

INCLUSIVE FINTECH

50 | powered by Center for Financial Inclusion

2021

Winners & Judges

INCLUSIVE FINTECH FUNDING IN TIMES OF UNCERTAINTY



“The Inclusive Fintech 50 (IF50) identifies promising, early-stage fintechs driving financial inclusion and resilience around the globe. IF50 winners are chosen through a competitive process led by an independent panel of judges from venture capital, technology, and financial services. Applicants are assessed on the degree to which their target market includes underserved people or businesses, and whether their innovation offers a new value proposition, shows early-stage traction, and can have a noticeable impact for financially underserved people globally.”

The Inclusive Fintech 50 selection criteria are underpinned by four evaluation areas of equal weight:



INCLUSIVITY



INNOVATION



TRACTION



SCALE
POTENTIAL

2021 Winners



Avista

- Headquarters**
Colombia
- Operating Region**
Latin America & Caribbean
- Funding Stage**
Self-Funded

avista.co

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2C

TARGET MARKET

- Elderly
- Employed or Factory worker
- Low-income

Avista uses simple digital financial solutions to ensure that every Colombian has access to credit products. With its state-of-the-art technology, Avista has developed products at better prices and agile disbursement mechanisms while maintaining clients' satisfactory experience. Avista continues to reach and service all segments of Colombia's population through its own artificial intelligence-based credit scoring system, clear credit policies, and effective use of disruptive channels.



Bankaya

- Headquarters**
Mexico
- Operating Region**
Latin America & Caribbean
- Funding Stage**
Seed/Angel

bankaya.com.mx

PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2C

TARGET MARKET

- Low-income
- Urban
- Women

Bankaya is the first neobank in Mexico truly focused on the unbanked and underserved populations through its unique phygital (physical and digital) customer acquisition strategy. Bankaya offers a commission-free and fully digital savings account that yields a 2.5% return on deposits, payments of services, a "Buy Now Pay Later" platform, and products that improve customers' savings capabilities and foster financial education.



Bankingly

- Headquarters**
Uruguay
- Operating Region**
Latin America & Caribbean
- Funding Stage**
Series A

bankingly.com ↗

PRODUCT CATEGORY | Digital Financial Infrastructure

BUSINESS MODEL | B2B2C

TARGET MARKET

Low-income

Bankingly provides financial institutions with web, mobile, and chatbot banking through a SaaS, usage-based revenue model. This model is designed not just to eliminate risk, but to promote affordability and align with the growth of Bankingly's partner institutions. By helping financial service providers deliver great digital experiences, Bankingly helps accelerate the financial health and inclusion of underserved customers.



Boost Capital

- Headquarters**
Singapore
- Operating Region**
East Asia & Pacific
- Funding Stage**
Seed/Angel

boostkh.com ↗

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B2C


TARGET MARKET


Low-income MSES Women

Boost Capital enables micro-loans through smartphones by partnering with microfinance institutions to facilitate digital loan applications. From using chatbots to interview applicants, to credit scoring and loan processing - Boost Capital aims to make microfinance services easily accessible to people around the globe. The company has enabled over 175,000 potential customers and over \$1.5M in loans so far. Boost Capital also provides local-language financial education modules through chatbot and online video tutorials/Q&A to strengthen customers' financial knowledge in an interactive, accessible way.



Brankas

 **Headquarters**
Singapore

 **Operating Region**
East Asia & Pacific

 **Funding Stage**
Series A

brank.as 

PRODUCT CATEGORY | Digital Financial Infrastructure


BUSINESS MODEL | B2B


Brankas provides API-based data and payment solutions for financial service providers (like banks, lenders and e-wallets) and online businesses. Brankas partners with banks to build and manage their Open Finance infrastructure, producing APIs for real-time payments, identity and data, new account opening, remittances, and more. With Brankas' secure Open Banking technology, online businesses, fintech companies and digital banks can leverage Brankas APIs to craft new digital experiences for their users.



ChapChap

ChapChap Africa

 **Headquarters**
Uganda

 **Operating Region**
Sub-Saharan Africa

 **Funding Stage**
Seed/Angel

chapchap.co 

PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2B2C

TARGET MARKET

Low-income **MSES** **Peri-Urban**

ChapChap helps MSMEs access financial services in minutes at very competitive prices and eliminates stringent KYC requirements, lowering barriers to entry. ChapChap partners with telecoms, utilities, and financial companies to offer payment aggregation services to MSMEs in Uganda. These partnerships enable ChapChap to extend financial services to underserved people in the communities where these MSMEs operate, while also helping MSMEs digitally track their business performance and access data-driven unsecured credit through their financial partners.



CROWDE

 **Headquarters**
Indonesia

 **Operating Region**
East Asia & Pacific

 **Funding Stage**
Series A

crowde.co



PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B2C

TARGET MARKET

Rural

Low-income Population


Smallholder Farmers

Crowde is an integrated agriculture platform that connects MSMEs in the agriculture sector to create a more effective and efficient ecosystem, allowing agribusiness owners to have access to alternative financing through high quality and timely input supplies, access to new and fair markets, and useful information. Crowde develops a robust credit scoring engine based on farm history, the implementation of good agricultural practices, data-driven production processes, and farmers' behavior. Through a farmer-friendly and closed-loop ecosystem with cashless disbursement, Crowde enables timely funding for smallholder farmers to mitigate the risks of growing a business.



Curacel

 **Headquarters**
Nigeria

 **Operating Region**
Sub-Saharan Africa

 **Funding Stage**
Seed/Angel

curacel.co



PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B

Curacel is an insurtech infrastructure company that helps insurers and partners in Africa and other emerging markets increase the reach and functionality of insurance through cloud-based tools and APIs, while also providing funding to healthcare providers against the amount of their unsettled claims. CLAIMS, Curacel's flagship product, is an AI-powered platform that enables insurers to automate claims seamlessly and track fraud, waste, and abuse. Curacel is currently powering claims management for 2000+ hospitals and 15+ insurance companies in 3 African markets.



Datacultr

 **Headquarters**
United Arab Emirates

 **Operating Region**
South Asia

 **Funding Stage**
Seed/Angel

datacultr.com 

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B

TARGET MARKET

Low-income

Datacultr is a platform that makes smartphones more affordable for the unbanked through collateralized financing and pay-on-demand platforms that are viable for lenders, retailers, and telcos. The Datacultr platform allows credit decisions to be made in the absence of data and helps customers develop a habit of on-time repayment. As repayments are made, customers establish a digital transaction history which is leveraged for making other financing solutions accessible. Datacultr's platform has enabled loans for over 300,000 borrowers across India, Pakistan, Malaysia, Indonesia, Ivory Coast, Tanzania, Kenya, Peru, Ecuador, and Mexico.



