

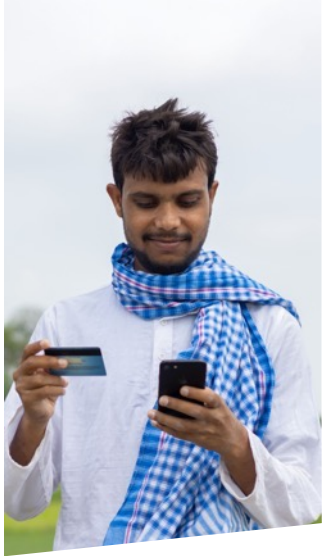


MSC (MicroSave Consulting)

The world's local expert in financial, economic, and social inclusion in the digital age

We are MSC

MSC is a global consulting firm that drives financial, economic, and social inclusion.



Our 27+ years of cutting-edge experience, combined with cross-functional expertise and deep thought leadership helps us provide integrated solutions to our 600 clients.

Our solutions empower our clients to tackle complex global challenges, seize the next big opportunity, and drive impact through localized, on-the-ground action.

As trusted partners, we help our clients future-proof their mission, embrace bold transformation, and achieve meaningful growth.

450

global professionals at
MSC's growing team

4,000

projects
implemented

600

clients served

70

countries worked in

2,000

papers, focus notes,
briefing notes, and other
documents published

25 million

people engaged
with the MSC
library content

**3.7 billion people have
benefitted from MSC's work***

*Counts represent the total number of people served under MSC-supported interventions; individuals may appear more than once across projects.

We exist to deliver impact

1.8 billion individual people* have benefited from MSC's work



35 million

Bangladesh G2P, DFS, and MFI support; Vietnam DFS support



147 million

India fertilizer subsidy reform and digital farmer services



80 million

African banking, mobile money, MFIs, insurance and DPI/governance



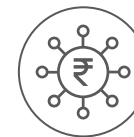
940 million

National Payments Corporation of India and India Post Payments Bank



858 million

Global Digital Financial Services (DFS) agent network management



875 million

India Public Distribution System



25 million

Indonesia Government to People (G2P) payments and inclusive financial services

3.7 billion people** are benefiting from systems or products developed or significantly improved by MSC

* Estimated without double counting | ** Total number of people served by systems/processes or products developed/improved by MSC; individuals may appear more than once across projects

What we do

Impact-oriented business consulting services

MSC has a strong reputation for high-quality work with a wide range of institutions. Over the past 27 years, we managed 4,000+ projects in more than 70 developing countries. Our experts come from a variety of fields and can help you gain the critical edge in a competitive market.

Agriculture and food systems

Climate change and sustainability

Enterprise & livelihood

Ethical AI and data solutions

Evidence and impact measurement

Financial services

Digital financial services

Gender equality, disability, and social inclusion

Government advisory

Health and nutrition

MSME development

Skilling and jobs

Startup innovation and acceleration

Technology and digital public infrastructure



Multifaceted expertise

Advisory that helps you succeed in a rapidly evolving market

MSC helps you gain a deep understanding of your clients, their needs, aspirations, perceptions, and behavior. We use the opportunities of the digital age to help you create a better, more efficient, and profitable business that focuses on your customers and markets.

