



## Digital Financial Services

The Future of Microfinance in the Fintech Age

*Jubert Maquiling*  
Country Manager

- **Global technology company**, focused on delivery channels solutions for the financial inclusion industry, operating from **9 regional offices** around the world;
- **350+ people** committed to delivering **cutting-edge** technology solutions;
- **Outstanding track record** of handling complex implementation projects – **450+**;
- Delivering quality products and services, that drive **efficiency** and **enable customer** outreach in more than **65 countries**.





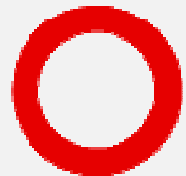
**350+**  
full time  
employees



**9 regional offices**  
Australia, Bulgaria, Ghana,  
Egypt, India, Kenya, Mexico,  
Philippines, USA



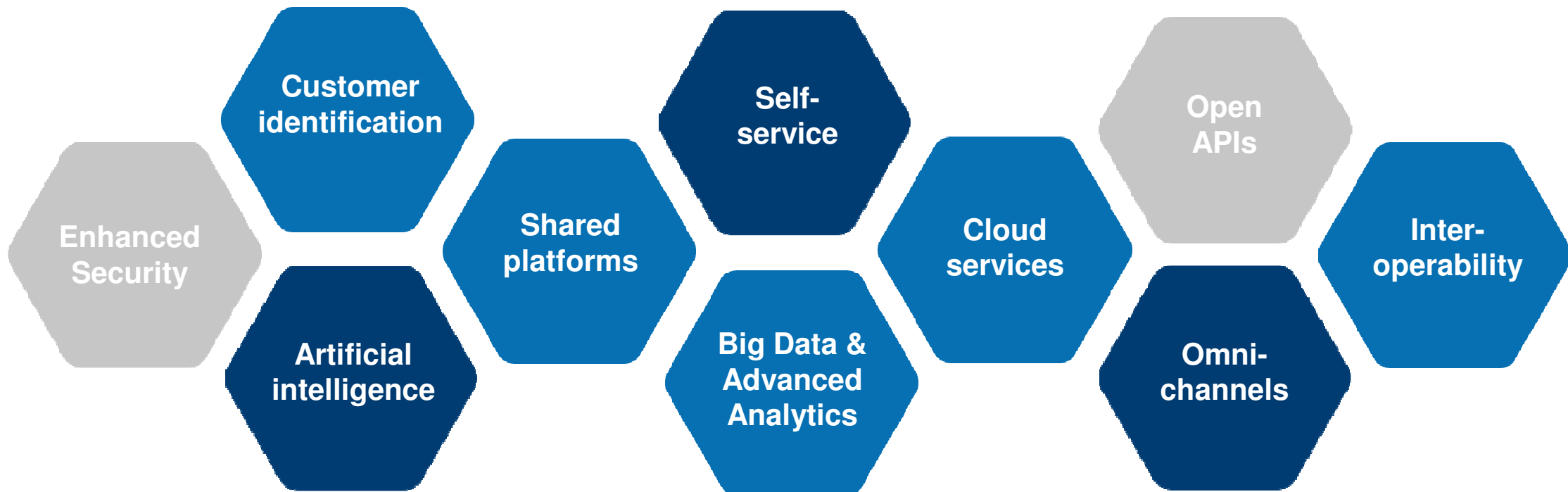
**65+**  
countries of  
presence



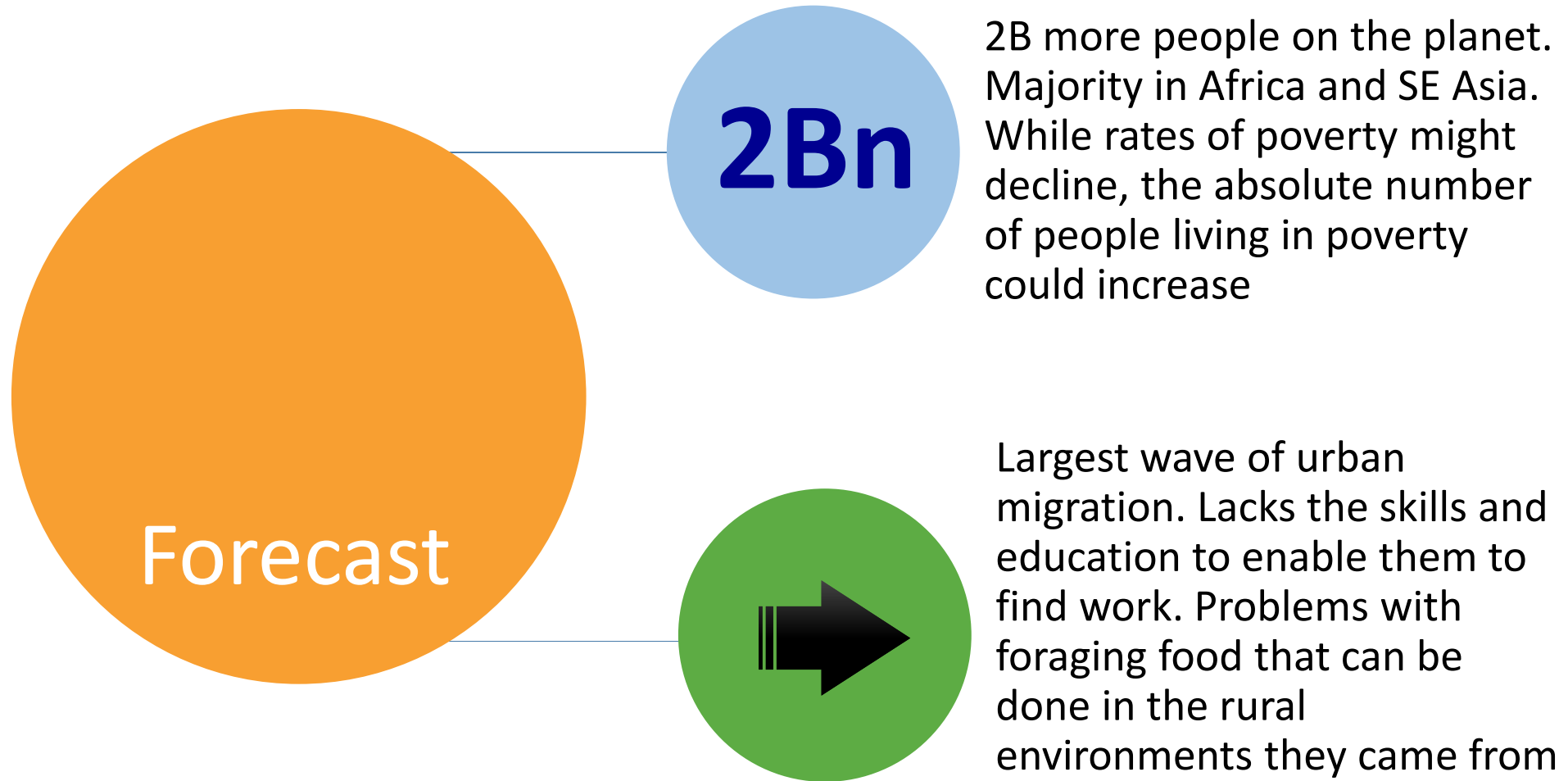
**450+**  
delivered  
projects

- Global technology company, accelerating financial inclusion by providing the relevant solutions and technology
- We increase outreach and improve operational efficiency of our customers in serving the unbanked world
- With bespoke alternative delivery channels and integration solutions enabling rapid time to market of financial services

