



Ensuring our MISSION through DIGITALIZATION

Microfinance Operations Staff Summit

KMBI's Mission



KMBI is a Christ-centered development organization existing to advocate and work for the integral transformation of the **lives of low-income people and their communities**, by providing responsive sustainable microfinance and non-financial services.

Strategic Direction

- Actively Share Christ and Promote Christian Values
- Respond through Business Diversification and Market Segmentation
- **Integrate Digital Transformation**
- Strengthen Human Capital, Institutional Leadership and Board Governance
- Ensure Sustainability of KMBI

Client Targeting and Selection



Geographical and Client Targeting Tool

- Area Study/Feasibility Study
- Poverty incidence is included in the market analysis

Integration in the MIS

- Means test
- Poverty Probability Index - monthly data monitoring and analysis

Going DIGITAL – from paper to phone



Loan Processing, Approval, and Monitoring

- One PO = One Phone
- Means test

Non-Financial Services

- Webinar via zoom or FB live

Research and Development

- CRM – client feedback (CRM module) and client exit (DUNAMIS)
- SPM – PPI and client profile

Alternative Loan Collection and Disbursement



Loan Collection

- BUX and Cebuana
- 114 Offices (Branches & Units)

Loan Disbursement

- Cebuana (Pilot Testing)
- 12 pilot branches

Things to consider:

1. Accessibility
2. Affordability
3. Ease of use
4. Assurance of service
5. Support

Looking Forward:

Integration with Fintechs to our
Loan Management System