



OPPORTUNITIES
NOW **MYANMAR**



KYAT MANAGER

MATT WALLACE – EXECUTIVE DIRECTOR

@ONOWMyanmar #KyatManager

Mimi

- from Rakhine State, Western Myanmar
- Started a business selling fashionable clothing to youth



ONOW helped design, research and test



ONOW provided startup capital and mentoring at the beginning, when her business was vulnerable to shock.



ONOW supports youth in entrepreneurship

- 120 businesses incubated, launched, expanded
- 250+ Myanmar people trained

80% of jobs
in Myanmar
created in
these types
of small
businesses.

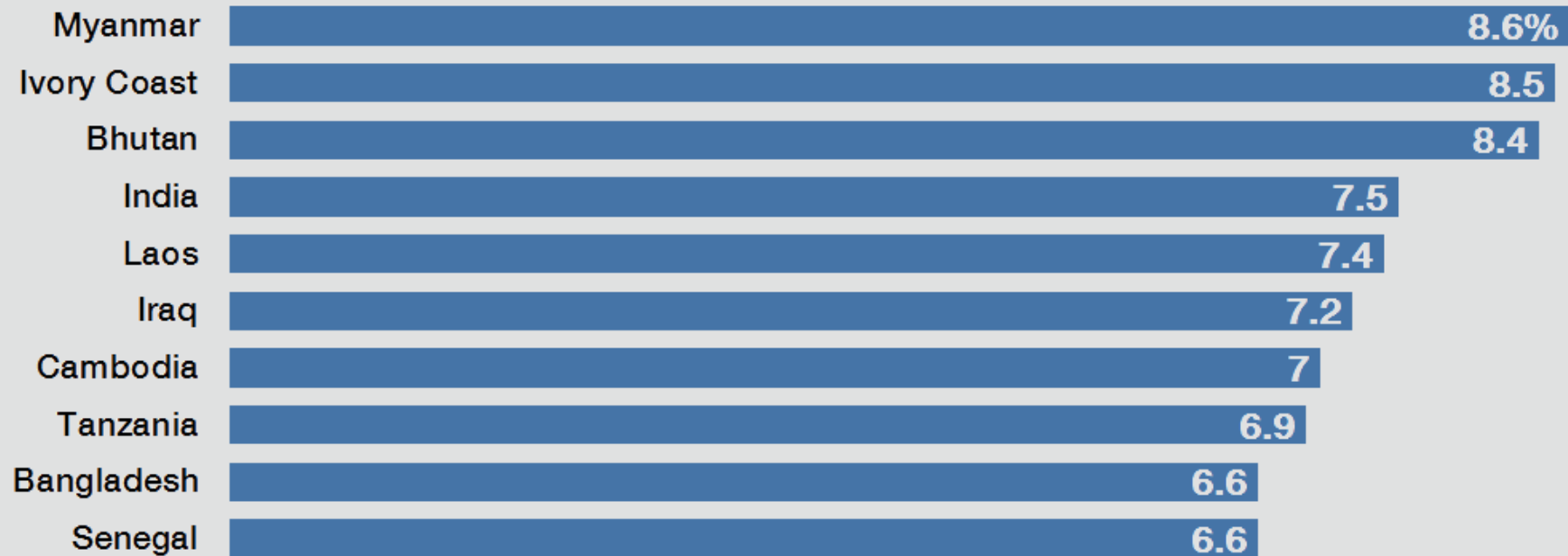
Yet, no
industry
data exists



Myanmar is growing rapidly.
Small business sector could grow rapidly as well.

