

# TechSprint

Improving resilience and compliance of small credit providers.

**Bootcamp Session**

**10 October 2023**



# BOOT CAMP SESSION: IMPROVING RESILIENCE AND COMPLIANCE OF SMALL CREDIT PROVIDERS

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- ***Welcome!*** *The meeting will start shortly.*
- ***Please update your name to include your full name and company name so that we can record your attendance.***
- *Keep cameras off.*
- *Place all devices on mute.*
- *Questions will only be taken during the Q&A section of the programme.*
- *If you have a question, type it into the chat or raise your hand and wait to be recognised.*
- *Introduce yourself before asking or writing your questions.*
- *The meeting will be recorded.*

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# PURPOSE OF BOOTCAMP SESSION

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The purpose of the Bootcamp session is to ensure that participating teams are **READY** for the TechSprint week:

1. Understand the collaboration nature of the TechSprint as a platform
2. Get comfortable with how to navigate themselves within the Discord Platform
3. Introduction of TechSprint key players
4. Opportunity to ask/clarify any outstanding matter before **START** day

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# TechSprint Overview

# WHAT IS A TECHSPRINT

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TechSprints are creative ideation events, and participants are collaborative co-inventors. The most interesting ideas result from strong collaboration among participants from different organizations and disciplines.

Participants approach a TechSprint with an open mind and willingness to share.

## Key Elements

### Mission

We have a common mission to use technology for good

### Collaboration

Share openly with your team and across teams

### Diversity

Leverage an array of skills, experience and perspective

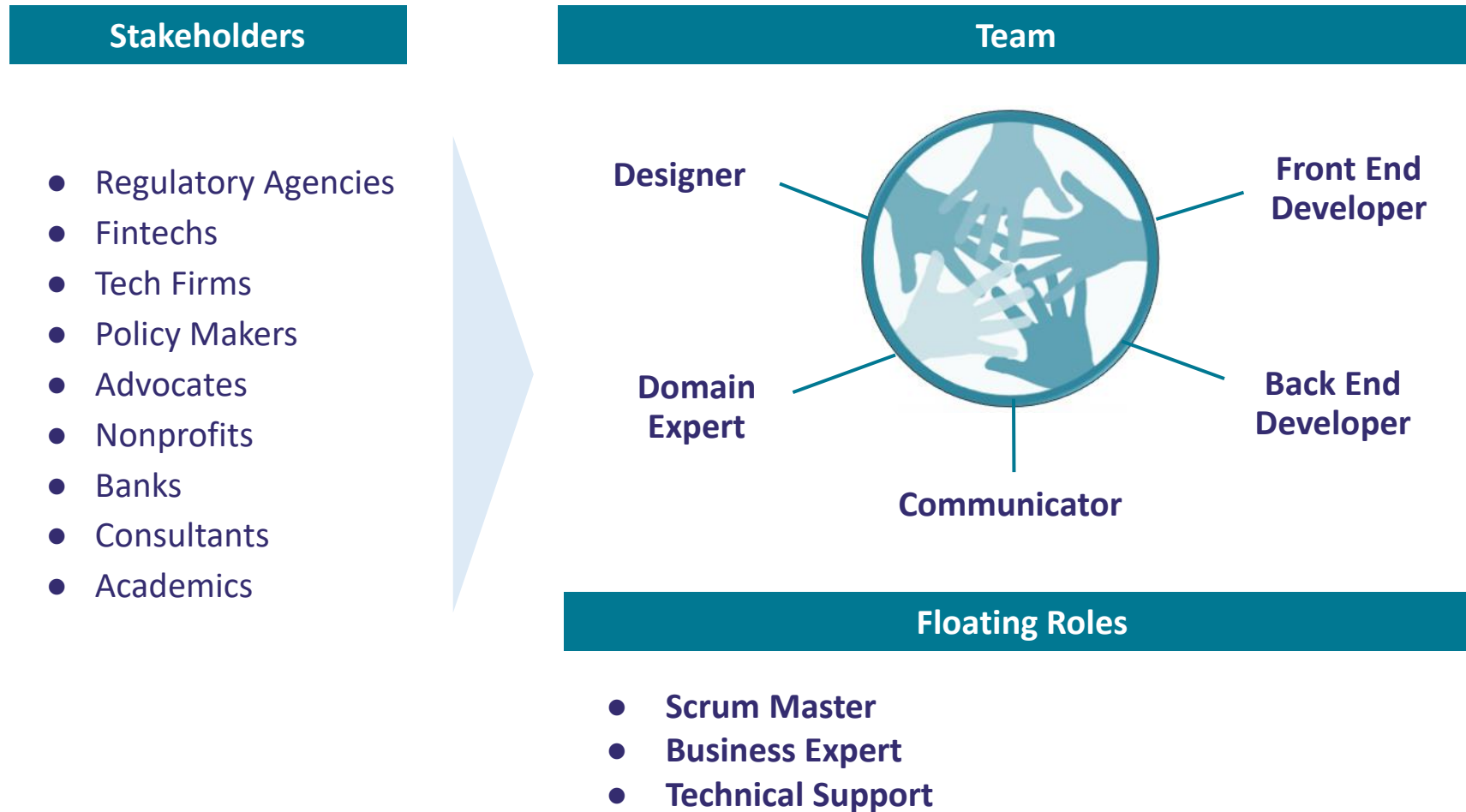
# WHAT IS A TECHSPRINT

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- TechSprints are essentially ‘hackathons’ where technologists and subject matter experts (SMEs) **collaborate intensively** for a short period of time to solve specific problems and code prototype solutions in real time.
- TechSprints **bring together** disparate members of the financial ecosystem to **solve intractable problems** that no single stakeholder can solve on their own.



