



# Company Presentation

Measurable Solutions  
in Finance



# About Us



## Management Services Dedicated to Financial Institutions

**impactive**<sup>®</sup> is a management services company that provides support to financial institutions (Banks and MFIs) in pursuit of strategic options (start-up, M&A, exit preparation, business transformation), in need of executive backstops, or in need of financial and operational turnaround. This is achieved by mobilizing high-performance, C-suite, advisory teams that rapidly identify, assess, and deploy measurable solutions, based on the financial institutions unique profile, and set of circumstances.

Our team of seasoned executives bring together deep industry knowledge and stand ready to embrace the challenges at hand. Our approach is practical, comprehensive, action- and results oriented.

We not only connect the dots and offer valuable advice, coaching, and support; but can also take the reins and make the change happen, while aligning our incentives to the client's success.



# Our Story



- We at **impactive**<sup>®</sup> understand pivotal moments that fundamentally change the business, and not only have we achieved success when others failed, but we have methodized our lessons for good governance and transformation.
- And because we believe financial inclusion in developing countries is having a profound impact on people's lives, from both a financial and humanistic perspective, helping financial institutions transform so that their businesses are optimized, profitable and positioned for rapid growth became a defining purpose for **impactive**<sup>®</sup>.
- It is thus our mission to give back through lessons learned so that financial institutions experiencing hardship can rapidly find the solutions they need.
- We invite you to profit from our experience and capitalize on our expertise.

# Our Proposition

If your institution is at an important crossroad and needs transformation support put in place by governing bodies, you know that improvising your way through the process is not a luxury you have.

Credibility of some, and livelihood of others, is at stake.

Our team of seasoned bank executives at **impactive**<sup>®</sup> are ready to mobilize, troubleshoot, and put in place optimized strategies for growth.



*Operational improvements*

*Low profitability*

*Strategic misalignment*

*Inadequate controls*

# Our Mission and Vision



## Brand Story

To give back through lessons learned so that financial institutions can rapidly find the solutions they need.

## Mission Statement

To transform financial institutions through measurable solutions and executive engagements; so that their businesses are optimized, profitable and positioned for rapid growth.

## Vision Statement

To transform a global community of financial enterprises that quantifiably improves millions of lives worldwide.

# Our Values



Five core values guide **impactive**<sup>®</sup> along every client touchpoint. These values enable **impactive**<sup>®</sup> to position our client institutions to achieve exceptional results, such as: strong financial performance, competitive product lines, clarity on underlying cost structures, appropriately managed risks, a thriving corporate culture, strengthened brand recognition, and a strong foundation for future growth.

## 1. Integrity before Commerce

In managing our customer relationships, we'll be fair, and deliver value in a professional, honest manner (e.g. to tell the truth, even if the truth is difficult). These moral principles shall serve as a cornerstone that will not be sacrificed in pursuit of profit; and will be encouraged for our own client's staff and the customers they serve.



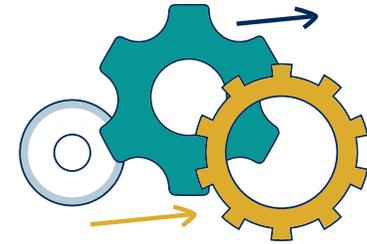
## 2. 3Ps Approach (People|Profit|Planet)



We believe business results can only be sustainable if profit considerations are firmly grounded on respect for people and the environment. We cherish the diversity of cultures and we believe that by empowering people and treating them fairly and openly, organizations become better places to work.

### 3. Champions of Change

We will never let a “good crisis” go by, in fact, we will make the most of it because we are not afraid of change. We consider crises as an opportunity to improve, not just survive; and fully embrace a defining moment when formidable events converge, with fortitude and strength.

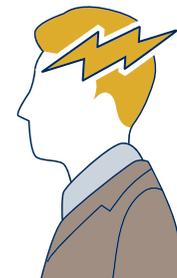


### 4. Elevate the World through Positive Leadership

We believe it is possible to experience, model, and purposefully enhance positive emotions through high self-awareness, optimism, and a high moral compass. By doing so, we become a positive force that influences others and elevates the world to a better place.

### 5. Mistakes are Learning Opportunities

When large-scale change occurs, mistakes often follow; which become great lessons that build resilience for individuals and organizations when facing future challenges. Thus, we believe empowering people is essential to success and will ask our customers to avoid punishment when honest mistakes are made by well-intentioned staff.