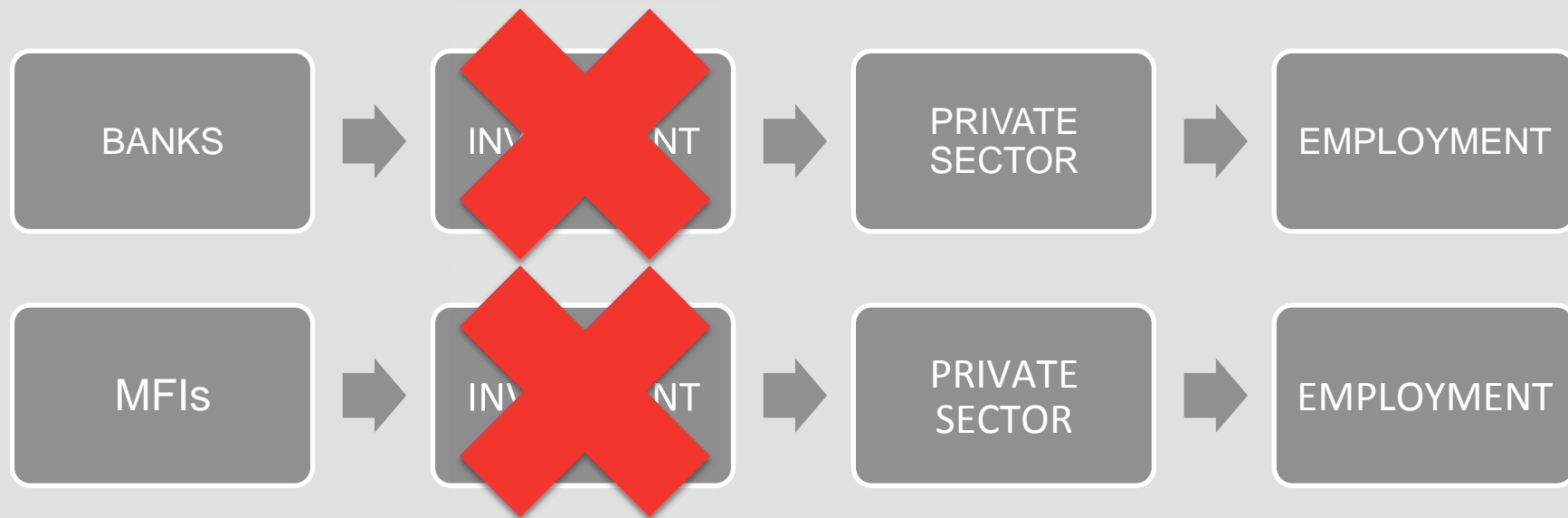
These are the world's fastest growing economies

Projected percentage real GDP growth, 2016



Source: IMF World Economic Outlook April 2016

Lack of Data holds banking sector back from understanding creditworthiness.



Lack of reliable statements of financial health make them hesitant to lend.

ONOW analyzes financial records, but...

- The process is slow
- And not very helpful



Most small business owners gather financial records
But, the records aren't useful, because...

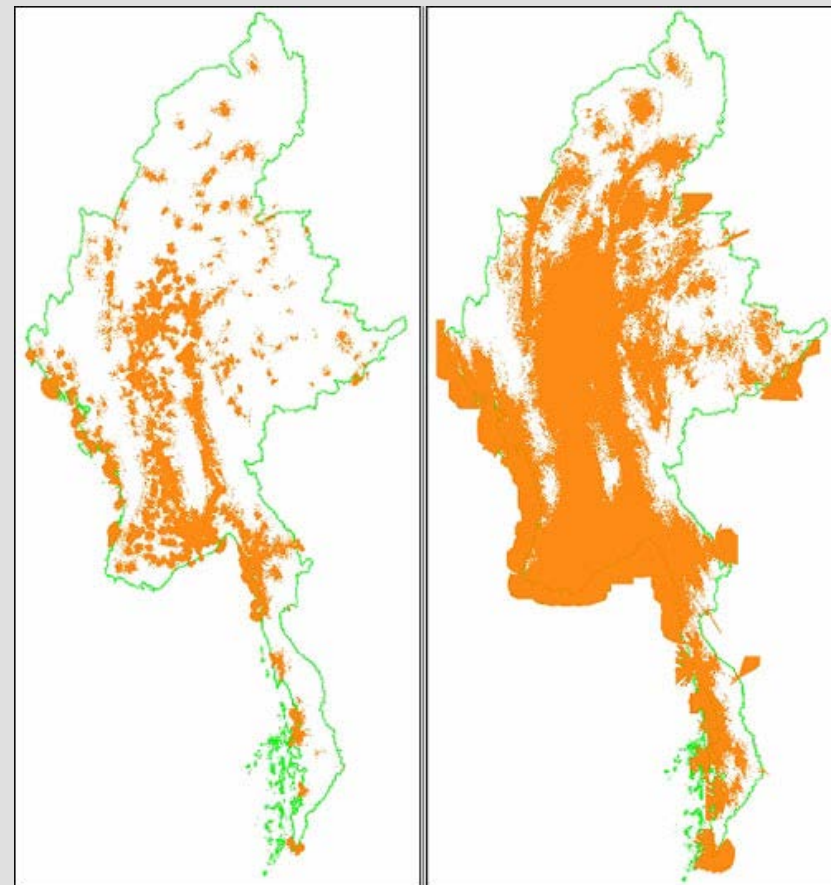
- Can't visualize what it means
- Just trust the cash in their pocket, but this is dangerous because...
 - Large lump sums in the future
 - Emergencies
 - Missteps
 - External Shocks

