

**Microfinance Opportunities** has a history of innovating in consumer research and financial education. We are raising money for this fund from Donors and Venture Philanthropists, with a particular focus on leveraging technology to create engaging and low-cost education tools and to lower the cost of building financial capability. Financial service providers interested in testing innovations in financial education and financial capability development are welcome to enquire as to the availability of Innovation Funds for their project.

Whether an investor or an organization interested in implementing a project using Innovation Funds, in your first contact with MFO we will begin the process of building an alliance with you and your organization. That alliance will be built on a firm foundation of mutual respect and understanding, and a shared interest in building the financial capabilities of low-income consumers.

For those interested in investing in the MFO Innovation Fund, we will work with you to identify programmatic areas (consumer research, financial education, financial capability development, results evaluation) where there is most need for innovation, and where the innovation promises a high return on investment.

#### Examples of past MFO Investor Innovations:

- Mastercard Foundation – Consumer Education for Branchless Banking
- Citi Foundation – Pay-for-Performance Pilot Testing
- Bill and Melinda Gates Foundation – Financial Diaries
- Cisco Foundation and GIZ, India – Financial Capabilities Index
- Citi Foundation & Freedom from Hunger – Global Financial Education Program

Organizations interested in receiving support from the Innovation Fund should fill out an Online Enquiry Form or contact Maria Jaramillo, MFO's Senior Manager for Content Strategy and Business Development [mariaj@mfopps.org](mailto:mariaj@mfopps.org) directly. She will work with you to identify how your project is innovative and the funding we can provide to support it. If existing funding is not available for your project, we will work with you to identify appropriate funders and craft a winning proposal to secure the needed funds.

#### Examples of MFO Implementation Partners:

- Rural Bankers' Association of the Philippines – Consumer Education for Branchless Banking
- REDCAMIF – Consumer Financial Education for Microfinance Institutions
- BRAC – Financial Diaries for Market Research