Dvara E-Registry

 **Headquarters**
India

 **Operating Region**
South Asia

 **Funding Stage**
Series A

dvararegistry.com 

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B2C

TARGET MARKET

Rural

Low-income

Smallholder Farmers

Dvara E-Registry (DER) is an AgriFinTech start-up based out of India focused on improving access to financial products and increasing the productivity of smallholder farmers. DER does this through Doordrishti — a comprehensive platform for all the stakeholders in the agri value chain that integrates farm services, analytics, and financial services. DER has successfully provided access to formal credit for smallholder and marginal farmers using alternative sources of data as a means of credit underwriting, opening doors of reasonable, formal agricultural loans to new credit farmers. DER works with Farmer Producer Organisations, aggregates of smallholder farmers, to distribute its services.



Elucidate

- Headquarters**
Germany
- Operating Region**
Europe & Central Asia
- Funding Stage**
Seed/Angel

elucidate.co

PRODUCT CATEGORY | Digital Financial Infrastructure

BUSINESS MODEL | B2B

Elucidate is a financial crime risk quantification platform that works with global financial institutions and regulators in identifying, minimizing, and pricing their financial crime risk exposure. The platform is regulated by the BaFin (Federal Financial Supervisory Authority) and ESMA (European Securities and Markets Authority), providing the market's only authorized financial crime benchmark. From its base in Siliconalée, Elucidate builds trust between financial institutions and their counterparts, and enables them to develop a stronger governance, risk, and compliance narrative.



ePesos

- Headquarters**
Mexico
- Operating Region**
Latin America & Caribbean
- Funding Stage**
Series A

epesos.com

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B2C


TARGET MARKET


- Urban
- Low-income
- Employed or Factory Worker

ePesos is a financial technology company that allows workers to have instant access to their wages 24/7/365 and provides the tools they need to manage their personal finances. Companies with over 75 employees offer ePesos' products as a benefit to their workforce in an effort to increase employee engagement while reducing turnover. Established in 2014, ePesos is the first such technology company in Mexico to offer these innovative financial solutions - currently catering to more than 125 companies and reaching over 40,000 employees - and the company continues to revolutionize the benefits space in Mexico.



ErudiFi

 **Headquarters**
Singapore

 **Operating Region**
East Asia & Pacific

 **Funding Stage**
Series A

erudifi.com

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B2C

TARGET MARKET

Youth

Low-income


ErudiFi is a mission-driven technology company that aims to expand access to education in Southeast Asia using tech-enabled B2B partnerships with leading universities and vocational schools across the region.

Operating as Danacita in Indonesia and Bukas in the Philippines, ErudiFi has financed over ten thousand students with the support of leading Silicon Valley and Southeast Asian investors such as Monk's Hill Ventures, Qualgro Partners, and Y Combinator. By making education affordable, ErudiFi looks to drive generational transformation and build a better tomorrow.



FedaPay SAS

 **Headquarters**
Benin

 **Operating Region**
Sub-Saharan Africa

 **Funding Stage**
Seed/Angel

fedapay.com


PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2B2C

FedaPay is a payment gateway that integrates both mobile and bank card payment solutions, making online services accessible to millions of users, especially the unbanked, in Africa. Fedapay's simple and secure online and offline payment solutions to businesses include Fedapay for online payment aggregation; myFEDA, a wallet linked to the one-click issuance of virtual and physical bank cards; and my-USSD which allows companies to accept electronic payments without an internet connection. Fedapay serves approximately 1,000 active and verified merchants, generating over two million transactions every month.



Flash

-  **Headquarters**
Democratic Republic of Congo
-  **Operating Region**
Sub-Saharan Africa
-  **Funding Stage**
Self-Funded

flash.one ↗




PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2C

Flash provides remittances, payments, and other value-added services, such as merchant payments, mobile money, and a prepaid card, to approximately 2 million customers via its FlashApp and POS network. Its ecosystem generates ~USD 500M in annual gross transaction value. Remittances are driven by its market-leading Western Union and MoneyGram franchises. Flash recently expanded into Ivory Coast, forging a strategic partnership covering 100K POS and powering the largest super dealer network for the leading mobile money operator, further extending its presence in Africa.



Flexiloans

-  **Headquarters**
India
-  **Operating Region**
South Asia
-  **Funding Stage**
Series A

flexiloans.com ↗

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B2C

TARGET MARKET

MSES

FlexiLoans is a technology-based financing platform that aims to solve the problem that SMEs face in accessing quick, flexible, and adequate funds. With rapid and ubiquitous digital adoption in India and increased avenues to leverage data analytics, Epi Money is standing on the verge of banking transformation with its unique ability to efficiently cater to the large untapped and unserved demand for SME financing.



FlourishFI

- Headquarters**
United States
- Operating Region**
Latin America & Caribbean
- Funding Stage**
Seed/Angel

flourishfi.com

PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2B2C

TARGET MARKET

- Low-income
- Non-salaried/Irregular Income Workers

Flourish Fi is a Berkeley, California-based fintech company that aims to help people build positive money habits through its turnkey engagement and financial wellness platform. The team at Flourish leverages behavioral science and gamification in its platform, looking to transform how people interact with their money. The company then licenses the platform to banks and other financial institutions to drive deposit growth, client loyalty, and higher customer satisfaction.



Future Link Technologies

- Headquarters**
Uganda
- Operating Region**
Sub-Saharan Africa
- Funding Stage**
Series A

fltug.com


PRODUCT CATEGORY | Digital Financial Infrastructure


BUSINESS MODEL | B2B2C

Future Link Technologies (FLT) leverages the relevance and outreach of SACCOs to improve the financial resilience of low and medium-income earners in Eastern Africa through reliable, secure, and affordable digital channels. Through its Banking as a Service (BaaS) platform (Core Banking, multi-channel payment gateway, managed network, and server infrastructure), FLT enables 1.2 million B2C subscribers to grow personal savings, access affordable credit, and make payments in the most convenient and affordable way. FLT also enables its 300 B2B SACCOs to acquire new customers, mobilize savings, and offer community-responsive financial services at 10% of the ordinary monthly infrastructural costs.



