



AL MAJMOUA
المجموعة

Enquête Clients COVID-19

SPTF

June 2020

Presentation Al Majmoua

Largest micro-credit organization in Lebanon

90,000 active customers in September 2019 - 65,000 active customers at the end of April

460 employees including 270 credit officers

Financial and non-financial services

Proximity policy with customers and employees



Méthodologie

Echantillon et méthode d'administration

The objective of the survey:

Understanding our clients' situation during the COVID-19 pandemic
Get the information you need to make decisions in-house
Disseminate information obtained with other actors

Sample

69,800 customers were contacted and 62,000 customers agreed to participate in the survey, almost 90% of our customer base, 54% of whom were women

Method of administration:

Between March 25 and April 25, 2020

By phone call

Average time of 8 minutes per call

Administered by the 270 credit officers and 15 employees of the call center

Type de questions

Standard, simple, easy-to-understand questions

How has COVID-19 affected your business or job?

Final closure

Temporary closure

Reducing income

No change

Improving the situation

What would be the most appropriate for your situation?

Grace period

Loan restructuring

A top-up amount has your loan

Other

Are you interested in a home collection service of monthly payments?

Do you need non-financial assistance? If so, what type?

Résultats de l'étude

Customer-related results

- 49% of respondents do not have medical coverage
- 59% temporarily closed their business or lost their jobs
- 18.5% saw their income or salary decrease
- 10% have permanently closed their business or lost their jobs
- 8.6% did not see any change
- 0.2% saw their situation improve
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- 9.1% need non-financial assistance including:
 - 87% food assistance
 - 11.5% medical assistance
 - 1.5% help to pay rent
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Résultats liés au prêt

- 24.4% were able to repay their monthly payment without delay but faced difficulties in finding a collector agent
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- 63.7% of probes have a late payment including:
 - 65% are entrepreneurs
 - 49.6% cannot pay because of the pandemic
 - 20.9% do not pay to keep cash how emergency net
 - 3.1% cannot pay for family reasons
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- 56.5% of respondents asked for a grace period
- 9.7% requested a restructuring of their loan
- 2.1% asked for a top-up
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Importance de la segmentation

The survey was conducted so that we could segment our clients into different categories so that we could best meet their new needs by distinguishing between each segment.

Agricultural producers, customers in the food processing sector, grocery stores, have not been affected in the same way and can continue to pay their monthly drafts while other economic sectors have been hit hard

This segmentation has allowed us to identify customers who will have the ability to bounce back quickly from those who will not be able to repay for several months.

Actions in-house

Actions internes

1. Two-month grace period without interest with 90% satisfaction
2. Loan restructuring procedure
3. Review of credit procedures
4. Creating an emergency loan
5. Refer the most vulnerable clients to other internal services or to other organizations for food assistance, medical assistance, psycho-social assistance.
6. Using digital tools to deliver non-financial services

Information sharing and external lobbying

Dissemination de l'information

Al Majmoua has the ability to collect information at a national level and share it with other actors to help them better understand the impact of the crisis. Especially since 62,000 participants offer a very important credibility of the information.

- Sharing information in various national humanitarian cooperation forums
- Sharing information with local and international organizations
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- Sharing information with LMFA
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- Sharing information with donors and investors
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Actions de lobbying

Al Majmoua shares information with government authorities and uses the results of this survey to influence public policy by initiating a number of recommendations:

- Helping the most vulnerable households
- Supporting Very Small Businesses to absorb the shock of the crisis
- Influence the central bank to take steps towards greater financial inclusion
- Lobbying for the creation of a support fund for Lebanese MFIs
- Lobbying for digital finance regulation



Conclusion

Restons proches de nos clients

The main message to keep in mind is to stay as close as possible to our customers.

Whatever crisis we face, our customer base is our most important capital and on the day their income-generating business will sum up, our clients will honour their debt payment because the relationship we have established with them goes beyond a simple business relationship.



Restons proches de nos employés

Our human capital is as important as our customer capital.

That's why we also conducted a survey of our employees in May using Survey Monkey.

374/420 employees responded to the questionnaire and this gave us a better understanding of their current situation, their concerns, their difficulties with telework.

We have taken a number of internal measures including setting up a hotline for employees.

THANK YOU

Al Majmoua
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