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# 2023 MEMBER CONFERENCE

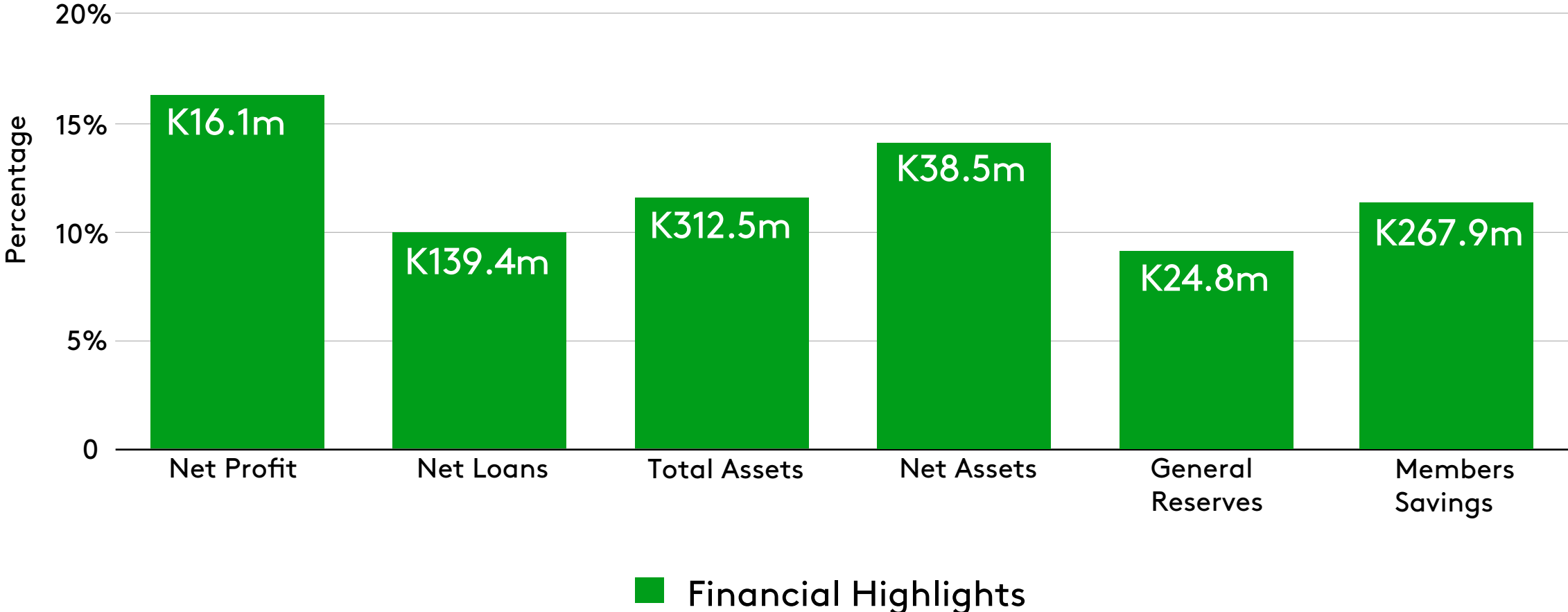
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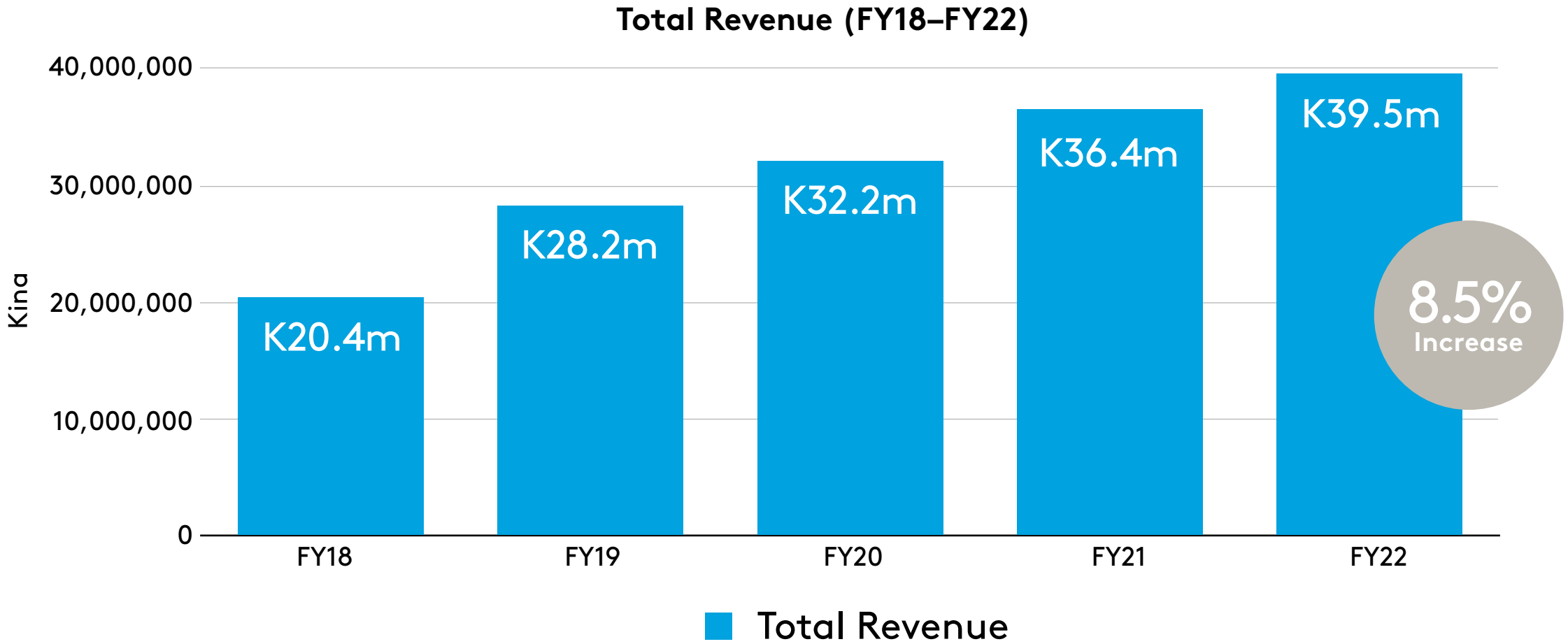


