

FIN-TECH



**Innovaciones
que no sabías
que eran de
América Latina
y el Caribe**

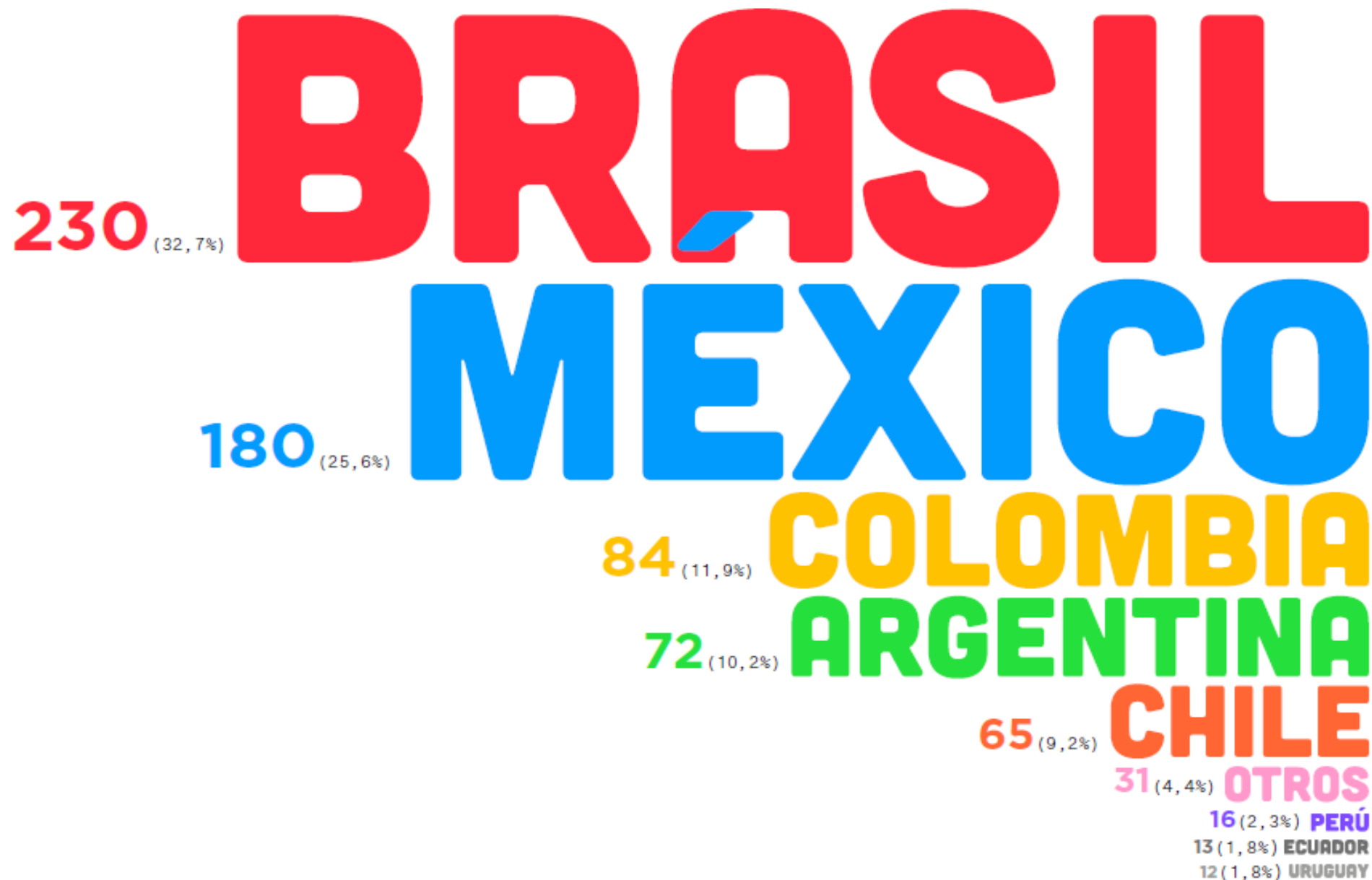


Fintech in Latin America

**Gabriela Andrade
IDB**

How many and where?

