



The inclusive consulting firm towards financial access

Green Digital Services



PHB Development has expanded its work with the Geodata for Agriculture and Water (G4AW) programme, executed by the Netherlands Space Office (NSO). G4AW aims to improve food security in developing countries by using satellite data. Projects funded by G4AW will provide smallholders ready access to data and advice on local weather conditions, agricultural inputs, market prices, financial services and other relevant information, with the objective of increasing their vital income and contributing to overall food security.

Bridging the last mile to the smallholder is a key challenge for G4AW projects, and a well-known challenge to those working in the realm of financial inclusion and digital finance. Few organizations currently offer agro-related data services to smallholder clients, including the large market players such as seed and fertilizer producers that are part of the consortiums that were awarded G4AW grants. As in digital financial services projects, the technology-based solution must remain customer centric by knowing and responding to the needs and wants of the end client, the smallholders.

PHB Development participated in the G4AW Week held in September in The Hague. G4AW projects typically involve several partners with different roles and competencies: satellite data processing and hosting companies, mobile network operators, agricultural input providers, public agencies, cooperatives, microfinance institutions, etc. We worked with the partners of the ten projects that were awarded grants, leading workshops on their project's business case and identifying how to better bridge the last mile to the smallholder. The workshops covered four key dimensions:

- The smallholders' value proposition
- The customer journey
- The financial viability
- The partnership

PHB Development is pleased to have been engaged in such a unique and interesting project. We are confident that Green Digital Services offer great potential benefits. PHB Development's expertise can add value in this emerging field by facilitating services to end users who are currently at the bottom of the income pyramid. We thank NSO for giving us the opportunity to share our knowledge and experience, and we are confident that PHB Development's contribution is rooted in fertile soil. For further information contact Ronald Everts: reverts@phbdevelopment.com.



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Mobile Money makes an entrance in Myanmar

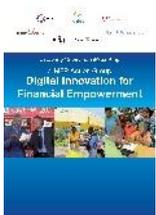
Myanmar is awakening from a 40-year period of limited economic and social development yet the DFS market is gaining traction thanks to a smartphone based ecosystem, rising tele density and rapid internet/social media adoption.

PHB is supporting UNCDF in Myanmar to build its 5-year digital finance country strategy. We identified and engaged key stakeholders and defined a plan to develop the ecosystem and catalyze financial inclusion.

Pathway toward financial inclusion in Cabo Verde

The Government of Luxemburg commissioned ADA to implement PADFI, a 4-year project to support the development of Inclusive Finance in Cabo Verde. The project focused on strengthening and professionalizing the macro, meso and micro levels, introducing a new and improved microfinance law and increasing the visibility of the sector.

PHB Development was selected to evaluate PADFI's results and performance, identify lessons learned and design a rigorous strategy for the project's next phase.



Big event for the e-MFP Digital Innovations for Financial Empowerment Group:

PHB Development and its fellow action group members Adfinance, Finance in Motion, GIZ, Pamiga, Triple Jump and WSBI are sponsoring the cocktail party at the European Microfinance Week in Luxembourg on 18 November from 18:30 to 20:30. We hope to see you there!

PHB Development launches PHB Academy!

Building our clients' capacity has always been an integral part of PHB Development's approach and objectives since we know our clients' success and projects depend on developing their human resources.



The idea to create PHB Academy emerged early this year, at the crossroads of various questions we have been asking ourselves: How do we make the impact of our work more sustainable? How can we fill gaps in the market in terms of capacity building and training? How do we share our hands-on experience of digital financial services more efficiently and with a wider audience?

PHB Academy's first answer to these questions is a programme of eWorkshops: highly interactive and collaborative online learning events for management and field staff of financial institutions and

mobile network operators, tailored to environments with limited computer access and unreliable internet. The eWorkshop model is especially designed for individuals with direct or indirect DFS jobs but little time and limited access to the internet.

This learning approach thus matches our clients' needs and has the added benefit of widening the number of people within an institution who can benefit from the training by reducing costs and allowing people to be trained while on-the-job.

PHB Development is very pleased to have launched PHB Academy with its first eWorkshop in November 2015. The eWorkshop is comprised of two modules of seven weeks on Agent Network Management for the Channel Banking Officers and Branch Managers of two FINCA subsidiaries: FINCA Tanzania and FINCA Zambia.

PHB Academy is led by PHB Development Associate Pete Sparreboom, a management advisor and trainer with 20+ years experience in access to finance. Pete is passionate about using insights from the fields of adult education, executive coaching and e-learning to help financial institutions improve the lives of the financially excluded.

For further information contact: psparreboom@phbdevelopment.com

Latest conferences:

Fondazione Giordano Dell'amore International Conference in Milan, Italy: Improving Financial Inclusion of Smallholder Farmers

Philippe Breul led a workshop on "Digital Financial Services: reality and promises" - October.

Commitment to financial inclusion: PHB participated in the MM4P launch in Cotonou, Benin!

Victorin Salifou represented PHB Development at UNCDF's Mobile Money for the Poor (MM4P) launch - October.

Latest Publications:



FINCA Tanzania Success Case: Nov. 2015

Published by the e-MFP Action Group – Digital Innovations for Financial Empowerment (DIFE) – the FINCA Express success story shows how this MFI increased savings collection and drastically reduced the cost of funds by leveraging the Agency Banking channel.

Coordinated efforts to improve remittances to Syrian refugees in Jordan: Sep. 2015

Published on the e-MFP blog, Philippe Breul's article relates how PHB Development, working with GIZ, identified how digital solutions can be leveraged to improve access to remittances and other financial services in Jordan for both Syrian refugees and the Jordanian people.

PHB Development keeps growing!

We are happy to welcome on our team: Inshan Ali Kanji, Lisa Chassin, Madeleine Le Gal, Celse Maregarege, Elizabeth Mouliérac, Pete Sparreboom (from left to right)



Inshan Ali Kanji

PHB Associate, MSME & Digital Finance Expert



Inshan, you were Vice President, Corporate Banking at ABN AMRO in Pakistan; how did you become a consultant in Microfinance?

"I took a leap of faith in 2004 and joined The First MicroFinanceBank in Pakistan as Chief Operating Officer and then became Senior Operations Manager, AKAM. I never regretted my move, especially after seeing the positive impact of my work on the poorest segment of society. After 20 years, including a few years abroad, I have recently moved back to Pakistan from Switzerland to use my international experience and knowledge directly toward the less fortunate to help them break from the vicious cycle of poverty."

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