



European
Commission

EaSI Technical Assistance

Digitalising the client's Journey

Webinar

07/07/2021



EaSI Technical Assistance to the European Microcredit Sector

European Commission
DG Employment, Social Affairs and Inclusion

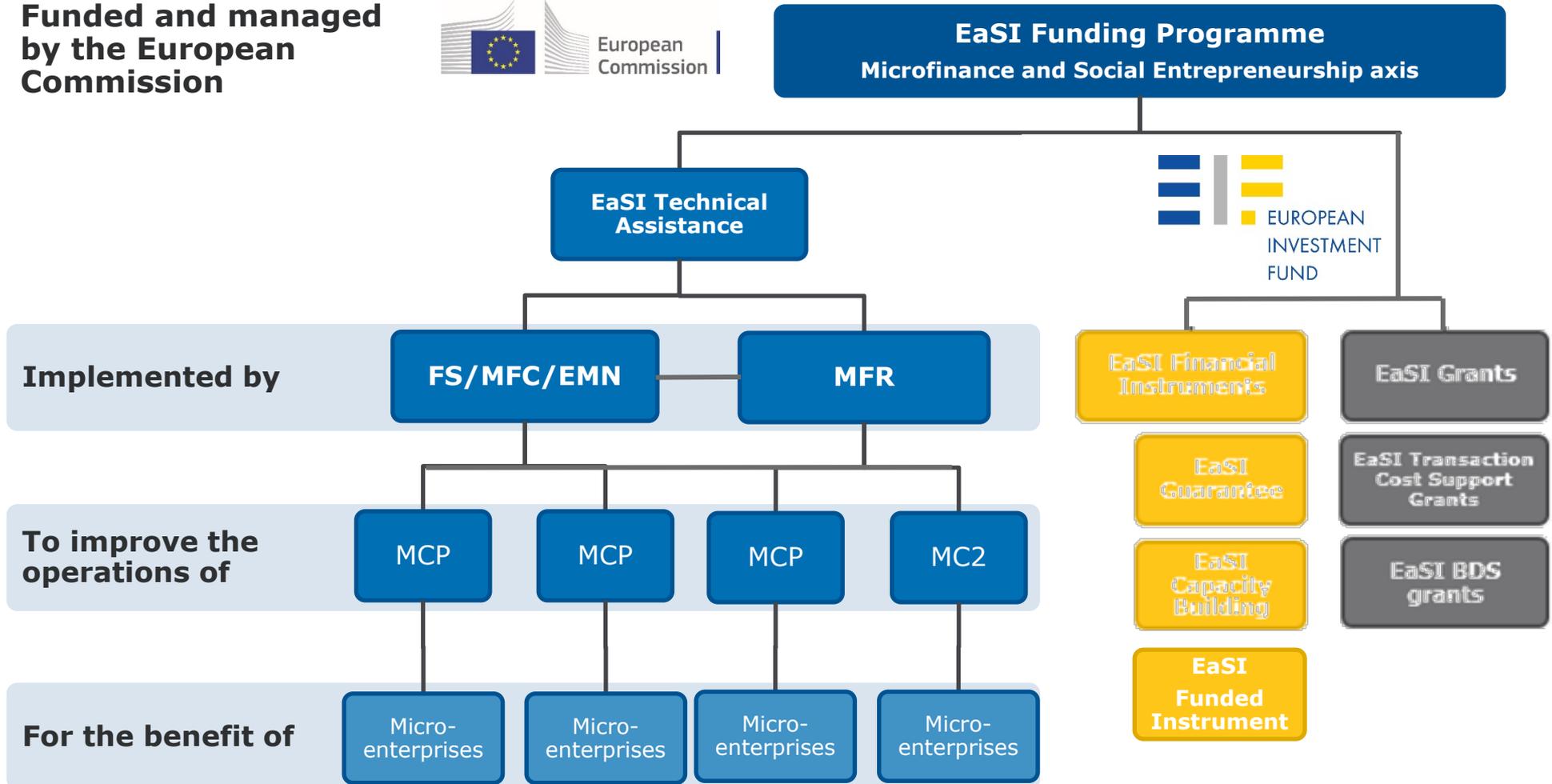


EaSI Technical Assistance within the EU Programme for Employment and Social Innovation (EaSI)

