



# 中国人民大学 中国普惠金融研究院

CHINESE  
ACADEMY OF  
FINANCIAL  
INCLUSION



CAFI







情怀 Commitment / 行动 Action / 专注 Focus / 影响 Impact  
Good Finance Good Society 好金融 好社会



## 中国人民大学 中国普惠金融研究院

中国普惠金融研究院（Chinese Academy of Financial Inclusion at Renmin University of China，简称 CAFI）是中国人民大学财政金融学院下设的国际化专业研究机构。以“情怀 Commitment, 行动 Action, 专注 Focus, 影响 Impact”为理念，CAFI 致力于打造普惠金融领域的一流智库和行业交流平台，推动普惠金融体系建设，实现“好金融、好社会”的愿景。

CAFI 专注于普惠金融领域的发展与进步，通过汇聚国内外资源优势，开展政策倡导、研究咨询、交流合作、知识分享、能力建设以及创新实践等普惠金融相关领域的基础与前瞻性工作，为政策制定者、研究者及行业实践者提供理论研究支持、决策分析、市场洞见与实验实践。

CAFI 拥有一支由行业资深学者和专家领衔的国际化专业团队，下设理事会和学术顾问委员会，成员分别来自监管机构、国内外知名行业机构和研究机构。CAFI 现任院长由贝多广教授担任，赵锡军教授担任联席院长。

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### 中国人民大学中国普惠金融研究院 理事会联席主席 Co-Chairs

#### 吴晓球 Xiaoqiu Wu

中国人民大学原副校长

Former Vice President, Renmin University of China

#### 贝多广 Duoguang Bei

中国普惠金融研究院院长

President, Chinese Academy of Financial Inclusion





## Chinese Academy of Financial Inclusion at Renmin University of China

Chinese Academy of Financial Inclusion (CAFI) is an international professional research institute under the School of Finance and Economics at Renmin University of China. Guided by the concept of "Commitment, Action, Focus, and Impact", CAFI is committed to building a first-class think tank and platform for financial inclusion, facilitating the development of an inclusive financial system, and fulfilling the vision of "Good Finance and Good Society".

By pooling domestic and international resources, CAFI focuses on the development and progress of inclusive finance and conducts fundamental and forward-looking work in the fields of policy making, research consultation, exchange and cooperation, knowledge sharing, capacity building, and innovative practice so as to provide policy makers, researchers, and industry practitioners with theoretical support, decision-making analysis, market insights, and practical experience.

With Dr. Bei Duoguang as the president and Dr. Zhao Xijun as the co-president, CAFI takes pride in its outstanding team led by seasoned scholars and experts. The members of the board of directors and the advisory council are from regulatory agencies, leading industry agencies, and research institutions from home and abroad.

## 院长寄语

## President's Message

从对金融的认识来说，我的人生可以分为三个阶段。1978 年之前，我对什么叫金融并不理解，尽管已经读过茅盾的《子夜》。1978 年之后，我开始学习金融专业。在大学一口气读完了博士学位，接着进入财政部、证监会，然后在令人羡慕的投资银行从业。可以说，基本上浸润于宏观高端的金融氛围。2013 年开始，我的职业生涯幡然改观，我从金字塔云端俯冲到草根地气的普惠金融。原因是我的实践和观察让我领悟到中国将掀起普惠金融的大幕。自从经济改革，中国依次建立起现代银行体系、现代资本市场以及包括保险、信托以及资产管理等貌似完整的金融体系。可是，这个金融体系却暗藏着重大的结构性缺陷，也就是说广大中小微企业以及广大弱势人群在不同程度上受到这一金融体系的排斥。逐步聚集的共识是，这种结构缺陷已经构成中国经济持续健康成长的致命障碍。中国渴望一个包容性的金融体系。

当然，建立包容性的金融体系正如登山，说易行难。重大理念认识上的似是而非，商业效益与社会效益双重目标的龃龉平衡，传统金融与金融科技之间的尊卑折冲，都是普惠金融建设事业中需要认真探索并找到解决方案的内容。

中国普惠金融研究院志存高远，脚踏实地，砥砺前行，旨在成为中国领先的专业研究机构。欣慰的是，我们的努力加之我们的成绩赢得了越来越多的合作伙伴。在迈向“好金融 好社会”的进程中，我们一点都不寂寞。

长风破浪会有时，直挂云帆济沧海。

On the basis of my understanding of finance, my life can be viewed as a three-phase metamorphosis.