# TECHSPRINT FRAMEWORK



# TECHSPRINT / HACKATHON OVERVIEW

## TechSprint Approach



1. Tech companies and teams building a prototype solution within 3 to 4 days
2. Supported by Experts and Project team during the build process
3. A Demo day set aside for Prototype solutions to be presented to the Judges
4. Judges selects winning team (s) based on predefined judging criteria
5. Winning team (s) supported by an Incubation program to take through the solution up to Go To Market stage

# TECHSPRINT SUMMARY

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14

Participating  
Teams

6

Judges

4

Organizations

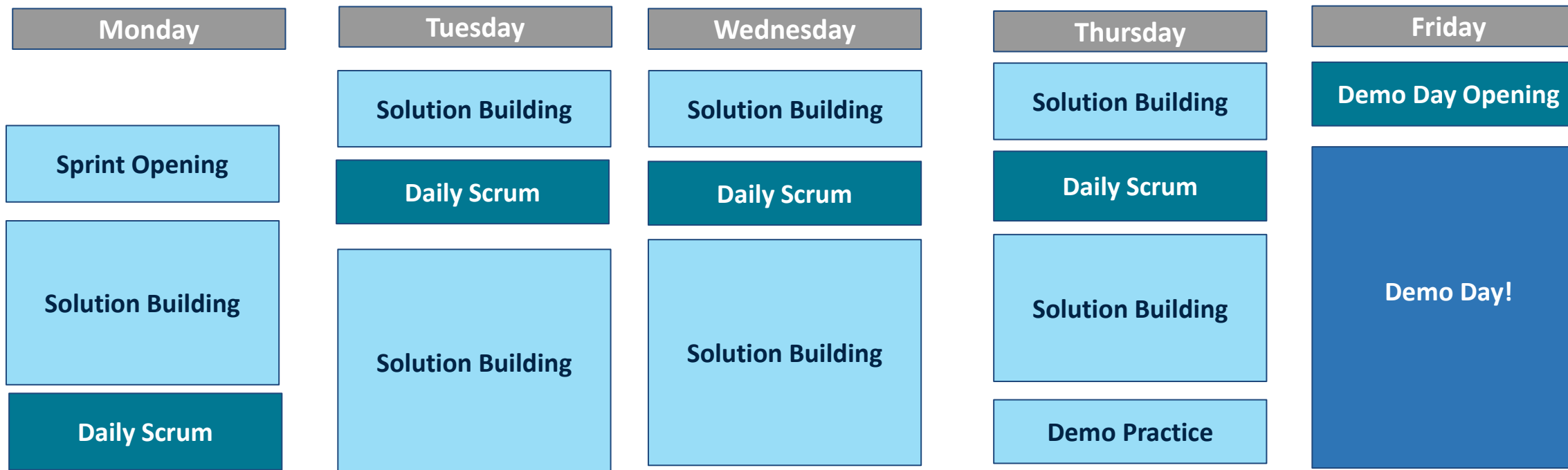
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Experts

# #NCRTECHSPRINT WEEK AT A GLANCE

16 Oct 2023

20 Oct 2023



Observer Track

# DEMO DAY – 20 OCT 2023

## Presentations

Invite Friends and Family to  
[Register for Demo Day](#)

**14** Teams



5 Minutes  
Demos



3 Minutes  
Judges Q&A

## Winners



**1<sup>st</sup> Place** – R100,000 cash prize and a 3 months incubation program offer



**2<sup>nd</sup> Place**– R60,000 cash prize



**3<sup>rd</sup> Place**– R40, 000 cash prize

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# Data & Platform Navigation Demo

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# #NCRTechSprint Key Players

# PARTICIPATING TEAMS



**Team:** Awesomatic  
**Team leader:** Donald Sibiza



**Team:** CrediTech  
**Team leader:** Ricardo Mudinyane



**Team:** KYCDD  
**Team leader:** Sina Bahrami



**Team:** The Innovators  
**Team leader:** Mmabatho Pule



**Team:** FinSmart  
**Team leader:** Dennica Theko



**Team:** Tech Titans  
**Team leader:** Penelope Maake

# PARTICIPATING TEAMS

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Headshot

**Team:** Sound Hackers  
**Team leader:** Masxole Mtsikini



**Team:** Tsogolo Technologies  
**Team leader:** Ofentse Kopong



**Team:** B - Digital  
**Team leader:** Tumishang Mankoe



**Team:** Tech Busters  
**Team leader:** Vanessa Mashabela



Headshot

**Team:** Qualitude  
**Team leader:** Pasca



Headshot

**Team:** Dev Squad  
**Team leader:** Thabo Mafa

# PARTICIPATING TEAMS

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**Team:** Team Tasky  
**Team leader:** Max Papendorf



