



CORPORATE PROFILE

Building Next-Generation IT for Finance Industry

The bank of the future is going to be much different from the bank today. Changes in technology, client needs, regulatory pressures, and the emergence of new players are impacting the way banks service their clients, operate, govern, and invest in adapting to regulatory and client needs.

What do we Solve?

World over today, many financial institutions find themselves pulled down by legacy systems that do not deliver services efficiently to their clients. Craft Silicon comes in to fill this gap with innovative solutions using the latest lightweight and efficient technologies.

Why Craft Silicon?

Craft Silicon leverages on the latest technologies and innovates ground breaking solutions to bring value to our customers that legacy solutions cannot bring.

By using our experience in financial solution running into thousands of man-years and innovating on the latest technologies as they emerge in the market, Craft Silicon brings efficiency into various business processes in financial services.

From SAAS based core banking solutions to Enterprise Bus Services and on to virtual lending systems, Craft Silicon motivates banks, MFIs, Saccos and insurance organizations to run more efficiently on their IT solutions and free their staff to concentrate on making more business.



Commercial Banking

End-To-End banking solutions from Core Banking to channels and Digital Field Applications to drive the banks business efficiently



Community Banking

SAAS based core banking with the best loan management practices and digital field applications desinged to increase member recruitment and deposit mobilization.



Micro, Small & Medium Enterprises

Investment management systems, digital field applications & payment solutions to increase customer recruitment & make payment collections for goods and services a lot more efficient for the customer and the organization.

Who we are?

Craft Silicon is a Financial technology company established in 2000 with a global presence that provides complete financial solutions from conception to implementation, support and maintenance. We cater services to more than 300 organizations in 40 countries across the globe in solutions ranging from Core Banking to Channels, while continuously building new and innovative solutions to cater to the ever changing needs of todays global market Our vision is to be a leading provider of financial software and services in emerging markets globally. We are based along Waiyaki Way, in the outskirts of Nairobi, Kenya and have several offices around the world

Our Culture

A friendly approach, team work, innovation, knowledge sharing and an atmosphere that welcomes and encourages open-mindedness. these essential elements describe not merely the company, but also the visionaries who shaped it, one day at a time.



Our Vision

To be the leading Fintech in Africa providing Smart and Innovative Financial Solutions to Banks, MFIs and Saccos across Africa and the rest of the world



Our Mission

To enhance financial inclusion at all levels of the population through the development and use of innovative financial solutions connecting banks, MFIs and Saccos digitally to their customers

"from a simple idea to a dream come true"

Our Team

Our products help businesses develop deeper connections with stakeholders, power continuous innovation and accelerate growth in the digital world.



Kamal Budhabhatti
Group CEO & founder

Actively involved in researching & crafting necessities of the organization to position Craft Silicon among the best financial technology companies in the world.



Priya Budhabhatti
Director

Leads the business in an ethical and professional way to help the company have a better corporate governance. Also heads the CSR activities.



Dhimant Shah
Chief Executive Officer

Dhimant sets and evolves the strategic direction for the company and its portfolio offerings, while nurturing a strong leadership team to drive its execution

Navigating
next-generation
digital transformation
with powerful
advantages

With nearly two decades of experience in managing the systems, we expertly steer our clients through their digital journey by enabling the enterprise with agile digital at scale to deliver unprecedented levels of performance and customer delight.



