

# Supporting financial inclusion & global prosperity with Gluwa Capital and USDC

## THE OPPORTUNITY

### Fintech lenders in emerging markets lack access to capital that could help financial inclusion

Access to financing can be challenging around the world. Gluwa Capital, an investment network, saw that fintech lending businesses in emerging markets had fewer opportunities to grow their business with debt capital than those in more developed economies, even when lending operations were similarly successful.

Meanwhile, the team recognized that many people in developed economies were searching for opportunities that generated higher yields, and yields that were less correlated to existing investments like equities, real estate or digital assets. Many of these users also already used [USDC](#) in DeFi protocols or to trade on exchanges, taking advantage of the near-instant and cost-effective transactions that make on-chain digital currencies so useful for international business.

Bringing these two parties together—Fintech lending businesses ready to grow and market participants searching for new ways to deploy capital on-chain—could bring economic benefit for everyone involved while helping increase financial inclusion and global prosperity.

## THE JOURNEY

### Bringing on-chain investors & emerging market expertise together

An international team of entrepreneurs with experience building startups and participating in emerging markets, Gluwa set out to find the right partners. Circle and USDC were a clear choice for [digital payments infrastructure](#) and a proven on-chain currency.

They also searched for fintech lenders that were committed to serving the unbanked and underbanked, and who could show a track record of successfully managing lending activities in markets where access to capital from existing financial institutions is limited.



Gluwa Capital is an investment network for early-stage fintech startups in emerging markets striving for financial inclusion of the unbanked and underbanked.

## HOW CIRCLE HELPED

 **USDC**

 **CIRCLE ACCOUNT**



THE SOLUTION

## Using USDC to seamlessly collect & distribute funds around the world

Gluwa accepts investments exclusively in USDC. This allows them to easily manage business transactions and payments from a unified interface via a [Circle Account](#), and helps reduce overhead that could be incurred by having to accept and convert funds from other types of deposits like fiat transfers or investments made with cryptocurrencies like Bitcoin (BTC) or Ethereum (ETH).

By connecting borrowers who have already shown success in emerging market economies and fintech lenders ready for new investment opportunities that contribute to broadening financial inclusion, Gluwa and USDC are generating new economic value and helping realize the power of blockchain utility around the globe.

**“USDC has the best of both worlds—USD and blockchain technology.”**

**Tae Oh**

Director, Gluwa Capital



At Circle, we're helping banks and financial firms make the move to digital dollars by removing the complexity, managing the risks, and accelerating the speed to market. For banks that want to join the “money movement” from traditional to digital, it's the right time to get started.

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