

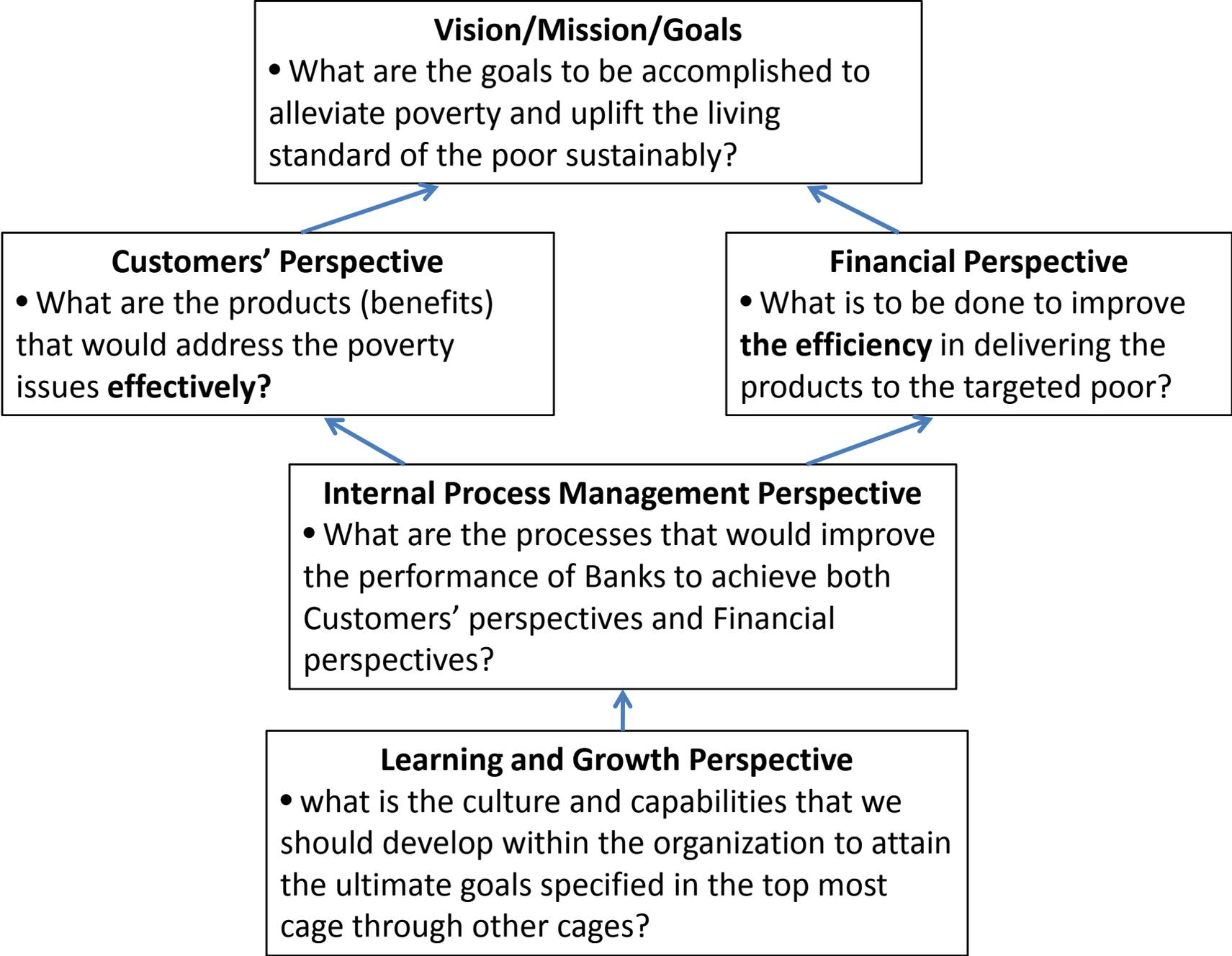
Divineguma Development Department and its Way Forward...