Fredrick Okwaro
Deputy CEO

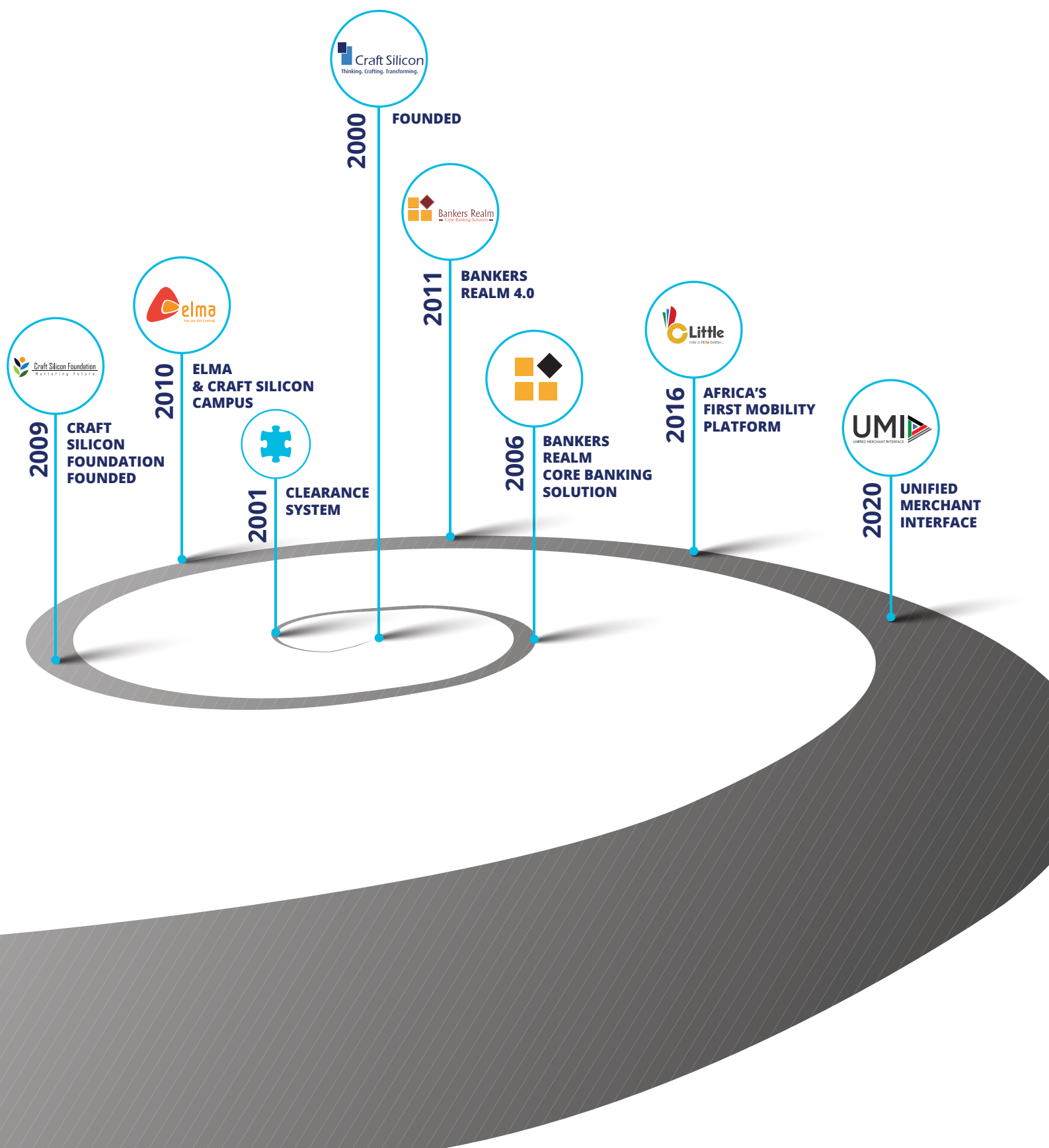
Apart from the responsibilities of the Deputy CEO, Fredrick is also responsible for the deployment of all enterprise applications of Microfinance vertical.



Siva Kumar
CEO-Asia

Siva runs the Asian operations of Craft Silicon and has been in the Information Technology industry for over 20 years.

Key Milestones



Our Presence



KENYA

Global Head Quarters

Craft Silicon Campus, Waiyaki Way,
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INDIA

APAC Regional Headquarters

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GHANA

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Strategic Reasons for our presence

With an ever increasing penetration of banking and financial services in African and Asia, Craft Silicon has opened regional offices in Kenya, Uganda, Tanzania, Zambia, Zimbabwe and India to bring our services closer to our customers so that they may efficiently serve their customers.

