
About Oradian

Oradian is a financial inclusion Software-as-a-Service (SaaS) company focusing on providing services that enable microfinance institutions to control and manage their portfolios. Oradian operates in countries where there are significant barriers to access financial products for many people. Oradian's flagship core banking product Instafin is designed to work with low Internet connection speeds, enabling serving clients in rural areas with limited network bandwidth.

The challenge

"Once we started supporting multiple customers in different countries, we received various customization requests which were hard to handle in an off-the-shelf product. In addition we started to sign up more and more sophisticated customers who wanted to be able to immediately configure their own reports" - Julian Oehrlein. Since Oradian wanted to use the same code across all customers and avoid customizations per customer, not many options were available to resolve the issue. *"In order to offer a good value to our customers, we didn't want to rely on expensive commercial solutions".* To reiterate the points:

- single codebase, no customizations per customer
- too many conflicting requests for customization, not trivially done within current reporting technology
- no ad-hoc reporting story
- unable to afford Enterprise commercial solutions

The solution: Templater to the rescue

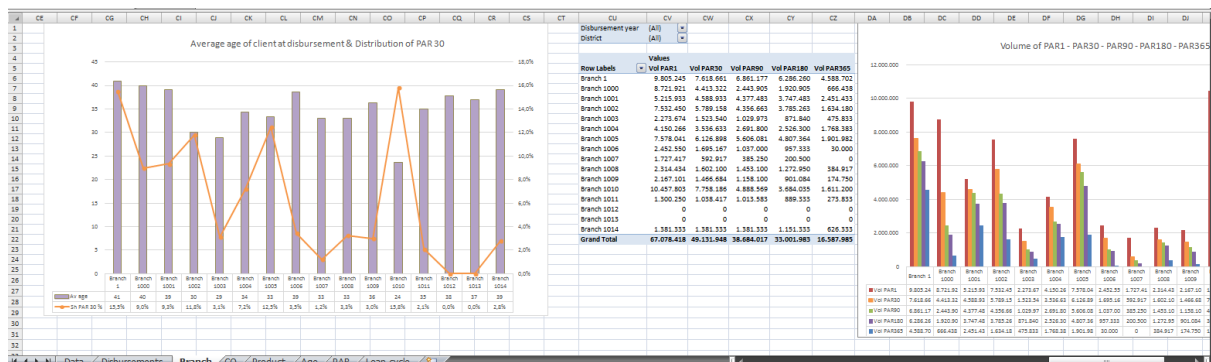
After Templater was proposed as a solution to the management, it was quickly integrated and critical reports were ported to user configurable templates in Excel and Word. *"Most requests for report customizations stopped after customers were able to adjust the template themselves. The only relevant requests were to expose more tags so our implementation team and customers could fine tune the expected output" - Julian Oehrlein (co-founder of Oradian).*

Templates

- Account Action Log**
- Aging Analysis**
 AgingAnalysis.xlsx
- All Transactions**
- Collection Sheet**
- Corporate Clients**
- Deposit Account Contract**
- Individual Clients**
- Journal Entries - Export Report**

Picture 1. Instafin template management page

While standardized reporting module did not have any other major obstacles, the ad-hoc reporting story was still not looking good. Once first OLAP cubes were added to the application, they were exported via generic way out of the Instafin. *“Ability to combine user defined ad-hoc report configuration with user defined template for that report turned out to be a killer feature. Customers are impressed during presentations when we show them complex Excel documents, prepared by our domain experts, which provide deep insights into operational performance.”*



Picture 2. User defined excel populated with data from Instafin cube

The result: From bottom to top

“Our reporting module grew from being the most limited part of our offerings, to the strongest one. The initial license cost for several developers was not a significant cost. Even after licensing the enterprise version, the value we got out of Templater was several orders of magnitude larger”.

Recent new features, such as CSV export, allow Instafin to exporting huge amount of data in a customizable way.

Major benefits we got:

- reporting module became highly customizable
- it went from being the most limited part of application into the strongest one
- domain experts became able to provide deep insights into operational data by combining it with Excel
- potential clients are blown away by the amount of data we can present and ways in which we can present it
- customers and our implementation teams love being able to tweak the exports without raising change requests or waiting for development’s involvement
- our implementation teams are self-sufficient in being able to support customer-specific behaviors via macro-enabled Excels