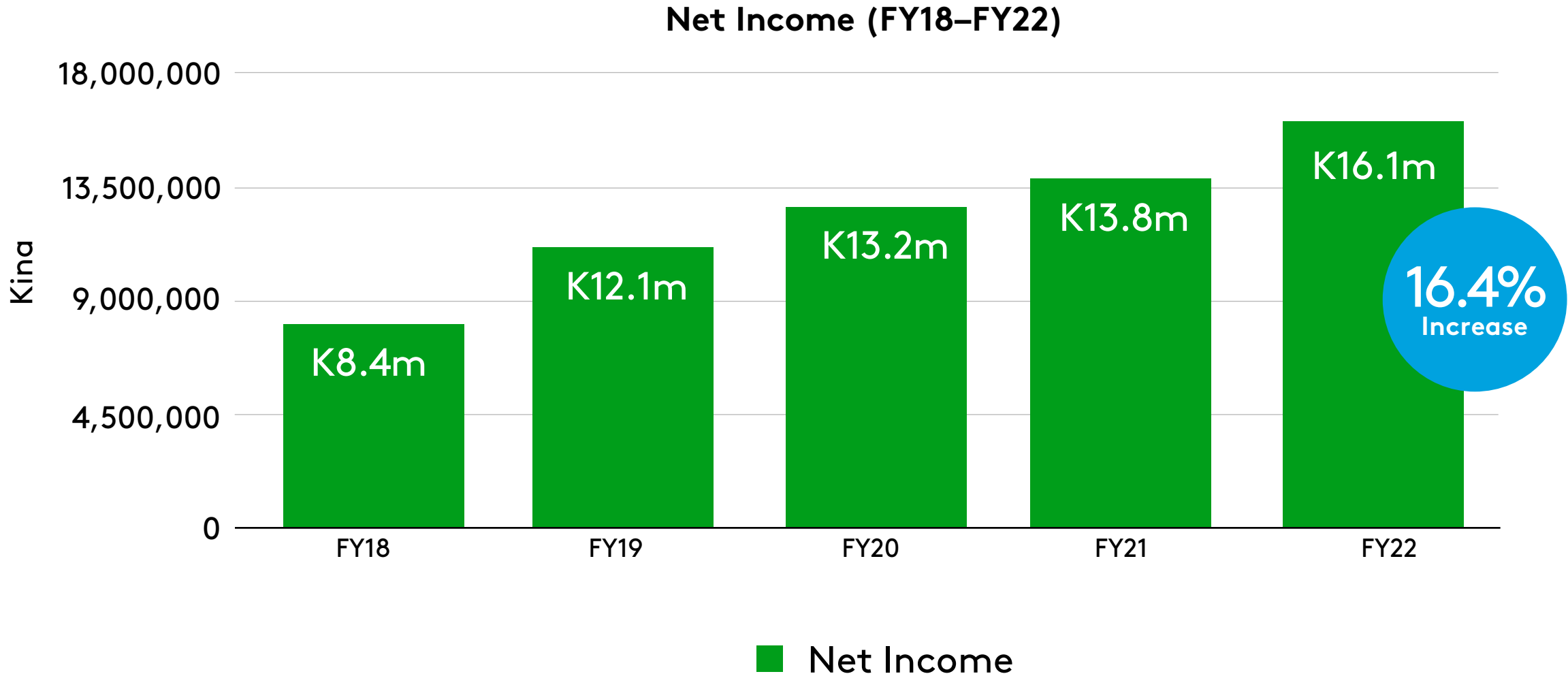
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**2022 FINANCIAL YEAR**