Before 1978, I knew next to nothing about finance, although I had read Mao Dun's masterpiece *Midnight*, a novel set in Shanghai circa 1930s featuring complex and tricky financial maneuvers.

After 1978, I became a student of finance, all the way from undergraduate to PhD. After stints as public servant at the Ministry of Finance and the China Securities Regulatory Commission, I jumped on the bandwagon of investment banking, a career shift highly desired then as now. Throughout this phase, I virtually immersed myself in the glamor of the macro and high finance.

The year 2013 witnessed a U-turn of my professional life, propelling me to dive from the pinnacle of the pyramid proudly above the clouds to the down-to-earth humility of financial inclusion. The reason? Through practices and observations, I came to the enlightenment that China is set to enter a new age of financial inclusion. Since the Reform and Opening-Up, China has in a sequential manner built a modern banking system, a modern capital market, and a seemingly all-encompassing modern financial system covering insurance, trust, and asset management, etc. This system, however, has a severe structural deficiency hidden inside of it, namely an exclusion from the system, to varied extents, of the numerous micro-, small and medium-sized businesses and other vulnerable groups. A gradually emerging consensus is that this structural



贝多广

中国人民大学中国普惠金融研究院  
理事会联席主席兼院长

**Duoguang Bei**

Co-Chairman of the Governing Board and President  
Chinese Academy of Financial Inclusion  
at Renmin University of China



deficiency has posed a lethal threat to China's sustained and sound economic growth. China is crying out for an inclusive financial system.

Like climbing a mountain, building an inclusive financial system is easier said than done. The paradoxes and confusions concerning significant philosophical ideas, the conflicts and balance between the dual mandate of commercial viability and social good, and the scheming and synthesis between legacy finance and Fintech are among the topics that warrant meticulous investigations and solutions in the cause of financial inclusion.

Chinese Academy of Financial Inclusion, aspiring to the sky whilst firmly standing on the ground in its relentless pursuit of excellence, is determined to become China's leading research institution. We are gratified to see that our efforts and achievements have been winning for us more and more partners. Traversing the path towards "Good finance, Good Society", we are not solitary travelers.

Someday, with my sail piercing the clouds,

I shall mount the wind, cleave the waves, and traverse the vast, rolling sea.

## 学术顾问委员会 Academic Advisory Committee



**Michael Chu**  
哈佛大学商学院教授  
Senior Lecturer, Harvard Business School

“全球普惠金融战略领导力课程”和“全球医疗业务创新课程”两个高层教育项目的联席主席。曾经担任安信永国际总裁兼 CEO，参与拉美各地受监管的微型金融银行的建立和治理，其中墨西哥康帕图微型金融银行于 2007 年在墨西哥证券交易所上市，成为全球第一家 IPO 的微型金融机构。

Mr. Chu currently holds the co-chairmanships of two executive education programs, *HBS – ACCION Program on Strategic Leadership in Inclusive Finance* and *Business Innovations in Global Health Care*. He once served as President and CEO of ACCION International, in which capacity he participated in the founding and governance of several regulated microfinance banks throughout Latin America, including Compartamos Banco, which, upon its IPO in the Mexican Stock Exchange, became the world's first listed microfinance institution.



**Jonathan Morduch**  
纽约大学公共事业研究生院  
公共政策和经济学教授  
Professor of Public Policy and Economics, Robert F. Wagner Graduate School of Public Service, New York University

长期从事“财务日记”研究项目，致力于扩展金融前沿的创新活动以及金融如何影响经济增长和消除不平等。他同时担任纽约大学金融服务行动中心常务董事。2009 年，布鲁塞尔自由大学授予他名誉博士学位以表彰他在小额信贷领域的成就。

Professor Morduch has been conducting a long-term research initiative known as “Financial Diaries” and focused upon innovative activities that aim at expanding finance's frontiers and methods how finance influences economic growth and reducing inequality through finance. He is a founder and Executive Director of the NYU Financial Access Initiative. In 2009 Prof. Morduch was awarded an honorary doctorate from the Free University of Brussels for his work on microfinance.



