



UNLOCKING CREDIT MANAGEMENT SOLUTIONS

## Premier Lending Solutions for the Financial Services Industry.

*Ké Concepts is a Microsoft® Gold Partner, with specialist expertise in the provision of tailored, yet cost effective credit management and lending solutions. Based in Johannesburg, the company has been operating since 1998 when it was founded by a core of talented, experienced and collaborative individuals. This group has spent the last 20 years working together to provide lending and debtor management solutions to the financial services industry.*

*Ké's shareholding is currently split between the management team, which still holds a majority stake, and a private equity fund.*

*Ké Concepts is firmly committed to promoting equal opportunity employment within our organisation and have been voluntarily developing PDA candidates since 2001.*

*We also believe in supporting broad-based black empowerment initiatives and are currently rated as Level 4 BBBEE contributor according to DTI standards.*

**BUILT IN AFRICA, FOR AFRICA.** Developed in close association with Microsoft and a number of veteran industry leaders, CreditEase is designed to address the challenges facing financial services providers within the Sub-Saharan African market. A prime example is the recently introduced offline capability which allows organisations to penetrate new markets by delivering a full business solution to remote territories.

**TECHNICALLY ADEPT.** A best-of-breed solution operating on a Microsoft platform makes economic sense to businesses already familiar with Microsoft's products. As a Microsoft Gold Certified Partner and accredited ISV (Independent Software Vendor) Ké Concepts has access to specific Microsoft-based technical resources and support, and have been singled out as development partners of choice on several beta programs.

### **SUPERIOR & STRATEGICALLY ALIGNED SKILL SETS.**

Deep understanding of the lending industry adds enormous value to our offering. Ké Concepts considers our experience and consulting excellence to be the largest contributors to our success.

Ké's staff compliment is a talented, team-oriented group of professionals with a breadth of skills all along our service offering continuum. From sales to service to software engineers to consultants, our team is passionate about what we do and infuse this passion into our work and our dealings with our customers.



Our commitment drives the business forward on our mission to provide world-class credit management and lending solutions in Africa, for Africa.

**PROVEN SOLUTIONS.** Since the initial go-live of CreditEase in 2000, Ké Concepts have continued to build on our already exemplary track record, cultivating a string of satisfied clientele, many of whom have remained with the company since our inception. Our clients include medium to large banks, micro finance organisations, public sector development organisations and structured finance houses operating in 12 countries across Africa.

Ké Concepts continues to focus on the development of the CreditEase Application Suite and its associated services with a view to aiding customers in unlocking value and driving sustainable competitive advantage through the use of the latest technology and industry "thinking".

The solution has also been successfully modified for several niche markets, including micro-finance, development funding, asset based finance incorporating vehicle and mortgage finance as well as retail and commercial banking.

**ACKNOWLEDGED INDUSTRY INNOVATORS.** Ké Concepts have been recognised time and again as industry leaders by Microsoft and other organisations for our industry contributions.

#### **OUR ACHIEVEMENTS TO DATE INCLUDE:**

- **Microsoft Competency Custom Development Solutions:** 2006, 2007, 2008, 2009, 2010
- **Microsoft Competency ISV / Software Solutions:** 2006, 2007, 2008, 2009, 2010
- **Microsoft Gold Partner:** 2006, 2007, 2008, 2009, 2010
- **Listed as one of Impumelelo's Top Emerging Companies in South Africa:** 2007 / 2008
- **Microsoft Citation of Excellence:** Nominated for Independent Software Vendor of the Year 2003

## **WHY KE CONCEPTS?**

- **Key players in the founding of our business are still actively involved in our journey forward. The management mix combines financial and technical expertise with a strong entrepreneurial spirit.**
- *We demonstrate long term commitment to our customers: many of our clients have been with us since our company's inception over a decade ago;*
- **As a Certified Microsoft Gold Partner and a recognised Microsoft ISV since 2006, we can ensure excellent technical competency and the ability to leverage your existing Microsoft investment to the full;**
- *A tried and trusted credit management and lending solution that is continually being evolved to keep pace with new developments in the market, both in business trends and technology;*
- **Specialised modifications for specific niche markets, such as micro-finance, vehicle and asset finance and structured finance;**
- *A mature and stable data center capable of supporting a fully hosted solution if desired;*
- **Powerful calculators that provide unprecedented flexibility in terms of structuring your deal to suit your clients' cash-flow requirements;**
- *Rich engagement offerings across multiple channels, including in store, in the field, telephonically, via SMS or self-service via the web;*
- **Expert understanding of the Sub-Saharan African marketplace to ensure that your solution is fully functional and completely relevant in your current situation;**
- *Expert support and consulting services to ensure that you get the best possible solution for you business now and into the future.*



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