SOME FACTS

Technical Facts

TOTAL 2019 TRANSACTIONS : 1 billion +

TOTAL VALUE OF THE 2019 TRANSACTIONS: \$10 Billion+

TOTAL AGENT TOUCHPOINTS : 20,000+

Team Mix

SUPPORT : 140+ Support Professionals

IMPLEMENTATION : 175+ Implementation Experts

PROJECT : 60+ PMP Certified Professionals

Technology Skillset

C#, ASP.Net, Microsoft Technologies, Oracle Technologies, SQL, Android, Java

Infrastructure Capabilities

Craft Silicon runs its own data centres in Kenya and India with backups at external data centres.

Craft Silicon data centres incorporate the following:

Security: Locked metal doors, UPS room separate from DC room, Staging room partitioned off from DC room, CCTV coverage on all entry/exit area's, Critical racks always locked, Entry/exit log book, Site visits always accompanied by someone in the IT Dept, Bio metric device at main door to enter the DC

Capacity: ESXI node infrastructure with hot plug expansion capability, Netapp SAN storage with disk shelf expansion capability, Firewall with dedicated ports for dedicated traffic, Dual internet links for DC

Redundancy: ESXI HA failover for virtual instances, Netapp smart allocation of data, up to 5 disks can fail simultaneously, Dual power on devices (where supported), Dual UPS to handle during generator switchover, Dual generators with extended fuel tanks

Power availability: Dual main power lines, Dual generators with auto start, Dual UPS with 4 hrs load time

Monitoring systems: Room Alert EMS - Monitors room temperature and humidity, PRTG - Monitors all essential servers, links and devices (ping, disk usage, memory, cpu, temperatures)

Social Responsibility

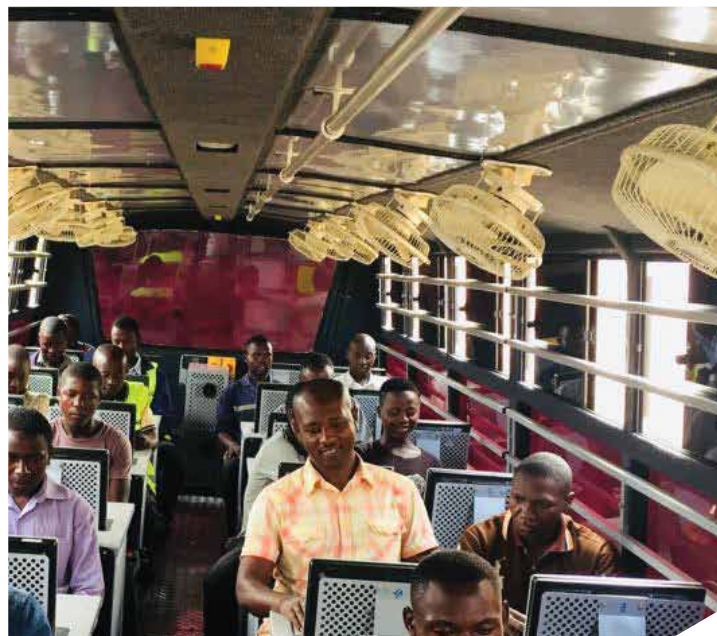


Craft Silicon Foundation is a registered non-profit making organization that is empowering youths, children and communities through Free Information and Communication Technology education and services.

The Foundation is a corporate social responsibility initiative of Craft Silicon Limited – a financial solution provider in Banking software, Micro-finance software, Mobile and Switch solution in the global market.

Craft Silicon Foundation is governed by a Board of Trustees and it provides guidance and leadership on policy, strategy and approval of the investments. The day to day affairs of the Foundation are managed and coordinated by a team lead by the Chief Executive Officer.

