

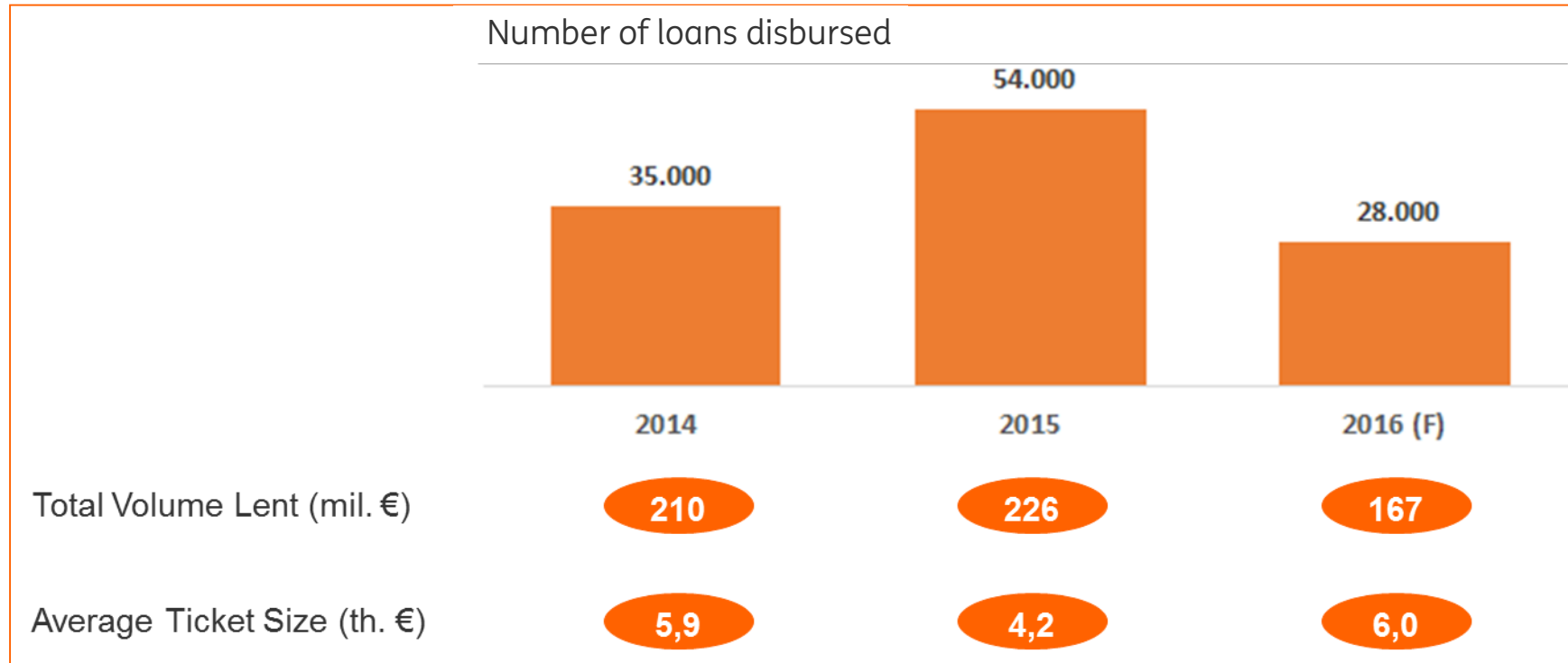
Yücel Ölçer

SME Banking and Payment Systems Director

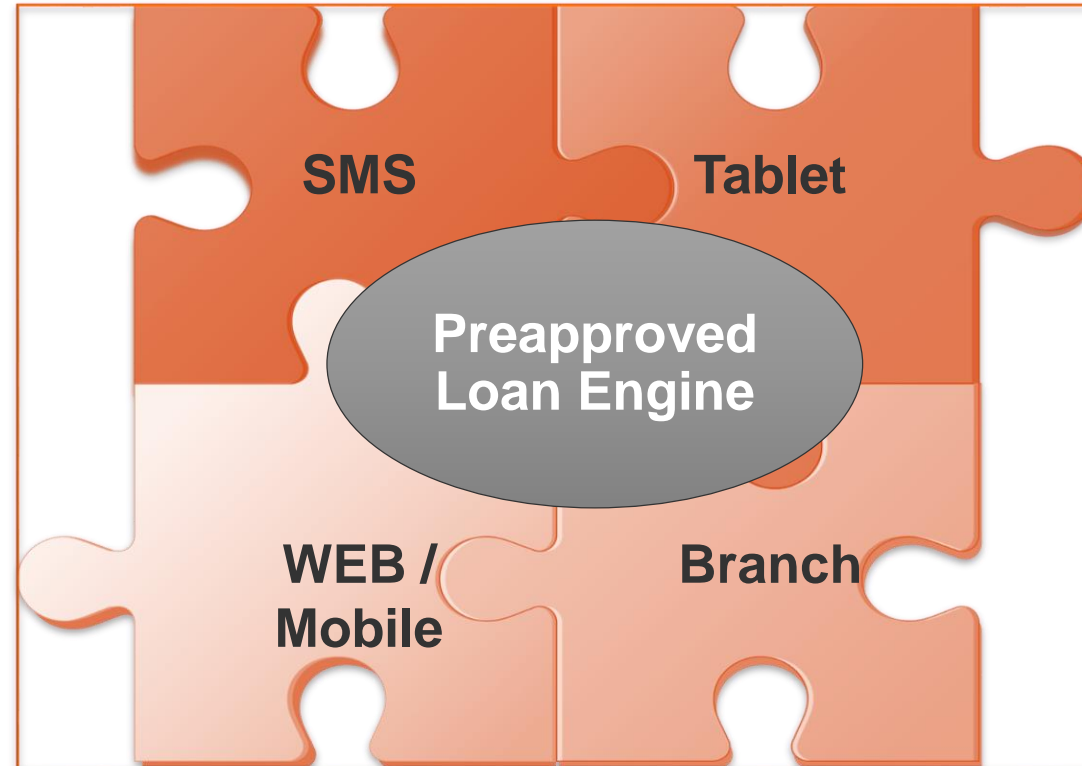
ING Turkey

ING Turkey – Case - How to serve micro enterprises?

The ING Turkey Micro Enterprise Portfolio

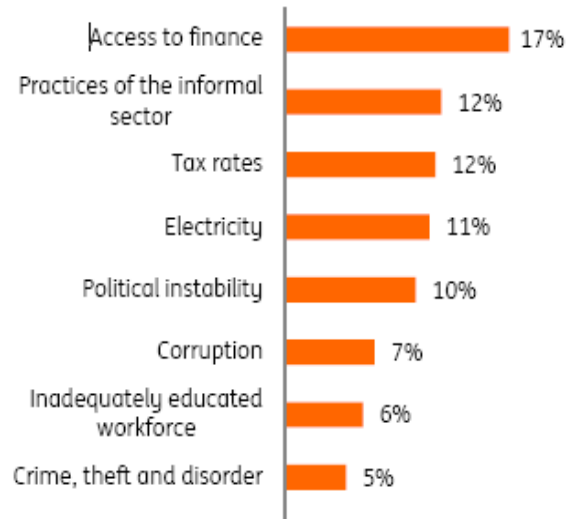


Reached 64,000 thousand Micro enterprises through investing into simple to use channels and central intelligent systems



Preapproved loan process enhances access to finance

Obstacles for micro and small businesses
(% of firms identifying the item as the biggest obstacle).



Preapproved system in a nutshell

- **Instant** Customers are notified in seconds about loan decision
- **Anywhere** Available at all channels e.g. SMS, Web, Tablet, Mobile, Branch
- **Hasslefree** Access to cash in only few minutes with very limited documents
- **Simple** Only a tax ID is required for loan decision

SMS: simple and low cost channel for our Micro customers

Branches

Tablet

SMS

WEB / Mobile

TYPE
SME TAX ID
SEND TO
2222

APPROVED
LOAN
AMOUNT
45.000 TL

CONTACT
NEAREST
BRANCH

Dear
Customer,
Please visit
any ING
Branch, or
Post office for
your loan
disbursement

- Customer request is approved in less than one minute
- Channel is available 7/24
- Disbursement finalized at the branch
- Call center in the near future

Case Studies (1/3)

Established on 1987
Operating on metal
processing



Industry

Metal Processing

Business name

Erdem Kanargı, Pentagon
Machinery

Ambition

Buy a shop (currently
renting), and take wife to a
holiday in a resort



Case Studies (2/3)

Established on 1987
Minimarket



Industry

Retail Market

Business name

Mehmet Turan Ergon, Ergon Market

Ambition

Expand operations to
include a butcher section



Case Studies (3/3)

Established on 2013
Fisher trade



Industry

Retail Market, Fish trade

Business name

Fisherman Şadi

Ambition

Buy 2 freezers for stocking
the fish



Financial literacy and gender focus

- ING Turkey at creating employment and supporting entrepreneurs in the area of Soma
- By partnering with Women Entrepreneurs Association of Turkey (KAGİDER)...
- ... more than 500 current and upcoming entrepreneurs received financial literacy training...
- ... most being women



Thank you !