

Forge

GLOBAL QUARTERLY NEWSLETTER
Building Connections, Bridging Regions
March, 2025 – First Edition



25 Years of Crafting FinTech Brilliance



Bridging Borders, Building Transparency

A Message from the Group CEO

Dear CSians,

Welcome to the very first edition of our Global Quarterly Newsletter – a space where we connect, celebrate, and grow together.

At Craft Silicon, we've always believed in breaking barriers, embracing innovation, and driving impact. With operations spanning multiple regions, we are not just a company—we are a global team of thinkers, builders, and doers. This newsletter is more than just an update; it's our commitment to transparency, collaboration, and engagement across all teams, regardless of location.

Why This Newsletter, Why Now?

We operate in a fast-paced, ever-evolving landscape, and information is power. This newsletter ensures that every voice is heard, every milestone is recognized, and every region is connected. It's designed to bring our collective achievements to light, foster knowledge-sharing, and create a platform where ideas flow freely.

Our Culture: Flat, Open, and Dynamic

One of the things that makes Craft Silicon unique is our flat organizational model. Here, titles don't define impact—ideas do. Whether you're a developer crafting the next big solution, a customer success champion, or a strategist shaping our future, you have a seat at the table.

We operate with agility, trust, and inclusivity. There are no closed doors—only open minds. We encourage everyone to speak up, innovate, and challenge the status quo because the best solutions come from those who dare to think differently.

Looking Ahead

With this first issue, we embark on a journey of shared knowledge and collective progress. I encourage you to be part of it—share your stories, insights, and ideas. Let's make this a living, breathing reflection of who we are as a company. Together, we are shaping the future of fintech, one innovation at a time. Let's make it count.

Onwards & Upwards,
Kamal Budhabhatti
Group CEO, Craft Silicon

“ Hello Team,
At Craft Silicon, we believe that when employees are happy, our clients are happy too. Their passion and dedication drive the innovation that powers our success. We celebrate the relentless energy of CSians who work tirelessly to deliver transformative solutions. Our flat organizational structure fosters open communication, empowering every voice to shape our journey. With transparency, integrity, and accountability at our core, we continue to break barriers and redefine fintech globally. Together, we rise, we build, we lead the way—because at Craft Silicon, people always come first.

Priya Sodi *Director*



“

Hey Team,

I am excited about the launch of our Global Newsletter, which will bring together teams from all our locations. This platform is designed to boost collaboration, share important updates, and reinforce our global alignment. Let's continue to pursue excellence and innovation across borders.

Siva Kumar
Chief Executive Officer - Asia



“

Hello Team

I'm pleased to see the launch of our global newsletter. It will help keep everyone informed, celebrate achievements, and create a sense of unity. This initiative will also encourage collaboration, boost morale through recognition, and contribute to a more transparent and engaging workplace.

Jaimohan Purushothaman
Chief Operating Officer - Ahmedabad



Craft Silicon: A Trailblazer in Financial Technology

From Humble Beginnings to a Global Digital Powerhouse

It all started in a small Nairobi office in 2000—one vision, a handful of passionate minds, and an unwavering belief that technology could change the way financial institutions operated. Today, Craft Silicon stands tall, shaping the future of banking and digital services across Africa and Asia.

The Early Days : A Dream Takes Flight

Back then, innovation meant late nights, countless lines of code, and a drive to build something meaningful. From Bank 2000 The breakthrough came with Bankers Realm, a core banking solution that transformed financial institutions across East Africa. By 2004, the journey took us to Bangalore, India—our first step beyond home, unlocking new opportunities and talent.

Expanding Horizons: Growth and Grit

The mid-2015s saw us planting roots in Uganda, Tanzania, Nigeria, Ghana, and Zambia. With the launch of BR.net in 2008, online banking became a reality, reshaping financial access across regions. Then came Little SuperApp in 2015, a bold step into the consumer space, integrating payments, ride-hailing, and delivery—proof that we were always thinking ahead.

By 2020, we further strengthened our presence in India with the opening of our Ahmedabad office, reinforcing our commitment to innovation and financial technology.