**Elisabeth Rhyne**  
国际普惠金融中心创始人  
Founder of Center for Financial Inclusion at ACCION

致力于推动普惠金融的健康发展，挑战现有行业规则以更好地服务和保护客户并向客户赋权。她参与创立的“Smart 运动”为微型金融行业建立了客户保护原则，进而影响了普惠金融行业的服务理念。20 世纪 90 年代，她主导了美国国际开发署的“微型企业发展倡议”。

Dr. Rhyne is committed to facilitating a healthy growth of financial inclusion and challenging legacy rules of the industry in order to achieve client empowerment as well as better service and protection of the clients. She is a co-founder of the Smart Campaign, a global movement that spearheads client protection principles in microfinance and thus has an impact on the service rules of financial inclusion. Dr. Rhyne had led the Microenterprise Initiative of the U.S. Agency for International Development (USAID) in the 1990s.



**王君 Jun Wang**  
经济学家、世界银行全球金融与市场局原首席金融专家  
Economist, Former Lead Financial Sector Specialist, East Asia and Pacific Region, the World Bank

在世界银行任职期间，他曾经参与并主导多项中国金融改革的政策研究咨询项目、农村金融与小微金融的理论与实践、住房金融和巨灾风险管理及融资。他领导的商业银行小微贷款示范项目成功地推动了中国小微贷款商业可持续发展的普及和相关政策改革。

While working at the World Bank, Dr. Wang participated in and led several policy research and advisory projects concerning China's financial reform, theories and practices of rural finance and microfinance, housing finance, and catastrophe risk management and financing. He led commercial bank microlending demonstration project, which successfully promoted the commercially sustainable proliferation of microlending and policy reforms in the related areas.





**吴 清 Qing Wu**

英国剑桥大学工商管理硕士  
中国人民大学经济学博士  
MBA, Cambridge University; PhD  
in Economics, Renmin University  
of China

世界交易所联合会董事会主席。多年来一直致力于推动中国多层次资本市场建设与健康发展。此前曾担任中国证监会机构监管部主任、基金监管部主任，上海证券交易所党委书记、理事长，现为上海市政府副市长。

Dr. Wu, the Chairman of the Board of Directors of the World Federation of Exchanges (WFE), has been playing an instrumental role in facilitating the building and sound development of a multi-layered capital market in China. Prior to joining WFE, he serviced as Director-Generals of the Department of Institutional Supervision and the Department of Fund Supervision, consecutively, of the China Securities Regulatory Commission (CSRC) and the CCP committee secretary and President of the Shanghai Stock Exchange (SSE). Dr. Wu currently serves as a Deputy Mayor of the Municipality of Shanghai.



**吴晓灵 Xiaoling Wu**

著名经济学家  
清华大学五道口金融学院理事长  
Renowned Economist; Chairwoman,  
PBC School of Finance, Tsinghua  
University

中国普惠金融发展重要的推动者，设计并开展了中国小额贷款公司的试点；倡导并发起全国性公益项目“金惠工程”；致力于普及金融知识教育和培训，对中国金融教育的发展与进步作出重大贡献。曾任全国人大常委、财经委副主任委员。

Acclaimed as an instrumental promoter of financial inclusion in China, Ms. Wu designed and led China's pilot program of microcredit companies and advocated and founded "Jinhui Project", a nationwide public-interest initiative. She is committed to the dissemination of financial knowledge, education and training and has made substantial contributions to the development of financial education in China. Ms. Wu was also a former member of the Standing Committee of the National People's Congress, in which capacity she served as the Ranking Member of the Congress's Financial and Economic Affairs Committee.



**谢 平 Ping Xie**

经济学博士、教授、博士生导师  
现为清华大学五道口金融学院教授  
PhD in Economics; Professor &  
Doctoral Advisor, PBC School of  
Finance, Tsinghua University

谢平博士最早提出“互联网金融”的概念，对中国互联网金融的理论研究和现实发展作出重要贡献。多次荣获孙冶方经济科学奖以及首届（2014年）孙冶方金融创新奖。主要著作有：《互联网金融手册》、《互联网金融九堂课》等。

Dr. Xie first coined the term "Internet finance" and contributes substantially to the theoretical research and practical development of internet finance in China. He is a multiple winner of China's prestigious Sun Yefang Economic Science Award and the laureate of the debut Sun Yefang Financial Innovations Award (2014). Among his major publications are *Handbook for Internet Finance* and *Nine Lectures on Internet Finance*.



