When people have a safe place to save money, as well as access to credit, they are better able to manage financial risk.

## Gender information messages

Women are overrepresented among the unbanked worldwide. About 980 million do not have a bank account.

Women represent 56% of all unbanked adults globally.

The growth in account ownership since 2011 has not benefited all groups equally. Women are still less likely than men to have an account.



In developing economies, 56% of all unbanked adults are women. The financial inclusion gender gap is at 9%. Gender gaps in account ownership remain mostly stuck where they were in 2011 and 2014.

In some economies, a large gender gap is slowing national progress in financial inclusion. Efforts to increase account ownership in these economies must prioritize financial inclusion for women.

## Mobile money messages

The spread of mobile money accounts is creating opportunities to serve groups that have traditionally been excluded from the formal financial system.

The gender gap of 5 percentage points remains unchanged since 2014, despite an overall increase in the use of digital payments.



**We have compiled messages from the Global Findex Database and UN Women for your team to use in its own communications.**



---

## **Key questions when defining Bank messages about women's financial inclusion**

- What is financial inclusion? What is the status of FI in my country?
- Who are the target audience?
- How many women are excluded?
- What is the Alliance for Financial Inclusion?
- What is the measure of your financial inclusion (FI) objective?
- How can you know if you reach the FI target?
- Why is FI important? For whom?
- Who are some people excluded from formal finance?
- Who helps to promote FI? How do commercial banks help FI?
- What is the current position of women in society/education/inclusion/business etc?
- Is microfinance doing the job of FI?
- What is the commitment of the central bank to FI? Why is it important?
- Where do refugees fit into FI?
- What are the perceptions of “a women's place” in society in my country?
- Why do the unemployed or self-employed need FI? Why is FI important if a person has no money?



# KEY MESSAGES ON WOMEN'S FINANCIAL INCLUSION

**Source 2: The AFI Workshop on Communicating Gender and Women's Financial Inclusion. This 2018 AFI workshop reviewed key questions faced by Central Bank communicators to help them develop practical messages. Below is UN Women data on economic empowerment that the group referenced.**

Women have less access to formal financial institutions and saving mechanisms. 55% of men report having an account at a formal financial institution. Only 47% of women do.

Gender differences in laws affect developing and developed economies. Almost 90% of 143 economies studied have at least 1 legal difference restricting women's economic opportunities.

## More data and messages from workshop

Financial inclusion is important to education, health and human rights, as well as to economic benefits for individuals and society.

Groups promoting women's financial inclusion: central banks, AFI, commercial banks, mobile network providers, local and national government, businesses, World Bank, UN, NGOs, schools, and community groups.

Commercial banks promote financial inclusion by providing simpler current accounts, savings accounts, access to credit and borrowings, financial education and data.

Financial inclusion is important to employed and unemployed people. It provides security for individuals living in urban and rural environments.

People with "no money" often need access to start-up funds and/or responsibly run credit.

Women are 50% of the world population but 70% of the world's poor. Women earn 24% less than men on average.

Women who return to work after childbirth

can suffer from a drop in earnings, which then never return to pre-child levels.

97% of women repay loans in full. Only 70% of men do. Women are more vulnerable to loan sharks and informal credit.

Fewer women than men have mobile phones, which makes banking more difficult.

Levels of literacy and ownership of SMEs are lower for women compared to men.

Women are more likely to spend on the health and healthcare of children and on their ability to find education and jobs.

Women account for 60% of the world's work hours but receive only 10% of income and only make up only 1% of property ownership.



## Key questions

- Have you considered these issues before?
- Do you have a current plan?
- Can you identify a way forward for your bank's communications team?
- What is your greatest inclusion challenge?
- What do you think is needed to communicate financial inclusion?
- What are the gender issues in your country?



Women are more likely to spend on health and healthcare of children and on their ability to find education and jobs.



Financial inclusion is important to education, health and human rights, as well as to economic benefits for individuals and society.



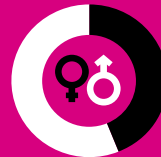
97% of women repay loans in full. Only 70% of men do.



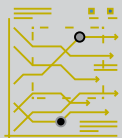
Levels of literacy and ownership of SMEs are lower for women compared to men.



44% adult males with no account  
56% adult females with no account



In developing economies, 67% of men and 59% of women have a bank account. That's a gender gap of 8%.



Globally, 69% of adults have an account. This is up from 62% in 2014 and 51% in 2011.



Globally, 31% of adults are unbanked.



Women are 50% of the world population but 70% of the world's poor. Women earn 24% less than men on average.



Women account for 60% of the world's work hours but receive only 10% of income.



Fewer women than men have mobile phones, which makes banking more difficult.



Nearly 90% of 143 economies studied have at least 1 legal difference restricting women's opportunities.



Photo: Participants of AFI member training on Communicating Gender and Women's Financial Inclusion, held in Kuala Lumpur from 23 - 25 May, 2018.

## PRINCIPLES AND POLICIES

Your Bank must have a consistent position on important communications issues. These include:

- **Language and tone of voice** in external verbal and written communications
- **Operating principles and standards** that govern employees behavior and interactions with others, both inside and outside the organization
- **Sign-off/approval procedures** for public statements
- **Permissions forms** for usage rights and copyright to protect Bank from fines or legal action due to infringement of rights of others
- **Privacy and data security:** agree on appropriate working practices with your IT department, and follow their IT policies



### Key questions

- Do you have a plan?
- What are the major milestones or drivers?
- Who develops the plan?
- Does it work?
- Where do you need most/more help?
- How are the plans signed off?



