

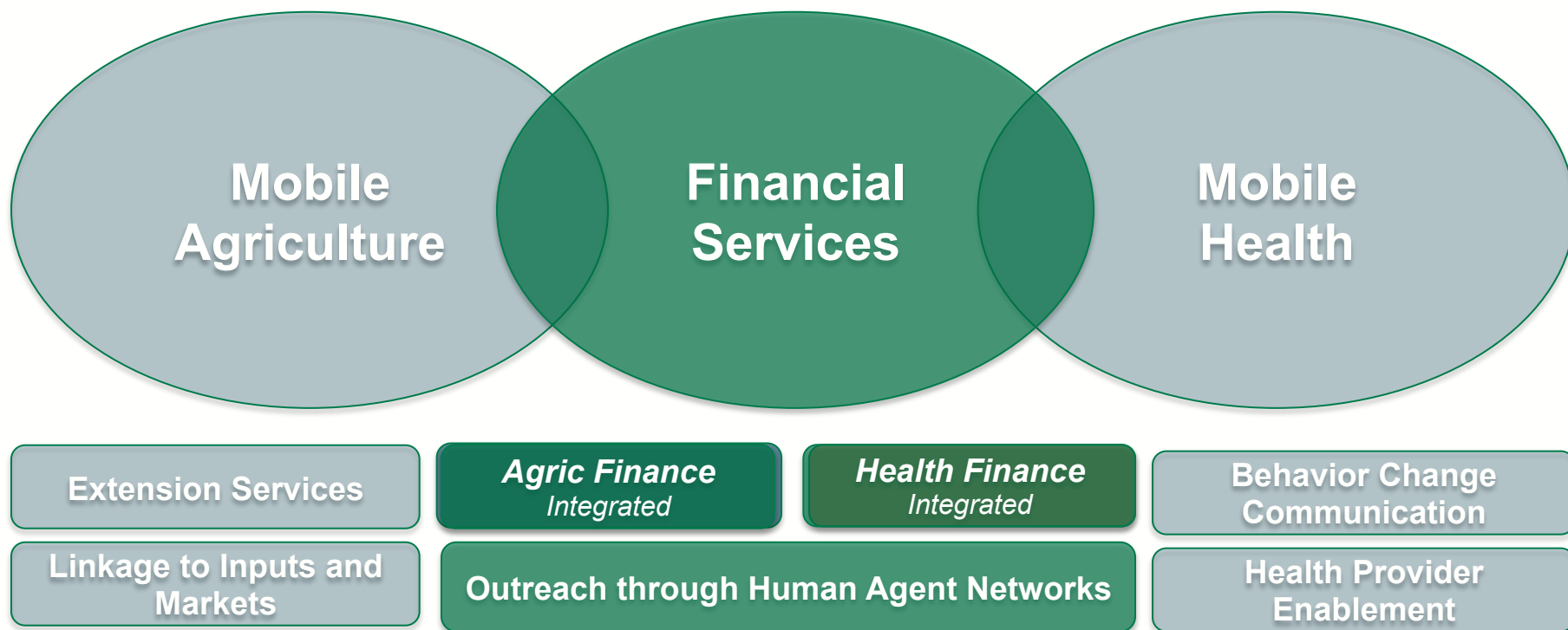
Technology-Enabled Asset Building and Preservation



GRAMEEN®
FOUNDATION

Connecting the World's Poor to Their Potential

GF Financial Services: Our Focus Areas



Agency outreach

Extending the reach of financial services to the poor through human networks of local agents.

Integrated solutions

Offering solutions that integrate financial services and agriculture or health.

GF Financial Services: Our Approach

Customer Insights

Use quantitative and qualitative analytics to understand needs and behaviors and monitor impact over time

Solution Design & Testing

Through a rapid prototyping process innovate new solutions or improve existing offers to serve the poor

Technology Advisory

Technology experts design solutions, advise partners, and manage the IT development process across vendors

Organizational Change

Provide business modeling, process re-engineering, marketing and change management expertise to ensure viable and sustainable business models

Program Management

Act as market convener across public and private sector partners and manage complex programs

Deep Engagements with Scaling Partners



GF Financial Services: Illustrative Programs

Microsavings

Philippines

Worked to develop microsavings products for micro-finance clients of CARD Bank. This involved training, marketing and ATM roll out.



integrated solutions

FSP-MNO Linkage

Uganda

Launched

Through IT integration and organizational change, linked two financial institutions to mobile operators to enable clients to access accounts at any agent location.



agency outreach

Ag Product Development

Kenya

Piloted, preparing for scale

Designed, tested, and piloted Musoni Kenya's (the world's first cashless MFI) first agricultural loan to target smallholder farmers.

Business Correspondent

India

Launched

Working with EKO Technologies and Cashpor Microfinance, created a mobile savings service in Bihar, India, supported by a network of agents.



Asset Building and Preservation Eco-System: A Philippine mAg program



Validated barriers to resiliency:

Low productivity due to lack of
information on GAPs and
extension services

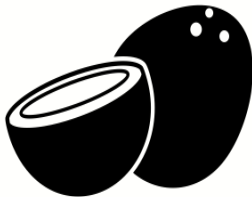
Low market prices

Lack of access to financial
services

Late detection and poor
management of pests and
diseases

mAg: A Vision of Resilience

Improved
productivity



Increased
access to
appropriate
financial
services



Direct access
to markets



Early warning
system to
detect pest
and disease



Mobile-enabled Extension Workers
2-way feedback mechanism
Crop modeling
Farmer profiling

Key take-aways

- Micro-savings is expensive to establish but once there is uptake, it usually maintains a + growth trajectory
- Multiple channel innovation (giving choices, usability) is important to allow delivery of financial services to scale but is still largely dependent on what regulation allows
- Multi-sectoral partnerships is critical to co-deliver products and each partner must focus on what they do best
- Understanding the role that women play in building safety nets is critical to FS product and channel design and delivery