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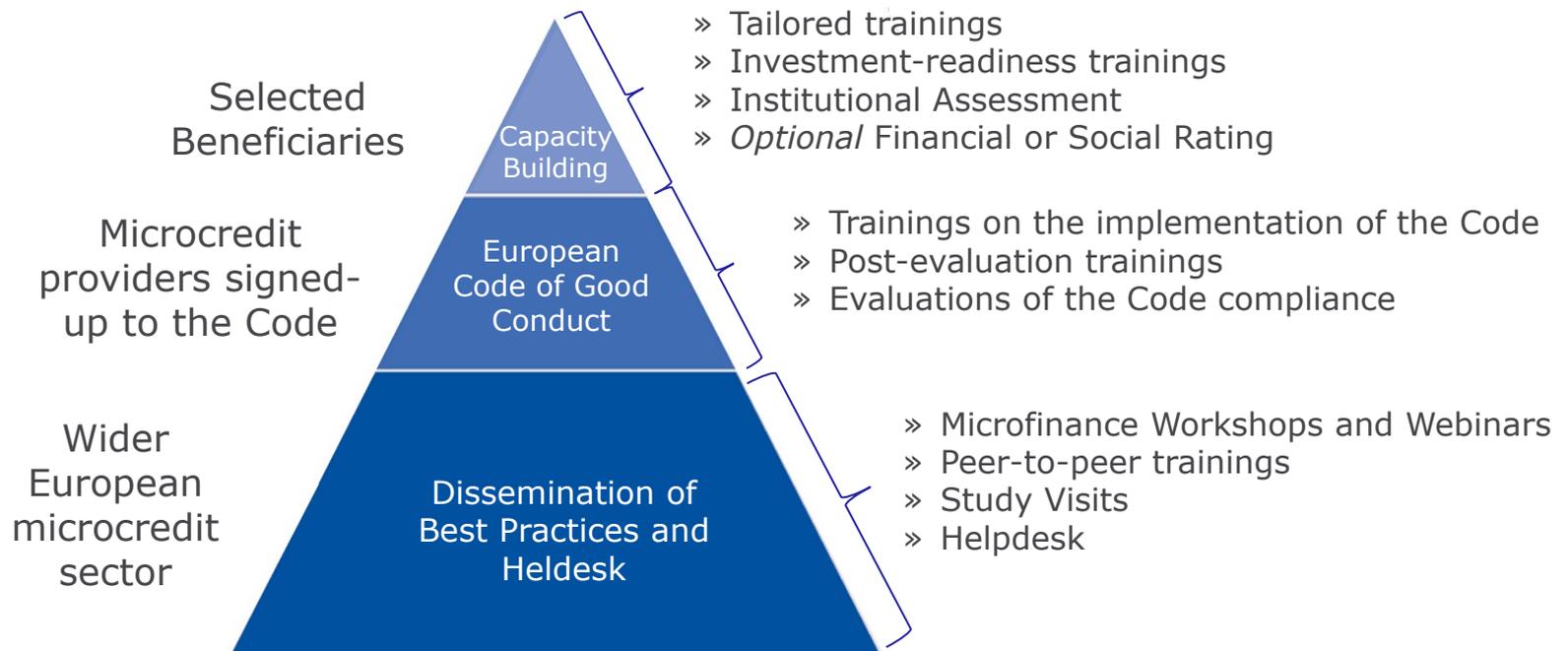


EaSI Funding Programme
Microfinance and Social Entrepreneurship axis



EaSI Technical Assistance Overview

What is offered to whom?



