



From the Invisible to the Measurable:

How Acreimetrics Transformed Profitability Management at Acreimex

BACKGROUND

Acreimex is a savings and credit cooperative operating across multiple states in Mexico. Like many mid-sized financial institutions in Latin America, it faced a challenge that often went almost unnoticed in day-to-day routines: it lacked a clear, consistent, and accessible way to measure the true profitability of its products at a granular level.

Recently, Acreimex's Director of Business remarked during a panel discussion that its transactional cost had improved substantially, generating a very positive impact across several products in its portfolio. He spoke with a high degree of confidence, and his remarks reflected full command of the institution's key metrics. But that would not have been possible without a tool and a framework that enabled him to calculate those costs in a reliable and consistent manner.

In the financial sector—particularly among mid-sized institutions—the costs associated with cash transactions, such as processing, logistics, security, and operational handling, are not always explicitly visible in traditional reports, even though they can be highly material. When examined in detail, they prove critical to understanding a product's true profitability, especially in customer segments with high cash usage. Without clear measurement of these costs, decision-making becomes a guessing game.

THE OPPORTUNITY

The issue was not that Acreimex lacked information. It had plenty of it: monthly reports, financial statements, account activity. The problem was that all of that information was fragmented—spread across different formats and levels of detail—without a consistent reference framework that would allow comparisons or the extraction of patterns.

Although Acreimex had implemented a unit cost analysis with support from BFA Global—an effort that generated insights and practical results—it was clear that this one-off analysis needed to be converted into something sustainable, reliable, and accessible to the entire management team.

This is where a fundamental point emerges: it is not only that “what is not measured cannot be managed.” The truth is more uncomfortable. What is not measured consistently cannot be managed either. A measurement without an established reference framework, without a user-friendly tool that reflects operational reality, is like a “crippled” measurement. You may have numbers, but you do not know whether they truly capture what is happening in the business—or whether they are even comparable to one another.

Most institutions have reporting at the institutional level. What was missing was the ability to break that information down to the levels where management actually happens: by product, account, branch, and customer segment. Without that granularity, it was impossible to identify where the real issues were.

THE INTERVENTION

Acreimetrics was created as part of the FinnSalud project to address this challenge. It is an integrated suite of dashboards designed to make visible what had previously been hidden in the numbers. It draws on multiple information sources—granular transactional data, institutional financial information, operating costs, fees, interest income—and brings them together in a single place. But the “magic” is not just integration; it is transforming those data into visualizations that are meaningful for decision-makers.

The dashboard was built on top of Acreimex’s core system, which meant it did not require additional data or complex manual processes. Data flow directly from where they are generated into the dashboard. Each month, management receives updates that clearly show:

- Profitability by product: how much each line of business (group lending, individual lending, savings, and others) contributes to total profit
- Average-account level analysis: how profitability varies according to the main revenue and cost drivers
- Views by branch, customer type, and segment: how products perform across different strategic aggregations
- Disaggregated operating costs: including those cash-transaction costs that previously went unnoticed

Importantly, this information arrives early—on a monthly basis—when there is still time to act. These are not backward-looking figures, but rather critical, up-to-date insights that enable management to detect trends quickly.

A crucial element was involving Acreimex’s key staff in the dashboard’s design and implementation. Because it was co-created rather than imposed from the top down, the tool responded to real business questions, and the processes to maintain it were realistic and sustainable.

IMPACT AND SIGNIFICANCE

With Acreimetrics in place, the Director of Business now has the data needed to act with confidence. Thanks to the visibility the dashboard provides, Acreimex has been able to clearly identify where the largest operating costs lie and how to optimize the management of each product.

What makes Acreimetrics valuable is not that it “designed” the interventions, but that it provides the solid data foundation on which strategic decisions can be built. The tool has demonstrated that granular visibility is not merely an exercise in control or accountability. It is the basis for designing and implementing effective interventions. When you know where the problem is, what its true magnitude is, and how each decision affects it, you can begin to build solutions that work.

CONNECTION TO FUTURE INTERVENTIONS

Acreimetrics is more than a dashboard for measuring what already exists; it is the platform on which future, purpose-driven interventions are built. It enables the institution to understand each product’s baseline, formulate clear hypotheses about expected outcomes, and measure whether an intervention actually worked.

