

2.5 billion

It is estimated that more than 2.5 billion adults have no access to formal financial services such as saving accounts and basic insurance.

Developing countries have pioneered many of the smartest policies for increasing access to financial services for people living below the poverty line.

The Alliance for Financial Inclusion enables policymakers across the globe to unlock and share the huge economic and social potential of this knowledge.

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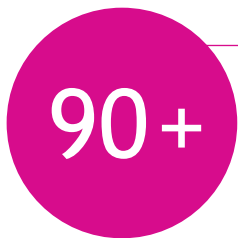
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AFI is administered on behalf of its members by GIZ (German International Cooperation) with funding from the Bill & Melinda Gates Foundation.



Bringing smart policies to life



AFI has members from more than 90 central banks and leading financial regulatory institutions.

A network of peers

The Alliance for Financial Inclusion (AFI) is the only global knowledge-sharing network designed exclusively for financial inclusion policymakers from developing countries. The network enables its members to share their knowledge as well as develop and implement financial inclusion policies that work.

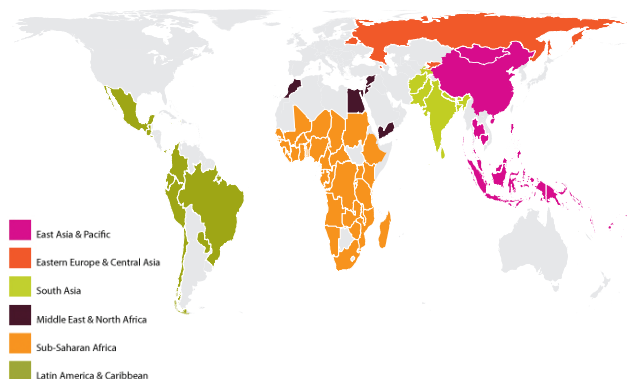
AFI's members are central banks and other financial regulatory institutions from more than 80 developing countries, where the majority of the world's unbanked reside. These institutions have pioneered some of the most innovative policy approaches to extending the financial system to the unbanked while balancing safety and stability.

The goal of the AFI network is to unlock this knowledge and make it more accessible to others looking to achieve similar outcomes.

Members in the lead

Member organizations set the agenda in the AFI network by choosing the policy solutions to focus on, and the modes of cooperation and knowledge sharing that suit them best.

A steering committee of six AFI members meets regularly to set priorities for the network and guide its work.



Member services

AFI members have access to a variety of services through the network. Service channels are designed to support peer-to-peer learning so that members get the knowledge they need from each other.

Working Groups

We support and promote all policies that have been shown by independent research to deliver tangible results. Currently, we focus on a selection of policy areas that offer the greatest potential for increasing access to financial services, based on evidence from a major study. These include:

- Consumer empowerment and market conduct
- Financial inclusion data
- Financial integrity
- Mobile financial services
- Pacific Islands

Grants

Short and long term financial support is available to AFI members for the design and implementation of their chosen policy approaches.

Knowledge exchange grants facilitate member efforts to raise collective awareness of policy solutions, create technical partnerships, and benefit from the experience of countries that have successfully implemented new policy and regulatory solutions.

Peer exchange platforms

AFI provides its members with a variety of channels to meet and share policy experiences, including:

- Member Zone: an online platform designed for policymakers to connect and exchange ideas;
- Global Policy Forum: the entire AFI membership along with its strategic partners meets annually at a high profile event to highlight success, discuss challenges and examine practical solutions; and
- Policy Champion Program: outstanding policymakers share lessons learned on financial inclusion.

Policy innovation

Financial inclusion is an economic development opportunity. Research has shown that greater access to formal financial services leads to higher per capita national income, larger personal investments in small businesses, improved health and education, and increased financial stability.

Evidence-based policies that work

AFI services support knowledge exchange and implementation of policy approaches that have been proven to work in developing countries. These include:

- Agent banking: enable non-bank agents to provide financial services
- Mobile financial services: increase access to financial services through mobile technologies
- Formalizing microsavings: facilitate adoption of new providers and products to promote savings
- Financial integrity: facilitate design and use of identification systems for poor clients
- Consumer protection: promote adequate protection and education in financial services
- Data & measurement: increase and improve financial inclusion data for evidence-based policymaking

As new evidence emerges and new best practices are discovered, the AFI membership will embrace additional policy areas.



The Maya Declaration

The first global and measurable set of commitments by developing and emerging country governments to unlock the economic and social potential of the world's 2.5 billion 'unbanked' people through greater financial inclusion. AFI members, representing over 75% of the world's unbanked population, support this Declaration.