July 2018

July 2022

Project Duration – 4 years



European
Commission

EaSI Technical Assistance

For more information, about:

Technical Assistance, contact:
easi.ta@fs.de

Ratings and Evaluations, contact:
easi.ta@mf-rating.com

The EaSI Programme, visit:
ec.europa.eu/social/microfinance

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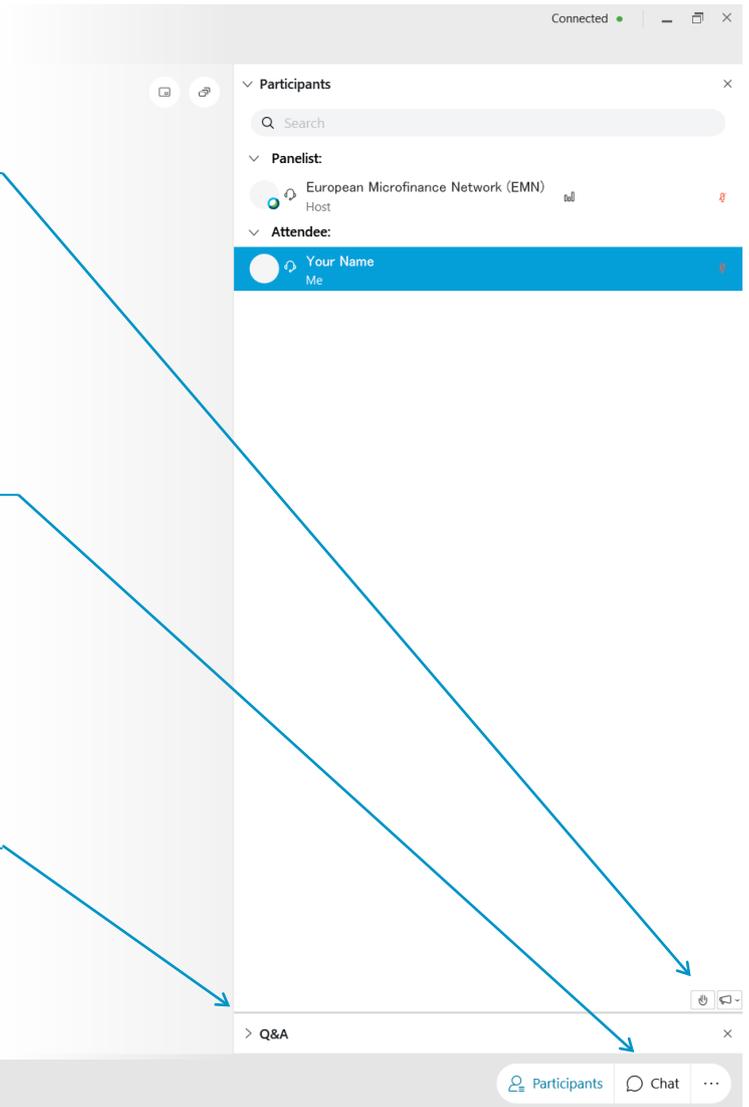


Do you have a question?

Use this icon 
to let the presenters know that you
would like to be given the floor.

Use the chat to talk with one
person in particular.

Use the Q&A to ask
questions in writing.



The screenshot shows a Zoom meeting interface. At the top right, it says 'Connected'. Below that is a 'Participants' panel with a search bar and a list of participants. The 'Panelist' section shows 'European Microfinance Network (EMN)' as the 'Host'. The 'Attendee' section shows 'Your Name' as 'Me'. At the bottom, there is a 'Q&A' panel. Three blue arrows point from the text on the left to the 'Hand' icon in the top right, the 'Chat' icon in the bottom right, and the 'Q&A' panel at the bottom.



Speakers

Alexandre Proust - Product Owner at Adie, Development/customer service department
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<https://www.adie.org/a-la-une/>



Do you have any questions?

Digitalising the client's journey

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EaSI Technical Assistance

Digitizing the client's journey at Adie

**A tool to allow safe treatment of clients' documents and
faster loan appraisal process**

Webinar

Simon LEVRARD
Alexandre PROUST

July 7th

Overview of the session

1. Some facts and figures about Adie
2. Digitizing the client's journey at Adie
 - Overview of the project
 - Why focusing on a tool to store and manage clients' documents
3. The methodology used at ADIE and the development of the platform
4. The platform: timeline, how it is built and how it works (including a demo)
5. Deployment of the new offer across Adie's network and feedback
6. What's next?

