

GFIN observer: The Consultative Group to Assist the Poor (CGAP)	
Location: Washington, D.C. (USA)	
About Us	CGAP is a global partnership of more than 30 leading development organizations that works to advance the lives of poor people through financial inclusion. Using action-oriented research, we test, learn and share knowledge intended to help build inclusive and responsible financial systems that move people out of poverty, protect their economic gains and advance broader development goals. We research and experiment to achieve proof of concept and extract lessons that can be built to scale by our partners, who apply our insights in the marketplace.
Interest in / work related to innovation in financial services	<ul style="list-style-type: none"> • Types of work engagement: (i) Research and experimentation, (ii) Knowledge sharing, (iii) Capacity building, peer-to-peer learning, technical assistance • CGAP has been working on the following themes and topics: <ul style="list-style-type: none"> ○ Customers: digital financial services (DFS) for smallholder families; customer centricity, customer segmentation, consumer protection. ○ Business & markets: merchant payments; agent networks; interoperability; finance & access to basic services; open APIs; FinTech. ○ Policy: proportional regulation and supervision of DFS; consumer credit in East Africa; behavioral research for consumer protection; data privacy and protection ○ Donors and investors: systemic approach to financial inclusion; trends in international funding for financial inclusion; impact of financial services. • Our active workstreams further include topics such as (i) regulatory sandboxes and their implementation around the world, (ii) cybersecurity, (iii) open banking initiatives, (iv) emerging business models. More information about CGAP's projects, activities and publications is on our website.
Geographical Jurisdiction	CGAP is headquartered in Washington, DC (USA) with offices in Paris (France), Nairobi (Kenya) and Singapore (Singapore). Our work is global in nature with specific focus on middle- and low-income countries.
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