



## Field Agents at Kashf go Digital

Kashf Foundation was the first specialized microfinance program in Pakistan. Established in 1999, Kashf Foundation targeted women from low income communities as part of its focus on women empowerment. Today, Kashf has transformed itself into the first wealth management company for women from low income households.

Over the past decade, the geographic coverage of Kashf has expanded from its initial urban base around Lahore to a much larger area covering two provinces with a very significant presence in both semi-urban and rural areas. This expansion across Pakistan, required Kashf to streamline business processes and increase the efficiency and accuracy of customer acquisition. While Kashf had adopted a loan management system within the first few years of its setup, field operations were still almost entirely paper based. Automating the daily work of more than 1,000 field agents across 200+ branches was the challenge facing Kashf.

### About the Client

Kashf focuses on enhancing the role that women can play in improving the economic status of their families by building their entrepreneurship skills through access to business loans, improving their financial management skills by delivering financial education trainings and reducing family level contingencies by providing micro-insurance services.

Kashf Foundation has more than 1,500 employees and serves more than 250,000 borrowers annually from a network of 200+ branches across Pakistan.

## The Problem with Paper

Like most field-oriented businesses in Pakistan, Kashf's microfinancing was managed through a paper-based system. Given Kashf's model, customer acquisition is done out in the field, and it is this fieldwork which stresses Kashf's business processes: using a paper-based system is both inefficient and slow. Kashf faces this problem on a much larger scale and on a daily basis since most of their clientele are located in rural areas which has meant a widely spread out branch operations network with a resulting difficulty in obtaining visibility into day to day operations.

In the current model, before any data for loan origination could be logged, the paperwork would be transported back to a Kashf facility from various rural areas leading to delays, and in some extreme cases the loss of data since it only existed in written form. On average Kashf's new customer acquisition time ranged anywhere from 4-14 days.

## Automation and Transformation

Aware of the limitations of paper based processes, Kashf developed a vision of highly automated loan origination process that would leverage tablet and smartphone technology. By opting for the TMX platform Kashf was able to reimagine its business operations around a model built on using network enabled mobile devices.

The TMX platform had originally been built for field agents in the Sales and Distribution vertical. In a collaboration over nine months, the Kashf and TLX Mobility teams created a new model of technology and process infrastructure built to address the needs of field work in the Microfinance industry.

With the TMX platform, Kashf's field agents were empowered by their ability to onboard new clientele knowing that their data was secure and immediately transferred to a back-end system for review. After adopting TMX, Kashf's data was synchronized with the backend system for Loan Management at Kashf.

## Kashf: the Social Change Agent

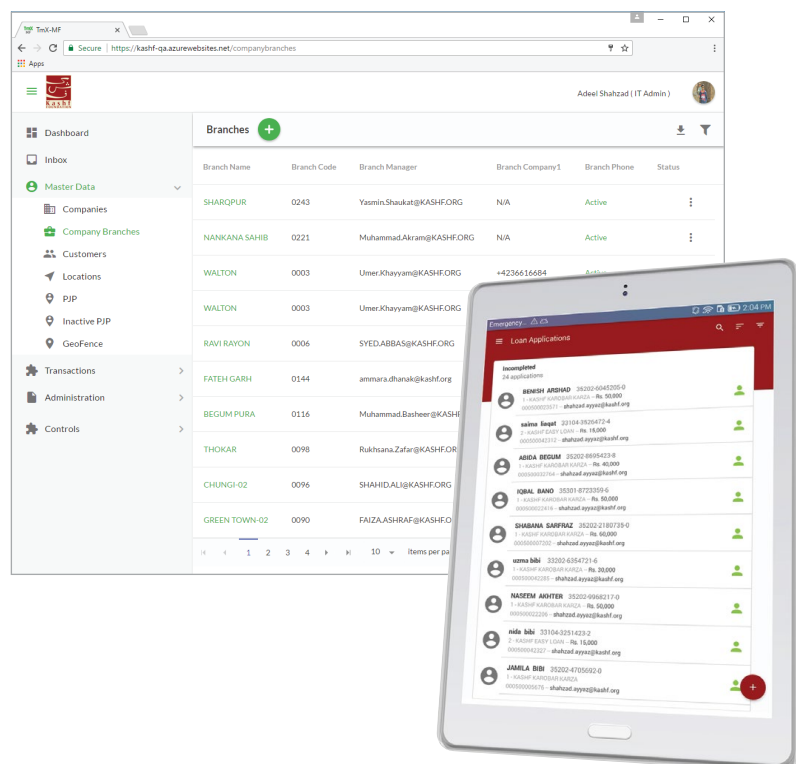
Today Rehana Javaid runs a cash bag stitching business with her son, Kashif. Struck by poverty she struggled to manage her household expenditure; when all else failed she decided to start her own business. The mere idea was met with so many ifs and buts that Rehana was tempted to give up even before starting off.

