

An aerial night view of a city, featuring a prominent, illuminated domed skyscraper in the center. The city lights are visible in the background under a dark blue sky.

FINANCIAL SERVICES STRATEGY

Better analysis
Better decisions
Value unlocked for our clients

Africa's largest economics-based consultancy

G:ENESIS
UNLOCKING VALUE

ABOUT GENESIS ANALYTICS

Genesis Analytics was one of the first economics-based consultancy firms to be established in Africa and over the past two decades we have expanded our work to 36 countries in Africa. The cutting-edge and value-unlocking nature of our work has also extended our reach in North America, Europe, the Middle East and Asia.

OUR PURPOSE IS TO UNLOCK VALUE

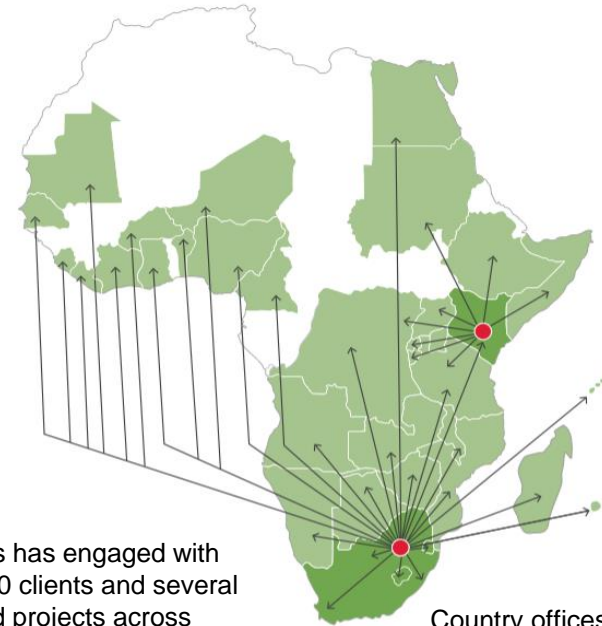
Our 80-plus consultants use their analytical capabilities to improve decision-making, and through better decisions, unlock substantial value for our clients and society. We use a variety of techniques and approaches to bring clarity for decision-makers.

We work across various areas of expertise. Early specialisations included:

- Competition and Regulatory Economics
- Financial Services Strategy

Since then six further practices have been added:

- Agriculture and Agribusiness
- Applied Behavioural Economics
- Health
- Infrastructure
- Monitoring and Evaluation
- Shared Value



Genesis has engaged with over 400 clients and several hundred projects across sub-Saharan Africa

Country offices in Johannesburg and Nairobi serve both domestic and regional clients

Our **Financial Services Strategy** practice was established more than 18 years ago by Richard Ketley, who is widely recognised as a leading expert on financial services sector in Africa. The Financial Services Strategy practice is made up of around 20 consultants with backgrounds in financial services consulting.

Our financial sector expertise includes:

- Business & Retail Banking
- Corporate and Investment Banking
- Insurance and Asset Management

- Capital Markets
- Financial Inclusion
- Payments

READ MORE ABOUT US ON OUR WEBSITE: www.genesis-analytics.com

WHY CHOOSE GENESIS ANALYTICS

In 20 years Genesis has forged relationships with Banks, Insurance Companies, Payment Service Providers, Banking Associations, Regulators and Donor Organisations, and engaged on almost every aspect of the financial services

THE QUALITY OF OUR WORK HAS A REPUTATION FOR:



ANALYTICAL STRENGTH

While economics is core, we apply financial, strategic and evaluative tools to improve decisions and **UNLOCK VALUE**.

Our professionals are equipped, and indeed required, to wield our analytical tools with rigour, imagination - and courage



SERVICE IN THE PRIVATE AND PUBLIC SECTORS - AND WHERE THEY MEET

The same teams service both the corporate and public sectors.

EXPERIENCE in the one, we believe, enriches our work in the other. We are often asked to work where the market meets the state



REPUTATION FOR ETHICS AND FAIRNESS

The zone where the state meets the market is crowded, so we work hard to earn and maintain a reputation for **RIGOUR, ETHICS AND FAIRNESS**.

What we do and say is taken seriously and when we err, we own up and act swiftly to recover lost ground



FOCUSING ON THE DECISION AND HOW IT IS MADE

We aim to **IMPROVE** a wide range of **DECISIONS**, ranging from a regulatory process in a multi-billion-dollar industry to the nutrition decisions of a young woman in rural Rwanda

Our skills and experience enable **OUR CLIENTS** to make better decisions



WHAT WE CAN DO FOR YOU



MARKET ANALYSIS & POSITIONING

We work with our clients to understand industry dynamics and ascertain the relative position of competing businesses.

