Project Summary for Research, Development & Commercialisation Team

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Project:	Social Consulting		

Project Summary

Executive Summary

The Social Consulting Team, working on the 8th UN sustainable development goal of 'Decent Work and Economic Growth', has been focused on engaging with businesses, finance institutions and consumers. Throughout February in Malawi, we have mainly focused on further improving our loan repayment system. In order to be able to do this we needed to better understand our customer segment and get some feedback from our current customers. We also had a large focus developing a form of risk-profiling mechanism, that would be utilised to determine the suitability of prospective customers to a payment plan/loan.. This document will provide information into the background work of our project, the key issues we discovered and are trying to solve, solutions that have been implemented and the suggested future actions that we see as necessary to take.

Background

As the Malawi Social Consulting project is in its fourth month and exposure to capital loss is becoming more relevant, ensuring systems are running to allow for an efficient business was our key objective when conducting any activities. The previous teams have laid foundations for February through tracking product based loans in collaboration with the Solar Team, and developing a prospective "Risk Profiling" tool and survey to be tested over future months. Throughout February, exploration of such a tool was further developed, and more refined surveys were carried out in the villages of the surrounding area of NAYO, Baluti and Nkoka.

Another big focus from the January team has been the establishment of a functioning Customer Relationship Management platform. A working CRM system is crucial to the operation of Social Consulting, as has become evident through the experience with the product based loans. A very clear feature of the CRM should be automation, as manual recording at larger scale will become very time consuming, but also prone to human error. A set of core functionalities has been established and a skeleton interface that would be able to process these functionalities.

It was discerned by the July and December teams that Village Banks present to us as an opportunity to engage with a customer segment that has the potential to reach a high number of customers. We have begun to look (in July and December) to engage with village banks with the intention to learn how they achieve their 0% default rate. There are many potential pathways around the functionalities of the village banks and the opportunities that would come out of this. Thus understanding record keeping, interest rates, demand and reasons for their popularity, Social Consulting was able to identify Village Banks as a potential opportunity for future partnership.

The Problem (Critical)
Malawi remains one of the poorest countries in the world, with 90% of the population living on less than $2/day, and 75% living below the lowest poverty threshold of $1.25/day (Human Development Report, 2011). The majority of Malawians are alienated from formal financial services: our own research into the Blantyre and Limbe markets have found that while ~60% of small business owners had access to a bank account, only ~7% had acquired a loan from a formal institution. The most common pain points identified in acquiring loans were identified as a lack of collateral, high interest rates, and a fear of indebtedness.

While organisations external to the commercial banking system, such as Microfinance institutions and NGOs, have tried to provide access to finance to these communities, the July and December teams identified that it remains difficult for individuals to obtain loans through these organisations. Building from the July team, SoCon has identified three prominent customer archetypes; business owners in Limbe markets, Blantyre markets and those in the Nancholi region. The July team identified that those in Nancholi are often clients of village banks. This month, the....

While the main focus of research has been in the Nancholi region and Blantyre city, there are no reasons to believe that these problems that have been identified with accessing finance are unique issues. Large scale studies have been conducted and have produced similar results. Access to financial services is even more limited in rural Malawi, with only 18% of adults having access to a bank account, with 6% having access to formal lending. Savings is also a major issue: 54% of Malawians don't have savings, with the major cause due to lack of money after expenses (Lee, Research Summary).

These issues stated above lead to one overarching problem; many Malawians cannot gain access to capital to invest in growth. Without the opportunity to expand, this significantly hampers the capability to improve their financial situation and increase their income. In order to overcome these obstacles, communities in Malawi utilise an ingenious structure: village banks. A village bank is a collaborative effort by a community to distribute loans to their community, through crowdsourcing by the members. A detailed summary of village banks and how they work can be found here. These village banks can often be the only method of accessing finance for villagers and are also often preferred to rather than retail banks or lending institutions. However these

organisations often cannot meet the demand among their communities, nor issue large scale loans (for the Village Bank at NAYO, average loan size at 5-10 000 KW, with a max of 20 000). The January team has validated that these village banks do not have the means to provide adequate loans to all their members and that they would like more capital input into their systems.

Proposed Solution
Currently Malawians struggle to access sufficient amounts of finance. Village banks are a scarce resource when it comes to scale, as they are limited in the amount of money they are able to hand out at a time. Malawians in rural areas also struggle to access finance from banks and Microfinance Institutions (MFI's), as they do not have access to credit scores and therefore are faced with high interest rates if they wish to obtain these loans, which is often a major deterrent.