**Team:** Smart Credi Tech  
**Team leader:** Masutani Glory Matshethe

# HEAD JUDGE (AIR)



Shelley Anderson

A seasoned TechSprint leader, Shelley spent 16 years at the U.K.'s Financial Conduct Authority before coming to AIR in January 2022. Starting in 2015, she was part of the FCA's Regtech team, designing and leading TechSprints and developing the regulator's approach to interacting with the global Regtech ecosystem.

Specializing in innovation for vulnerable consumers, Shelley has designed programs that look at the barriers faced by digital financial services consumers, and at how both regulators and firms can design better products for inclusion. At AIR, Shelley works on planning and producing TechSprints, leads the organization's program to further expand its global reach, and focuses on ways to ignite technology innovation throughout the financial system.

In addition, Shelley is co-founder of the Women In Regulatory Innovation (WIRI) network, which is creating a community of women across the globe with the aim of building meaningful diversity and inclusion within the regulatory system.

# JUDGE (SACRRA)



Magauta Mphahlele

The founder and Chairperson of Ithuseng Credit Solutions (ICS) which is a 100% female owned private company that is a registered Alternative Dispute Resolution Agent under the National Credit Act. ICS mediates disputes between credit providers and consumers. ICS is responsible for managing the credit health of more than 30 000 mineworkers across 15 mining sites.

She is also the former Ombudsman for the Consumer Goods and Services Ombud Office. The CGSO is an Alternative Dispute Resolution Scheme for the Consumer Goods and Services Industry. The CGSO mediates disputes between suppliers of goods and services and their customers. She currently serves as the Executive Director at the South African Credit and Risk Reporting Association (SACRRA). SACRRA is responsible for setting the credit and risk reporting standards and managing the system through which credit and risk information is supplied to the credit bureaus in compliance with the National Credit Act.

# JUDGE (ZEN CONSORTIUM)



Jovi Chen

Jovi is an Adviser to the Africa Chamber of Commerce, a Board member to Verto Group and 3E Group, and a Mentor at Mandela Washington Fellowship. He's passionate about empowering startups, having won two hackathons and orchestrated a successful tech platform exit to a major Asian tech giant.

As an Executive & Business coach and a frequent keynote speaker, Jovi brings a wealth of expertise to the startup ecosystem. He's also a seasoned judge at startup pitching sessions and recently represented South Africa in a prestigious business collaboration with Japan.

With over two decades in executive roles at key financial institutions and consulting firms, Jovi is dedicated to fostering innovation and uncovering hidden unicorns within the African startup landscape

# JUDGE (GLO-MO SOLUTIONS)



Gloria Phakathi

Gloria Phakathi is a Business Analyst and a Project Manager with a keen interest in Project Management, Workflow Management software's , Skills Development for the youth and women in technology, mentoring for Hackathon and IT Professional Recruitment.

Gloria holds a Diploma in Software Engineering ,accredited PMI- CAPM Project Manager . She has certificates for International Computer Certificate Studies(ICCS) , Systems Engineer, Small Business Enrichment Programme, Management Development for Employment Services Professionals.

She is currently studying towards her BCOM in Information Technology. She is an accredited Individual Staffing Professional( ISPr). Her work experience started off as professional Debt Collector for different companies( Edcon, Standard Bank and Wesbank). She then moved to the ICT sector where she held different positions Software Technical Support, Application Support Specialist, Software Tester , SQL Database Administrator and Business Analyst. She has worked for the following companies BBD ,Futuresoft, Chase software.

# JUDGE (CBA)



Alison Magrath

Admitted as a Legal practitioner in South Africa, Accredited mediator with both FAMAC and SAAM, Practiced law in leading law firms in Botswana and Dubai, as well as managed the Legal, Risk and Compliance function in various entities in the Financial/Banking/Credit industry in a legal/business career that has spanned almost 30 years

My current role as Managing Executive of the Credit Bureau Association (“CBA”), which commenced in mid-2017, is in the ever-evolving credit industry. I manage the various credit bureau workstreams for all the full member CBA members (6 credit bureaus) as well as the Reseller/Niche credit bureaus.

Over the past few years, under my leadership, the CBA has: i) enabled credit bureaus to prepare extensively for their obligations under the privacy law; ii) provided input into legislation on all aspects affecting credit bureaus; iii) undertaken a number of key data projects to enhance alignment of data between the credit bureaus, including the Manual Amendment and Paid-up projects; iv) since 2020, provided consolidated industry reporting to the NCR; and v) provided education on credit and credit bureaus to numerous school leavers and university studies.

