



FINCA Bank Georgia, JSC

November 8, 2017
Manila, Philippines

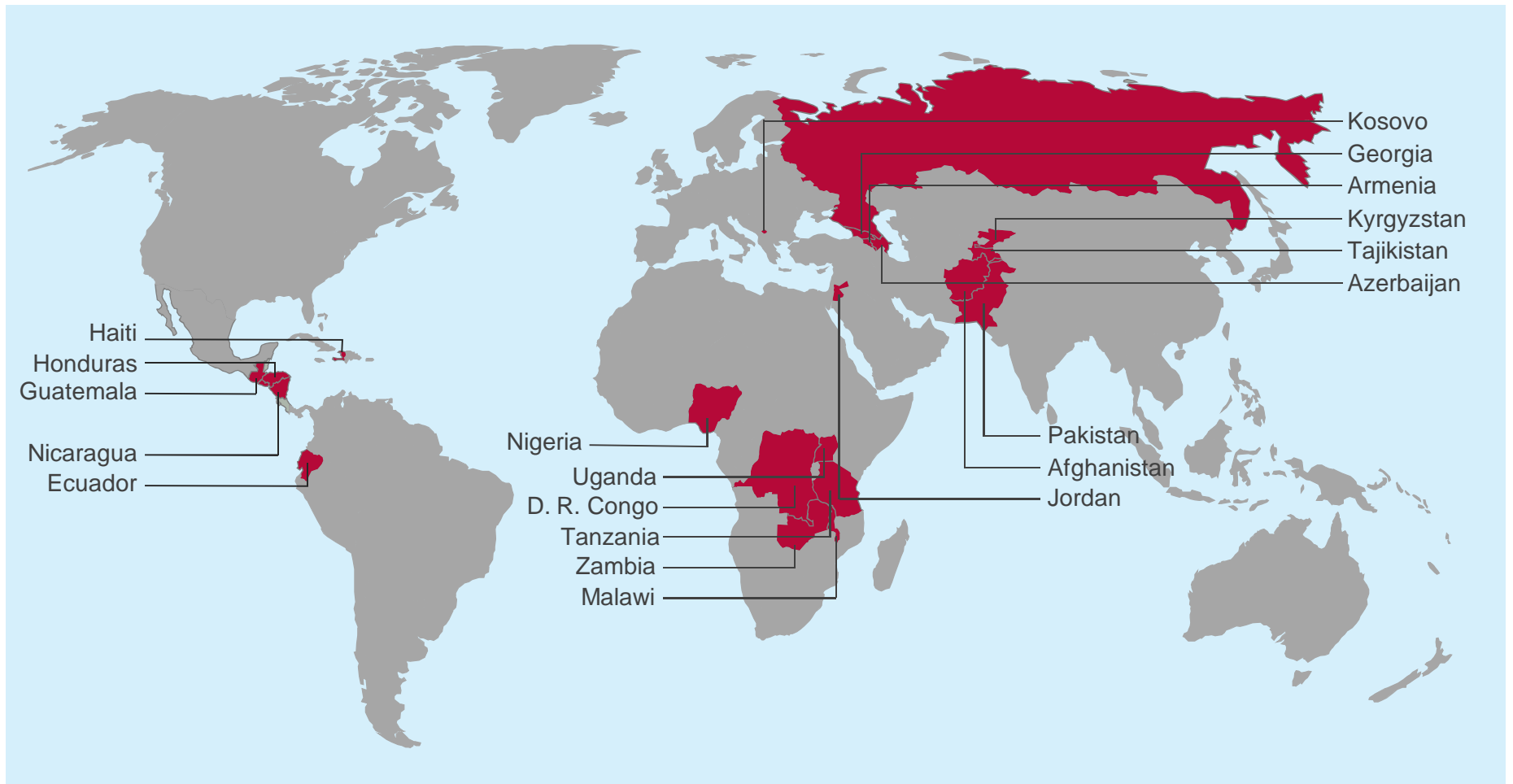
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FINCA[®] Bank
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Where We Work

FINCA global network serves about 2 million clients across 5 continents and 20 countries.



About FINCA Bank Georgia

FINCA Bank Georgia is part of the FINCA Impact Finance Network, a group of 20 microfinance and financial institutions that provides socially responsible financial services and enables low-income entrepreneurs and small business owners to invest in the future.

FINCA Impact Finance network of 20 microfinance institutions and banks provides responsible financial services that enables low-income entrepreneurs and small business owners to invest in their future. With 30 years of experience and a mostly local staff of over 10,000, FINCA delivers a double bottom line of social impact and profitability.

FINCA Bank Georgia identifies, pilots, partners with other service providers to bring new life-enhancement services to clients, and funds cutting-edge research to track the benefits to clients allowing the bank to better serve them and maintain a leading position in Georgian microfinance sector. FINCA Bank Georgia is committed to ensure this through its commercial principles of performance and sustainability.



Mission and Purpose

FINCA Bank Georgia is making a difference

- “ Brings a local, trusted banking partner to communities around Georgia;
- “ Reaches underserved people in urban and rural areas;
- “ Provides opportunity for micro-entrepreneurs to improve their lives and their communities;
- “ 79% of total clients are from rural areas, who are potentially having limited access to financial services or to convenient financial services.
- “ Over 80,000 people earn their livelihoods in the businesses that FINCA Bank Georgia finances, and 76% of this figure is a direct result of the loans that FINCA Bank Georgia is providing



Global MISSION

To alleviate poverty through lasting solutions that help people build assets, create jobs and raise their standard of living.