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Divineguma Development Department



Vision/Mission/Goals

- Poverty reduction by at least by 1% each year over the previous year
- Reduce the No. of dependence on subsidies (Rs. 3.6 Bn each Month) by at least 1% over the previous year
- Increase the contribution of the share of the lowest quintile of the population to GDP over 4% in years to come

Customers' Perspectives

- Increase accessibility for microfinance vertically and horizontally
- Innovate and introduce varied financial products that fit to each and every beneficiary (mass customization instead of mass production)
- Improve marketability of products through satellite companies (backward integration)
- Introduce skills training programs for poor for gainful employments in collaboration with existing govt institutions (heavy vehicle operation, carpentry, masonry etc.) and the private sector
- Introduce training programs on business mgt, book-keeping, working capital management etc.
- Introduce appropriate saving products and other products; i.e. micro leasing etc.
- Make the Bank an attractive place for customers – appearance, quality and efficiency of services

Financial Perspectives

- Operational and Financial Sustainability
- Speedy delivery of financial services through efficient systems (Electronic Funds Transfers and LAN systems)
- Eliminate or cut short non-value added processes in delivering services or products
- Reduce waiting time of customers through computerized processes (LAN and other modern systems)
- Provide basic infrastructure for banks to enhance productivity
- Make the Bank an attractive place for employees
- Enhance quality of supporting services – inventory mgt, assets mgt, procurement mgt etc.