Fynixwave Limited

 **Headquarters**
Uganda

 **Operating Region**
Sub-Saharan Africa

 **Funding Stage**
Self-Funded

fynixwave.com

PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2B2C

TARGET MARKET

Women

Low-income

Refugee Camp/Host Community


Smallholder Farmers

Fynixwave Limited is a software company that offers a digital financial solution to enable very small enterprises, saving groups, investment clubs, and agricultural cooperatives to manage and monitor their savings, investments, loan portfolio, repayment process, transparency, and security. Currently, Fynixwave has a total of 900 beneficiaries who have access to a digital financial record using the fynixsave platform in Uganda, with 90% being women. They aim to digitize over 500,000 beneficiaries by 2025.



Gluwa

 **Headquarters**
Republic of Korea

 **Operating Region**
Sub-Saharan Africa

 **Funding Stage**
Seed/Angel

gluwa.com

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B2C

Gluwa is a borderless financial platform that offers a non-custodial crypto wallet and exchange, high-yield, interest-bearing accounts, and a public blockchain called Creditcoin. Creditcoin is a permission-less blockchain that facilitates borderless credit lending/investment network matching and records loan transactions between microfinance lenders, borrowers in developing markets, and global crypto investors. Gluwa believes everyone should have access to quality currencies, credit, and financial freedom and is committed to building a future of financial inclusion, in which every person can be their own bank.



HoneyBee

 **Headquarters**
United States

 **Operating Region**
North America

 **Funding Stage**
Seed/Angel

meethoneybee.com 

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B

TARGET MARKET

Urban

Employed or Factory Worker


Low-income


Women

HoneyBee is an LA-based B2B fintech startup on a mission to give free access to financial support in the workplace, like no-cost rainy day funds and on-demand financial therapy for employees and their families. It is a Certified Benefit Corporation that creates a healthier workforce environment, leading it to become an integral part of companies' diversity, equity & inclusion commitments. HoneyBee estimates that 89% of its users are people of color and predominantly female.



Igloo

 **Headquarters**
Singapore

 **Operating Region**
East Asia & Pacific

 **Funding Stage**
Series B

iglooinsure.com 




PRODUCT CATEGORY | Insurance

BUSINESS MODEL | B2B2C

Igloo is a full-stack insurtech on a mission to expand access to insurance through big data, real-time risk assessment, and end-to-end automated claims management. Igloo builds B2B2C insurance solutions for platforms and insurance companies to limit their exposure to operational risk, create new revenue streams, and optimize existing products and services. Igloo has over 30 partnerships across various verticals in Singapore, Indonesia, Philippines, Thailand, Vietnam, Malaysia, Australia, and China, from digital wallet, e-commerce, and travel to telecommunications, logistics, and delivery space. Partners include GCash, foodpanda, Shopee, Ahamove, Philinsure, and RedDoorz.



Kim An

-  **Headquarters**
Vietnam
-  **Operating Region**
East Asia & Pacific
-  **Funding Stage**
Series A

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2C




TARGET MARKET

MSES Urban Women

Kim An is a lending platform that bridges the gap between institutional funding and micro, small, and medium businesses (MSMEs). For MSMEs, Kim An provides flexible, unsecured financial products that grow with their businesses. For its partner institutions, Kim An provides end-to-end services that include digital customer acquisition, proprietary AI-based credit scoring model, and integrated technology that allows them to serve small businesses. Kim An aims to become the largest fintech lender in Vietnam by 2024, with a long-term vision to be the go-to lender for 6 million business owners in Vietnam.



Lami

-  **Headquarters**
Kenya
-  **Operating Region**
Sub-Saharan Africa
-  **Funding Stage**
Seed/Angel

lami.world

PRODUCT CATEGORY | Insurance


BUSINESS MODEL | B2B2C

Lami offers an end-to-end digital insurance platform and API that empowers companies across sectors to offer simple, comprehensive, and affordable insurance products through a seamless digital experience. Its API allows underwriters to connect with consumer-facing companies that can provide embedded insurance as a value add for their customers. Across Africa, insurance penetration rates remain extremely low, leaving many vulnerable to financial stress due to unforeseen events. Lami's aim is to play a central role in providing a safety net for Africa's population, using technology to deliver flexible insurance products. Lami hopes to reach 50 million customers by 2025 and underwrite over \$1 billion in gross written premiums through its API.



Leaf Global Fintech

 **Headquarters**
United States

 **Operating Region**
Sub-Saharan Africa

 **Funding Stage**
Seed/Angel

leafglobalfintech.com 

PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2C

TARGET MARKET

Urban

Low-income

Non-salaried/Irregular Income Workers

Refugee Camp/Host Community

Women

Leaf Global Fintech leverages blockchain technology to create an economic identity that customers can use to establish themselves in a new country. Nearly 2 billion people around the world are unbanked and lack access to formal financial services. For refugees, migrants, and cross-border traders, this is particularly challenging because they have no safe or reliable way to bring their money across borders or an affordable way to send and receive money. With Leaf, users can travel without cash and rest assured that their money will be safe and accessible no matter where they go. Friends and family around the world can also deposit into a refugee's account, regardless of location.



Minna Technologies

 **Headquarters**
United Kingdom

 **Operating Region**
Europe & Central Asia

 **Funding Stage**
Series B

minnatechnologies.com 


PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2B2C

Minna Technologies is a Swedish tech company on a mission to help retail banks deliver powerful digital experiences with subscription management. Since its establishment in 2016, Minna has partnered with top-tier banks across Europe and is now backed by some of the biggest financial companies in the world. Currently, around 20 million people benefit from Minna's subscription solutions and the company remains passionate about building the next generation of financial products to make people's lives better.



MobiCash Ltd.

-  **Headquarters**
Zimbabwe
-  **Operating Region**
Sub-Saharan Africa
-  **Funding Stage**
Self-Funded

www.mobicashonline.com ↗




PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2B2C

MobiCash is a mobile banking and payments platform, offering financial services that can be accessed with mobile devices or simply via fingerprint biometrics. The MobiCash platform unlocks opportunities to define and integrate Value Added Services like agent banking, cross-border money-remittances, merchant acceptance and payments processing, social grants, bulk payments, e-commerce, micro-insurance, e-tickets, airtime, tax collections, and more. The platform also allows for proximity P2P, online, and remote transaction authentication mechanisms. MobiCash now serves thousands of users in Africa where several businesses already use its platform to dispense, collect, and accept payments.



