



## Webinar: Financial Management Solutions for SME Banking Customers

*Cesar Richardson, VP Sales and Operations (Americas), Strands <[richardson@strands.com](mailto:richardson@strands.com)>*

*Eric Muriuki Njagi, General Manager, New Business Ventures, Commercial Bank of Africa*

*Organized in partnership with CapPlus Exchange*



# BUSINESS FINANCIAL MANAGEMENT



## Product Overview



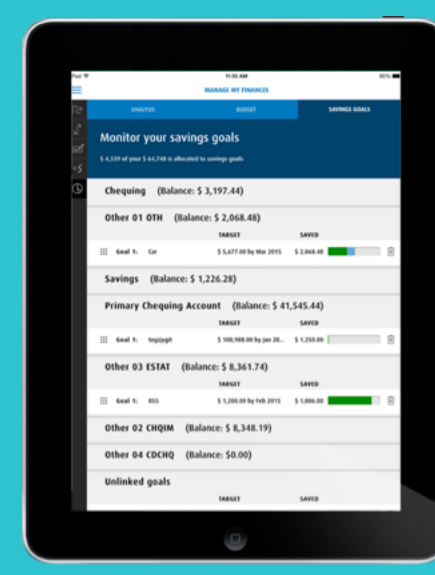
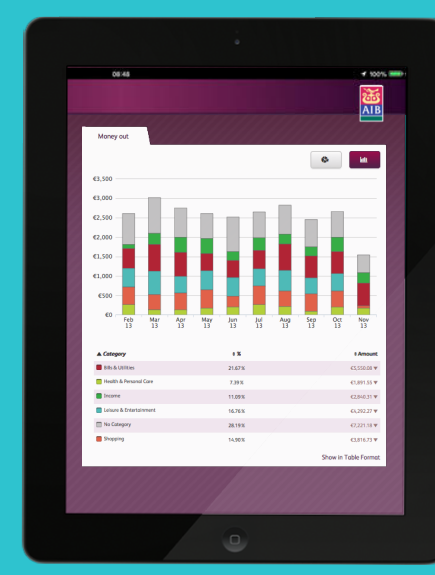
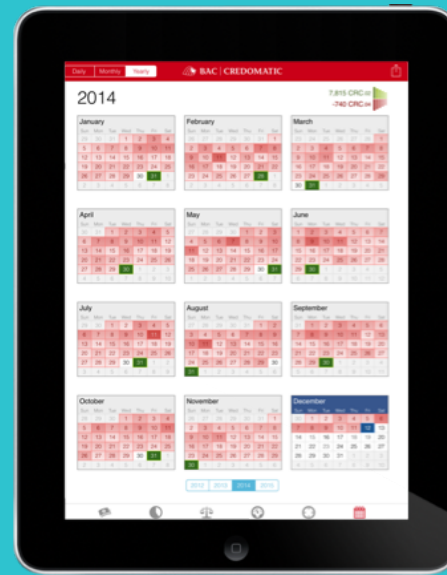
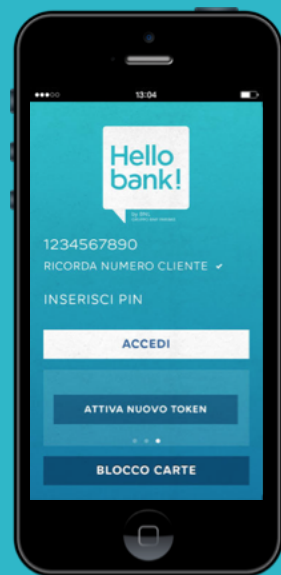
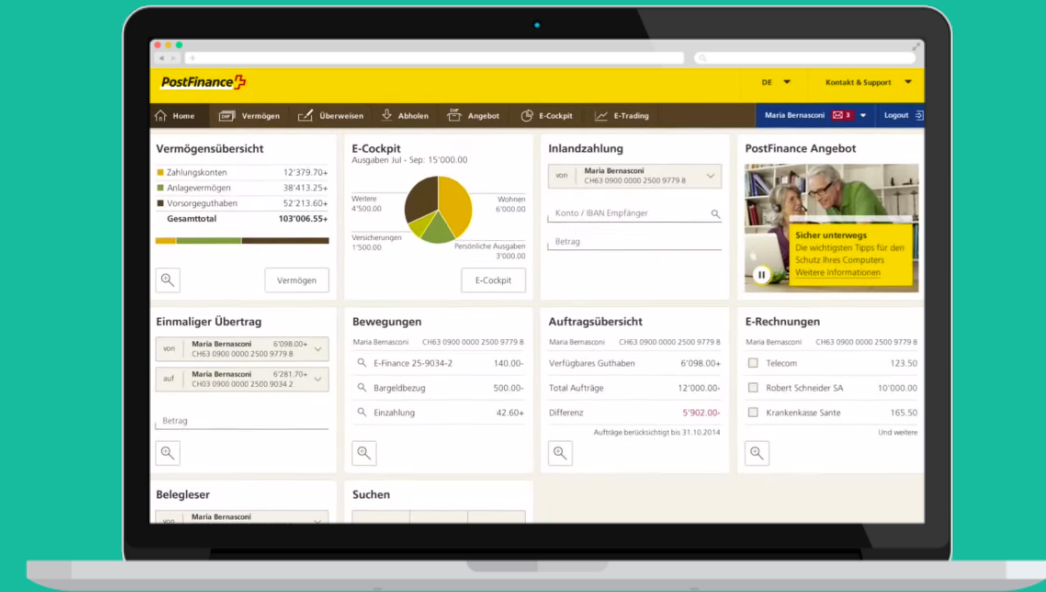
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# ABOUT STRANDS

