



Η Τεχνολογία στην Υπηρεσία της Ανάπτυξης στην Αφρική Technology in the Service of African Development

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*ΕΛΛΗΝΟ - ΑΦΡΙΚΑΝΙΚΟ ΕΠΙΜΕΛΗΤΗΡΙΟ ΕΜΠΟΡΙΟΥ & ΑΝΑΠΤΥΞΗΣ
ΤΕΧΝΙΚΟ ΕΠΙΜΕΛΗΤΗΡΙΟ ΕΛΛΑΔΟΣ/ΤΜΗΜΑ ΚΕΝΤΡΙΚΗΣ ΜΑΚΕΔΟΝΙΑΣ*

October 17th, 2018

Identity & Characteristics

A leading European **IT Solutions & Services** company.

Established in **1996** in **Luxembourg**, now located in **20 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



Professionals

+1.500



Nationalities

20



Highly-skilled

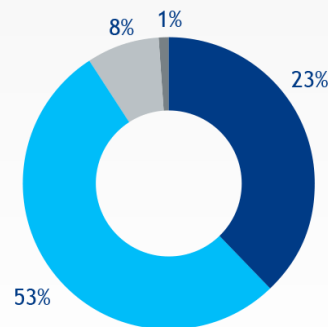


Results-driven

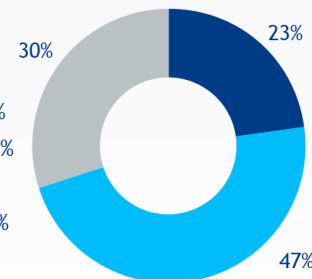


Diverse cultures with a shared international mentality

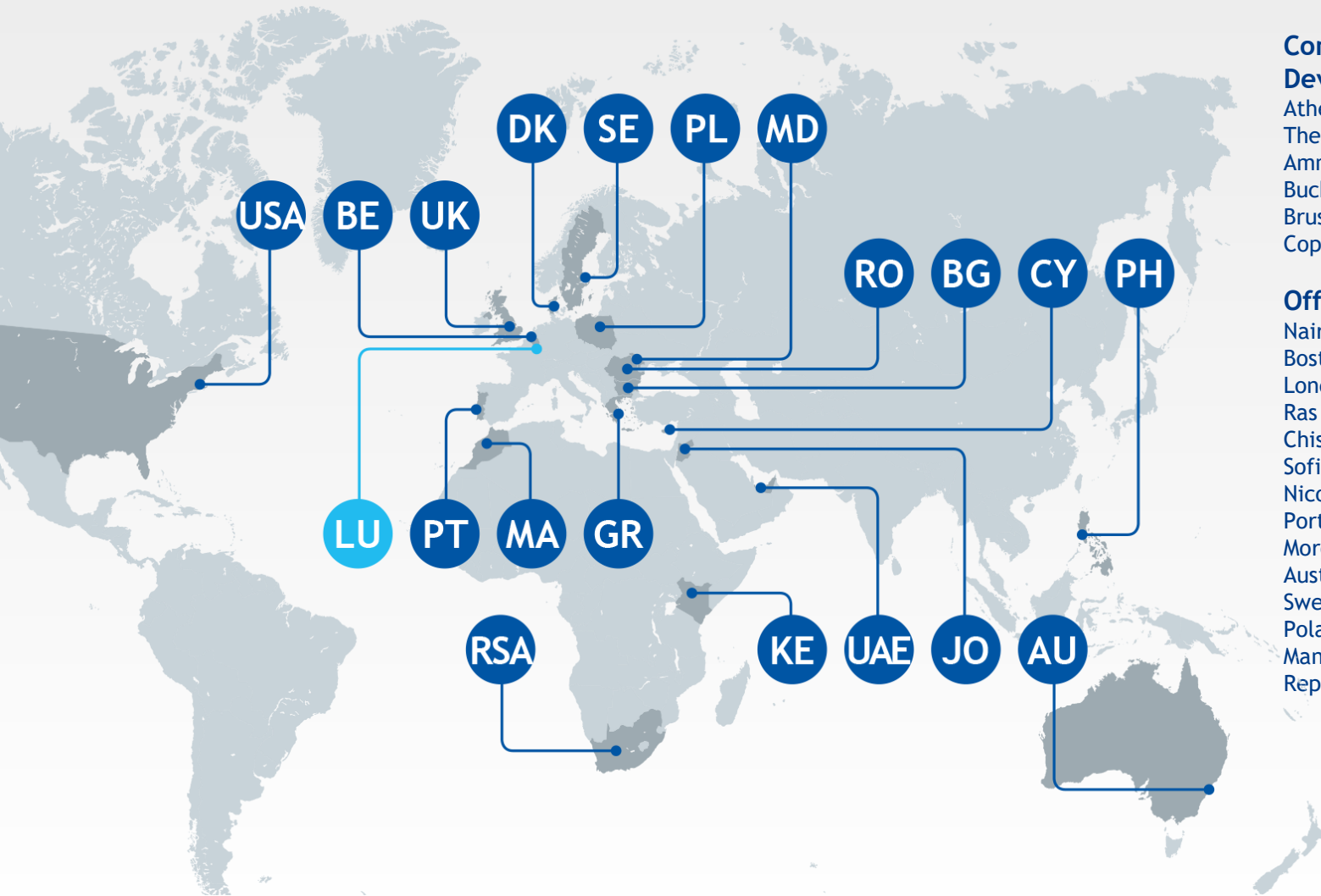
People



- W & N Europe 38%
- E & SE Europe 53%
- MEA Region 8%
- Other locations 1%



- M.Sc & Ph.D 23%
- University Graduates 47%
- Other Degrees 30%



Headquarters

Luxembourg (LU)

Competence & Development Centers

Athens (GR)
Thessaloniki (GR)
Amman (JO)
Bucharest (RO)
Brussels (BE)
Copenhagen (DK)

Offices

