



OPENCBS

Adaptive open source technology
for financial inclusion

opencbs.com

Opportunity

Half of the world is unbanked
Lack of affordable technology

We propose an alternative: low cost, agile, Open Source

Social Impact

- OpenCBS Core Banking increases transparency and efficiency
- Standard version is unlimited and available for free
- No lock-in, our clients are partners

Today

- 20 paying clients
- 160 free users
- We've already impacted the lives of 400,000 entrepreneurs
- 21 employees with IT/financial sector experience

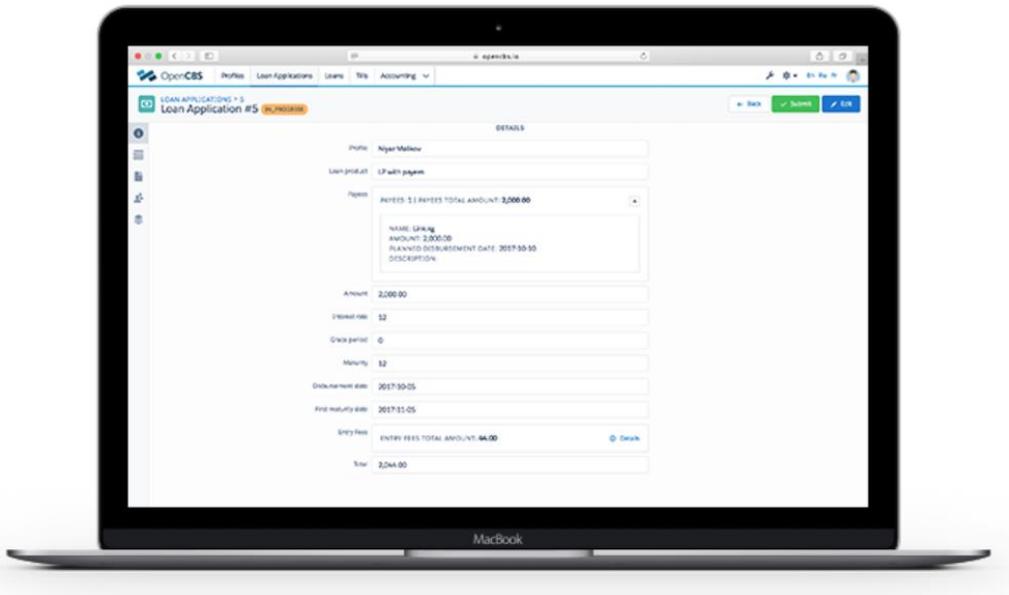


Business Model

- B2B relationships with microfinance institutions, credit companies and banks
- Free solution but potential monetisation of free users
- We charge for customisation
- We charge for support and maintenance
- Low cost base in Bishkek, Kyrgyzstan, clients all over the world



Core banking – Cloud or Desktop solution



- Credit companies
- Microfinance institutions
- Digital lenders
- Small Banks < \$500M assets

Loan origination – loan application and approval workflow digitization

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Home Tasks Profiles Applications

PROFILES Recent Profile List [+ Add profile](#)

#	FULL NAME	PHONE	EMAIL	DATE CREATED	GENDER	TASKS	ACTION
1	Noah Robinson	(602)-654-4432	noah.robinson68@example.com	Feb 8, 2017	MALE	+ Create Application	
2	Tara Rivera	(429)-358-1119	tara.rivera35@example.com	Feb 8, 2017	FEMALE	+ Create Application	
3	Kristin Scott	(656)-178-2013	kristin.scott58@example.com	Feb 8, 2017	FEMALE	+ Create Application	
4	Aizada Ismailova	+996555953434	aizada@opencbs.com	Feb 14, 2017	FEMALE	+ Create Application	
5	John Duglas	09996986876	john.duglas@gmail.com	Mar 9, 2017	MALE	+ Create Application	
6	John Doe	0078792695426	john.doe@gmail.com	Mar 9, 2017	MALE	+ Create Application	
7	John Doe	009996658757	jogn@gmail.com	Mar 9, 2017	MALE	+ Create Application	

Tablet application – onsite eKYC, appraisal and collection of Social Performance Indicators



Months where expenses occur

Food

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
500	500	500	500	500	500	500	500	500	500	500	500
6000											

School expenses and schooling

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
400				400				400			
1200											

Input for farm/agri-related livelihood or for animal raising or any other

BACK NEXT

2016

Reached break even and expanded team

Completed Loan Origination, Tablet Application and Accounting Module

2017

Open office in Hong Kong to target Greater China

Complete cloud version, CRM and HR Management modules

2018

Open office in Africa closer to our clients

Islamic Banking, Regulatory reporting, OpenCBS for Fund Managers

OpenCBS Limited
Unit 1109, 11/F Kowloon Centre
33 Ashley Road Tsimshatsui,
HONG KONG

contact@opencbs.com