1. ABOUT STRANDS

# 180+ DMM IMPLEMENTATIONS WORLDWIDE

## Digital Money Management (DMM) - Powered by Strands



# OUR KEY CLIENTS



# WHY BANKS CHOOSE STRANDS

## 1. EXPERTISE

Specialists in Big Data & Artificial Intelligence for banking & money management

## 2. EXPERIENCE

Established leader in Europe & LatAm, implemented 1st PFM in Europe for BBVA

## 3. INNOVATION

We continuously design and create new solutions and register patents to protect our innovations

## 4. ROBUST & SCALABLE

In 2011, we deployed the largest PFM implementation in Europe for Barclays, with 9 million users

## 5. CUSTOMIZATION

Flexible, extendible API & modular products easily adaptable to client requirements or changes

## 6. TIME-TO-MARKET

3x faster than solutions developed by banks in-house, we accelerate innovation & boost ROI

## 7. SECURITY

On-premise solutions guarantee that valuable customer data is stored safely within the bank

## 8. MARKET LEADERSHIP

More than 150 top-tier banks worldwide have implemented our white-label solutions that meet individual business requirements



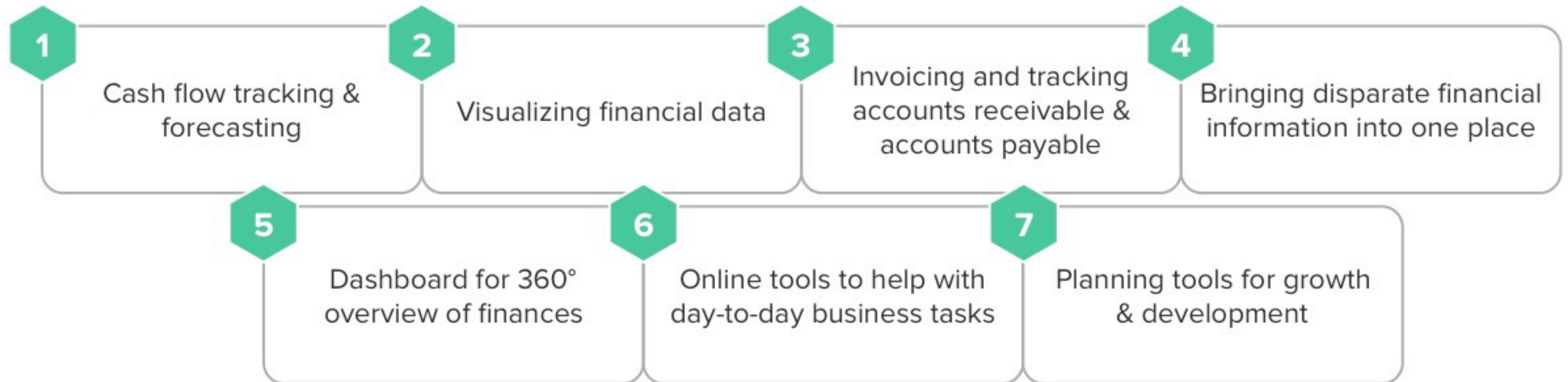


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# **WHY SMEs NEED BFM**



# MAJOR SME PAIN POINTS







# STRANDS BFM VALUE PROPOSITION

Help SMEs better understand & manage their finances

## RECONCILIATION

Business owners can balance the books easily and painlessly so they are never in the red

