



# ACCION

## BRIEF OVERVIEW



AUGUST 2022

# Over 60 years in financial inclusion in emerging markets

## ACCION'S APPROACH



### ADVISE

Support and advise financial industry leaders

- Accion's Global Advisory Solutions
- Portfolio Engagement



### INVEST

Invest in new ways to reach the un(der)served

- Accion Venture Lab
- Accion Global Investments
- Accion Frontier Inclusion Fund and Accion Quona Inclusion Fund in partnership with Quona Capital



### PARTNER

Help create opportunities for the un(der)served

- Mastercard
- Metlife
- Credit Suisse
- Citibank
- Catalyst Fund



### INFLUENCE

Engage with financial industry leaders and regulators

- CFI Fellowship
- SMART Campaign
- Financial Inclusion Equity Council
- Partnership for Responsible Financial Inclusion

## ACCION'S IMPACT

220M+

People reached in 2021

200+

Partners

11M

Clients building savings through partnerships

60%

Of our partners' borrowers are women

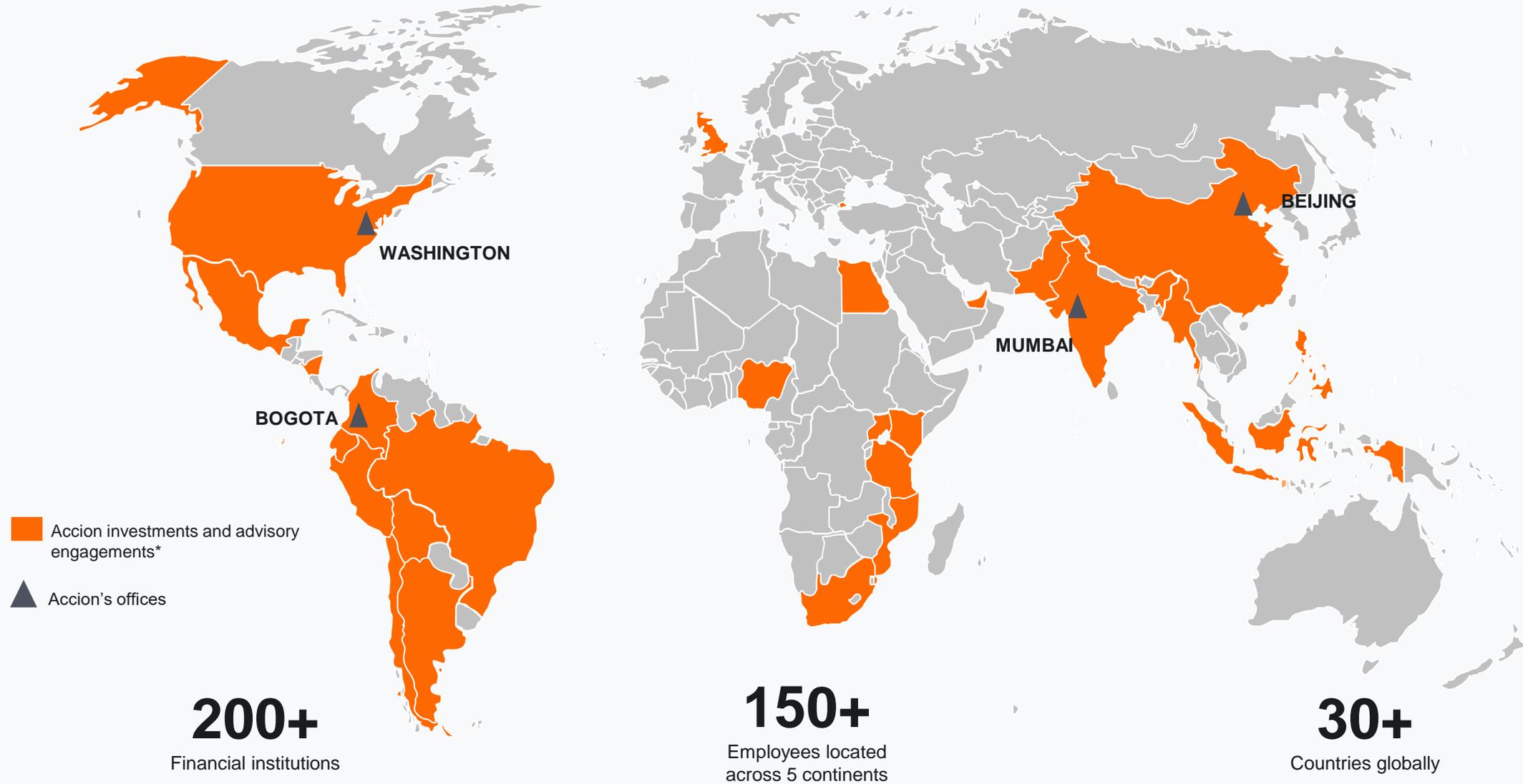
8.0M

Loans disbursed

6M+

Accessed insurance through our partners

# A truly global organization, with operations and partners on 5 continents



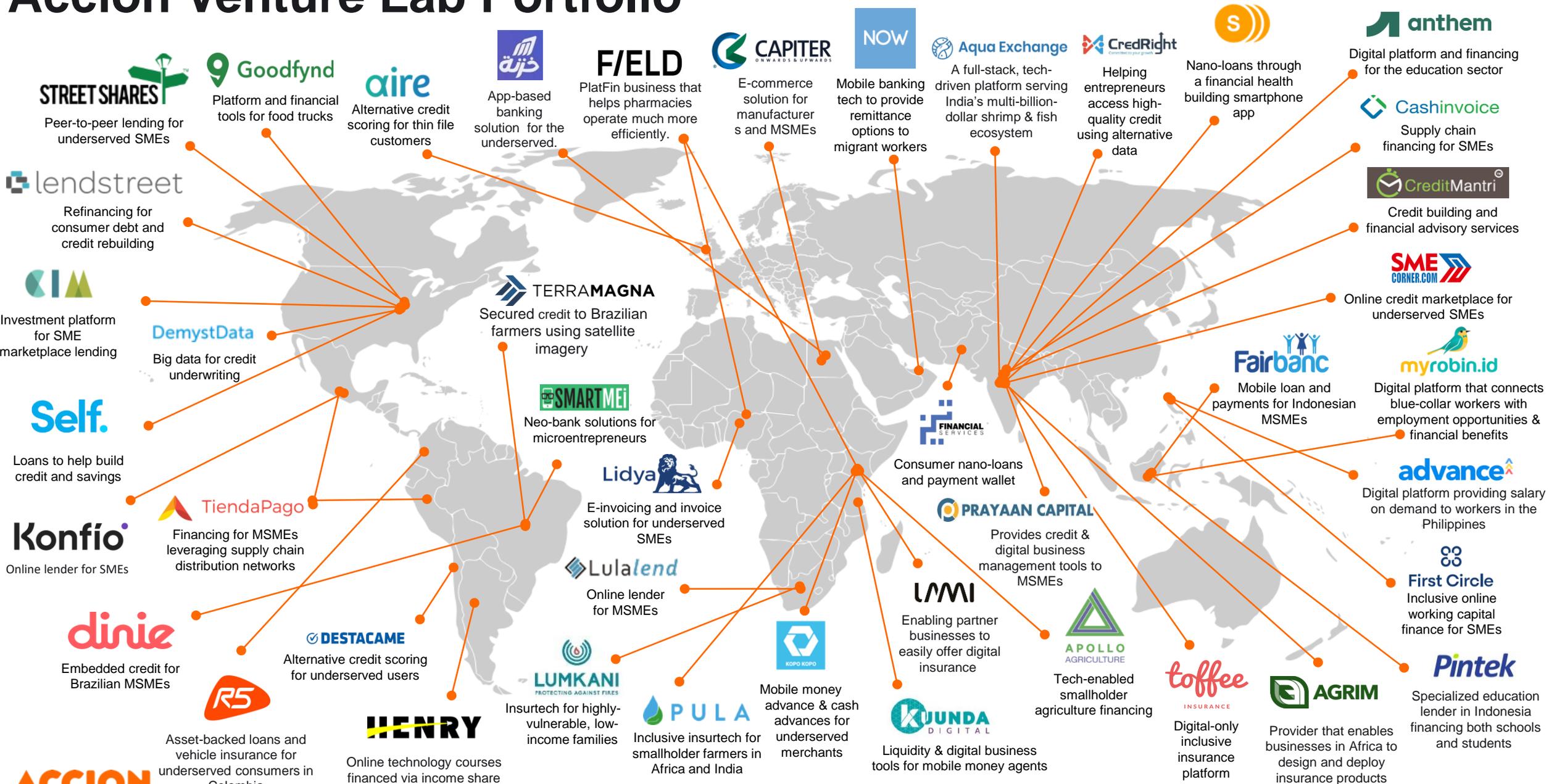
\*Includes Accion Venture Lab, Accion Frontier Inclusion Fund and Accion Quona Inclusion Fund portfolio companies