Your Bank should have a consistent position on important communications. This includes language, tone of voice, principles and standards, sign-off procedures, permission forms, and privacy and data security.



# GUIDANCE ON USE OF COMMUNICATIONS CHANNELS

## Website

Your website is often the first thing that people will see when they seek information about your Bank. Your website is essential for domestic and international audiences, and it must provide a fair and accurate reflection of the Bank, as well as up-to-date information.

### HOW TO PLAN YOUR SOCIAL MEDIA CAMPAIGNING AROUND THE FINANCIAL INCLUSION GENDER GAP

- 1 Map your posting/ publishing schedule for your campaign**  
Flag external events that may spark interest in or conflict with campaign aims
- 3 Work out comment moderation**  
Consult your existing moderation policy, or create one for inappropriate or abusive comments
- 5 Use hashtags relevant to project**  
Bring content to wider audiences
- 7 Tailor your content for the channel**  
Twitter is more reactive and fast paced. Facebook can accommodate longer, more reflective posts
- 9 Always sense check your images**  
Are you showing the inside of your office with sensitive material in view?

## Social media

Audience engagement on social media is cost-effective, with high returns compared to traditional forms of advertising. Determine the most popular social media channels in your country. Use judgement to determine topics, tone of voice, “who is speaking”, etc). Actively engage with other key stakeholders’ social media channels and posts to facilitate conversation on topics of mutual interest conversations and build on-line support. Remember to refresh, monitor and respond to the channels you have chosen.

- 2 Agree frequency of posts**  
General good practice is two posts daily on Twitter, one daily on Facebook
- 4 Try to avoid ‘naked’ posts**  
Each post should include a picture or video
- 6 Get to know your audience by asking open-ended questions**  
This helps boost post engagement
- 8 Use calendar hooks to boost engagement**  
Link content to real-world events (e.g. Mother’s Day)
- 10 Get permissions for images**  
Has anyone featured given consent to be photographed and for the image to be used in this way?

USERS AND AD REVENUE 2017

NETWORK  
USERS  
AD REVENUE



Facebook  
2.2Bn users  
\$34Bn



Twitter  
0.3Bn  
\$548M



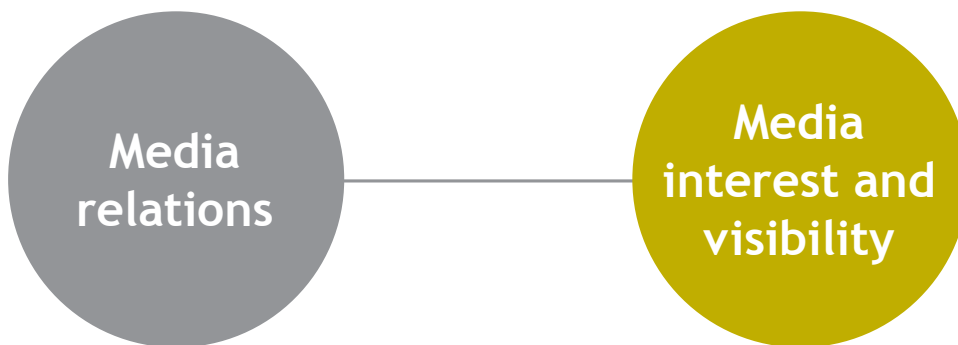
Instagram  
0.8Bn  
\$4.1Bn



LinkedIn  
0.5Bn  
\$4.1Bn



Your Bank media relationships will significantly influence the success of your comms. Media includes radio, TV, print, and web. Use channels that work in your context.



## Media relations

Media relations include all contact between Bank and media, and notable journalists from independent publications. Your media relations strategy should include:

- **Media library:** Includes materials produced by the Bank, including briefing sheets, press releases, photography, video, and notes to editors.
- **Training and media guidelines:** Includes guidance for conversations with journalists, terminology, difficult interviews, key messages, and relationship-building. Media spokespeople should receive additional training to address media and participate in interviews.
- **Enquiries handling procedure:** Example in Appendix D.

## Maintaining media visibility and interest

- Ensure regular activities through the year in your activity calendar.
- Monitor news to help you identify potential ad-hoc communications opportunities to enhance your institution's reputation and fulfill your mandate.
- Your team will need to move fast to capture opportunities, so ensure that your materials and media relations capabilities are ready to go.

# CRISIS PLANNING

A crisis is possible at any moment and can seriously jeopardize perceptions of the Bank, its effectiveness, and the economic standing of the country or individual stakeholders. Consequences for financial markets may be immediate and critical to commercial banks and ultimately, the public. Consequences can be far-reaching and long-lasting.

Communications during crisis is unique in many ways. Central Banks often communicate during an economic or monetary crisis to signal that it has a central role in supporting financial stability. Bank messages may need to be more immediate and more detailed than those during a non-crisis period.

Your Central Bank needs a clear crisis action plan that is part of the annual communications program. A crisis action plan includes three stages:

## Pre-crisis

Communications can play a major role to avoid a crisis from occurring, becoming public or developing. This should include:

- Monitoring and early warning processes (e.g. Google Alerts for keywords)
- Clear, accurate descriptions of the Bank already in place online
- Crisis manual with established protocols
- Spokespersons trained to communicate internally, with media, and with the public
- List of key third influencers, such as notable bloggers/journalists/independent third-party endorsers
- List of key domestic, regional, and global contacts with whom proactive communication may be needed (e.g. regional development banks, organizations with commercial links to the Bank)
- Draft holding statements to cover possible scenarios such as cyber-attack, commercial bankruptcy, and corruption allegation.

