



Company Profile



inspiring development at a glance

We are a management consulting company supporting banks and microfinance institutions (MFIs) and their investors in turnaround, performance enhancement and capacity building.

Key facts

Founded in 2014 by former senior executives with bank and financial-sector holding company experience

Team of 50+ permanent staff

Central office located in Frankfurt, with regional teams on three continents – Eastern Europe and Central Asia, Latin America, and Sub-Saharan Africa

Proven track record including more than 250 assignments in over 40 countries for financial institutions and their investors

Our team




Experienced professionals who combine:

- management experience, analytical thinking and strong conceptual skills
- a deep understanding of the operational reality of banks and MFIs in emerging markets
- a commitment to delivering tangible results

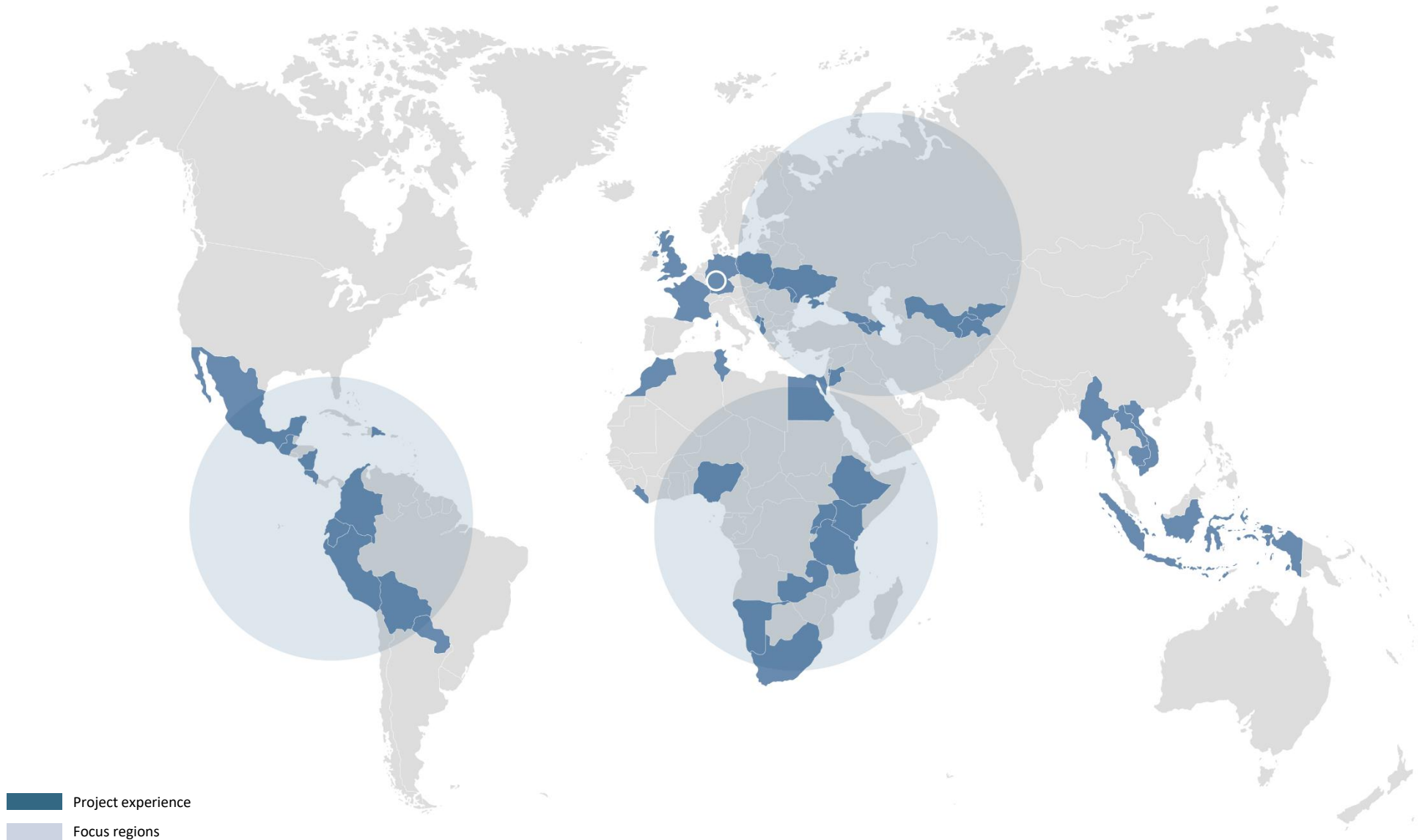
Our strengths

- **Seniority and experience**
We think, advise and act from a management and investor perspective
- **A focus on core aspects**
We filter out secondary aspects and concentrate on the relevant issues to foster decision-making
- **Results-oriented**
We focus on institutional performance and value creation