## FORECASTING

Automatic and accurate forecasting helps SMEs gain peace of mind while taking full control over their business direction

## INSIGHTS

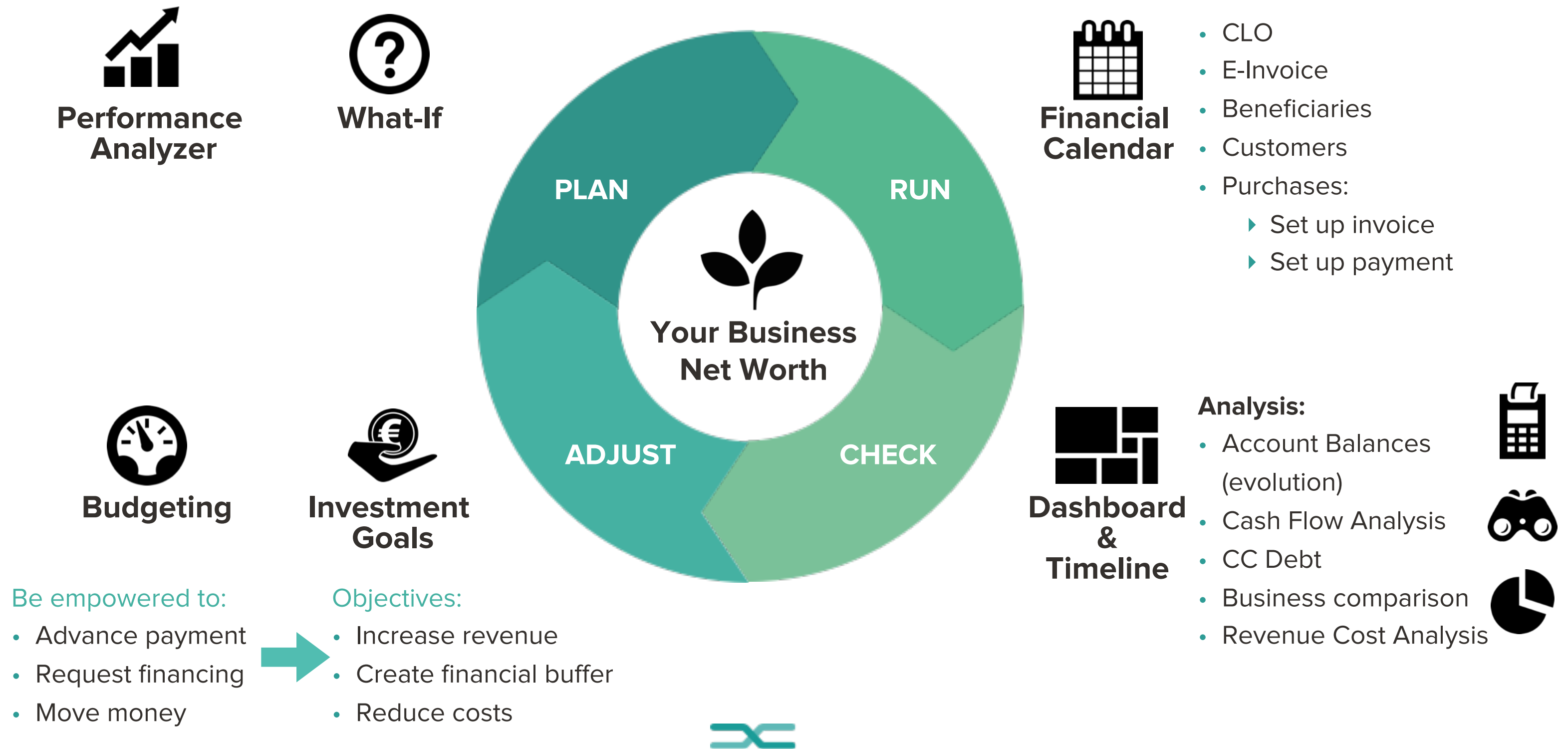
Generates relevant and actionable insights enabling business owners to take their business to new heights

