



MFC-EMN
ANNUAL CONFERENCE
Bilbao, 3rd - 5th October 2018



PEOPLE AND THE DIGITAL REVOLUTION:
Advancing our social mission through technology

Workshop 1: How to start the digitalisation journey in your MFI

Facilitator:

Kaiser H. Naseem – Head Digital Banking and Finance Advisory Services, IFC

Speakers:

- **Gulshat Akimzhanova** – Deputy Chairman of the Management Board, KMF
- **Cristian Jurma** – General Manager, Vitas

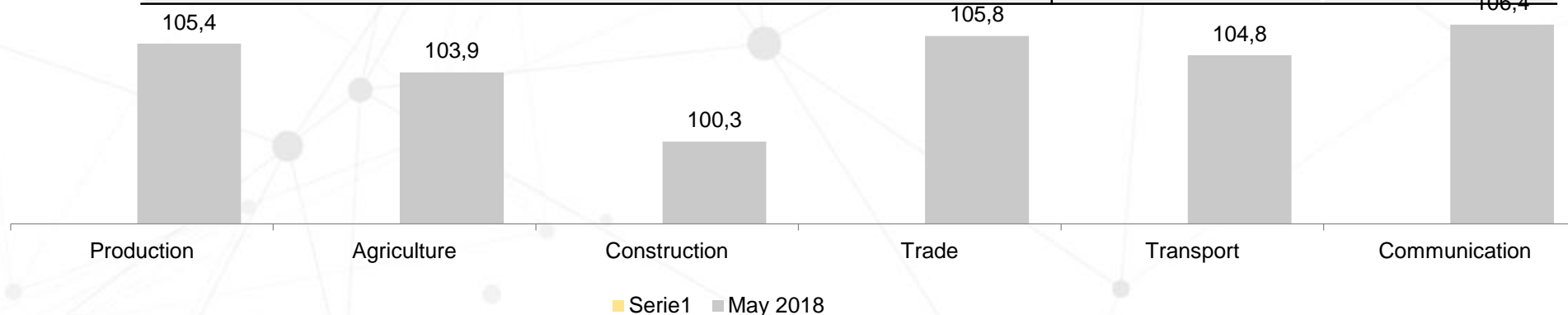


MOBILE EXPERT APPLICATION

Kazakhstan is ranked as the 9th largest country in the world.

Kazakhstan's area: 2.7 mln. m²

Key social and economic indicators		
Population (as of 1 May 2018, thousand people)		18 232
Unemployment rate (as of 1 May 2018, %)		4.9
Average monthly salary, KZT		154 583 (\$420)
Inflation as of 01.07.2018, %		5.9
GDP growth (Q1, 2018, %)		104.1
GDP per capita, 2017, \$	Key Drivers Of Economic Growth, %	8 841





ABOUT KMF

- ✓ Largest MFI in Kazakhstan and CIS countries;
- ✓ 55% of MFI Market in Kazakhstan
- ✓ 127 Structural Units
- ✓ \$300 mln. Loan Portfolio,
- ✓ \$43 mln. Volume of Disbursed Monthly
- ✓ 1,750 Employees
- ✓ 86% LP is Engaged in Business And Agri
- ✓ 50% - Group Lending
- ✓ ~230,000 Active Clients
- ✓ 60% Women
- ✓ 66% Rural Clients
- ✓ 27 000 Loans Disbursed Monthly



KMF CLIENT PORTRAIT

- ✓ Gender: **Female**
- ✓ Age: **46**
- ✓ Marital status: **Married**
- ✓ Children: **2**
- ✓ Education: **Secondary-level**
- ✓ Type of activity: **Entrepreneurship (business, agri-business, services and mini-production)**
- ✓ Place of residence: **Rural Area**



MOBILE EXPERT APPLICATION



KMMF

Найти
Задание
Заявка
ГНЗ
Отчет
Калькулятор
Клавиатура
Свернуть
Выйти
Еще

v 2.5-3795-1231

ГНЗ Август 2018

Пн	Вт	Ср	Чт	Пт	Сб	Вс
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

А	В	С	Показатели выдачи		
Показат	План	Расчетн	Отклоне	% испол...	
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АКл					

ТАВ Калькулятор

1	2	3	4	5	6	7	8	9	0
q	w	e	r	t	y	u	i	o	p
a	s	d	f	g	h	j	k	l	
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BACKGROUND

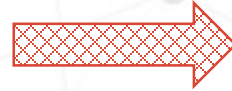
2013 START of development the software for Loan Officers within the **STRATEGY ON OPTIMIZATION OF BUSINESS PROCEDURES**.

Key objectives:

- ✓ Increased Productivity and Efficiency;
- ✓ Shorten Time for travelling;
- ✓ Squeeze the process of client prequalification - the Credit Bureau, database on wages and pensions (from the State Center for Pension Payment);
- ✓ Shorten Time on Financial Analysis;
- ✓ Shorten Time of Loan Application process.



MOBILE EXPERT APPLICATION



2014 Pilot version of the Mobile Expert on Tablets

2015 Scaling the Application. Mobile Expert is used beyond the office, directly at the client's place of business.

MOBILE EXPERT EFFECT



PREQUALIFICATION of a client, instant scoring on data from the Credit Bureau and the database on wages and pensions (from the State Center for Pension Payment)



AUTOMATIC CALCULATION of info used in Financial Analysis, cross-checks, checking of financial ratios



PRELIMINARY DECISION on loan at the client's place of business in a few minutes

MOBILE EXPERT EFFECT



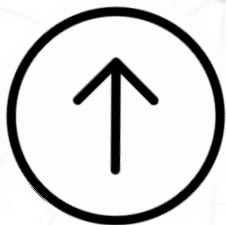
22% INCREASE OF PRODUCTIVITY of loan officers



1 DAY LOAN APPLICATION process shorten from 3,5 days

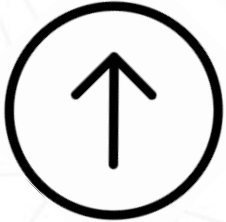


100 KM COVERAGE RADIUS per 1 Loan Officer expanded from 20-25 km



2.5 TIMES INCREASE of Loan Applications per business day

Effect of the Mobile Expert implementation



2X INCREASE of Disbursed Volume per month



37% DECREASE of Overhead ratio



19% IMPROVE of Operational Efficiency

MOBILE APPLICATIONS NEXT STEPS

 **INITIATION OF LOAN** applications online and offline



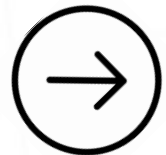
MOBILE CREDIT COMMITTEE - decision-making at the client's place of business



EXPANDING THE SALES FUNNEL – Channels: Call Center, website, client's personal account



SCHEDULER of Loan Officer's – fully featured with loan application schedule, zoning, client monitoring



MOBILE COLLECTION – collection in the field with the use of tablets



MOBILE INSPECTOR - mobility of inspectors outside the office to diminish the hard copies



**THANK YOU!
QUESTIONS?**



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