OUR PURPOSE

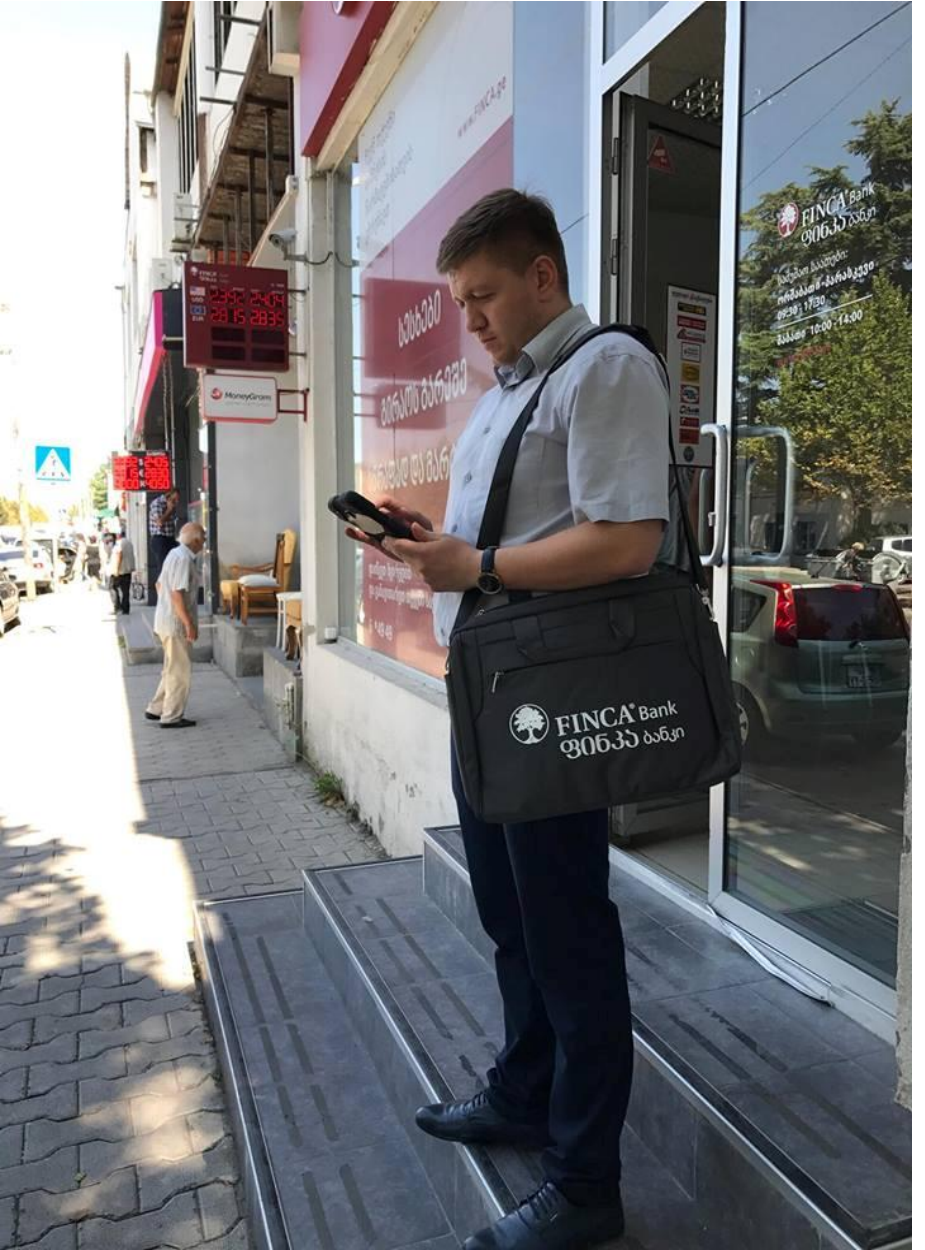
To be an unconventional community-based bank that profitably and responsibly provides innovative and impactful financial services to enable low-income individuals and communities to invest in their futures.

Tablet Devices Pilot Project



Tablet Pilot Project

- “ Piloting of tablet devices in the field started in July 2017 and lasted until the end of August;
- “ 3 of our branches were included in the pilot project;
- “ We started piloting with 5 tablets and finished with 10 devices;
- “ 2 branches were oriented on small businesses and 1 branch was chosen with strong agriculture focus.



Steps of the Pilot Project

- “ Design of new application and analysis forms;
- “ Redesign of loan approval and disbursement processes;
- “ Step by step distribution of tablets in branches;
- “ Training of employees involved in the process;
- “ Real life+(stress)testing of the process;
- “ Collection of feedback from employees and clients;
- “ Multiple rounds of re-design and improvement of forms and processes.

Disbursement Figures

	Disbursed Number	Disbursed Vol. in USD	Average loan size in USD
July	5	9,010	1,802
August	27	49,656	1,839

- “ July was mostly dedicated to hardware distribution and training of employees;
- “ Both in July and August we had multiple rounds of improvement . both for processes and application forms;
- “ In the beginning of September we started distribution of tablets in non-pilot branches.
- “ In October, already up to 50% of all disbursements processed by the Loan Officers went through tablets.

Lessons learned

- “ Inclusion of field staff in the process and form design from the idea stage;
- “ Constant feedback loop between field and head office to analyze and improve processes;
- “ Learning curve of involved employees tends to be underestimated;
- “ User-friendliness should not take second role just because the product is for employees;
- “ Digital literacy remains as a huge challenge;
- “ There is no alternative to full digitization of all possible process steps.





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Thank you!