## Crisis response

The following features are necessary when responding to a crisis:

- Named individuals responsible for crisis response (often a small group with technical and communications experience)
- Confidential process for information gathering, risk assessment, drafting and sign-off for all crisis responses, whether private or public
- Creation of incident handling team and facilities for them to receive confidential information and brief relevant stakeholders
- Communications personnel (e.g. trained spokespersons using prepared statements)
- Information dissemination process which uses pre-determined channels (e.g. to post official online statements/updates)
- Pre-determined online comments (e.g. Thanks for your comment, please contact me at X... rather than online responses)
- Feedback loop to monitor and provide intelligence to incident handling team

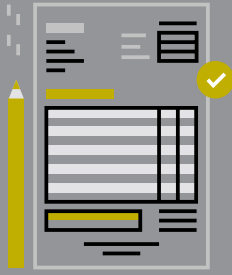
Rehearse a simulated crisis event at least once a year to assess your crisis communications plan and to highlight areas for improvement.

## Post-crisis

After a crisis, review what happened, and agree plans to avoid reoccurrence and support restorative actions. These include:

- Review cause and potential remedies
- Stakeholder research and feedback
- Impact assessment in respect of key Bank tasks/programs
- Recommendations for improved resources and infrastructure
- Training requirements
- Reparations that may be required (to organizations/groups/individuals)





Always include an amount of contingency in your communications budgets (generally around 10%) for unexpected circumstances. Do not be over-optimistic on costs.

## BUDGET PLANNING

Follow these steps to create budgets for an event or program of events.

- **Internal proposal:** Develop an internal proposal that aligns with the general scope and outline of the project with colleagues.
- **Sign-off timing:** Determine deadlines that need to be met to deliver successfully.
- **Third-party suppliers:** Contact a range of suppliers to get different quotes and to understand available options.
- **Clear deliverables:** Ensure clear deliverables and cut-off points in your budgets.
- Consider different ways of accounting for costs:
  - **Time spent:** e.g. full-time equivalent, fixed project costs, ongoing for maintaining a certain level of activity, annual budget.
  - **Line-by-line costing:** Divide all elements of your plan into individual line items.
  - **Contingency and realism:** Always include an amount of contingency in your budgets (generally 10%) for unexpected circumstances. Do not be over-optimistic on costs, as this will create problems.
  - **Deliver on budget:** To avoid shocks, regularly review costs and time spent on particular costs
  - **Audit your process and results:** Review budget and costs as part of a standard review process when a project is complete.
- **Production briefs:** When employing an external supplier, write a clear and concise production brief (see appendix). Specify your objectives and required outputs in plain language.



### Key questions

- Have you drafted a budget before?
- How is budget information shared in your Central Bank?
- How are budgets reported?
- Have you hired third-party help before?
- How does the Bank manage suppliers' payments?
- What are your concerns about budget processes?



An approach to approved suppliers: Consider pre-approving a suppliers shortlist. This can save time when producing materials and working on projects. Regularly review your suppliers list.

# MONITORING AND REPORTING STRUCTURES

Clear, measurable performance indicators enable you to demonstrate the impact of your communications. Where possible, undertake a baseline study before you start work.

Performance indicators will vary, but should cover issues such as:

- **Amount** you communicate (number of press releases or events etc.)
- **Number of people reached** (coverage in different types of media, visits to websites or social media interactions)
- **Impact** of communications (changes in behavior or perception of the Bank)
- **Effectiveness** of communications (performance against budget and assessment of overall return).

## Use Bank financial inclusion data to support your communications

Your Bank is likely collecting useful information about financial inclusion. This information can help you target the right stakeholder groups with information and/or educational campaigns. Meanwhile, changes in data can help to evaluate impact of communications initiatives. This information can also be used to identify Bank achievements and progress to include in your communications.



Photo: Som Nita and Mak Reaksmy from National Bank of Cambodia at the AFI workshop, "Communicating Gender and Women's Financial Inclusion", May 2018, Kuala Lumpur, Malaysia.



### Key questions

- How can you bring data to life?
- Do you have KPIs?
- Do you see KPIs as valuable?
- What KPIs do you think will work for your bank?
- Should you make this information public?
- Do you measure the impact of campaigns?



Bring data to life with charts, infographics, illustrations, animation, and other techniques that can clearly visualise complex ideas.