**Muhammad Yunus**

2006 年诺贝尔和平奖获得者、  
格莱珉银行创始人  
2006 laureates of The Nobel  
Peace Prize, Founder of Grameen  
Bank

2006 年诺贝尔和平奖获得者、孟加拉国经济学家、格莱珉银行创始人，有“穷人的银行家”之称。他开创和发展了“小额贷款”的服务，专门提供给因贫穷而无法获得传统银行贷款的创业者。他曾获得过总计 60 多项荣誉。

Known as "the banker to the poor", Dr. Yunus is the winner of the 2006 Nobel Peace Prize, economist, and founder of Grameen Bank. He created and nurtured microlending services, designed to provide loans to entrepreneurs who are traditionally excluded from the traditional bank lending because of poverty. Dr. Yunus has received over 60 honors and recognitions worldwide.

## 学术顾问委员会 Academic Advisory Committee



**张晓慧 Xiaohui Zhang**  
清华五道口金融学院院长、  
研究员，博士生导师  
Dean of PBC School of Finance,  
Senior Research Fellow,  
Supervisor for Ph.D. Candidates,  
Tsinghua University School

长期在中央银行工作，曾任中国人民银行行长助理、货币政策委员会委员（2015.6—2018.3）、货币政策司司长、金融市场司司长、中国驻国际货币基金组织执行董事高级顾问、驻美洲代表处首席代表等职。长期从事宏观经济、货币政策、金融改革、人民币国际化、利率汇率等问题的研究。

Dr. Zhang has spent most of her career working for the central bank, as Assistant Governor of the PBC, a member of the PBC Monetary Policy Committee (June 2015—March 2018), Director General of the Monetary Policy Department and the Financial Market Department of the PBC, Senior Advisor to China's IMF Executive Director, Chief Representative of the PBC's Office in America and etc. Most of her life has been devoted to the research of macroeconomics, monetary policy, financial reform, RMB Internationalization, interest rate, exchange rate and etc.



**陈志武 Zhiwu Chen**  
香港大学亚洲环球研究所所长及冯氏  
讲席教授（经济学）  
Director of Asia Global Institute,  
Victor and William Fung Professor in  
Economics

在正式加入香港大学之前，陈教授曾在耶鲁大学担任金融经济学教授 18 年（1999-2017），亦担任北京大学经济学院特聘教授、清华大学社会科学学院特聘教授。主要研究工作涵盖金融学理论、金融社会学、经济史、新兴市场、中国经济和资本市场等课题。

Dr. Chen research covers finance theory, the sociology of finance, economic history, emerging markets, as well as China's economy and capital markets. He was also a Special-Term Visiting Professor at Peking University (School of Economics) and Tsinghua University (School of Social Sciences).



## 合作伙伴 Partners

### 国际合作伙伴 International Partners



Citi Foundation



Empowered lives.  
Resilient nations.



## 合作伙伴 Partners

### 国内合作伙伴 Local Partners





## 政策与咨询 Policy & Advisory

CAFI 实时跟踪普惠金融政策法规与监管路径的动态变化，及时分析预测对市场产生的影响，对提升金融系统稳定性、改善市场环境、加强金融基础设施建设、保护金融消费者权益、提升公众金融素养等方面提出可行与长效的建议，为普惠金融利益相关方提供政策咨询与建议。

CAFI keeps abreast with the changing dynamics of policies, laws, and regulatory approaches concerning financial inclusion, scrutinizes and anticipates their impacts on the market in real time, produces pragmatic and effectual advice that are intended to enhance the stability of the financial system, improve market environment, facilitate the building of financial infrastructure, protect the rights of financial consumers, and boost financial literacy of the general public, and provides consulting and advisory services to financial inclusion's various stakeholders.