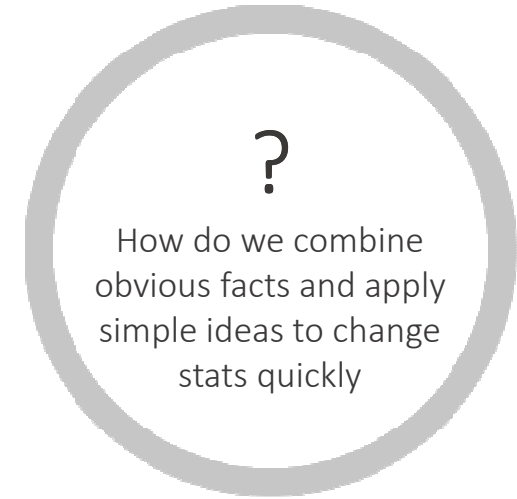
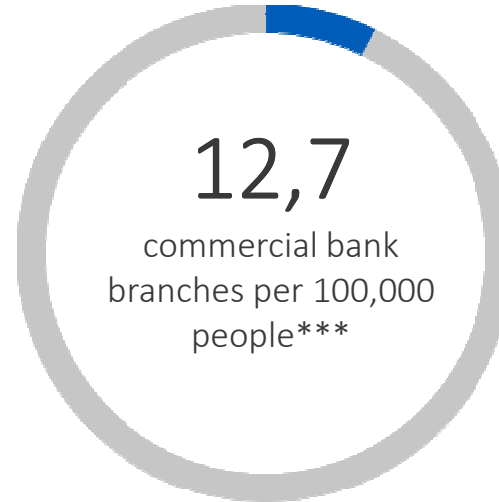
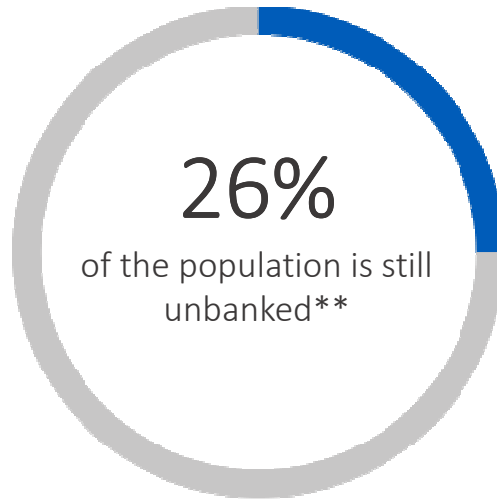
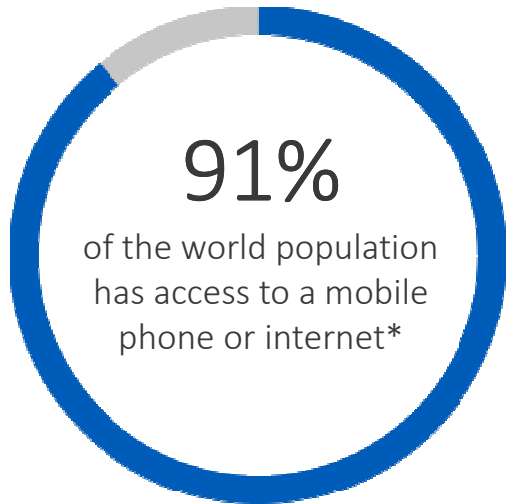
More and more demanding customers today



# We can help stop displacing the poor for nothing



# Where there is a phone, there is a bank



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# Technology helps improve operations efficiency



A Decrease in the loan turnaround time (TAT) from **72** to **6** hours



An Increase in average loan officer caseload of **134 %**

# How fintech can boost growth



Digital finance in the developing world could have a great impact.





