



Digital Innovations for Financial Empowerment ACTION GROUP (Open Session)

Digital Financial innovations overview

Philippe BREUL, Partner - Head Office



+32 495 32 32 88



pbreul



pbreul@phbdevelopment.com



PHB Development
towards financial inclusion



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PHB Development
towards financial inclusion

“We support our clients in their efforts to expand and improve access to financial services for the un(der)banked, with a focus on innovative financial services and delivery channels including money transfer, mobile banking, mobile payments, biometrics, chip cards and agent networks.”

20

10

4

4

Associates/
Consultants

Years DFS
experience

Continents

Business
areas/cards



● Countries of expertise of PHB Development
● PHB Development's offices

Experience in the past year

1 PHB Studies and Strategies

- Human Centered Designed, UNCDF (Senegal and Benin)
- Go to market strategy for PAMIGA (Benin and Madagascar)
- DFS for Refugees for UNCDF (Zambia)
- DFS Market Strategy for EIB (Ethiopia), UNCDF (Myanmar, Ethiopia, Guinea, Sierra Leone)

2 PHB Academy

- Workshops on the 6 business models for DFS (Benin, Senegal)
- Series of Toolkits to succeed in your "digital journey" for Microlead (multiple countries)
- Face to face training in DFS for MFIs (Benin, Senegal)
- e-Training for FINCA (Tanzania, Zambia)

3 PHB Implementation and Delivery

- Digital Savings and Loans (Uganda)
- Social safety net payments (G2P) with the WorldBank (Nigeria)

4 PHB Performance Improvement

- DFS Dashboard for FINCA (Zambia)
- Evaluation of Social Investments of BIO's 5 East Africa countries
- Evaluation of IFC projects (Cote d'Ivoire, DRC)

Key outcomes of the DFS projects

- PHB Studies and Strategies
- PHB Academy
- PHB Implementation and Delivery
- PHB Performance Improvement

Caurie-MF & UIMCEC
(Senegal) pilots for
agent performance and
saving collection



MoKash : 1.5 million
registered, 800k
depositors, 5k loans / day
(3 months after launch)



M-Birr in Ethiopia: 50k (Y1), 250k
(Y2) beneficiaries receiving social
transfer on the MFI's accounts +
agents + mobile

M-BIRR
mobile money



The WB analysed the impact



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Lessons learned from the experience

- PHB Studies and Strategies
- PHB Academy
- PHB Implementation and delivery
- PHB Performance Improvement



Introducing MoKash
MY SAVINGS, MY LOANS

Join MTN Mobile Money to start **saving** and **borrowing** money on your phone.

Dial *165*5# to save and borrow for your own boda-boda.

It's possible. Kisoboka.

Terms and Conditions apply

DFS 2.0 : Successful development of mobile savings and loans



Significant result: over 1 Million of uptake in 1 year whereas FIs take 10 years or never !

Knowledge gap in the DFS sector : 6 business models as benchmark



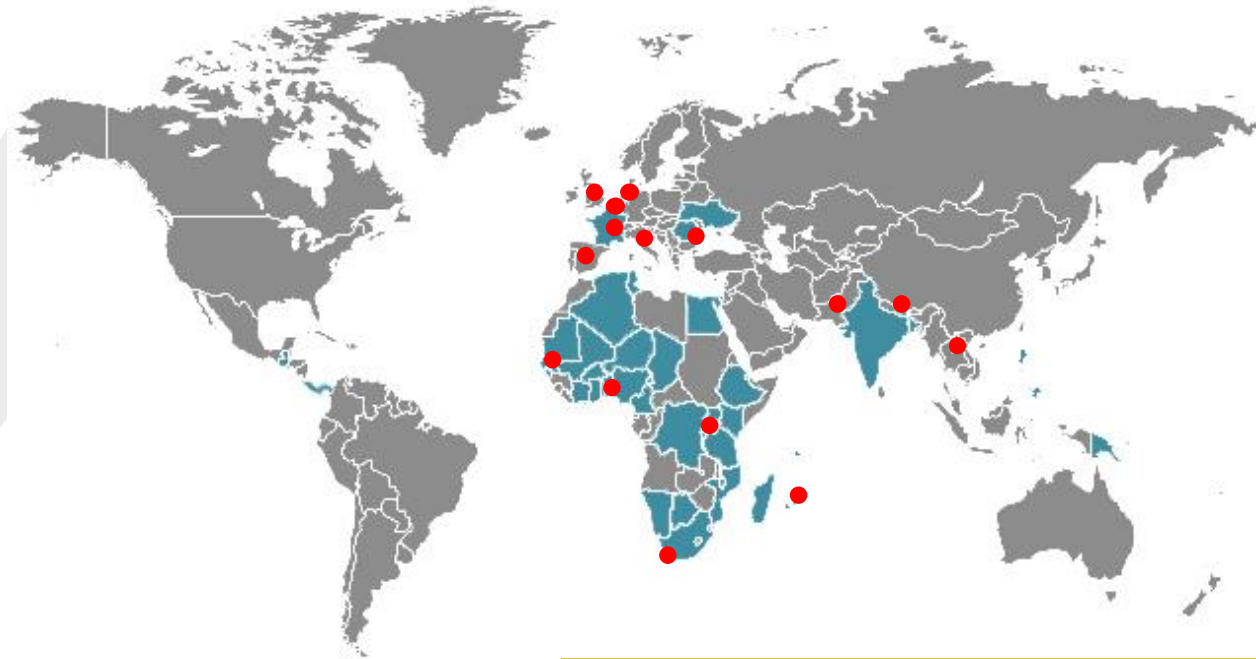
Increase MFIs capacity for DFS → PHB Academy goal





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Thank You !



- Countries of expertise of PHB Development
- PHB Development's offices

Philippe BREUL, Partner - Head office

Mail : pbreul@phbdevelopment.com

Tel : +32 495 32 32 88

Skype : pbreul

Please visit PHB Academy: www.phbdevelopment.com