### ● 农村金融改革建议 Advisory on Rural Finance Reform

《农村金融改革政策建议——建立有利于微弱经济发展的金融生态体系》、  
“普惠金融在乡村振兴中的作用”

*Policy Recommendations for Rural Financial Reform—Building a Financial Ecosystem Open to the MVE; The Effect of Inclusive Finance in Rural Revitalization*



### ● 农村金融改革效果评估 Evaluation on Reform of Rural Finance

《农村金融改革的扶贫效果》、《浙江省丽水市农村金融改革效果评估报告》、  
《泰州市产业金融发展指数研究报告》、农业部农村“金融（气象指数、集体产权融资、金融扶贫）改革试点中期评估”课题

*The Impact of Rural Financial Reform on Poverty Alleviation; Appraisal Report of the Effect of the Rural Financial Reform at Lishui, Zhejiang; Report on Taizhou City Industrial Finance Development Index; Research Project on Mid-Term Evaluation of Rural Finance Reform Pilot Zones Entrusted by Ministry of Agriculture and Rural Affairs*

### ● 数字普惠金融中国经验 China's Perspective in Digital Financial Inclusion

《数字普惠金融的中国经验》、《中国数字金融扶贫专题报告》、“中国数字金融政策影响”课题、“中国金融服务”课题  
*China's Perspective in Digital Financial Inclusion; Report on the Effect of Digital Financial Inclusion on Poverty Alleviation; "Impact of China's Digital Finance Policies" Project; Prosperity SPF's China Financial Services Project*

### ● 政策与监管研究 Regulation & Supervision Research

《小额贷款公司的现状与政策建议》、《助贷业务创新与监管研究报告》、《数字金融平台客户的现状与监管研究》、《当前我国微弱经济监管现状、缺陷与政策建议》

*The Present State of Microcredit Companies and Recommendations on Regulatory Policy; Co-Lending: Business Innovations and Regulations; Digital Financial Platform Consumers: Current State and Supervision Policy Research; Vulnerable Economic Entities in China: Present Regulatory Framework, Weaknesses, and Policy Recommendations*

### ● 其他 Others

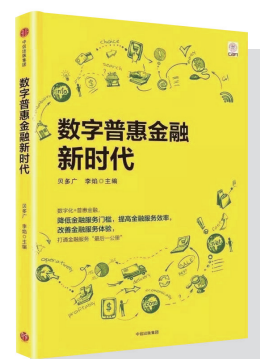
《普惠金融在“一带一路”战略中的作用》、世界银行集团“财务日志”课题  
*Inclusive Finance and Its Role in the Belt and Road Initiative; The World Bank "Financial Diaries" Project*



## 研究与倡导 Research & Advocacy

CAFI 聚焦于普惠金融领域基础性、应用性研究及相关实验，研究领域主要涉及：金融数字化对推动普惠金融的影响；政府在普惠金融发展中的作用与边界；农村普惠金融发展；微型金融机构模式对比研究；客户保护与金融教育的研究与倡导；普惠金融发展监测及指标体系等。

CAFI focuses upon fundamental and applied research and associated experimentation, mainly covering: the impact of financial digitization on the promoting of financial inclusion; government's roles and boundaries in the development of financial inclusion; the evolution of financial inclusion in rural areas; comparative study on models of microfinance institutions; research and advocacy for client protection and financial education; and monitoring and metrics system for the progress of financial inclusion.



### ● 中国普惠金融发展报告 Series of Report of Financial Inclusion Development in China

- 《好金融 好社会（2015）》  
*Good Finance, Good Society (2015)*
- 《普惠金融国家发展战略（2016）》  
*The Plan for Promoting the Development of Financial Inclusion (2016)*
- 《普惠金融能力建设（2017）》  
*Capacity Building for Financial Inclusion (2017)*
- 《攻坚“最后一公里”（2018）》  
*Winning in the Last Mile (2018)*
- 《包容 健康 负责任（2019）》  
*Inclusive·Healthy·Responsible Finance (2019)*
- 《微弱经济与普惠金融（2020）》  
*Micro and Vulnerable Economy with Inclusive Finance (2020)*

### ● 数字普惠金融 Digital Financial Inclusion

- 《中国数字普惠金融的探索与实践》  
*Digital Financial Inclusion in China*
- 《在曲折中前进——中国数字普惠金融发展报告》  
*Growing with Pain—Digital Financial Inclusion in China*
- 《金融聚合器在数字生态系统中的角色转变》  
*The Changing Role of Aggregators in Digital Finance Ecosystems*
- 《数字普惠金融助力县域产业发展》  
*Digital Financial Inclusion Boosts County-Level Industrial Development*
- 《互联网贷款报告》  
*Report on Online Lendings*