# APPENDICES



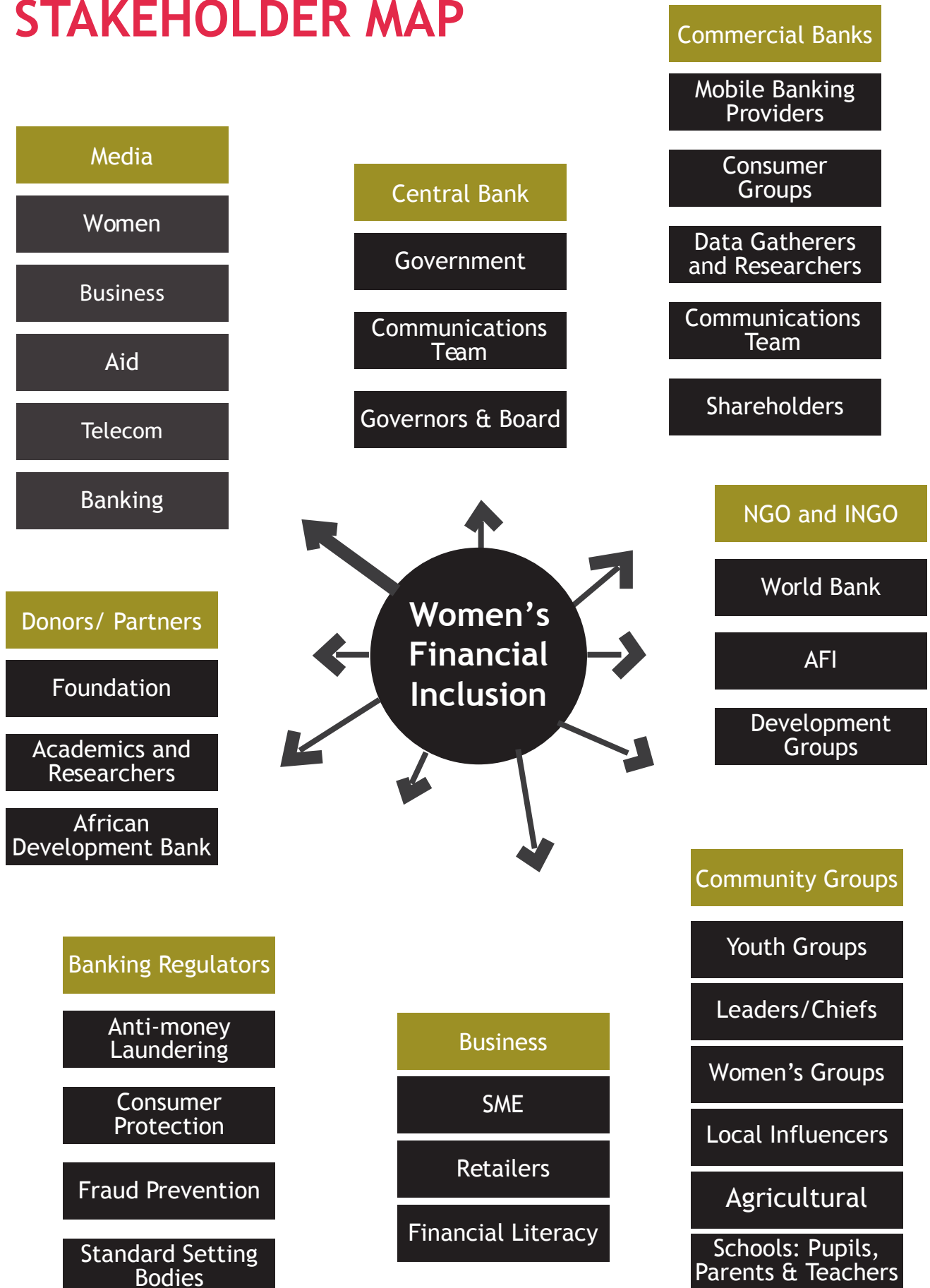
Photo: Communications staff from member institutions comprising of the AFI Gender and Women's Financial Inclusion Committee (GWFIG) during the AFI workshop, "Communicating Gender and Women's Financial Inclusion", May 2018, Kuala Lumpur, Malaysia.



# QUESTIONNAIRE

1. Is financial inclusion featured in your Bank's existing communications?
2. To what extent do you think your Bank's communication of gender and women's Financial Inclusion could be improved?
3. Would you like a preliminary dedicated conversation with AFI about what can be done to communicate financial inclusion in your country?
4. Are you aware that training and other resources exist for your country and that AFI can support you in this area?
5. How is your Bank's communications department structured?
6. Do you have a specific and structured communications plan or communication strategy that features inclusion and gender?
7. What are your Bank's biggest inclusion challenges? Are you clear about your Bank's objectives and challenges?
8. Who are your Bank's most important stakeholders/audiences?
9. Who develops the Bank's communications plan? Does it have a budget?
10. What is needed for your Bank to better communicate financial inclusion?
11. What are the main gender issues in your country?
12. What are the major milestones, targets and drivers for inclusion in your country?
13. What are the roles and responsibilities for financial inclusion in the communications department of your Bank?
14. Where do you think your Bank needs most/more help with communications?
15. Have you personally ever built a budget before?
16. What communications materials does your Bank use now?
17. Have you/your Bank hired third party help before?
18. How effective is your Bank's website at communicating gender and women's Financial Inclusion?
19. Does your Bank use social media to reach stakeholders?
20. How are inquiries on financial inclusion handled by your Bank?
21. Which communications materials and resources are most valuable to your Bank? Why do you think they are most valuable?
22. How is information managed before it is communicated to the public? How are the Bank's plans signed off?
23. Do you measure financial inclusion data in your country?
24. Is the Bank's communications work measured?
25. Does the Bank have any key performance indicators (KPIs) for inclusion, gender or communications impact?
26. Is your communication plan based on statistics or studies about gender or inclusion in your country? Are you/your department directly related with the efforts to reach the objectives of your Bank on financial inclusion?