There has been a focus on product-based loans, in conjunction with the solar team, for 8 months. The priority for the February team has been to understand our customer segment more accurately. The solar project has been a good opportunity for SoCon to gain some understanding of what will be our customers if we do gt to the stage of being a standalone lending institution. We have gone down the path of product based loans in order to improve access to a product we know people want and need, but can not necessarily afford. Focusing on products such as solar promotes good debt, helps improve financial literacy, and builds information on our customer segment. All the while it gives us an opportunity to refine our systems in terms of distributing loans (channels, repayment structures, cost structures, risk-profiles, etc...), record keeping, communications and an integrating system to manage all of this. This is relevant at this current stage for the product-based loans, but will become more relevant when we move to being able to provide different forms of finance[1]. The system to solve some of the issues surrounding our product based loans is our CRM. Equally as importantly, we want to be able to develop a mechanism to profile people based on their supposed credit worthiness. Although designed to improve our initial product, these systems will be useful regardless of the kind of loan being provided.

As such, the January team considered 3 main areas to target to help improve and solidify the core functions of the project. The areas consisted of CRM, defaulting customers and village banks.

CRM

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[1] At the current stage, our exposure to risk of loss is quite low. Given that it is a testing phase for Solar, we have quite large margins to work within and require lower repayment rates to break even. However, with full exposure of loan amount we will be more exposed.

The main impact this has had has been the ability to test whether a lack of communications has been a large factor in low repayment. This was to be one of our main goals for the month, but feasibly it was not possible. Our other main goal was originally framed as building a "risk profiling tool".

The CRM system was the key focus of January's month as it is essential for future months' operations, for both product based loans and general market information. Automating systems is particularly important given PEV is out of the country for majority of the year. In collaboration with the Solar team, January revised and identified new requirements for the selection of a CRM solution. This involved connecting the CRM with an automated texting system and Xero (an Accounting/Financial software). The purpose of such CRM system was to improve the communication between PEV and its customers, and decrease the defaulting customer rate with consistent reminder, balance and confirmation texts. A visual flow map shows the desired functionalities.

The CRM system that was established in January was not functioning as expected, and though we did attempt to resolve the issues we made the decision that us spending time on a system we did not design, build nor understand best, would not be the best use of time for our month. As was anticipated by the January team, we further validated that a lack of communication between PEV and customers has been a part of why people have been defaulting, as customers lost trust in where their payments were being sent to, and became forgetful about when payments were due. Hence, despite not being able to fix the CRM system, we realised the importance and urgency of the need for communication, so we have opted for an MVP platform, MightyText, that will allow us to maintain communication with our customers from Australia, while we can work on the bugs around the CRM. The development and testing of the CRM is a priority for future months. The SOP for MightyText is located here. The CRM design should be fixed and put into place as soon as is feasible though because MightyText really is an MVP solution with limited functionality.

Flexible Payment Plans

Through interviews that were conducted in various villages, it was discovered that over a third of customers are paid variably. As such, we have developed the understanding that it can be difficult for customers to follow a set weekly or monthly payment plan when they are not paid consistently. Furthermore, evidence shows that customers are not repaying structured on the payment plan. The analysis results can be found in this work update. As a result, we realised the importance of considering flexible payment plans that should be tested in the future. The flexible payment plan is anticipated to decrease the amount of defaulting customers and improve both the rate and duration of the repayment periods. More accessible and suited to their situations. incentives and consequences

Some ideas about flexible payment options include:
   ● Having different payment plans that are suited for different customer segments - a

payment plan is designed for certain customers depending on questions asked at the POS, hence being more customised.

- Accumulating interest on the basis of the time it takes for the customer to pay off the loan rather than having a set structure (ie. 6 months).
- Offering discounted price if customers are to pay off their loan before a particular date.
- Not charging interest on the payment plan, but rather charging late fees for every payment that is overdate.
- Only having an end date for the loan period, through which the customer can pay instalments when suited, rather than weekly or monthly due dates.
- Having a layby system whereby the customer only receives the product once enough repayments are made for PEV to breakeven.

Through these different flexible options, it is anticipated that the repayment plan will be more customised and accessible to customers. As a result, the repayment rate will increase and customers will also be incentivised to pay off loans at a quicker rate.

