TRANSFORMATIONAL POTENTIAL OF

DIGITIZING LOAN PROCESSING OPERATIONS

FOR RURAL VANUATU
B R A N C H  N E T W O R K
FINANCIAL LITERACY PROGRAM

- 1,100 Workshops since 2012
- 47,000 participants including 45% women
RURAL LENDING

To date:
• > Vt 3 Billion
• > 10,000 Loans
LOAN PROCESS AUTOMATION

• Simpler, more transparent & more accurate application process
• Faster time to ‘Yes’
• Better Lending Decisions
• Improved Loan Documentation & Execution
• More Rural Lending!

• Reduce the cost of Rural Lending for customer and bank
• Digitize Lending Operational data  ->  increase lending efficiency over time
In our smallest, most remote branches – the ‘small population’ branches ....

Loan Application-to-Disbursement Time is:

- Minimum 5 days
- Maximum 2 weeks
- Average 10 days

We aim to improve this through Loan Process Automation to achieve:

- Minimum 30 mins
- Maximum 2 days
- Average 6 hours