

The M2P logo is a white rounded square containing the letters 'M2P' in a bold, black, sans-serif font. It is positioned in the upper right corner of the slide, centered within a series of concentric, white, curved lines that create a tunnel-like effect.A solid yellow circle is located on the left side of the slide, partially cut off by the edge.

# Microfinance Transformation 2.0

with M2P Fintech

# Our big audacious goal

*#financialinclusion #100 million borrowers!*

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M2P Fintech   
@m2pfintech



8 billion people? Ok, we've got a lot of work to do...

#FinancialInclusion

12:23 PM · November 17, 2022



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***#25 million** people in **formal credit.***

*#75 million or more still underserved...*

## Microfinance Figures: What do the Trends say?

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500,000+ Field officers are serving 26% hinterland



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30% unbanked says they cannot go to a nearest branch



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Women entrepreneurs can add \$135b to GDP annually



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Digital / embedded finance can serve 62% or 64 mil beneficiaries



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Indonesia has over 20,000 MFIs



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Newer models pave way for the future: PNM/SenyuM/ Mekaar/Ultra Micro BRI Holding/Grab Kios

## Let's explore a few **key questions** ...

- Does your field officer go to door-step (center meetings) with an app?
- Worried about case-loads and multiple visits?
- Are your operations centralized? Data? Secure? Compliant?
- Do you have the right cash-flow templates to capture?
- Are your customers cash-rich but digitally-challenged ?
- Are you able to offer customers long-term financial delivery?
- Pains in retaining the customers?
- Ability to balance risk and profitability?
- Work in remote rural areas with technology, tabs?

# Top challenges faced by Microfinance Institutions



# MSME & UM-MSME: The "Hidden Growth Champs" to GDP contribution

- Irregular cash flows (seasonal), but **cash-rich**
- Customers are **financially-aware; know how to** evaluate options
- High aspirations require **unique credit fulfilment**
- The **BIGGEST** credit need is with **SMALLEST entrepreneurs**
- Risk-adjusted pricing and **hyper-personalization**
- **Big data** leads to small credits and to larger impact
- Data-driven **graduation** of group customers to retail lending

# Building Your Digital Microfinance Strategy

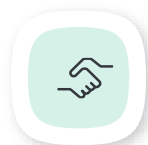
Customized product offerings for microentrepreneurs, women, and the underserved population



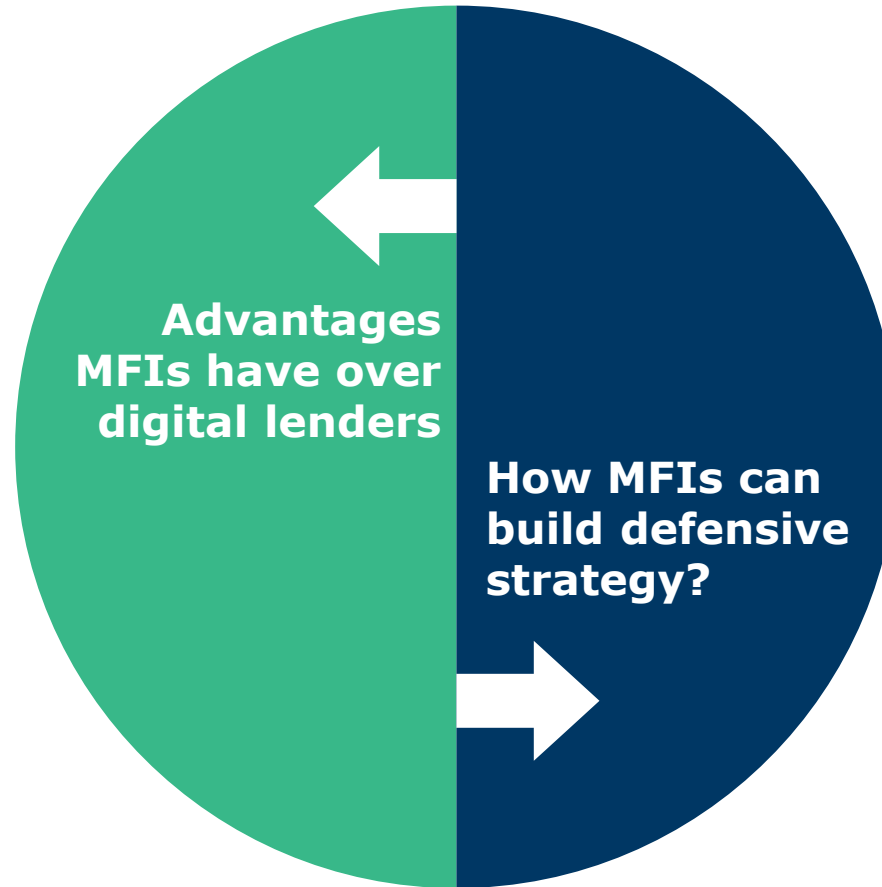
Objective of the MFIs is wholesome financial inclusion far and wide