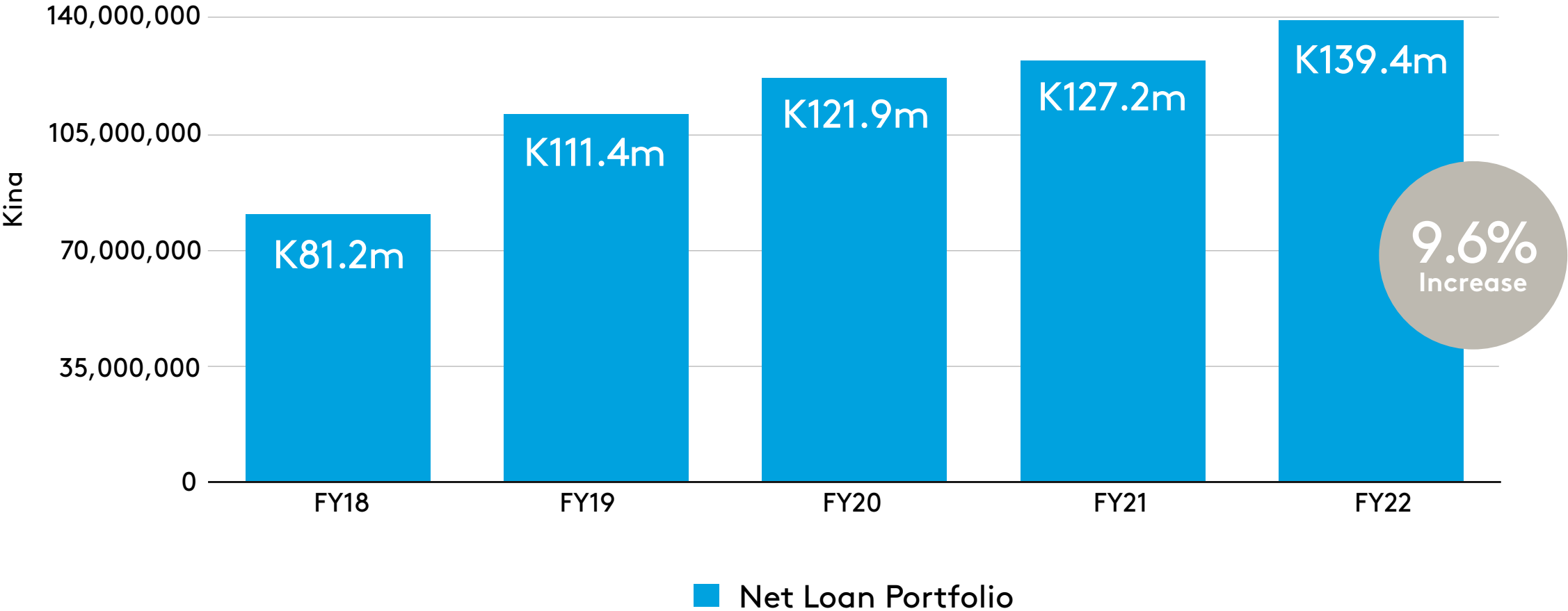
Financial Highlights



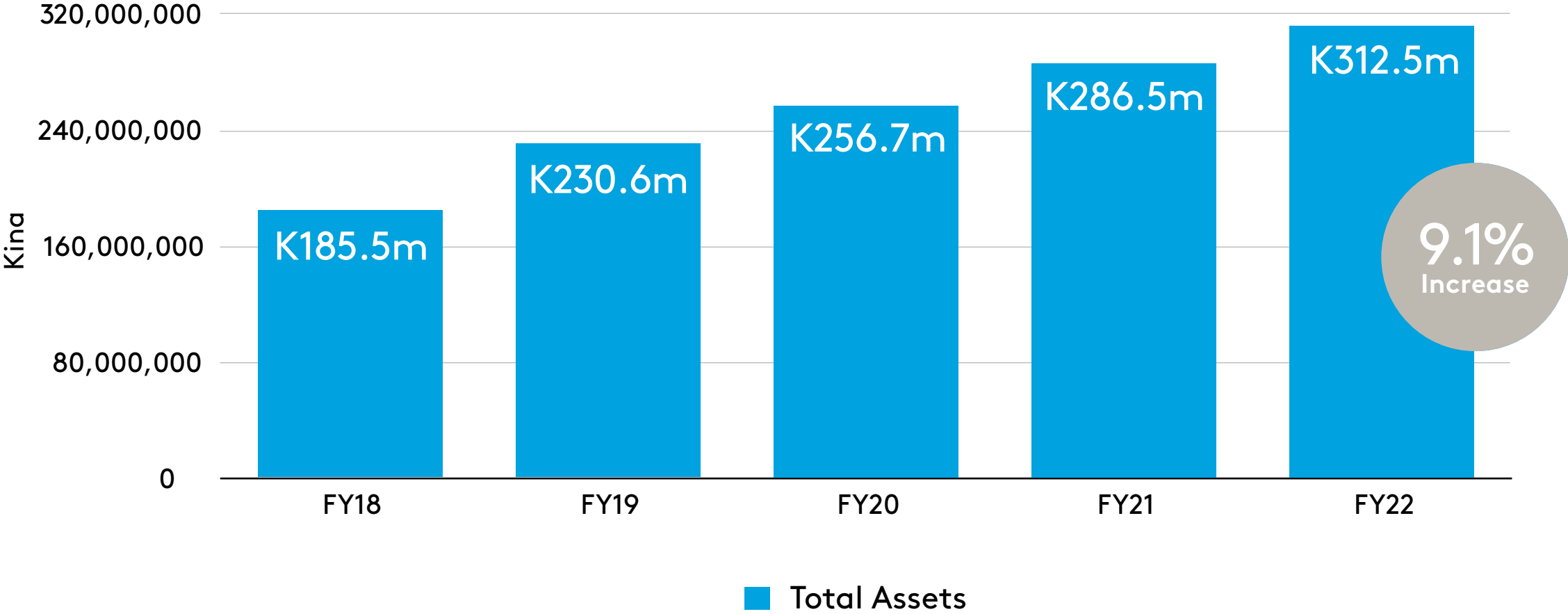