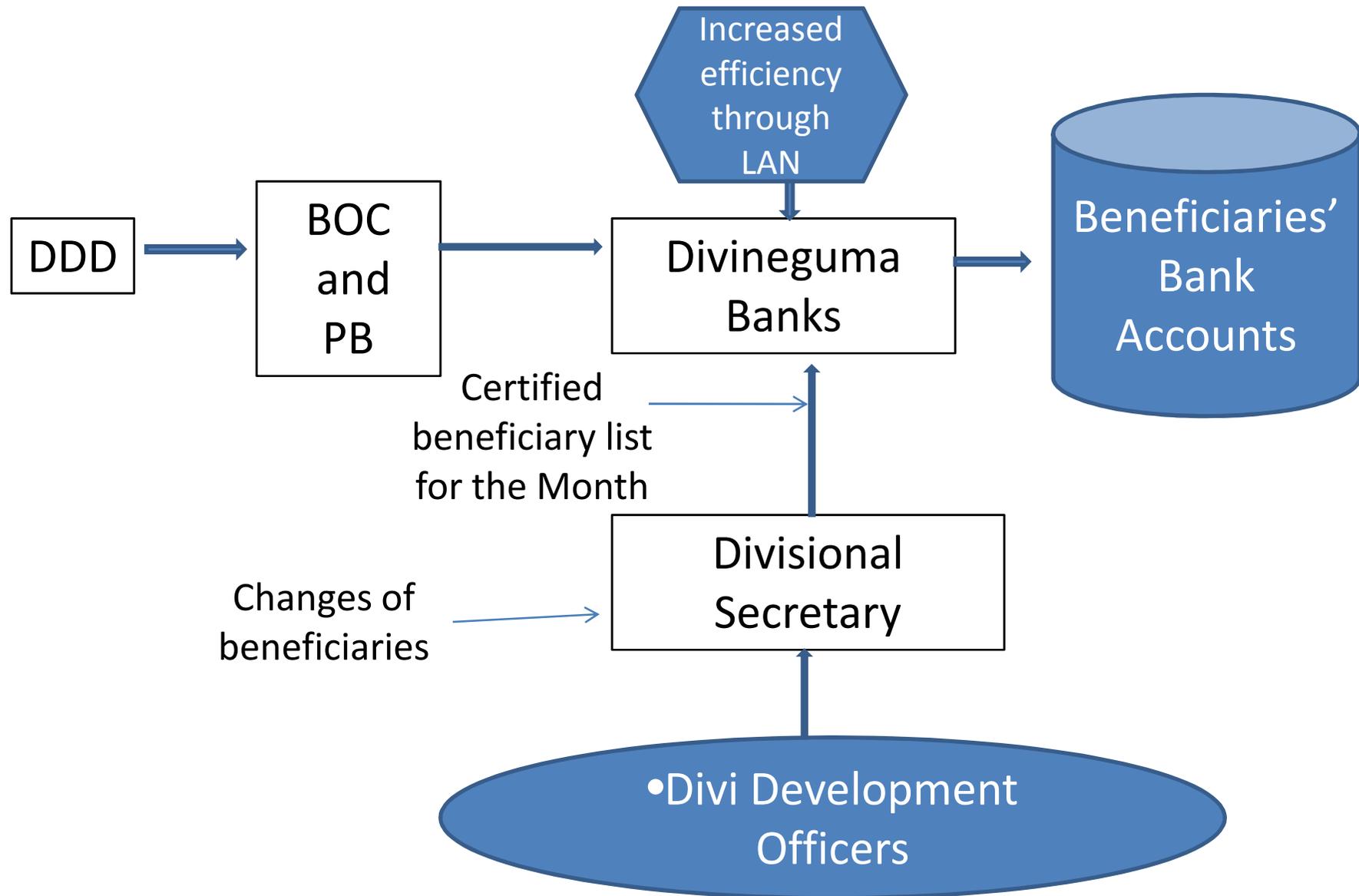
Internal Process Management Perspective

- Develop database of the poor that could be used for effective decision making
- Develop Local-Area-Network (LAN) system in each bank through which improve efficiency of services to the poor
- Transfer funds directly to Banks from the Head Office utilizing existing banking network of Bank of Ceylon and the Peoples' Bank
- Improve grievances handling process of the employees & customers
- Improve efficiency of Supporting Services (procurement, HRD, financing) in order to strengthen the Core Business (Banking)
- Develop performance measurement system of employees and introduce incentive system based on performance