One day a field officer from Kashf was in the area talking to people about loan options to start their own small-scale businesses. Rehana and her son also met him; and that was a start of a brighter, financially secure future for their family.

Rehana borrowed a small loan from Kashf Foundation to buy initial supplies to manufacture bags. Her son assisted her in her new venture. While her son dealt with clients, Rehana handled the production. Today, a majority of their clients are banks such as National Bank of Pakistan and Soneri Bank in major cities of Pakistan, including Lahore and Islamabad.

Leveraging the techniques learnt from Kashf's trainings, Rehana was able to successfully a wide range of clients, which resulted in the business expanding substantially, with a capacity to produce around 400 bags in one day. She currently sells these bags between Rs. 6 and Rs. 10. When the order flow increases, they employ female workers from the community who also stitch these bags from within their own homes. This business allows the duo to live a comfortable life.

As someone who was never given the opportunity to attain an education, Rehana is an avid supporter of educating the youth, especially girls. Currently her daughters are in high school and she aims to send them to college as well. Rehana's business's success shows how gender equality in every sphere of life encourages growth and prosperity. She claims to have benefited greatly from Kashf's gender awareness trainings which helped her work with her customers (most of whom are males) in harmony.



“I am very happy that I am in a position to educate my children. Being uneducated myself, I know first-hand what the disadvantages are and I would never want my children to suffer from them. My business allows me to achieve this particular goal and I will keep working hard to excel” says Rehana.

The TMX platform allows Kashf to significantly increase the productivity of its field force. With this improvement, Kashf Foundation aims to help many more women like Rehana cross the chasm of financial insecurity.

## The world of Microfinance

Lending to the Micro, Small and Medium Enterprises (MSME) segment is expected to grow 5 times in the next 10 years. However, lending to this segment is fraught with several challenges:

- Low lead conversion
- Low productivity
- High servicing costs due to multiple visits high travel costs
- Difficult and expensive credit underwriting
- Lenders are forced to choose between Credit Quality and Scale

Unlike traditional lending systems, which tend to provide backend automation, TMX-FS provides comprehensive digitalization at the borrower's doorstep, thereby empowering the field agent instead of replacing him. The impact of this digital revolution on the work Kashf can be assessed with following metrics:

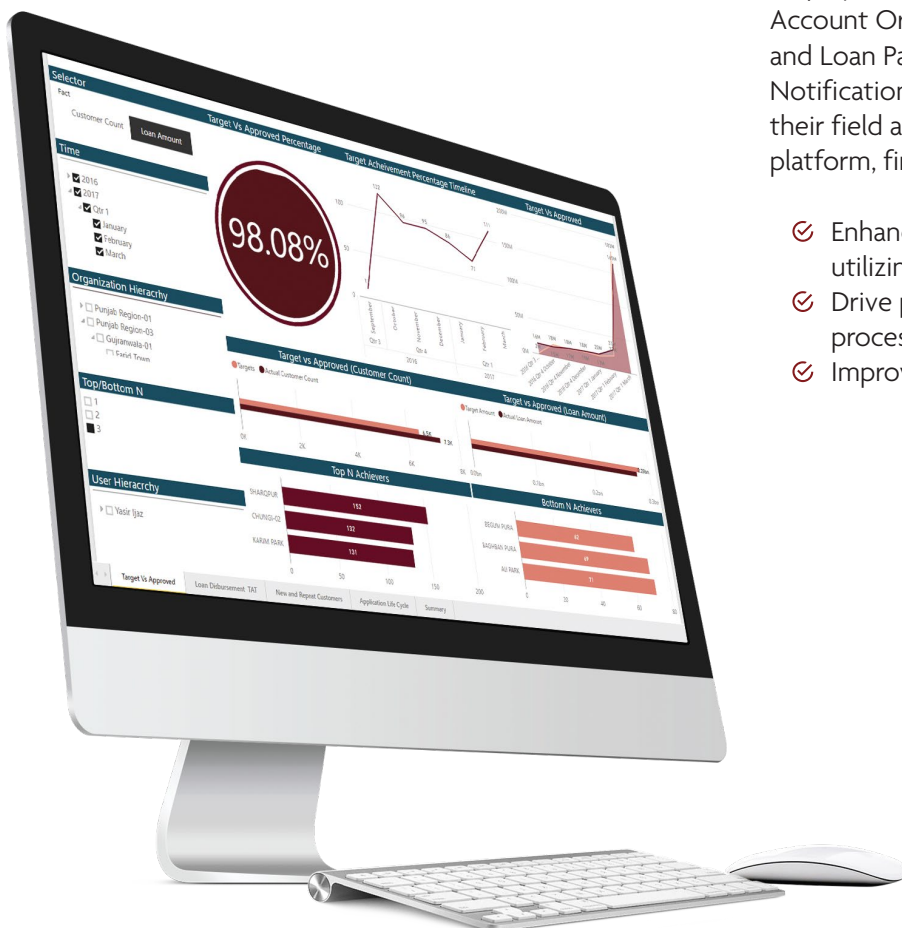
- 500% Increase in Productivity
- 40% Decrease in Turn Around Time (for Loan Requests)
- 45% Decrease in Customer Acquisition Cost
- 0% Error Rate

## Facilitating the Social Change

The TMX platform has been used to mobilize the enterprise in manufacturing, distribution, energy, and telecom industries. Supporting all major smartphone platforms, TMX allows enterprises to rollout highly functional transactional applications which leverage the full capabilities of the mobile device including location, imaging support and connected / disconnected field operations.

In the Financial Services Industry, the TMX solution helps banks of all sizes go to market with innovative agent-centric mobile solutions that help mobilize business transactions and processes and empower employees in the field. Typical field processes are Account Origination, Bill Collection, Loan Origination, and Loan Payment. By defining Alerts and Notifications, Banks can communicate directly with their field agents in real-time. By deploying the TMX platform, financial services companies can look to:

- Enhance their engagement with customers by utilizing a new channel
- Drive productivity in their internal business processes
- Improve the productivity of their employees



“Kashf has transformed its Loan Origination process using TMX. We now have a fully digital process from initial loan application captured by our agents on tablet devices to the final approval of the loan. We selected the TMX platform because of its rich feature set. At Kashf, we have been able to improve our process efficiency with the TMX platform.”

**Faisal Malik**

CIO, Kashf Foundation

## TMX-FS

TMX-FS is a revolutionary field agent solution for Financial Services developed on our TMX Mobility Platform. It enables Account and Loan origination by field agents using tablet devices which communicate with Core Banking systems in either real-time using mobile data, or at day end using data synchronization. TMX-FS also includes configurable approval workflows for Account and Loan origination. Managers and executives use a web portal for approvals, sales planning, real-time performance monitoring of field agents, reporting and analytics.

### TMX Mobility Platform

TMX is a next generation enterprise mobility platform. It provides for integrated access to multiple back-end enterprise systems through a variety of mobile devices. The TMX platform is capable of both public and private cloud deployments. It supports fast and easy mobile app development, secure integration to back-end systems via scalable, enterprise-grade back-end services as well as application management and reporting. Applications built using TMX integrate field transactional data - including images, location co-ordinates and maps - with enterprise systems in real-time to help improve data quality and synchronize business processes.

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## About Us

TLX Mobility builds cloud-based mobility products to empower employees in the field to execute tasks right at the point of work. The benefits are realized in the field organization as well as in other interacting business units. Using our solutions, enterprises can tangibly improve field staff productivity and customer service levels while reducing operational costs and business process cycle times.

## Contact

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