700+
Startups
identified



Year of incorporation

(10,9%) antes del 2011

(07,0%) 2011

(07,7%) 2012

(14,4%) 2013

(15,1%) **2014**

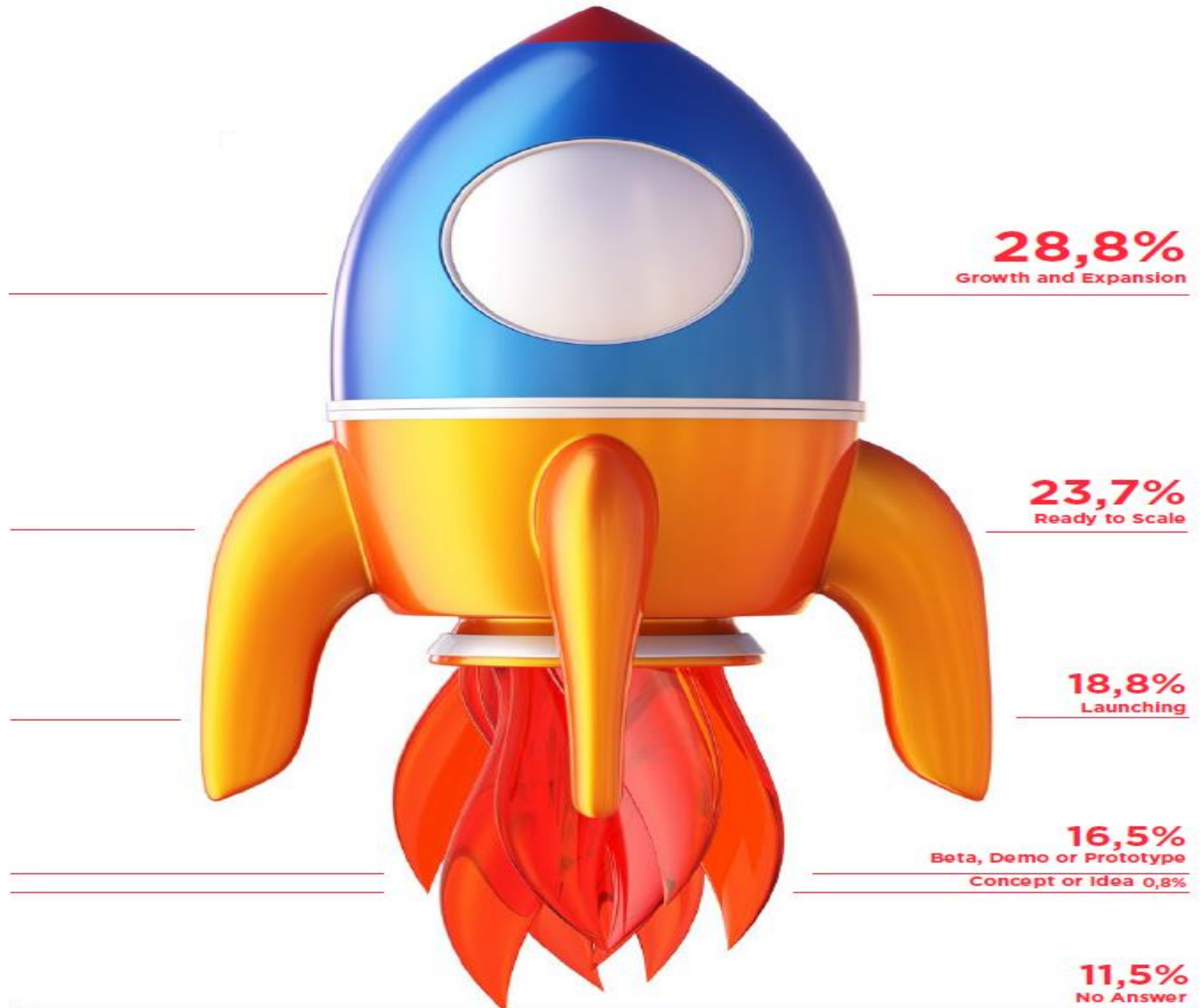
(23,2%) **2015**

(21,8%) **2016**



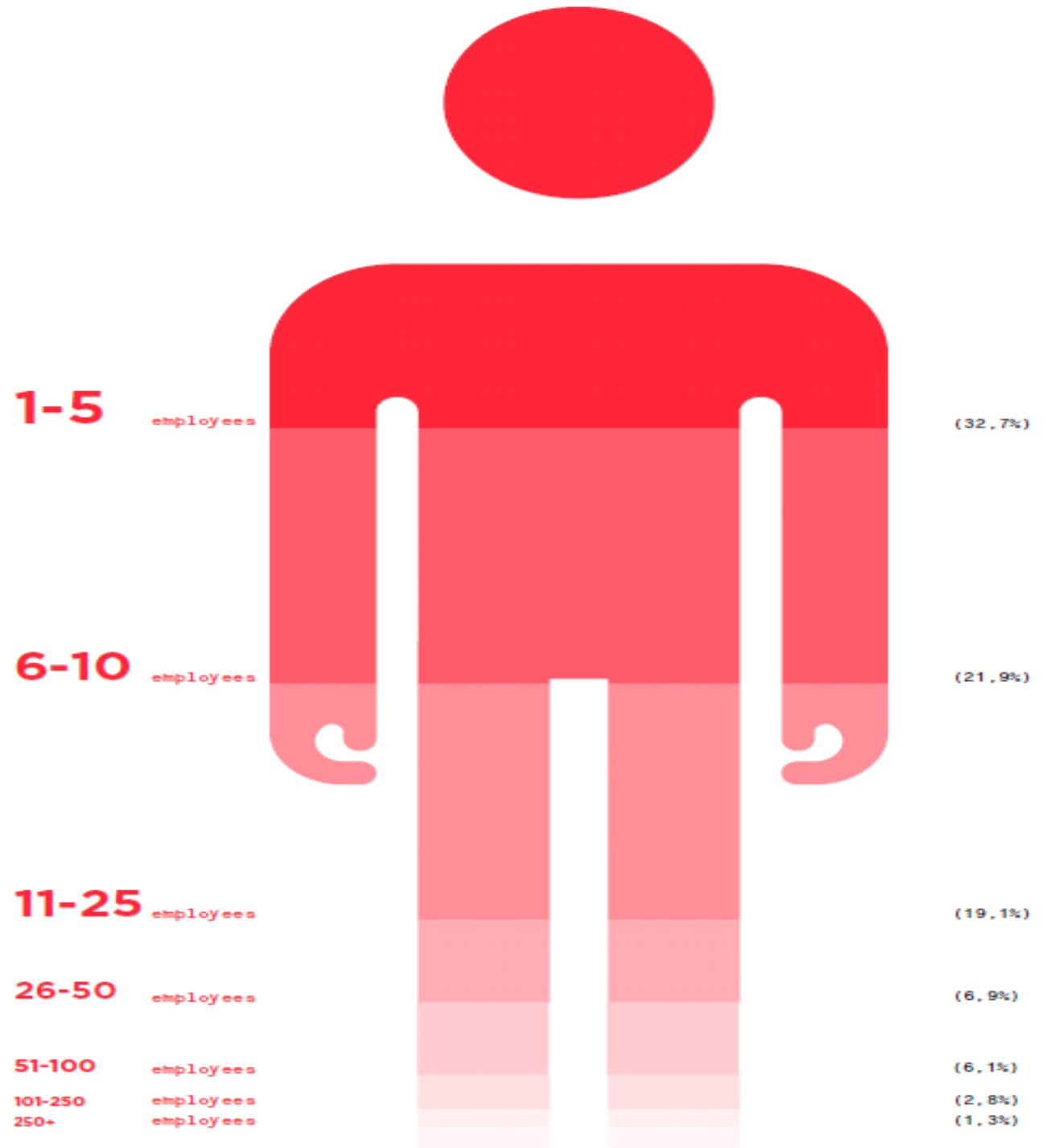
Development Stage

Only half
consider to be
in a mature
stage of
product
development



Number of employees

3 out of 4
Fintechs have
between 1
and 25
employees



Countries of operation



The emergence of Fintech “Multilatinas”