● 能力建设 Capability Building

《超越普惠金融》

*Beyond Financial Inclusion*

《大兴安岭南麓连片特困区及周边贫困县农村金融能力分析报告》

*Analysis Report on Rural Financial Competence in the Contiguous Impoverished Areas in the South of the Greater Khingan Range and the Neighboring Impoverished Counties*

● 普惠金融指标体系 Financial Inclusion Indicator System

《中国普惠金融发展监测报告（2017·浙江）》

*Monitoring Report on the Development of Financial Inclusion in China (2017, Zhejiang Province)*

《中国普惠金融发展监测报告（2018·兰州）》

*Monitoring Report on the Development of Financial Inclusion in China (2018, Lanzhou)*

● 金融健康 Financial Health

《诊断疫情对微弱经济体金融健康的影响与政策建议》

*Diagnosis of the Epidemic's Impact on the Financial Health of the Working Class and the MSEs in China and Policy Recommendations*

《中国的抗疫经验——微弱经济体的金融健康、政策效用与金融机构的抗疫实践》

*China's Experience in Fighting the COVID-19: An Analysis of the Financial Health Status of the Micro and Vulnerable Economies During the Lockdown, the Effectiveness of Relevant Macroeconomic Policies, and the Lessons Learned by Financial Institutions During the Crisis*

《灵活就业与金融健康——概念与度量》

*Flexible Employment and Financial Health—Definition and Assessment*

● 农村金融 Rural Finance

《农村小额信贷利率研究报告》

*A Research Report on Rural Microfinance Interest Rate*

《中国农村普惠金融发展现状分析》

*An Analysis of the Status Quo of Financial Inclusion in Rural China*

《中国农村助农取款网络的发展与演变》

*The Evolution of Cash-in Cash-out in China's Rural Areas*





● **乡村振兴** Rural Revitalization

《家庭微型经济融资与乡村振兴研究报告》  
*Report on Family Microeconomy Financing and Rural Revitalization*  
《电商促进乡村振兴》  
*Untangling China's Ecommerce Success*

● **微弱经济** The Micro & Vulnerable Economy (MVE)

《灵活就业群体的金融服务现状与需求》  
*Present State and Demand of Financial Services for Gig Workers*  
《制造业蓝领白皮书（2020）：疫情冲击与金融健康》  
*White Paper on Blue-Collar Workers in Manufacturing: The Impact of the Pandemic and Their Financial Health*  
“老龄化与养老”  
Aging and Retirement  
“小微企业金融服务”  
Financial Service for Small and Micro Enterprises

● **金融需求调查** Investigation on Financial Demands

世界银行集团“财务日志”课题  
The World Bank “Financial Diaries” Project

● **保险** Insurance

“微弱经济的保险”  
Insurance for the MVE  
“数字农业气象指数保险”调查  
“Digital Agricultural Weather Index Insurance” Project

● **资产管理** Assets Management

“微弱经济的资产管理”  
Assets Management in the MVE

● **社会影响力投资** Social Impact Investment

“社会影响力投资实践与政策研究”  
Project on Practices of and Policy Research on Social Impact Investing  
“社会影响力投资促进微弱经济”  
Promoting the Sustainable Development of MVE with Social Impact Investment

● **其他** Others

《文化金融合作创新状况调研报告》  
*A Report on Innovative Cooperation Between Cultural and Financial Industries*



## 教育与能力建设 Education & Capacity Building

CAFI 依托中国人民大学雄厚的科研实力和合作伙伴的丰富资源，结合行业发展现状，根据普惠金融领域利益相关方教育与能力建设的需求，与中国人民大学财金学院等专业机构合作，提供高管教育课程；根据市场需求引进国际课程和国内外优秀师资，为行业政策制定者与监管者和行业实践者以及客户开展普惠金融相关的能力建设项目。

Drawing upon the academic excellence of Renmin University of China (RUC) and its partners' abundant resources, and ahead of the curve of the sector's progression, CAFI, in order to satisfy the demands for education and capacity building of financial inclusion's various stakeholders, administers an executive education program, a collaborative effort between CAFI and RUC's School of Finance, and, in response to the market, provides capacity building programs to financial inclusion policy makers, regulators, practitioners, and consumers, featuring excellent faculties from home and abroad as well as international curricula.

