

Case Study

Investing in the future of aspiring businesses

Overview

Many Rivers Microfinance Limited (Many Rivers) is a not-for-profit organisation that supports aspiring business owners with microenterprise development and provides access to finance in order to see the potential of people and communities realised. Their vision is for an Australia in which all people have access to support and finance for commercial activities.

Many Rivers Microfinance provides support to clients who have good ideas by helping them start small businesses through creating business plans and accessing microfinance loans with the assistance of Field Officers. These Field Officers continue to provide support to the business owners as they establish and operate their businesses.

As of the 31st December 2013, Many Rivers has provided support to 429 businesses (including 376 new and 53 expanding) providing microfinance loans valued at \$2.5m. They have supported 501 business owners of whom 60% are Indigenous and 44% female-owned.

Business Challenge

Many Rivers clients face financial and social exclusion based upon factors such as leaving school before year 10, dependency upon welfare and living in remote Australia. The disadvantaged face greater difficulty in accessing finance and development support to start and expand microbusinesses.

With plans to grow operations and expand the national network of Field Officers from 14 to 40 by June 2015, Many Rivers sought a secure centralised customer data repository to standardise, manage and scale their client data. With a geographically dispersed client base, network connectivity was an issue. Data had to be accessible 'anytime' 'anywhere', therefore a system with offline capabilities was critical.

The microfinance loan application process was intensely manual. The ability to automatically generate and pre-populate data for loan applications from the database was paramount, as was the incorporation of assessment and approval workflows.

An 'Evaluative Framework' that measures the longitudinal economic and social impact of Many Rivers' work needed to be embedded within the client management system. To measure the outcomes of the Microenterprise Development service, a solution was needed to enable tracking and reporting functionality against the framework.



"Compass is our client management system that integrates our economic and social evaluation model, and provides automated workflow and document preparation. Avanade's agile development coupled with Accenture's delivery experience, utilising Microsoft CRM, delivered an outstanding result."

**John Burn, Chief Operating Officer
Many Rivers**

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Business Solution

Together Avanade and Accenture implemented a Microsoft Dynamics CRM System “Compass” with an integrated Microsoft SharePoint solution in August 2013. The system has enabled Many Rivers to capture and track the ‘Client Journey’. It delivers a centralised ‘Single Source of Truth’ client and business database leveraging the Data Model.

Results

The implementation of the Microsoft Dynamics CRM 2011 and Microsoft SharePoint 2013 solution provides Many Rivers with more complete information into how their work supports not only individuals, but also communities on their journey towards financial independence. The Compass system can deliver the following:

- Reduction in the amount of time Field Officers spend collecting and managing data in the Field;
 - Provide off-line data access when working in remote locations with the ability to synchronise changes with the central database at a later point;
 - Standardised data, improved quality and consistency of data across the geographically dispersed Field Officer base;
 - Increased efficiency of the Loan Application processes through automated & pre-populate document generation and on-line surveying;
 - Day-to-day processes and communications improvement through workflow automation;
 - ‘Real-time’ reporting;
 - The ability for users to integrate the database using ‘Self-Service’ reporting or integrated Microsoft Excel based Data Analytics;
 - Improved Field Officers efficiency by giving them more time in the field and enabling them to expand the number of small businesses they support; and
 - Integrate the client management system with the economic and social evaluation model, in both its design and implementation.
- Funding and allied organisation reporting requirements can be serviced

using ‘real-time’ data. Reports can be readily customised to meet specific funder requirements to evaluate outcomes in the communities/regions they fund. Customer data is managed more efficiently and is more accessible, enriched, timely and reliable than ever before.

The system is intuitive and can easily be adopted by end users. Liberated from manual loan documentation processes, Field Officers can now spend more time in remote communities across Australia, lending microbusiness development support where it is most needed.

“Corporate Citizenship is at the heart of everything we do at Accenture. When it comes to our people, the communities we serve, the environment or our efforts to foster and deliver high performance, we are constantly working to improve the lives of others by providing the Skills to Succeed.”

**Julie Long, Corporate Citizenship Lead
Accenture Australia**