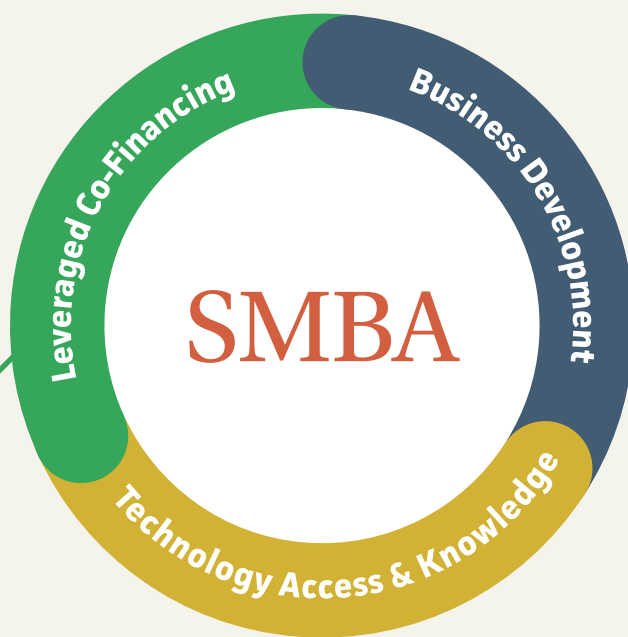


IT TAKES A LOT MORE THAN MICROLOANS FOR POOR AND UNDERSERVED PEOPLE IN DEVELOPING COUNTRIES TO GAIN REAL OPPORTUNITIES TO IMPROVE THEIR LIVES.

One third of our world is excluded societally, financially, and economically from the mainstream. S3IDF addresses these barriers and gaps to inclusion by applying market-based solutions. We connect entrepreneurs to business opportunities that generate income and increase asset ownership while also providing their communities with basic

services and employment. To accomplish this, we create new business models and foster collaborations between financial institutions, technology providers, governments, local organizations, and entrepreneurs.

This is our **Social Merchant Bank Approach®(SMBA)**.



SYSTEMIC BARRIERS

S3IDF'S SOLUTIONS

RESULTS

SYSTEMIC BARRIERS

S3IDF'S SOLUTIONS

RESULTS



Limited capital & assets; exclusion from financial services

Capital is required to start or grow any business, yet without savings or assets for collateral, banks and other financial institutions are often unwilling to provide loans or other financing to poor and underserved entrepreneurs.

S3IDF mobilizes local financing for entrepreneurs

In addition to equity and debt, S3IDF uses other financial tools, such as loan guarantees to reduce risk for banks and financial institutions, encouraging them to do business with poor and underserved entrepreneurs.

Financial institutions change and expand financing options

Upon loan repayment or other financial exit, banks and financial institutions recognize that financing poor and underserved entrepreneurs is a business opportunity. They reduce or eliminate loan guarantee requirements and begin to offer other tailored financial products.



Limited access to & awareness of appropriate technologies

Poor and underserved populations are often unaware of technologies and equipment that could improve their lives and livelihoods and face challenges accessing these technologies due to distance, cost, and other factors.

S3IDF facilitates technology access and knowledge

S3IDF identifies technologies and equipment that can improve lives and livelihoods. S3IDF helps technology providers increase sales and distribution of their products through local entrepreneurs and ensures training is provided in the use of the technologies and equipment.

Technology providers gain new business opportunities

Initial sales alert technology providers to the potential of developing and selling products to poor and underserved communities. S3IDF supports technology providers to extend supply chains, improve after-sale maintenance and repair networks, and expand product lines.



Limited education and business acumen

Many poor and underserved people start working at a young age and never finish school. They tend to have few opportunities to develop business skills such as revenue management, inventory control, and marketing skills.

S3IDF provides hands-on business training & mentoring

S3IDF conducts market research and identifies business opportunities that can benefit poor and underserved communities. S3IDF works with entrepreneurs by providing hands-on business training, mentoring, and support.

Entrepreneurs build businesses that benefit their communities

Entrepreneurs' businesses generate income and increase their asset ownership while also providing their communities with basic services and employment opportunities.



Transferring Our Approach & Challenging Mindsets

The Social Merchant Bank Approach® (SMBA) is designed to be applied across geographies and technologies and has the potential to remake market systems globally. S3IDF actively transfers this approach across South and Southeast Asia and is committed to challenging the mindsets of development agencies and major charities to leverage philanthropic and development capital to facilitate pro-poor policies, technologies and businesses.