Monkiri

-  **Headquarters**
Canada
-  **Operating Region**
East Asia & Pacific
-  **Funding Stage**
Seed/Angel

monkiri.co ↗

PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2B




TARGET MARKET

- Low-income
- Non-salaried/Irregular Income Workers

Monkiri is a mobile e-learning application that promotes financial literacy and inclusion using free gamified lessons. The lessons built into the Monkiri Learning Management System (LMS) include a localization feature, which allows for the use of Monkiri in over 10 countries. Through this LMS, Monkiri's partner organizations can develop their own custom lessons for distribution under specialized organization portals. The partners can also track lesson progress for tailored learning approaches, loan qualification, economic empowerment, and more.



nibox

-  **Headquarters**
Nigeria
-  **Operating Region**
Sub-Saharan Africa
-  **Funding Stage**
Self-Funded

nibox.ng ↗




PRODUCT CATEGORY | Digital Financial Infrastructure

BUSINESS MODEL | B2B2C

Nibox is an ecosystem of financial products that are cohesively interlinked and made available along with the necessary tools to provide all-inclusive access to Nigerians to help them grow into fully integrated financial users. Nibox is building a multi-channel solution based on a self-service payment kiosk called nibox kiosk. The solution is envisioned to be the only fully digital tool for cash acquiring that's present on the market and will allow users to make cash and card payments for over 3,000 local services. Whether banked or unbanked, customers can store their financial value securely on the nibox wallet, while making fast p2p transfers, earning cash back, paying bills, and more.



Noburo

-  **Headquarters**
Thailand
-  **Operating Region**
East Asia & Pacific
-  **Funding Stage**
Seed/Angel

noburo.co ↗

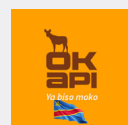
PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2B2C

TARGET MARKET

Low-income **Employed or Factory Worker**

The Noburo Wealth-Being platform seamlessly integrates financial behavior and financial literacy training into a gamified mobile application. The company aims to elevate the financial status of the low-income population by providing financial planning microloans, micro-savings, and emergency funds together with financial literacy and behavioral development to underserved employees through employers' initiatives (B2B2C). The Noburo Wealth-Being platform already has thousands of users to date. As Noburo (信路) means the path of trust in Japanese, Noburo believes in human's potential to develop and grow regardless of how big an obstacle might be.



Okapi Finance (DRC)

Headquarters
Democratic Republic of Congo

Operating Region
Sub-Saharan Africa

Funding Stage
Seed/Angel

okapifinance.com

PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2B2C

TARGET MARKET

Low-income MSES Rural Women

The Okapi platform creates a financial ecosystem that provides safe, accessible and affordable financial services for everyone. In this ecosystem, Okapi aims to help government institutions, companies, small traders, and private individuals to pay salaries, transfer payments, and increase accessibility to digital credit. Okapi aims to reach over 100 million users in Africa and 25 million in DRC within the next 10 years.



Oraan

Headquarters
Pakistan

Operating Region
South Asia

Funding Stage
Seed/Angel

oraan.com

PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2C

TARGET MARKET

Urban Women Non-salaried/Irregular income workers

Oraan is Pakistan's first women-led, women-first fintech startup, with a flagship product that offers women the opportunity to save and borrow from beyond their immediate social and geographical networks. Oraan uses technology, data, and human-centric design methodology to achieve its mission of making saving simple and achievable. Its flagship product, Oraan Committees, is the digital reimagination of an age-old saving method, ROSCAs - locally known as committees or beesees. Since its foundation in 2018, Oraan has now grown to a community of 10,000 savers - 84% of whom are women - from across 170 cities and more in Pakistan.

otomo™

Otomo

 **Headquarters**
United States

 **Operating Region**
North America

 **Funding Stage**
Seed/Angel

otomo.ai



PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2B2C

TARGET MARKET


Non-salaried/Irregular income workers

Otomo provides consumer-centric, self-driving finance as a service. Imagine a bank that acts like a real assistant, organizing customers' money as it hits their account — whether it's paying down debt, setting aside funds for later, growing wealth, or even just pointing to the next best step financially. With Otomo, this can be any bank. A Pinterest-like interface makes it easy to shop for inspiration, while autonomous finance tools and discounts on related products help anyone reach their goals faster and more affordably. Revenue from offer referrals enables banks to eliminate non-sufficient fund (NSF) fees, bringing their business models into alignment with consumer interests by providing tools for financial health.

payper

Payper

 **Headquarters**
United Kingdom

 **Operating Region**
Sub-Saharan Africa

 **Funding Stage**
Seed/Angel

PRODUCT CATEGORY | Payments and Remittances

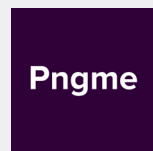
BUSINESS MODEL | B2B2C

TARGET MARKET

Low-income

Non-salaried/Irregular income workers

Payper's platform enables token-based digital payments and prioritizes accessibility, giving all people, especially low-income communities, new opportunities to participate in the economy. From a single account, users can store and transact multiple forms of value represented as tokens such as cash, loyalty points, or utility tokens. Payper makes payments available Anytime, Anywhere, and with Anything. Payper is unlocking potential by enhancing the way society exchanges value.



Pngme

- Headquarters**
United States
- Operating Region**
Sub-Saharan Africa
- Funding Stage**
Series A

pngme.com ↗

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B

TARGET MARKET

- Low-income Population
- MSES

Pngme provides mission-critical data infrastructure and machine learning models for the next generation of financial services looking to connect with previously unbanked customers. Pngme provides developer-friendly data infrastructure, out-of-the-box machine learning models, insights, and data science tools. Pngme's platform gives institutions the building blocks to create innovative financial products and personalized user experiences.



Proto

- Headquarters**
Canada
- Operating Region**
East Asia & Pacific
- Funding Stage**
Seed/Angel

proto.cx ↗

PRODUCT CATEGORY | Digital Financial Infrastructure

BUSINESS MODEL | B2B

Proto is the leader for inclusive chatbots and multilingual contact centre automation in emerging financial service markets in Africa and Asia. Proto chatbots are deployed by central banks and financial institutions for consumer engagement and protection from Ghana to the Philippines. Following the global financial inclusion initiative, there are large volumes of first-time consumers in need of support in their local language and via SMS and messaging apps. Proto's Natural Language Processing technology gathers massive data from national financial ecosystems and advances machine understanding of local languages, such as Kinyarwanda, Twi, and Tagalog.



QUBER

QUBER

 **Headquarters**
Canada

 **Operating Region**
North America

 **Funding Stage**
Seed/Angel

quber.ca 

PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2B2C

TARGET MARKET

Employed or Factory Worker


Women

QUBER is a fun and engaging financial wellness benefit that reduces the financial stress faced by workers of all income levels. With QUBER, employers can help their employees build an emergency fund, save for tuition, pay off credit card debt, or save for a unique travel experience through a tailored, match-based savings program. By offering financial wellness benefits with QUBER, employers can improve employee recruitment, retention, and engagement while helping them develop a lifelong habit of saving money.