# JUDGE (GOOD PEOPLE DATA)

No Picture provided

JK du Toit

JK currently serves as the Founder and CEO of The Good People Data Company, a registered credit bureau and a prominent software firm specializing in forensics, digital onboarding, and property technology. The company provides its services to clients in South Africa, Namibia, Botswana, and the UK.

Born in South Africa, JK relocated to the UK after completing grade 12. There, he pursued studies in finance while simultaneously completing his accounting articles with a publicly listed firm. In 2016, JK was approached by the investment principal of the EPF Tech Fund with an offer to return to South Africa in exchange for full financial support to establish a business aimed at addressing some of South Africa's pressing challenges. Consequently, JK returned to South Africa in 2018 to establish The Good People Data Company, with the complete financial backing of the EPF Tech Fund.

Today, The Good People Data Company has established a solid reputation in the financial services sector, serving a diverse clientele that includes listed property funds, major banks, and insurance companies.”



**Mark Seymour**

MD - Thuthukani

Mark Seymour has a long-standing track record with a wealth of experience in the financial industry. He currently holds the position of Managing Director at Thuthukani Housing Finance, a developmental credit provider focusing on providing Incremental Home Loans and insurance products to lower-income people throughout South Africa.

Mark has also served as the chairperson of Micro Finance South Africa (MFSA) for six years (from 2005 to 2011) and as the vice chair for seven years (from 2011 to 2018).



**Lisa Koenig**  
TransUnion

Lisa Koenig is passionate about all things DATA and believes in implementing data solutions that are not only beneficial and efficient but are fully compliant and done with integrity.

Her current role, with over 10 years' experience in the Credit Industry, her mission is to develop and implement strategic legislative and industry-based projects that help increase financial inclusion in Africa.

She has achieved success in leading teams to manage complex operational projects for system and process enhancements, spanning across financial services, pharmaceutical and Export & Logistics sectors.



**Mpule Senong**  
SACRRA

Mpule Senong has more than 10 years' experience in the Credit industry.

Facilitating and compliance monitoring of credit and risk data between approved credit bureaus and data providers.

Testing of bureaus validation systems and reporting.



**Lisa Maino**

SM ATTORNEYS

Lisa Maino has 25 years' experience in law, particularly in financial services and information sharing. Holds B.Proc, LLB, LLM (Corporate Law) and MBA degrees, In-house adviser in the Group Legal Division of Standard Bank (NCA Project (2006-7)).

Set up a legal team within the Credit Division of Retail Bank in 2007, took up the position of Group Risk Executive at TransUnion Africa (TUA) in 2009. Set up own practice in 2012, focusing on commercial law and regulatory advice (NCA, PoPIA, Lending Product Development).

Cross border information sharing initiatives, through World Bank and Finmark Trust, e.g. the writing of information sharing laws for Botswana, the development of on-site inspection programmes for the Bank of Tanzania and the regulations and procedures for the registration of the first credit bureau in Senegal



**Adv. Nosipho Zikishe**  
INDEPENDENT EXPERT

Adv. Zikishe is Senior Legal Manager: Complaints and Investigations POPIA division. In her current role she manages the strategic functions of the division by providing full support to Executive POPIA in respect of Complaints and Investigations.

Before joining the Information Regulator in January 2023, she has been an experienced seasoned In-house Legal Counsel and Head of Regulatory Compliance of Credit Bureau at the National Credit Regulator, where she provided strategic Regulatory legal services of the highest possible standard.

Competent in commercial law, data privacy, complaints and investigations, dispute resolutions legal compliance, corporate governance, risk and consumer credit law, as well as delivering cross-border legal services throughout Africa.

