



SHPEJTË DHE LEHTË



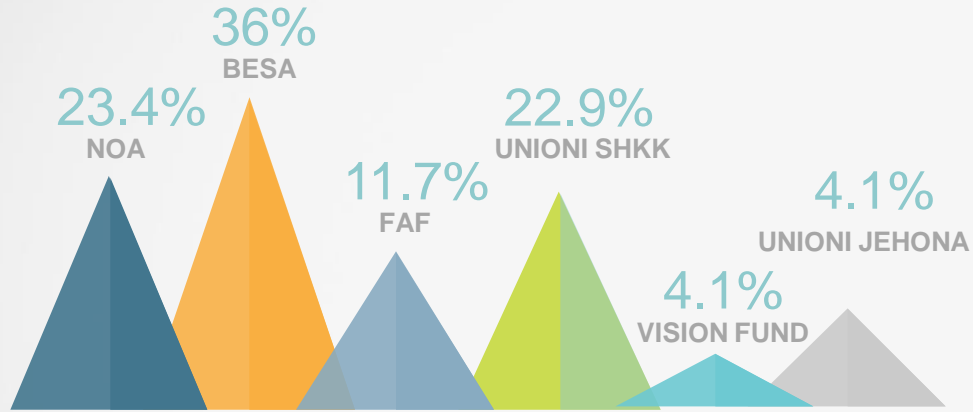
## Overview

Over 17 years, NOA has been a dynamic player in the local market supporting families and small entrepreneurs to develop their businesses and their way of living. Five years ago, the company introduced a new business model targeting to improve customer service level and ensure a careful and stable growth of loan portfolio. Our competitive advantage "Fast & Easy" has been our main driver for success, supported by a fully automated lending processes, flexible and efficient product offering, in order to meet all customer needs. It is important to be emphasized that we run after our customers and do not await for them to come to us. We like to be a "first-stop-shop" for the ones who have or do not have an access to other financial institutions, facilitating their plans for growth.

## Our Strategy

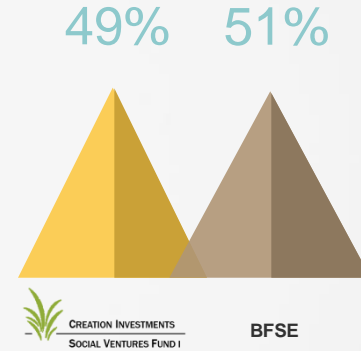
A lot of challenges are foreseen for the Microfinance market in Albania in the years to come, since it remains a market not yet explored in all its dimensions with countless opportunities. More than 75% of the companies in the country belong to the end part of the market (micro to small size), out of which about 50% are excluded from financings of the banking system. Our strategy will be in line with the expected developments of the market, maintaining the focus in the same strategic segments' of customers, aiming to realize the same portfolio growth year-on-year.

## Market Share



NOA has 13% market share in terms of branches and 17% of sales force among MFIs; however though it has 23.4% of the total loan portfolio outstanding.

## Shareholding



## Branch Network

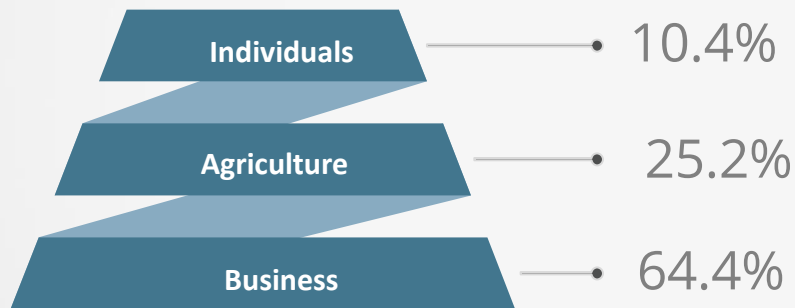
NOA's Branches with a solid network composed by 21 branches covering over 90% of the country, geographic convenience is another component of our commitment to provide open and welcoming customer service, based on "always there" support and an understanding of every client's specific needs.



- Shkodër
- Kukes
- Lezhë
- Durrës
- Kamëz
- Tiranë
- Elbasan
- Pogradec
- Korçë
- Bilisht
- Lushnjë
- Berat
- Fier
- Vlorë
- Gjirokastër
- Sarandë

## Segment - Diversified Credit Portfolio

Since its initiation, NOA has assisted Albanian micro and small entrepreneurs in gaining access to financial services and providing support to them and their business life independently of the sector of economy they belong to. The opportunities that NOA has provided to its clients and NOA's growing impact in the national economy are summarized by the following indicators: Loans of EUR 200 million granted over the history; 140.000 clients served.