# Our Products and Services

A hand in a white shirt is placing a wooden block on top of a bar chart. The chart has three bars of increasing height. To the left, a series of wooden blocks are falling in a domino-like sequence. A dotted orange line extends from the text 'Our Products and Services' to the right, where it turns 90 degrees down into a dotted blue line that points to the top of the first bar in the chart.

**Institution  
Analysis**

**Full-fledged  
Institution  
Management**

**Executive  
Secondment,  
Coaching,  
and Support**

**Project  
Management And  
Organization  
Transformation**

# Product Summary

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**impactive**<sup>®</sup> is ready to assist financial institutions through the entire transformation cycle; starting from understanding matters of concern, analyzing their causes and implications, devising their remedies, and executing on change and improvement programs.

## Our product line consists of:

### Institution Analysis

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Diagnosing the state of affairs at a client institution and providing actionable advice.

### Full-fledged Institution Management

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The Bank or MFI owner concludes a Management Services Agreement (MSA) with **impactive**<sup>®</sup>, and every management decision and responsibility remain with **impactive**<sup>®</sup>.

### Executive Secondment, Coaching, and Support

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**impactive**<sup>®</sup> will support the existing Bank executives, or provide management capacities in delivering strategic projects, rightsizing/ operational turnaround, or exit preparation (IPO or sale) for the client. Key management and/or governance roles may be taken over by **impactive**<sup>®</sup>.

### Project Management And Organization Transformation

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Compilation and execution of plans on various types of transformation activities upon client request, or that arise through delivery of Institutional Analysis assessments, Full-fledged Management support and Executive Secondments.



# Institution Analysis



An in-depth, rigorous, methodic and data driven approach to identifying business issues, improvement opportunities, assessing value propositions, as well as professional advice and support for implementing the transformative change that the customer is seeking.

## These outcomes will be delivered by:

1. Assessment of the underperforming institution and strategic support for p/l turnaround:  
Governance structure, strategic planning and budget processes, market competitiveness, internal culture and climate, business model stability and efficiency assessment, operational and financial performance, process optimizations, loan portfolio quality and risk management systems, management capacity, human resource capacity and staff optimizations, internal / external communication systems, and organizational set-up.
2. Support, quality assurance, and capacity building during implementation phase of action plans presented (see Project Management and Organization Transformation).
3. Market and competition analysis:  
Regional / local macro-environments, political and regulatory environment, market saturation assessment / potential over-indebtedness, product and price competitiveness, brand presence / recognition, SWOT analysis.
4. Development of recommendations and action plans.
5. Equity valuation.
6. Research report on the institution's creditworthiness (for lenders).



# Full-fledged Institution Management.....

**impactive**<sup>®</sup> is prepared to fully own its conclusions and advice, and its executive team is ready to make the change happen.

An action plan and deliverables will be agreed before work begins, preferably coming from an Institution Analysis assessment. This allows **impactive**<sup>®</sup> to (1) create a customized Scope of Work / Terms of Reference, (2) achieve quality assurance, and (3) verify that **impactive**<sup>®</sup> is a good fit for the client seeking support.

Delivery of service will be onsite, with 1-3 executives running the operation as needed. Other short-term assignments in-country may be required to ensure performance under the plan.

Backstops can be provided by other **impactive**<sup>®</sup> team members.

Representation at Board and Audit Committees is optimal.

## Potential clients include:

1. Banks or MFI owners, who are unfamiliar with, or lack the expertise in Bank or MFI Management.
2. Bank or MFI startups with foundational infrastructure, but in need of strategic / best practice buildout support for its next phase of growth.
3. Creditors of a Bank or MFI engaged in a work-out or restructuring situation.
4. Existing Management turnaround, Csuite support for an unspecified period to correct financial and/or operational issues that require immediate governance and control.



# Executive Secondment, Coaching, and Support.....

**impactive**<sup>®</sup> supports and coaches management teams during periods of important change.

Support programs can take the shape of backstops, permanent advisory channels, short term secondment of one or more executive roles, monitor progress and, in close cooperation with the customer, undertake executive action.

Membership in corporate governance bodies (Board, Audit Committee) will be required for MSA agreements of not less than one year, in order to better shape the outcome and fully assess the impact of services.

## Potential engagements may include:

1. Portfolio quality transformation.
2. Efficiency programs.
3. Rapid market expansions.
4. Institutional merger, acquisition, or exit preparation (IPO or sale).
5. Rightsizing / operational turnaround.
6. Lender relationship management.



# Project Management And Organization Transformation .....

**impactive**<sup>®</sup> assists financial institutions in executing projects and various types of transformation initiatives upon client request, or that arise through delivery of Institutional Analysis assessments, Full-fledged Management support and Executive Secondments.