# EXPERTS

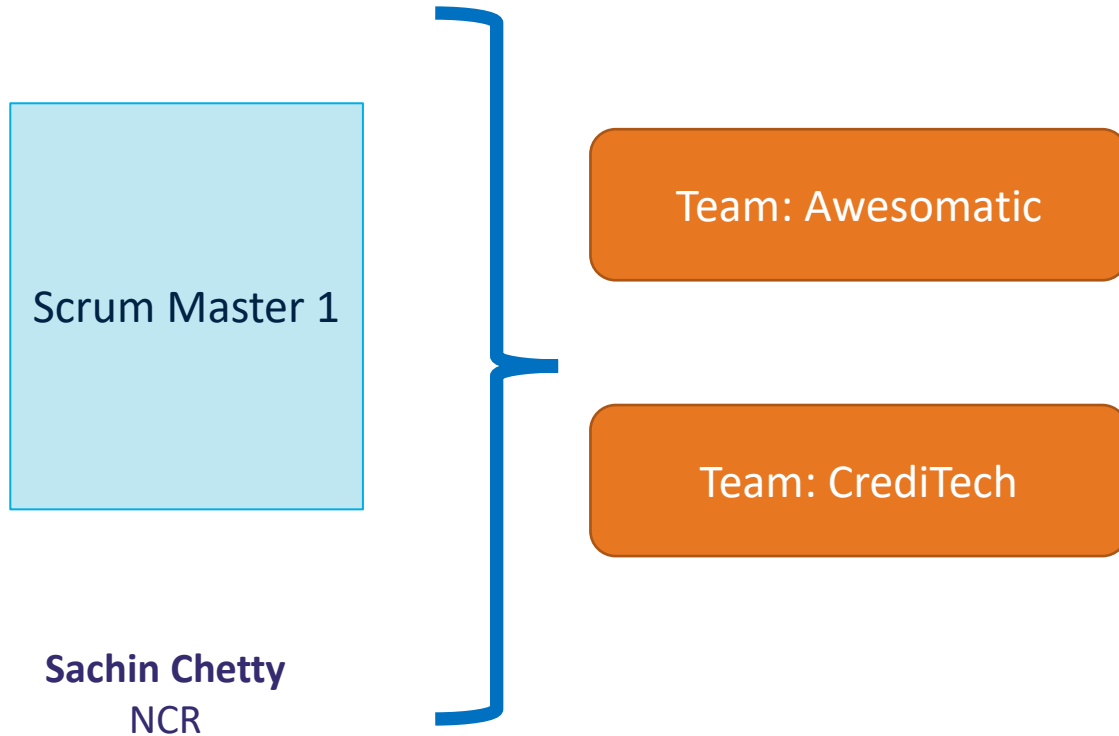


A bench of experts will be available to support the teams throughout the competition.

An “Ask The Expert” channel on the TechSprint Platform means resources are available during the times 08h00 – 17h00.

- TechSprint Platform
- Credit Bureau Data
- Micro Finance
- Credit Scoring
- NCA Legal
- NCA Compliance
- Credit Information Sharing Process
- Regulations

