

# SHIVANI SIROYA

Tala (formerly InVenture)

Co-Founded with Bonnie Oliva-Porter

2011 Global Fellow



## BIG BOLD IDEA

Flip the traditional credit scoring model by putting power into the hands of newly empowered consumers in emerging markets delivering real-time affordable credit to the unbanked and underbanked through their mobile app and unique channel.

## ORGANIZATION OVERVIEW

Tala is revolutionizing financial markets by providing a standardized global credit score for anyone with a mobile phone, thereby increasing efficiency, transparency, and driving down costs. Tala's first product, InSight, is a text-messaging based system that enables individuals to perform basic accounting, demonstrate creditworthiness, and access financial services all through SMS.

## PERSONAL BIO

Shivani Siroya is the founder and CEO of Tala, the leading financial technology company in emerging markets. Millions of people have borrowed through Tala's smartphone app, which provides instant, personalized credit to underserved customers in East Africa, Southeast Asia, and Latin America. Tala is backed by leading venture and impact investors including PayPal, Revolution, IVP, Ribbit Capital, Data Collective, and Lowercase Capital. Earlier this year, Forbes named Tala as one of the top 50 FinTech companies in the world, and Tala's work has been highlighted by the New York Times, the Financial Times, the Wall Street Journal, TED, and TechCrunch, among others. Tala is headquartered in Santa Monica with additional offices in Nairobi, Manila, Mexico City, and Bangalore. Prior to founding Tala, Shivani held a variety of positions in global health, microfinance, and investment banking, including with the United Nations Population Fund, Health Net, Citigroup and UBS. Shivani is an Aspen Institute Finance Leader Fellow, a WEF Young Global Leader, Senior TED Fellow and Ashoka Fellow. She is also on the board of Stellar. She holds a M.P.H from Columbia University and a B.A. from Wesleyan University.

### Issue area

Poverty Alleviation Economic Development

### Organization/Fellow Location

Santa Monica, United States

### Organization Structure

Hybrid

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