Better aligned with local and rural knowledge and relationships



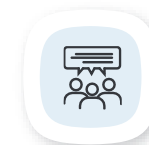
Government/regulatory support is conducive for better lending practices



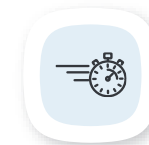
Technology Adoption



Field Officer Operation Automation



Customer engagement with upselling suitable loan products



Offer speed, convenience, and scalability & security

# Introducing the M2P Loan Book for MFIs

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Smart scheduling for field visits, center meetings



Online/Offline features for deep rural areas



Geotagging and location-aware Collections, house/premise visits



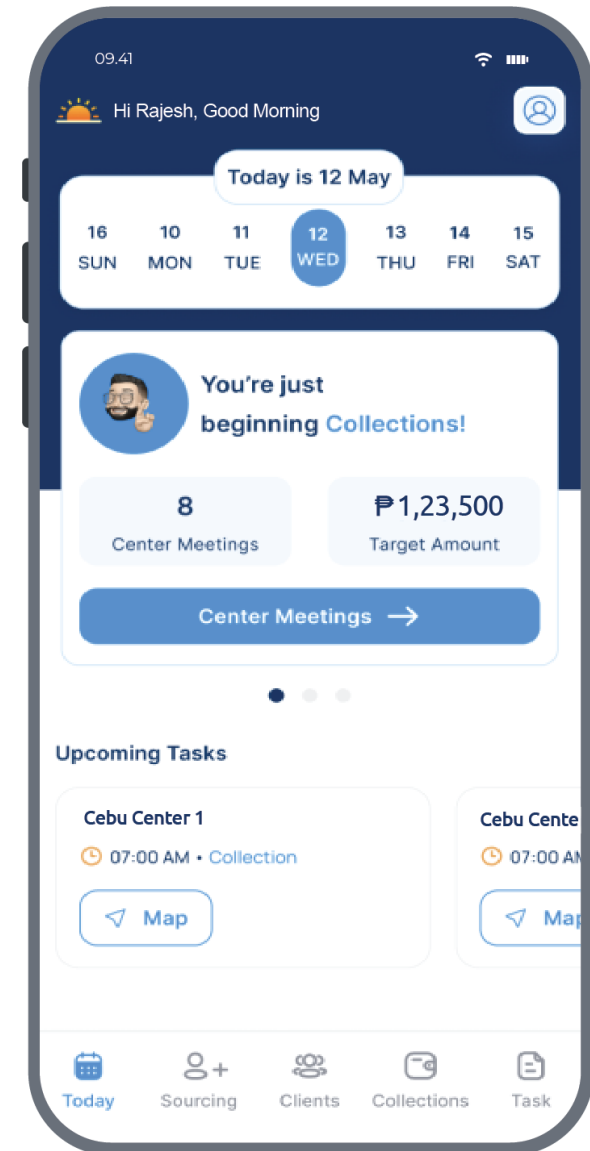
Collection/debt management and instant recon with branches