# SCRUM MASTERS

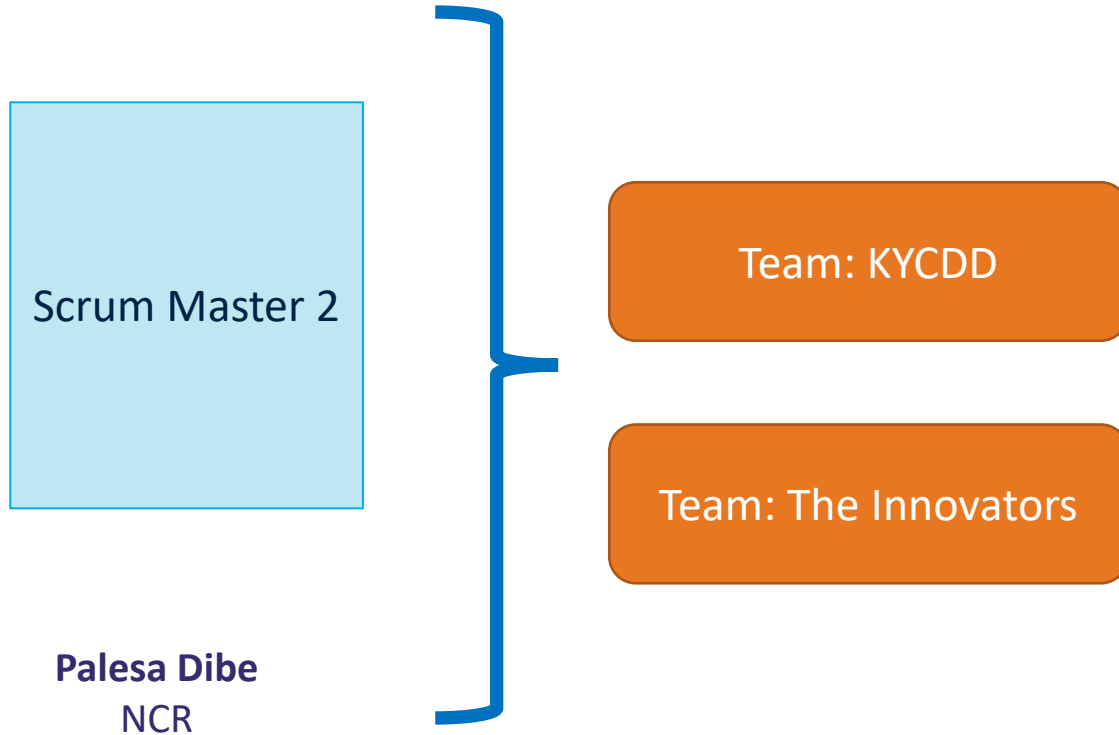


One (1) Scrum Master per two (2) teams

Daily briefing with Team Leaders

Overall support and ensure readiness for Demo Day rehearsal & Demo day

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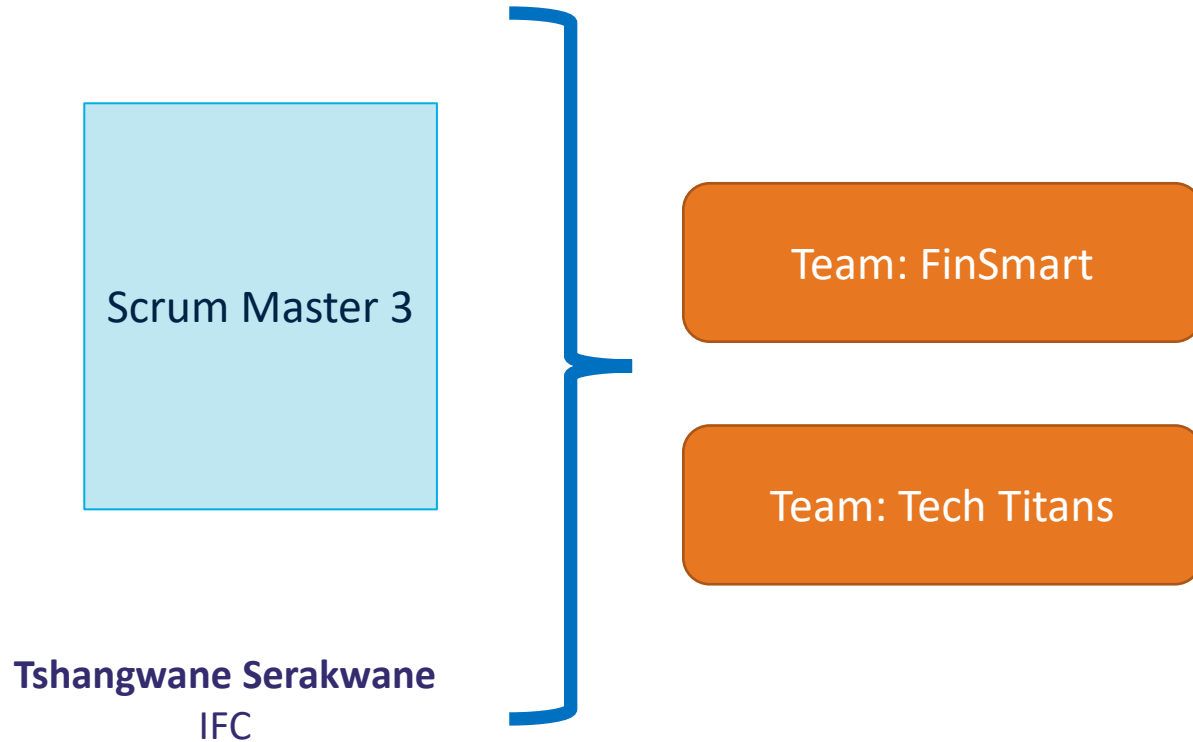


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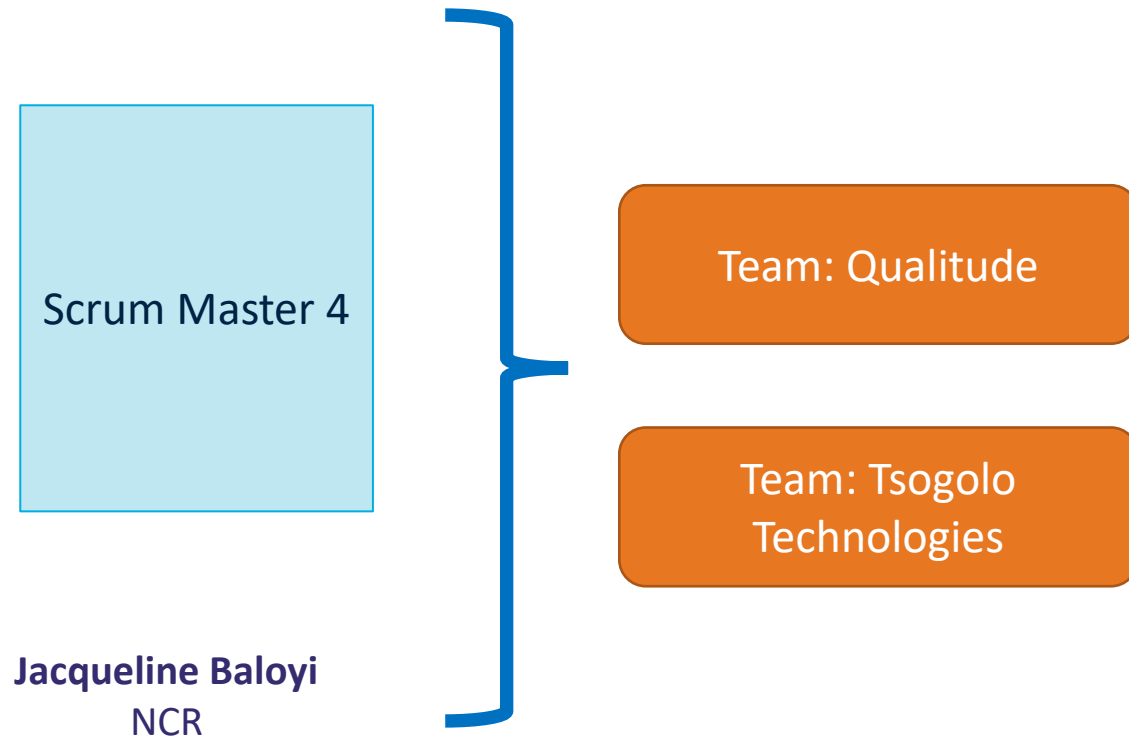