## RECOMMENDATIONS

Provides helpful advice specific to the user's actual business activities

# CROSS-BUSINESS BENEFITS

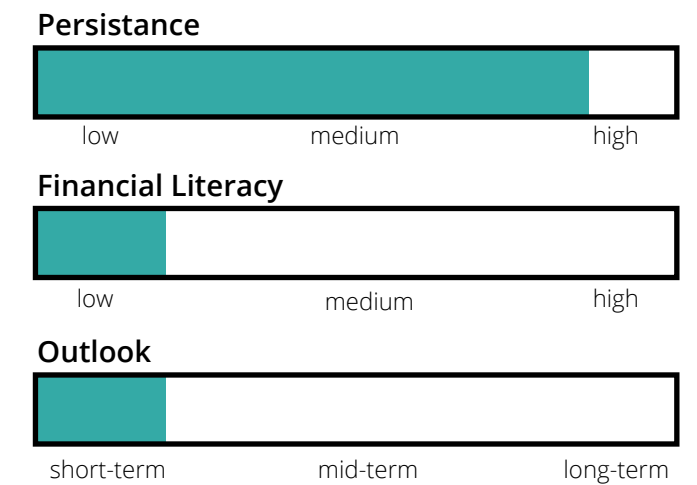
BFM generates value across all areas of running a company





# MARTA LOPERA

## THE FREELANCER



- ▶ **Skilled** designer working on her own
- ▶ **2** bank accounts: business & personal
- ▶ **1** objective: grow her client portfolio to become a reference in the Brazilian graphic design community

**Business Name:** Ronda Design  
**Name:** Marta Lopera  
**Age:** 33  
**Years in business:** 1  
**Sector/Industry:** Design  
**Turnover p.a. :** \$78k  
**Employees:** self-employed

### What Marta expects from her bank:

- ▶ The most convenient one-stop-shop to manage her finances
- ▶ A reliable business partner
- ▶ An affordable way to manage her finances, both business & personal
- ▶ To learn more about money management in general

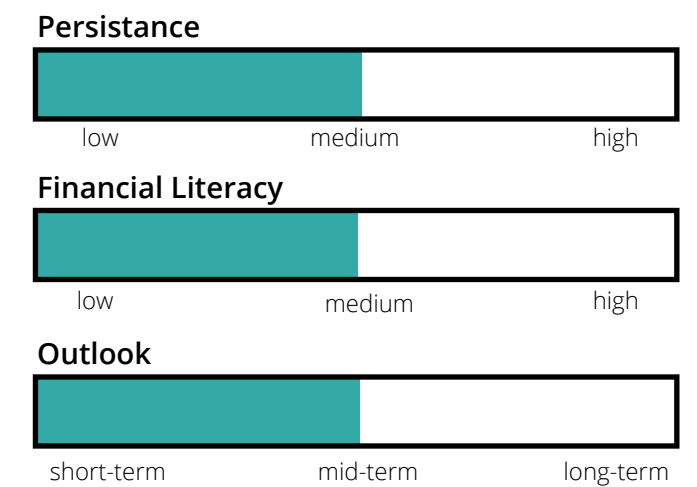
### Marta's online behaviour

- Uses laptop, tablet & smartphone for most business processes
- Heavy internet user: work & home
- Likes efficiency and believes things get done quicker / better with technology



# NYAH MIREMBE

## SMALL BUSINESS OWNER



- ▶ **Mother of 3 and successful** business woman
- ▶ **4** bank accounts: 2 corporate, 2 personal
- ▶ **1** objective: become the top luxury salon and high-end beauty supplier in Nairobi