Efficient document collection & management, savings, account opening



Better stakeholder management with application access





## Together, we can deliver these results..

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Reduce human error rates

**Near Zero**

Reduce the distance to customers

**Near Zero**

Reap ROI over the time horizon

**3x to 10x**

Improve TAT

**40 to 60%**

Improve productivity

**100% to 500%**

Reduce customer acquisition costs

**By 50%**

Scale business outreach

**Up to 3x**

Reduce customer attrition (enhance stickiness)

**By 20%**

# We help every company become a **FinTech**

M2P



Largest **API Infrastructure** company in Asia



**600+** Fintech Engagements

**250+** Bank Partnerships

**100+** non-bank Partnerships



Team of **1300+**



Live in **20 markets** across AP, Oceania and MENA regions



**\$107 Mn** in venture funding



**50 Mn+** end customers serviced



## Locations

India, UAE, Philippines, Indonesia, Egypt, KSA, Nigeria, Oman



Chennai



Mumbai



Bangalore



Hyderabad



Delhi



Abu Dhabi



Dubai



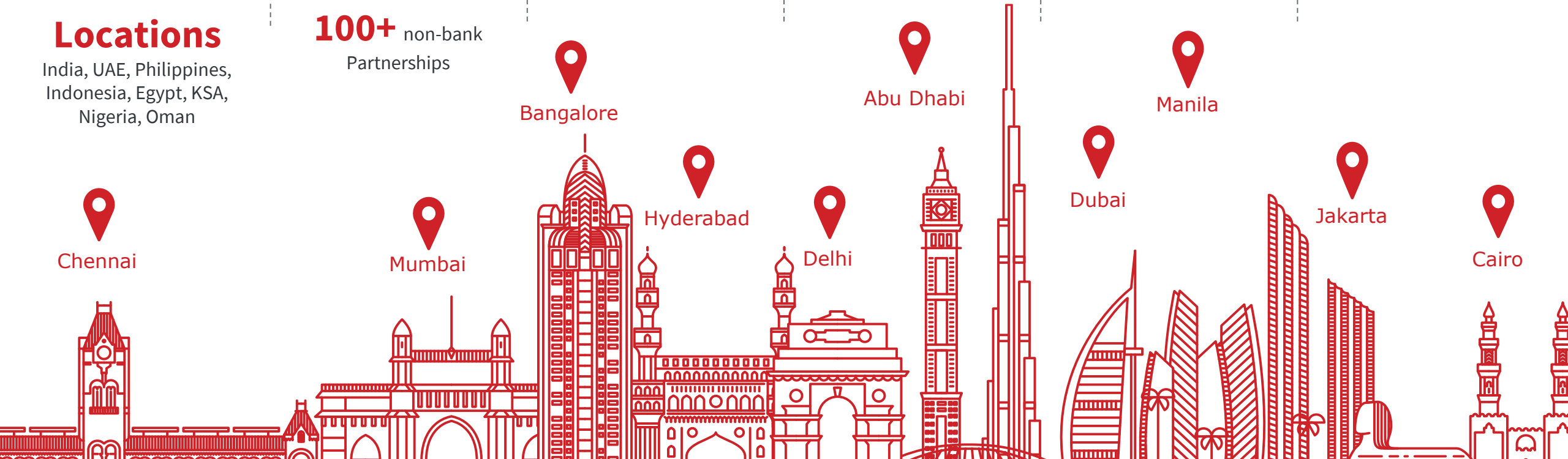
Manila



Jakarta



Cairo





Let's make *#fintech*  
happen for you

M2P

*#women-empowerment*

*#underprivileged-entrepreneurs*

*#doorstep-technology*

*#lastmile-delivery*

*#tech-who-needs-the-most*

*#deepen-financial-inclusion*

*#empathy-for-end-customers*

*#personalized-finance*

*#smallCredit-bigChange*

[www.m2pfintech.com](http://www.m2pfintech.com)

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**THANK YOU**

