

## **Trust is the Cornerstone**



Trust deficits remain the biggest barrier to inclusion. People fear money won't be there when needed. Building trust requires systems that work reliably (cash-digital conversion, liability, quick access) and human-centered engagement (local ambassadors, culturally aware financial education).

## **Inclusion by Design**



Too many systems are still built for people, not with them. True inclusion requires user-centered design, embedding social norms (e.g., family use of accounts), and considering the realities of cash economies. Competition and diversity of providers are essential for choice, resilience, and trust.

## **Education Builds Confidence**



Inclusion is not just access — it's about competence. Financial literacy must be localized, practical, and lifelong (from teaching credit use in schools to supporting SMEs with bookkeeping). Empowering consumers to understand and use financial tools correctly is as important as creating those tools.

## **From Symbolism to Structural Change**



Inclusion is not just a bank account or mobile wallet — it must enable economic participation, entrepreneurship, and resilience. Priorities include unlocking SME growth and capital access, embedding health and insurance into financial products ('health is wealth'), mobilizing local capital (pensions, philanthropy, diaspora). Above all: lift as we climb — Inclusion must be a lived principle, not just policy.

## **Infrastructure & Patient Capital**



Payment rails, digital IDs, and interoperable systems are critical — but they require patient, often public-backed capital. Governments must act as catalytic investors (like Ireland with Stripe or India's Aadhaar/UPI model). Private sector innovation will only scale if foundational rails are funded and accessible.

***The Bridgforte Distillation: Inclusion requires trust, education, rails, design, and purpose. Without all five, the system will stall. With them, we can leapfrog into a more inclusive, resilient financial future.***