Discounts
If the Solar Team imports an improved product in the future, we must consider whether existing customers will receive a discounted payment plan if they would like to purchase the new product. We may also consider a referral system e.g. if three people you refer purchase a product, your plan will be discounted.

Risk Profiling/Customer Feedback

The initial purpose of introducing the risk profiling tool was to better understand customers before allowing them to purchase the solar product, consequently preventing the high default rate that currently exists. The January team had built a custom fit mode that provided 50% accuracy on classification of credit-worthy vs non credit-worthy. This is not surprising as the classification of creditworthiness was a binary one, and not scalar. As such, it is a reflection of a binary classification that there would be an evenly distributed outcome. What is more is that to beef the sample size, members of village banks were used as proxies for credit-worthy customers. This is a little abstract given that the successful repayments made to village banks are built on different systems such as personal accountability and social pressure, which we have not yet begun to try and replicate. As such, we understood that the way forward to have a tool that holds value would be a statistical model which would require a large sample size (large enough for extrapolation).   The expectation of this activity was not that a risk profiling tool would be put it in place immediately and we knew that we would need to gather a large amount of data before any statistical tool would have any validity. However, once we began risk profiling we identified a number of problems with the current payment situation, primarily the lack of flexibility of the payment plan and the lack of communication and confirmation from PEV. Based on the consistent reporting of these issues, we determined that it would be unfair to make a judgement of a customer's creditworthiness in regards to a poorly designed system. Hence, this month's risk profiling survey results have mainly been used to identify key issues which will affect/dictate future actions. This has allowed us to better understand our validated customer segment (the people who have

bought a product on a loan), and gives good insight into what we can do better to service this segment.

Although we cannot hope to use develop a risk profiling tool until we are able to collect enough data points (see USSD), even if we do collect a large enough sample, it may not be usable to develop a statistical model that will test risk-worthiness given the inefficiencies on our end around communications and consequence. The survey questions can be used as a framework for the next risk profiling experiment conducted if they are still judged to be relevant to the new payment plan. The inclusion of these questions was based on these design principles and this reasoning. A summary of the trends from the 20 risk profiling surveys conducted this month can be found here and a more in-depth analysis of the results can be found here. The reason the analysis is only on this months survey and not the survey from January, is because we used a survey which had more scope for qualitative responses. The utility of this process was not in the actual data processing, because we have such a small sample size (32 combined with january surveys). We also have a tainted survey because there are legitimate reasons for people not repaying, such as lack of communication and consequence. However the output from the analysis can be found here.

USSD for data collection

It has been determined that data collection as it has been rolled out is not an effective method of data collection. As it has been, we have been forced to collect customer data after sales have been made. However it is very difficult to locate our customers. As such we have had to scope out other methods of collecting customer data. One of these proposed methods is through USSD. We have designed a short survey to be rolled out through USSD, and the experiment can be found here.
This channel is not restricted purely to data collection on our customers, but if we would like use USSD as a communication channel, this is an opportunity to test the usability and adoption of USSD with our customers.

Village Banks

Village banks remain an important structure within Malawian communities, however we have not had the scope to interact with them this month. It should be a priority for SoCon to maintain contact with these village banks to ensure that any potential future business with them is able to be conducted without first having to re-establish connections with them.

There are three ways in which SoCon could use village banks. The village bank can consider a village bank as a customer, as a channel or as a resource.

As a customer segment

The main problem faced by village banks is their lack of access to capital to meet demand. In order to resolve this, SoCon could consider membership/investment. As village banks have high levels of repayment amongst their members, this presents itself as a low risk, viable opportunity. In terms of membership, SoCon would be depositing savings into the bank to provide access to more capital. In terms of investment, SoCon would loan capital to village banks and could then aid in directing what the loans should be given to (strictly for business purposes for example), working in close coordination with the village bank to track the investment. Village Banks are incredibly important to their communities, so it is pivotal that any action and involvement we have is carefully managed to not disrupt their system. Furthermore, village banks have been identified as a potential customer segment for the Solar Team, as they have previously expressed interest in the solar products. This month, SoCon summarised the [previous assumptions](#) validated by former teams and devised a [lean canvas](#) for village banks as a customer segment.

As a customer channel

We have validated the assumption that village banks are extremely efficient in their repayments, with a near zero default rate. As such, there is some form of self-selection of credit-worthy customers that we can exploit. We could consider a village bank as a channel through which we can find and define a customers segment. By lending only to members of a village bank, and meeting them through the village bank we would potentially also have a fallback of a guarantor system.