Our People: The Heart of Our Growth

What began with just one person has grown into a global team of 1200+ CSians, spread across key regions: Nairobi – 350+ | Ethiopia – 20+ | Uganda – 13 | Cameroon – 13 | Ghana – 10 | Bangalore & Ahmedabad – Home to the rest of our powerhouse team. Our people are the driving force behind our success—empowered, passionate, and committed to innovation.

Innovating for a Digital Future

Through every milestone, our focus remained clear: making financial services smarter, faster, and more inclusive. Spotit (2023) gave people the power to buy now and pay later, while MySalary App simplified salary advances. By 2024, we took inclusivity a step further with multi-language support, ensuring technology speaks everyone's language.

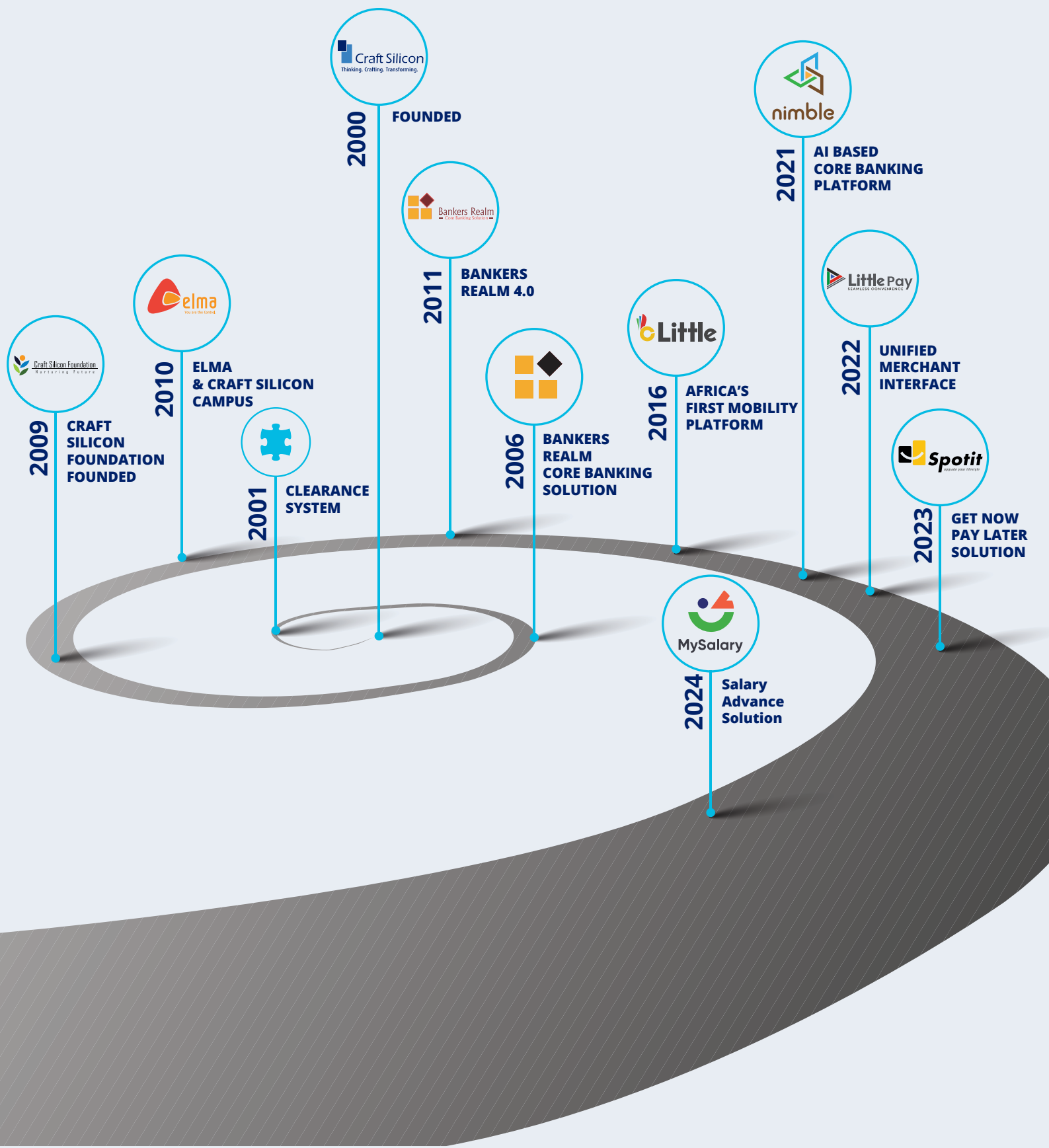
The Journey Continues...