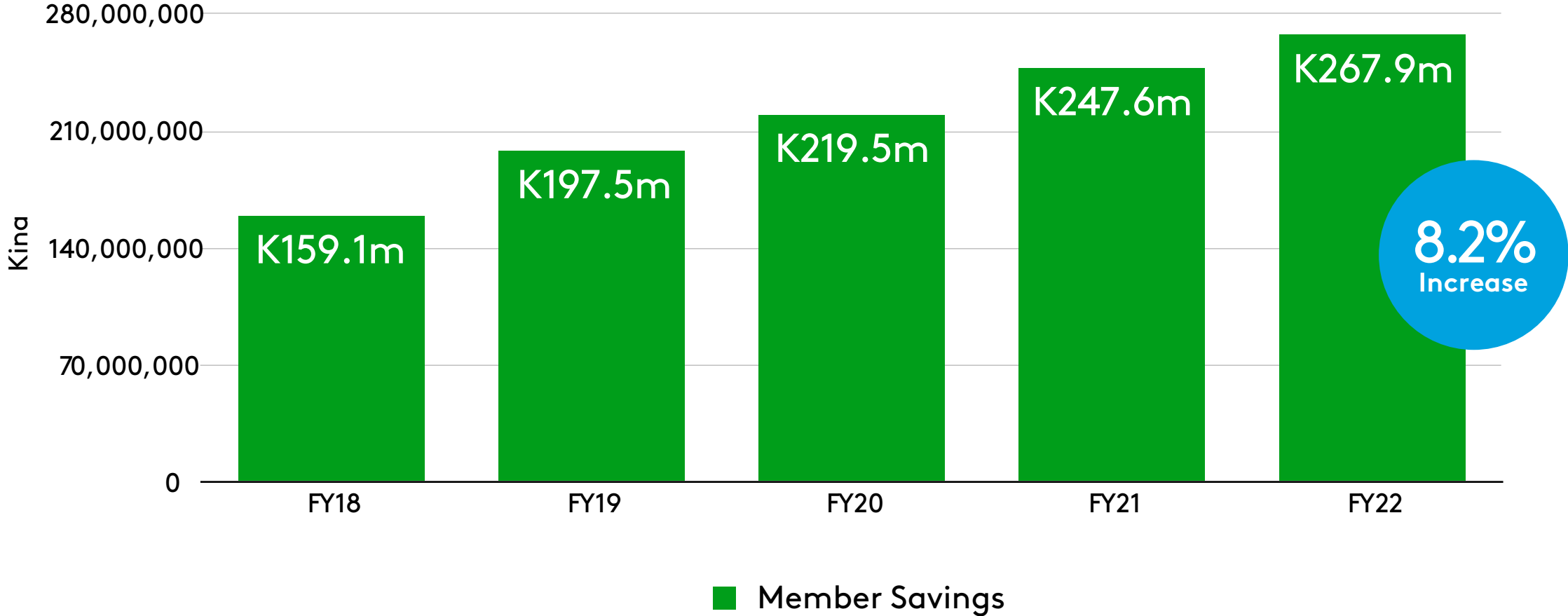
Net Loan Portfolio (FY18–FY22)



Total Assets (FY18–FY22)