1. Some facts and figures about Adie

Founded in 1989 by Maria Nowak and 2 other volunteers **inspired by Muhammad Yunus'** Grameen Bank experience in Bangladesh, Adie is a French regulated non-profit microfinance institution (Association Loi 1901) that defends the idea that **anyone can become an entrepreneur.**

Adie's mission is to facilitate the access to entrepreneurship and employment to those whose projects have no access to the mainstream banking sector.

To achieve this, Adie has **4 types of actions:**



FINANCE

micro-entrepreneurs & unemployed people with microloans up to **12,000 EUR.**



SUPPORT

micro-entrepreneurs and foster the sustainability of their business through **entrepreneurship & business development services.**



ADVOCATE

For the improvement of the **legal environment of microcredit and lift the barriers to business creation.**



INTERNATIONAL

To contribute to the **development of microfinance abroad** through advocacy actions, cooperation projects & consultancy services

1. Some facts and figures about Adie

For more than 30 years, Adie has been financing and supporting micro-entrepreneurs thanks to its network of **158 branches** and 292 partners' offices, **600 employees** & **1400 volunteers** throughout France.

ADIE'S ACTIVITY IN 2020



Target population



2. Digitizing the client's journey: overview of the project

•The project :

•Why this project :

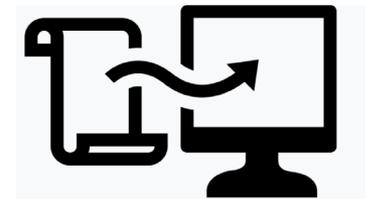
- To address new needs, facilitate access to credit, simplify our actual processes, save time...

• The target group :

- Existing clients willing to renew their business loans.
- Why?
 - A product (credit renewal) with no KYC (know your customer) issues
 - No need to analyse the business project of the client
 - Have a digital journey ready in a short time and learn from the project in view of more challenging projects
 - Be able to speed up the renewal process for existing clients

• What we kept in mind while developing the project :

- Have an Omnichannel approach
- Implement tools that could be used for other targets and offers



2. Digitizing the client's journey: Why focusing on a tool to store and manage clients' documents

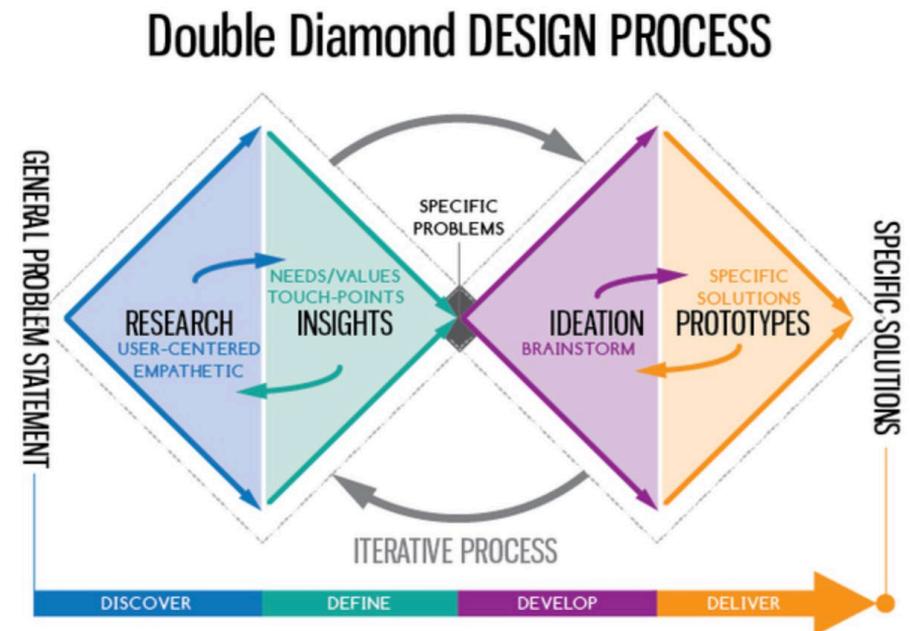
•Adie decided to prioritize the development of this platform, under the assumption that it would be the most useful tool for Adie's loan officers during COVID19

