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| **Name of Firm** | MSC |
| **Office Location** | Nairobi, Kenya |
| **Name** | Edward O. Obiko |
| **Date of Birth** | 11th March, 1985 **Nationality** Kenyan |
| **Education**  | MSc. Telecommunications and Mobile Innovation, Strathmore University, Kenya, 2016BSc (Electronics), University of Nairobi, Kenya, 2010 |
| **Professional Associations** | Certified Professional, COMPTIA Internet Support, I-Net+, March 2006Certified Professional, COMPTIA Network Support (N+), June 2004Certified Professional, COMPTIA User Support (A+) May 21st 2004 |
| **Other Training** | MSC *Toolkits:* Market Insights for Innovation and Design (MI4ID), September 2016Effective Personal Management, Business Development and Professional PublicationCertificate for KIB Cash and Bank-Branch Operations, December 2013 Certificate for KIB Banking Fraud and Electronic Fraud Awareness, August 2012Diploma in Computer Programming, Fourth Dimension Computer College, Distinction, May 2006-September 2006Internet Support Specialist Course, Institute of Advanced Technology, Distinction, August 2005Network Support Specialist Course, Institute of Advanced Technology, Distinction, May 2004-June 2004User Support Professional Course, Institute of Advanced Technology, Distinction, August 2000 |
| **Countries of Work Experience** | Kenya, Liberia, India, Uganda, Zambia |
| **Languages** | English (proficient), Swahili (proficient) |

**Employment Record**

2017 -to date Manager, MSC*,* Africa

2015 -2016 Assistant Manager, MSC*,* Africa

2015 Product Development, Bank of Africa, Kenya

2012 - 2014 Cards and Multichannel Services, Bank of Africa, Kenya

2008 - 2012 Web Consultant, Barex Technology

**Relevant Work Experience**

**Global: Assessment of social protection and government-to-person’s payments**

DFS and G2P Expert. Direct digital benefit transfers to the poor, coupled with a well-designed social protection program, increases control over personal financial decisions and enhances prospects for poverty reduction and economic empowerment. There exist critical barriers at the level of social protection and government-to-person’s payments delivery. An understanding of such barriers will help optimizing payment delivery mechanisms to ensure social protection and government-to-persons payments reach the intended beneficiary and ultimately help promote financial inclusion. Responsible for assessment of the critical barriers that impede successful delivery of digital social protection and government-to-person’s payments to beneficiaries, and development of a framework to help stakeholders to streamline social protection and government-to-person’s payments digitization. Specific tasks included: conducting the assessment of social protection and government-to-persons payments models in the following countries: Kenya, Uganda, Tanzania, Nigeria, and Zambia in Sub Saharan Africa region, India, Indonesia, Pakistan, Bangladesh in South and South East Asia region, Colombia in Latin America, and Estonia in the European region; synthesizing findings to highlight best practices for delivery to cover: segments catered, targeting, delivery, training, efficacy (outcomes and costs), and value proposition for providers and beneficiaries; and identifying the critical elements and best practices to resolve key barriers for success of digital delivery of social protection and government-to-persons payments from an end-to-end perspective. The project identified the key components that are critical to supporting all elements of social protection and government-to-person’s payments delivery from an end-to-end perspective. Additionally, it identified the key barriers that impede successful payment delivery. These findings were used to create a review report that serves as a resource for key stakeholders in understanding both- how to digitize social protection and government-to-person’s payments delivery for financial inclusion and what resources will be required in order to do so. **(Bill and Melinda Gates Foundation, 2018-19)**

**Global: Assessment and review of pricing models for government-to-person payments**

DFS and G2P Expert. CGAP contracted MSC to develop pricing and remuneration mechanisms for the distribution of digital transfers. The objective of the study was to understand the different transfer models that can be adopted by a G2P program designer, the cost centers of the distribution model, the ways to reduce these costs while maximizing choice of provider for the recipients and help to cite cases of how different G2P programs facilitate cash transfers. Responsible for extensive analysis of different social protection schemes in both Asia and Africa, to understand current approaches to cash transfers, overseeing discussions between CGAP and the MSC team, to formulate a handy reference for G2P program designers. Specific tasks included: analyzing payments models to explore appropriate deployment models such as through single entity state-owned or public sector bank, through single entity commercial or private sector bank, through multi entity banks or Telco-financial models; developing incentive models to recommend different payment allocation methods; developing a pricing tool that would guide efforts of program designers in determining the distribution model to use; developing a dissemination strategy that included recommendations on how to package learnings and delivering the same to program designers. CGAP used insights from this assignment to draft the G2P 3.0 report that would advance digital G2P initiatives to provide choices to recipients in delivering G2P payments. **(CGAP, 2019)**

