



Smart finance. People first.

YAPU Solutions COVID-19 Crisis Response Services



STATUS QUO

The world is currently is on the verge of an economic crisis resulting out of the health crisis caused by the spread of the Corona virus (Covid-19). Governments put harsh countermeasures in place to slow down the further spreading of the virus. Restaurants and other entertainment businesses have to shut down, other businesses - including financial institutions - are advised to work from home, larger gatherings of people are forbidden and in some countries people are only allowed to leave their home to ensure their primary care.

This is an unprecedented event, as it is global in nature and nobody is able to foresee the end of public restrictions. This situation has strong implications for financial institutions since all their customers are affected as well as their own staff. Especially customers of microfinance institutions are foreseen to be affected hard by the consequences of this crisis, since their means to react are traditionally lower than those of the average population.

As a response to this crisis, YAPU has adjusted its service and product portfolio, which is outlined in this document. A great deal of YAPU's traditional activities is being managed remotely, relying upon digital platforms that provide the operating system of our operations. We are convinced that many of these solutions will be able to benefit our clients and partners too. We also strongly believe that crisis can represent opportunities and one should prepare for the time after such crisis.

RESPONDING TO COVID-19

YAPU Solutions aims to support its clients and partners with tailored assistance, products and services to support them to overcome the Covid-19 crisis. Therefore we adjusted our product portfolio and are able to offer the following tailored services.

A webinar series

as a first guidance for financial institutions

**Online Training &
Online Consulting Services**

to support institutions with effective capacity building

Dedicated Software Solutions

to stay operational and informed during times of reduced mobility.

WEBINAR SERIES

To provide a first guidance, YAPU plans to launch a webinar series to address critical topics financial institutions are now facing in times of crisis. By using international best practices and examples from previous crises, the current situation is put into perspective.

WEBINAR SERIES

- As first guidance, a series of webinars is organized with international experts on how to manage different aspects of the crisis.
- The foreseen starting date of the webinar series is April 7, 2020.
- The webinar series will be in Spanish language addressing Latin America. Depending of further developments, English and French versions might follow.

Topics are (among others)

- remote work (digital tools and organizational aspects)
- crisis management
- credit restructuring

Partners:



Digital Bank
Transformación Digital

SUPPORT AND CONSULTING

To support your immediate response to the crisis, YAPU offers online training sessions and consultancy services in the following areas (where necessary and adequate with partners):

Trainings & Consultancy addressing the Crisis

- **Risk analysis** of individual clients, of entire portfolio or specific segments, such as agricultural portfolio specific to product type
- **Client segmentation** based upon income-generating activities
- **Restructuring** of:
 - entire portfolio or of specific segments
 - payment terms and periods for existing individual loans
- **Analysis** of potential new loan generation methods
- **Team organizational** strategies and tactics for remote-only work environment
- **Design new products** to allow current or new clients to adapt to current crisis
- **Identification of opportunities** for stable investment in the current climate
- **Digital communication strategies** to clients on crisis management
- **Digital sales strategies**, including focus on social media outreach

Organizational Development Trainings & Consultancy

- **Information management** analysis and enhancement
- **Credit management process** analysis and enhancement thereof
- **Product portfolio** analysis and adjustments
- **Analysis** of your institution's Agri and Green capacity and proposals for further sustainable initiatives
- **Agriculture Products** and green products creation and adjustment strategies
- **Marketing strategy**
 - Analysis and adjustments
 - Product-specific marketing analysis: target group segmentation, key messages and channel usage
- **New and existing customer** identification and segmentation
- **Risk policy** analysis and adjustments

SOFTWARE FOR RESTUCTURING

With reduced mobility it becomes key to provide services without loan officers attending clients physically. Based on its current platform, YAPU provides client institutions with digital credit management solutions, focusing in an increased way on restructuring routines.