Craft Silicon Foundation was established in 2009 to implement the Craft Silicon Ltd Corporate Social Responsibility programs and as a sign of commitment to sustainable development to alleviate poverty and enhance well-being.



Launched on

2009



Beneficiaries till date

14,457



Countries of Operations

3

KENYA | UGANDA | INDIA

**TAKING FREE DIGITAL EDUCATION
TO THE DOORSTEPS OF THE UNREACHED!**

Our Segmentation

PRODUCT SEGMENTATION



MARKET SEGMENTATION

Key Verticals

Commercial Banking
Community Banking
mSME/SME



Comprehensive
Capabilities To Power
Current And Emerging
Requirements

Commercial Banking

Target

Banks Targeting Mass market, Unbanked consumers,
Large SME & Corporate Customers



Focus

- Customer acquisition, increased usage of services & instant assessment for retail products.
- Digitization of Asset & Liability products including treasury modules, trade finance, enterprise class asset finance.



Segment Mission

- Move towards financial inclusion especially in low infrastructure areas

Products

- Core Banking System
- Treasury & Trade finance modules
 - Letters of credit / Guarantee
 - Bid Security
- BRIMS (Investment Mgmt. solution)
- Omni – Channel Banking
 - Mobile & Internet Banking
- Automated Credit Scoring
 - Rule-based & Machine Learning updated scoring
- Digital Field Applications
 - Remote Account Opening, Virtual Lending & SME Toolkit
- Payment Gateway
 - B2C, C2B & Bulk payments

Digital Transformation
to acquire differentiated
capabilities

Community Banking

Target

SACCOs, Credit Unions, Microfinance Institutes & other community finance structures across Africa.



Focus

- Bringing formal financial services to informal community finance structures, and bridging access through digital channels.



Segment Mission

- Encouraging community support through formal financial products.

Products

- BR Core system For Saccos and MFIs
 - Share and dividend processing for sacco members group loans for MFIs
- Group based channel platforms.
 - Mobile & Internet Banking
- Digital Field Applications
 - Remote Account Opening
 - Virtual Lending
 - Group loan management

Banking for micro, small
and medium enterprises
– Towards a digital future

Micro, Small & Medium Enterprises

Target

Micro SMEs, Small businesses & targeted individuals.



Focus

- Enhancing access to payment services and SME financing through structured Financial products & digital access to services.



Segment Mission

- Encouraging small business growth through broader access to payment and SME financing services.

Products

- BR Core System
- Payment Gateway
 - Receive payments
- Channel platforms
 - Custom Mobile Apps
- Automated Credit Scoring
- Digital Field Applications
 - SME Toolkit

Core Banking Solution - Conventional



Key Verticals Addressed

Retail and Corporate

Product Description

A comprehensive, integrated yet modular business solution that effectively addresses strategic and day-to-day challenges faced by banks. Highly parametrizable, provides that much needed flexibility to innovate and adapt to a dynamic environment.

Key Modules

Customer Information, Products, Accounts, Deposits, Charges & Rates, Transactions, Loan Workflow, Treasury, Collateral Management, Loans and Credit, Trade Finance, General Ledger, Reports



Benefits

One platform with modular structure: Flexibility to the bank to adapt to changing banking environment

Fast and accurate transaction posting

Increased customer service efficiency

Core Banking Solution - Islamic

Key Verticals Addressed

Retail and Corporate



Product Description

A comprehensive, integrated yet modular business solution that effectively addresses strategic and day-to-day challenges faced by banks following the laid out principals of Islamic Shariah banking. Highly parametrizable, provides that much needed flexibility to innovate and adapt to a dynamic environment.

Key Modules

Customer Information, Products, Accounts, Deposits, Charges & Rates, Islamic Financing (murabaha, mudharaba, musharaka, istisna, mugawala, salam, qard hasana, ijara), Trade Financing, Collateral, Fund Pool, General Ledger, Microfinance (Group financing), Reports.