**Kenya: Capacity building on digital transformation for Inclusive Digital Future Summit**

DFS Expert. SPTF and the Smart Campaign hosted the Inclusive Digital Future: A Summit on Responsible Finance in Action in Nairobi to support microfinance institutions (MFIs) and banks to transform digitally to help them reduce operational costs, increase outreach and efficiency along with a better focus on client centric solutions. The objective of the assignment was to develop and deliver a curriculum for digital transformation for financial institutions on behalf of the Social Performance Task Force (SPTF) and the Smart Campaign. Responsible for developing the training course to include aspects of what digital transformation may mean to financial institutions, what strategic and operational options they have to implement digital financial services in their institutions, and then nuances of digital transformation such as the strategic planning, digital transformation of product, process, channel, and technology, risk management, and project and change management. Specific tasks included: reviewing of existing materials, extensive secondary research on topical areas, designing and developing the curriculum, and delivering a one-day workshop to financial service providers, regulators, investors, and DFS experts, capped off by field visits to leading Kenyan institutions engaged in digital transformation. **(SPTF and the Smart Campaign, 2019)**

**Nigeria: Agent banking and digital transformation for microfinance institution**

DFS expert. LAPO Microfinance Bank commissioned MSC to carry out training for their senior management and agent banking team on the need for digital transformation and how to implement it effectively. The objective of this training was to equip staff of LAPO Microfinance with an understanding of the opportunities and challenges of microfinance institutions in the digital age in order to transform LAPO to be competitive and sustainable. Specific tasks included development and delivery of training modules on financial inclusion, digital transformation strategy, developing product and processes, risk management in digital financial services and effective change management for digital services. LAPO MFI has since began actively managing digitization of their products, channels and service delivery. **(LAPO Microfinance Bank, 2019)**

**Zambia: Digital readiness assessment for government payments and biometric identity**

G2P Expert. Financial Sector Deepening Zambia contracted MSC to conduct a Digital Readiness Assessment (DRA) for digitization of government payments. The objective of the assignment was to conduct comprehensive assessment of government readiness for digital payments through reviewing policies and regulations to promote the adoption of digital G2P. Responsible for assessing existing G2P ecosystem and developing a set of actionable recommendations for G2P digitization, so that they act as a catalyst for financial inclusion in the country. Specific tasks included: assessing the as-is status and gaps of core elements of digitization such as identity, digital payment ecosystem and social scheme structures; collecting and analyzing data from a diverse set of stakeholders; conducting comprehensive desk research to understand the existing policies regulations, and guidelines that enable or inhibit the digitization drives; and presentation of the DRA reports to key stakeholders to prioritize solutions, create a digital transformation roadmap for the solutions, conducting workshops with various ministries in the Government of Zambia to develop an action plan on implementing a foundational biometric identity system. The DRA report helped the Government of Zambia identify actionable recommendations for digitized G2P payments, prioritize solutions, and create a digital transformation roadmap for the solutions. **(Government of the Republic of Zambia, funded by FSDA, 2019)**

**Zimbabwe: Market research and application review for digital agro-input procurement**

DFS Expert. EcoFarm, a subsidiary of Econet, wished to understand the demand for a mobile-accessed input procurement platform that would inform design, channels development, and marketing efforts. The objective of this assignment was to validate the value proposition and business case of the digital agro-input procurement platform to farmers, agro-dealers and suppliers in Zimbabwe. The platform would help farmers have affordable access to quality seed or the right variant, and in-turn produce sufficient yields to support their livelihoods and increase national food security. Specific tasks for the on-going study included: developing and implementing both qualitative (behavioral) and qualitative research plans; conducting the primary research; deriving informed insights, conducting technical application assessment and product design recommendations for the digital input procurement platform. The project anticipates to increase agricultural productivity for smallholder farmers in Zimbabwe through timely, efficient and effective digital agro-input procurement. **(EcoFarm, funded by IFC, 2018-19)**