•Why this tool :

- A mandatory tool in view of digitalizing the whole client's journey
- The tool is applicable to all of Adie's offers & target population groups and can be deployed widely from the beginning
- The tool ensures secure transfer of sensitive data sent by email

3. The methodology used at ADIE and the development of the platform

- The design thinking methodology was used for the whole project.
- This means that the development team gave attention to:
 - being user focused
 - spending time to understand and prioritize issues highlighted by
 - testing solutions with future users
 - iterating each step



3. The methodology used at ADIE and the development of the platform

The design thinking methodology

User centric : users (internal and external) are involved at each step of the process.

•On the **research** phase :

- interviews and immersions to understand how the users work and what are there pain points
- prioritize pain points through specific workshops

•On the **ideation** phase :

- Users are involved in brainstorming workshops to generate ideas to answer their issues.
- Users are asked to test prototypes (when relevant, deployment can be done for a small number of users before the final launch)



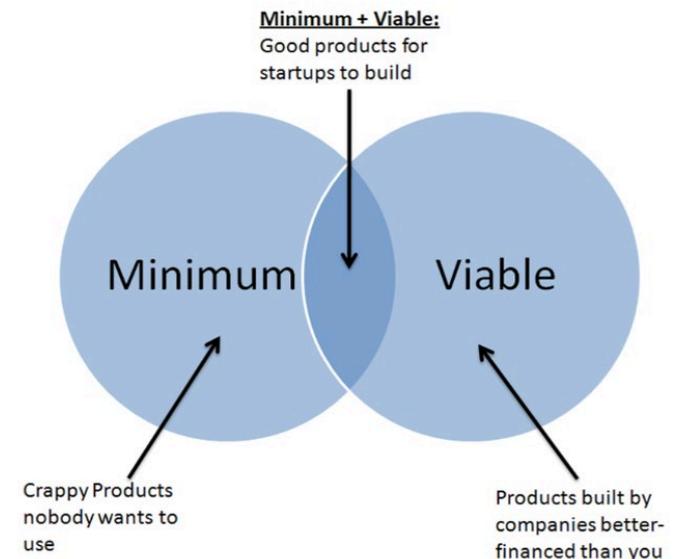
3. The methodology used at ADIE and the development of the platform

minimum viable product (MVP) approach

•The MVP is the minimum product to develop to answer users needs. The goal is to give the users something they can use as fast as possible.

The advantages :

- Faster to answer to users' needs
- The product can be adjusted to users' feedbacks
- Priorities can be reviewed after the launch
- If the product does not answer users' needs, the loss of time is little vs. the time spent developing the entire product



4. The platform: timeline, how it is built and how it works (including a demo)

4. The platform: timeline



4. The platform: how it is built and how it works



Loan officer interface

Accessible from Adie's CRM

- Monitoring tool for KYC and activity documents
- Handling documents sent by clients or uploaded by loan officer
- Easy way to ask for new documents
- Easier for loan officers to handle files of other loan officers (ex.vacation)
- Facilitating **storage of documents**
- Less time to deal with administrative tasks



Customer interface

Accessible from the email that confirms the first meeting with a Loan Officer

- Available to potential and existing clients
- Useful to secure files transmission
- Intuitive platform and easy to use (UX design)