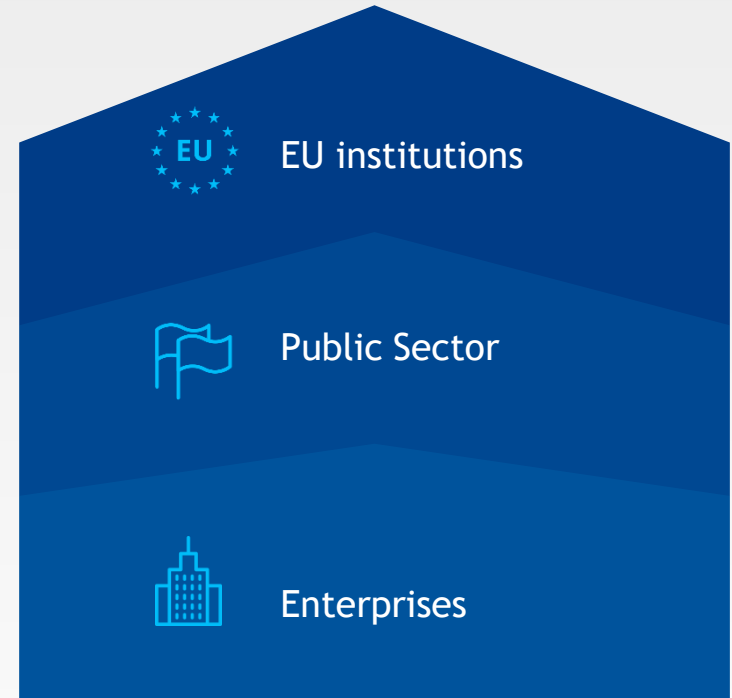
Nairobi (KE)
Boston (USA)
London (UK)
Ras al-Khaimah (UAE)
Chisinau (MD)
Sofia (BG)
Nicosia (CY)
Portugal (PT)
Morocco (MA)
Australia (AU)
Sweden (SE)
Poland (PL)
Manila (PH)
Republic of South Africa (RSA)

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.



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

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 5000.



Technology in Banking as an important Development Driver



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

By the numbers:

1.7 billion: the number of transactions processed over M-PESA between July 2016 and July 2017.

48.76%: the share of Kenya's GDP processed over M-PESA. That's about 3.6 trillion Kenyan shillings or 29 billion euros.

93%: the proportion of Kenyans with access to mobile payments.

120.000: M-PESA agents across Kenya, where Kenyans can exchange cash for virtual currency and vice versa.

2.000: the number of ATMs in Kenya, down from a peak of 3.000.

Silicon Savannah Kenya



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".

