

INDUSTRY | NONPROFIT



CARE Australia is a leading international aid organization. It encompasses 21 federation members working in 104 countries and provides education & training, healthcare, clean water, nutritious food, and emergency relief to 2.7 million people across 25 countries.

Challenge

To advance its mission of providing life-changing entrepreneurial resources to low-income community members, Care Australia needed to create a first-of-its-kind microfinance platform that would connect borrowers with financial services providers (FSPs) and private lenders. This platform would:

- Feature two user portals that suited the practical needs and experiential expectations of individual lenders/borrowers and FSPs, respectively
- Meet Australia's strict governance and anti-fraud compliance requirements
- Adhere to Care Australia's strict budgetary and timeline limitations
- To meet the challenge, Care Australia connected with consultants at our Australia/New Zealand division.

Solution

Within 5 months, our team ANZ designed and deployed a best-in-class microfinance platform that would facilitate lending between Care Australia's beneficiaries, donors, and FSP partners.

- Connected with Care to develop a comprehensive understanding of the nonprofit's key personas, user journeys, regulatory requirements, and budget
- Used out-of-the-box Experience Cloud to stand up omnichannel user portals for lenders/borrowers and FSPs, respectively; this approach maximized persona-specific functionality while minimizing cost
- Used automation to reduce manual data entry and administrative work
- Custom-built back-end components to ensure that the FSP portal would comply with regulatory and anti-fraud requirements



PRODUCTS USED (Phase 2)



Outcome

Post-project, Care Australia could:

- Advance its mission of lifting communities out of poverty by providing financial support to aspiring entrepreneurs
- Enable FSPs to upload loan information directly to Care Australia's microlending platform
- Allow individual borrowers/lenders to engage in microlending via a convenient and intuitive self-service portal
- Realize its plans for building a microfinance platform within its designated timeline and budget

