



Fintech Solutions from the Global SME Finance Forum 2015

Demos were given and connections made at the first annual Global SME Finance Forum, and CapPlus was there for it all. As the SME Finance Forum's strategic partner, we worked to develop a rich, valuable program for participants. Sadly, some of you missed it. Below we highlight fintech presenters who shared solutions for financing underserved SME markets at the forum. We encourage you to reach out to at least one and learn more about what they do!

RISK UNDERWRITING AND SCORING

These fintechs offers services to provide faster, more secure, and more reliable underwriting decisions for financial institutions.

First Access

- *Where they work:* East Africa, South Asia
- *What they do:* Use mobile data and usage patterns to create a credit score instantaneously for less than \$3. Assign potential clients into risk categories and recommend how much institutions should lend based on the risk profile.
- *Contact:* www.firstaccessmarket.com or info@firstaccessmarket.com

AMP Credit Technologies

- *Where they work:* East Asia, United Kingdom
- *What they do:* Run bank's own data through analytics process that enables automation in origination, repayment, and monitoring of unsecured loans to SMEs. AMP's system wraps around bank's platform, leaving bank in control of customer relationship and risk decisions.
- *Contact:* amp-creditech.com or solutions@amp-creditech.com

EFL Global

- *Where they work:* Latin America, South Asia, Sub-Saharan Africa
- *What they do:* Using psychometric testing and other data analysis, create credit score for potential clients, considering both ability and willingness to pay.
- *Contact:* www.eflglobal.com

Verde International

- *Where they work:* North America, Latin America
- *What they do:* Automate underwriting and pricing to develop loans priced to achieve balance between favorable terms for clients and sufficient return for shareholders.
- *Contact:* www.verdeadvisor.com or sales@verdeadvisor.com

CreditEase

- *Where they work:* China
- *What they do:* Largest P2P microcredit service in the world, and oldest crowdfunding operation. Leverages evaluation of ecommerce data for risk control and management to provide credit loans to micro and small businesses.
- *Contact:* english.creditease.cn or ask@creditease.cn

BUSINESS TO BUSINESS AND ALTERNATIVE CHANNELS

These fintechs work with financial institutions to expand distribution channels or provide supply chain financing.

Oxigen

- *Where they work:* India
- *What they do:* Function as distribution channel for financial institutions with limited branches, and provides mobile wallet and collection services. Serves as an extension of the bank, disbursing loans and collecting on its partners'

behalf.

- Contact: www.myoxygen.com or info@oxygenwallet.com

Kopo Kopo

- *Where they work:* East Africa, South Asia
- *What they do:* Provide mobile merchant services aimed at promoting acceptance of digital payments. Services include working capital, marketing and segmentation, payments, and business intelligence analytics.
- Contact: kopokopo.com or bizdev@kopokopo.com

Mistral Mobile

- *Where they work:* South Asia
- *What they do:* Provide a bank-centric, telco and data independent mobile platform for financial institutions, including a mobile POS solution.
- Contact: mistralmobile.com or sales@mistralmobile.com

eFactor Network

- *Where they work:* 50 countries, concentrated in Europe
- *What they do:* Allow small suppliers to build credit ratings by receiving a credit line from their buyers, using a multi-bank platform. Use electronic factoring platform to optimize working capital of supply chain.
- Contact: www.efactornetwork.com or ventas@efactornetwork.com

STRENGTHENING CLIENTS' CAPACITY

These fintechs work with financial institutions to provide non-financial services to clients, improving their capacity and making them more bankable in the process.

BCSG

- *Where they work:* North America, Europe, Asia
- *What they do:* Provide online tools for SMEs through financial institutions' websites to deepen the banks' relationships with client SMEs and improve SMEs' management practices.
- Contact: www.bcsq.com or clients@bcsq.com

Strands

- *Where they work:* North America, Europe, MENA
- *What they do:* Provide customized digital money management tools for financial institutions to provide to their SME clients including personal and

business financial management tools, product recommendations, and others.

- *Contact:* strands.com

Red Zebra Analytics

- *Where they work:* Europe
- *What they do:* Promote financial institutions' clients through their loyalty and engagement products.
- *Contact:* www.closer.pt or info@closer.pt

Cashflower

- *Where they work:* North America
- *What they do:* Provide financial institutions' clients with automated forecast tools and continuously updated cashflow records.
- *Contact:* www.cashflower.co

Sizeup

- *Where they work:* North America
- *What they do:* Analyze data from over 1,000 industries in order to provide benchmarking services for SMEs.
- *Contact:* www.sizeup.com, or partnerships@sizeup.com

We hope you find some of these fintech services worth exploring. We know that we anticipate making connections between our SME finance institution clients and the innovators we met at the forum in the months ahead.

We'd like to thank all those who contributed to our recent SME Social Enterprise survey as we explore the new market opportunity around this exciting sector. We'll be discussing more about our findings soon, and look forward to continuing to share knowledge in this area.

Finally, as the year draws to a close we want to thank all our clients, strategic and investment fund partners, funders, directors and friends, and wish you all a peaceful and joyous holiday season. Watch for more exciting news and peer learning opportunities from CapPlus in the year to come!

Best wishes,



CapPlus & ANDE Webinar: Managing Change: A dialogue 2:00 PM GMT | 27 January

Successful projects usually require acceptance by those who must change the way they do things. CapitalPlus Exchange's CEO Lynn Pikhholz and LaMarsh Global's CEO Rick Rothermel discuss how to manage resistance to change, including cases where it was done exceptionally well. [Click here](#) to register today.

SME Finance Forum Webinar: Gaming for Good - Using Simulation to Help Micro-entrepreneurs Get Financing 1:00 PM GMT | 9 December

BTS (www.bts.com), a global professional services firm headquartered in Sweden, has designed a simulation to help micro-entrepreneurs gain business acumen and develop essential financial skills. They have worked closely with the German-based Savings Banks Foundation for International Cooperation (SBFIC) and local partners to roll out the Micro Business Game to 25,000 micro-entrepreneurs in 12 countries including Ghana, Mexico, Philippines, Uzbekistan and Zambia. This training is intended to equip entrepreneurs – particularly women and youth - with the skills to walk into a bank and get credit for their business. Presenter: Katrin Schwabe, Senior Director, BTS. [Click here](#) to register today.



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