

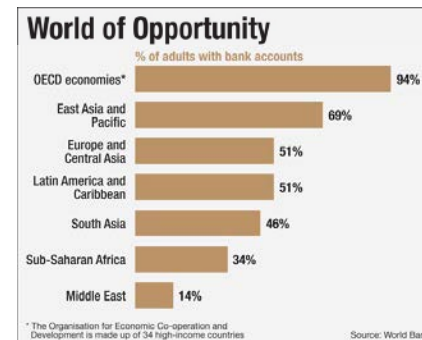
Introduction to the dimensions of digitalisation

Module 4.2: Financial Inclusion

Financial Inclusion



- Lack of financing options, key barrier to economic development
- especially in the entrepreneurial sector



- Lack of access to banks or alternative financing options
- Lack of credit score

Digital Financial inclusion

Facts and figures

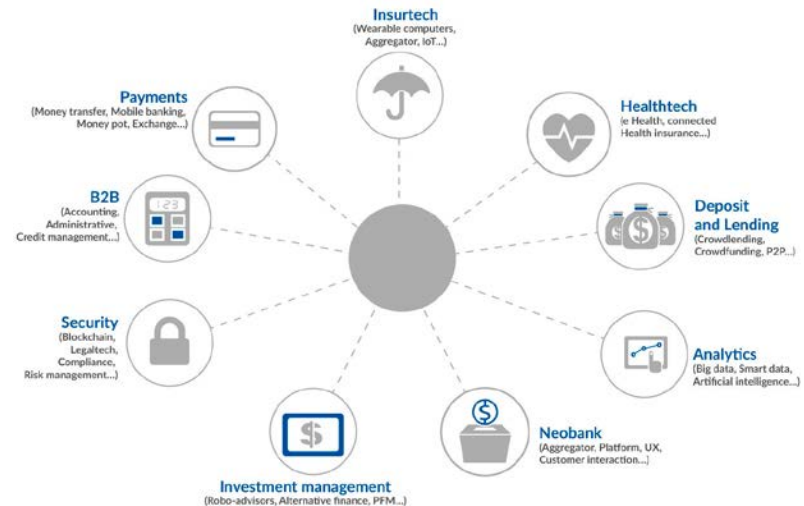
Mobile Money

Africa is the world leader in mobile money.

	Live mobile money deployments, 2016	% of adults (age 15+) with mobile money account, 2014	Active (90-day) mobile money accounts, 2016, million	2013–2016 CAGR, %
Sub-Saharan Africa	143	11.5	100.1	33
South Asia	41	2.6	40.4	57
Latin America and Caribbean	37	1.7	10.8	65
East Asia and Pacific	37	0.4	7.1	29
Middle East and North Africa	17	0.7	13.9	94
Europe and Central Asia	7	0.3	1.4	141

Source: GSMA Mobile Money Deployment Tracker; GSMA State of Industry Report 2016; World Bank Global Findex

