

EMN Peer-to-Peer

Visiting Organisation	Hosting Organisation
Date of the event: October 10th-12th 2023	
Name: Adie	Name: NOA
Country: France	Country: Albania
Names and emails of people involved: <ol style="list-style-type: none"> 1. Laure Coussirat-Coustère – lcoussiratcoustere@adie.org 2. Mathieu Henault – mhenault@adie.org 3. Nagib Guerza – nguerza@adie.org 4. Waleed Sheikh – wsheikh@adie.org 5. Frank Bokobza – fbokobza@adie.org 	Names and emails of people involved: <ol style="list-style-type: none"> 1. Herjola Spahiu- CEO hspahiu@noafin.al 2. Tonin Lleshi - Information technology Director 3. Akil Kraja – consultant 4. Ervin Gogaj -Operations and Projects Director 5. Mirlinda Korkuti - Innovations and Business Projects Director 6. Armand Koka - branch manager
Objectives of your visit: ((please answer why your organisation wants to visit the host and how this relates to your organisations situation/plans/strategy))	
We wanted to observe the digital tools of NOA and how it serves their client driven strategy	

Background of the meeting and the visiting delegation: (consider why you wanted to talk to the hosts & what you wanted to learn – 1-2 paragraphs)

NOA, such as Adie, has developed a digital strategy to better serve its clients. They are not digital native as an MFI, and they succeeded at targeting vulnerable people, and activities (such as farming) that are not the most capable to handle digital tools. It thus interested Adie to see how NOA manages digital tools as enabling tools, and how far they can go with digital processes

In the meantime, understanding the overall model of an MFI : not just MIS but also HR organisation, business model, marketing tools, financial and non-financial products proposed to the clients, processes to manage risk, to disburse, and recover loans etc. was also a focus of the visit

Lessons learnt during the visit:

You have access to a very detailed report in annex – the list below is a synthesis of the main takeaways

- Distribution :
 - we observed in particular the way NOA works with a network of Business partners, addressing leads thank to a “front” system connected to NOA’s CRM
 - we also were very interested by the way they manage to “approve” leads in their CRM, with a phase of qualification that enables them to have a clear base of useful leads to follow
 - we were impressed by the interconnection of NOA’s CRM with all social networks message tools (WhatsApp, Instagram, Facebook, etc.)
- Processes
 - We observed how fluid the process is, and how loan officers focus on the speed of the process (some products can be approved and disbursed within 24 hours)
 - We observed their rules on guaranteeing the loans (possibility for a guarantee on assets, co-signers, guarantee with a deposit, etc.)
 - We saw how the automatic access to e-Albania (to check identity and taxes payment) and the national credit bureau was essential for the process to be quick
 - We learned about the role of the national team of underwriters in the decision process
- Clients
 - We were interested in NOA ‘s technique to assess the risk on loans for farmers (with an “expert system” helping loan officers to set their financial calculations for expected productivity and turnover on sectorial information)
 - We also observed the way Noa assesses the risk for “self-declared clients” whether for professional loans or individual loans
- Digital tools
 - We had a comprehensive presentation of NOA’s homemade CRM, very much adapted to their workflows. In their daily work, loan officers only use one tool, the CRM
 - We learned that they implemented all the rules of their credit manual within the MIS, so it eases the work of loan officers and the onboarding of new loan officers.
 - We observed how their IT team is organised compared to Adie’s team and were very interested by the position of the person responsible for all data extractions from the MIS

Adaptation of some key lessons to your own organisation (do you plan to adapt any thing you learnt in your own organisation):

- All the observations above are a source of inspiration, and except if we have legal or digital barriers, we are interested to develop new ways of doing, based on NOA's knowledges
 - See how we can improve the way we serve "self-declared clients"
 - See how we can ease and speed up our process
 - See if we can improve the way we manage risk assessment (process and organisation)
 - Invent new possibilities of managing collaterals
 - Improve the inter-connexion of CRM with Meta social medias
 - Consider building a Business Partner network
 - Study how we can embed credit manual rules in the MIS directly

Please rate the following statements by circling the appropriate number:

1= No, not at all	2= Not really	3= Neutral	4= Yes, somewhat	5= Yes, absolutely
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•Did the event match your needs?

1 2 3 4 **5**

Additional comments: fully, we were really impressed by NoA's work and will begin a strategical reflexion for the years to come.

•Did you feel supported by EMN in identifying expertise and facilitating the event?

1 2 3 4 **5**

Additional comments: totally supported.

• Did you gain relevant knowledge and information?

1 2 3 4 **5**

Additional comments:

• Will you apply the information from this event in your work?

1 2 3 4 **5**

Additional comments:

Which topics interest you the most for future events?

Adie would like to work on the loan officers' productivity and would like to visit MFIs with a commercial aspects to learn from their practices.

On which topics could you host a visiting MFI?

Adie is hosting FAER in March on Green Transition and targeting new clients (women, ethnic minorities ...)