- 商业银行普惠金融战略领导力课程  
Financial Inclusion Leadership Program for Commercial Banks
- 国际数字金融与普惠金融能力建设项目  
International Digital Finance and Inclusive Finance Capacity Building Program
- 地方金融政策制定者及监管者普惠金融系列研讨活动  
Serial Financial Inclusion Seminars for Local Financial Policy Makers and Regulators
- 小微企业主能力建设项目  
Capacity Building Program for Micro and Small Business Owners



## 交流与合作

## Communications & Collaborations



作为普惠金融领域的高端智库，CAFI 汇聚国内外资源与优势，包括政府部门、行业协会、商业机构、研究机构以及国际普惠金融领域领先的机构和组织，打造具有影响力和公信力的行业“产官学”交流与合作平台。通过论坛、研讨会、闭门活动等多种途径和形式，为普惠金融的利益相关方提供交流、对话与合作的契机，共同推动全球普惠金融的实践与发展。

A high-end think tank in the sphere of financial inclusion, CAFI mobilizes resources and strengths from home and abroad, including public authorities, trade associations, for-profit organizations, academic institutions, and leading international financial inclusion institutions and organizations, and is committed to building a credible and influential platform for communications and collaborations among the industry, government, and academia. Through forums, seminars, and closed-door events, among other activities, CAFI creates opportunities of exchanges, dialogues, and cooperation for financial inclusion stakeholders in order to jointly boost the practices and progress of worldwide financial inclusion.

### 年度论坛

邀请国内外政府监管部门、领先行业机构以及学术机构等普惠金融各利益相关方参与，围绕普惠金融年度关键话题或前沿主题共同讨论，引领普惠金融事业的发展与进步。

中国普惠金融国际论坛系列已经成为普惠金融领域层次最高、专业性最强、最具影响力的年度盛会。

### Annual Forum

The Forum engages representatives from public authorities, industry leaders, academia, and other stakeholders of financial inclusion in discussions on the year's key issues and/or cutting-edge topics, aiming at leading the development and progress of financial inclusion.

The International Forum for China Financial Inclusion (IFCFI) is currently widely acclaimed as among the highest-level, most professionally excellent, and most influential annual gatherings in the financial inclusion sphere.





中国普惠金融国际论坛  
International Forum For China Financial Inclusion

2015



好金融 好社会

Good Finance Good Society

2016



新战略 新技术

New Strategy New Technology

2017



能力改变世界

Capacity Changes the World

2018



攻坚“最后一公里”

Winning in the Last Mile

2019



包容·健康·负责任

Inclusive·Healthy·Responsible Finance

2020



扶微助弱，应变创新

Serving the Micro and Vulnerable,  
Building Resilience through Innovation

## 专题活动

根据政策趋势、行业发展动态，与监管部门、行业协会、地方政府以及商业机构等普惠金融利益相关方，通过一系列的专题活动共同交流探讨普惠金融行业议题，并将成果及时与相关决策部门及监管机构分享。

## Special-Interest Activities

In sync with policy trends and dynamics of the industry, regulatory bodies, trade associations, local government, for-profit sector, and other financial inclusion stakeholders, are involved, via forums, seminars, closed-door conferences, symposiums, and a variety of other activities, in exchanges and discussions on topics surrounding financial inclusion. The consensus and other outcome of such activities are shared with relevant public authorities and regulatory agencies governing financial inclusion.



### ● 主题闭门会 Close-Door Meeting

聚焦行业热点问题，有针对性地邀请邀请各方代表共同参与深入交流，力求汇总为具有参考意义的见解与共识。

CAFI keeps abreast with hot issues in the financial inclusion industry, invites representatives of all parties to exchange in-depth, and offers valuable insights and consensus.

### ● 专题研讨会 Seminar

关注行业话题，搭建多方对话的交流平台。

CAFI focuses on the latest trend of financial inclusion industry and builds a platform for multi-party dialogue.