# Key Success Stories: Cloud



## The Challenge:

- Sustainability
- Market Disruption
- Fees paid by members area a lost opportunity to the credit union
- Provide quality services without initial capital investment or ongoing IT costs

## The Benefits:

- Member relationships growth integration
- New revenue from innovative services ensuring sustainability
- Mobile solution for clients to conveniently conduct payments
- Credit Union networks are strongest through cooperation



## The Challenge:

- Acquire as many clients as possible as Green Field MFI
- Provide quality services without initial capital investment or ongoing IT costs

## The Benefits:

- Ability to work in offline mode with limited to no connectivity
- Quicker and secure customer on boarding
- Paperwork eliminated
- Faster customer recognition
- Branchless banking
- Added independent biometric verification
- Extended outreach

# Key Success Stories: On-premise



## The Challenge:

- Transform from a MF institution to a bank
- Relying upon over-the-counter customer interactions
- Long waiting times
- Poor customer service
- Low customer satisfaction
- Low operational efficiency

## The Benefits:

- Renovation in technology platform
- Convenient out-of-branch self-service 24/7
- Improved customer satisfaction
- Improved operational efficiency
- Empowered staff and improved the bank's public image
- Increased Operational Efficiency
- Innovative product and service mix
- Mobile delivery channels
- Expand it's product and service offering, cater to previous and new customers



## The Challenge:

- Data entry burden - consumes the data entry staff in branches and impacts the loan turn around time
- Grameen Koota 2020 target - enable economic and social change in over 2M households through financial products and development services.

## The Benefits:

- Optimizing field operations
- Streamlining processes, in particular the registration of new loan applications, recording of collections and emergency loans
- Improving efficiency and accelerating growth to meet targets
- Reducing processing times

# The Level One Project





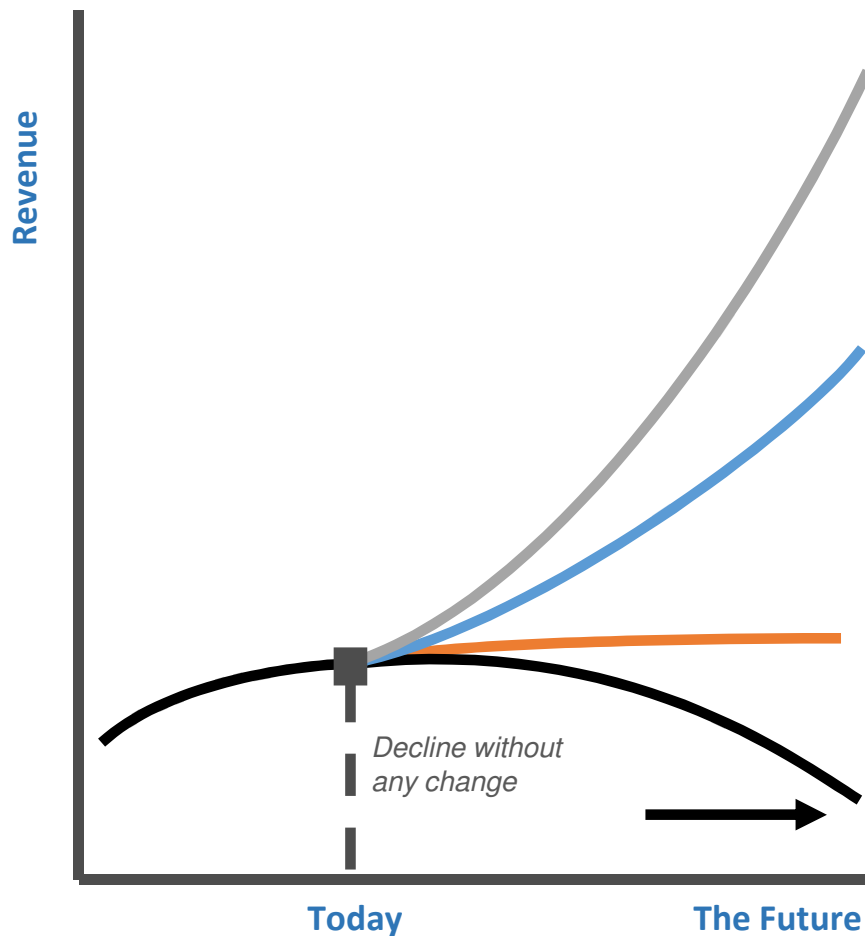
# How to get there



## Look for the SIGN

- **S**trong core banking system
- **I**nteroperability
- **G**eared towards financial inclusion
- **N**ew products and services for new business models