RuralNet

 **Headquarters**
Philippines

 **Operating Region**
East Asia & Pacific

 **Funding Stage**
Self-funded

ruralnet.ph 

PRODUCT CATEGORY | Insurance

BUSINESS MODEL | B2B2C

TARGET MARKET

Low-income

MSES

Rural

RuralNet is an insuretech that aims to make microinsurance available to every Filipino with its digital insurance distribution platform. RuralNet's platform enables financial institutions with mass-market reach to cross-sell insurance to their existing customers and handle claims online. Through its in-house insurance brokerage, RuralNet also provides market research, insurance product design, and go-to-market strategy consulting for its partner distribution channels and insurers.



SASA Solutions

- Headquarters**
South Africa
- Operating Region**
Sub-Saharan Africa
- Funding Stage**
Seed/Angel

sasa.solutions ↗

PRODUCT CATEGORY | Digital Financial Infrastructure

BUSINESS MODEL | B2B2C

TARGET MARKET

- Smallholder Farmers
- Low-income

SASA's core product is a plug-and-play agri-solution that provides end-to-end infrastructure that empowers agri-organizations with CRM, communication tools, and an ability to financially transact with smallholder farmers. SASA's channels range from offline-first apps to sophisticated USSD, WhatsApp, and SMS journeys. SASA has impacted thousands of farmers in Africa and Central America through digitalization by providing them with access to information, inputs, markets, and financial products, collectively improving yields and productivity.



Senang Insurance

- Headquarters**
Malaysia
- Operating Region**
East Asia & Pacific
- Funding Stage**
Series A

senangpks.com.my ↗

PRODUCT CATEGORY | Insurance

BUSINESS MODEL | B2B2C

TARGET MARKET

- Low-income
- Peri-Urban
- Women
- Non-salaried/Irregular income workers

Senang is an on-demand insurance platform, designed to streamline the process of buying insurance and create a hassle-free system for insurance claims. Senang plays a broker role between the large insurance providers and those who need micro-coverage. Through its technology, Senang enables large insurance companies to serve non-salaried, low-income workers for as low as 1 Ringgit (\$0.20) directly. Senang's offer has two components — the Senang API insurance platform and Senang Policy Management, a smart cloud system.



SIGNZY

Signzy Technologies



Headquarters
India



Operating Region
South Asia



Funding Stage
Series B

signzy.com



PRODUCT CATEGORY | Digital Financial Infrastructure

BUSINESS MODEL | B2B

Signzy is a no-code AI platform for financial services that automates back-end operations and builds decision-making processes into a real-time API. Signzy can automate any level of workflow or operational complexity through the combination of Nebula — a no-code AI model builder — and a Fintech API Marketplace of over 240 APIs. Signzy now works with over 160 FIs globally, including the four largest banks in India and a Top 3 acquiring bank in the US.



SimplyPayMe

SimplyPayMe



Headquarters
United Kingdom



Operating Region
Europe & Central Asia



Funding Stage
Seed/Angel

simplypayme.com



PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2C

SimplyPayMe is the 21st-century mobile payments solution for SMEs all over the world, integrating all the card payment methods customers are used to into a simple app. The app also features a sophisticated online dashboard that records complete customer and job lists, helping businesses go green and paperless by handling invoicing, quotes, and receipts. For larger businesses, SimplyPayMe's team management capabilities can easily assign tasks and schedule jobs with a simple drag and drop calendar. The app can be used face to face, in the office, at home, and even at foreign trade shows.



Solaris Offgrid

Headquarters
United Kingdom

Operating Region
Sub-Saharan Africa

Funding Stage
Seed/Angel

solarisoffgrid.com

PRODUCT CATEGORY | Digital Financial Infrastructure

BUSINESS MODEL | B2B

TARGET MARKET

Rural Low-income

Solaris’s flagship fintech software PaygOps enables credit to be provided to the bottom of the pyramid for essential products like solar home systems, agri-inputs, cookstoves, and water pumps. This system allows end-customers to pay incrementally via mobile money under a PAYGO model. PaygOps provides the software infrastructure to manage the contracts, payments, and related communication for the local retailers of such products. Solaris’ affordable modular, and interoperable solution connects energy and payment methods (Pay-as-you-go, mobile money) to a suite of enterprise applications that allows the smooth management of financing and field operations while providing key financial data and metrics to investors.



Thrive Agric

Headquarters
Nigeria

Operating Region
Sub-Saharan Africa

Funding Stage
Self-Funded

thriveagric.com

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2C

TARGET MARKET

Low-income Rural Smallholder Farmers

Thrive Agric is an agriculture and technology company that bundles financial services with agricultural inputs, agronomy advisory, and market-linkage services. Thrive’s digital products, Tmoni and Tradr, allow farmers to send, receive, save and borrow money through mobile wallets, as well as buy farm inputs and sell farm produce, respectively. Thrive distributes this product bundle to rural smallholder farmers through their growing network of field officers and has served over 200,000 farmers across Nigeria, raising over 4 million poultry and aggregating, marketing, and selling over 230,000 metric tons of cereal produce.



TOC S.A.

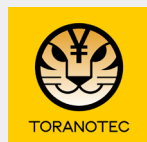
- Headquarters**
Chile
- Operating Region**
Latin America & Caribbean
- Funding Stage**
Seed/Angel

toc.ai ↗

PRODUCT CATEGORY | Digital Financial Infrastructure

BUSINESS MODEL | B2B

TOC Biometrics develops biometric identity verification SaaS solutions and electronic signature technology and software in Latin America. The TOC facial recognition uses a 1:1 model (biometrics vs ID), which ensures accuracy, security, privacy, and consent, and the company is at the forefront of developing new tech such as IRIS recognition and universal fake ID detectors. Since its foundation in 2010, TOC Biometrics has a strong track record of over 200 million ID verifications and more than 50 million eSignatures. This positions the group as a leading biometrics company in Latin America, with a presence in Chile, Peru, Argentina, Mexico, and Uruguay.



TORANOTEC

- Headquarters**
Japan
- Operating Region**
East Asia & Pacific
- Funding Stage**
Series B



toranotec.com ↗

PRODUCT CATEGORY | Savings and Personal Financial Management

BUSINESS MODEL | B2C

TORANOTEC is an asset management group that leverages technology to offer the most accessible entry point to the world of saving and investing. The company is developing the intersection between the transactions and balances of daily life and long-term wealth creation using technology that accepts cash, points, airline miles, and more into investment funds. TORANOTEC is also pioneering a bridge between financial services and real economy sectors to make investing a natural, embedded part of daily life. Its focus and strategies enable TORANOTEC to recreate its asset management services and redefine financial inclusion in a class-leading digital wealth solution.