4. The platform: how it is built and how it works



4. The platform: how it is built and how it works



Loan officer interface

Accept, refuse or delete sent documents

Ask for additional documents

Upload documents arrived by other channels

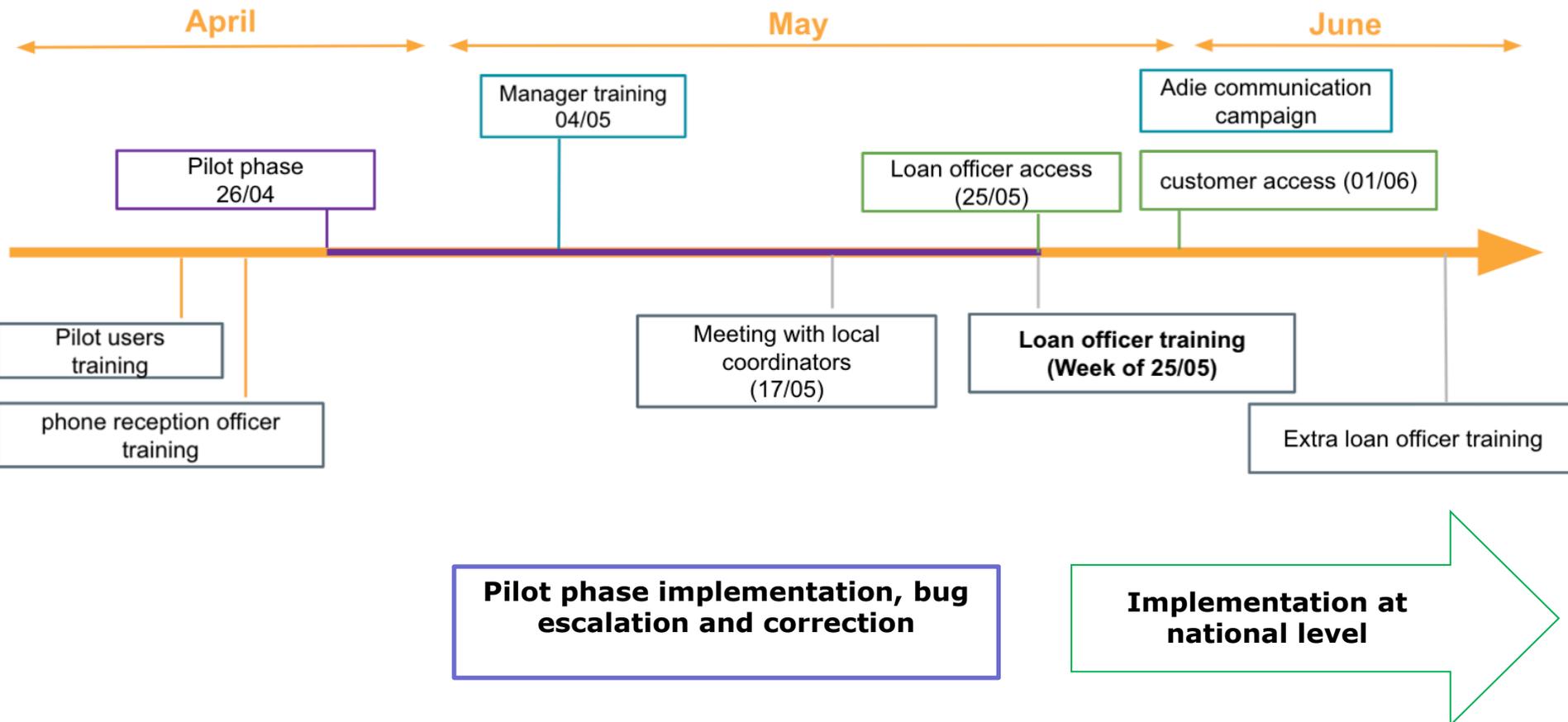
Inform the client

Store easily in Adie's electronic documents management system

4. The platform: demo

5. Deployment of the new offer across Adie's network and feedback

5. Deployment of the new offer across Adie's network



5. Deployment of the new offer across Adie's network

TRAINING

Loan officer and phone reception platforms

- Customer and loan officer interfaces and features demo
- Interface available after training sessions

ADDITIONAL TOOLS

Short video tutorial

FAQ

LOCAL COORDINATORS

Ambassador for the platform for 2 to 3 months

Bug escalation
Analysis of local use
satisfaction inquiry

5. Feedback

| Type | Number |
|------------------------------------|-------------|
| Prospects and clients users | 350 |
| Accepted documents | 1691 |
| Use by Loan officer | 98 |

“The platform is revolutionary for us, I am really glad to have had the opportunity to test and use this tool.”