...will threaten and destroy her business.

Rapid tech advance

Record smart
phone adoption
rates

Everyone has a
smartphone who
wants one



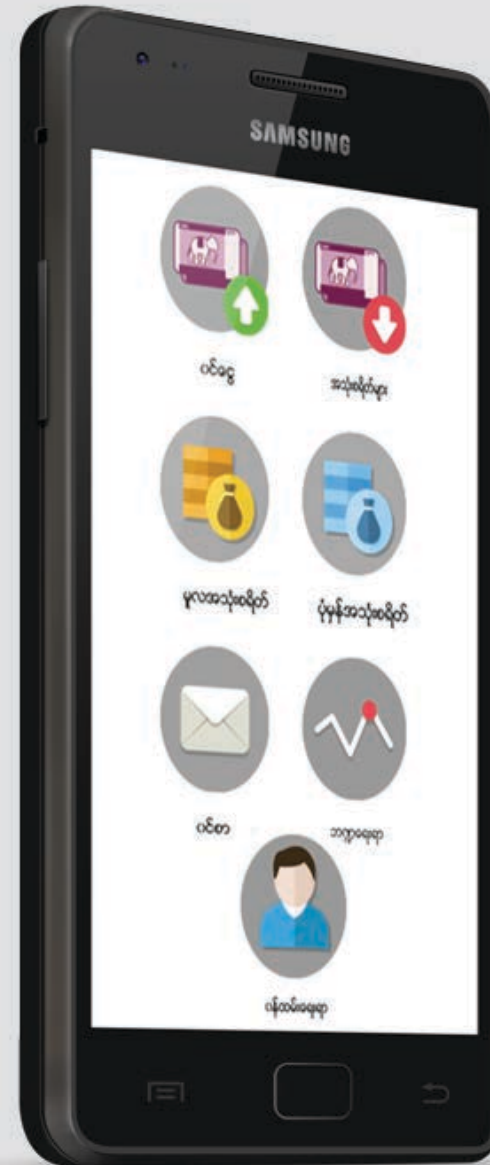
2014

2015

First Myanmar Language financial management app



KYAT MANAGER



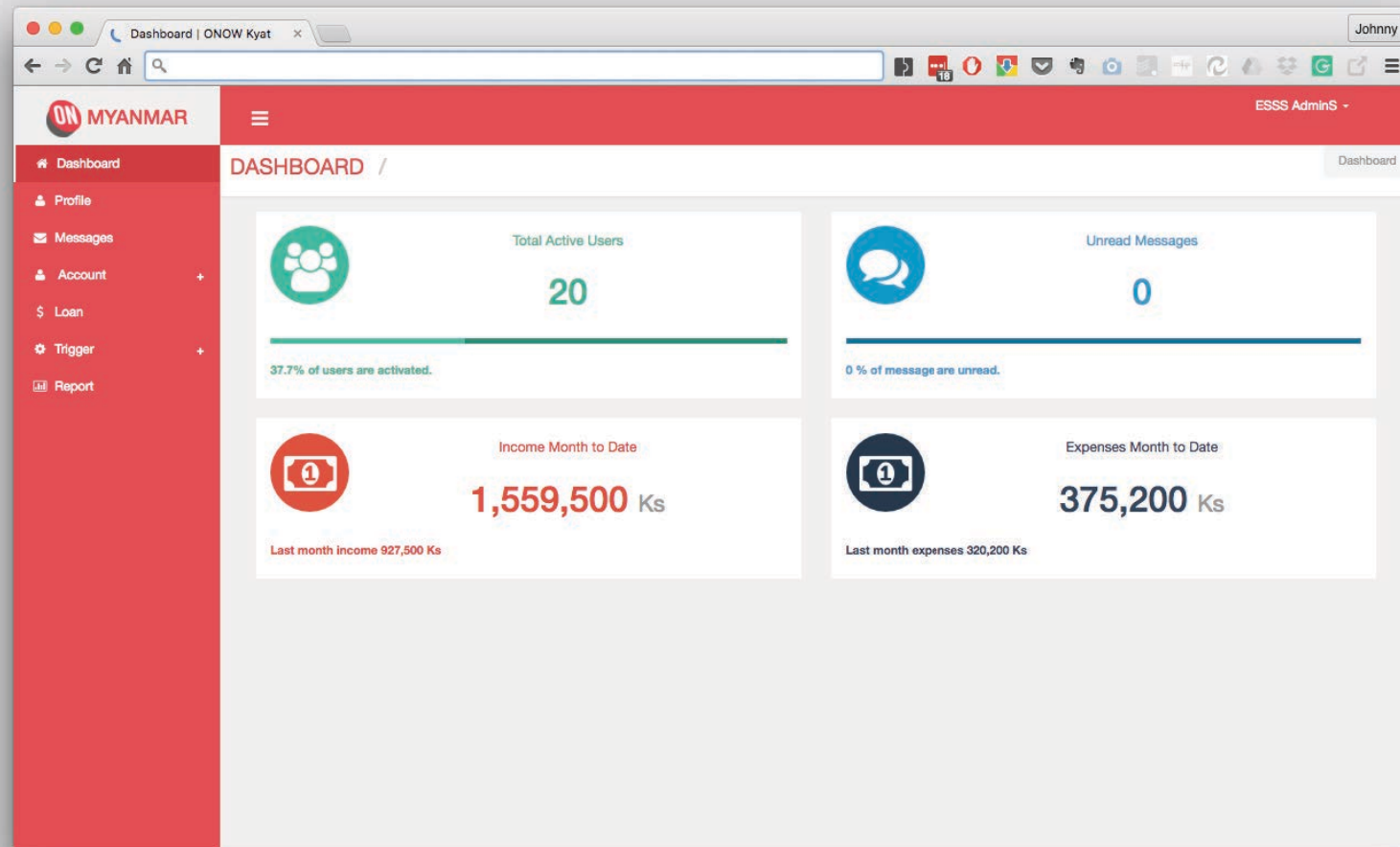
Primary bookkeeping tool

- enter revenues and expenses
- See cash flow for past 6 months



Info syncs with our central database

- Provides insight into activities of the business



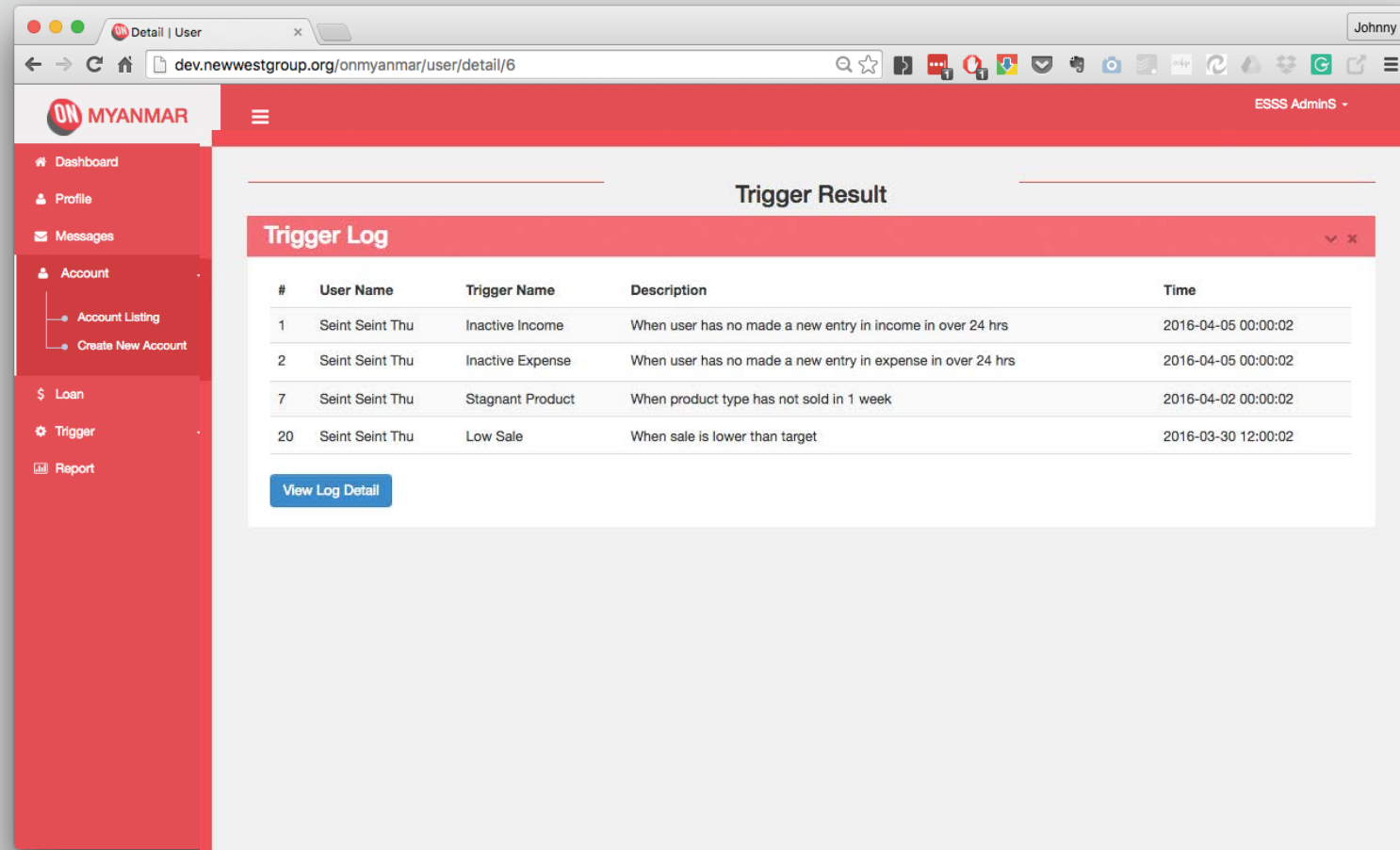
Including cash flows in real time on granular level

The screenshot displays a web application interface for user and loan management. The browser address bar shows the URL `dev.newwestgroup.org/onmyanmar/user/detail/53`. The application header includes the logo for 'ON MYANMAR' and the user name 'Johnny'. The left sidebar contains navigation options: Dashboard, Profile, Messages, Account (with sub-options for Account Listing and Create New Account), Loan, Trigger, and Report. The main content area is titled 'USER / DETAIL' and features four panels: 'Account Detail', 'Loan Detail', 'Tools & Equipment', and 'Startup Budgets'. The 'Account Detail' panel shows fields for Firstname (Thet Su Su), Lastname (Nyein), NRC No (MM123456), Industry (Retail), Township (Thandwe), City (Thandwe), State (Rakhine), Class No (15A TDW), Phone (092424353), Phone Model (Huawei), Business Name (Grace), Business Description (Fashion shop), and Status (Active). The 'Loan Detail' panel shows fields for Fee Arrangement Type (Compound Interest), Opening Balance (500000), Interest Rate (2.5), No Of Year (1), Monthly Payment (48744), Service Fees (0), and First Payment Date (2016-02-01). Both panels include an 'Edit' button.