Fintech universe



Financial Inclusion

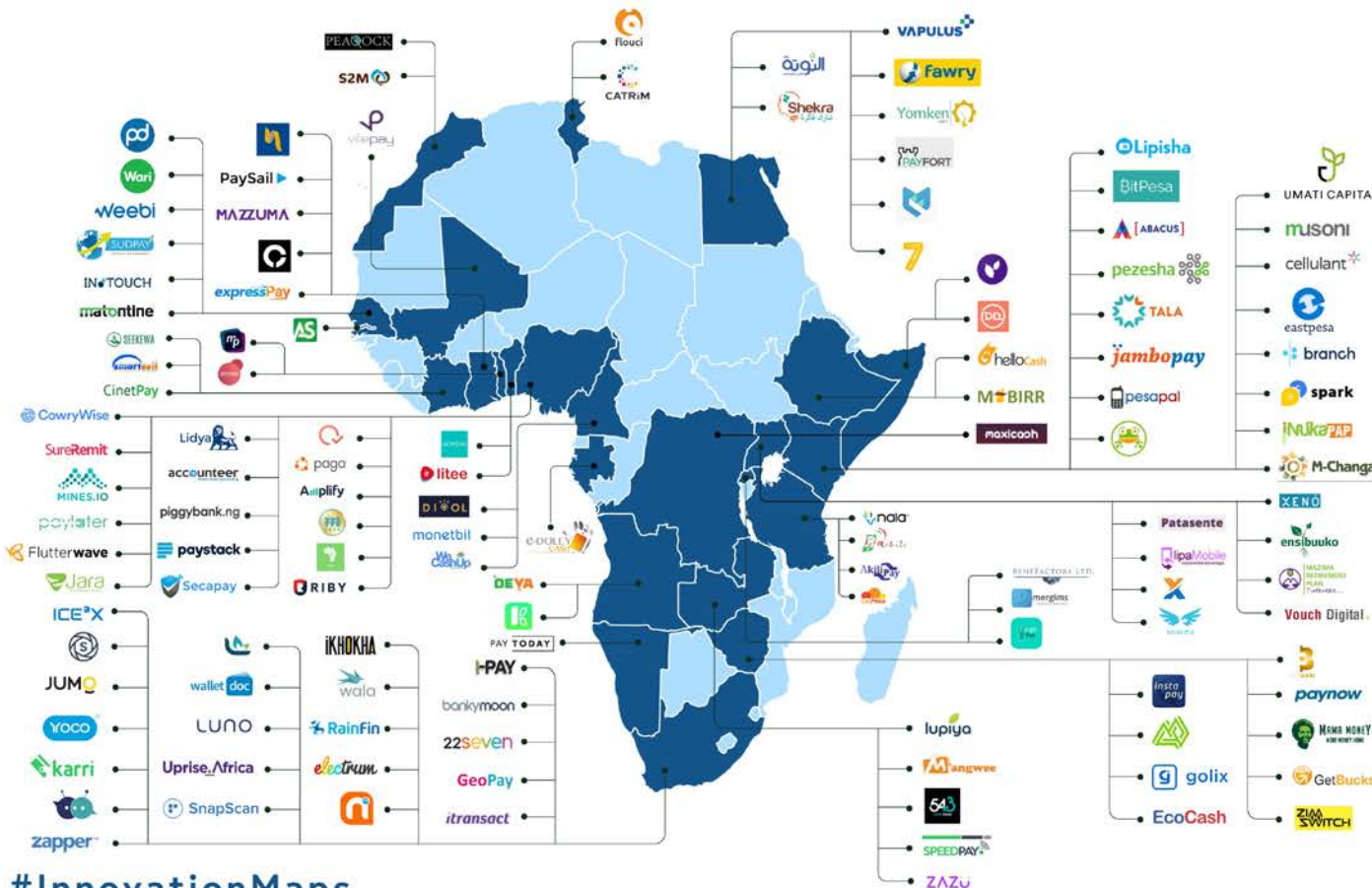
FinTech provides new options





Hot Fintech Ventures

Q4 - 2018



\$195mIn
raised by African
fintech ventures

> in **2017**



Top 10 African fintech
companies raised

\$300mIn
in funding

> in **2018**

Sub-sectors

Areas addressed by fintech ventures



Main MNOs offering Mobile Money
services across Africa



briterbridges.com

#InnovationMaps

Financial Inclusion

Example: Ant Financial



Big Data analysis
instead of loan officers
and lawyers



Fast-Track loan
application process:
3minutes



Non-Performing loan
ratio for SME credit at
around 1%

Ant Financial is a financial services affiliate of Alibaba and is the most valuable fintech firm in the world. In 2018, Ant Financial raised \$14 billion in venture capital



Loans for more than 4
millions Chinese
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FinTech - *Quiz*



1. Which country has the highest number of FinTech users?

a) Kenya KE

b) China CN

c) United States US

d) India IN

FinTech - *Quiz*



2. How many people worldwide do not have a bank account or access to financial institutions via any device?

- a) 500 million?
- b) 3 Billion
- c) 2.2 Billion
- d) 2 Billion

FinTech - *Quiz*



2. How many more percent of men have bank accounts in comparison to women?

- a) 10%
- b) 7%
- c) 23%
- d) 2%

FinTech - *Quiz*

3. Bankymoon is:



- a) A company that aims to use blockchain based solutions in developing countries to send money directly to electricity smart meters to provide poor schools with electricity
- b) A company that allows the transfer of medical records from the health institutions to the person directly
- c) A philanthropic company started by Ban Ki-Moon
- d) A company that provides mobile payments services in Zanzibar

FinTech - *Quiz*

5. In 5 countries in Sub-Saharan Africa more adults have only a mobile money account than an account at a financial institution – which countries?

- a) Cote d'Ivoire, Somalia, Tanzania, Uganda, and Zimbabwe
- b) Nigeria, Rwanda, Tanzania, Uganda, and Malawi
- c) Cote d'Ivoire, Malawi, South Africa, Benin, and Angola
- d) Angola, Rwanda, Botswana, Chad, and Zimbabwe