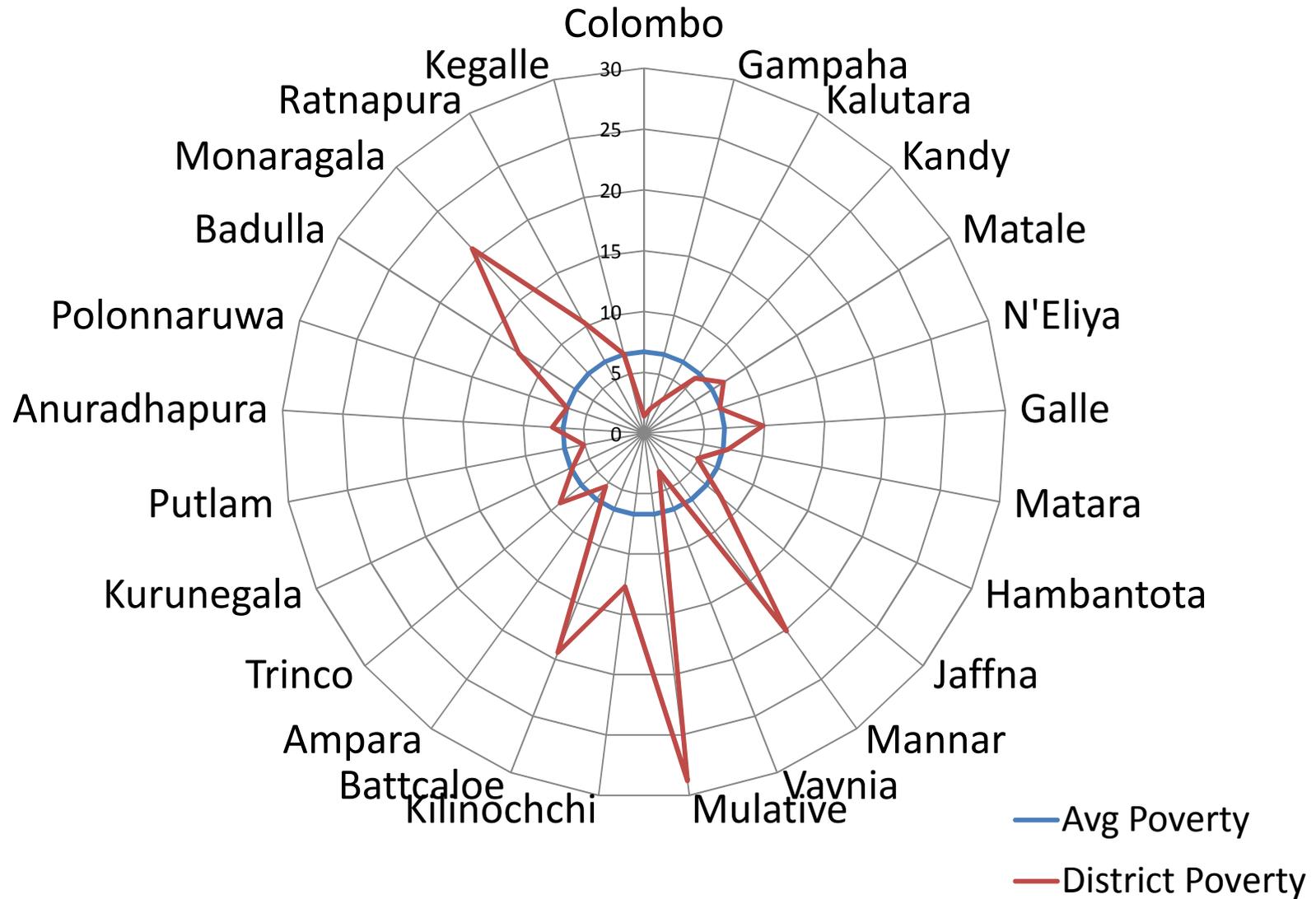
Learning and Growth Perspective

- Change the organization structure and authority levels in order to empower lower level of employees for effective and efficient decision making
- Develop team culture throughout the organization
- Develop a learning culture through experiments and experience of others
- Expose to continuous training of all employees
- Measure performance of employees and fix incentives based on merit
- Introduce/enhance technological and other competencies of employees to perform better
- Encourage innovations (financial products)
- Motivate employees through smart working rather than hard working by way of applying technology
- Manage employees based on sound principles – equity, openness, transparent decision making, opportunities for growth in carrier etc.

