



FinTech and DFS

Mfi Insight Analytics



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MICROFINANCE WEEK 2016

1. Presentation of MFI Insight Analytics (1/2)



15th
anniversary



2 locations
1 continent



1 founder et 4 parteners
With more 50 years BI experiences
In **Europe , Africa, USA et Asie**



International partner network
(London , DRC , Kenya, Uganda, Morocco)



+20 consultants



50 achieved
projects for more **15 clients**



missions
achieved in **6 countries** différents
Over 3 **continents**



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1.Presentation of MFI Insight Analytics (2/2)

Providing impact to the largest players with the state of Art technology

Technology



Trusted by the top global players



BILL & MELINDA GATES foundation



2. What our organization has been doing so far in 2016?



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-> We launched & developed new products:

- Predictive analytical tools for:
 - channel management
 - delinquency & portfolio management
 - fraud detection
 - customer centricity
- Tools generating automatically auditing and regulatory reporting (PD, LGD, EL)
- Credit scoring model adapted to low income countries with more than 500 data points (including a lot of non-financial data points)
 - Cloud Based Portfolio Management & Behavior Scoring Tool for Small & Medium MFI'S
 - BI Health Check Pack (audit of the BI solution)

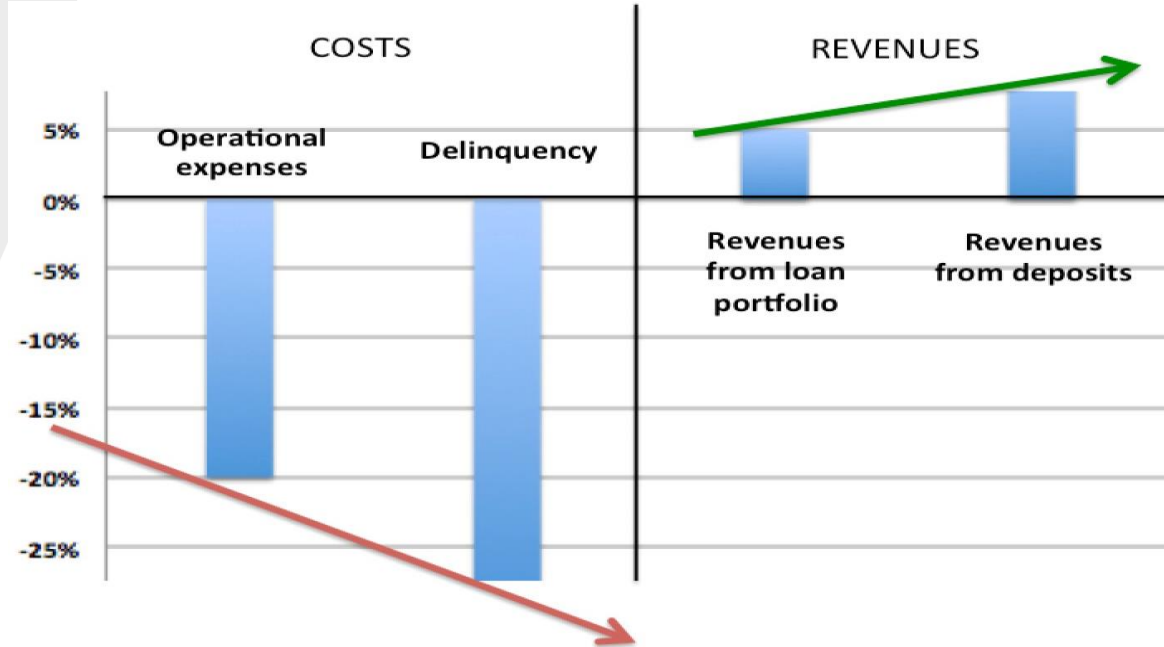
-> developed the activity:

- in Kenya, DRC, Burundi



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3. Results, outcomes & achievements



-> Pilots MFIs & POCs

-3 pilots in DRC

-POC agreed with a bank in Kenya

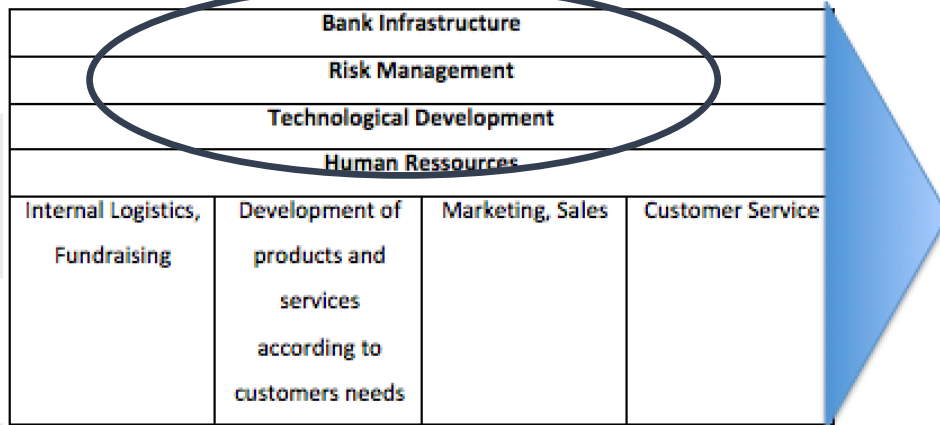


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4. Lessons learned

Costly support activities are rarely adapted to emerging markets.

Traditional banks business models are too heavy and not efficient enough.



-> There is a huge opportunity gap in microfinance industry, efficient analytical tools are the key for an increasing financial inclusion and sustainable growth through the decreasing of operational costs and a better customer needs understanding.

-> Very few MFI's has analytics tool & the needs are different according to the size:

-biggest ones: channel management, real time insights & marketing, fraud detection

-small & medium ones: credit scoring tools, performing portfolio management

-> Our products match with the market needs & expectations but the key is to build strong and reliable partnerships with influencers to really penetrate the market.

-> Long decisional process & aversion to changement in some organisations