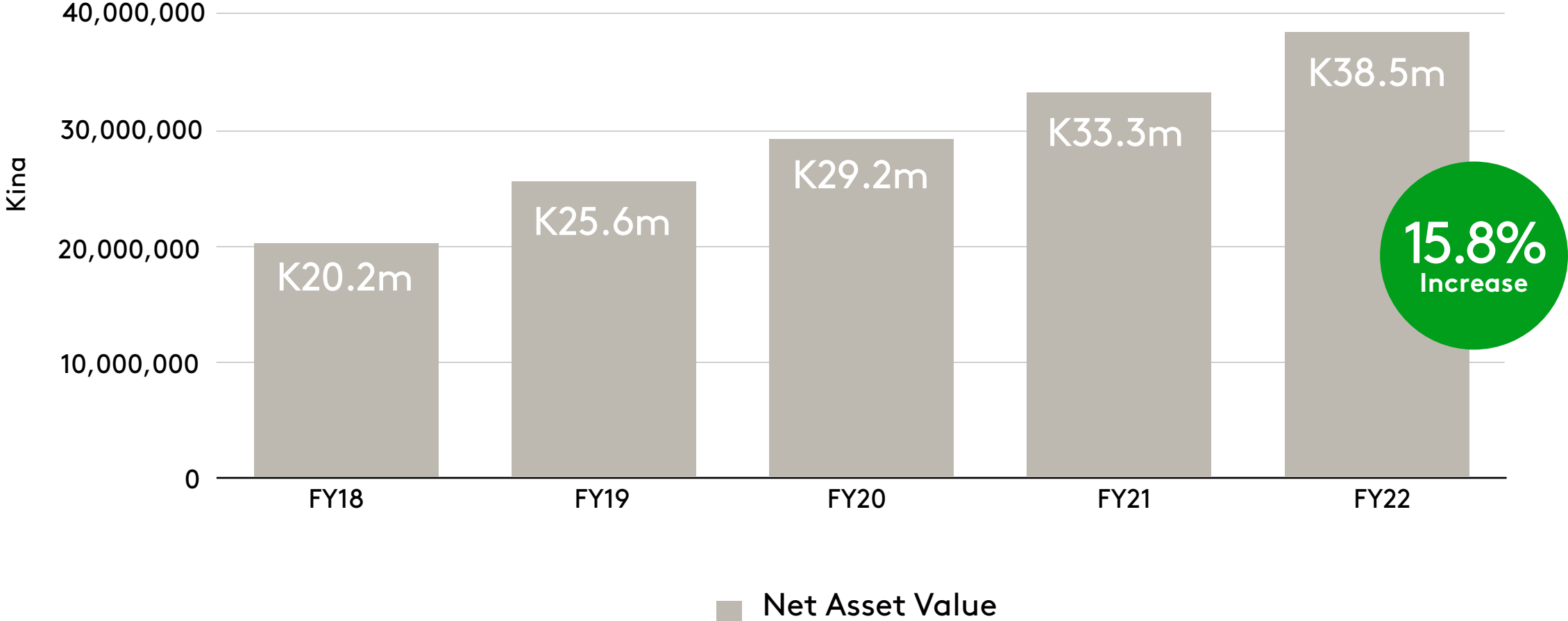


Member Savings (FY18–FY22)