Capacity building

Channel development

Design thinking and innovations

Institutional development

Marketing and communication

Policy and regulation

Product development

Program management

Research

Responsible financial systems

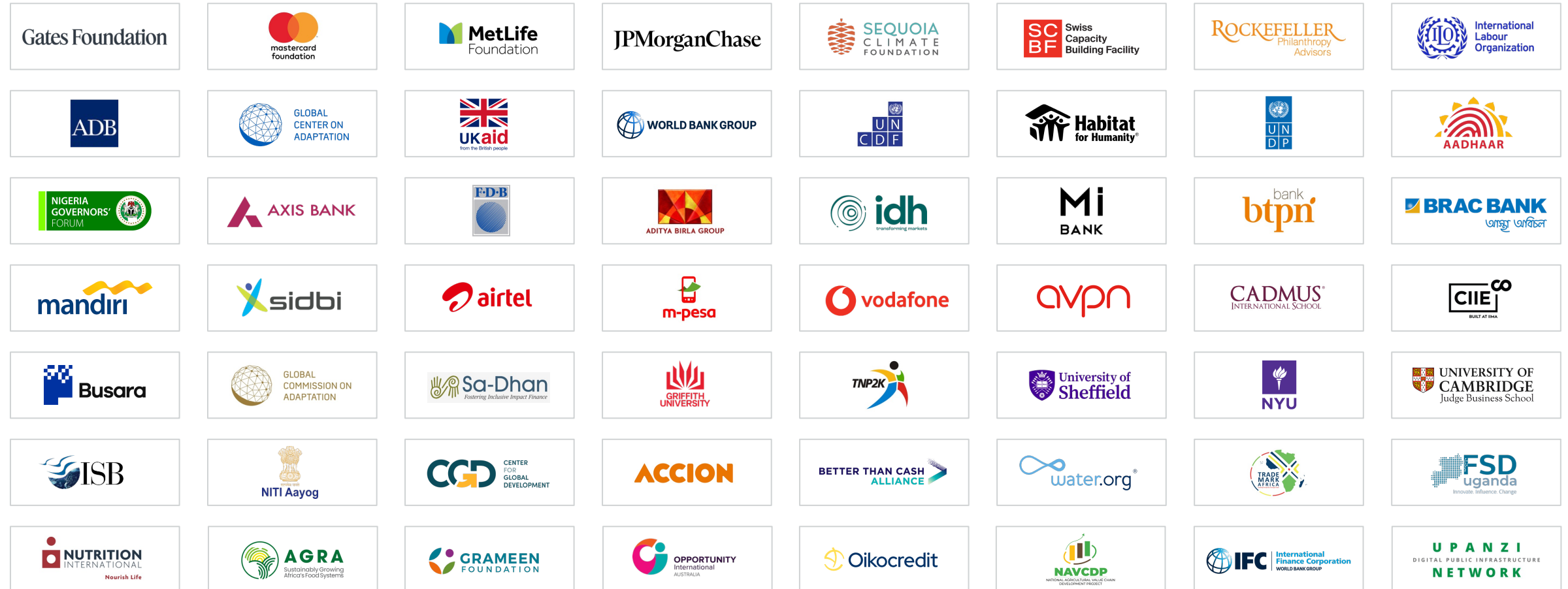
Risk management

Strategy development



Our clients and partners

We work with a diverse range of organizations to drive enduring change. Our clients and partners include foundations, bilateral and multilateral entities, government agencies, the private sector, industry networks, research centers, think tanks, NGOs, iNGOs, and impact investors. Our work with governments and central banks spans multiple countries, including Austria, Bangladesh, Ethiopia, India, Indonesia, Kenya, Lao PDR, Malawi, Nepal, Norway, PNG, Qatar, Sierra Leone, Uganda, Vietnam, and Zambia, among others.



Our brands and alliances



Mi4iD is MSC's flagship design thinking approach that incorporates principles of behavioral economics and human-centered design. This adaptable and modular tool places the customer at the center of our work and empowers them.



Learning Across Borders (LAB) is an initiative that features a structured, participatory, demand-driven approach to enable countries in the Global South to share proven solutions, accelerate reforms, and cocreate innovations.



Le Hub de la Finance Digitale is MSC's public knowledge platform that curates content globally in French. It offers a curated selection of resources on training courses, events, and job opportunities in the Francophone markets of Sub-Saharan Africa. It has more than 4,000 subscribers.



The **CIFAR Alliance** comprises leading development organizations that work to advance tech-enabled climate solutions for vulnerable people and the planet. MSC co-chairs two of the CIFAR Alliance's working groups.



The **Helix Institute** at MSC is our training arm. Its training courses, offered in English and French, equip industry practitioners with strategies and tools to succeed in the sustainable impact space. We have trained more than 11,000 participants.



MSC, BFA Global, and Caribou have launched the **Alliance for Inclusive AI**. This open coalition works to ensure that the next wave of artificial intelligence (AI) expands opportunities for everyone.

What our clients say



MSC are titans of the industry. You have been real thought partners as we have worked through our strategy on capital. You have helped us think about what we can do to have a real impact on people's lives, drawing on lessons across South Asia and Africa. I also love that you do not fall prey to silver bullet thinking. It is all about low-income lives and how we have impact in them, and if that is FinTech that will do it, if it is payments, if it is credit, it does not really matter. You are centered and focused on impact, and that has been really important for us. We just appreciate the partnership, the responsiveness, and the great relationships we have with your team. ”

— **Greta Bull**

Director, Women's Economic Empowerment at the Gates Foundation



The MSC team is always my first port of call for expertise in the inclusive finance market. The team understands the market and regulatory environment. It has expertise in areas, such as mobile money, FinTech, digital banking, agency banking, consumer protection, digital identity, and KYC. I recommend MSC services highly to help your organization create a significant impact in the Indonesian market. ”

— **Mark Daniels**

Microfinance and Innovation Director,
Opportunity International Australia



I have been aware of MSC for about 20 years and have been impressed with its commitment to financing for low-income individuals during this time. In my work with MSC, I found their work to be of very high quality. The best part is that MSC not only analyzes the issues but also proposes feasible solutions and then helps in advocating for the solution. For grassroots organizations like SEWA, MSC is an ideal partner with a commitment to the same goals and having complementary knowledge and skills. ”

