

THE EPA'S PROJECT INCLUSION BLOG

# Age & Disability Based Banking Solutions

Cognitive decline process impacts ageing populations even if they are digitally literate. With declining memory, it creates dependency on others to manage their money matters. They can easily become financially vulnerable and soft targets. People with dementia are at risk of being financially abused by friends and neighbours and other people that they trust.



**26.2%**  
of the UK population is over 65 years old



**1 in 14**  
have dementia in 65+ age group



**1 in 6**  
have dementia in 80+ age group



**1 in 5**  
seniors is one major financial event away from a fiscal crisis

*The most vulnerable seniors are the least confident in their future health and security*

## KALGERA

Addressing financial exploitation amongst elderly people, suffering from memory loss.

## SIBSTAR

Providing flexible debit card solutions for people suffering from dementia.

## LONGEVITY CARD

Enabling ageing populations to live extra-long lives by combining finance with leading health and wellness companies, all in one place.

## TOUCO

Research lab building tech solutions for people with long term mental health conditions.

“We're all about saying let's keep going, this as a way of enabling you to live your life the way you choose because you have the financial means to do it. You can continue to be financially included in the world and not only does that have huge benefits on people living with dementia, it benefits carers as their caring responsibilities are delayed or lightened.”

Jayne Sibly, Co-Founder and CEO, Sibstar

[Watch the full interview here](#)

“Inclusivity should be a default consideration while designing financial products and services. Ageing consumers and people with disability have specific needs, that are not necessarily addressed by traditional banking. Kalgera and Sibstar are promising examples of how technology innovation and consumer empathy can create solutions on lifestyle banking for age and disability”.

Ravindra Meshram



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