



ED | PARTNERS
AFRICA

Transforming Generations

ED PARTNERS AFRICA

A BUSINESS INTELLIGENCE APPROACH TO A MICRO-FINANCE INSTITUTION THAT
PRIMARILY OFFERS LOANS TO SCHOOLS

Presented by;

LYDIA, ROBINSON, MOHAMMED AND SHARON

Executive Summary

The project was undertaken to assess NairobiEd Partners' current BI maturity and identify gaps in data integration, analysis, and reporting capabilities. As a financial institution dedicated to supporting schools, NairobiEd operates in a data-rich environment, yet it lacks a unified BI system. Key findings highlight fragmented data management and limited use of advanced analytics, which hinder real-time decision-making.

Through a detailed BI maturity assessment and dashboard design, this project offers a roadmap to improve operational efficiency, enhance financial oversight, and foster a culture of data-driven decision-making. The dashboard integrates financial, operational, and client data to track key performance indicators (KPIs) and support strategic goals, including market expansion into countries like Morocco.

Introduction

ABOUT EDPARTNERS

- A non-banking financial institution supporting educational growth in Africa.
- Provides financial solutions for schools, including infrastructure, technology, and transportation.

Expansion

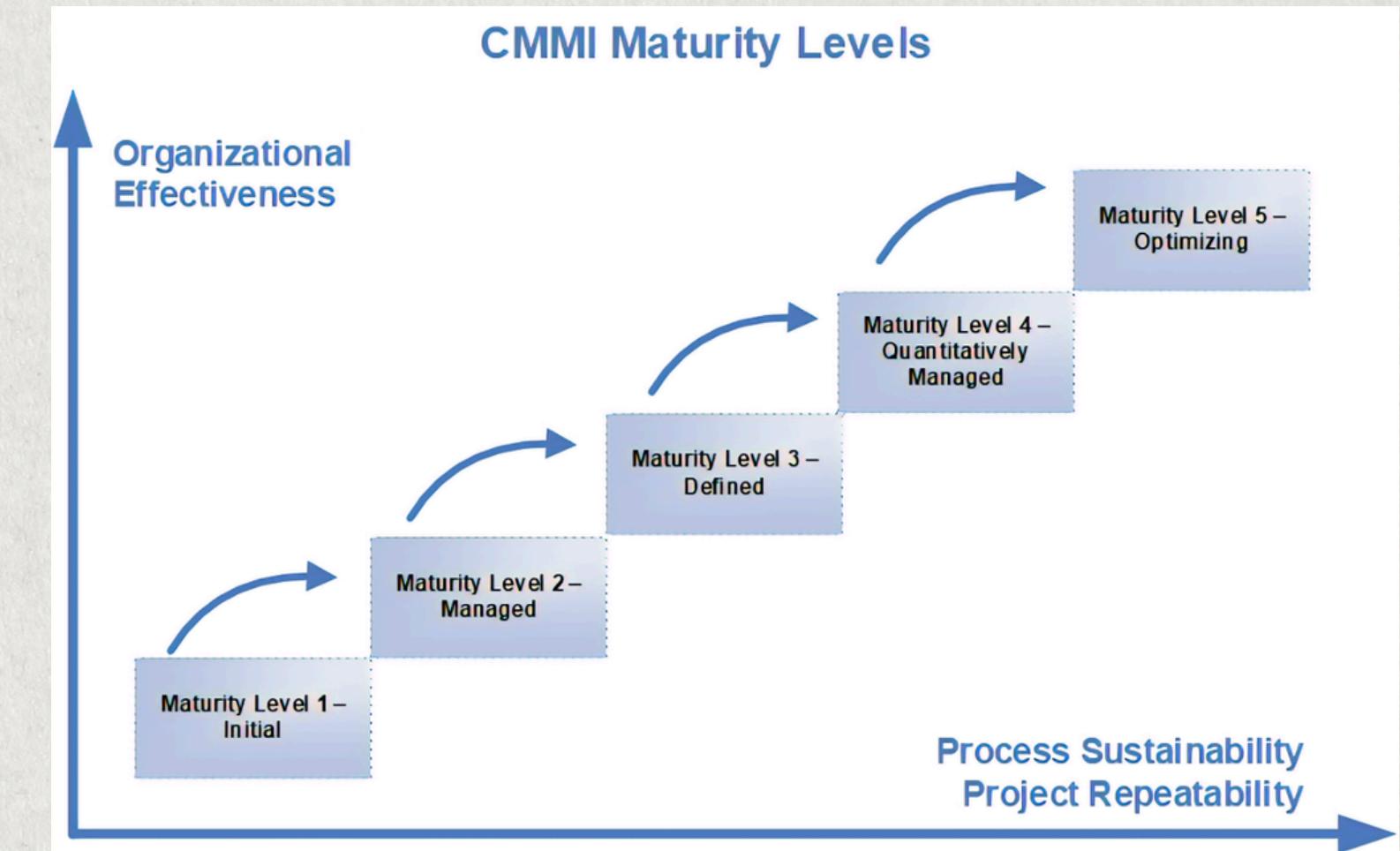
- Evaluate current BI maturity to identify gaps.
- Design a dashboard that aligns with NairobiEd's goals for expansion and efficiency.