### ● 包容会 Inclusion Club

为了促进研究与实践的共同提升，包容会会有志于普惠金融事业的有识之士搭建交流平台，通过组织研讨、讲座、论坛等具有国际视野的一系列活动，推动资源良性循环和行业进步，最终实现“好金融 好社会”的美好愿景。

To promote the mutual improvement of research and practice, CAFI provides an exchange platform for visionaries in the financial inclusion sector. Through varied international activities like seminars, lectures, forums, etc., CAFI aims to advance the virtuous cycle of resources and industrial progress to ultimately realize the vision of "Good Finance and Good Society".

- 普惠大讲堂 Inclusion Lecture
- 普惠大视界 Inclusion Horizon
- 包容会简讯 Newsletter







## 国际交流

与普惠金融领域领先的国际机构合作，开展考察与交流合作项目，推动国际社会在普惠金融领域的交流与发展，为行业与政府部门提供可借鉴的国际经验与政策建议。

## International Outreach

In collaboration with leading international financial inclusion institutions, CAFI organizes research, exchange, and cooperation programs that are intended to facilitate communications and development in the field of financial inclusion among the international community and provide to the industry and government global references and policy advice.

### ● 考察与游学 Filed Visit and Study Tour

CAFI 与合作伙伴多次联合组织中国普惠金融高级代表团赴外考察，助推机构在国际间的合作与发展。

To boost cooperation and development with counterparts across the globe, CAFI, together with its partners, has co-organized a number of overseas study tours for senior delegations of Chinese inclusive financial institutions.

### ● 中非论坛 China-Africa Forum

为促进普惠金融领域的国际化交流，CAFI 与南南合作金融中心、Financial Sector Deepening (FSD Kenya) 在肯尼亚内罗毕共同举办了“‘一带一路’中非数字普惠金融论坛”系列活动。

To promote international exchanges, CAFI, together with the Financial Center for South-South Cooperation and Financial Sector Deepening (FSD Kenya), jointly held the "Belt and Road" China-Africa Digital Financial Inclusion Summit in Nairobi, Kenya.



## 创新与实践 Innovations & Practices

普惠金融的发展不仅需要基础和前沿研究奠定理论基础，也需要在实践中进行摸索和创新。CAFI 将与国内外领先的行业机构协作，建立普惠金融专题实验室或研究中心以及普惠金融试验基地，通过研究与实践相结合，以商业可持续方式探索中国普惠金融发展之路。

Not only does the progress of financial inclusion relies upon cutting-edge as well as foundational theoretical research, it also cries out for explorations and innovations through practices. CAFI is to join force with leading institutions from both home and abroad to create financial inclusion-themed laboratories and/or research centers and financial inclusion experimental base, which, through integrating research and practices, is to explore in a commercially sustainable manner development path for financial inclusion in China.

- **社会影响力投资** Social Impact Investment

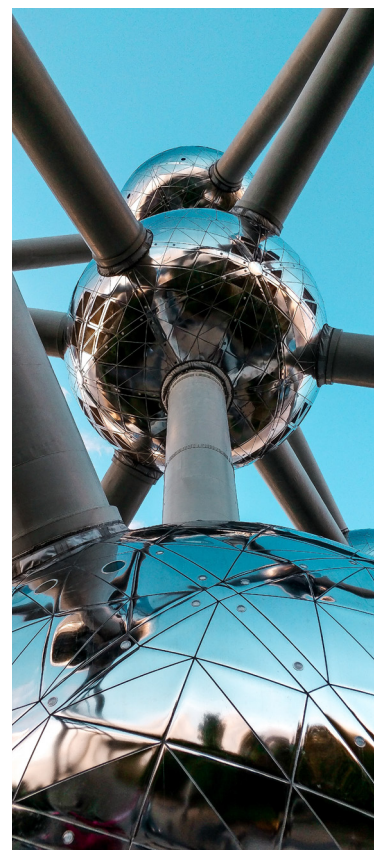
倡导资本运作对社会运转的有益影响，共同关注中小微弱群体的自我建设。

CAFI champions beneficial effects of capital operation on a well-functioning society, highlighting the self-development of MSMEs.

- **金融创新改革** Financial Innovation Reform

通过提供咨询和智力支持等持续关注金融改革创新，助力改革试验区的建设与发展。

CAFI takes sustained efforts in offering consultant and intellectual support for financial reform and innovation to boost the construction and development of the pilot reform zone.









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