

AT A GLANCE:

Project: Data Analysis Tools for Risk Management at Musoni Kenya by CAPCO team

Project Dates:
June 2015 – March 2016

Volunteer Hours Invested: 475

Impact: Built tools to enable Musoni Kenya improve the effectiveness of testing controls in its risk & audit departments.

CLIENT TESTIMONIAL:

“I would describe the CAPCO team as very thorough and that is the most important quality to have when you are dealing with data. The tools built by the team will make it easier to achieve the required objectives while navigating through and analyzing data. It was a pleasure working with the CAPCO team!”

~ Rosemary Muyeshi, Risk Manager, Musoni Kenya

VOLUNTEER TESTIMONIAL:

“The lessons learned on this project will have value for any project we work on moving forward- a big thank you to Musoni, to Bankers without Borders, and to CAPCO’s CSR for the opportunity to learn so much and be able to contribute to an amazing mission!” ~ Zach Garman and Mohit Chandiramani, CAPCO



The CAPCO team: Gabi Wolozin, Francis Minien, Grace Hollis, Zach Garman, Kamay Li, Mohit Chandiramani

Project Pamoja is a partnership between CAPCO, Musoni Kenya, and Bankers without Borders. ‘Pamoja’ is Swahili word meaning ‘together’. Musoni Kenya is a nationwide microfinance institution (MFI) based in Kenya. Musoni has 14 locations and works with more than 16,000 borrowers, targeting under-banked microentrepreneurs. Musoni has broken away from time-consuming manual processes and instead provides a fully automated, mobile phone-based banking service.

Bankers without Borders assembled a team of six CAPCO employees across Washington, New York, Edinburgh, and Bangalore, to work with Musoni Kenya to help build a robust data analysis tool for easy risk and audit reporting. The volunteers also provided training documentation for staff and a recommendation for a technology solution going forward. The team was tasked to ensure that the tools had a friendly user interface and the capability to quickly process large sets of data.

Prior to starting their volunteer assignment, Gabi Wolozin, Francis Minien, Grace Hollis, Zach Garman, Kamay Li, Mohit Chandiramani spent a few weeks getting to know the organization and understanding the existing data and risk challenges they faced. Their work produced the following deliverables:

- A “future state” recommendation to enable better predictability of fraud and defaults, in order to protect existing loans and expand the bank’s reach
- Excel-based tools to automate analysis of key metrics across Musoni’s loan portfolio
- Excel-based tools to track individual loan payments to monitor risk and identify trends in loan distribution

ABOUT BANKERS WITHOUT BORDERS[®]

Bankers without Borders[®] (BwB) is Grameen Foundation’s volunteer initiative, established in 2008. BwB is an industry leader in using skilled volunteers to accelerate the scale, sustainability, and impact of microfinance institutions and other poverty-focused organizations around the world.