**Business Name:** Vivrant Beauty

**Name:** Nyah Mirembe

**Age:** 42

**Years in business:** 8

**Sector/Industry:** Beauty services

**Turnover p.a. :** \$1M

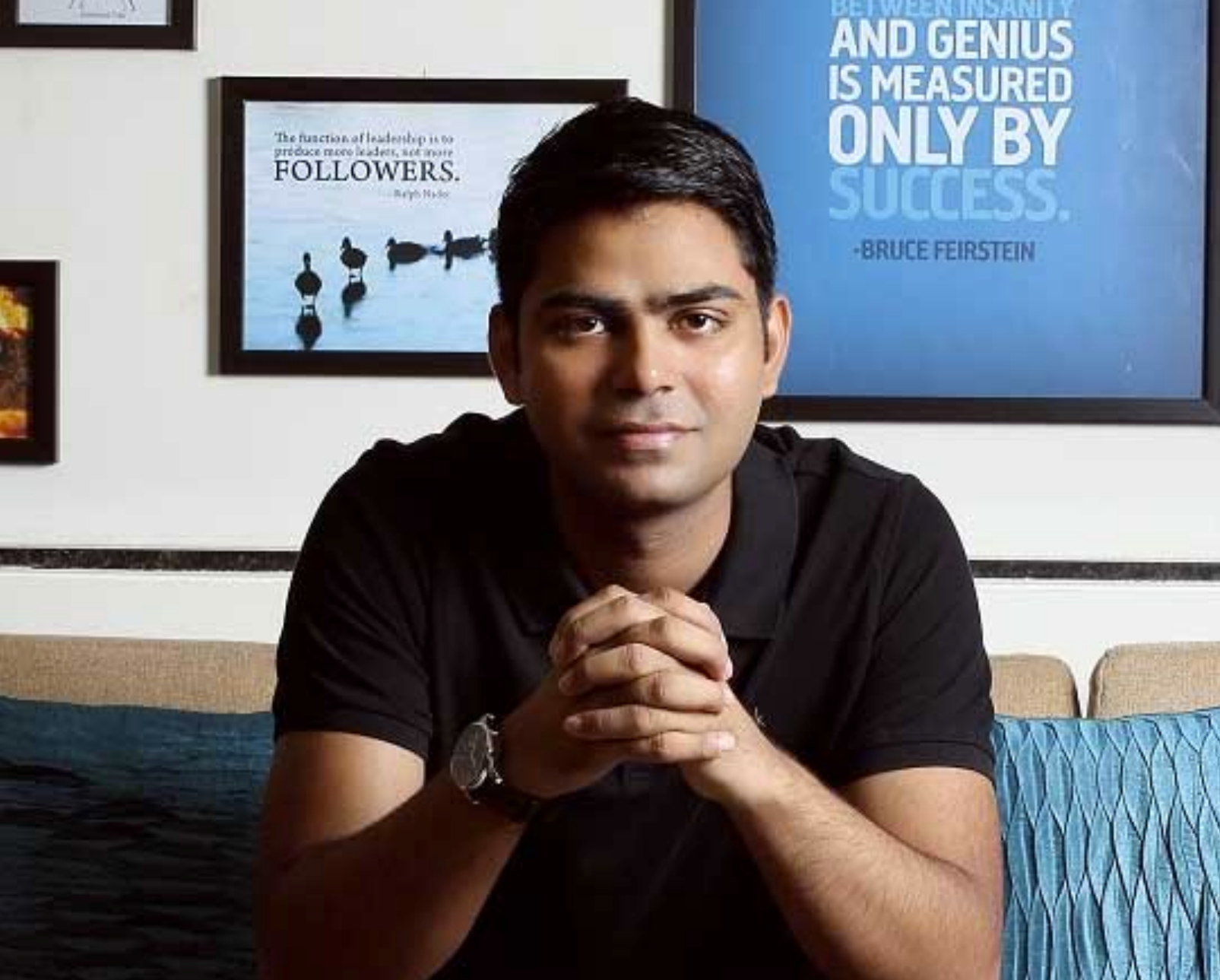
**Employees:** 10

### What Nyah expects from her bank:

- ▶ Liquidity provider
- ▶ Help her keep her salon's financial health in good shape
- ▶ Learn more about financial management and how to grow her business