Led by Kamal Budhabhatti (Group CEO), Priya Budhabhatti (Africa CEO), and Siva Kumar (Asia CEO), Craft Silicon remains a 360-degree digital transformation partner for Tier 1 financial institutions. But at our core, we're still that team of dreamers—fuelled by innovation, resilience, and the belief that the best is yet to come.

From Nairobi to the world, this journey is personal. And we're just getting started.



Our Journey Milestone!



Our Journey *Milestone!*



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eXtrepreneurs

SELECT 200



Kamal Budhabhatti | Priya Sodi | Siva Kumar

As a leader in fintech solutions, this recognition fuels our dedication to empowering businesses globally, fostering financial inclusion, and crafting a future driven by innovation.

Thank you to our incredible team and partners who made this possible. Together, we continue to achieve greatness!

01

Mastercard Fintech Forum in Nairobi

Proud to have joined industry leaders, policymakers, and innovators at the Mastercard Fintech Forum in Nairobi to explore the future of finance and champion financial inclusion!

02

Showcasing SmallTalk at Dubai AI Festival

The first showcasing of SmallTalk On-Premise Language Model at the Dubai AI & Web3 Festival garnered a massive response to the product on revolutionizing corporate access to data & information!

03

Bharat Fintech Summit 2025, Mumbai

Craft Silicon joined 4,000+ leaders at BFS 2025, discussing AI in BFSI, digital innovation, and financial inclusion, fostering collaboration among regulators, fintech innovators, and investors to tackle key industry challenges.

04

SaDhan Technology Conference'25, Delhi

Craft Silicon joined industry leaders at a closed-door tech conference, presenting an Ethiopian case study on deploying microfinance technology in a shared services model to drive MFI technology adoption and innovation.

05

Enhancing Digital Banking for Mupeci Bank

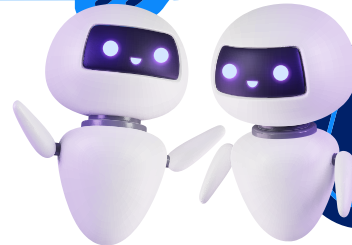
Craft Silicon deployed Internet Banking for Mupeci Bank (Cameroon), ensuring seamless usability and regulatory compliance. This localized solution enhances retail and corporate banking, improving customer experience and financial accessibility.

Corporate Updates!

“

Beep-boop! We just powered Berendina in Sri Lanka! One giant leap for digital banking! 🤖

”



“

Sri Lanka, hope you're ready! 'Cause we're about to make banking smoother than my freshly oiled gears! 🛠️

”

06

Craft Silicon Expands to Sri Lanka!

Craft Silicon proudly welcomes Berendina as our first Sri Lankan client! Powered by Nimble Open API, we're transforming digital banking with seamless, innovative, and future-ready financial solutions.

DID YOU KNOW?

- 01 Craft Silicon processes over 10 million transactions daily! Our fintech solutions power seamless digital payments, banking, and financial services across multiple regions.
- 02 Craft Silicon's first product was built in a small! What started as a small idea is now a global fintech powerhouse driving innovation in 30+ countries!
- 03 Craft Silicon provides core banking solutions to 300+ financial institutions! From microfinance banks to commercial banks, our technology powers seamless financial operations across multiple regions.

