

# First Principles Blogs and Reflections

David Cracknell –david@firstprinciples.consulting

1. Seven principles for reimagining financial services
2. Enabling ecosystems for digital finance
3. Reimagining rural financial services
4. Understanding agent banking strategy
5. The potential of shared platforms for SACCOs in Kenya
6. Reimagine financial services: Gig workers
7. Understanding Kenya's remarkable financial inclusion journey
8. Winning banking awards
9. What is next in retail banking in Africa ... and how will it affect my job?
10. Kenya's draft national payments vision and strategy 2021-2025
11. Crowdfunding in Africa
12. African banking infrastructure in transition
13. A personal journey the ESME Oxford University fintech course
14. Becoming a consultant in the financial services industry
15. Financial conduct in the digital finance age
16. A Digital Financial Services Revolution in Kenya: The M-Pesa Case Study by Professor Njuguna Ndungu
17. Supporting fintech development in Uganda (interview with Olga Kinconco)
18. Supporting Financial Technology - Accelerators, Incubators and Innovation Labs in Africa
19. Lessons for Africa from the Kalifa Review of UK Fintech
20. Managing rural liquidity for digital finance
21. Real world financial services: Finance and the sustainable development goals
22. Regulating alternative finance - The case of Fundkiss in Mauritius
23. Regulating nano lending in Kenya
24. Predicting the future of fintech in Africa
25. Fintech generations (co-authored with Betty Wilkinson)
26. Digital finance for agriculture - Lessons from AFRACA
27. Customer service week again - get real about service delivery in financial institutions!
28. African banks' existential branding crisis
29. Has digital agricultural finance come of age?
30. The taxation of mobile money and its impact on financial inclusion

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# First Principles Blogs

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31. Digital Financial Inclusion and Market Development in East African Community (EAC) Economies

32. Microfinance Banks and the Digital Revolution

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# First Principles Reflections

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Lessons blogs are published twice per week, Tuesday and Thursday and will run for at least 50 lessons. So do return to the website for the latest blogs.

1. The Reflections Series
2. Make who you are matter
3. Rethink - go back to first principles
4. Understand your customers
5. Follow the money
6. Go local
7. Build trust
8. Empower CEOs
9. Price to influence behaviour
10. Build a dream team
11. Gain exposure

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12. Learn better
13. Create excitement
14. Build the brand
15. Fintech reality - Build continuously
16. Go extreme
17. Be more than virtually present
18. Avoid death by project
19. Behave
20. Be convicted
21. Leave a legacy
22. Price to influence behaviour
23. Consulting for change
24. Signposts for change
25. Build capacity to develop products
26. Focus

# First Principles Reflections

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- 27. Learn from M-Pesa
- 28. Culture eats strategy for breakfast
- 29. Disrupt
- 30. Principles verses practices
- 31. Create alignment
- 32. Reimagine

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