



Dear Microcredit Summit Campaign and fellow partners in the global financial inclusion movement,

With this letter the Center for Financial Inclusion at Accion reaffirms its commitment to take action to *support the financial inclusion of vulnerable populations around the world.*

Our vision of financial inclusion is a state in which everyone who can use them has access to a full suite of quality financial services, provided at affordable prices, in a convenient manner, with respect and dignity. We envision financial services being delivered by a range of providers in a stable, competitive market, to financially capable clients.

Our specific commitments address the issue of vulnerable populations and financial services.

First, we commit to bringing greater attention to the issue of aging and financial services, recognizing that aging is an increasingly important issue in the developing world. We will address this commitment in the following ways:

The Center for Financial Inclusion at Accion will conduct supply-side research in the fall of 2014 on the obstacles to older adults accessing and using the financial services that could help to improve their lives. We will also partner with HelpAge International to conduct demand-side research in the fall of 2014 to better understand the income streams and expenses of older adults in Colombia.

The Center for Financial Inclusion will publish a white paper on these two research efforts and will conduct two roundtable discussions—one focused on the Latin America region and one focused globally—that will galvanize support around this issue. These roundtable discussions will be in late 2014 and early 2015.

Second, we renew our commitment originated in 2013 to support further support the inclusion of those with disabilities by organizations in India and countries within the region in the following ways:

In partnership with our disability support organization v-shesh, the Center for Financial Inclusion at Accion will use the customized disability inclusion tools

and trainings developed in 2014 at Annapurna, Equitas and Esaf, to mobilize at least five other Indian MFIs to implement disability inclusion best practices at their respective institutions by end of 2015. We will share these tools and trainings at Conferences and Workshops throughout India during 2015. We will measure the year over year increase in the number of clients with disabilities at Annapurna, Equitas and Esaf beginning in 2015.

The Center for Financial Inclusion at Accion will continue to work throughout 2015 with BRAC Bangladesh to institutionalize disabilities inclusion practices.

We look forward to presenting the progress we have made to reach these goals to promote the financial inclusion of vulnerable groups at the next summit. To this end we designate Sonja Kelly, Fellow at the Center for Financial Inclusion at Accion, and Josh Goldstein, Principal Director for Economic Citizenship and Disability Inclusion, as our organizational contacts for this effort.

Sincerely,

A handwritten signature in black ink, appearing to read 'E. Rhyne', written in a cursive style.

Elisabeth Rhyne
Managing Director
Center for Financial Inclusion at Accion