**India: G2P Exposure visit for Government of Tanzania and Tanzania Social Action Fund (TASAF)**

G2P expert. MSC facilitated an exposure visit to India for various key public and private stakeholders from Tanzania. The objective was to facilitate the participants’ learning from various digital implementations of government programmes, social benefit payments and the India Stack. These stakeholders included officials from the Government of Tanzania, Bank of Tanzania, the Tanzania Social Action Fund (TASAF), Financial Sector Deepening Tanzania and other key private sector stakeholders. Responsible for developing workshop curricula and scheduling meetings for the delegation with the Reserve Bank of India (RBI), National Payment Corporation of India (NPCI), and other stakeholders in order to understand policy and regulatory role in fostering financial inclusion in the country. Specific tasks included: planning the overall exposure visits. They also attended field visits to witness and understand the practical implementation of digitized G2P programs for food, fertilizer and agent banking (business correspondence). The exposure visit enabled the participants to develop strategies and action plans to implement digital transformation in disbursement of social payments in Tanzania. **(MSC, 2018)**

**Kenya: Proof of Concept for Mobile Banking Platform for HFC Bank**

DFS Expert. The objective of the assignment was to carry out research using behavioral economics techniques in order to advise HFC’s design for mobile financial services that low and middle income market will use, choose and prefer. Specific tasks included: developing use cases for low income earners and mass market to use the mobile app and USSD based on their income sources, expenditure and mental models. The research helped to formulate broad contours and concepts of digital savings and digital credit products for HFC. MSC also provided recommendations on data sources to be used by HFC for digital credit algorithms as well as financial planning tools. The outcome of the assignment was a ‘Proof of Concept’ report that provided strategic guidance on development of their mobile banking platform. **(HFC Bank Limited, 2017)**

**Zambia: Market Research for Digitization of Cash Based Interventions (CBI) in Meheba Refugee Settlement**

DFS Expert. The objective of this assignment was to identify the strengths and weaknesses of the existing Cash Based Interventions being implemented by UNHCR Zambia in Meheba Refugee Settlement. Information from this research will be used to analyze the opportunities to digitize the CBI and potential threats to the digitization of the payments. Specific tasks included: research planning, preparation of parameters necessary to guide financial modelling; conducting In-Depth-Interviews (IDIs) and Focus Group Discussions (FGDs) with various stakeholders; synthesis of research data using Market Research for Innovation and Design (MI4ID) Framework; prototype testing and development of low-fidelity product prototype. **(UNHCR, funded by UNCDF-MM4P, 2017)**

**Nigeria: Agent Network Diagnostic for First City Monument Bank (FCMB)**

DFS Expert. The objective was to assess the progress of the agent banking channel function against industry and market expectations; identification of the enablers to further channel growth as well as challenges to bank and agent network profitability; and recommend tactical and strategic plans to ensure success of the implementation of the channel in line with the bank’s overall strategy. Responsible for conducting agent network diagnostic study to improve the practices. Specific tasks included desk review of various reports with focus on progress, constraints and vision of the bank for agent channel; meetings with senior management team, agent banking and related department head office team to understand the deployment; visit to agent in urban, peri-urban and rural areas to observe service offerings, and the agent and customer support set up. The outcome of the exercise was a detailed report on the progress of FCMB's agent channel and recommendations on strategic plans for roll-out, best practices on agent banking, MIS and technology, agent network development and management. **(FCMB, funded by the Bill and Melinda Gates Foundation, 2017)**

**Zambia: Financial Modelling for Digitization of Cash Based Interventions (CBI) in Meheba Refugee Settlement**

Financial Projections Expert. The objective was to understand the viability for financial service providers, agents and master agents by digitizing the payments to refugees. Responsible for developing financial projection tools that would help to predict the viability of digitization of UNHCR Zambia’s CBI programme. Specific tasks included guiding the research team to collect data necessary for estimating the behavioral assumptions of the beneficiaries, demand for and management of the agent network, and the capital and operating expenditure projections for the partner digital financial service providers. Data collected from the research was used to develop projections based on use case scenarios for UNHCR Zambia – including cost-benefit analysis - and the service provider fees and agents’ commissions. The financial model developed will be used by UNHCR Zambia to guide the level of investment necessary to implement the digitization with dynamic capability predict out-come based on future unpredictable events. **(UNHCR, funded by UNCDF-MM4P, 2017)**

