



# OPENCBS

---

VERSATILE OPEN SOURCE CORE BANKING  
SYSTEM

[opencbs.com](https://opencbs.com)

# OPENCBS introduction



- A free CBS with payable add-ons and services
  - Additional modules & custom developments
  - Implementation
  - Technical Support & Software maintenance
  - Training of users
- 100 free users and 20 paying clients
- A team of 14 in Bishkek and Hong Kong
- More than 10 year experience in Microfinance & IT

# How Open Source can benefit MFIs

## Built for change

Agile development based on customer needs

High modularity

Advanced customization

Community contributions





# How Open Source can benefit MFIs

---

## **Affordability**

Low cost development platform in Bishkek

Sharing of development costs between clients

## **Closer to client**

Local vendors provide first level of support

Extensions can be developed by those vendors

# How Open Source can benefit MFIs

## Open architecture

Integration with other services

Software survives even if  
developer ceases to exist





# Risks to take into account

---

## **Multiple versions**

Forks

Users do not know who to speak to

## **Low quality**

Lack of structured development

Many low quality extensions of dubious added value



# Risks to take into account

---

## **Economic model**

Difficulty to establish an economic model based on Open Source

Users not always ready to pay

”Pirate” vendors

## **Limits of sharing**

Legitimate concern about sharing with others in a competitive environment

# CONTACT DETAILS

[www.opencbs.com](http://www.opencbs.com)

[contact@opencbs.com](mailto:contact@opencbs.com)

 [info.opencbs](https://t.me/info.opencbs)



Hong Kong Office  
Unit 1109, 11/F Kowloon Centre  
33 Ashley Road Tsimshatsui, KL



Kyrgyzstan office  
#38, 49/1 Unusalieva street  
Bishkek