Account Detail	
Firstname	Thet Su Su
Lastname	Nyein
NRC No	MM123456
Industry	Retail
Township	Thandwe
City	Thandwe
State	Rakhine
Class No	15A TDW
Phone	092424353
Phone Model	Huawei
Business Name	Grace
Business Description	Fashion shop
Status	Active

Loan Detail	
Fee Arrangement Type	Compound Interest
Opening Balance	500000
Interest Rate	2.5
No Of Year	1
Monthly Payment	48744
Service Fees	0
First Payment Date	2016-02-01

Predefined financial triggers such as, low sales or large planned future expense...



The screenshot shows a web browser window with the URL `dev.newwestgroup.org/onmyanmar/user/detail/6`. The page features a red sidebar with navigation options: Dashboard, Profile, Messages, Account (with sub-items Account Listing and Create New Account), Loan, Trigger, and Report. The main content area is titled 'Trigger Result' and contains a 'Trigger Log' table. The table has columns for '#', 'User Name', 'Trigger Name', 'Description', and 'Time'. Below the table is a 'View Log Detail' button.

#	User Name	Trigger Name	Description	Time
1	Seint Seint Thu	Inactive Income	When user has no made a new entry in income in over 24 hrs	2016-04-05 00:00:02
2	Seint Seint Thu	Inactive Expense	When user has no made a new entry in expense in over 24 hrs	2016-04-05 00:00:02
7	Seint Seint Thu	Stagnant Product	When product type has not sold in 1 week	2016-04-02 00:00:02
20	Seint Seint Thu	Low Sale	When sale is lower than target	2016-03-30 12:00:02