Our approach focuses on understanding supply – and demand-side issues to uncover potential gaps that our clients can use in developing strategies.

How we unlock value

We conducted a market-sizing exercise for vehicle asset finance across 10 countries for a large Pan-African bank. This analysis was used to inform the bank's vehicle asset finance desired position and strategy in these markets.

A tier-1 South African bank asked us to conduct a detailed insights analysis on its affordable housing segment using a landscape and trends analysis, bank data, customer insights, prosperity modelling and proposition testing. We provided an innovative approach to segmentation and targeting. The findings were used to test future products and consolidate the bank's market proposition.



BUSINESS & OPERATING MODELS

The complexities of doing business in Africa are stark in financial services. We work with financial institutions, insurers and industry players to strengthen and/or develop alternative business and operating models.

How we unlock value

Our client wanted to enter retail banking in South Africa and needed to test the feasibility of its plan and determine a go-to-market strategy. We developed the business model and reviewed the business case, determining what the bank needed to do to achieve its financial targets. Our client is now continuing on its expansion journey.

A large online retailer decided to launch an e-wallet for customer payments and peer-to-peer lending in Nigeria. We examined the market and regulatory regime, which led to the reconfiguration of the client's business model. This enabled our client to take advantage of the card eco-system and reduce operational complexity and the need for additional licences.

WHAT WE CAN DO FOR YOU



PAYMENTS

Genesis assists stakeholders such as banks, mobile network operators, microfinance institutions, card 'associations', payment service providers and governments develop distinct payment strategies in order to identify and participate in emerging payment channels as the cash-dominated environment declines.

Card acceptance, mobile money solutions and cross-border payments are some of the emerging payment channels that our recent work has focused on.

How we unlock value

Genesis Analytics was commissioned by the SARB and the Governor's Executive Committee to conduct a Regulatory Impact Analysis (RIA) study of the changes to be implemented through the Cash Management Strategy (CMS) programme.

Genesis performed a market/situational analysis of the payments landscape in Kenya on behalf their central bank. The Central bank wanted to review its midterm strategy in order to play a more proactive role in pushing electronic payments in Kenya.



DIGITAL

We provide digital strategy support and advice clients looking to enter new markets with a digital proposition or to optimise their existing strategy through changing their architecture. We have a deep understanding of fintech innovation and keep abreast of developments across the financial service.

Our partnership with Orange Business Services enables us to provide leading edge advice to clients on their digital journey



**Business
Services**

How we unlock value

Genesis engaged with a large South African bank to create and maintain a market insights capability that would enable it to develop internal points of view on developments in the payments sector, allowing the bank to respond with appropriate short-term and medium-term strategies.

Genesis partnered with FSD Kenya to develop a business case to convince 30 Kenyan banks of the value of joining PesaLink, a payment infrastructure that allows banks to offer real-time, person-to-person transfers at a low cost.

OUR CLIENTS include...

In 20 years Genesis has forged relationships with Banks, Insurance Companies, Payment Service Providers, Banking Associations, Regulators and Donor Organisations, and engaged on almost every aspect of the financial services



Our skills and experience enable OUR CLIENTS to make better decisions



OUR TEAM

Our focus is always to provide highly qualified consultants normally with a Masters in Economics. The founding partner, Richard Ketley and the management team have more than 50 years of experience in financial services consulting and are actively involved in all projects.



SOME OF OUR QUALIFICATIONS INCLUDE

Master of Science in Economics | BCom Honours, Financial Analysis & Portfolio Management | Master of Research Psychology | Master of Business Administration | Honours in Economics, Statistics and Marketing | MB BCH | Master of Science in Epidemiology and Biostatistics | Master of Science in Medicine | Master of Science in Biomedical Engineering | Master of Public Health | Master of Science in Genetics | Master of Arts in Demography and Population Studies | Master's in Economic Development | Master in Forced Migration | Master in Public Health | Honours in Property Studies | Master in Development Evaluation and Management | Master in Rural Health | Bachelor of Arts in Public Management and Governance | Honours in Politics | Master of Business Administration | Master in Development Studies | Master's from the Kennedy School of Government | Master in Urbanisation and Development | PhD in Environmental Science | Master's in the Political Economy of Development | MSc in Engineering | MBA



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