Our service divisions

-  Investments & Restructuring
-  Management Services
-  Advisory Services

Where we operate





Investments & Restructuring

Support for new investments

Level

1

Portfolio data analysis (ID Analyzer)

- Comprehensive portfolio report based on granular loan data
- Identification of hidden issues in the portfolio, e.g. unflagged restructuring
- Calculation of expected credit loss (ECL)
- Vintage analysis and other analytical dimensions

Level

2

Portfolio assessment and review of credit risk management

- Portfolio data analysis (Level 1), plus:
- Sample review of client loan exposures
- Review and assessment of key lending processes and underwriting
- Observations and recommendations on lending process, underwriting, loan recovery

Level

3

Institutional due diligence

- Portfolio assessment and review of credit risk management (Level 2), plus:
- Review and assessment of financials and financial projections
- Review of other selected operational areas (e.g. deposit attraction)
- Assessment of institutional capacity and competency

Financial restructuring

Analysis – Level 3 review, including

- Review of strategy and business operation
- Credit risk assessment and loan portfolio review, incl. ECL
- Financial due diligence
- Review of financial projections, taking into account identified portfolio issues, provisioning needs, productivity levels, and available management capacity

Restructuring solutions

- Restructuring proposal as a basis for negotiation among stakeholders
- Strategy revision / adjustment
- Support during negotiations

Other services

- Monitoring to ensure implementation of agreed actions
- Provision of accompanying measures to support turnaround
- Managing wind-down and providing equity fronting
- Equity valuation



Management Services

Operating partner

Overall management responsibility for banks or MFIs

... to facilitate new investments

- Identification of an investment target, due diligence analysis, development of a business plan
- Secondment of an executive management team
- Provision of functional support as part of know-how transfer and to boost capacity in specific areas

... to manage turnaround

- In-depth analysis of the institution and preparation of a turnaround plan
- Secondment of executive management and guidance of local teams to implement agreed measures
- Strengthening of specific functional areas

Interim management

- Secondment of senior or executive managers to bridge succession gaps
- Support for the induction and training of new managers
- Provision of additional functional support as requested

Shadow management

- Mentoring of newly hired or recently promoted senior/executive managers
- Mentoring combined with leadership training, if desired and appropriate

Management advisory

- Support for executive management teams during periods of change, e.g.:
 - ✓ major efficiency enhancement programs
 - ✓ strategy change
 - ✓ institutional mergers



Advisory Services

MSME Banking

Business strategy and business development

- Development and implementation of a business strategy
- Target client profile, acquisition, product design

Credit risk management

- Risk assessment, scoring and underwriting
- Internal control and portfolio management

Arrears and delinquency management

- Organization, restructuring, soft and hard recoveries

Efficiency and digitalization

- Efficient organizational structure and lending processes
- Performance management and digitalization

Finance and Risk

- Accounting and IFRS
- Planning and forecasting
- Treasury and asset-liability management (ALM)
- Financial risk management
- Profitability analysis and cost control

Training

- Experiential learning approach to leadership development, soft skills workshops, facilitation, capacity building and technical training for long-term impact
- Online and in-person deliveries of interactive, engaging and motivating training seminars
- Sessions are developed and delivered based on best practices and our management and consulting experience
- Individualized approach to achieve sustainable growth and development for each client

Team and Organization



Our team

High-caliber professionals who:

- have served as managers and senior executives in MSME banks
- began their careers in specialized roles in bank branches and head offices, and together cover all key technical areas of bank operations
- have a deep and practical understanding of how financial institutions work
- have in-depth experience as trainers, both in classroom settings and on the job

Our organization

We combine knowledgeable on-the-ground support with strategic guidance and technical support:

- Our **central support team** consists of the managing partners and a core group of experts responsible for project supervision and support
- **Regional teams** are based in Sub-Saharan Africa, Eastern Europe/Central Asia and Latin America and know their respective regions well

Contacts

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Advisory Services

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Management Services

We will be glad to discuss your specific requirements and to provide:

- further information on our services and our approach
- tailored service packages to address specific needs
- an individualized quote

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