

Personal financial guidance, right when people *need it.*

Meet the fintechs CAFE is scaling to serve LMI communities across America.



Alisha Chowdhury
Founder & CEO, Kiro

FROM A NEW ORLEANS CLASSROOM TO A GLOBAL PLATFORM

Built by a founder who lived the *gap*.

Alisha Chowdhury was raised by working-class Bangladeshi immigrant parents in New Orleans. Her public schools didn't teach personal finance, and her family didn't have the playbook to pass down. She didn't learn investing until college, through the Girls Who Invest program while studying at the University of Pennsylvania.

After five years working as an investor at **Vanguard, Fidelity, and Wafra**, and an MBA at London Business School, she set out to build the financial coach she didn't have growing up.

Woman of color founder

Bangladeshi-American

UPenn + London Business School

CAFE alum

FROM RESEARCH TO API TO REVENUE

10 fintech customers in *2.5 weeks.*

Today, Kiro is an AI financial coach helping community banks, credit unions, and fintechs deliver **24/7 personalized financial guidance** to members under their own brand.

After battle-testing with 6,000+ young adults and 10,000+ processed messages, Kiro productized into a single API. Early results: a **40% improvement in user confidence** on budgeting and saving, and a **50% lift in member engagement** for partners.

10 fintechs in 2.5 weeks

8 FIs in active pipeline

NSF backed

Village Capital + Fintech Sandbox



I recognized a unique opportunity to partner with **mission-driven organizations** in the financial service ecosystem that prioritize supporting **underbanked or underserved communities.**

— Alisha Chowdhury · Founder & CEO, Kiro

Closing the *literacy gap.*

CORE BENEFICIARY

+40% confidence for young adults

Users report a 40% improvement in confidence managing budgeting, saving, and other key financial decisions. Kiro reaches the cohort with the highest financial anxiety and lowest financial literacy.

FI ENABLEMENT

+50% engagement via one API

Community banks, credit unions, and pension providers embed Kiro's agent orchestration API and see a 50% increase in member engagement, with 24/7 personalized guidance under their own brand.

DIRECT CRA ALIGNMENT

Helps community financial institutions earn **Community Reinvestment Act credit** through financial literacy and education programs delivered directly to LMI young adults, the cohort most at risk of predatory products and lifelong wealth gaps.

30 fintechs. One *scaling* network.

Through CAFE, Kiro connected with community banks, credit unions, building societies, and industry leaders accelerating their path to serving LMI young adults at scale.

CAFE PARTNERS

ABA American Bankers Association

AFC American Fintech Council

WSFS CARES Foundation

SBDC Small Business Development Center

M&T M&T Bank

CRB Cross River Foundation

Help CAFE scale the next cohort.



Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.