-  **Headquarters**
Colombia
-  **Operating Region**
Latin America & Caribbean
-  **Funding Stage**
Series A

tpaga.co 

PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2C




TARGET MARKET

- Non-salaried/Irregular income workers
- Low-income

Tpaga allows unbanked consumers in Colombia to open bank accounts, send money to other consumers, pay bills, and receive remittances directly from their phone. Tpaga’s approach to customer acquisition and its use of technology to evolve beyond payments gives Tpaga a unique positioning in the market and has helped it reach one million users. Its go-to-market strategy and partnerships with Claro, TikTok, and Buda position the company for growth beyond Colombia and into other app-based financial services, such as early access to payroll, Buy Now Pay Later, and crypto buying.



Tugende

-  **Headquarters**
Uganda
-  **Operating Region**
Sub-Saharan Africa
-  **Funding Stage**
Series A

gotugende.com 

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B




TARGET MARKET

- Low-income
- MSES

Tugende is tackling the credit gap for small businesses in Africa by enabling informal entrepreneurs to: 1) own income-generating assets, 2) build a verifiable digital credit profile, and 3) earn future growth opportunities through the Tugende digital platform. This platform includes discounts, smartphones, e-commerce opportunities, and on-demand credit lines. Starting with motorcycle taxis in Uganda and Kenya, Tugende has financed over 52,000 clients with industry-leading portfolio quality. Tugende is growing into new geographies and asset product lines including boat engines for fishermen and fridges for retail shops.



VPD Technology

-  **Headquarters**
Nigeria
-  **Operating Region**
Sub-Saharan Africa
-  **Funding Stage**
Seed/Angel

vpd.money ↗




PRODUCT CATEGORY | Payments and Remittances

BUSINESS MODEL | B2C

VPD Money is a No-Limit Pan-African digital financial service, unifying wallet, bank account, remittance, and AI-powered savings experiences at cheaper or no cost for businesses and individuals. VPD Money will be utilizing a high level of assurance (LoA 4) of KYC to onboard users, thereby offering a cross-border financial identity to individuals and businesses that allows them to carry out lifestyle financial activities (send and receive funds, carry out payment functions, cashback, lifestyle services, and more) in their comfort zones. This will include access to multi-currency accounts, pensions, savings and investments with real-time switching capabilities powered by AI.



BRIDGE2CAPITAL (Xtracap)

-  **Headquarters**
India
-  **Operating Region**
South Asia
-  **Funding Stage**
Seed/Angel

bridge2capital.com ↗

PRODUCT CATEGORY | Credit

BUSINESS MODEL | B2B

TARGET MARKET

MSES Peri-Urban

BRIDGE2CAPITAL helps small businesses secure credit within a day through a digitized, paperless, and automated process. Xtracap aims to disrupt informal trade credit and provide value-added services to help small businesses digitize their books, adopt systematic savings practices, and leverage data visualization and real-time processing for better decision-making.

2021

Judging Panel



NEJOUAD AL MULAIK Fintech Saudi

Nejouad has worked for 10 years at JPMorgan Chase Bank in the corporate investment banking space. In early 2018 she joined the Small & Medium Size Enterprises General Authority (SMEA/Monshaat) as the International Strategic Partnership Director, managed international relationships for SMEs including startups and entrepreneurs to attract and design the desired partnerships to achieve growth and economic contribution across industries. In October 2018 she was appointed as Fintech Saudi Director-Gov lead initiative-to support the efforts around enabling fintech ecosystem development in Saudi Arabia.



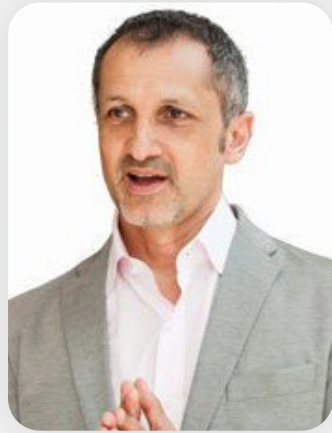
SARAH AUSTRIN-WILLIS Financial Health Network

As Senior Director for the Financial Solutions Lab, Sarah is responsible for the strategic alignment, planning, and execution of a growing innovation platform. The Financial Solutions Lab is an initiative to cultivate, support, and scale innovative ideas that advance the financial health of low- to moderate-income consumers and historically underserved communities. Previously, Sarah worked at BlackRock and at J.P. Morgan, serving as an advisor to financial sector clients on a range of analytical engagements and transactions. She earned her MA in International Relations and International Economics from the Johns Hopkins School of Advanced International Studies, and her MBA from the Tuck School of Business at Dartmouth.



GINGER BAKER Plaid

Ginger is the Head of Financial Access at Plaid where her team works to unlock digital innovation across the financial services ecosystem. Prior to Plaid, Ginger served as Senior Director of Product at Ripple as well as led the Financial Services product teams at Facebook which enabled users in emerging markets to access financial services and payments via Messenger and WhatsApp. Ginger has also served as the Director of Payments at Square and was the Managing Director of Visa's business in Rwanda.



STEPHEN BARNHAM Prudential, Plc

Stephen is a senior technology executive with a track record in leading digital transformation across Financial Services. He has lived in Japan, India, China and Singapore running scaled, global and regional Technology and Operations teams. He has held various senior leadership roles in technology for institutions such as Morgan Stanley, Lehman Brothers and Standard Chartered. As Chief Information Officer of Metlife Asia, Stephen reimagined insurance and led the Next Horizon multi-year digital transformation program. He has a passion for innovation and has sat on panels covering topics such as AI in financial services, and he is currently the Global Head of Technology at Prudential, Plc. and a board member of ACORD, an insurance industry data standards body.



MARLA BLOW Skoll Foundation

Marla Blow is the President and COO of the Skoll Foundation where she leads Skoll's program work, grants, investments, and financial management, including operations, endowment, and portfolio partnerships. Previously, she was North America lead at the Mastercard Center for Inclusive Growth, and before Mastercard, she was Founder and CEO of FS Card Inc., a subprime credit card venture (sold to strategic acquirer). She won the EY Mid-Atlantic Emerging Company Entrepreneur of the Year Award for 2018, and has been listed as one of Fast Company's Most Creative People in Business.