# Rapidly changing world – are you ready to keep up?



## Radical innovation

- Create the future market
- Invest in future chances
- Create new business models

## New products/ services

- Create new changes in the market
- Fast implementation of innovations
- Realize renewing of the market

## Quick wins

- Product modifications or additions
- New marketing approaches
- Adapt to changing environment
- Capitalize on current assets

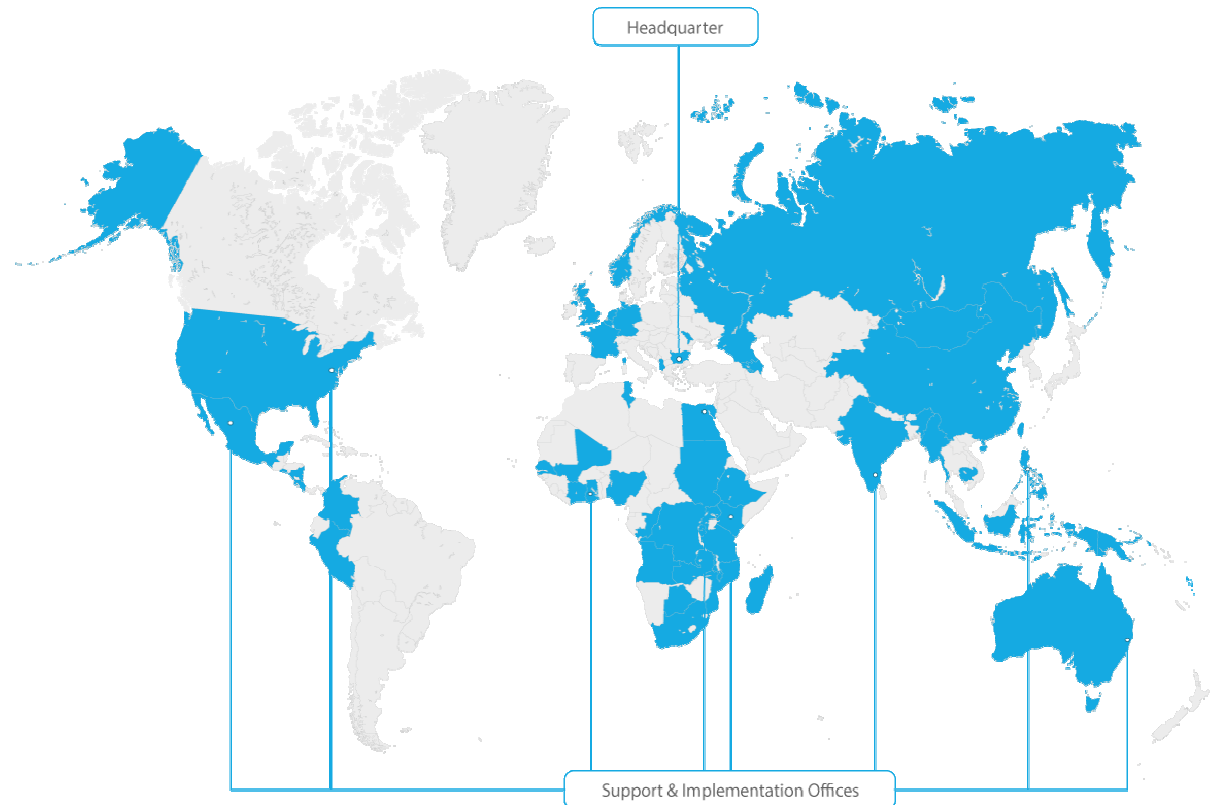
# Change has come. Talk to us



- Fintech has already started changing the dynamics of financial inclusion
- A lot of use cases, studies and experiences that we can pick up and learn from. There's a good amount of technology providers who are one in the mission for poverty alleviation who at the same time have tons of experiences globally.
- We wish that everyone will not come to have their own "Uber Moment"



# Thank you!



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