Financial Inclusion Summit
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Executive Manager Lending
NDB’s footprint

22 Branches
K205m in SME lending
K27m in credit schemes
K4m under MF

2 Incubation Centres
Over 50 Youth Enterprise

7 Branches
80,000 customers
K64m in Deposits
K36m in lending
People’s MicroBank

• Started 2013 now 7 branches with over 80,000 customers
• Branchless banking to be rolled out to assist the unbanked
• Working with BSP on interchange
NDB Investments

• Stret Pasin Stoa
• YES
• Incubation centres – helping SME to grow
• Lack of Government support despite pushing the concept
District Credit Schemes

• K13m across 12 districts
• K14m with Tourism and fishing
• ABG provided K2m in security
• Support from the members has helped over 1500 (although some have helped themselves)
• Higher arrears
Micro Finance

• 3000 customers under over 350 CBO’s
• Each CBO 10-20 members
• Village based approach working together has improved their lives
• Repeat lending
• Lending of around K4m
• High arrears in some regions
Opportunities

• PPSR – working but untested
• Branchless banking
• Mobile banking
• Does not necessarily transform into better economy
Challenges

• It’s their money
• Loan payments and cash
• Marketplace infrastructure
• Understanding what is theirs and what is business
• Handouts instead of hand ups
• Good staff involved in the process
Where to from hia?

• Survived 50 years but future a challenge
• Commercialisation of the Bank will assist and reduce reliance on Government
• More on electronic banking to save on buildings
• Rural partnerships but not just tok tok
Where to from hia?