MAELIS CARRARO BFA Catalyst Fund

Maelis runs global accelerator-Catalyst Fund, supported by JP Morgan Chase & Co and the UK Department for International Development, and has helped over 30 early-stage fintech startups create innovative, affordable, and appropriate solutions for underserved populations in Africa, Asia, and Latin America. Previously, she worked at the International Finance Corporation (World Bank Group), advising financial institutions on digital innovation and responsible financial inclusion strategies globally. Maelis also co-founded RemitMas, an inclusive fintech startup focused on remittances for savings for Latino immigrants in the US.



ANNE-MARIE CHIDZERO FSD Africa Investments

Anne-Marie is the CIO of FSD Africa Investments, the investment arm of FSD Africa. A Zimbabwean, she is the former CEO of FSD Mozambique, and Co-founder of Alitheia IDF Managers, a private equity fund manager investing in women-led businesses. Anne-Marie has a wealth of experience in building African financial markets. Across her career, she has led a range of development finance investments and implemented strategies for private sector growth, in roles at the World Bank Group, CGAP, and UK Aid – among other development finance institutions. She has held Board and Advisory positions at pioneering inclusive finance organizations in Africa.



BERNHARD EIKENBERG Community Investment Management

Bernhard serves as Partner for CIM's Emerging Markets strategy and is based out of Berlin. Bernhard spent a decade in various roles at Bamboo Capital Partners, an impact investment manager, where he served as Fund Manager for Bamboo's fintech equity fund, Head of Financial Inclusion, and Regional Director for Latin America. Previously, he worked for BlueOrchard Finance, a microfinance investment manager, where he was responsible for debt operations in Central America and the Caribbean as well as local currency lending initiatives. Bernhard began his career at JPMorgan in London, where he focused on fixed income and currency derivatives.



BUHLE GOSLAR Jumo

Buhle has held senior leadership roles for over 18 years in the financial services, technology, retail, and tourism sectors. She has worked across sub-Saharan Africa, as well as in Asian and European markets. A certified international retail banker, she also holds a BCom Marketing Degree from UNISA and an Executive MBA from the GSB at the University of Cape Town. Buhle has also completed post graduate management programmes in Inclusive Finance, Digital Finance and Social Impact at Harvard Business School, TUFTS Fletcher School of Law & Diplomacy and Oxford Saïd Business School, respectively.



BRAD JONES WaveMoney

Brad is currently the CEO of Wave Money, the leading mobile financial services provider in Myanmar, serving millions of customers monthly across a network of more than 57,000 agents. Previously, Brad headed mobile money and innovation for Visa in Asia Pacific, North Africa and the Middle East. He was also an emerging payments consultant to World Bank Group, working in a variety of markets including the Philippines, Indonesia, Bangladesh and China. Prior to Visa, Brad was the founding Managing Director of Wing Cambodia, the first bank-led mobile money deployment in Asia. He has been working in financial services for 18 years.



ZENNON KAPRON Kapronasia

Zennon Kapron is a Director at Kapronasia, a financial industry market research firm focused on helping fintech companies and financial institutions in Asia. Zennon was the Global Banking Industry Manager for Intel based out of Shanghai and prior to Intel, worked for Citi for a number of years in the US and Europe culminating as his role as CIO for Citigroup Portugal.



JOJO MALOLOS JG Digital Equity Ventures & Data Analytics Ventures

Jojo is currently the CEO of JG Digital Equity Ventures, and Data Analytics Ventures, both digital subsidiaries of the JG Summit Holdings, and former CEO turned Board Director and Adviser of Wing, a pioneering mobile finance institution in Cambodia. He has an extensive mobile and digital financial services experience in emerging markets relevant to the poor, including the Philippines, Latin America and Africa. He led groundbreaking mobile money companies in setting the financial services landscape in developing markets, fulfilling the needs of both banked and unbanked to create and manage successful fintech footprints particularly in the ASEAN region.



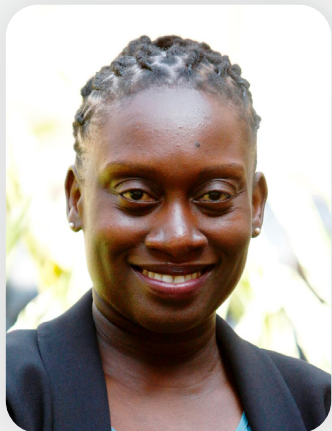
JARED MILLER Accial Capital

Jared Miller is co-founder and CEO of Accial Capital - an impact investment manager specialized in fintech loan portfolios in emerging markets. Previously Jared was CEO of Entrepreneurial Finance Lab (EFL) where he led a team transforming non-traditional data sources into predictive credit scores in 20+ emerging markets. Jared held positions in Decision Management and Global Mobile Solutions as a VP at Citi. Jared has an MBA from Harvard Business School and is based in Latin America where he works with fintech originators on a daily basis.



ROBERT MITCHNICK BlackRock

Robbie Mitchnick serves as the Blockchain Lead for BlackRock. He is a member of the BRS-COO Exec team. Robbie is responsible for driving BlackRock's blockchain strategy, including working with internal business units to develop and execute on strategic initiatives involving blockchain, and engaging with clients on issues related to blockchain and cryptocurrency. He is responsible for co-chairing the firm's Blockchain Steering Committee. Prior to joining BlackRock, Robbie spent time at CPP Investment Board in Public Markets and Private Investments, and at Ripple. During his time at Ripple, Robbie co-authored 'A Fundamental Valuation Framework for Cryptoassets' along with John Bates Clark medal winner Susan Athey.



JACQUELINE MUSIITWA Independent Advisor

Jacqueline Musiitwa is an international attorney who advises on technology risk and governance. She previously served in various leadership capacities including as Executive Director at Financial Sector Deepening Uganda and as an attorney running a legal consultancy. She currently serves on the board of ideo.org. She previously served as an Advisory Board member of Village Capital's Uganda Ecosystems Builder 2021 class and a board member of Bank of Zambia, Microcred Zimbabwe, and Prime Insurance (Rwanda). She was a 2018 Cybersecurity fellow at the New America Foundation. Jacqueline received a Bachelor of Arts from Davidson College and a Juris Doctor from the University of Melbourne.



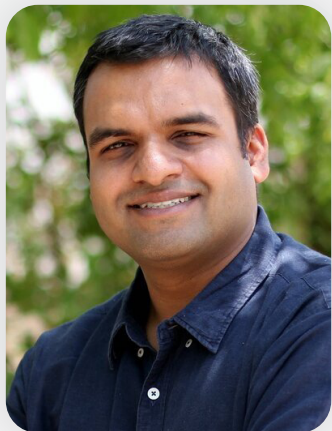
MARK PICKENS Visa Inc.