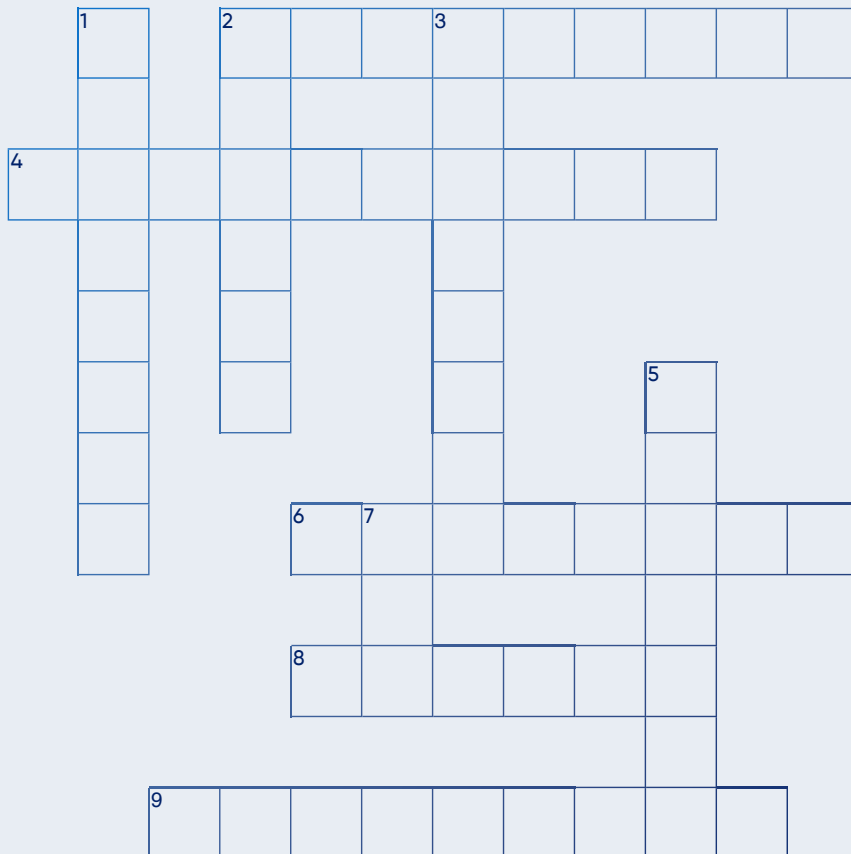
The Craft Crossword

ACROSS

- 2 AI-driven chatbot utilizing the LLP model for contextual responses.
- 4 A core value driving Craft Silicon's growth.
- 6 A crucial sector Craft Silicon supports with digital solutions.
- 8 The New Core of Fintech
- 9 The logic behind AI models and Fintech solutions

DOWN

- 1 First Product Name of Craft Silicon
- 2 Latest Solution by Craft Silicon
- 3 The Core idea of Craft Silicon Foundation
- 5 The industry where Craft Silicon is a global leader
- 7 A technology that enables seamless integrations with Craft Silicon solutions.



Know Your Peer!



Priya Sodi
Director

Recognised for her Excellence in commitment to the development of youth, and promoting gender equality

NAIROBI



Sujit Saini
CFO | Headquarters

Appointed as Chairman of the Institute of Chartered Accounts of India, Nairobi Chapter, Kenya

NAIROBI



Renuka M Tejaswini N Rashmi Hegde
Grace in Motion

trained Bharatanatyam dancers, showcasing elegance, tradition, and discipline

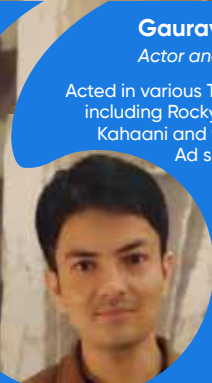
BENGALURU



Shwetha N
Melodic Mastery

20 years of experience as a distinguished classical singer

BENGALURU



Gaurav Choudhary
Actor and Model

Acted in various TV serials/movies, including Rocky Aur Rani Kii Prem Kahaani and featured in Digital Ad shoots Juggernaut Mobile App. His portfolio also includes apparel print shoots for brands like Snapdeal & Flipkart and much more

AHMEDABAD

Diwali Celebrations at our Headquarters



Women's Day and Holi Celebrations at Nairobi



Celebrations *Unlimited!*

Annual Rewards & Recognition Celebrations at our Bengaluru location



International Women's Day Celebrations at our Bengaluru location



International Women's Day Celebrations at our Ahmedabad location



Christmas Celebrations at our Ahmedabad location





TAKING  FREE
DIGITAL EDUCATION
TO THE DOORSTEPS OF
THE UNREACHED!