In the case of Group Lending (one of Acreimex’s flagship products and the focus of the intervention described in “From Rounding to Purpose: Savings at Acreimex”), the unit cost analysis showed high cash-transaction intensity, low average savings ticket sizes, and lower average disbursements. This visibility prevents “betting blind” and helps answer strategic questions: What would happen if clients saved more? Where are the operating costs that can be reduced?

Interventions such as the redesign of savings within Group Lending, as described in “From Rounding to Purpose: Savings at Acreimex,” are built on this solid data foundation—one that reflects operational reality before attempting to change it.

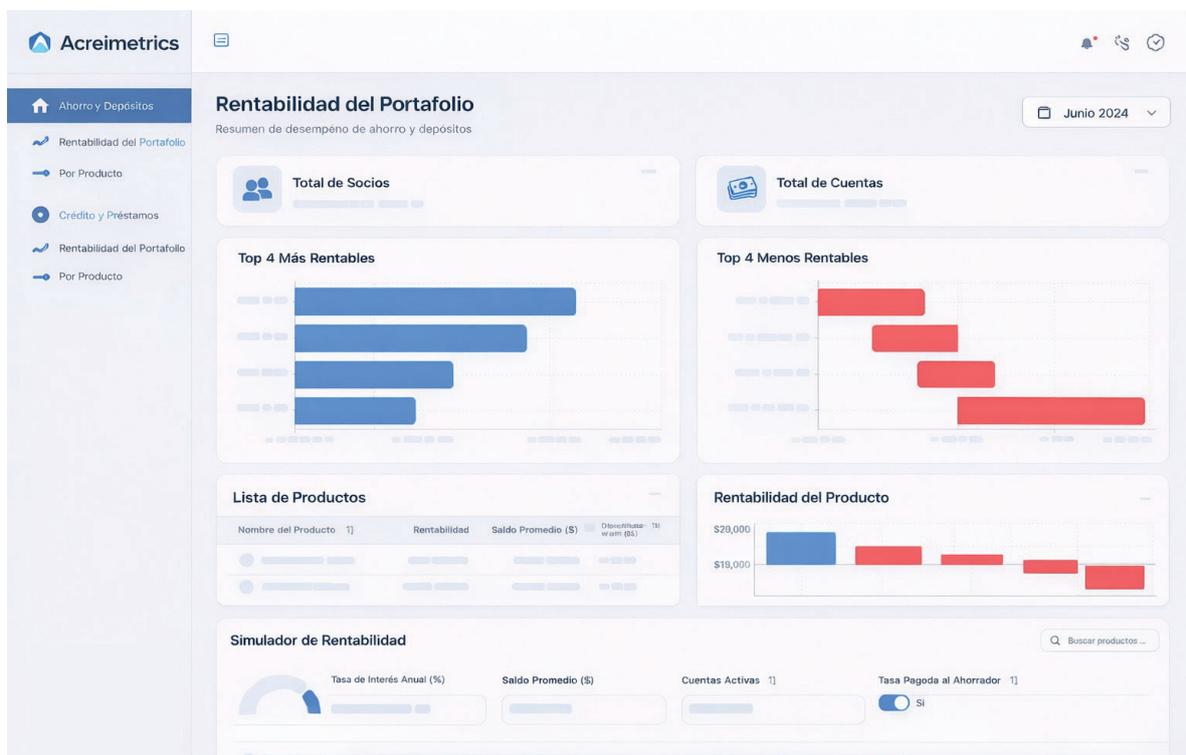
WHAT'S NEXT

Acreimex is exploring the addition of an impact component to Acreimetrics—one that would enable the design of interventions with clear hypotheses, track implementation, and measure before-and-after results, ideally against control groups. This module would make the tool more powerful: not only to measure the present, but to experiment rigorously with the future.

In addition, Acreimex is considering sharing Acreimetrics with other mid-sized financial institutions facing the same challenges: fragmented data, lack of granularity, and difficulty measuring the true profitability of products. If other cooperatives and community banks can build on Acreimetrics to foster a culture of decision-making grounded in solid data, the impact could scale significantly across the Latin American financial sector.

CONCLUSION

Acreimetrics enables institutions like Acreimex to move from operating with fragmented information to making strategic decisions on a solid foundation. It consolidates in one place the profitability, costs, and performance of key products, providing a clear and actionable view. More than a technology tool, it is a bridge between data that already exist and the real capability to manage them with intent and focus.



*Imágenes ilustrativas, similares a la plataforma original