Mark has worked in the financial inclusion space for two decades, concentrating on digital since 2005. He helps Visa set and execute global strategy for social impact. Before joining Visa, Mark worked in leadership and advisory roles with the World Bank, financial institutions in Bosnia, Cambodia and Madagascar, and successful media and healthcare startups in New York City and Madagascar.



MARIA PUCH HERREROS DE TEJADA New Ventures Mexico

Maria is passionate about social innovation and supporting entrepreneurs that turn social and environmental challenges into business opportunities. As Institutional Development Director, she is focused on strengthening the mission of New Ventures through innovative partnerships and strategic alliances that scale the reach and impact of the work of all the organizations involved. Maria is a Columbia University SIPA master's graduate, and a bachelor's degree holder in Business Administration with major in Finance from CUNEF.



KUNAL UPADHYAY ADB Ventures

Kunal is helping set up ADB's impact investing platform, ADB Ventures, which backs early-stage cleantech, fintech and agriculture enterprises across South Asia and Southeast Asia. Kunal is also the co-founder of the Bharat Fund in India and set up CIIE.CO, one of India's leading acceleration platform and operates the Bharat Inclusion Initiative that helps accelerate financial inclusion ventures. Previously, Kunal created Infuse Ventures, a sustainability-focused early stage fund in India with investments across distributed energy, energy efficiency, agritech, among others.



SHWETANK VERMA Leo Capital

Shwetank is the co-founder of Leo Capital, a venture capital fund investing in companies in India and Southeast Asia. He leads the fund's investments in insurtech, fintech and digital health. Recent investments include WayForward (mental health), RIA (neo-health insurer), and Beato (diabetes management). Prior to Leo Capital, Shwetank was founder (MyHealthMate), worked at large institutions (Clermont Group, MetLife) and as a consultant to the social sector (Gates, GiZ).



GRAHAM WRIGHT MicroSave

Graham founded MSC and is currently its Group Managing Director. He has been deeply involved in digital financial services (DFS) from the days he sat on the original steering committee for M-PESA and supported its initial pilot-testing process. He has worked on a wide variety of DFS projects with banks and telcos in Bangladesh, Colombia, India, Indonesia, Kenya, Papua New Guinea, South Africa, Tanzania and Uganda. He is a regular speaker at conferences and has authored over 30 papers and briefing notes on mobile banking. He was also chair of the CGAP Savings Mobilisation Working Group, a member of the CGAP Product Development Group.



ZIA ZAMAN Innovator

Growth and innovation has always been at the core of Zia's remit. Lately, working across three continents as a chief innovation officer, he has executed pilots that increase inclusion, improve health outcomes, and leverage FinTech. Zia has spoken at WEF Davos, IIF, Global Summit for Women, Milken, InsurTech Connect, RISE, Digital Hollywood, Consumer Electronics Show, and UN Women. Much of Zia's inspiration for new thinking sprouted on the two campuses where he studied, Stanford and MIT. As a writer, his work is broad-ranging spanning probability, traveling salesmen, small towns in Asia, parenting special needs children, The Price Is Right, innovation culture, and hockey.



GABRIELA ZAPATA ALVAREZ Financial Inclusion

Gabriela is a strategic advisor to various private and public institutions and fintech startups involved in financial inclusion and financial health of low-income households in Latin America. She is actively involved in a number of related projects with MetLife Foundation, Bankable Frontier Associates and the UNSGSA, among others. Previously, she was Senior Program Officer at the Bill & Melinda Gates Foundation and Director of Promotion of Financial Organizations at the Ministry of Agriculture in Mexico. She holds a master's degree from Cornell University.

2021 Sponsors



GLOBAL SPONSOR

Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network – enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of connected commerce on any device, and a driving force behind the dream of a cashless future for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce.

www.usa.visa.com/visa-everywhere/blog.html



GLOBAL SPONSOR

At MetLife Foundation, we are committed to expanding opportunities for low- and moderate-income people around the world. We partner with nonprofit organizations and social enterprises to create financial health solutions and build stronger communities, while engaging MetLife employee volunteers to help drive impact. Our financial health work has reached more than 17.3 million low- and moderate-income individuals in 42 countries.

www.metlife.org



GLOBAL SPONSOR

In 2018, Comic Relief and Jersey Overseas Aid announced a four-year £8 million partnership called 'Branching Out: Financial Inclusion at the Margins' to improve access to affordable financial services for those at the margins of society in Sierra Leone, Rwanda and Zambia. Comic Relief and Jersey Overseas Aid believe that one of the best ways to do this is by transferring knowledge to build responsible and inclusive financial systems, incubating FinTech, and focusing on service delivery to increase bottom-of-the-pyramid access to financial services including bank accounts, savings, insurance and credit, providing low-income households with the means to plan for the future as well as unexpected events. The partnership grants support a diverse set of organisations, made up of international and local NGOs, with each grantee delivering programmes designed to meet different community and national needs in addressing financial inclusion.



SUPPORTING PARTNER

Accion is a global nonprofit committed to creating a financially inclusive world, with a pioneering legacy in microfinance and fintech impact investing. We catalyze financial service providers to deliver high-quality, affordable solutions at scale for the three billion people who are left out of — or poorly served by — the financial sector. For 60 years, Accion has helped tens of millions of people through our work with more than 170 partners in 55 countries.

www.accion.org



*Creating Markets,
Creating Opportunities*

SUPPORTING PARTNER

IFC — a member of the World Bank Group — is the largest global development institution focused on the private sector in emerging markets. We work in more than 100 countries, using our capital, expertise, and influence to create markets and opportunities in developing countries. In fiscal year 2020, we invested \$22 billion in private companies and financial institutions in developing countries, leveraging the power of the private sector to end extreme poverty and boost shared prosperity.

www.ifc.org

CENTER for
FINANCIAL
INCLUSION
ACCION

SUPPORTING PARTNER

The Center for Financial Inclusion (CFI) works to advance inclusive financial services for the billions of people who currently lack the financial tools needed to improve their lives and prosper. We leverage partnerships to conduct rigorous research and test promising solutions, and then advocate for evidence-based change. CFI was founded by Accion in 2008 to serve as an independent think tank on inclusive finance.

www.centerforfinancialinclusion.org

INCLUSIVE FINTECH

50 | powered by Center for Financial Inclusion

The Center for Financial Inclusion (CFI) works to advance inclusive financial services for the billions of people who currently lack the financial tools needed to improve their lives and prosper. We leverage partnerships to conduct rigorous research and test promising solutions, and then advocate for evidence-based change. CFI was founded by Accion in 2008 to serve as an independent think tank on inclusive finance.

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FINANCIAL
INCLUSION

ACCION