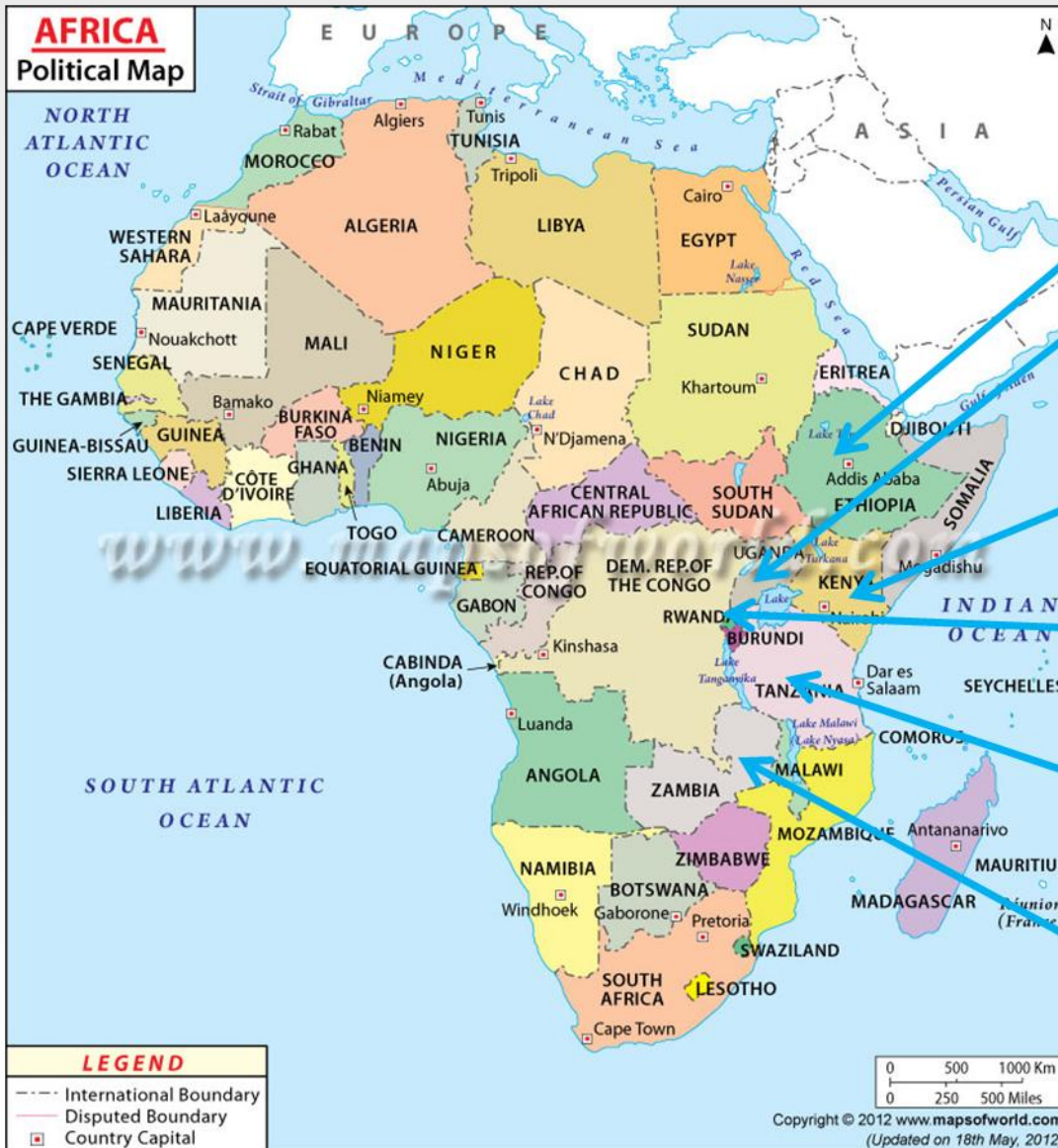
The park is set to host business process outsourcing (BPO) ventures, a science park, a convention centre, shopping malls, hotels, international schools, and health facility project was allowed by the Parliament Account Committee and endorsed by the Kenyan Government.

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



ETHIOPIA



(Adis Ababa, 91.000.000 inhabitants)

UGANDA



(Kampala, 35.000.000 inhabitants)

KENYA



(Nairobi, 43.000.00 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 10.000 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 and an Office in the Republic of South Africa

- 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

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

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

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

Reviewing the 4-year “success book”

- 1 delivered project for the implementation of the ZECHL (Zambian Electronic Clearing House Limited) in Zambia
- 1 delivered project in production for a Commercial Bank in Kenya (Core Banking, ERP and CRM)
- 2 delivered projects in production for Commercial Banks in Core Banking, ERP and CRM (Uganda, Tanzania)
- 2 upcoming projects (under contract negotiations) for SACCOs in Kenya
- 1 upcoming project (under contract negotiations) for a Banking Institution in Zambia
- 2 pilot installations in Micro Finance Institutions (Rwanda)
- Creation of a solid pipeline



Thank you for your attention

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