Technology-Enabled Asset Building and Preservation
GF Financial Services: Our Focus Areas

Agency outreach
Extending the reach of financial services to the poor through human networks of local agents.

Integrated solutions
Offering solutions that integrate financial services and agriculture or health.
GF Financial Services: Our Approach

Customer Insights
Use quantitative and qualitative analytics to understand needs and behaviors and monitor impact over time

Solution Design & Testing
Through a rapid prototyping process innovate new solutions or improve existing offers to serve the poor

Technology Advisory
Technology experts design solutions, advise partners, and manage the IT development process across vendors

Organizational Change
Provide business modeling, process re-engineering, marketing and change management expertise to ensure viable and sustainable business models

Program Management
Act as market convener across public and private sector partners and manage complex programs

Deep Engagements with Scaling Partners
GF Financial Services: Illustrative Programs

Microsavings
**Philippines**
Worked to develop microsavings products for micro-finance clients of CARD Bank. This involved training, marketing and ATM roll out.

FSP-MNO Linkage
**Uganda**
Launched
Through IT integration and organizational change, linked two financial institutions to mobile operators to enable clients to access accounts at any agent location.

Ag Product Development
**Kenya**
Piloted, preparing for scale
Designed, tested, and piloted Musoni Kenya’s (the world’s first cashless MFI) first agricultural loan to target smallholder farmers.

Business Correspondent
**India**
Launched
Working with EKO Technologies and Cashpor Microfinance, created a mobile savings service in Bihar, India, supported by a network of agents.
Asset Building and Preservation Eco-System: A Philippine mAg program

Validated barriers to resiliency:

- Low productivity due to lack of information on GAPs and extension services
- Low market prices
- Lack of access to financial services
- Late detection and poor management of pests and diseases
mAg: A Vision of Resilience

- **Improved productivity**
- **Increased access to appropriate financial services**
- **Direct access to markets**
- **Early warning system to detect pest and disease**

- **Mobile-enabled Extension Workers**
  - 2-way feedback mechanism
  - Crop modeling
  - Farmer profiling
Key take-aways

• Micro-savings is expensive to establish but once there is uptake, it usually maintains a + growth trajectory

• Multiple channel innovation (giving choices, usability) is important to allow delivery of financial services to scale but is still largely dependent on what regulation allows

• Multi-sectoral partnerships is critical to co-deliver products and each partner must focus on what they do best

• Understanding the role that women play in building safety nets is critical to FS product and channel design and delivery