# Accion Global Investments Portfolio



# Accion Venture Lab Portfolio



**STREET SHARES**  
Peer-to-peer lending for underserved SMEs

**Goodfynd**  
Platform and financial tools for food trucks

**aire**  
Alternative credit scoring for thin file customers

**حزبة**  
App-based banking solution for the underserved.

**F/ELD**  
PlatFin business that helps pharmacies operate much more efficiently.

**CAPITER**  
E-commerce solution for manufacturers and MSMEs

**NOW**  
Mobile banking tech to provide remittance options to migrant workers

**Aqua Exchange**  
A full-stack, tech-driven platform serving India's multi-billion-dollar shrimp & fish ecosystem

**CredRight**  
Helping entrepreneurs access high-quality credit using alternative data

**S**  
Nano-loans through a financial health building smartphone app

**anthem**  
Digital platform and financing for the education sector

**Cashinvoice**  
Supply chain financing for SMEs

**CreditMantri**  
Credit building and financial advisory services

**SME CORNER.COM**

Online credit marketplace for underserved SMEs

**myrobin.id**

Digital platform that connects blue-collar workers with employment opportunities & financial benefits

**Fairbanc**

Mobile loan and payments for Indonesian MSMEs

**advance**

Digital platform providing salary on demand to workers in the Philippines

**First Circle**

Inclusive online working capital finance for SMEs

**Pintek**

Specialized education lender in Indonesia financing both schools and students

**AGRIM**

Provider that enables businesses in Africa to design and deploy insurance products

**toffee**

Digital-only inclusive insurance platform

**APOLLO AGRICULTURE**  
Tech-enabled smallholder agriculture financing

**KUUNDA DIGITAL**

Liquidity & digital business tools for mobile money agents

**LMI**

Enabling partner businesses to easily offer digital insurance

**KOPPO KOPPO**

Mobile money advance & cash advances for underserved merchants

**PULA**

Inclusive insurtech for smallholder farmers in Africa and India

**LUMKANI**

Insurtech for highly-vulnerable, low-income families

**Lulalend**

Online lender for MSMEs

**Lidya**

E-invoicing and invoice solution for underserved SMEs

**SMARTMEI**

Neo-bank solutions for microentrepreneurs

**TERRAMAGNA**

Secured credit to Brazilian farmers using satellite imagery

**TiendaPago**

Financing for MSMEs leveraging supply chain distribution networks

**DESTACAME**

Alternative credit scoring for underserved users

**R5**

Asset-backed loans and vehicle insurance for underserved consumers in Colombia

**HENRY**

Online technology courses financed via income share agreements (ISAs)

