

## Financial Services Advisory

Intellecap's Financial Services (FS) Advisory practice works with DFIs, finance companies, MFIs, investors and fintechs to advise and assist them across areas of strategy, research, capital advisory, innovation management, business and digital transformation, customer centricity, risk, business process re-engineering and technology deployment.

### Key Practice Areas:





Intellecap is the strategic advisory and investment arm of the Aavishkaar-Intellecap Group. We identify and build ecosystems that support organisations working with low income segments, and we enable them by plugging the gaps in knowledge, capital and partnerships, as well as help scale them through amplification platforms like Sankalp. Two such ecosystems that we have helped scale are Micro finance and Impact Investing.

Our group companies include Aavishkaar, one of the largest venture capital funds in impact investing (managing around USD 400 Million of capital); IntelleGrow, a venture debt finance company and Arohan, a leading Indian MFI. Founded in 2002, Intellecap has grown into a Group with more than 2,000 employees working across 30 countries in Asia, Africa, and Latin America with more than 30 strategic partners across the globe.





# **Digital Financial Inclusion**



Digitisation of gender focussed rural value chains in India: Intellecap has partnered with USAID and FHI 360 to accelerate financial inclusion for women in India. Some of our capabilities in rural digitisation include -

- → Assessment of rural value chains, including identification of cash pain points across value chain stakeholders, and selection of top 3 value chains for digitisation
- → Development of pilot designs for digitization of Dairy, Poultry and SHG (F&B focussed) value chains including self sustaining value propositions for the pilot partners
- → Partnering with ecosystem players such as Payment Banks, MFIs, fin-techs, value chain aggregators etc.
- → Creation of data enabled innovative cattle finance products

Value chain analysis and selection through a filtration framework for agriculture value chains in Madagascar. In-depth research of 35+VCs and deep-dive value chain analysis of 35+ VCs along with pilot design for digitisation pilots for Cocoa and Beans VCs.



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## **Micro Finance**

Supporting and scaling MFIs through various services such as strategy and business planning, business and digital transformation, enhancement of risk management framework, digital operating model and process framework

### Key Highlights

- → Incubated over 30 MFIs, supported nearly 50 MFIs scale operations
- → Strategy design and Operating model of a first of its kind digital MFI
- → Key Clients Include:
  - Utkarsh Coreinvest Ltd.
  - Disha Microfin Ltd.
  - Fino Paytech Ltd.
  - Suryoday Micro Finance Ltd.
  - Varam Capital Pvt. Ltd.

- Bimputh Finance PLC
- Namra Finance Ltd.
- Fusion Microfinance Pvt. Ltd
- LOLC Myanmar Microfinance Company
- Real People

**Illustration:** Credit score enabled JLG product and process transformation

#### Recent Engagement

#### **Business Strategy, Digital & Risk Transformation**

#### **Key Objectives**

- → Develop business strategy and business plan
- → Enhance credit underwriting system
- → Streamline lending process
- → Establish internal controls
- → Develop risk management framework
- → Strengthen internal Audit



#### Key Intervention

- → Market and Competitor Analysis
- → Benchmarking to global best practices
- → Customer segmentation and target segment identification
- → New products identification
- → Business process re-engineering redesign of lending process
- → Develop scorecard based JLG lending tool and underwriting framework
- → Recommend Risk Management Initiatives
- → Develop internal audit tool
- → Pilot implementation and monitoring

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# **Digital Financial Services**



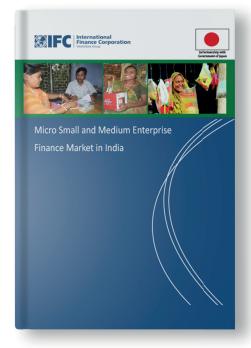
Fintrek : Detailed market research in South-East Asia and East Africa on the Financial Technology (Fintech) landscape and investment opportunities by analysing different fintech models across dimensions such as feasibility, scalability, and distinct value proposition. We have been able to guide investors (mainstream as well as impact) on the possible white spaces in the space that can be considered for investments.

- → 50+ fintech models and and sub-models and their distinct value
  propositions based on evaluation of 500+ fintechs
- → FS sector gaps across emerging economies and assess the
- potential of fintech in driving financial inclusion
- → Actionable recommendations to facilitate growth of fintechs and
- achieve the envisaged developmental potential in the micro
- markets

Credit innovations identification and assessment in Sub Saharan Africa that have the potential to solve for the key Financial sector and inclusion challenges

## **MSME** Finance

- → Developing MSME strategy through market landscaping, target segment selection, geography / cluster identification, product design, distribution model and digitization
- → Leverage traditional and alternate data to design credit scorecard based instant lending tools
- → Research report for IFC on MSME Enterprise Finance in India that gauges the MSME financing gap and maps opportunity areas across key segments in the country





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