

HGF Social Impact Fintech Symposium

SOCIAL IMPACT FINTECH SYMPOSIUM - THE FINTECH REVOLUTION IS UNDERWAY

Fintech entrepreneurs are building profitable businesses that promote financial literacy, provide more inclusive access to banking services and remove barriers for successful small businesses.

Our powerful lineup of workshops and panel discussions explore how digital platforms are addressing key financial wellness challenges by redefining the way services are delivered.

Morning Sessions (8:30am - 12:00pm)

- Brighter Futures: Fintech-Powered, Purpose-Driven Banking
- Tech Solutions for Human Problems: A Marketplace for Affordable Housing
- A Leg Up: Empowering Small Business Entrepreneurs with Fintech
- Together is Better: Anatomy of a Social Impact Fintech Partnership
- Hacking Human Behavior to Improve Financial Wellness

Afternoon Sessions (2:00pm - 5:30pm)

- Fintech: Driving Inclusion in a Digital Society
- Credit where credit is due: The Nuances of Credit & Financial Health
- Sink or Swim: Extending a Lifeline for Americans Drowning in Debt

Networking Reception (5:30pm - 6:30pm)

Join this innovative community of startup founders, venture investors, corporates and non-profits partnering to solve the financial health crisis and fundamentally improve people's lives.

DETAILED AGENDA with SESSION DESCRIPTIONS

Track Chairperson/Emcee:

Andrew B. Morris - Founder & CEO, The Fintech Agenda

8:30-9:10am (40 minutes, panel discussion, Regency 5 Ballroom)

Brighter Futures: Fintech-Powered, Purpose-Driven Banking

Legacy methods of delivering banking services are being upended by digital alternatives. It's becoming increasingly clear that the future of banking is all-digital, low-overhead and mobile-first. But what about the customers? Traditional banks have unfortunately left many underserved, driving one-fourth of Americans to seek financial products and services outside of the banking system.

This all-star panel of innovative fintech founders are leading a purpose-driven revolution in banking. In this session, they explain how fintech alternatives are driving a brighter future for banking that better serves unmet consumer needs. Further, they explore the role of social responsibility in banking's future, both for financial services providers and the customers they serve.

Speaker(s):

Sam Maule - Managing Partner, North America, 11:FS (moderator)

Andrei Cherny - Founder & CEO, Aspiration

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Sheena Allen - Founder, CapWay

Chris Hutchins - Co-Founder & CEO, Grove

9:10-9:30am (20 minutes, fireside chat, Regency 5 Ballroom)

Tech Solutions for Human Problems: A Marketplace for Affordable Housing

There is nothing more fundamental to financial wellness than having a safe, respectable and affordable place to live. Unfortunately, in the current economic environment in the United States, the cost of housing is rising much faster than the incomes of many families. The need for affordable housing far exceeds supply. More than one-fourth of all U.S. renters spend more than half of their income for housing, leaving very little for other necessities. It's a fundamental human problem.

Atticus LeBlanc, an Atlanta affordable housing developer, recognized the problem and is solving it at a scale with a very innovative tech-driven marketplace platform to help match working Americans with well-run rooming houses. His company, PadSplit, takes existing single-family homes and converts them into a series of rentable single rooms with shared common space and bathroom.

In this conversation about applying tech solutions to solve human problems, Atticus describes in more detail the challenges underlying the affordable housing crisis, tells us about his journey from real estate developer to tech company founder and further shares his vision for PadSplit.