**lendstreet**

Refinancing for consumer debt and credit rebuilding

**CIAM**

Investment platform for SME marketplace lending

**DemystData**

Big data for credit underwriting

**Self.**

Loans to help build credit and savings

**Konfio**

Online lender for SMEs

**dinie**

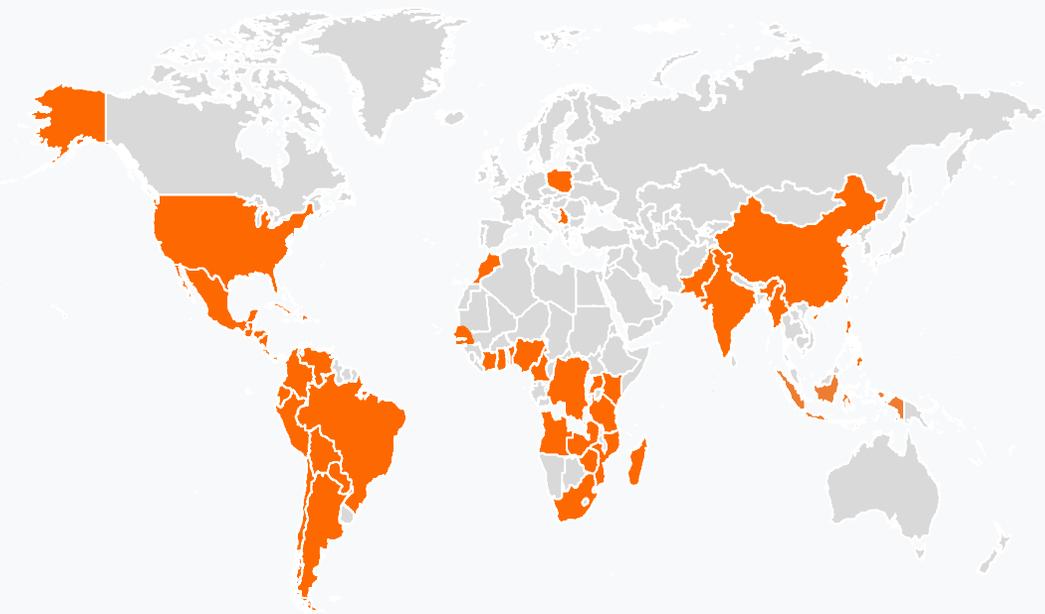
Embedded credit for Brazilian MSMEs

**ACCION**

For a full list of current and prior portfolio companies, please visit [Accion.org](http://Accion.org)

As of July 2022

# Since 1961, Accion Global Advisory Solutions has advised over 100 partners across the world



## Latin America



## Asia



## Africa

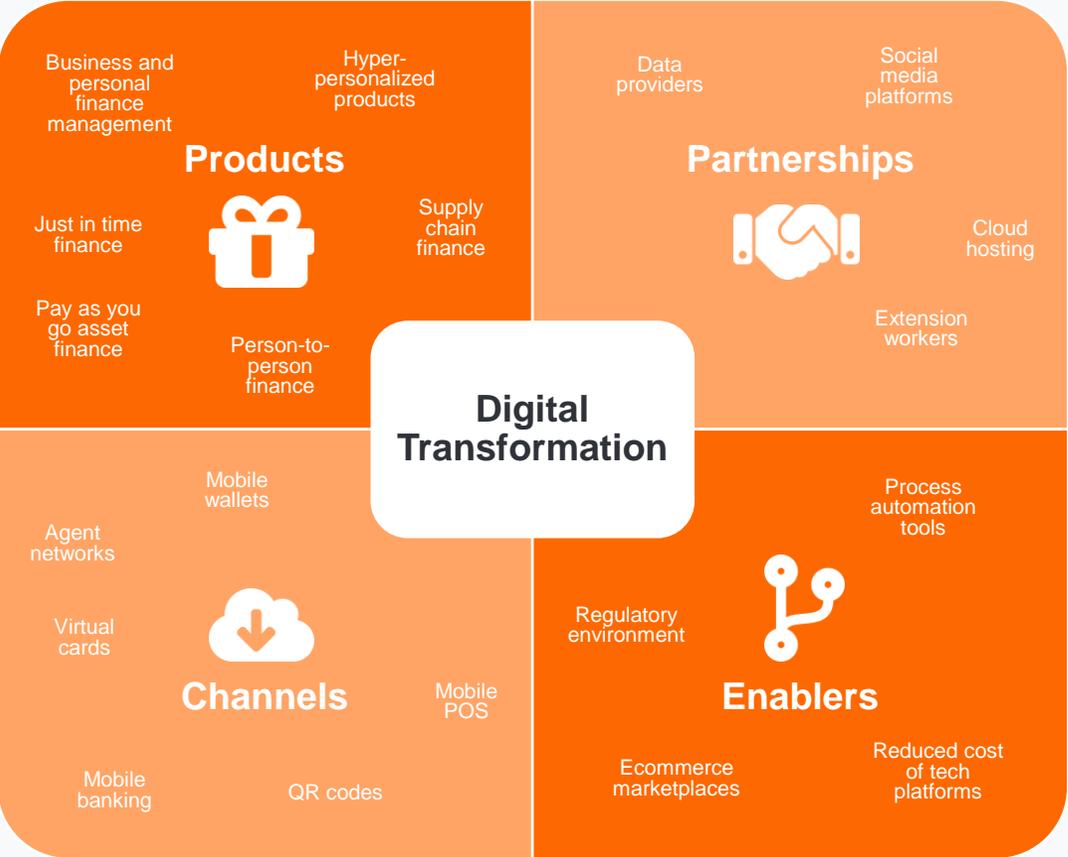


## US & Europe



# Established MFIs that leverage digitization will be able to better serve their clients and foster financial inclusion at a faster pace