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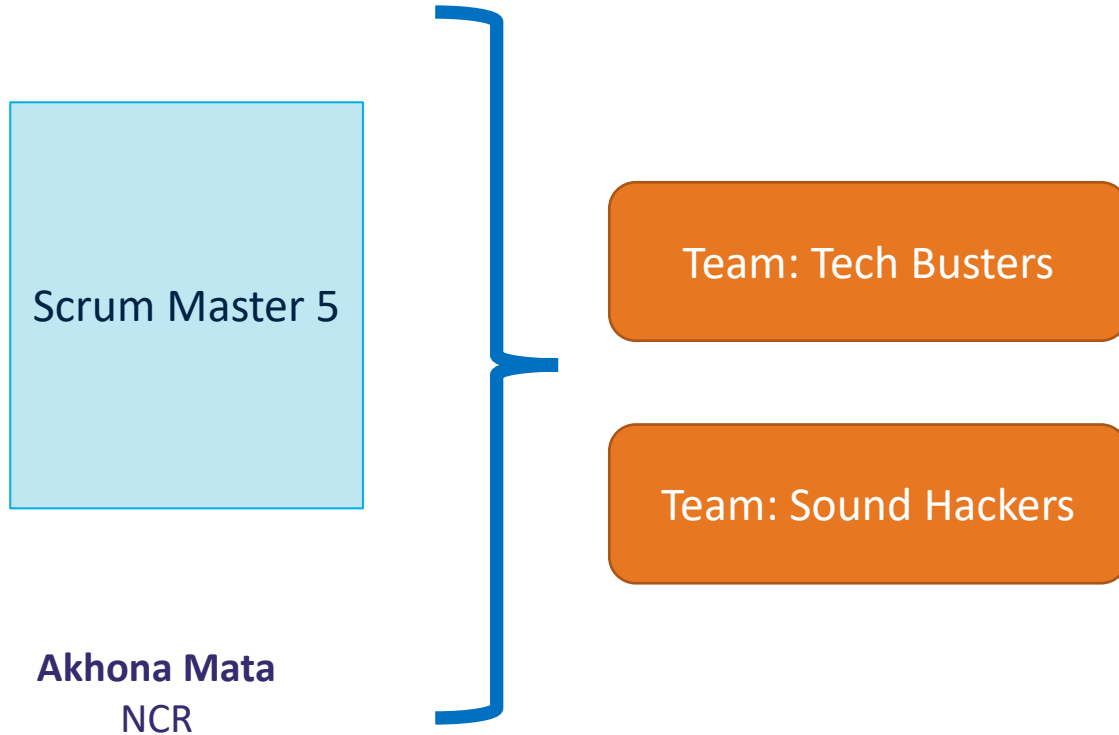


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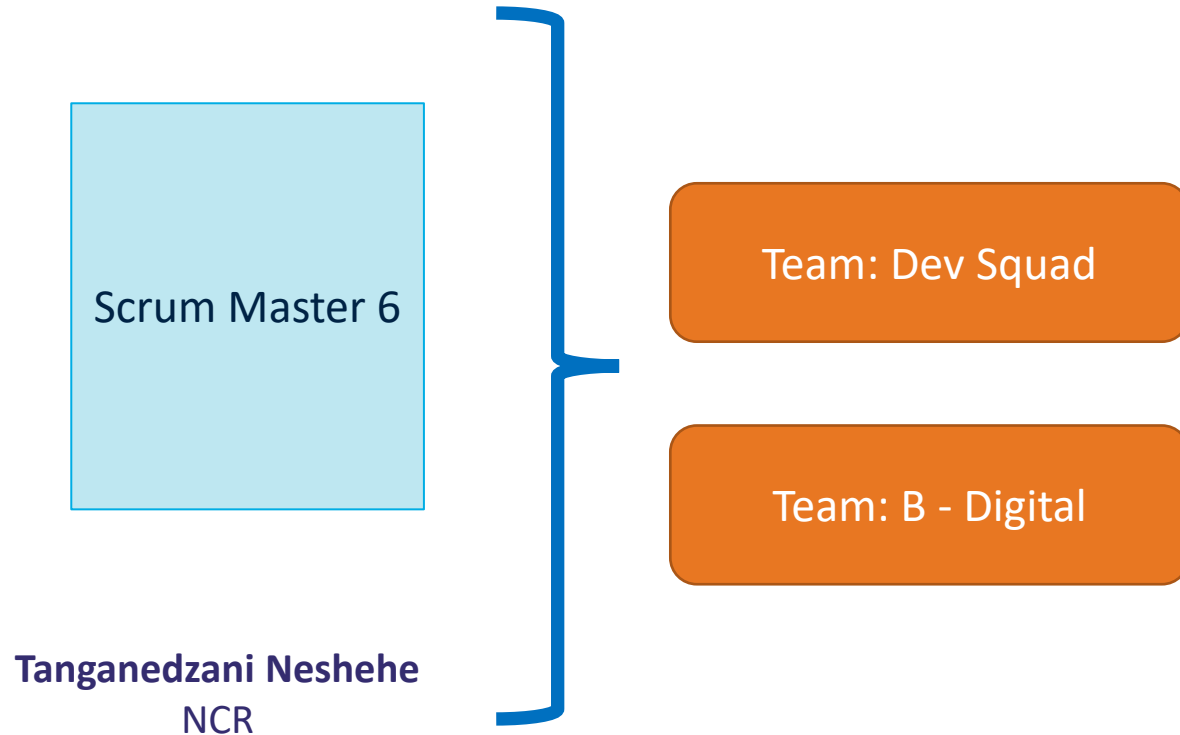