About Craft Solution Foundation

Craft Silicon Foundation (CSF) is a global non-profit dedicated to free digital literacy for underserved communities. We empower underprivileged children, teen mothers, domestic violence survivors, and victims of child labor with ICT skills for a brighter future. Our sanitary projects ensure no girl misses school due to period poverty. Through technology, we break barriers, creating opportunities for financial independence and growth. CSF is more than education—it's a lifeline for empowerment and change. When we uplift communities, we transform the future.

Governance and Management

CSF is governed by a Board of Trustees, which guides policy and strategy. A team led by Priya Sodi, Chief Executive Officer manages the Foundation's daily operations.

About the Project

The Free Digital Literacy program provides computer knowledge and skills to women and children, especially those from low-income communities. It offers:

- 3-Month Digital Literacy Course: Intensive training for basic computer skills.
- 6-Month Advanced Training: Courses in software development, web design, graphics design, business, and entrepreneurship.
- Certification is awarded upon successful completion.

Solar Powered Mobile Computer Buses

To ensure easy access, the program uses solar-powered mobile computer buses equipped with:

- Computers and servers
- Education courseware
- Internet connectivity
- Printer and scanner
- Solar systems
- Impact on Communities

The program bridges the digital divide by providing ICT access to marginalized groups, enabling participation in ICT jobs, e-government, healthcare, and education.

Target Groups

The primary beneficiaries are women, youth, and children, especially in poor neighborhoods. The program aims to promote self-reliance and development, helping to prevent social vices like drug use, early marriage, and crime.

Future Plans

CSF aims to expand the Free Digital Literacy program globally by investing in more solar-powered computer buses.

visit www.craftsiliconfoundation.org



Kenya
Founded in 2009

- 45,400 Students Educated
- Over 12,400 in gainful employment



Uganda
Started in 2019

- 10,400 Students Educated
- Over 1200 in gainful employment



Ethiopia
Started in 2024

- 400 Students enrolled



India
Started in 2019

- 3,400 Students Educated



Free Digital Literacy in Kenya



Community Initiatives

Tree Planting Initiatives | Sustainable Sanitary Project | Prisons Program



Free Digital Literacy in Uganda and Ethiopia



Initiatives in India

Learning Material Distribution | Book and Stationary | Health and Hygiene

Stay Tuned
&
Keep *Forging* Ahead!

That's a wrap for this edition of FORGE,
but the journey doesn't stop here!
Our next issue will bring exclusive insights,
groundbreaking innovations, and even more ways to stay ahead.

Your Voice Matters!

We'd love to hear your thoughts on this issue.
What did you enjoy? What would you like to see next?
Drop us your feedback to your respective Human
Resource Manager and help us forge
an even better newsletter experience!

Got a story to share?

We'd love to feature your insights, achievements,
or fun workplace moments. Drop an email to your respective Human
Resource Manager!

Don't forget to solve this issue's **The Craft Crossword**
Winners will be announced in the next edition!

Until next time—keep innovating, keep inspiring, and keep making
fintech magic happen!



Forging the Future

The Silvicon Anthem

From a spark to a blazing flame,
Craft Silicon—a legacy name.
Forging tech, transforming dreams,
Leading fintech with bold new themes.

Through every code, through every stride,
We power progress, side by side.
A journey built on trust and might,
25 years—our future's bright!

We rise, we build, we lead the way,
Innovation lights our day.
From Africa to the world we soar,
Crafting tomorrow, forevermore!

Banking redefined, payments recharged,
With every challenge, we take charge.
Empowering millions, breaking the mold,
A story of fintech, fearless and bold.

Silvicon unites us all,
One vision, standing tall.
The past is strong, the future's bright,
Together we ignite the light!

We rise, we build, we lead the way,
Innovation lights our day.
Craft Silicon—our pride, our core,
25 years... and so much more!