Portfolio distribution by segments  
December 2015



Portfolio distribution by area  
December 2015

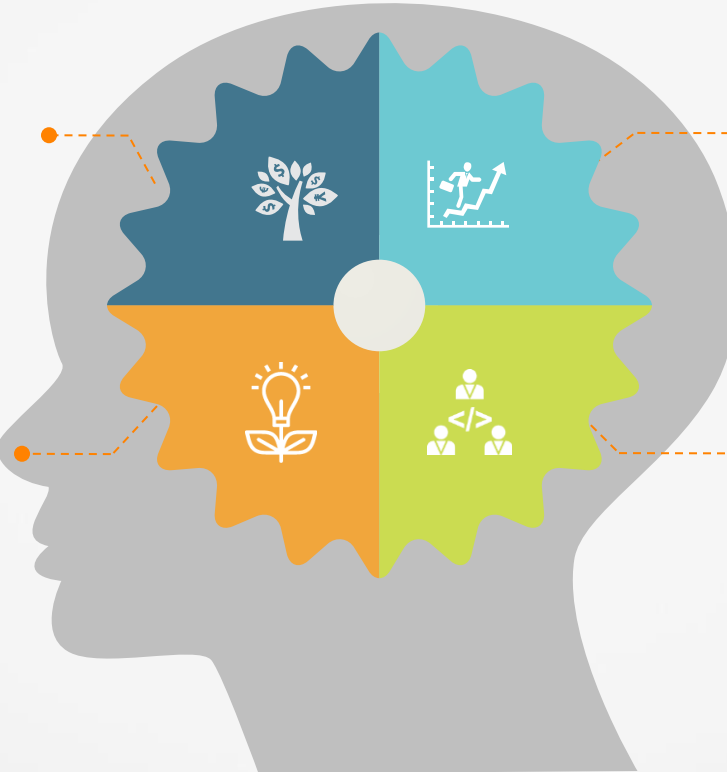
# NOA Highlights and Challenges

## Increase Productivity and Efficiency

- Av. loan amount to reach 350th ALL
- Av. amount/FA to reach 25ml ALL

## Brand Positioning and Awareness

- Increase penetration in sub-urban areas
- Identify NOA with “Fast & Easy”



## Smarter and Faster Processes

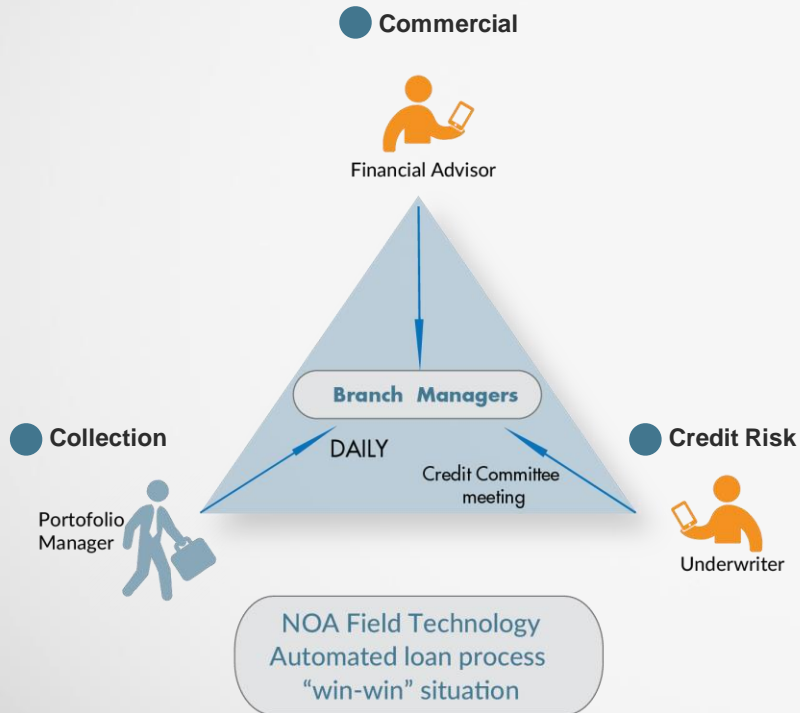
- Decrease TTY close to 1 day
- TTC less than 2.5 days