Relevance

Helps identify opportunities for market expansion and strengthens operational processes.

BI Maturity Assessment

The BI maturity of NairobiEd Partners was evaluated using the Capability Maturity Model Integration (CMMI) framework. The organization currently operates at the "Managed" level, where processes are somewhat organized but lack full standardization and integration. Challenges include siloed data storage systems and limited real-time reporting capabilities. These gaps restrict predictive analytics and comprehensive decision-making. Recommendations include implementing centralized data systems, introducing advanced analytics tools, and fostering stakeholder collaboration. Moving toward the "Optimizing" level will enable NairobiEd to leverage real-time insights, predict market trends, and proactively address operational challenges.



Data Identification and Analysis

NairobiEd collects a variety of data types, including financial data (loan disbursement and repayment trends), client data (school demographics and financial health), and operational data (efficiency metrics and service timelines). However, the absence of a centralized data warehouse and fragmented storage systems impairs holistic analysis.

Key improvements recommended are the adoption of an Extract, Transform, Load (ETL) process to integrate data from multiple sources and the establishment of robust data governance policies. These steps will ensure data consistency, enhance reporting accuracy, and enable the organization to generate actionable insights that drive strategic decisions.

BI Dashboard Design

The Power BI dashboard developed for NairobiEd Partners addresses critical areas such as loan performance, repayment behaviors, and market expansion analysis. The dashboard includes interactive visualizations that allow stakeholders to monitor KPIs in real-time.

For example, a heatmap highlights priority markets for expansion, while line charts track repayment trends over time. Gap analysis charts reveal disparities between current and desired BI capabilities. By simplifying complex data into intuitive visuals, the dashboard empowers NairobiEd to make timely, informed decisions that align with its mission of enhancing educational access across Africa.

Implementation Plan

The implementation of the BI dashboard follows a phased approach over nine months.

1,2

involves assessing current data practices and defining BI priorities.

focuses on setting up Power BI and integrating key data sources into a centralized system.

3,4

establishes data governance protocols to ensure quality and security.

covers the design and testing of the dashboard components, incorporating stakeholder feedback.

5,6

includes comprehensive training sessions to equip staff with dashboard usage skills.

emphasizes continuous monitoring and refinement to adapt to evolving business needs.

Dashboard Insights

The dashboard revealed critical insights that can shape NairobiEd's strategic direction. Among the ten countries analyzed, Morocco emerged as the most promising market for expansion due to its high population of school-going children, a large network of primary schools, and a favorable tax environment.

Additionally, School Development Loans were identified as the highest-demand product, aligning with NairobiEd's mission of improving educational infrastructure. Repayment trends indicate a manageable default rate of 8.86% and a strong on-time repayment rate of 71.42%, underscoring the reliability of NairobiEd's client base.

Morocco – A Priority Market

- School Population: Morocco has a large population in the school-going age group, creating high demand for financial support to upgrade educational facilities.
- Large Network of Primary Schools: Among the 10 countries studied, Morocco has the highest number of primary schools, offering a wide clientele base for EdPartners.

Type of Loan in Demand

- School Development Loans are the most sought-after product, reflecting schools' need for infrastructure and development financing.
- This aligns directly with EdPartners' mission to improve educational facilities and support growth in underserved areas.



DASHBOARD INSIGHTS

Loan Repayment Trends

- Default Rate: A manageable default rate of 8.86%, indicating a low-risk environment.
- On-Time Repayment: 71.42% of loans are repaid on schedule, showcasing strong client reliability.

Strategic Opportunity

With its strong demand for School Development Loans, reliable repayment behavior, and favorable tax conditions, Morocco presents an excellent opportunity for EdPartners to expand its financial services and positively impact education.

Conclusion and Call to Action

The findings of this project highlight the transformative potential of BI in driving NairobiEd's mission to improve educational access. The dashboard provides a robust platform for monitoring financial performance, assessing market opportunities, and managing risks.

As NairobiEd moves forward, it should actively engage stakeholders to refine the dashboard and adopt a proactive approach to data management. By leveraging these tools, NairobiEd is well-positioned to expand its impact and support the next generation of African students. Thank you for your attention and commitment to this initiative.

Thank you very
much!