As a Resource

As was proposed in July 2018, PEV can gain access to village bank records, digitise them, and market them to lending institutions. This would enable lending institutions to develop risk models, consequently reducing risk premiums and enabling more Malawians to access loans. Alternatively, SoCon could develop its own credit scoring system, which commercial banks and MFIs could then use to judge creditworthiness. The system should be based on the criteria that formal institutions seek, hence an experiment needs to be conducted validating the criteria that MFIs and commercial banks look for when disturbing loans. As village bank customers are amongst those in the community with the greatest ability to repay loans, SoCon can create an invaluable linkage between creditworthy customers and capital that they previously could not access.

Critical Future Actions:

Prelude to CRM Actions

In January, the SoCon team had the goal set out by December to automate and digitise the CRM system. They connected the CRM system to Twilio (an automated texting system) and to Xero (an accounting/financial software). The next move is to evaluate whether repayment rates change after enhanced communication from PEV.

1) CRM, to be established remotely		
Time	Goals	Tasks
March	- Understanding CRM system & automated texting system - Providing fixes to bugs within the current CRM - Maintain communications with existing customers via MightyText until we have full confidence in the CRMs functionality. - Consolidate balance and account for errors in our accounting and our systems	- Ensure all details are correct - Review documentation - Flag any issues or confusion - Identify where the system is not working - Propose and test fixes to these issues - Deploy CRM in full functionality - All the while, until this point keep on using the MVP tool MightyText for communications. - Follow this SOP ASAP.
April	- Continue to monitor repayment patterns with this enhanced communication.	- Monitor payments, and follow up
June	- Evaluate results from repayment - Analyse correlation between default rate and increased communication from PEV	- Collate and write up results - Suggest edits to comms system in light of these - Make judgement on whether communication is a large factor in low rates of repayment.

Prelude to Risk Profiling Actions
Through efforts in data collection through survey, we have realised that this is not a viable option as a means of collecting information on our customers.
The development of a more effective way of locating customers, particularly when surveying, is very important to ensure effective use of time.

2) Risk Profiling

March _ Out of Country	- Employ USSD data collection [experiment](). - Research what other MFIs use as credit satisfaction methods.	- On a regular basis, send out invitation to complete survey. - Are there specific pieces of information we should be collecting to determine our credit model? - Is there a capacity to have deselection processes, ie. red flags that de-qualify someone for a loan.
Week 1	- [Survey]() all new customers at Point of Sale. - Implement experiment on understanding lending institution requirements	- Based on the feedback from literature research around credit metrics, change the necessary information to be collected at POS. - [Refer to this experiment]()
Week 2	- Survey all new customers at Point of Sale.	
Week 3	- Use survey data from USSD survey results and from [existing survey results]()	- This is if we have developed a large enough sample size with USSD and results from February.
Week 4	- Finalise creation of basic MVP risk profiling tool and get it ready to be used to approve/reject customers	- Use the data available to test correlations and covariances. Fit the variance in credit worthiness to the independent variables. Again this will be dependent on sample size. If the sample size is not sufficient (<100 absolute minimum), propose make judgements on USSD as a form of data collection.

3) Payment Plan		
Remotely	- Design and develop	- design a payment plan calculator and a CRM that can be used around this payment calculator to track customer balances. - Information sheet and translated to be handed out at sale.
Week 1	- Incorporate updated payment plan sales pitch and sales process. - Implement locating customer	- Work with the solar team so that this payment plan information is clear and presentable. - When sales are made, they should be made on a new payment plan that has incentive and consequence . - Refer to this experiment.
Week 2	- Implement tailored payment plan experiment	- Use one village meeting to implement the experiment around tailored payment plans. Refer to this experiment.
Week 3	- Validate payment plan structures	- Design a survey that will scope out whether customers understand the importance of making payments as soon as possible.
Week 4	- Validate payment plan structure understanding	- Return to villages where sales have been made on flexible payment plan, so to understand whether customers have understanding of how their repayment works.

Prelude to Village Bank Actions
In relation to village banks, the January and February SoCon teams did not engage in any direct contact with village banks, which did not lead to any progress on testing village banks as a customer channel or as a customer segment. This still remains a viable option to test and should be tested in the future.

