

SUCCESS STORY

ENTERPRISE CLOUD TRANSFORMATION IN ABHI MICROFINANCE BANK

Overview

In the modern financial services sector, operational agility and regulatory compliance are essential for sustainable growth. **ABHI Microfinance Bank**, a rapidly expanding microfinance banking institution in Pakistan, faced operational bottlenecks due to its legacy, on-premise IT systems. To support its strategic growth and enable data-driven decision-making, the bank needed to modernize its back-office infrastructure.

The institution selected **JBS Consulting** as its strategic systems integrator. The goal was to deploy a next-generation Enterprise Resource Planning (ERP) solution to unify financial and procurement workflows across **ABHI Microfinance Bank's** entire network.



Solution overview

- **Solution partner:** JBS (www.jbs.live)
- **Solution implemented:**
 - **Oracle Fusion Financials Cloud Service**
 - **Oracle Fusion Procurement Cloud Service**
 - **Integration with Front-End Banking System**

Challenges

Heavy Reliance on Excel Sheets	The financial and procurement operations depended significantly on manual Excel spreadsheets. This manual tracking slowed down reporting, increased administrative workloads, and left data vulnerable to human entry errors.
System Fragmentation	The bank’s front-end banking application and back-end accounting systems were disconnected. This created data silos, required manual data reconciliation, and increased administrative errors.
Limited Visibility	Disconnected systems delayed workflow processing, making it difficult for the bank’s management to get a real-time view of corporate spending, budget commitments, and fixed assets.
Strict Compliance Standards	Financial regulations require exact automated calculations and clear transaction tracking. Managing these audits on legacy infrastructure was highly inefficient for the bank.

The solution provided by JBS Consulting

To eliminate these bottlenecks, JBS Consulting implemented a standardized deployment of the **Oracle Fusion Cloud Applications Suite**. To ensure long-term system stability and a rapid ROI for **ABHI Microfinance Bank**, the architecture relied strictly on standard, out-of-the-box features across two main pillars:

- **Oracle Fusion Financials Cloud:**
 - *General Ledger (GL):* Centralized financial records to ensure unified tracking and clean regulatory compliance reporting.
 - *Accounts Payables (AP):* Automated vendor invoice processing and payment cycles to improve cash flow.
 - *Fixed Assets (FA):* Systematized the tracking of corporate assets from acquisition through depreciation to retirement.
 - *Lease Accounting:* Streamlined international standard lease calculations and financial entries automatically.
- **Oracle Fusion Procurement Cloud:**

- *Purchasing & Sourcing*: Digitalized the end-to-end procurement cycle, including purchase requisitions and approval hierarchies.
- *Supplier Portal*: Created a secure online portal for tier-one vendors to interact with procurement teams, manage compliance risk, and submit documents.
- **Core Banking Integration**: JBS Consulting built a secure automated integration layer between **ABHI Microfinance Bank's** core customer banking system and the Oracle cloud ledger. This layer automates file-based journal imports and synchronizes daily transaction summaries without manual intervention.

How it solved the challenges

The standardized cloud framework directly resolved the bank's operational pain points:

Automated Data Pipelines

Moving away from Excel sheets to automated ledger feeds eliminated data synchronization delays and reduced human error across **ABHI Microfinance Bank's** finance department.

Enhanced Spend Control

Consolidating purchasing into a single cloud ecosystem enforced strict managerial approval hierarchies, preventing unbudgeted spending leakages.

Continuous Compliance

Built-in tracking structures ensured **ABHI Microfinance Bank's** financial data is continuously aligned with statutory accounting standards, simplifying audit preparation.



Why JBS Consulting

- A proven track record of successful enterprise cloud transformations and digital strategies with global clients
- Strategic partnerships with industry leaders like **SAP, Oracle, and Microsoft**, guaranteeing seamless technology transitions and impactful results

Key benefits of the solution

- **Accelerated Financial Closures:** Automation of asset depreciation and sub-ledger syncing allowed the **ABHI Microfinance Bank** finance team to close monthly books significantly faster.
- **Procurement Efficiency:** The self-service supplier portal eliminated manual administrative tasks, speeding up vendor onboarding and material sourcing.
- **Lower Total Cost of Ownership (TCO):** Relying on standard SaaS features minimizes future IT maintenance costs and guarantees instant access to new software updates.
- **Robust Data Security:** The cloud infrastructure aligned **ABHI Microfinance Bank's** financial operations with strict data sovereignty and security regulations.

Conclusion

By partnering with JBS Consulting to adopt a modern cloud infrastructure, **ABHI Microfinance Bank** replaced its siloed legacy systems with an integrated, compliant enterprise engine. This digital foundation gives the bank complete visibility into its financial operations, allowing it to adapt quickly to market demands and scale its business with total confidence.



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