



PLATFORM  
**PARTNER**  
BROCHURE



# Musoni System

Musoni is the leading digitalisation partner for microfinance institutions around the world: We help organisations improve their efficiency and extend their outreach through a variety of fintech solutions. These include a cloud banking system, digital field application, and Open APIs capabilities. We have over a decade of experience and now support 70+ organisations in 30 countries. We take pride in our hands-on and personalised approach, with local teams in the Netherlands, Kenya, and Myanmar.



**Award Winning**



**Per Client Pricing**



**Mobile Money Integration**



**Digital Field Application**

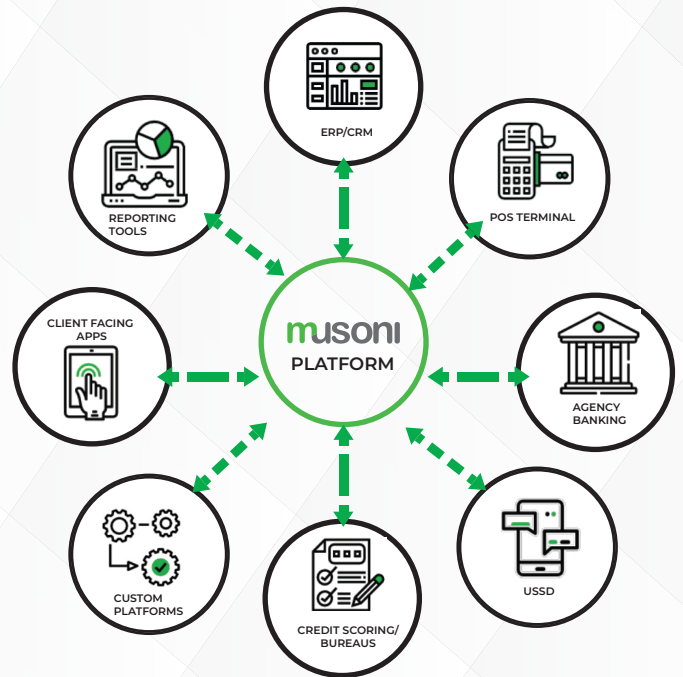


**Cloud Based**



**SMS Module**

## INTEGRATING WITH MUSONI



# LendXS

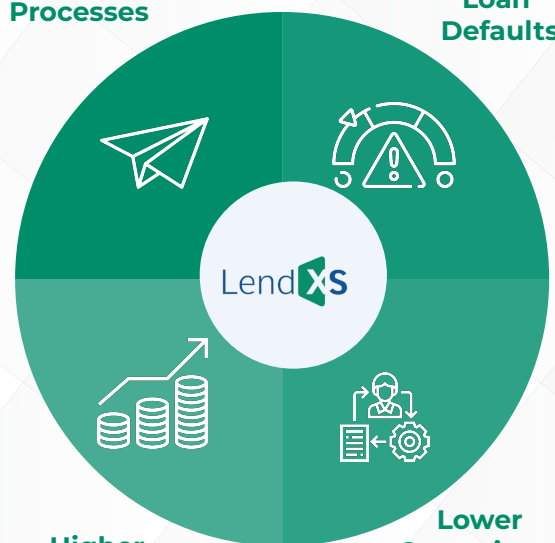
LendXS offers an integrated platform with a primary focus on cost-effective digital solutions for agricultural lending. It empowers financial institutions to promote eco-friendly farming practices and protect their financial interests. Through digitized credit workflows, it reduces paperwork, saves time, and lowers fraud risks.

The platform enables digital data collection, automated workflow management, and improved credit risk assessment, facilitating faster onboarding of new rural borrowers and enhancing relationships with existing clients. LendXS also improves loan decision-making with cash flow-driven credit scoring and loan monitoring, ultimately boosting lenders' profitability.

## Delivering tangible benefits for rural lenders

**Paperless Processes**

**Lower Loan Defaults**



**Higher Revenues**

**Lower Operational Cost**

## Technology solutions



**LendXS Collect**

Data collection app to obtain field, farmer and other data required by lender for loan origination



**LendXS Score**

Cash-flow-driven credit scoring tool resulting in better informed credit decisions and lower loan provisions



**LendXS Track**

Digitized workflows between front and back office to reduce credit turn around times and improve efficiency in loan origination



**LendXS Impact**

Dashboard that allows in real time to identify bottlenecks in loan origination and credit process to improve efficiency and reduce costs



**LendXS Climate**

Tool that assesses and quantifies the impact of climate risk factors on the production and crop yields of farmers and the impact on their cash flows and income

# Musoni & LendXS

The partnership between Musoni and LendXS addresses the historically high-risk nature of lending to smallholder farmers and rural borrowers. This risk arises from limited data and a lack of efficient affordability assessment tools. Musoni, a leading Software as a Service (SaaS) Core Banking System Provider, has teamed up with LendXS to streamline the onboarding of smallholder farmers and rural borrowers, reducing risk and operational costs.

This partnership introduces a custom credit scoring model tailored for assessing lending risk for smallholder farmers and rural micro, small, and medium-sized enterprises (MSMEs). By combining Musoni's data collection capabilities with LendXS's scoring algorithm, this collaboration offers a promising solution to a persistent challenge, facilitating increased financial support for those pivotal to the agricultural and rural sectors while bolstering the sustainability of lending institutions.

## SOLUTION

The LendXS credit score card is integrated with the Musoni loan application workflows, enabling users to collect the data needed to generate scores quickly and easily and either in online and offline mode.

The data fields and criteria for data collection are tailored to the lender's requirements. The scores generated focus on specific agri-value chains and equip the loan officers with an accurate and predictive cash flow analysis of the farmer.

## IMPACT

The partnership offers LendXS an additional distribution channel to Musoni's rural lending clients in more than 20 countries.

Through integration with the Musoni core banking system, clients can seamlessly and in real time obtain digital LendXS credit scores for their rural borrowers.

This will allow them to grow their rural loan portfolios at lower cost and risk and to improve rural financial inclusion.

## Case Study

Ugacof, a Ugandan coffee company, partners with Sucafina to maintain a sustainable Farm to Roaster coffee supply chain. They've enlisted Musoni as their core banking system provider to facilitate short-term loans for coffee purchases. Additionally, LendXS, integrated with Musoni, provides a credit scoring solution for loan applicants.

This collaboration empowers smallholder coffee farmers with vital financing, enabling them to invest in their farms, purchase pesticides, and enhance their harvesting methods. By leveraging advanced banking systems and digital tools, the project fosters a stronger connection between Ugacof and its farmers, helping them overcome financial challenges and thrive in the coffee industry.

We are proud to partner with Musoni System and LendXS on this digital smallholder lending project. The project fosters greater prosperity and resilience among Ugacof's farmers, improving their livelihoods and enabling them to meet the increasing demands of the coffee market while promoting sustainable practices.

**Joe Hage-Chahine,**  
Managing Director  
Ugacof



LendXS and Ugacof Teams



# **CONTACT US**

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