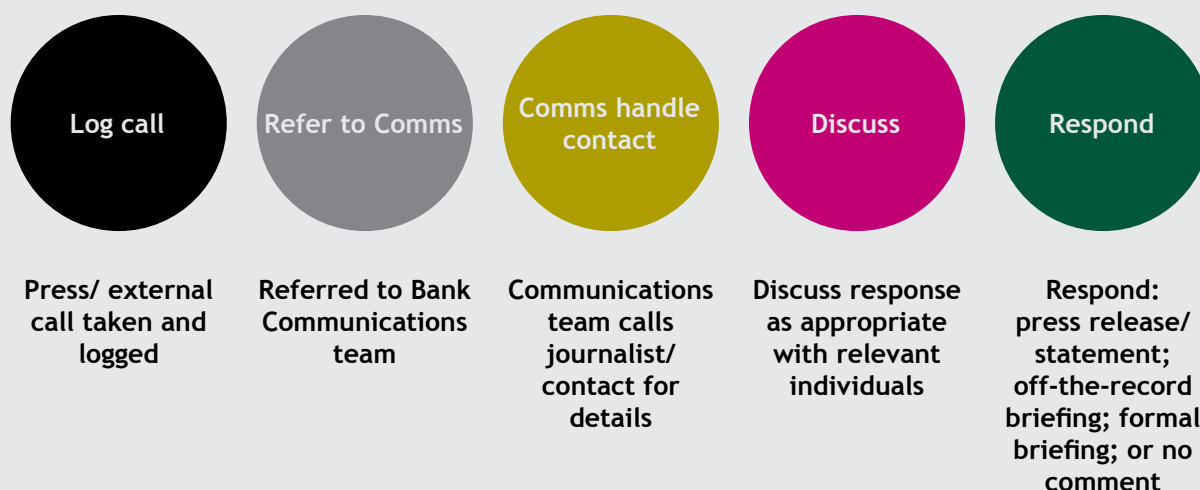
# EXAMPLE OF DETAILED STAKEHOLDER MAP



# MEDIA ENQUIRY HANDLING FORM

Media Enquiry				
Date & Time:				
Journalist's Name	Publication	Tel:	Email:	Deadline
Details of Enquiry				
Contact				
Comments				

# MEDIA HANDLING PROCEDURE





# OUTLINE EVENTS PLANNING CHECKLIST

## High level planning: 4-6 months ahead of event

- Establish event goals and objectives.
- Select date.
- Identify venue and negotiate details.
- Develop Event Master Plan.
- Get cost estimates (e.g., room rental, food & beverages, equipment, speaker fees, travel, etc.) and create a budget.
- Recruit event committee, event manager or chair and establish sub-committee chairs.
- Create and launch publicity plan & brand your event (ensure staff and/or volunteers are identified to manage specific tasks - e.g. media relations, VIP coordination, printed material design & printing coordination, signage, online /social media, etc.).
- Identify and confirm speakers/presenters/entertainers/hostesses.
- Identify and contact sponsors/partners.

## 3-4 months ahead of event

- **Speaker/presenter/entertainer liaison: e.g.:**
  - Finalize presentation/speech topics.
  - Get biographical information and photo.
  - Travel & accommodation arrangements.
  - Have contracts signed, if appropriate, etc.
- **Financial/Administration: for example, determine:**
  - Registration fees.
  - Set up/enable online registration.
  - Sponsor levels/amounts.
  - Identify items to be underwritten and accounting tracking details.
- **Venue/logistics planning, e.g.:**
  - Investigate need for any special permits, licenses, insurance, etc.

- Determine and arrange all details - menu, A/V equipment, registration set-up, parking, signage, etc.
- Review security needs/plan for the event with venue manager.

- **Publicity: Follow publicity plan, e.g.:**

- Develop draft program.
- Create draft event script (e.g. MC, speaker introductions, thanks, closing).
- Develop publicity pieces - e.g., newsletter articles and/or ads, radio spots, print, blog posts, articles for submission to other publications and/or ads).
- Request logos from corporate sponsors for online and printed materials.
- Develop and produce invitations, programs, posters, tickets, etc.
- Develop media list & prepare News Release, Media Advisory, Backgrounder and all media kit materials (e.g. speaker info, photos, etc.).
- Create event page on your website.
- Enable/create email event notifications.
- Create a Facebook event page.
- Develop a promo video and post on YouTube and your Facebook page.
- Register your event on a variety of online event calendars.
- Create some buzz on your blog or member forums.
- Determine VIPs and create invitation and tracking document (e.g., spreadsheet).

## 2 months prior to event

- **Send reminders to contact list on registration/participation.**
- **Presenters/Speakers: e.g.: confirm travel/accommodation details.**
  - Request copy of speeches and/or

presentations

- **Sponsorship: follow up to confirm** sponsorships and underwriting.
- **Publicity: Release press announcements about keynote speakers, celebrities, VIPs attending, honorees, etc.**
  - Post your initial event news release on your website and circulate to all partners, affiliated organizations, etc.

- Ensure all promo items, gifts, plaques, trophies, etc. are on-site.

## Event day

- Ensure you have copies of all instructions, directions, phone numbers, keys, extra parking permits for VIP guests, seating charts and guest lists with you.
- Check-in with each Committee Chair to ensure their team is on track.

## 1 week ahead

- Have all committee chairs meet and confirm all details against Master Plan - and ensure back-up plans are developed for any situation (e.g. back-up volunteers as VIP greeters, additional volunteers for registration or set-up).
- Finalize event script.
- Brief any/all hosts, greeters, volunteers about their event duties and times.
- Final seating plan, place cards, etc.
- Provide final registration numbers to caterer.
- Make print and online copies of any speeches, videos, presentations, etc.
- Final registration check, name badges & registration list.
- Determine photo op and interview opportunities with any presenters, VIPs etc. and confirm details with interviewee and media.

