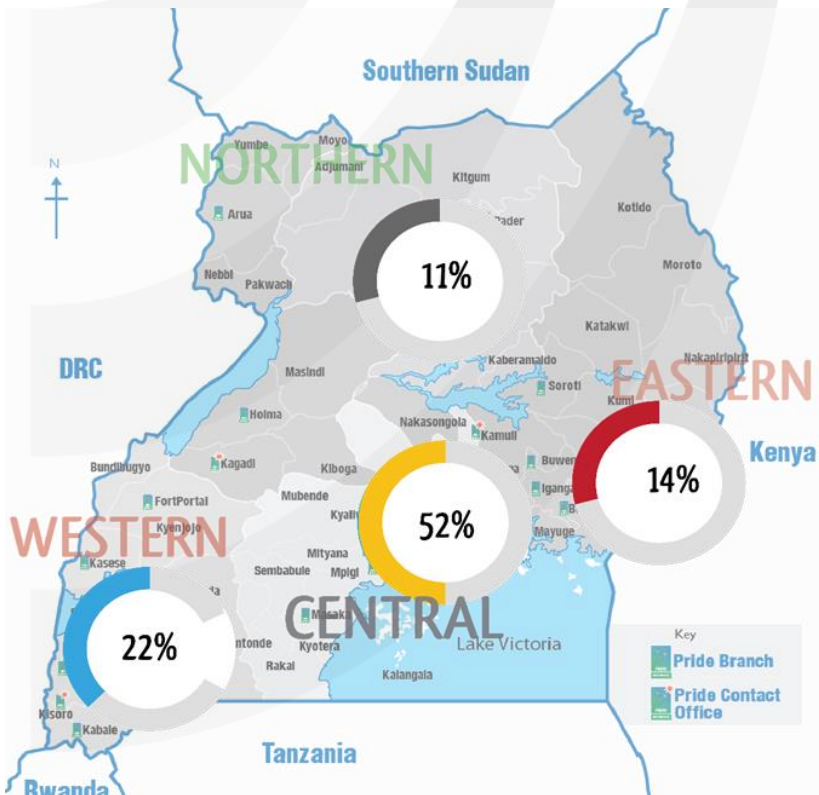


**Pride
Microfinance Ltd
(MDI)-UGANDA**

**PROJECT ON
THE DATA
DRIVEN
ALTERNATE
CREDIT SCORE.**



Pride & The Smallholder Family Segments



Customer Base

- **532,000** Total customers,
- **14%** of these being Smallholder farmers.

Alternative Credit Score

- To increase scalability
- Reduce Costs
- Improve Credit Risk Management.

Target by 2023

- To have **2 Million** customers with **40%** being smallholder farmers.

CGAP REPORT & THE STRATEGIC INSIGHTS

Opportunity Indicators

- ⑩ Livelihoods entirely on Agriculture.
- ⑩ New generation of Small Holder farmers.
- ⑩ Limited Financial mechanisms and Agricultural infrastructure.

➤ Benchmark Platforms - (CGAP)

- ⑩ Data points
- ⑩ Social Mission alignment
- ⑩ Comparative Analysis

Product Delivered

- ⑩ Group Agricultural Loans.
- ⑩ Alternative Credit Score.



**Use
Cases**



**Group
Agriculture
Loan under
pilot**



**MOU with NUCAFE
(Umbrella
organization for
coffee farmers)**



Implementation of The Alternative

I

- Historical loan Data
- Applicant Data

II

- Production Data
- Cash flow
- Value chain Data
- MNO Data
- Historical yields

III

- Weather Data
- Satellite imaging
- Soil & water maps

Key Learnings so far

Get everyone on board with the changes.

Focus on collecting high quality new **Data**.

Automate **Data** collection

Get plenty of quick wins in **Data** capture before building complex models

Fast Emerging interest on **Data Protection & Customer Privacy**.