THE TECHNOLOGY EXCUSE IS DEAD

NOW IT COMES DOWN TO PEOPLE

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How do you bank someone who, by every definition of fintech, does not exist?

If it works here, it works anywhere.

BEFORE WE START

WHO'S ASKING

We ran a fully digitalised MFI in Kenya ourselves.
We have sat on your side of the table.

70+
FINANCIAL INSTITUTIONS

2.2M
END CLIENTS

30
COUNTRIES

13
YEARS

ASIA

Myanmar, Vietnam, Cambodia, Philippines, Singapore

AFRICA

Angola, Botswana, Burkina Faso, Congo, Democratic Republic Of Congo, Eswatini, Ghana, Kenya, Lesotho, Madagascar, Mali, Malawi, Mozambique, Namibia, Nigeria, Sierra Leone, Somalia, South Africa, Tanzania, Uganda, Zambia, Zimbabwe

LATIN AMERICA

Jamaica, Guatemala

EUROP
E

Montenegro

WHERE THE INDUSTRY STANDS

THE ECOSYSTEM IS READY

Digital identity &
e-KYC

Mobile Payments

Available, Affordable & Proven

99.97% uptime guarantee

Open APIs

Cloud hosted core banking system

So why do so many digitisation projects still fail?

Because it was never really about the tools. It's about how you deploy them,
and that comes down to people, and choices.

THE FAILURE PATTERN

“DIGITISING PAPER TRUTHS”

Taking existing processes, forms and assumptions, and moving them one-to-one onto a screen.

That is not digitisation.
That is an expensive photocopy.

The single most common failure pattern across 30 countries.

Digitisation is process redesign, not process transcription.

NO ID. NO PHONE. NO PAPER TRAIL

NO RETROFIT POSSIBLE.

An agri-finance institution in rural Philippines, financing smallholder farmers inside a closed value chain.

No existing form to digitise. No branch process to replicate. No customer file to migrate.

The process had to be designed from the client's reality outward.

“They had no choice but to do it right. You do have a choice, which is exactly the problem.”

THE DESIGN PRINCIPLE

DIGITISE THE INSTITUTION - NOT THE CLIENT

Field officer–led service

The farmer needs no app. The field officer brings the system to the farm gate.

Offline-first field application

Offline-first field application, connectivity is never assumed.

On-the-spot digital onboarding

Onboarding on the spot: photo-based identification, GPS-tagged farm plot

Farmer's digital identity created

The farmer's first digital footprint is created for them, by the institution

PEOPLE INSIDE AND OUT

HIGH-TECH BACKBONE NOT THE CLIENT

Digitise intentionally while preserving the human relationships that build trust.

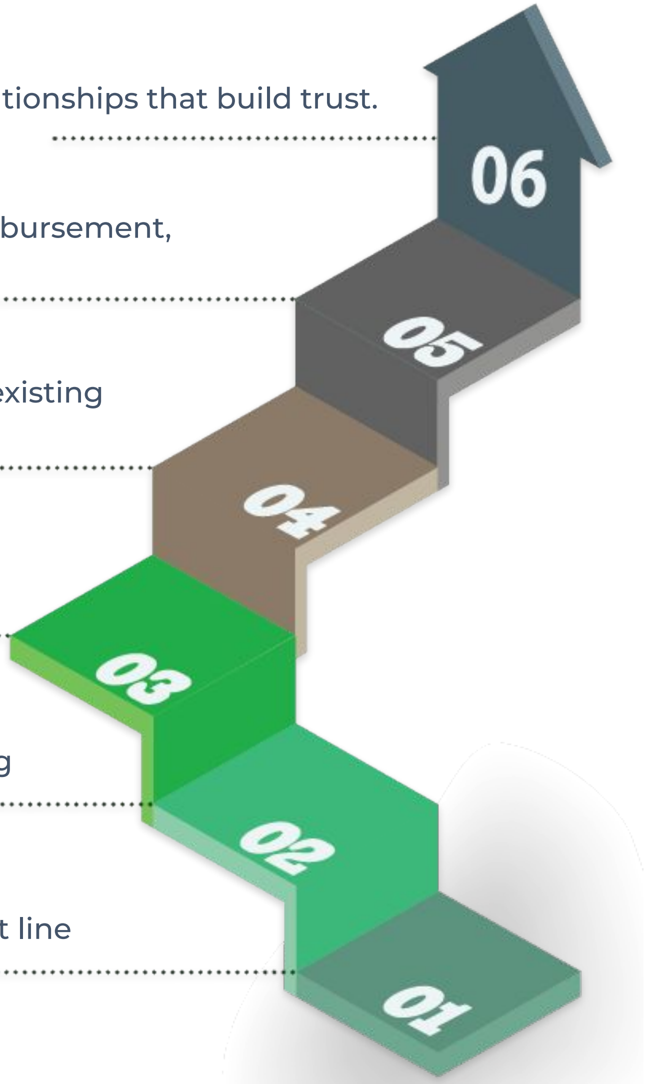
Use the digital data to enable smarter credit, flexible disbursement, and harvest-aligned repayment.