## 1 day ahead

- **Confirm media attendance.**
- **Ensure all signage is in place.**
- **Ensure registration and media tables are prepared and stocked with necessary items** (e.g. blank name badges, paper, pens, tape, stapler, etc.).





# AGENCY CREATIVE BRIEF

**PROJECT** CORPORATE BRAND MANUAL  
**DATE** DECEMBER 4, 20XX  
**ORIGINATOR** JOHN SMITH  
**CONTACT TEL** +XXX 803 308 2375  
**EMAIL** JOHNSMITH@XGROUP.COM

Originating Department	Project	Completion Deadline
Bank X - Financial Inclusion Communications (FIC)	BANK Brand Manual	End February 20xx

## Task

Develop and produce a brand manual for the BANK Corporate Brand and its sub-brands, and subsidiaries.

Manual should incorporate specific technical and user guidelines as to its application.

Completed manual must be adaptable to user-friendly formats i.e. PDF, digital interactive and downloadable formats.

## Background

BANK Group is a government entity combining its long history with the dynamism and innovation of 'new generation' financial services to promote inclusion and gender balance.

The BANK brand is monolithic with green as the corporate brand color.

The BANK has a long history of visibility in the financial services sector. The bank's strategic intent is to leverage domestic leadership towards attaining its vision of promoting financial stability to enable growth and support those without access to the formal financial system, especially women.

The BANK is extending its domestic, regional and global footprints and may develop branding to reflect initiatives, such as financial inclusion and women under a different brand name/icon/signature through the development of the existing brand architecture, e.g. "Central BANK of X's Women's Financial Inclusion Project"

## Project Challenges

Increased challenges of maintaining an appropriate uniform look and feel for across the BANK's project and regulated responsibilities, as well as with new projects.

Need to have a reference template document for all brand liveries for consistency across the group, for use across many communications initiatives from global banking regulators to schools. The branding needs to be recognizable by those who may have been historically disadvantaged or without having had access to education in literacy and numeracy.

The need for such template to be easily accessible to all authorized staff Group-wide and in a number of languages/dialects.

**Objective of the Bank Manual**

Create a common information source that will guide the use and application of ALL brand liveries to internal and external communications personnel who need to produce visual material that bear the official mark of the BANK.

Make this guidebook user-friendly and available in easily accessible formats.

**Success Criteria**

Must answer questions about brand application and uses with ease of access.

Must totally eliminate ambiguity regarding application and uses of brand liveries.

Must cover all aspects of branding liveries and customer touch points.

**Target Audience**

Internal - staff across the group.

External - agencies, consultants, suppliers and contractors working for the bank.

**What is the scope of use?**

Global - among any audience that the BANK aims to reach. Specifically those excluded from the formal financial system (women/children/men of all ages), media, commercial banks and financial services providers, regulators in other jurisdictions, donor organizations, NGOs, etc.

**TIMELINES/ DEADLINES**

**Proposal & Commissioning of Project: end Dec 20xx**

**Draft 1: January 20xx**

**Final Draft: Mid-February 20xx**

**Production: end February 20xx**

# GLOSSARY OF PR/MARKETING TERMS

**Advertising** - The paid promotion of goods, services, companies, or ideas by an identified sponsor.

**Advertising campaign** - A series of advertisements and related promotional materials used together as part of a coordinated plan.

**Advertorial** - An advertisement in a print publication that has the appearance of a news article; literally an advertisement that often reflects the look of an editorial article.

**Affiliate marketing** - A method of website promotion, affiliate marketing rewards an affiliate for every visitor, subscriber and/or customer provided through its efforts.

**Affinity marketing** - Affinity marketing targets promotional efforts toward one group or category of person.

**Angle** - The perspective from which a story about a news event is portrayed or told. Often agreed by a journalist and editors to appeal to a target audience or fit with a publication's style. As a result of the angle, a reader may be more likely to engage with the news item.

**Billboard** - A type of display advertising outdoor sign or poster.

**Blog** - Short for weblog, is a web-based publication of periodic articles or ideas by a specific author whose knowledge is often considered valuable.

**Boilerplate** - A standard description that gives a brief history and background of an organization. It can be used more than once to provide an agreed/official set of words for different uses without the need for approvals to be given on each occasion. Often used to describe the words at the end of press releases.

**Brand identity** - Often used to mean the visual representation or logo, typeface and colors that an organization uses to identify and differentiate from other organizations. The rules for use

and application of the brand identity are often contained in a visual identity manual to ensure that the identity is applied consistently.

**Broadcast media** - Communication outlets, notably television and radio, which are used to transmit programmes and information to a wide audience often from a single source (e.g. TV station).

**Broadsheet** - A newspaper format that relates to the size of the page (a sheet which is tall and wide, relative to others) but historically, used as a slang term for publications that has a higher quality of editorial content.

**Budget** - An amount of money set aside to cover the total cost of a communication campaign or other marketing activity.

**Buzzword** - A word or phrase that takes on added significance through repetition or special usage.

**Byline** - The name, and often the position, of the writer of the article.

**Circulation** - Refers to the number of copies a print publication sells or distributes (readership is often a higher number because of the fact that more than one person often reads a single copy).

