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## Panel on Technology in Microfinance 3rd Annual Chicago Microfinance Conference

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# Agenda

- Role of Technology in Microfinance
- MicroFinance value chain
- Role of Technology majors

# Role of Technology in MicroFinance

- **Last Mile enabler**
  - Mobile technologies
- **Scaling of Micro Finance Institutions**
  - Back office operations
  - Training of agents
  - Others ...
- **Horizontal integration**
  - Reducing the reconciliation cycle
  - Transparency
- **Regulatory Angle**
  - Integration with Funding agencies

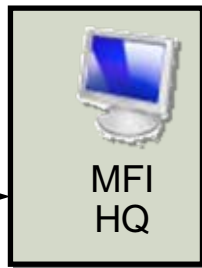
# MicroFinance Value chain and Technology

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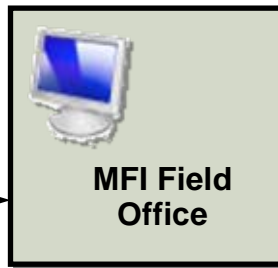


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Field Agent



## Value Proposition to Financial Institution

- Thorough and timely information
- Expand client base

## Value Proposition to Intermediary

- Reduced operating costs and risk
- Greater integration with Financial institutions
- Drives scalability and efficiencies

## Benefit to Borrower

- Expanded reach of financial services
- Lower interest rates

# Role of Technology Majors

## Ex: Oracle

- Enable the industry through an “Ecosystem”
- Drive efficiencies and scale
- Thought leadership & Innovation
- Standards and technology direction