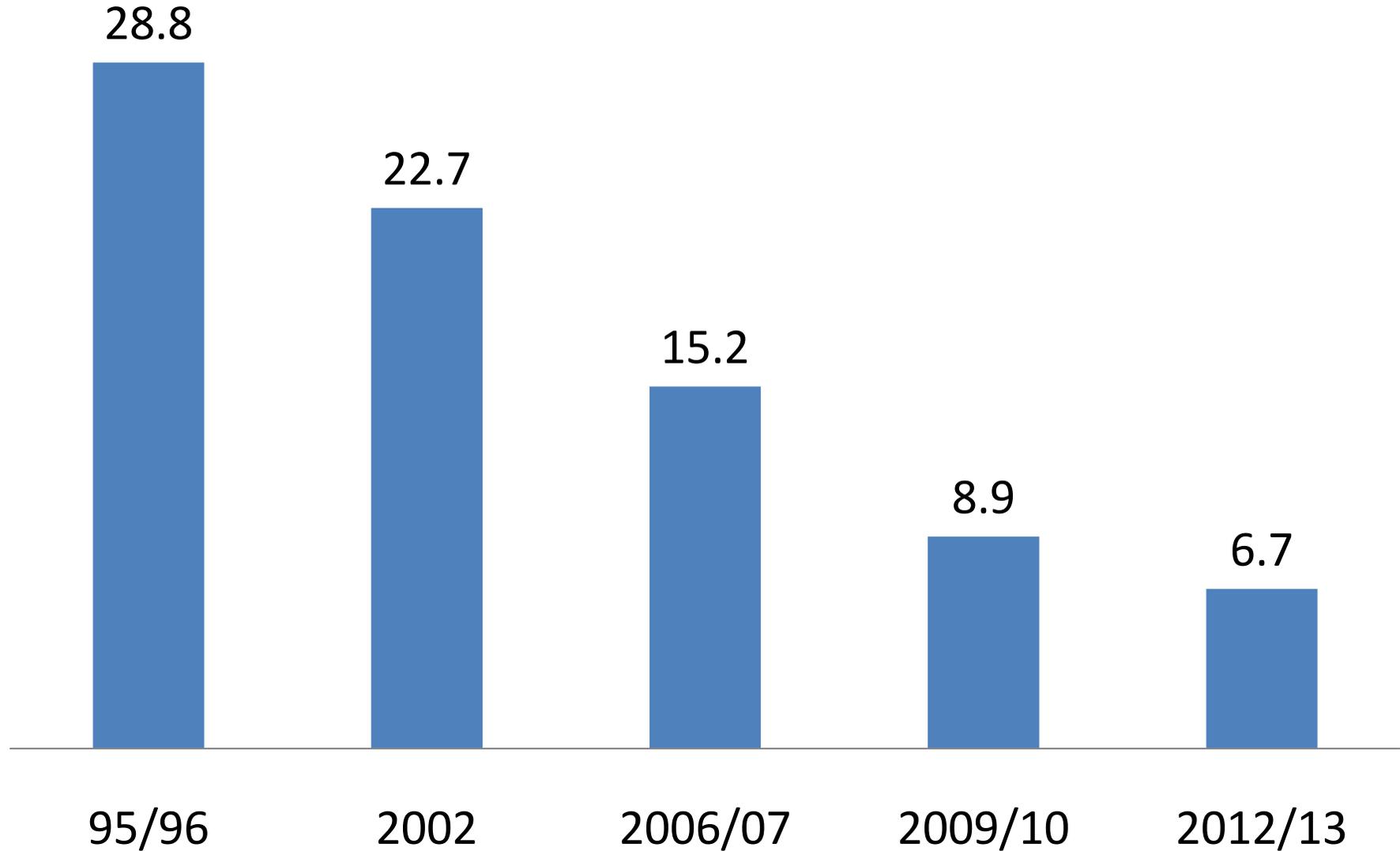
Fund Transfer Process



Poverty Distance from Country Average 2012/13



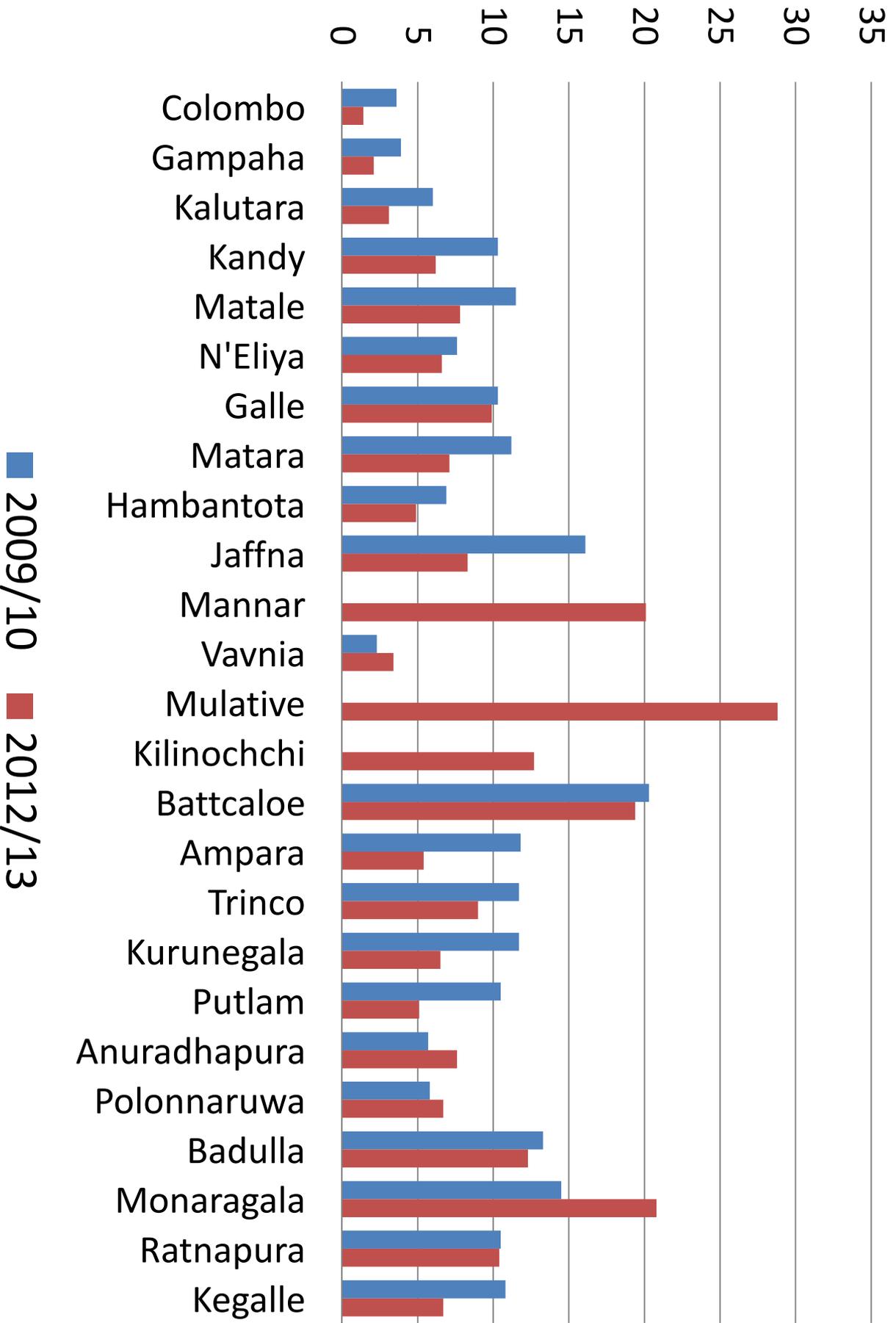
Poverty Headcount as a Percentage



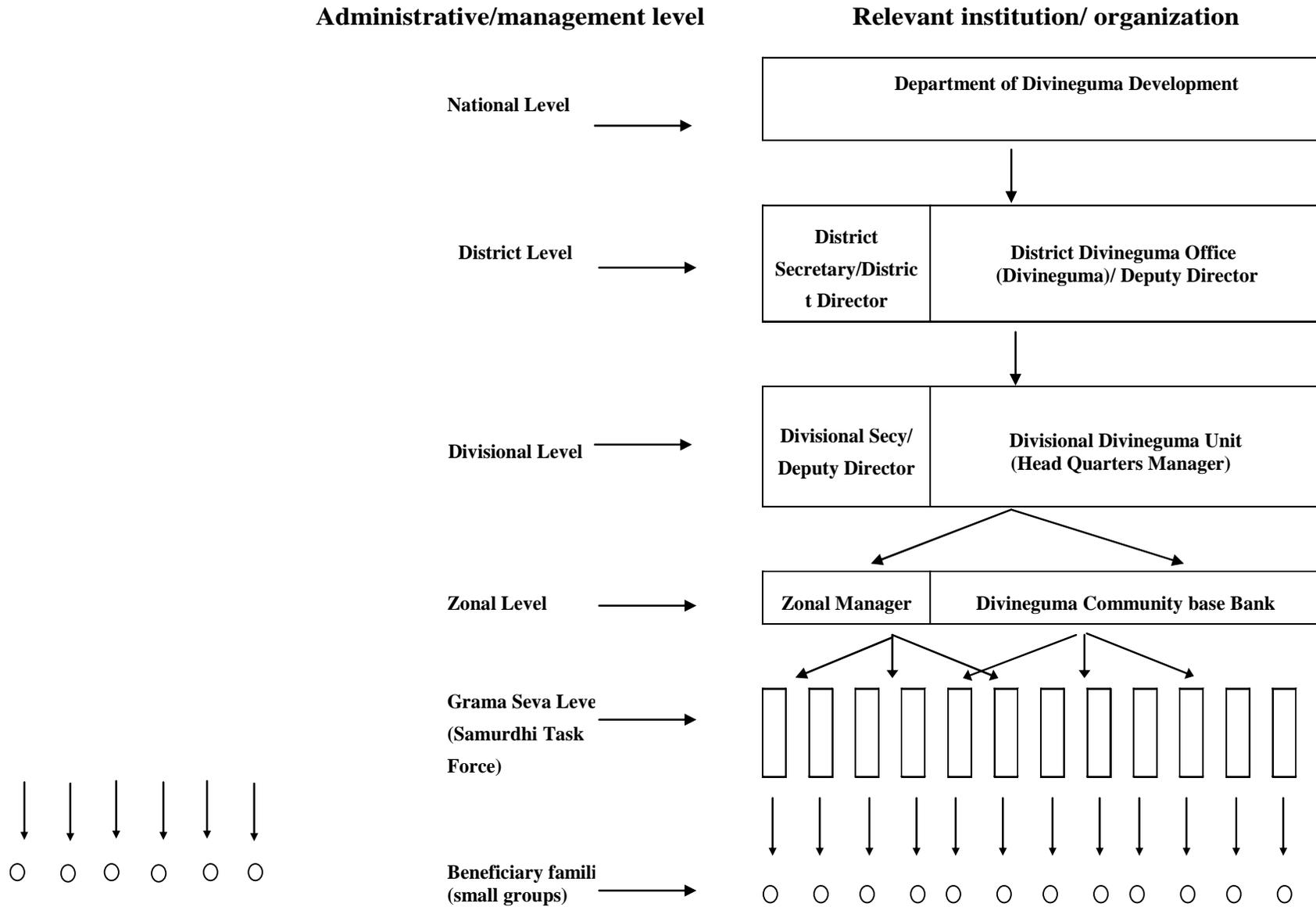
Sectoral Poverty



Poverty by District



INSTITUTIONAL STRUCTURE FROM THE NATIONAL LEVEL DOWN TO THE RURAL LEVEL



General Statistic / Work Flow

Divineguma Society	322
Divineguma Bank	1074
Palaka Mandala	1074
Divineduma Society	32000
Group of Five Small Groups	207975
Beneficiary and Low income Families	2.3 million

Staff Flow

Head Officer	300
District Office	1000
Divineguma Head Quarter	1920
Divineguma Society	1600
Divineguma Bank	5215
Gramaniladari Wasam	14000

Thank you