Speaker(s):

Andrew B. Morris - Founder & CEO, The Fintech Agenda (moderator)

Atticus LeBlanc - Founder, PadSplit

9:30-9:40am (10 minutes) - Networking Break

9:40-10:00am (20 minutes, fireside chat, Regency 5 Ballroom)

A Leg Up: Empowering Small Business Entrepreneurs with Fintech

Ramona Ortega is a money expert and serial entrepreneur with over two decades of leadership in the public and private sectors. Her extensive resume includes everything from fintech founder to angel investor to human rights advocate. In 2016, she founded My Money My Future, a digital personal finance platform that helps multicultural millennials manage their money with confidence. Before that, she was a corporate securities attorney in New York and the director of the Human Rights Project, submitting the first shadow report to the United Nations for the first review of the United States under the International Convention on the Elimination of Racial Discrimination ("ICERD") and was a delegate to World Conference Against Racism in Durban, South Africa.

In 2017, Ramona became Entrepreneur in Residence at Azlo, a BBVA backed small business banking platform. There, she helps drive Azlo's mission that every entrepreneur should have the opportunity to choose their work, pursue their dreams and realize their vision of the future. Azlo is a digital platform that strives to be a powerful democratizing force for small business entrepreneurs by giving them access to the information, financial tools and support they need to succeed.

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In this candid conversation, Ramona shares insights on how fintech platforms can empower small business owners and reveals personal insights on the overall power of fintech for social good.

Speaker(s):

Sam Maule - Managing Partner, North America, 11:FS (moderator)

Ramona Ortega - Entrepreneur in Residence, Azlo & Founder, My Money My Future

10:00-10:40am (40 minutes, panel discussion, Regency 5 Ballroom)

Together is Better: Anatomy of a Social Impact Fintech Partnership

One of the unique and powerful aspects of this Social Impact Fintech Symposium program is how we are bringing together the non-profit community with fintech entrepreneurs and investors. Our hope is that meaningful partnerships will form from the connections made between these stakeholders all working to achieve the same bold objectives for financial inclusion, wellness and empowerment.

In this session, we explore some specific examples of social impact fintech partnerships. We discuss how the partnerships developed, any challenges that had to be overcome, plans for the future and the resulting benefit of fintechs and non-profits working together toward common goals.

Speaker(s):

Andrew B. Morris - Founder & CEO, The Fintech Agenda (moderator)

Bill Druliner - Director of Strategic Partnerships, GreenPath Financial Wellness

Elena Pierce - CEO, in/PACT

George Gonzalez - Director of Communications, Oportun

Eric Salazar - Director, Housing & Financial Empowerment, UnidosUS

10:40-11:00am (20 minutes) - Networking Break

11:00am-12:00PM (60 minutes, workshop format, Learning Center)

Hacking Human Behavior to Improve Financial Wellness

Despite positive macro-economic indicators, household savings continues to erode and credit card debt has exceeded \$1 trillion for the first time since the Great Recession. Much of this can be attributed to the combination of poor product design and innate human tendencies.

Set against this backdrop, behavioral expert Mariel Beasley will lead a dynamic and interactive session showing how employers, innovators, advocates, and financial institutions can “hack” human behavior to build products and services that advance both customer financial wellness and a company’s own bottom line.

Attendees can expect real-world case studies, proprietary research, and deep dives into behavioral science tenets as they explore how to design for the human factor. Mariel will leverage Common Cents Lab’s work with two million consumers over the past three years to deliver a playbook for improving customer financial decision-making in the modern era.

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Speaker(s):

Mariel Beasley - Co-Founder & Principal, Common Cents Lab, Duke University

12:00-2:00pm (120 mins) - Lunch & Plenary Keynotes

Track Chairperson/Emcee:

Andrew B. Morris - Founder & CEO, The Fintech Agenda

2:00-3:30pm (90 mins, workshop format, Regency 5 Ballroom)

Fintech: Driving Financial Inclusion in a Digital Society

The digital economy is responsible for an explosive growth in fintech products and services, which have the potential to benefit underserved communities through such features as mobile money, crowd funding, cross-border remittances and alternative credit scoring. The burgeoning fintech industry brings with it an economic ecosystem of entrepreneurs, start-ups and developers who utilize universities, tech villages and non-traditional support systems to foster innovation and growth.