**Click-through rate** - The percentage of consumers receiving e-mails, who will click on an embedded URL in the message to reach a specific landing page.

**Collateral** - A wide range of documents and materials used to communicate and promote a campaign (this might include brochures, posters, branded documents).

**Communications asset** - Any one of a number of tools used to communicate defined messages, e.g. brochures, video, infographics, press releases, photographs.

**Corporate identity manual** - The document which describes the physical appearance of the brand, including logo and supporting devices, color



palettes, typefaces, page layouts, and other means of maintaining visual continuity and brand recognition. Used by anyone who needs to apply the brand identity to communications materials in any form.

Customer Relationship Management (CRM) - a system that manages a company's interactions with existing and potential customers.

Demographics - Selected characteristics of a population, such as ethnicity, income, and education that define a particular consumer population.

Denarau Action plan - AFI members committed to the Denarau Action Plan (DAP) to increase women's access to quality and affordable financial services globally – bridging the financial inclusion gender gap. The Denarau Action Plan targets to accelerate the progress of women's financial inclusion by halving the financial inclusion gender gap across AFI member jurisdictions by 2021.

Direct Mail - A form of marketing that attempts to send its messages directly to consumers using "addressable" media, such as mail. Direct mail may include a marketing letter, brochure, or postcard.

Email marketing - A form of direct marketing that uses electronic mail as a means of communicating messages to an audience. In its broadest sense, every email sent to a potential or current customer could be considered e-mail marketing.

Financial Inclusion - Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs - transactions, payments, savings, credit and insurance - delivered in a responsible and sustainable way (World Bank overview)

Financial inclusion - Financial inclusion is multifaceted, consisting of three dimensions: access, usage and quality. A clear and concise financial inclusion definition includes the country's national context, an important guide for strategy development.

Financial Literacy - The ability to make informed judgments and to take effective actions regarding the current and future use and management

of money. It includes the ability to understand financial choices, plan for the future, spend wisely, and manage the challenges associated with life events such as a job loss, saving for retirement, or paying for a child's education.

Forums - Social message boards or online discussion sites.

Ghostwriter - As a writer with no byline, ghostwriters usually work without the recognition that credited authors receive. They often get flat fees for their work without the benefit of royalties.

Graphic designer - The person who arranges image and text to communicate a specific message. Graphic design may be applied in any media, such as print, digital media, motion pictures, animation, product decoration, packaging, and signs.

LinkedIn - A business-oriented social networking site designed to connect professionals worldwide, enabling them to collaborate and share expertise.

Logo - A logo, or logotype, is the graphic element of a trademark or brand, and is set in a special typeface/font and arranged in a particular way. The shape, color, and typeface should all be distinctly different from others in a similar market.

Media advisory - A written document sent to local media outlets about an upcoming press conference, briefing, or other event. A media advisory usually includes the basic details about the event and its schedule and location. The goal of a media advisory is not to tell the complete story, but instead to entice media to attend and learn more.

Media kit - A media kit, sometimes called a press kit, is a set of promotional and informative materials about an organization or event. It includes company information, specifically a letter of introduction, press releases, news articles, and a company profile.

Media outlet - A publication or broadcast program that provides news and feature stories to the public through various distribution channels. Media outlets include newspapers, magazines, radio, television, and the Internet.

**Media plan** - A plan designed to target the proper demographics for an advertising campaign through the use of specific media outlets.

**Media planning & buying** - The role of an advertising agency in finding the most appropriate media products for each client and negotiating/buying 'space' based upon a predetermined budget.

**Media policy** - Organizational instructions as to how company representatives will communicate with the media.

**Media Relations** - A practice in which people converse with the press in the hopes of securing interviews, placing quotes, and fostering relationships between individuals and organizations and the media.

**Media tour/trip** - A series of engagements or a single event to promote a certain organization, product, or service to members of the public press. Common resources for a media tour include a press kit, presentation material, and a representative (internal or external) to interact with the press.

**Media training** - Providing individuals with guidelines, strategies and skills to work efficiently and effectively with media for public relations purposes.

**Message** - An informative communication about a product or service placed in a communication channel.

**News conference** - A media event staged by an individual or group wishing to attract media coverage for an item of news value. Television stations and networks, especially value news conferences as source of "news" footage.

**Newsletter** - A publication sent out at specific intervals in print or via e-mail and generally about one main subject or topic that is of interest to its subscribers.

**Newswire** - An electronic data stream sent via satellite that delivers the latest news directly to print, broadcast, and online media databases across the world. Many organizations submit press releases to a newswire service to alert the world's media about their latest news.

**Outdoor Advertising** - A form of advertising (i.e. billboards, movie kiosks), which promotes a product or service in high-traffic outside locations.

**Partnership marketing** - Aligning one's business with other organizations and businesses to equally expose partner brands to one another's customers. Typically, partnerships are formed when two or more companies find value for their customers in each other's products and/or services.

**Pitch** - A concise verbal (and sometimes visual) presentation of an idea for a story, generally made to a media outlet in the hope of attracting positive coverage for a client.

**Podcasting** - The method of distributing multimedia files, such as audio programs or music videos, over the Internet using a syndication format and for playback on mobile devices and personal computers. The term podcast, like 'radio', can mean both the content and the method of delivery.

**Press release** - A press release or news release is a concise written statement distributed to targeted publications for the purpose of announcing something of news value. Typically, it is mailed, faxed, or e-mailed to assignment editors at newspapers, magazines, radio stations, television stations, and/or television networks. Commercial newswire services can be hired to distribute news releases.

