

**Caylee Talpert** Vice President Business Development, N-Frnds

Caylee is the VP, Business Development at N-Frnds a global software company providing companies and individuals in emerging markets all the possibilities of a digitally advanced economy and bringing everyone in the value chain into the digital and financial world. Caylee is responsible for designing solutions and managing relationship with N-Frnds global partners in Africa and Asia in the fields of financial inclusion/branchless banking, mobile agriculture and e-government services and ensuring that all users can access the benefits of the digital world. Caylee was born in South Africa and has lived and worked in Geneva, New York, Israel, Nepal, London, Rwanda, Indonesia, Tanzania and Kenya. She holds an MSc in International Development from the London School of Economics and a degree in Economics and Finance from the University of Witwatersrand in South Africa.

**N-Frnds** is software company dedicated to achieving universal digital inclusion through their unique technology platform and business model for digital distribution in emerging markets. N-Frnds enables enterprises, government and organizations to reach and digitize financial and business processes across their customer and supplier networks. Based on groundbreaking technology, protected by 21 patents, the N-Frnds platform is easily adaptable, swiftly deployable and can be accessed from any device. Even without mobile data. N-Frnds is already providing solutions to enterprises and governments across Sub-Saharan Africa and South East Asia, enabling them to engage and streamline processes throughout its rapidly growing user base of over 15 million end-users.

In the agriculture sector, N-Frnds is transforming smallholder farmer value chains by providing access to finance, agricultural information, collection data and interactive communication and engagement solutions all through the farmers' existing mobile phones. In Rwanda we have digitized the milk value chain, providing our partners at the Ministry of Agriculture (MINAGRI) access to key data on milk collection throughout the country as well as working with MINAGRI, USAID, AFR and other private and public partners to digitize the collection of information (farm plot, collection center data etc) and enabling access value chain based finance as well as sharing of key information to small-holders (weather, input advice, post harvest tips etc.). All these services are available to all Rwandan farmers through any mobile device.

Globally, through its platform, N-Frnds is digitizing financial / business ecosystems by creating digital networks across sectors - driving and delivering solutions such as branchless banking, supply chain automation, loyalty solutions and digital government services to all citizens. For example, providing the platform and software services for the BTPN branchless banking solution in Indonesia, with over 4M customers and 200k agents (largest agent network in the world). In the agriculture space, N-Frnds has further worked with our financial partners to create a financial inclusion solution for Nestle Coffee farmers, enabling them to open bank accounts, save, receive loans and have access to key agri information.

Led by entrepreneurs with deep expertise in emerging markets, global partners include Microsoft and Mastercard among others. Microsoft has selected the N-Frnds platform as their strategic solution to bring business services to enterprises and MSMEs in the SSA and SEA Growth Markets. For Info <u>www.nfrnds.com</u>