



CATALYST FUND

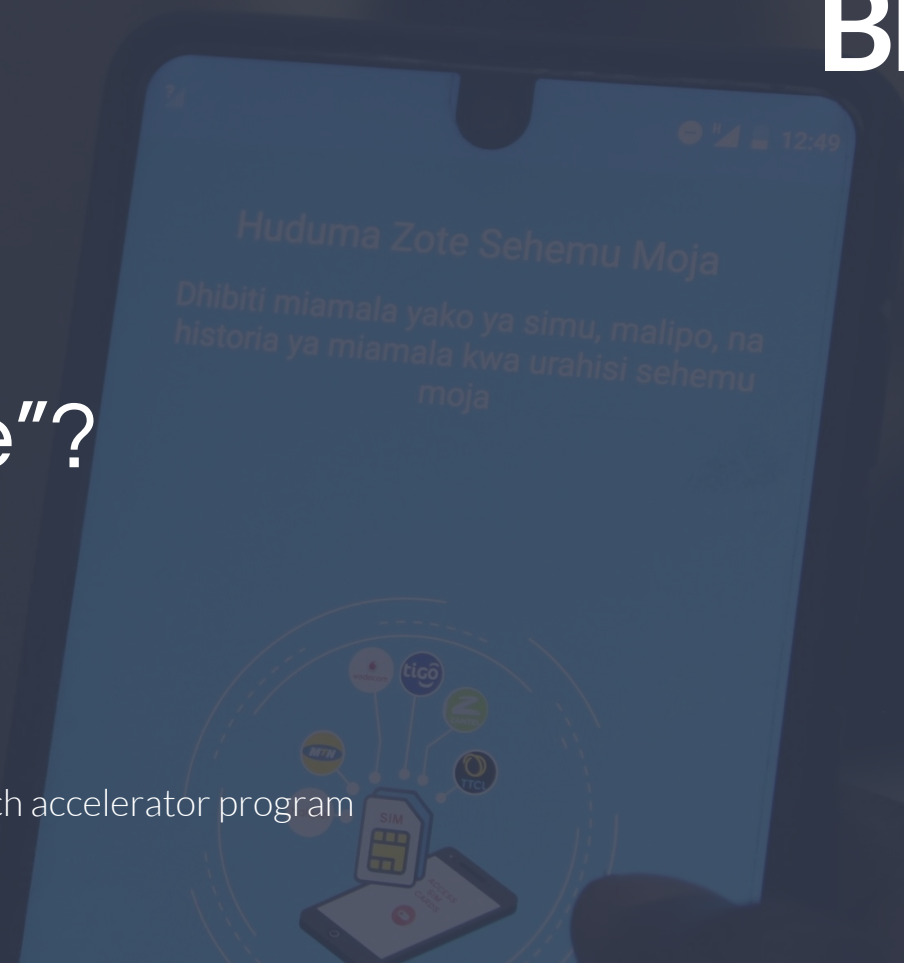
managed by
BFA

What Makes a Fintech “Inclusive”?

Catalyst Fund AAA Framework

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About Catalyst Fund



Our 20 Startups

BILL & MELINDA GATES foundation JPMORGAN CHASE & CO.

Supporters



Program Managers & Fiscal Supporters



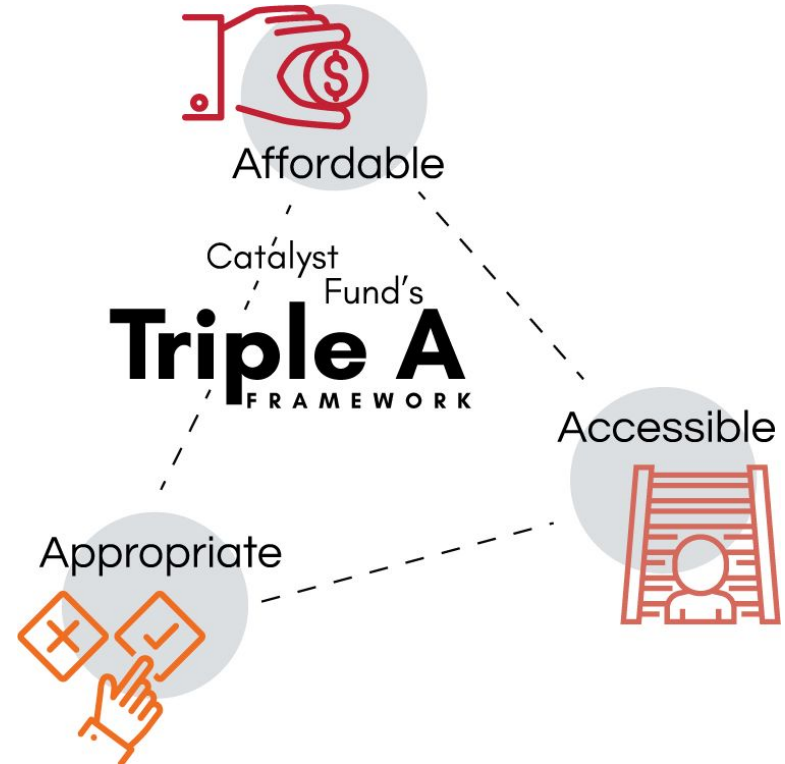
OMIDYAR NETWORK
A WORLD OF POSITIVE RETURNS

500
startups

Investor Advisory Committee

Catalyst Fund's AAA Framework

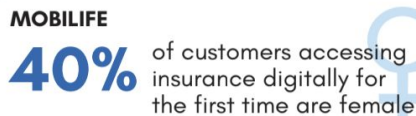
The **AAA Framework** is a blueprint for building and assessing products and services low-income people need and want.



Are fintech startups inclusive?

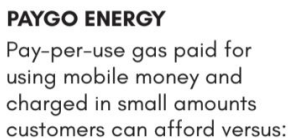
Accessible

Serving customers with little reported financial data, farmers and women.



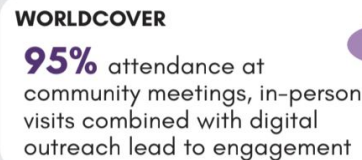
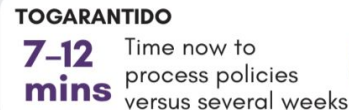
Affordable

Reduced business costs through smart use of tech mean lower prices for customers



Appropriate

Tailored products that are flexible, fast and simple to use



A startup example:

Accessible

- 100% of end users are low-income customers
- White-labeled product via bank partnerships reaching hundreds of thousands of people

Affordable

- Driving down costs through a 100% mobile insurance policies from processing to underwriting

Appropriate

- A mix of tech and human touch to build trust
- Tangible value prop combining food coupons & life insurance
- Never lapse policies allow customers to skip premiums but maintain coverage
- 90 days money back guarantee to encourage insurance uptake

A woman wearing a blue headwrap and a patterned skirt stands in a field of tall green corn plants. The background shows a line of trees under a clear sky.

Read our brief on:

“Proven Strategies for Making Fintech Inclusive”

bfa.works/inclusive-fintech-brief