Benefits

Modular Core Banking platform that supports the needs of Shariah Compliant Banking

Fast and accurate transaction posting

Increased customer service efficiency

Core Banking Solution - Microfinance



Key Verticals Addressed

Retail

Product Description

A comprehensive, integrated yet modular core banking solution with MFI specific features
Highly parametrizable, with group lending features used by MFIs

Key Modules

Customer Information, Products,
Accounts, Charges & Rates, Transactions,
Loan Workflow, Collateral Management,
Group loans, General Ledger, Reports



Benefits

One platform with modular structure: Flexibility to the bank to adapt to changing banking environment

Fast and accurate transaction posting

Comprehensive Focus on group lending workflow

Core Banking Solution - Credit Unions

Key Verticals Addressed

Retail



Product Description

A comprehensive, integrated yet modular core banking solution with Sacco specific features. Highly parametrizable, with membership and loan features used by Saccos

Key Modules

Sacco Membership, Products, Accounts, Charges & Rates, Transactions, Loan Workflow, Collateral Management, Loans, General Ledger, Reports



Benefits

Solution built to fully cater to the needs of Saccos

Available on both On Site and SaaS

Fast and accurate transaction posting

Comprehensive Focus on group lending workflow

Investment Management Solution



Key Verticals Addressed

Corporate Investments

Product Description

BRIMS is an end to end investment management and administration suite, designed to automate and optimize back, middle and front office functionalities of the modern day fund manager

Key Modules

Static Data, 3rd Party Data, Investment Universe, Processes, Portfolio Administration, Portfolio Analytics, Trading, Transactions, Settlements, collective administration, General ledger, reports.



Benefits

One platform with modular structure:

Flexibility to customize to the fund's needs

Strong Compliance:

The solution is monitored by Regulatory products to keep meeting regulatory requirements

Anti-Money Laundering Solution

Key Verticals Addressed

Corporate and Retail



Product Description

A comprehensive solution that enables banks to adhere to international guidelines and regulations and an end-to-end solution, that allows to monitor all transactions against various regulations

Key Modules

Name Screening, Sanction List, Transaction Monitoring, Risk Scoring, Alerts and Notifications, Regulatory Reports



Benefits

Monitor all transactions against required regulations and plan for risk mitigation

Cash-In and Cash-Out against all type of transactions
– RTGS, Channel, SWIFT & Remittance

Automated update of compliance alerts

Mobile & Internet Banking Solution



Key Verticals Addressed

Corporate and Retail

Product Description

A comprehensive mobile banking app that channels with the core banking system to bring banking into the customer's mobile phone / computer

Key Modules

Self Registration, Transactions (inter-account, domestic, other local banks and international), reports, bill payments, STP Services (Trade Finance and Deposits)



Benefits

Reduced need for branches

Increased fee collection through transaction charges

Automated transactions reducing staffing requirements

Agency Banking Solution

Key Verticals Addressed

Retail



Product Description

A banking solution leverage on a ready made network of retailers to bring banking to the unbanked.

Key Modules

Agent management, device management, customer registration, Transactions (cash withdrawals / deposits), bill payments



Benefits

The bank can open up branches without investing in putting up branches
Increased customer acquisition and transactions through commissions to agents
Reduced costs of keeping redundant branches

SME Loans Field Application



Key Verticals Addressed

Corporate

Product Description

An Individual & SME Loan Origination product, BR.NET SMELO comes with a simple architecture that takes existing processes & drives them digitally.

Key Modules

Paperless Data Capture, Cashless Loan Disbursement, Financial Analysis, Deviation Management, Alerts, Reports & Analysis



Benefits

Real-Time on field loan application processing, reducing TOT on loan applications

Increased Loan acquisition as bank goes out to customers

Increased income from more loans being disbursed.

Group Loans Origination Field Appl.

Key Verticals Addressed

Retail



Product Description

A Group Loan origination product, BR.NET GLOW brings digitization to Group product acquisition, maintenance & growth.