4) Village Banks - Customer Channels		
Week 1	- Have interactions with 10 village banks in Nancholi and 3 lending institutions in Blantyre. Organise meetings to be held.	- Read and understand all required documentation on village banks as well as proposed experiments. - Reconnect with commercial banks and lending institutions to validate the use of the project to them and organise at least three meetings (include MFIs such as FINCA). - Understand past interview questions and meeting minutes from July and December - Finalise survey questions for both the village bank meetings and the MFI meetings - Commence Village Bank meetings
Week 2	- Continue with Village Bank meetings, and identify 5 that would be suitable. - Have 3 meetings with lending institutions - determine what they consider to be valuable in credit scoring - Cost the process effectively and evaluate it	- Continue with remaining Village Bank meetings - Commence MFI meetings (based on offer test experiment) - Collect details of treasurer for follow up - Ask for access to records, and take photos of how records are kept. - Assess the viability of digitising and presenting their records clearly, as well as accessibility factors to select 5 village banks to ideally work with, plus 2 substitutes if any of the top 5 don't want to be involved (the village bank at NAYO is very welcoming and quite well structured) - Start constructing a credit scoring system based on MFI feedback
Week 3	- Become a member (or lender) in 5 different village banks.	- Meet with village banks in order of preference until we have

	- Digitise and summarise the records to be presented to the commercial banks. - Finish credit scoring system	established that we could have membership with 5 of them. - Gather the information on when the next 6-month period would begin and we could make a first deposit. - Gain access of hard-copy records present and historical, as well as collecting phone numbers of all of the members to add to their records. - Use credit scoring system in digitising records

5) Village Banks - Customer Segment		
Time	Goals	Tasks
Week 1	- Identifying the Village Banks that we will lend to (3 banks) - Determine loan conditions	- Based off December data from Village bank meetings, score the top 3 village banks in terms of creditworthiness - Determine the loan amount that will be distributed to each village bank - Determine when Village banks open for 2019 - Determine the terms of the loan (time period, amount, who is our contact point, interest rate etc.) - Create a loan contract - Enter into CRM all relevant information
Week 2	- USSD integration - Loan distribution	- Meet with 3 village banks that have been identified - communicate terms of loan and sign - Integrate loan with USSD system - Distribute loan
Week 3	- Loan tracking	- Repayment Week 1 for village bank loan - Monitor CRM and USSD - ensure all is running smoothly, reminder

		texts have been sent etc.
Week 4	- Loan tracking	- Repayment Week 2 for village bank loan - Monitor CRM and USSD - ensure all is running smoothly - Ensure smooth handover to February team

Risks

General:
- Developing bad relationships with translators, due to late cancellations
- Risk of injury due to extreme torrential rain
- Having a negative bottom line due to our high default rate
- Engaging with angry customers who are upset with previous treatment from PEV

Mitigations
- Ensure we communicate translators that they may be canceled on short notice and always try to give as much head notice as possible
- Ensure we travel in groups do not attempt to survey, walk around local villages during such weather
- Ensure that we fix any potential reasons for defaulting (unfit customers, lack of communication)
- Ensuring that we communicate in a friendly and positive tone always, to avoid any confrontation

CRM risks:
- Lack of Key information in database, such as having incorrect details entered
- CRM not functioning due to system errors, which has potential to disrupt business operations. These errors could lead to frustrations with customers with the potential to impact on our reputation

Mitigations
- Ensure we collect all correct details with customers, double check correct inputs of phone numbers, names etc.
- Ensure we have a backup for our CRM or another alternative to track the data in CRM, which could then be put into the system at a later date

Defaulting risks
- Not getting our money back on our product based loans

Mitigation
- Ensure we only provide loans to those who will be able to pay them back

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VB risk
- Ruin relationships with village banks by not being able to attend or communicate with any of them for months on end

Mitigation
- Ensure we maintain contact with village banks to allow future project months to conduct business with them, without having to re-establish communications

Next Teams Goals

Goal 1: Validating the new payment plan

1	Flexible Payment plan.	- Dedicate 1-2 team members to be responsible for the running of the product based loans with the Solar Team. - Ensure all team members know how to use the old CRM (on excel sheets) and the proposed CRM software, as well as any changes that are made around a CRM for a flexible payment plan. - Make all new sales on the basis of a flexible interest calculator, and make this a priority in the sales pitch that there be understanding. - Keep both old CRM and proposed (flexible) CRM up to date while introducing the new facet to the payment plan. - Run the experiment around tailored payment plans, also on the flexible interest calculator.
2	Village Bank - customer channels	- Meetings with MFIs to determine what criteria they use when distributing loans (base off MFI offer test experiment) - Create a credit scoring system - Meetings with village banks for access to records � take photos and digitise - Use records to evaluate against our credit scoring system - Present information to MFIs and Banks