## Potential projects include:

1. Large scale organization transformation.
  - a) Transformation from an MFI to a Bank.
  - b) Greenfield launch of an MFI or Bank operations.
  - c) New IT systems implementation.
2. Assessment of skills gap and bridging those gaps.
3. Strengthening internal controls and risk management environment.
4. Developing work plans to incorporate a risk management framework.
5. New product development, implementation, and roll-out.
6. Funding/Treasury management.
7. Delivery channel(s) optimization.
8. Strengthening In-house training capacity (ToT) and HR best practices.
9. Strengthening corporate culture by fostering an environment that embraces change management initiatives.

# Situations that Align with Our Services



*Business transformation, restructure, and operational turnarounds require tremendous effort across the enterprise, which is why **impactive**<sup>®</sup> requests our client institutions be ready, willing and able to embrace the journey.*

1. Disturbing trend, failure to improve, or consistent suboptimal financial or operational performance.

**Examples may include :**

- a) Inability to achieve business transformation initiatives such as new product introductions, alternative delivery channel rollouts / digital technology improvements, or reengineering of existing core processes.
- b) High staff turnover, poor governance, weak internal culture, lack of staff development plans, absence of talent bench.
- c) Structural weaknesses, gaps in market competitiveness, poor liquidity management, weak internal controls.

2. Exposure on key risk categories (e.g. strategic, credit, liquidity, operational, interest rate, compliance, legal, regulatory, market, among others) is spiraling into dangerous territory, and strategic insight and intervention is needed.

**Examples may include :**

- a) Large or systemic frauds.
- b) Negative macroeconomic shocks.
- c) Political events.
- d) Regulatory changes affecting the entity.

# Situations that Align with Our Services



3. Failure to deliver on strategic objectives or operational / administrative activities.

**Examples may include :**

- a) Inability to service debt obligations by the institution and subsequent restructuring need from the lender side.
- b) Consistent downward trend in KPIs and inability to meet financial and operational forecasts.

4. Management turnaround.

**Examples may include :**

- a) In-depth diagnostic review of core leadership team, with report-out / recommendations on whether to retain or replace key personnel.
- b) Strategic leadership plans to strengthen and build internal capacities.

5. New investor (lender or shareholder) joining (or leaving) the institution, or complete change in ownership.

**Examples may include :**

- a) For new investors considering a capital contribution.
- b) For current investors considering options to exit.

6. Strategic options (merger, acquisition, portfolio transactions, new market entry) are anticipated to occur.



# Our Team

## Management Team Profile

- Significant emerging market experience with the most renowned names in the banking and microfinance industry.
- Most of that experience in C-suite and / or Board positions.
- Have worked in more than 40 countries across 4 continents.
- Fluent or conversational in more than 10 different languages.
- Areas of specialty: transformation, change management, automation and digitalization, governance and reporting, organizational design, new product development and rollouts, DFS strategies/systems/solutions, rightsizing, process optimization, M&A, exit preparation, finance, project management, internal audit, internal control, risk management, HR, strategy, planning and implementation.
- Each team member leverages a large network of expertise and geographical coverage.

# Projects of Managing Partners



The **impactive**<sup>®</sup> team has extensive banking sector experience related to an assortment of projects, such as:

1. Organization turnarounds after external shocks.
2. Functional and departmental redesign and capacity building.
3. MIS implementation.
4. Credit process centralization and credit scoring introductions.
5. Business process re-engineers and optimizations.
6. Training and development for different staff levels.
7. Product design and development.
8. Expansion and downsizing.
9. Design and implementation of:
  - a) Performance management systems.
  - b) Risk management systems and processes.
  - c) Internal control and internal audit systems and processes.
10. Due diligence, valuation, M&A and integration of financial institutions.
11. Transforming credit-only institutions into banking organizations.
12. Greenfield start of banking operations.

# Crisis Weathered As Managers



The **impactive**<sup>®</sup> team also has comprehensive experience related to operational saves, business restructures and other relevant exposure with performance turnarounds.

## Examples include :

1. Currency collapse, leading to tailspins in portfolio quality and subsequent cross default along lender debt.
2. Bank and MFI liquidity crisis.
3. Significant internal frauds.
4. Deficient internal accounting and financial reporting.
5. Challenging situations with regulators.
6. Insufficient equity and funds to grow, challenging funding situations.
7. Complicated staffing situations, including replacing key managers.
8. Intense social and political unrest.

# Contact Us

Schedule  
a Free Consultation



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