

Productive Finance

Understanding the reality of vulnerable people’s lives and the labor market to which they have access is an essential prerequisite for building a product and service model that increases their likelihood of succeeding, making it possible for their financial inclusion to become permanent. For inclusion to be responsible and sustainable, an efficient, responsive model designed to foster permanence is needed.

The Foundation uses the Productive Finance model, which provides a full range of financial products and services; the model also encompasses mentoring of microentrepreneurs, to stimulate the development of their productive activities, mitigate risks and improve standards of living for their families sustainably and with a proposition that is appropriate to their specific circumstances, both financial and social.

Our starting point is getting to know the individual client, their environment, and the reality of their life, taking into account their profile and vulnerability characteristics. We use this as the basis for supporting them as they generate economic surpluses that are sustainable over time.

The key lies in recognizing their potential, whether it manifests itself through more traditional tangible attributes (eg. income), or through intangible attributes such as imagination, commitment, willingness to pay, perseverance, empowerment, sense of personal responsibility, etc. Once these have been identified, they are assessed.

Innovation has been a key lever that has enabled us to achieve greater scale and reach with lower operational costs, together with surprising levels of efficiency compared to the sector’s usual benchmarks, enabling us to operate on interest rates that converge with those applied in conventional retail banking.

Our model: Productive Finance

1. Inclusion of vulnerable people

2. Progress through entrepreneurship, striving for the family’s welfare



Business development

Financial healthcare

Welfare

- Healthcare
- Housing upgrades
- Education
- Empowerment
- Networks



3. With a proposition that is tailored to each household



4. With a business model that is efficient and sustainable