3	Village Bank - customer segments	- Score top 3 village banks for most 'creditworthy', based on record keeping and loans made. - Determine loan conditions given our information on village banks - Distribute loan to village banks - Continue to monitor repayments, ensure CRM updates and that confirmation/reminder texts are sent

4	Customer information/ creditworthiness	- Make sure to collect all relevant information handed on from out of project months. - Run the experiment on information collected by retail banks and MFIs. -Run the experiment on the location of the customers. - Continually track repayment rates for new and existing customers - For new customers who have been surveyed and existing customers who have been surveyed (in January/February or via USSD), format this data to continue to run statistical tests of variance. - Compare default rates for July 2018, December and January/February 2019.

Consultant advice
In consultation with with some professionals in this space there are a set of recommendations they have given. They are around focusing on the big picture, given the small dollar value margins we are making.

1) Customer location:
Locating customers one by one is an inefficient use of time. The utility of having information on our customer location would not be in our ability to follow up on repayments, but rather as a "threatening mechanism" to pressure people to maintain payments.
Not to say that it can't be a way of following up with our customers, but more around what is the cost effectiveness of us ourselves following up on it. This is where the reverse-bottleneck comes into play. It may be better to place trust in people who we know are able to locate the customers (ie chiefs).

2) <u>Warranty policy:</u>

Given that we are making a large percentage on the product, the difficulty with trying to repair a product that is broken may be an inefficient use of time. It could be more cost-effective to simply replace products.

This could be a simple system of determining who is at fault, us or them. If it is a product related cause and not their fault, we can simply replace the product. If it is their fault, we can buy the products back off them for the value of spare parts and re-sell them a new product.

Appendix

0. **Clear and easy to navigate table of contents**

1. **Key Stakeholders -<u>Appendix</u>**

- Watson - has access to most village chiefs
    - https://app.hubspot.com/contacts/4179843/contact/151/?interaction=note

- Immanuel - Airtel Agent creator
    - 0992503173

- Alexander Chitsulo - TNM agent creator
    - 0884436825

- Phillip - Field Guide, has lots of previous experience with PEV
    - 0888634394

- Annie - Field guide, lots of previous experience with PEV
    - 0994446332

- Iterns
    - More translators can be found on hubspot under when looking up 'interns'
    https://app.hubspot.com/contacts/4179843/contacts/list/view/all/?_ga=2.14961630
    9.2051723773.1548668592-2042198548.1547452590
- Amber Johnston
    - CRM wizard
    - +61 400 037 781
    - amber.johnston@projecteverest.ventures
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2. **Project-specific and technical theory/processes**
    a. CRM documentation

   i. [ZOHO](#) - Customer Database (the following document explains how to
   ii. access the ZOHO account)
      1. [https://docs.google.com/document/d/1zUnpGUYXqrlxJS7Jn4OZyL
O7JiA5O5eJ1oqUztlDiwY/edit](https://docs.google.com/document/d/1zUnpGUYXqrlxJS7Jn4OZyLO7JiA5O5eJ1oqUztlDiwY/edit)
   iii. [Twilio](#) - Communications Software (How to use)
      1. [https://drive.google.com/open?id=1Z18qM0jM-S2N1kjdiOI0pCUwM
3hX9Z78aMuSC4rFltc](https://drive.google.com/open?id=1Z18qM0jM-S2N1kjdiOI0pCUwM3hX9Z78aMuSC4rFltc)
   iv. Xero - financial software
      1. This is handled by Amber in Sydney
   v. [Zapier](#) - integrates all the other software that we are using
      1. [https://drive.google.com/open?id=1lJBUN5pBLaYNJuuLlx1-opXyNjR
cbvu-TzuutObgA2Q](https://drive.google.com/open?id=1lJBUN5pBLaYNJuuLlx1-opXyNjRcbvu-TzuutObgA2Q)
 b. MightyText is an interim solution for communications and tracking payments.
   i. SOP:
   [https://docs.google.com/document/d/1xLhf8Es5X4bzGYci5ewtZ13JjMvxno
HSKfsCsC7QJJw/edit](https://docs.google.com/document/d/1xLhf8Es5X4bzGYci5ewtZ13JjMvxnoHSKfsCsC7QJJw/edit)