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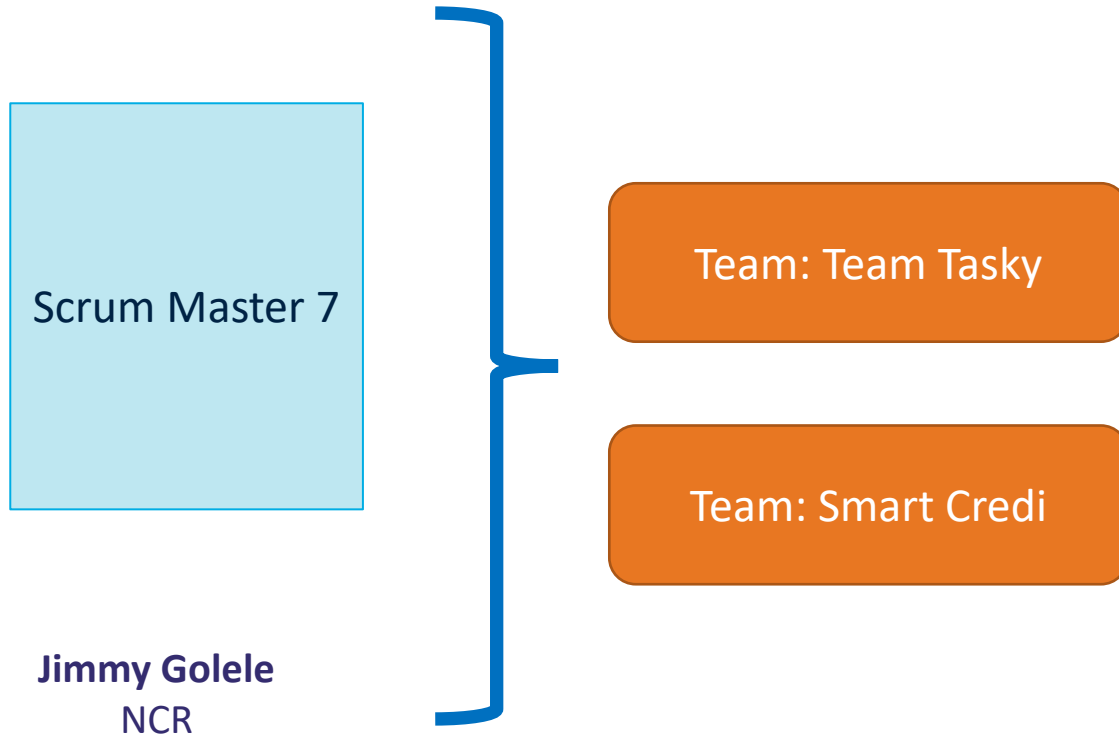


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# Ground Rules

# TECHSPRINT GROUND RULES

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1. Teams must use the data provided, as well as other publicly available data/materials. Teams can download provided data to a local computer.
2. Work presented during the final pitch must be original, created over the course of the TechSprint. Teams may reference pre-existing technology or analytics, but it must be clear what is new, and what is not.
3. At the end of this TechSprint, all participating teams have claim to the IP developed/solutions during the TechSprint.
4. Any communications beyond social media, like press releases or other digital content that refer to the TechSprint, must be pre-approved by Project Team (Comms).

# SHARE EXCITEMENT

Participating teams can discuss their involvement in the TechSprint, but should follow these guidelines



## TechSprint Promotion

Please wait to begin promoting the event until NCR communicates that the participants are finalized and announced publicly



## Social Media

Participants are encouraged to post on social media after this announcement and during and after the TechSprint using **#NCRTechSprint**



## Press

Any wider communications like a press release or other digital content that refer to the TechSprint needs to be approved by NCR



## Privacy

A participating team's communications cannot reference other participating teams

# READINESS CHECKLIST

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1. Tech briefing attended/material read
2. Team Leaders briefing attended
3. Discord platform loaded – every team member
4. Discord training attended
5. TechSprint Rules signed and submitted

**READY !**

# NEXT STEPS

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See you on TechSprint Open day  
16<sup>th</sup> October 2023

**GO!**



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# END OF BOOTCAMP SESSION