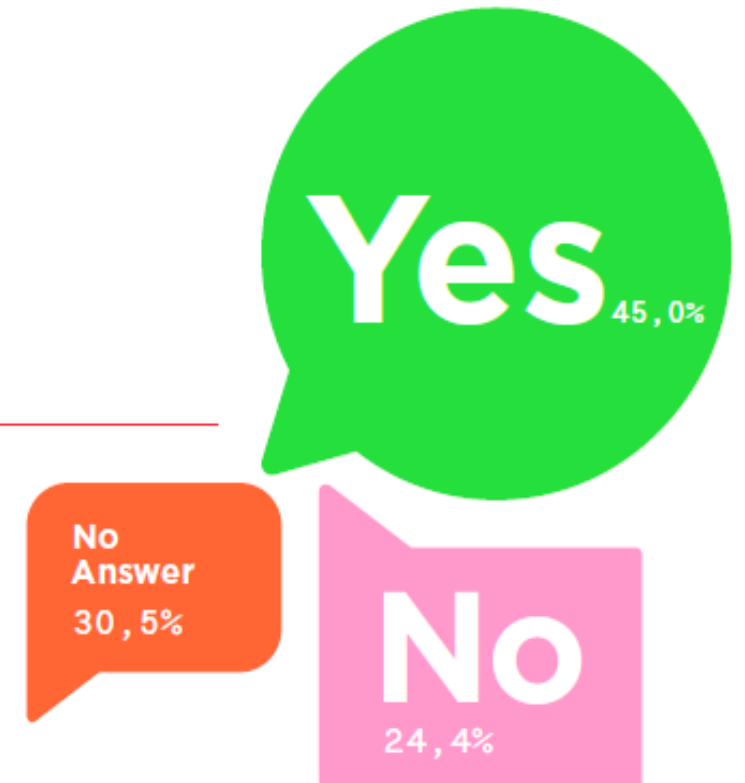
Número de startups Fintech que operan en múltiples países

Financing

Has your startup received funding or investment so far?



Is your startup currently seeking funding?



