



*SystAlliance*



“**Develop a global partnership for development** through an open trading and financial system that is rule-based, predictable and non-discriminatory, including a commitment to good governance, development and poverty reduction—nationally and internationally.”

Millennium Development Goals #8,  
United Nations 2001

# Take a Step Towards an Evolving, Global Solution

SystAlliance aims at enhancing the quality and the reach of economic development initiatives by providing financial institutions and investment funds with evolving, flexible and easy-to-use systems. SystAlliance is a group of international companies, brought under one umbrella, to offer microfinance organizations affordable and trustworthy lending solutions anywhere in the world.

As we all know, the rapid growth of microfinance has created a need for structure and standards in processes, risk management and portfolio servicing. SystAlliance's Loan Management Suite provides lending organizations with all the tools required to service loans, investments and syndication. More importantly, the SystAlliance systems will help build trust in relationships with microfinance investment vehicles, international agencies and donors through features such as statement of accounts, statistics and customizable reporting.

## Benefit from the Broad Expertise of an Alliance

*The member organizations of SystAlliance provide clients with software solutions, professional services and data/system hosting facilities around the world.*

### **Software Solutions to Manage:**

- Consumer and commercial loans, mortgages and lines of credit
- Microfinance loans, including variable interest tranches, currencies and indexes (e.g. Euribor)
- Investments, term deposits and participation of investors in funds
- Syndication
- Accounting

### **Reporting Capabilities:**

- Statement of Account
- Statement of Debt
- Standard and customizable reports
- Forecast and cash flow analysis

### **Deployment Options:**

- Standalone computer (Windows, Mac, Linux)
- Client/Server (MS-SQL or Oracle)
- ASP (Application Service Provider) with system and database hosted at SystAlliance

# The SystAlliance Services

*SystAlliance members are grouped in two categories.*

### **SystAlliance Solutions:**

- Origination (*SystAlliance LOS system*)
- Servicing (*SystAlliance LMS system*)
- Accounting
- ASP modules

### **SystAlliance Services:**

- Implementation
- Consulting
- Project Management
- Training
- Phone, Internet and Remote Access hardware and software support



# Take Advantage of the ASP Option

*Enjoy the benefits of a loan management solution, without the up-front investments in hardware and software. Renting software instead of buying it may seem odd, but the story is very compelling, especially for small to medium-sized organizations.*

## Now think about these issues before buying software:

- Hardware and application expenses
- Necessary internal IT expense for supporting and upgrading hardware and software
- Space cost for housing hardware and IT resources
- Disaster recovery expense, generator, secure computer room, fire suppression system

Another issue is the reliability of the ASP provider. Because SystAlliance members have been established in the lending technology industry for two decades and are backed by substantial resources, reliability is never a question.

- **No installation is required** other than setting up a direct web link and a user account.
- **Maintenance & upgrades** are seamlessly handled by SystAlliance.
- **No need to hire technical staff.** SystAlliance hosts your server while ensuring your systems and databases are always up and running.
- **Backups** are automatically done daily and **high levels of security** are maintained by SystAlliance at all time.
- **Available anywhere, anytime** using the Internet. Perfect for an organization with consultants and offices all over the world.



## SystAlliance, a Partner Every Step of the Way

### The Dual Expertise:

SystAlliance implementation consultants are experts in both financial and technical fields. This allows them to understand both your business processes and how SystAlliance solutions can support your organization.

### Optimized Deployment:

Our consultants will thoroughly analyze your activities to determine the best configuration for the SystAlliance systems. They then create a test environment for a period of 3-6 months to test any custom development as well as to validate the calculation methods and the balances. Training is typically conducted with small groups, either on-site or through e-learning tools.

## Improve Your Efficiency & Control Your Budgets

*SystAlliance is a trustworthy partner for professional organizations who aim at establishing themselves as serious and dependable leaders dedicated to growing on solid foundations. We base our philosophy on ease-of-use, adaptability, member cooperation and integration to ensure that our systems meet your needs today, and for the years to come.*

**Simplicity:** Experience quick deployments, light implementations and never worry again about upgrades and technology issues.

**Evolution:** You grow, you change, you expand. Our lending systems will grow with you, with periodic updates, custom development and team commitment to learning and improving everything we do.

**Flexibility:** Customize your system with user-defined tables and labels to reflect your processes and terminology.

**Security:** SystAlliance has high standards when it comes to data protection and confidentiality and uses state-of-the-art hosting facilities, daily backups, firewalls, and full application audit trail.

**Affordable:** Switch from a standalone system, to a client-server environment, or to a hosted solution depending on your organizational needs and budgets. With the hosted ASP solution, pay only for the active users and the performing loans! This protects you against downturns and slow business times.

# Our Clients Are Our Best Success Stories

## **Desjardins - Canada**

With assets exceeding 150 billion (CAD\$) and an international presence, Desjardins is the most important cooperative bank in North America. Desjardins has been using SystAlliance systems for over 20 years to manage loans, mortgages, deposits and treasury activities.

## **Connective Capital (Formerly European Fund for Southeast Europe) - Germany**

Recently ranked as the world's largest microfinance investment vehicle (MIV), Connective Capital benefits from the flexibility of SystAlliance's LMS to manage the EFSE portfolio as well as several smaller microfinance funds. Ongoing development has enabled ConCap to expand beyond Eastern Europe and offer a broader range of loan products to microfinance institutions everywhere.

## **PlaNet Finance & PlaNIS - France**

PlaNet Finance is an international non-governmental organization (NGO) that aims to alleviate poverty worldwide through the development of microfinance. Based in Paris, PlaNet Finance is active in 60 countries and works with 220 microfinance institutions (MFI). The investment arm, PlaNIS, uses the SystAlliance LMS to manage its MFI loan portfolio.

## **Macquarie Financial - Canada**

Macquarie Financial, the Canadian subsidiary of the Macquarie Bank (Australia) provides Canadians with high ratio and conventional residential mortgages - exclusively through mortgage brokers. Macquarie Financial uses SystAlliance's LMS to manage daily transactions for tens of thousands of loans and trade on the secondary market to maximize cashflows.

## **The CUMIS Group Limited - Canada**

CUMIS partners with credit unions to deliver competitive insurance and financial solutions. Since 1996, the organization has been relying on SystAlliance's LOS (loan origination) to underwrite loans and insurance products. Today, CUMIS' assets are valued at 1.1 billion (CAD\$).



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