## FIELD at the Aspen Institute

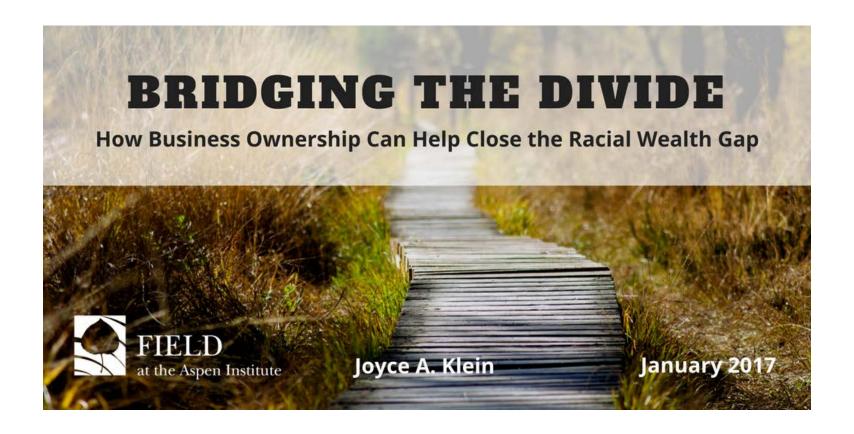


Mission: To build the effectiveness, scale and impact of business ownership as an economic opportunity strategy.

FIELD engages deeply with practitioners and funders and provides them with tools – research and evaluation, peer learning and leadership development programs – that build knowledge and practice.

### Barriers facing minority-owned firms





# Barriers facing minority and women business owners



- Lack of/lower wealth (collateral)
- Lower credit scores (credit)
- Younger firms
- Smaller firms require lower loan sizes (underlying economics of origination)
- Discrimination

#### Research on market trends



- 2005 Research on "supply side" of microenterprise finance
- 2012 Research on "a newly crowded marketplace"



 2017 - Research on the role of shared technology platforms in increasing the scale and impact of microenterprise field: as.pn/platforms

#### Convening nonprofit fintech leaders



#### Nonprofit Leaders in Financial Technology (nLIFT)













# Collaboration on responsible business lending