Key Modules

Group formation, Paperless Data Capture, Cashless Loan Disbursement, Financial Analysis, Deviation Management, Alerts, Reports & Analysis, Group Collection and loan disbursement



Benefits

Real-Time on field loan application processing, reducing TOT on loan applications

Increased Loan acquisition as bank goes out to customers

Increased income from more loans being disbursed.

BREFT Switch



Key Verticals Addressed

Retail /Corporate

Product Description

An enterprise – class middleware designed to integrate a core system with multi – channel platforms while processing volumes designed to support large financial institutions. BREFT is fully customizable to operate with various ISO Formats & Web services including ISO 8583, XML and other formats.

Key Modules

Transaction Management, Card, ATM & PoS transaction processing, Biometric authentication, Balance enquiries & statements, payment processing on digital channels, reporting facilities.



Benefits

Real time transaction processing supporting large & small scale financial institutions.

Multi – channel integration capability.

Secure transaction routing with fast & reliable services even in low connectivity areas.

BR.NET Analytics

Key Verticals Addressed

Retail /Corporate



Product Description

An intuitive system of Business Analytics with interactive visuals of business insights, reading multiple sources of structured data that can be plugged into reading information for products, demographics, transactions and other dynamic information.

Key Modules

Fast Data visualization of near – real time data, interactive dashboards & maps, multiple data source connections, rapid deployment, scenario Analysis (predictive analysis), role based security.



Benefits

Broad & detailed view of performance across all sectors within the institution.

Informed management decision making through summarized analysis features

Quick & ready data sets + visual reports with built in KPIs.

Credit Assessment Engine



Key Verticals Addressed

Retail and SME

Product Description

A highly modular Credit assessment & scoring engine with automated assessment of large scale customers using multiple sources of data inputs. The engine is capable of accommodating multiple datasets of customer behavior to be used towards assessment of credit worthiness & risk for individual customers and across multiple customer segments.

Key Modules

Multiple data input sources.
Benchmarking & classification engine
Credit simulation portal Automated
assessment for personal & SME loans.
Accommodation for pre – defined limits.



Benefits

Automated process with zero manual intervention

Allows large scale automated scoring with 1000s of customers going through the engine daily

Tap into multiple data sources for customer behavior for accurate credit worthiness assessment.

Strategic Projects

Timiza

4.5 Million Customers
USD \$200 Million Disbursed
3.2 million Approved Loans

Mass Market product with 100% digital presence and 0 physical footprint.

Virtual Lending solution comprising of:

- Flexible Lite core system managing customers information & products.
- Automated credit scoring engine that assesses customers based on 3rd party data
- Customer channels on App & USSD



Timiza is a Virtual Banking platform designed for the mass – market. The platform enables instant lending, savings, insurance and payment services through a 100% digital model with no physical footprint.

Craft Silicon's Virtual Banking brings the benefits of a stand – alone platform and allow for a variety of products & services to be accessed through digital channels. The entire solution is offered on a Software – as – a – Service model, i.e hosted at Craft Silicon's datacenter in Nairobi, Kenya.

Strategic Projects

Republic Bank

Republic Bank is a leading Universal Banking Institution in Ghana and arguably the most diversified Financial Institution. Services include Corporate, Commercial and Retail Banking; Investment Banking; Mortgage Banking and Micro Finance.

Problem Statement:

Maximization of returns achieved on sound economic and financial structuring through strategic asset allocation by Funds management.



Bankers Realm Investment Management Solution

- Fund management,
- Asset management,
- Corporate finance,
- Advisory
- Brokerage services.

Strategic Projects

Standard Chartered Bank

Presence in 8 Countries

300,000 Transactions/Month

Problem Statement:

- Driving financial lifestyles through pushing 3rd party payments on the Bank's Online Banking platform, and bringing widespread Digital Banking to their customer base.