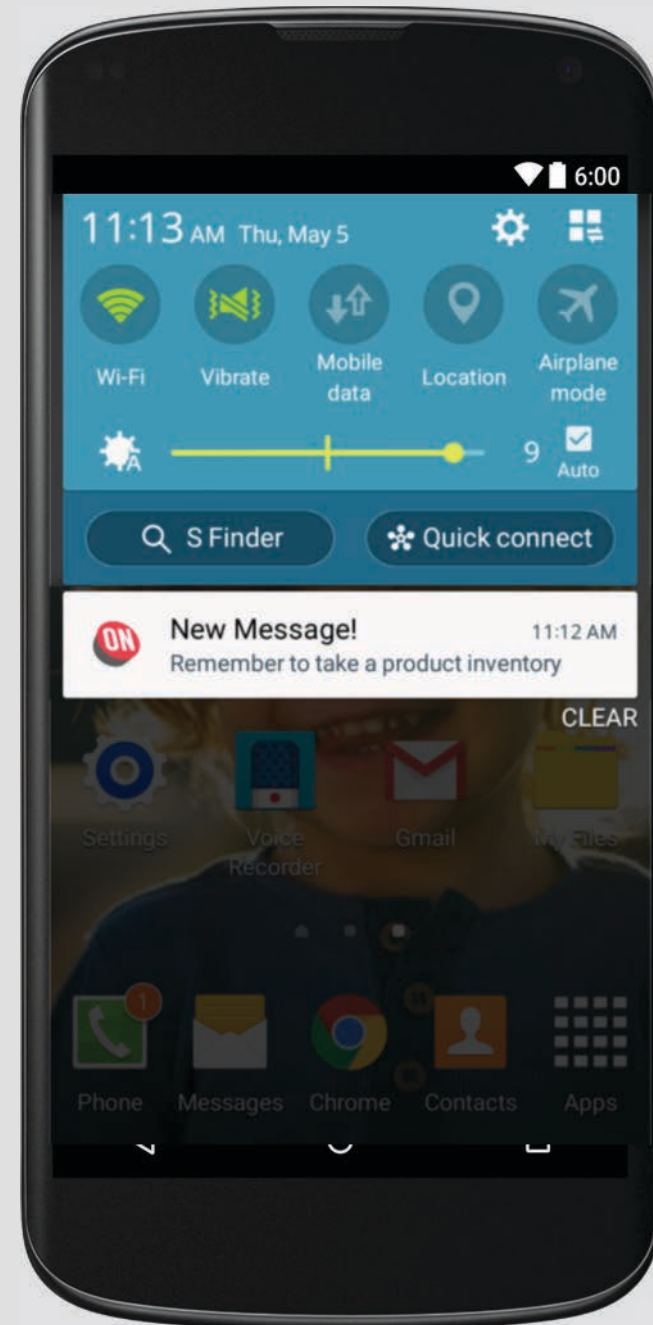
Red-flag notifications

- Alert Mimi and ONOW of potential issues

Financial analysis becomes streamlined and scalable to thousands of entrepreneurs

Real-time data allows responsive support to

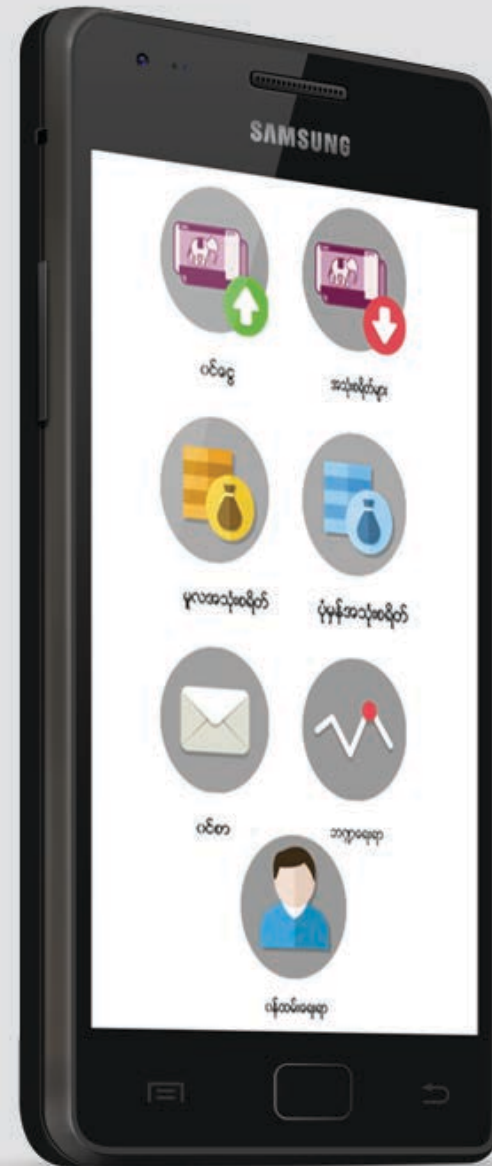
- lessen internal missteps
- prepare for external shocks



Mimi can see troughs. And ONOW can be responsive with support.