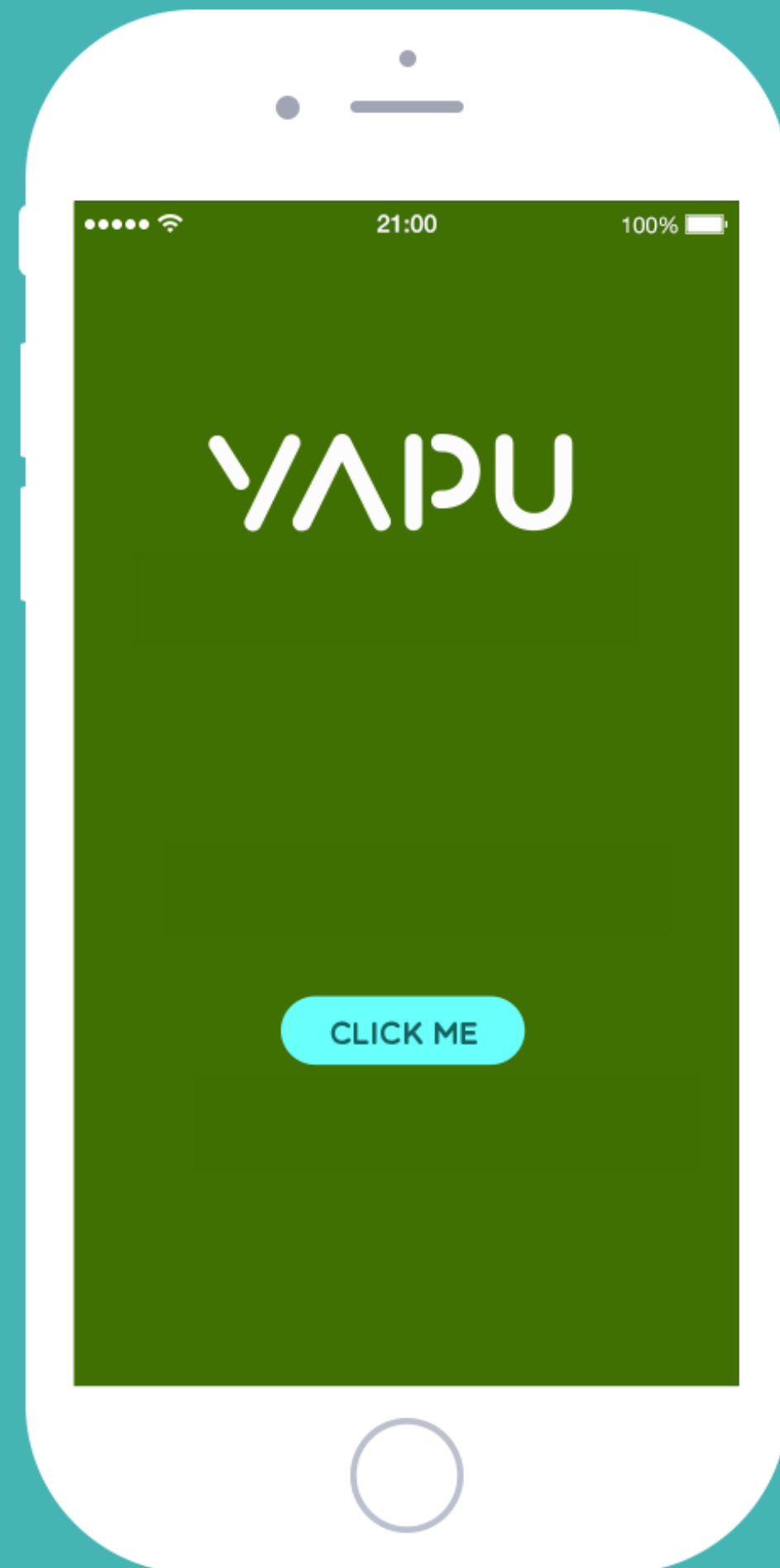
This solution will be made available as part of YAPU Solutions standard software suite for financial institutions. It comprises an operational app, supporting loan officers to carry out large scale telephone campaigns, gather end-customer information to assess the degree of affectedness as well as to provide support to committee members to decide upon restructuring.

It comprises:

- Software app for loan officers and restructuring committee
- Data gathering form to assess customer loan situation
- Scoring to assess the affectedness of customers
- Report with cash flow projection and decision support for committee members
- Procedural guideline outlining operational steps for involved restructuring personnel
- Training for involved restructuring personnel

MOBILE APP: SERVICE ECOSYSTEM

YAPU is developing a mobile app for end-customers, allowing for direct communication between them and financial institutions. It will encompass information services, applications for services and products as well as polls to coordinate response on community level.



Products and service request:

- Request a new loan, e.g. for critical infrastructure, emergency
- Request restructuring of existing loans including pre-screening
- Provide data via self-assessment for preliminary screening

Information services for end-customers:

- Health & hygiene
- Access to Covid 19 related news channels
- Business specific recommendations on how to deal with Covid 19
- Management of financial portfolio related recommendations on how to deal with Covid 19
- Income earning opportunities, e.g. employment in critical sectors (agriculture, medical)

Guided polls & surveys, e.g. to coordinate with governments:

- Query health/infection situation in households, communities, etc.
- Gathering of pain points among:
 - households (health, economic, psychological, etc.)
 - business owners, farmers, etc. (impact on revenues/costs, etc.)
- Query opinion on usage of disaster funds.

**UNDER
DEVELOPMENT***



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Get in touch with us!

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