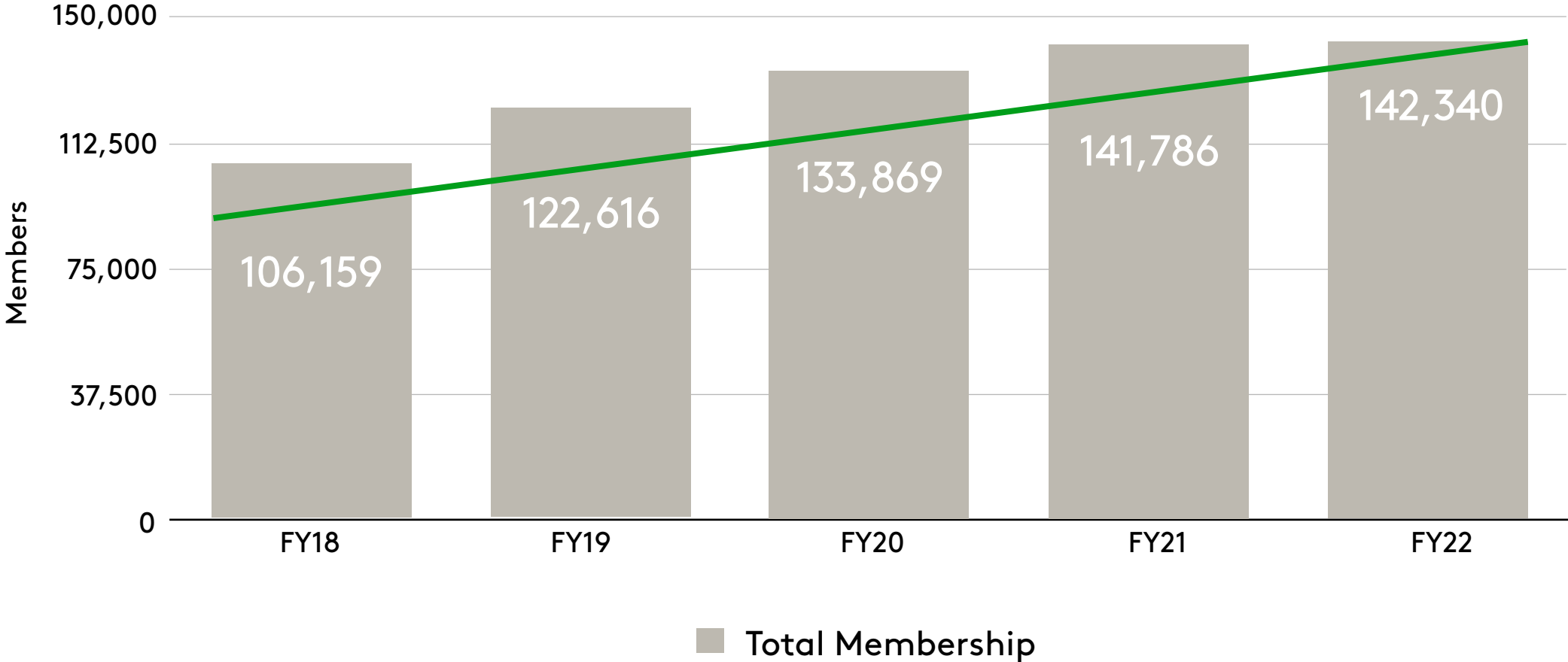




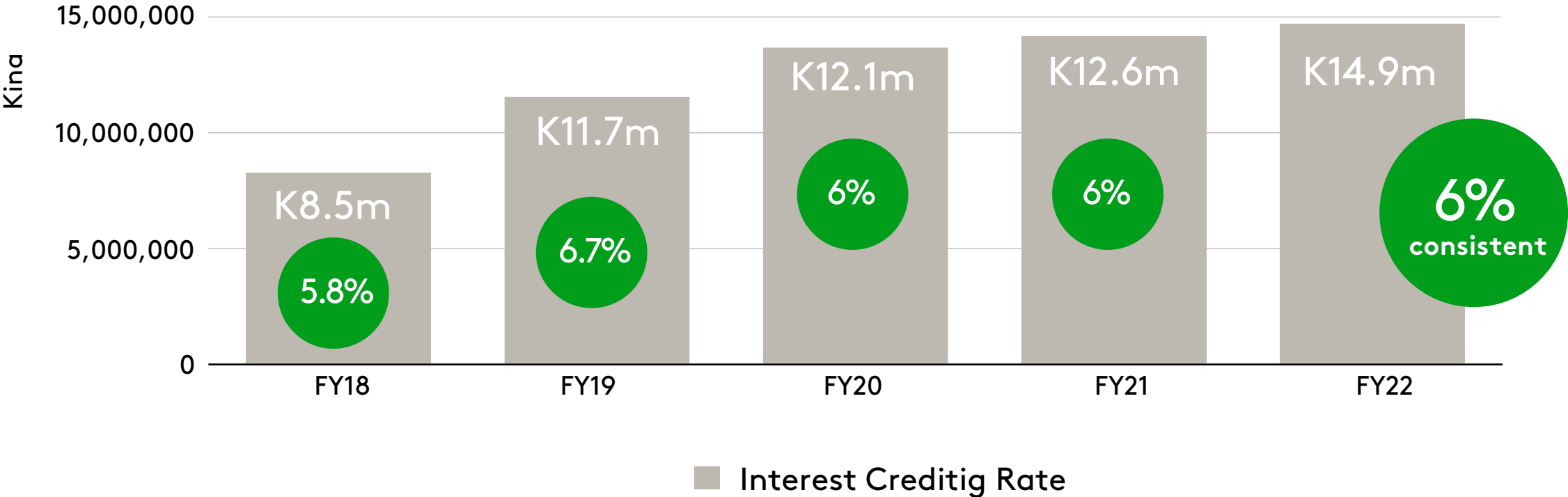
Net Asset Value (FY18–FY22)



Total Membership (FY18–FY22)



Interest Crediting Rate



## Financial

- \* Highest ever Revenue of K39.5M (8.5% increase YoY)
- \* Profit/Net Income of K16.1M (16% increase YoY)
- \* Net Loans increased by 9.6% to K139.4M
- \* Total Assests increased by 9% to K312.4M
- \* Net Assets increased by 15.8% to K38.5M
- \* Interest Crediting rate of 6.0%

## What to look out for in 2023 and beyond

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- \* 2nd Phase of REPS - Instant Payment Transfers
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- \* New Lending products
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- \* Loan Risk Grading / Pricing
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- \* Streamlined onboarding process
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- \* New Call Centre
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**2023 IT REMEDIATION**

## KEY ACHIEVEMENTS SINCE MARCH 1, 2023

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- \* **Core Bank System restored**

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  - \* **Access to online portal restored**
    - \* Member online portal
    - \* Employer online portal
    - \* USSD (Mobile Banking)

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  - \* **Branches restored**
    - \* 25% of Branches restored
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## KEY INITIATIVES MAY TO JUNE, 2023

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### \* Branch Restoration

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### \* Poro Card Service Restoration

- \* System changes currently in progress
  - \* Testing to follow
  - \* BPNG engagement scheduled as a final step
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### \* USSD (Mobile Banking) Service

- \* USSD Service no longer available on Digicel network due to a sharp increase in cost.
  - \* Partnership has been announced with Telikom/BeMobile
  - \* Discussions underway to setup with Vodafone
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## KEY INITIATIVES MAY TO JUNE, 2023

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- \* **Call Centre Setup**
    - \* 207 2000 call centre
    - \* Staffing completed
    - \* System setup in progress
    - \* Testing and commission to follow
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**Q & A**  
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