

2023

Development of App-Based Solutions: The KMBI Experience

MCPI Digitalization Summit

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Century Park Hotel Manila



Brief Introduction

- Kabalikat Para sa Maunlad na Buhay Inc. (A Microfinance NGO)
- Non-stock, non-profit organization
- Established in 1985 and registered under SEC in 1986
- Operating thru 77 branches and 16 satellite offices nationwide
- Offers financial and non-financial programs / services

Digital Transformation Journey

2003: Commenced development of a core banking system

2010: Initial exploration of digital financial services

2019: Pilot-testing of client-agent model with ILO

2021: Pilot-testing of PIMS (PAIS Integrated Microinsurance System)

2022: Pilot-testing of automated collection with UBX

2023

Challenges & Lessons Learned

1. Threat of poaching and competition
2. Rapid client turn-over
3. Opening of individual bank accounts
4. Build, buy or borrow
5. Slowly but surely

Way Forward

1. Investment on IEC
2. Automated disbursement
3. Strengthening of client-agent model