3rd Party payments in 8 African countries connecting to Mobile Network Operators, Utility Services & other

- 300,000 Transactions/Month distributed amongst Mobile Money, Airtime, electricity, water, internet & pay tv bills amongst a host of other payment services.

Innovation ongoing

- Payment lifestyle features and addition of 'UMI' product gateway for QR based payments to Merchant categories including Restaurants, E-Commerce, Supermarkets amongst other services

Strategic Projects

FINCA Group

*Presence in 5 Countries
1,000+ Agents in DRC*

Problem Statement:

- Focused financial inclusion through providing broader touchpoints to access formal financial services, specifically in impoverished & rural areas in target countries using biometric Identifiers for Agent Banking.



Agency Banking on PoS & Android PoS
Mobile Banking & remote onboarding services

- 1,000+ agents installed in the country using Biometric PoS serving rural & urban areas of DRC

Innovation ongoing

- Integration of Mobile & Agent Banking across other markets (replicating DRCs model) to allow higher acquisition of customers through remote onboarding capability.

Strategic Projects

Multi Credit Savings & Loans

Multi Credit Savings and Loans Ltd is a savings and loans banking entity fully licensed by the Bank of Ghana to accept deposits and grant loans and offer other credit facilities to customers.

Problem Statement:

Focused financial inclusion through providing broader touchpoints to access formal financial services all over Ghana.



Core Microfinance Solution

Our Clientele

East Africa

ACSI, AEMFI, Vision Fund, Absa, African Capital Ltd, Agricultural Finance Corp. (Afc), Amana Capital, Apesa Fund, Art Caffé, Bank Of Baroda, Bimas, choice Microfinance Bank, Citi Bank, Consolidated, DIB, Discount Capital, Dry Associates, Faulu Kenya, Fcb, Financial House, Getbucks, Guardian Bank, I&M Bank Ke, ICEA Lion Asset Mgmt., Jamii Bora Bank, Jamii Sacco Society, K - Unity Sacco, Kenya Industrial Estate, Kenya Red Cross, Key Mfi, Kra, Kwft, Maisha Dtm, Metropolitan National Sacco Society, Middle East Bank, M-oriental, Ncba, Nic Tz, Opportunity Bank Ug Ltd, Paramount Bank, Prime Bank, Progressive Credit, Rafiki Dtm, Safaricom Sacco, Sanlam Investments - Pine Bridge, SCB, Scb Otss, Shoppers, Sidian Bank, Sisdo, Sot Tea, Stegro Sacco, Speed Capital, Spire Bank, Springboard, Stanbic Bank, Transnational Bank, U & I DTM Ltd., Uba, Uwezo Dtm, WEFund, Umuthangua, Amana Bank, Finca, Imaan MFI Bank, Kilimanjaro Co Operative Bank, Maendeleo, mkombozi Commercial Bank, Mwanga Community Bank, Yetu Mf - Yosefo, Centenary Bank, Ebo Sacco Ltd, Exim Bank, Finca, Housing Finance Bank, MSC, Pride Microfinance, Tropical Bank, Ugafode, Amica Sacco (Murata)

Southern Africa

Botswana Savings Bank, SCB, Malawi Enterprise Dev. Fund Ltd (MEDF), Malawi Union of savings and credit (MUSCO), National Bank of Malawi, Century Banking Corporation, SBM, BancABC, FINCA, FMC Financial Services, Getbucks, Public Service Microfinance, SCB, BancABC, Getbucks, HOMELINK, LION MFB, Microplan Financial Services Pvt Ltd (FBC), SCB.

Western Africa

Credit du Sahel, Express Exchange Plc, Unity Cooperative (UNICS), SCB, Republic Investments GH Ltd (HFC), SCB, FINCA, First City Monument Bank - FCMB, FUSE MF, LAPO

Rest of The World

FINCA, Liberty Commercial Bank, Opportunity Bank Plc., Darfur Apex, National Wide Micro Bank



Your 360° Financial Technology Partner

Company Data and Contact

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