KYAT MANAGER



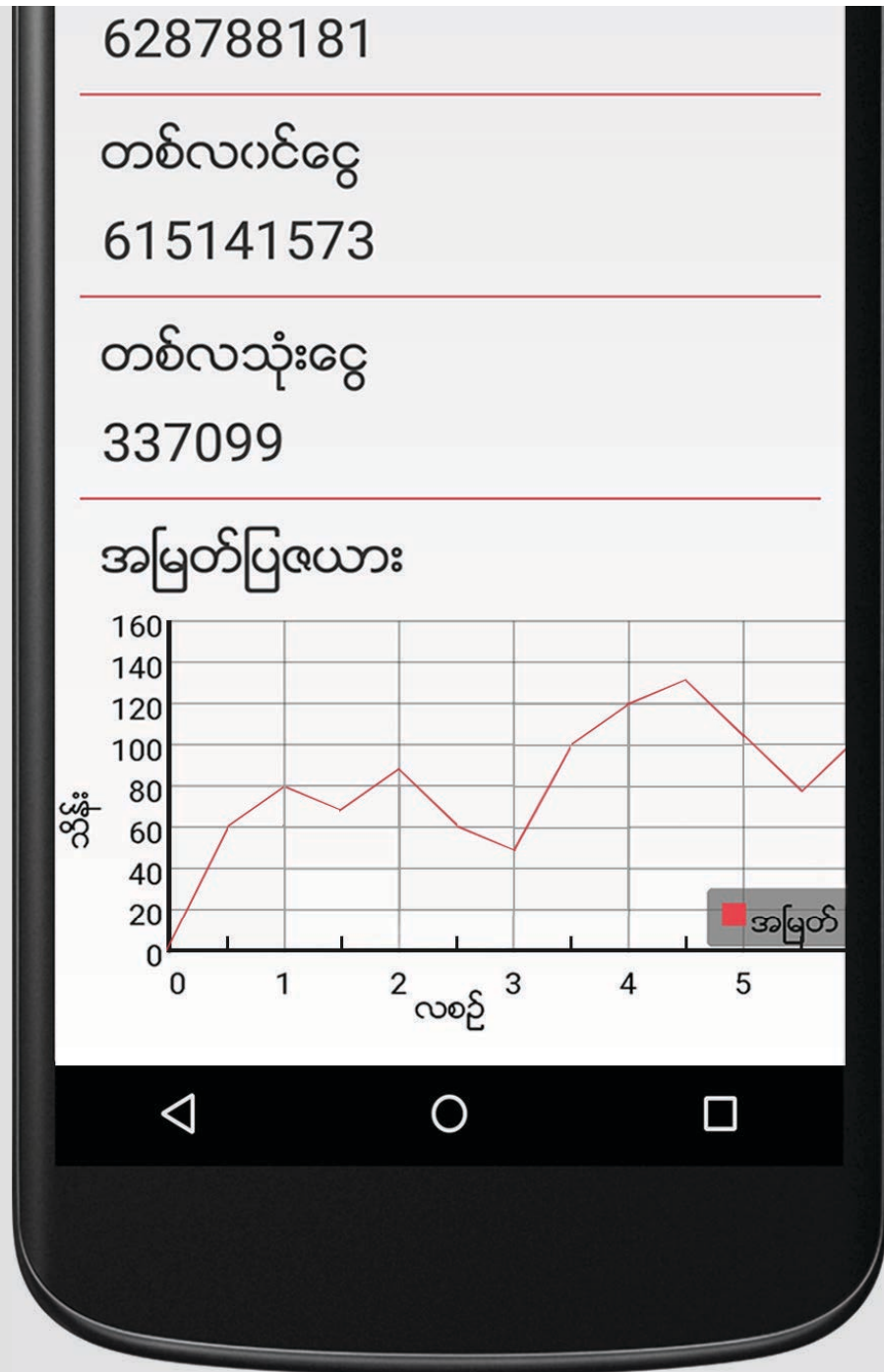
Mentors increase survival rates of new businesses

Kyat Manager allows us to mentor better.



Valleys and ridges reveal coming problems.

No other finance technology localized to Myanmar small business owner in this way.



INFORMED BUSINESS SUPPORT

**Risk Mitigation for
Microfinance Institutions**

ON-DEMAND SECTOR ANALYSIS

**Trends, challenges,
high-impact policies**

FINANCIAL HISTORY

Credit Indicators, Mobile
Money, Financial Inclusion

Mimi found a way to start, but shocks threaten her.
More understanding, and informed support...
...thriving ecosystem with increasing employment.





OPPORTUNITIES
NOW **MYANMAR**



KYAT MANAGER

@mattisawallace

@ONOWMyanmar

#KyatManager