



# Development of the MFI

Organization Development Growth and Expansion International and Funding

# Development model MFI/ SACCO/ FINGO

		3. Mobilization of groups	4. Training and leadership programmes	5. Directing of savings and loans
1. Organization of the MFI	2. Implementation of UMVA	Identity	Security	Risk Management

6. Connecting International community	7. Building of Funds	8. SME development and Micro Funding
Remittances	International Funds	Investment Programs

**Org. Development** 

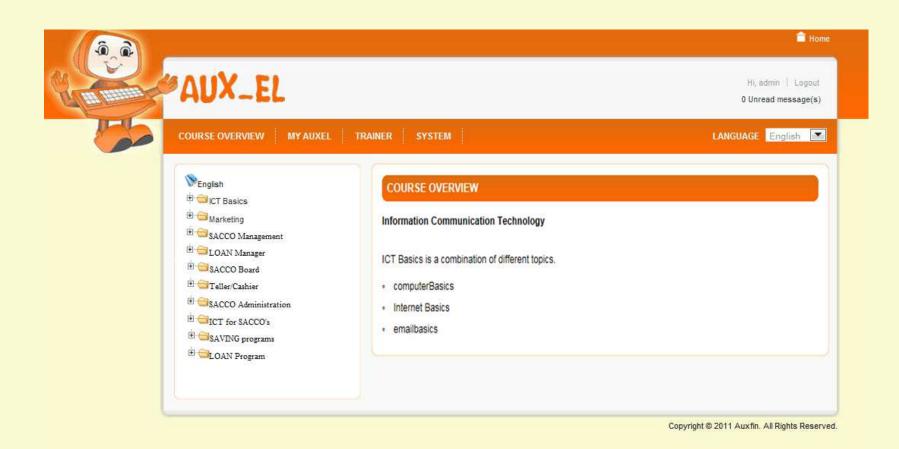
**Growth and Expansion** 

**International and Funding** 



# Organization development

Capacity building, using new technology



# Needs of the Market

### **Needs of Client**

#### Services at low cost

- Payments local and international
- Loans
- Savings
- eBanking

### **Security**

Bank cards

### Computerization

Reporting

#### Communication

- Free of charge
- eMail, Chat, Phone, Video

# **Computer training**

- Basic ICT Training
- eLearning

### **Needs of MFI**

## Sustainability

- Profit
- More clients (2.000 -> 10.000)

## **Computerization for bank**

- Transparency
- Reporting
- Funds for loans
- Bank cards

# eBanking for clients

- Saving programs
- Loan tracking

# **Payment solution**

- Local transfers
- International transfers
- Payment solution

# **Capacity building MFI & Clients**

### Communication

# **Supply Chain Development**

# **Needs of Government, Central Bank, Funders**

### Registration

- Financials
- Loans
- Savings

#### **Audits**

Audit reports

### **Security**

Bank cards

### Computerization

- Transparency
- Reporting

# Business value for MFI with UMVA Platform

#### **Needs of MFI**

# Sustainability

- Profit
- More clients (2.000 -> 10.000)

### Computerization for bank

- Transparency
- Reporting
- Funds for loans
- Bank cards

### eBanking for clients

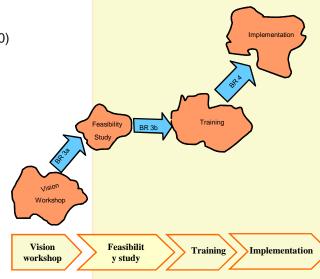
- Saving programs
- Loan tracking

### **Payment solution**

- Local transfers
- International transfers
- Payment solution

### **Capacity building MFI & Clients**

Communication



### Results

More Profit (+60.000 USD)

More clients from new groups

UMVA Bank with integrated Accounting Transparency by on-line system Automated reporting Local and international funds Cards (Bank and ID)

#### **UMVA Client installed**

- Saving programs by UMVA
- Loan tracking by UMVA

## **Payment solution**

- Local transfers at no cost
- Remittances at low cost
- Payment solution (with cards)

**AUX-EL** the eLearning module

Communication (Phone Skype and email)

Problem 1 solved with improving quality and financial result

# Problem : Computer Literacy