Processes are rebuilt around digital workflows rather than existing manual practices.

Digitisation removes transcription and adds client time, it makes field work more human, not less.

Role redesign, not just training

Field officers become the digital front line



2,200+

Field officers working fully digitally across our platform

11M+

Loans processed through field devices

THE COMPASS

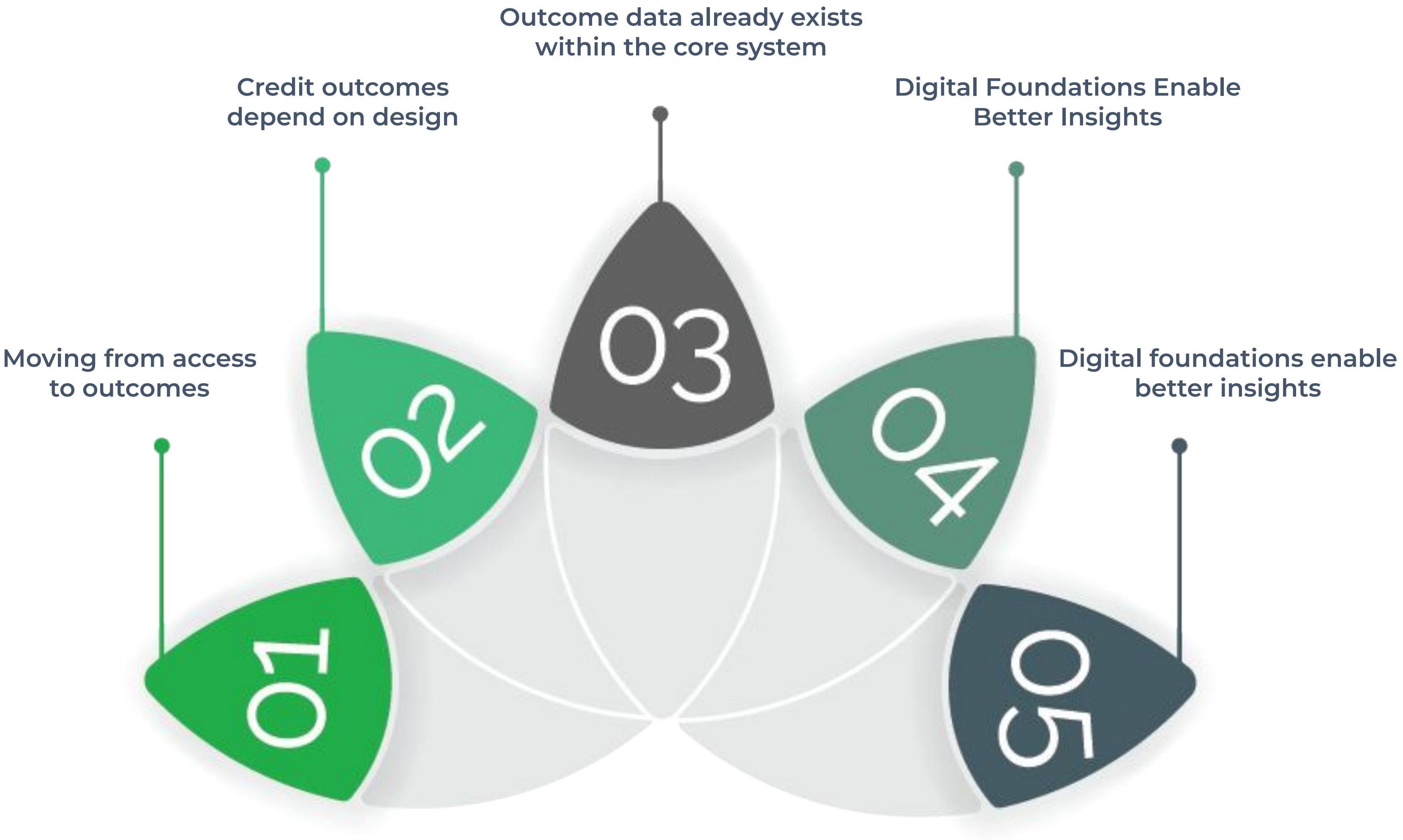
ACCESS IS NO LONGER THE FINISH LINE

THE OLD QUESTION

“How many clients will this help us reach?”

THE NEW QUESTION

“Will this help us see and improve how clients progress, cycle after cycle?”



CUSTOMER

TESTIMONIAL

“Agronomika is bridging the gap between microfinance and women in rural communities, where access to technology can be challenging. By leveraging Musoni's Digital Field Application (DFA), Agronomika has made loan processing faster, more efficient, and more accessible, even in the most remote areas of the Philippines.”

Tech and data team lead
Kennemer Group
Philippines

Agronomika


musoni
Which paper truths do you dare to let go
and which core will you never lose sight of?