**Print media** - A medium consisting of paper and ink, including newspapers, magazines, classifieds, circulars, journals, yellow pages, billboards, posters, brochures, and catalogs.

**Promotional mix** - Advertising, publicity, public relations, personal selling, and sales promotion used to promote a specific product or service.

**Proof** - A paper rendering for the purpose of checking the quality and accuracy of the material to be printed.

**Public relations** - The management of communications between an organization and its key public, to build, manage and sustain its positive image.

**Public relations plan** - A document that details precise actions to achieve a public relations result. It can consist of target publications and media lists, planned events, community outreach, etc.

**Publicity** - A component of the promotional mix, the deliberate attempt to manage the public's perception of a subject; whereas public relations is the management of all communication between the client and selected target audiences, publicity is the management of product- or brand-related communications between the firm and the general public.

**Qualitative research** - Research that is conducted to determine subjective information about a company, product or an ad campaign. Two methods of securing information include focus groups and in-depth interviews.

**Quantitative research** - This method of market research utilizes sampling techniques (opinion polls, customer satisfaction surveys) to collect objective data. Numeric relevance of various kinds of consumer behavior, attitudes, or performance is tabulated and statistically analyzed.

**Reach** - Reach refers to the estimated number of individuals or households exposed to an advertising message during a specified period of time. It can be given as either a percentage or number of individuals.

**Readership** - the total number of primary and pass-along readers of a publication.

**Reputation Management** - The practice of correcting and/or enhancing the perception of a brand, individual, organization or business. Reputation Management programs are often executed following crises.

**ROI** - Return on Investment (ROI) seeks to find the actual or perceived future value of a marketing campaign. It is calculated as the ratio of the amount gained or lost, relative to the initial investment.

**Speaking engagements** - A planned event in which an individual educates the public on a particular topic. In marketing, speaking engagements are used to increase a client's visibility and strengthen his or her reputation as an expert in the field. In addition, these opportunities give the speaker direct contact with his or her target audience.

**Survey** - An accumulation of a sample of data or opinions considered to be representative of a whole. Surveys are useful in public relations to support a client's claim(s). They can be cited from other sources or funded by the client and conducted by a third party.

**Social Media Monitoring** - The process of monitoring and responding to statements regarding a business that occur in social media.

**Social Networking** - the practice of gaining social and/or business contacts by making connections through individuals via meetings, conferences, tradeshows, social media, etc.

**Syndicated Program** - A radio or television program that is distributed in various markets by a specialized organization.

**Tabloid** - Literally a newspaper that measures 12" wide by 14" high; more often used as a term to describe newspapers whose content is designed to have a mass-market appeal.

**Tagline** - A meaningful phrase or slogan that sums up the tone and premise of an organization in a way that is memorable to the public. A tagline is often the theme for a larger campaign.

**Target audience** - Groups in the community selected as the most appropriate for a particular marketing campaign or schedule. The target audience may be defined in demographic or psychographic terms, or a combination of both.

**Telemarketing** - The process of using the telephone as a medium to sell goods and services directly to prospective customers.

**Trade publication** - A trade publication often falls between a magazine and a journal, with articles focusing on information relating to a particular trade or industry. Trade publications typically contain heavy advertising content, focused on the specific industry with little, if any, general audience advertising.

**Trademark** - A trademark is a design, logo, or brand name registered for the exclusive use by a manufacturer to distinguish its product or service.

**Twitter** - A free micro-blogging and social networking site that allows its users to post updates and read other users' posts, otherwise known as "tweets," and which are limited to 140 characters.

**Unique selling proposition (USP)** - The distinct features and benefits that differentiate a company's product/service from the competition.

**Web designer** - A web designer creates websites, often by using web-authoring software or an HTML editor to design the individual pages. In some cases, web designers may plan the overall look of a website, but leave the actual coding to a Webmaster.



**Photo:** Fatima Zohra El Gojdali from Bank Al-Magrib and Besnat Mwanza from Bank of Zambia during the AFI workshop, “Communicating Gender and Women’s Financial Inclusion”, May 2018, Kuala Lumpur, Malaysia.

## BREAK SESSION QUESTIONS

1. What is AFI?
2. What is Financial Inclusion?
3. Who are the target audience?
4. How many women are excluded?
5. What is the measure of your FI objective?
6. How can you know if you reach the FI target?
7. Why is FI important? For whom?
8. What is the current status of FI in my country?
9. Who are some people excluded from formal finance?
10. Who helps to promote FI?
11. How are the commercial banks helping FI?
12. What is the current position of women in society/education/inclusion/business etc.?
13. Is microfinance doing the job of FI?
14. What is the commitment of the central bank to FI? Why is it important?
15. Where do refugees fit into FI?
16. What are the perceptions of “a women’s place” in society in my country?
17. Why do the unemployed or self-employed need FI?
18. Why is FI important if a person has no money?



**Alliance for Financial Inclusion**

AFI, Sasana Kijang, 2, Jalan Dato' Onn, 50480 Kuala Lumpur, Malaysia

t +60 3 2776 9000 e [info@afi-global.org](mailto:info@afi-global.org) [www.afi-global.org](http://www.afi-global.org)

[f www.facebook.com/AFI.History](https://www.facebook.com/AFI.History), [t www.twitter.com/NewsAFI](https://www.twitter.com/NewsAFI)