— **Renana Jhabvala**

National Coordinator, SEWA

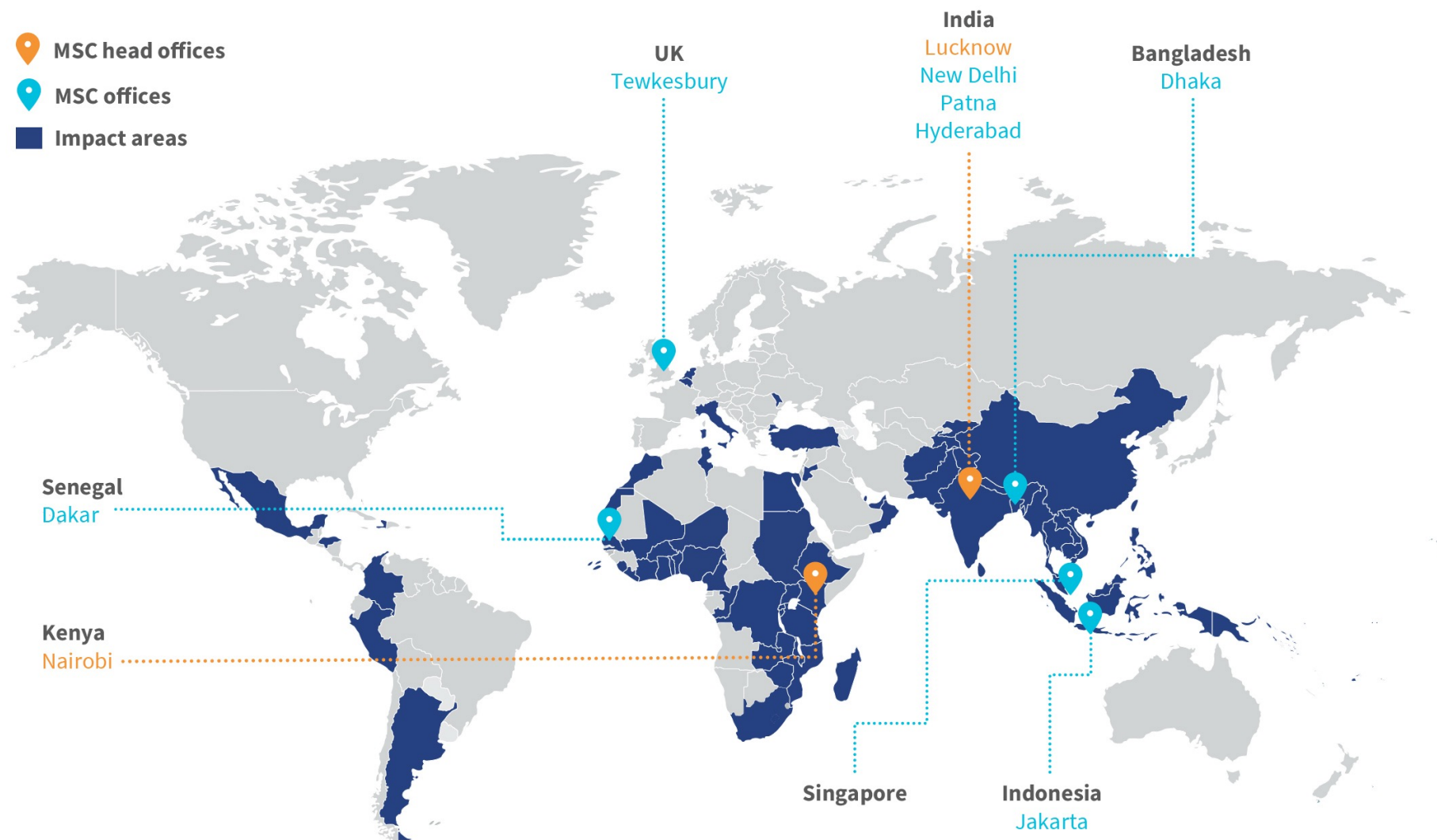


When we came to MSC in 2001, we had grown from 2,982 to 109,000 customers and were facing capacity constraints. MSC helped us understand customer needs and convert those needs into products and services. Later (in 2010), MSC again supported us with systems, risk management frameworks, processes, and structures as we transformed into a bank. ”

— **James Mwangi**

Managing Director and CEO, Equity Bank
(Today, Equity Bank serves over 21.6 million customers)

-  **MSC head offices**
-  **MSC offices**
-  **Impact areas**



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