Financing

**US\$800 -
US\$1.000 million**
in accumulated
investments



47,9%

Sponsoring Investors

30,0%

Accelerators

17,4%

Foreign Private
Capital Funds

20,5%

Local Private
Capital Funds

13,7%

Government
Programs

11,1%

Other Corporate
Institutions

7,9%

Financial Institutions

3,2%

Crowdfunding

Buisness Segments

180 (25,6%)
Alternative Finance
Platforms

177 (25,2%)
Payments

93 (13,2%)
Business Finance
Management

39 (5,5%)
Trading & Stock
Market Trading &
Stock Market

56 (8%)
Technology
Companies
for Financial
Institutions

69 (9,8%)
Personal Finance
Management

54% B2C
46% B2B

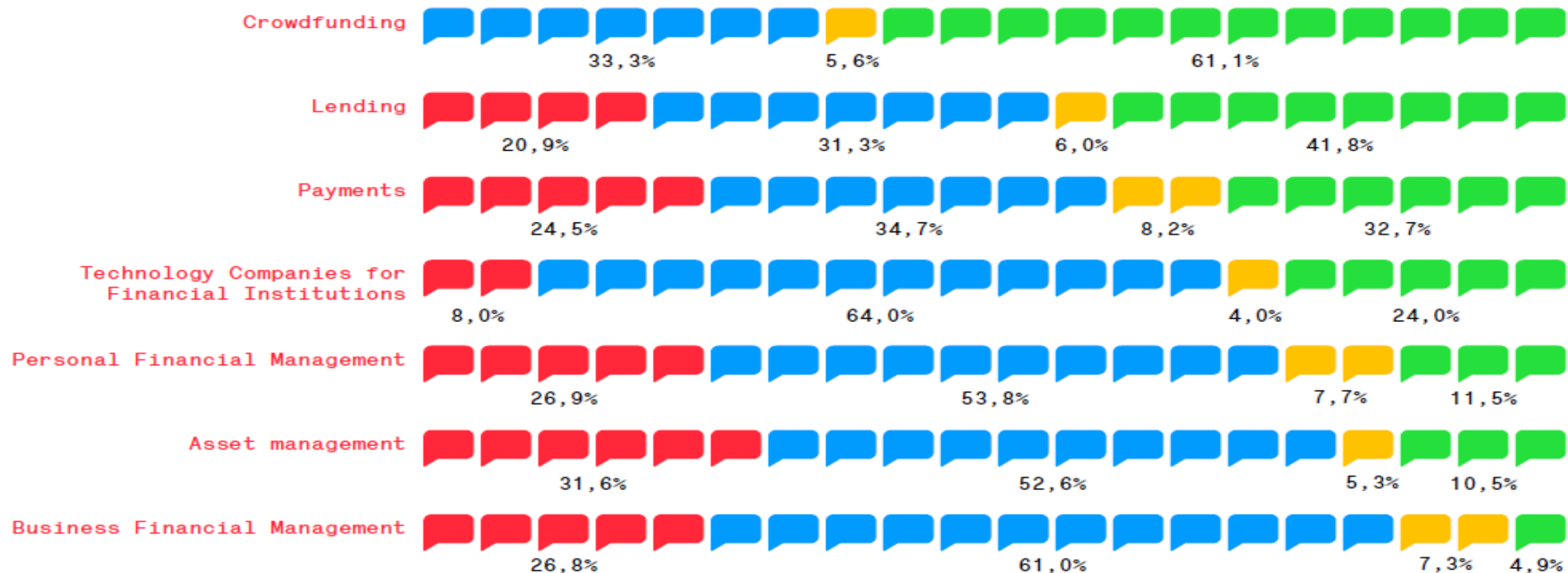


"Regulation is excessive."

"Current regulation is satisfactory or specific regulation isn't required."

"Regulation is weak."

"There is no specific regulation and it would be necessary."

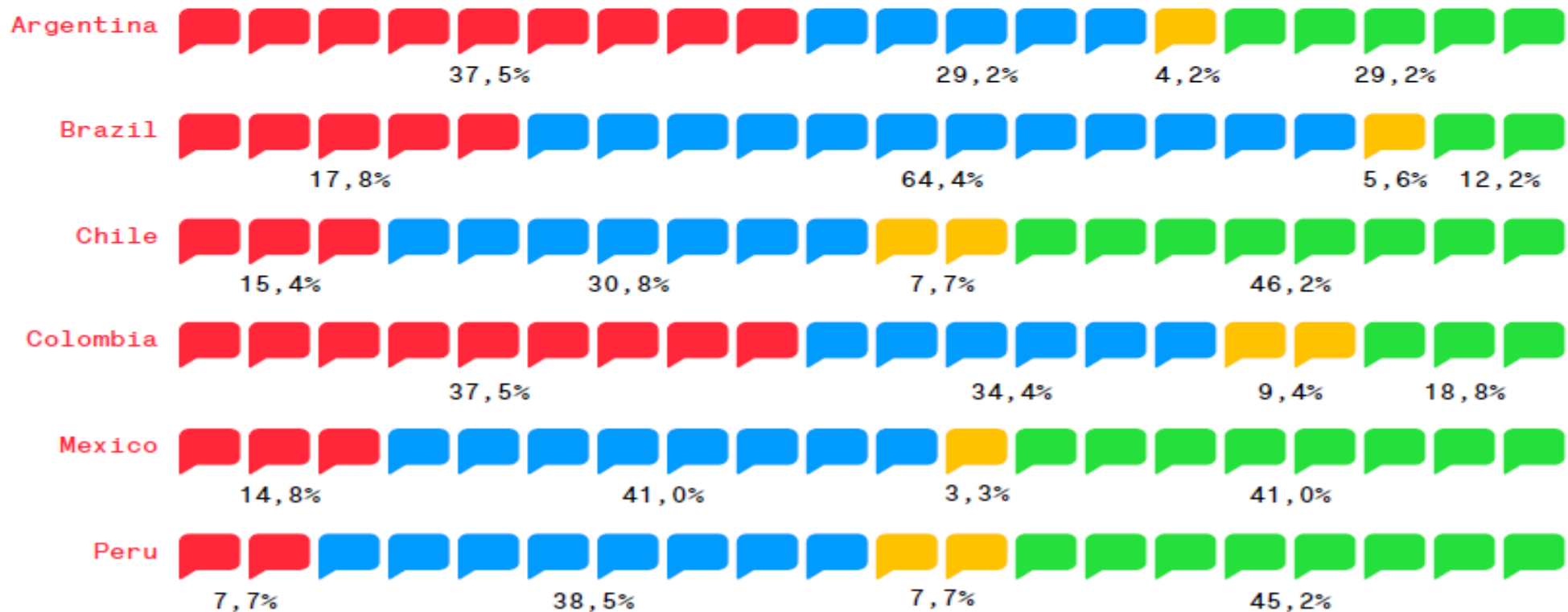


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Focus on Financial Inclusion

42%

declare they aim to
serve clients that
remain excluded or
underserved by the
traditional sector



Focus on SMEs

One in
four

consider SMEs as
their main client



