Η Τεχνολογία στην Υπηρεσία της Ανάπτυξης στην Αφρική

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Director, Banking
Enterprise Solutions Sector

HELLENIC AFRICAN CHAMBER OF COMMERCE
Technical Chamber of Greece (TEE-TCG)
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Identity & Characteristics

A leading European IT Solutions & Services company.

Established in 1996 in Luxembourg, now located in 16 countries.

With an outstanding record of providing IT solutions to Governments, Public Organizations and Private Enterprises that covers more than 70 countries around the globe.

A key player in E.U. Institutions and Agencies for 20 years.

Prestigious track record for the successful delivery of complex projects.

Customer-oriented culture.

Strong brand name in vertical markets.

Combining technical expertise with a deep understanding of business.

Brainware is our most valuable asset
Locations

Headquarters
Luxembourg (LU)

Competence Centers & Dev. Centers
- Athens (GR)
- Thessaloniki (GR)
- Amman (JO)*
- Bucharest (RO)
- Brussels (BE)
- Copenhagen (DK)

Offices
- Boston (US)
- Chisinau (MD)
- London (UK)
- Sofia (BG)
- Manila (PH)**
- Rabat (MAR)
- Nicosia (CY)
- Ramallah (Pa)**
- Ras al-Khaimah (UAE)
- Kenya (KE)
- Sana'a (YE)**

* under UAE  ** under JO
Development Drivers

Our market approach

• Strong industry focus.
• Deep business know-how in specific vertical domains.
• Standardized solutions and/or own products in key areas.

Our achievements

• Leaders in selected focus areas.
• Strong players with extensive portfolio in our priority markets.
• Ensuring maximum value from IT investments for our clients.
Drivers for development

Transportation
• Because connectivity defines modern prosperity, and because Africa will not be able to build roads fast enough to manage its growth, the continent will be the first to adopt cargo drones at massive scale.

Banking
• In Sub-Saharan Africa 80% of the adults population resulting to 326m is unbanked (McKinsey -2010)

• Cooperative Banks and MFIs are very popular in Africa. (As example in Kenya exist more than 2000.)
Transportation as an important Development Driver

Droneports

Because connectivity defines modern prosperity, and because Africa will not be able to build roads fast enough to manage its growth, the continent will be the first to adopt cargo drones at massive scale.

Since drones need somewhere to land, soon we will see the first concepts for droneports out of Africa.
M-PESA

**M-Pesa** (M for mobile, pesa is Swahili for money) is a mobile phone-based money transfer, financing and microfinancing service, launched in 2007 by Vodafone for Safaricom and Vodacom, the largest mobile network operators in Kenya and Tanzania. It has since expanded to Afghanistan, South Africa, India and in 2014 to Romania and in 2015 to Albania. M-Pesa allows users to deposit, withdraw, transfer money and pay for goods and services (Lipa na M-Pesa) easily with a mobile device.

**42% of Kenya GDP Transacted on M-pesa**

**March 2014**

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Mobile Money Customers</td>
<td>12,5 m</td>
</tr>
<tr>
<td>Mobile Money Transactions in Volume</td>
<td>73,9 m</td>
</tr>
<tr>
<td>Mobile Money Transactions in Value</td>
<td>192,6 bn Kshs / ~2 bn $</td>
</tr>
<tr>
<td>Adults accessing Financial Services</td>
<td>~66,7 % of population</td>
</tr>
</tbody>
</table>
Konza Techno City

Is a project that is being marketed by the Kenyan government through Kenya ICT Board. It is dubbed "where African silicon savannah begins".

The park is set to host business process outsourcing (BPO) ventures, a science park, a convention centre, shopping malls, hotels, international schools, and health facility project was allowed by the Parliament Account Committee and endorsed by the Kenyan Government.

The city will be located in Makueni County.

It will be built in 5000 acres of land 64 km south of Nairobi.

The project is estimated to cost Kshs 1.2 trillion (approx US$14.5b). The project is marketed as key driver of Kenya Vision 2030.
Expansion Focus: East Africa
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- **ETHIOPIA** (Adis Ababa, 91.000.000 inhabitants)
- **UGANDA** (Kampala, 35.000.000 inhabitants)
- **KENYA** (Nairobi, 43.000.000 inhabitants)
- **RWANDA** (Kigali, 12.000.000 inhabitants)
- **TANZANIA** (Dodoma, 45.000.000 Inhabitants)
- **ZAMBIA** (Lusaka, 14.000.000 inhabitants)
Why East Africa

- Politically and Socially Stable
- Sustainable Economic Growth
- Highly-educated Human Resources in the targeted business domains
- Growth in Telecommunications and Financial Activity contributing to about 60% of GDP
- Investments in Banking and e-Government with increasingly close supervision by Central Banks and Regulatory Bodies
- Banking domain in targeted countries includes more than 200 Commercial Banks and Financial Institutions. More than 6,000 SACCOS and Micro-Finance Banks
- English as a common language
- Same time zone
- Straight-forward travelling and living arrangements (visa, accommodation etc)
Challenges

• Educated Human Resources with defined expectations
• Advanced in specific technologies widely used (Mobile Fund Transfers/M-Pesa)
• Living standards higher than expected
• Local presence is a must for market share acquisition -
  INTRASOFT International has already established a Subsidiary in Nairobi, Kenya as a center of its East Africa activities
• Network of local partners is required for securing final outcome and day after - Partnerships already established, more partners under evaluation
• International PM and QA Best Practices already adopted
• High competition - All International vendors are present
• Focused & thorough scheduling required due to long flights
Targeting the Public Sector Market

Solid Business strategy & proposition

• Strategic focus on certain business domains: Taxation, Customs, Social Security, Healthcare Insurance, Justice, e-Procurement /Gateway

• Promote repeatable & customizable solutions (own, 3rd party or mixed) - not from scratch development in each new project

• Build local partnerships, securing delivery final outcome & day-after
Targeting the Public Sector Market

Reviewing the 3-year “success book”

- 2 contracts in Tax Risk Analysis (Morocco, Kenya)
- 2 contracts in Social Security (Kenya)
- 1 contract in Tax (Mozambique)
- 1 contract in e-Government Services Portal (Kenya)
- More than 30 proposals submitted
Targeting the Banking Sector Market

Solid Business strategy & proposition

• Strategic focus on certain business domains: Core Banking, Internet Banking, Mobile Banking, Agency Banking, ATMs & Card Management

• Focus on Commercial Banks, SACCOS, Micro-Finance Institutions, National Clearing Houses

• Promote own Banking Products and “Best-of-Breed” 3rd Party Products

• Build local partnerships, securing business expansion, delivery & day-after
Targeting the Banking Sector Market

Reviewing the 4-year “success book”

- 1 project for the implementation of the ZECHL (Zambian Electronic Clearing House Limited) (Zambia)
- 1 delivered project in production for a Commercial Bank in Kenya (Core Banking, ERP and CRM)
- 2 projects with Commercial Banks in Core Banking, ERP and CRM (Uganda, Tanzania)
- 2 pilot installations in Micro Finance Institutions (Rwanda)
- Creation of a solid pipeline
Thank you for your attention

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