Alexia Amaral, Loan Officer

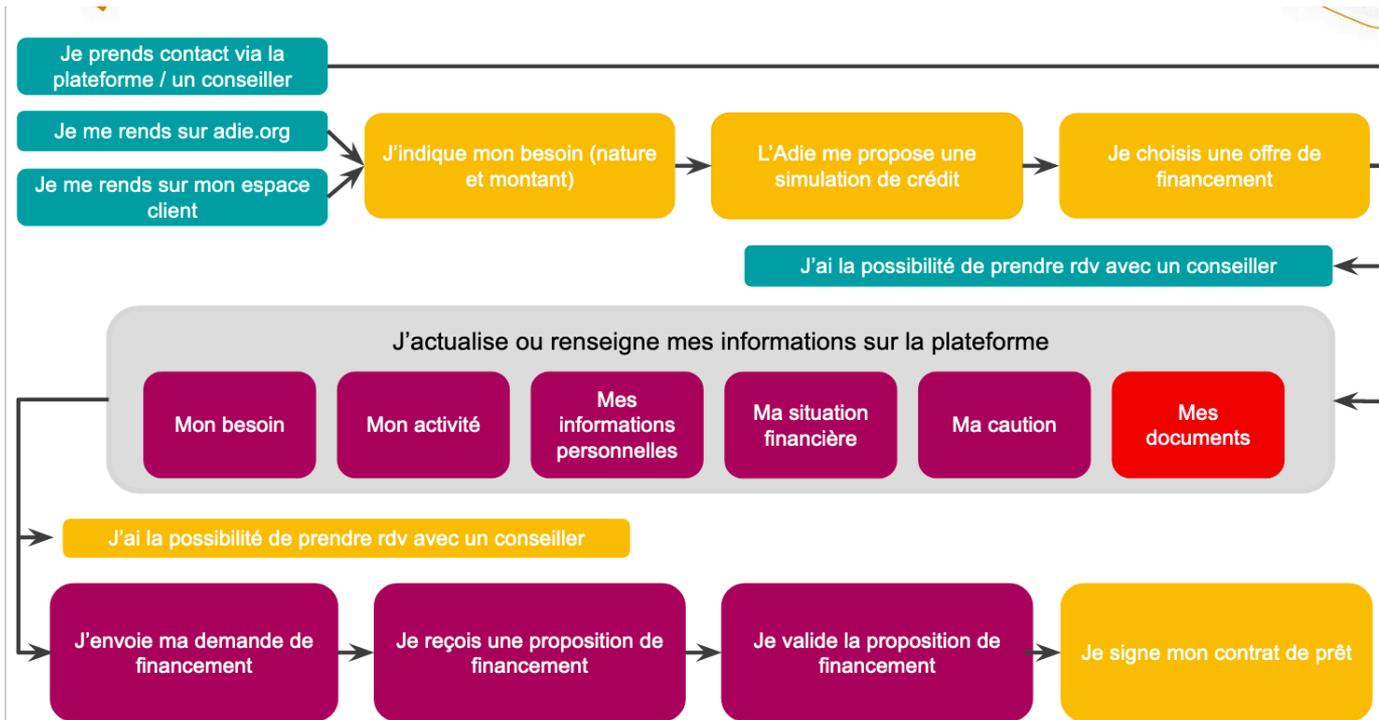
“Overall the user experience is very positive. Using the platform is very pleasant, the colours, the icons chosen are great.

The transfer of the documents is done easily, you should add some more information about the type of documents to be shared. For me this project deserves 9/10.”

David Hérault, client SOAT

6. What's next?

To translate



6. What's next?

Collecting information that are needed for the loan appraisal (financial needs, personal project-related information).

The 2 last steps will be the sending and the acceptance of an offer by the client and the contracting online.

The challenge will be to develop these new steps while continuing to improve the tools that are already available online.



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