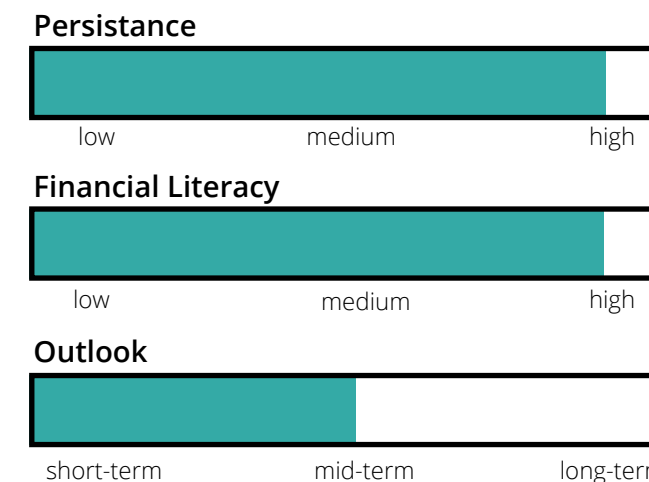
### Nyah's online behaviour

- Uses tablet in the salon & laptop at home
- Heavy internet user at work
- Loves organisational software to help her keep order within her business



# SANJAY SINGH

## MEDIUM COMPANY CEO



- ▶ **Experienced** General Manager & serial entrepreneur
- ▶ **6** bank accounts: corporate
- ▶ **1** objective: manage liquidity more efficiently to dominate the South Asian online gaming market

**Business Name:** Games Corp  
**Name:** Sanjay Singh  
**Age:** 37  
**Years in business:** 15  
**Sector/Industry:** Software  
**Turnover p.a. :** \$25M  
**Employees:** 110

### Sanjay's bank expectations:

- ▶ Financial aggregator
- ▶ Financial dashboard
- ▶ Insights for improve cash management
- ▶ Overview of ROE & ROI

### Sanjay's online behaviour

- Uses laptop & smartphone for most business processes
- Heavy internet user: work & travelling & home
- Loves technology and its capabilities. Eager to let its bank surprise him with better software than he builds.



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# **STRANDS BFM: FUNCTIONALITY & WIDGETS**



# FRONT-END LAYER WIDGETS

## Dashboard

### Analysis



Financial Analysis



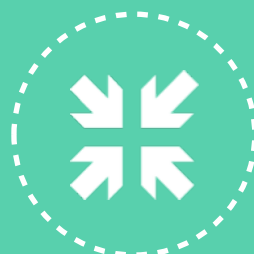
Cash Flow Analysis



Transaction Details



Business Comparison



Data Aggregation



Performance Analyzer

### Planning



Budgeting



Financial Calendar



Business Worth



Financing



Smart Reporting



FX Watch

### Administration



E-Invoicing



Smart Notifications



Roles Manager

# BFM ROADMAP 2016



**Docu Vault**  
Keep all your financial documents in a safe place



**Internal & External Account Aggregation**  
See all your business accounts in one place



**Business Comparison**  
Benchmark your business against similar ones



**Scenario Simulator**  
Create simulation scenarios to compare how possible future scenarios might impact your business.

Q1

Q2

Q3

Q4



**Automatic Categorization**



**ERP Integration**



**Roles Manager**  
Give permissions to your employees



**Smart reporting**  
Take all figures and analysis offline





# WIN-WIN FOR ALL STAKEHOLDERS

BFM generates benefits for both banks and businesses alike



## Convenient & cost-efficient:

access new insights and manage all business & personal financial data in the same place

## Relieves major pain points:

- (1) cash flow tracking & forecasting
- (2) visualising all financial data
- (3) invoicing and tracking AR & AP
- (4) bringing all financial info into one place
- (5) dashboard for 360° overview of finances

**Reliable, safe and secure**

## Meeting digital banking expectations:

bank is perceived as a good business partner

## Increase SME retention & acquisition:

by understanding their needs better

## Generating direct revenue stream:

business customers are ready to pay for such services because it's a "need" rather a "want"



# THANK YOU

## MORE ABOUT STRANDS BFM

[finance.strands.com/products/bfm](https://finance.strands.com/products/bfm)

CESAR J. RICHARDSON

[richardson@strands.com](mailto:richardson@strands.com)

[linkedin.com/in/jimenezcesar](https://www.linkedin.com/in/jimenezcesar)





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