

# SHIVANI SIROYA

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Tala (formerly InVenture)

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Co-Founded with Bonnie Oliva-Porter

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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 currently the CEO of Tala (formerly known as InVenture). Shivani has a wide array of professional experiences in investment banking, health costing and microfinance. She previously worked at UNFPA, Citigroup and Health Net. Shivani is a 2013 Ashoka Fellow, 2013 TED Fellow, 2013 Ashoka Fellow, 2011 Echoing Green Fellow and 2011 Unreasonable Institute Fellow. She holds a M.P.H from Columbia University and a B.A. from Wesleyan University. Tala is a mobile technology and data science company accelerating the unprecedented emergence of 3 billion unbanked people into the global middle class. Tala's solution includes consumer-facing applications and big data analytics working in unison to flip the traditional credit model and put power into the hands of newly empowered consumers, thereby unlocking trillions of dollars in purchasing power and credit in the world's most important (yet most neglected) markets. Tala's work has been recognized by USAID, the Economist, Vodafone, Bloomberg, and Forbes.

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### Issue area

Poverty Alleviation Economic Development

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### Organization/Fellow Location

Santa Monica, United States

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### Organization Structure

Hybrid

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