**Kenya: Agent Network Commissions and Pricing Research**

Project Manager. The objective of the assignment was to analyze and compare agency banking commission structures across Kenya, Uganda, Tanzania, Nigeria, India, Pakistan, Indonesia and Bangladesh in order to establish best practices that have led to successful deployment of agent networks. The study also aimed to identify lessons learnt from deployment of various models across mature markets in order to advise financial service providers in nascent markets. Responsible for developing the research plan and coordinating country representatives in participating countries on collection of data and analysis of feedback. Specific tasks included formulation of research guides; analysis frameworks and writing the final reports. **(Agent Network Accelerator, funded by the Bill and Melinda Gates Foundation, 2016)**

**Kenya: Institutional Readiness Review and Agency Banking Strategy for HFC Bank.**

Agency Banking Expert. The objective of the assignment was to carry out a comprehensive institutional readiness assessment leading to the development of a business case to carry out Agency banking and further develop its digital banking offerings. Responsible for identifying the institution's strengths and weaknesses, the viable agency banking models and partner players, digital banking product mapping in order to develop an agency banking roadmap in the context of the Kenyan Digital Financial Services environment. Specific tasks included a thorough review of their mobile banking application and developing a benchmarked analysis against market competitors, and developing a main and alternative roadmap model for rolling out agency banking. **(Housing Finance Group, 2016)**

**Kenya: Market Research and Customer Satisfaction Survey for Jamii Bora Bank**

Market Research Analyst.The objective was to identify opportunities to strategize future growth of the bank, design products, improve delivery of financial services, and engage customers successfully and meaningfully. Responsible for conducting customer satisfaction research in 5 regional zones using the Market Research for Innovation and design framework. This included incorporating elements of behavioral research and user experience in the operational areas of Jamii Bora Bank to understand the behavioral nature of people’s current use of banking services and their behavioral biases for and against use of Jamii Bora Bank’s products and services. Specific tasks included: behavioral mapping in order to develop key insights into clients’ reasons for use/non -use, usage pattern; use of other financial service providers, and mental models for Jamii Bora Bank customers. **(Jamii Bora Bank, 2016)**

**Kenya: Product Development - Marketing and Communication Function**

Product Development Officer. Product Development as a function of the Marketing and Communications department was responsible for collaborating with a wide variety of functional areas such as sales, marketing and operations to develop, design and provide product definitions responsive to customer needs and market opportunities. Specific tasks involved research and analysis in order to provide financial and marketing justification for product selection and definition, development of competitive and competitor analyses, product placement and promotion in traditional and digital media, and managing the product development process from the concept phase to the post-launch analysis phase. **(Groupe Bank of Africa, 2015)**

**Kenya: VISA Card and Merchant Services Training**

Product Development Officer.The objective of this role was conducting and coordinating online training curriculum for VISA Card and Merchant services across the branch network for Kenya. The bank staff were trained on VISA Debit Card Products and Features (Classic, Electron, Gold, Infinite and Platinum Bouquets) and corresponding Merchant Services. The course gave them a thorough understanding of the payment needs and expectations of different customer segments, and Marketing and Communication strategies for each life cycle phase. **(Groupe Bank of Africa, 2014)**

**Kenya: Market Deployment of Bulk Payment System and Mobile Phone Penetration Strategy**

Project Operations Officer*.* The objective of the project was to convert salary payments for one of their corporate clients, Bigot Flowers Ltd, from Electronic Funds Transfer to a Bulk Payment System through Mobile Money Transfer using M-Pesa. Responsible for carrying out a ROI analysis for the Bank who had to increase Mobile Phone penetration through direct sponsorship of the devices and also business process re-engineering for both the Bank and the client. This model was consequently deployed for several other clients. **(Bank of Africa, 2013)**

**Publication and Studies**

* **Obiko**Edward*.* Focus Note - MM4P, “MIS for Financial Inclusion in DFS”, Mobile Money for the Poor (MM4P)- UNCDF May 2016

**Certification**

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience. I understand that any wilful misstatement described herein may lead to my disqualification or dismissal, if engaged.



**Edward O. Obiko**  **Date:** 18/12/2019