Unprecedented technological advancements have helped financial inclusion evolve beyond merely connecting people to a bank account. For instance, it is helping level the playing field for small farmers by providing access to buyers, more efficient pricing, and speedier payments. It is replacing time-consuming paper voucher systems used during humanitarian crises with prepaid cards for food and supplies. And it is helping micro-merchants expand their businesses by leveraging purchase data to enable credit scoring.

How can we develop a pipeline of talent to support the growth of fintech? Have fintech companies been successful in advancing financial inclusion to low-income populations? How can fintech reach and integrate traditional sectors (e.g., agriculture, insurance, NGO's) into the digital economy?

Speaker(s):

Ida Rademacher - Vice President, Aspen Institute (moderator)

Glen Sarvady - Managing Principal, 154 Advisors

Dr. Ronald A. Johnson - Chairman, CFPB Consumer Advisory Board

Nigel Andre - SVP Money Network, First Data

Dr. Art Recesso - Chief Innovation Officer, Board of Regents, University System of Georgia

3:30-3:40pm (10 minutes) - Networking Break

3:40-4:30pm (50 minutes, panel discussion, Regency 5 Ballroom)

Credit Where Credit is Due: The Nuances of Credit & Financial Health

Credit is one of the more complex issues on the financial wellness landscape. FICO Scores have become the key that unlocks the banking system to American consumers, but are they truly a fair and representative measure of whether an individual is credit worthy? The current system creates significant gaps, whereby certain groups of the population are unable a bank account or qualify for a loan to purchase a car or a home. As a a result, these consumers may rely on more expensive credit

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options, such as payday loans or title loans, to address a financial emergency. The major credit bureaus are beginning to take steps to close these gaps, for example by including timely payments of utility bills in credit scoring, but access to credit is still a challenge for many Americans.

In this session, our panel of experts explore the nuances of credit and financial health. How can we better measure financial health and credit worthiness? And what innovative products and services are being offered to help close the gap for unserved consumers to give credit where credit is due?

Speaker(s):

Ryan Falvey - Managing Partner, The Financial Venture Studio (moderator)

Reginald "Reg" Maisonneuve - Founder & CEO, edea

Ennie Lim - CEO & Co-Founder, HoneyBee

Sunil Singh - Chief Operating Officer, LendUp

Nicky Goulimis - Co-Founder & COO, Nova Credit

4:30-4:40pm (10 minutes) - Networking Break

4:40-5:30pm (50 minutes, panel discussion, Regency 5 Ballroom)

Sink or Swim: Extending a Lifeline for Americans Drowning in Debt

While access to credit remains an important financial inclusion objective, many Americans are also faced with the opposite challenge. Consumer debt has reached record levels and is a reality for most Americans. Since World War II, every generation of Americans has carried more consumer debt than the generation before. Today, 77 percent of Americans have at least some debt, and the current non-mortgage debt held by American households exceeds \$3.95 trillion. Consumer debt includes student and auto loans and money owed on credit cards, but not all debt is a result of borrowing. Out-of-pocket medical expenses, government-imposed fines and fees, and unpaid bills also add to total consumer debt burdens. One indication that these debts are not sustainable for many people is that debt in collections appears on one-third of all consumer credit reports. It's a major challenge.

In this session, hear from the founders of innovative fintech startups that are applying behavioral economics, human experts and powerful tech platforms to provide tools for consumers to better manage and overcome debt. They discuss the significant impact that debt can have on people's lives and the creative approaches their companies are using to help solve the consumer debt crisis.

Speaker(s):

Marcia Chong Rosado - Manager, Financial Innovation Practice, Village Capital (moderator)

Christian Zimmerman - Co-Founder & CEO, Qoins

Alex Mooradian - Founder & CEO, Resolve

Sameh Elamawy - CEO & Co-Founder, Scratch

Jack Markwalter - Co-Founder & CEO, Viva Finance

5:30-6:00pm (30 mins) - Networking Reception