## Trends in digital transformation

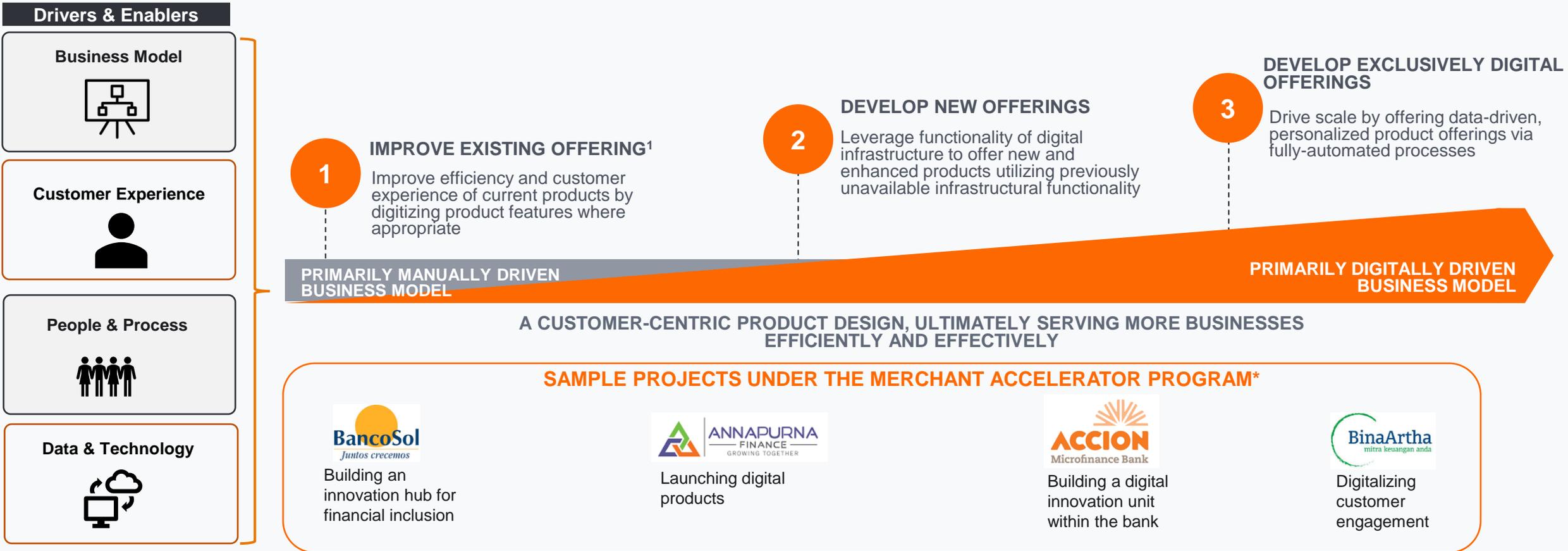


- Digitization is playing an important role nowadays for both MSMEs and MFIs:
  - MFIs are pursuing digital transformation with the focus on improving operating efficiency and enhancing customer experience.
  - Digitization of MSMEs strengthens productivity and improves access to finance and markets.
  - It also adds to economic activity in general; it is estimated that digitization of SMEs in ASEAN could add \$1.1 trillion of GDP across regions by 2025<sup>1</sup>.
- COVID-19 has accelerated the need for traditional financial institutions to adopt digital products and services:
  - Promoting the use and expansion of digital financial services and branchless banking were ranked as top priorities by financial institutions and regulators in the medium-term in a COVID-19 era<sup>2</sup>.
  - Digital tools such as online lending and alternate channels are needed as financial institutions operate in a new world of social distancing.
  - Using a digital platform for customer engagement allows product innovation and promotes customer financial literacy.

Source: (1) World Bank, How can digital financial services help a world coping with COVID-19?, August 2020  
 (2) European Microfinance Platform, COVID-19 Financial Inclusion Compass Survey, July 2020

# Approach to digital transformation of financial institutions

Accion's global advisory team (GLAS) seeks to adopt a holistic approach to digital transformation which supersedes any one product, business function or initiative, and seeks to be a catalyst as the organization evolves into an insight-driven and agile enterprise that operates efficiently at scale.



\*Accion's global advisory team (GLAS), under Mastercard's funded Merchant Accelerator Program (MAP), are working with financial institutions to develop digital strategies and introduce digital tools and technologies that drive operating efficiencies and build better customer experience

<sup>1</sup>There is no guarantee that the stated objectives and/or outcomes will be achieved

THANK YOU

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