## Staff Development and Motivation

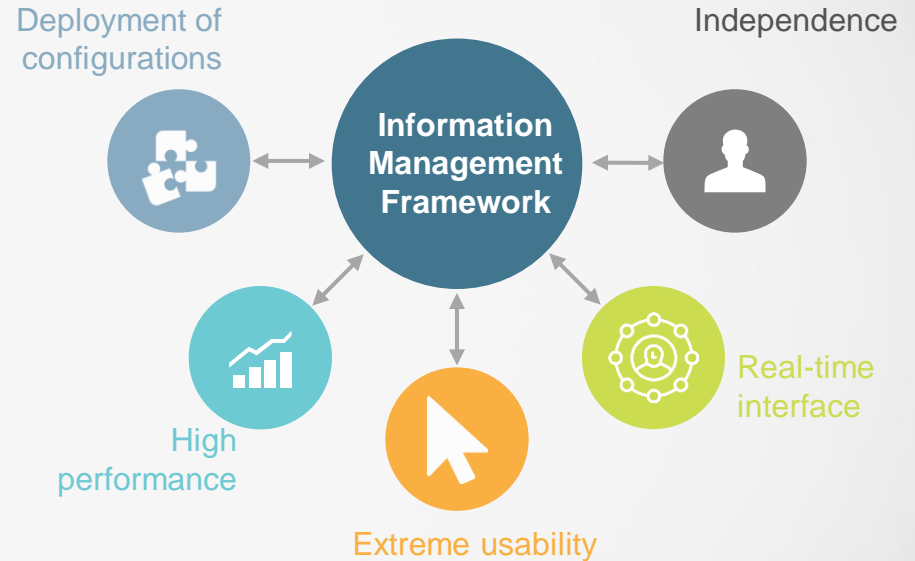
- Increase corporate memory
- Av. working experience > 36 months
- Attract new talents







# NOA – a unique microfinance business model

## People and Structure



## Infrastructure and Technology

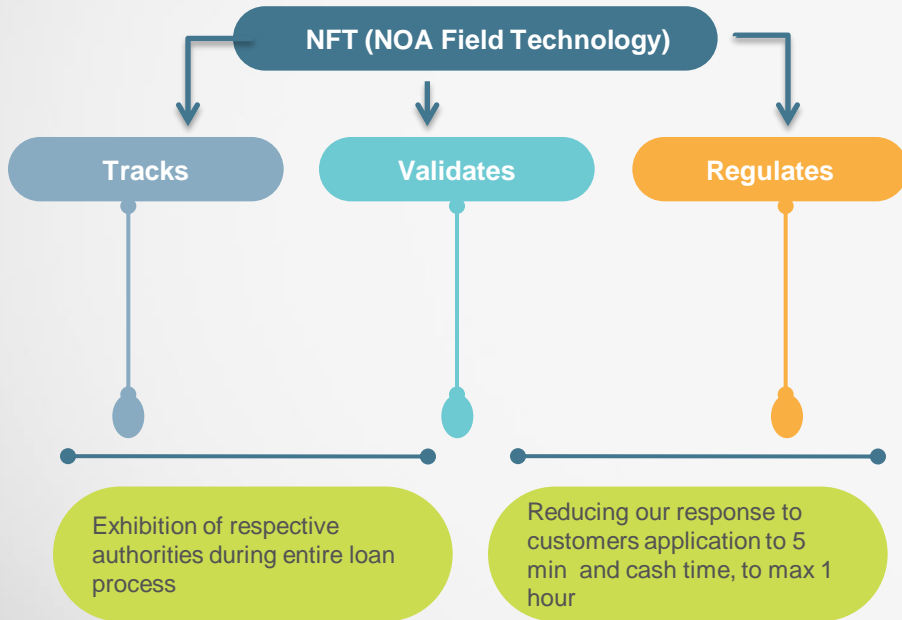


- |  |   |
|--|---|
|  Loan Tracking               |  Collection System       |
|  Accounting System           |  Call Center Service     |
|  Asset Management            |  HR System               |
|  Electronic Archive System |  Business Intelligence |

# Loan Origination at Customer's door

NOA implemented market's latest innovation in February 2015.

The first company in Albania with online connected tablets ,registering every contact and client's request in real time, responding immediately to loan enquiries based on their online credit history in NOA and Credit Registry





## NOA – The 1<sup>st</sup> institution in Financial Market implementing:

### **Vodafone M-Pesa Service**

Expanding NOA Customer Payment channels

M-PESA is based on a system of payments and store of value system to be accessible through mobile phones, targeting mainly the non banked and under-banked population. A fundamental feature of M-PESA Service is that customers do not need to have a bank account or any direct relationship with a bank to gain access to money transfer and payment services.



### **ALEAT Identity Service**

Speed and validate customer's data registration by attaching ID Card Readers to our Loan Origination Tablets.



### **EBRD Agro business Development Project**

Explore rural market through personalised Agro-Development Innovative Products, supported by European Bank for Reconstruction and Development (EBRD)



**NOA** continues to remain unique by providing innovative products and service to its customers thanks to embracement of new technologies, thus overcoming market obstacles and barriers.



