About Us

Exuus Ltd is a software development company incorporated in Rwanda.

- We are extensively investing in machine learning and artificial intelligence to achieve financial inclusion and resilience.
- We target to make SAVE the preferred choice for Saving Groups while creating an ecosystem that adds value to collective saving schemes sustainably.
- We endeavor to enhance the collection, analysis, and use of big data by optimizing the synergies between ICTs and GIS.

Our Vision

Inspire resilience and enable communities to achieve their optimal satisfaction by positively impacting the future.
Three Imperatives
to achieve Financial Inclusion & Resilience …

SAVE | Get Credit | Invest

SAVE is a product of eXUUS
The box is the Problem!
Limited Data on Saving Groups

FEW PEOPLE KNOW SAVING GROUPS...
The unknown about Saving Groups is two categories:

✓ Those who know Saving Groups have very limited data (NGOs, GoR, MFIs)
✓ Other key stakeholders have no idea they even exist! (FSPs, Insurance Company, etc.)

SAVING GROUPS Countrywide Survey Commissioned by Access to Finance Rwanda in Partnership with BNR & MINCOFIN helped a lot in the overall understanding of SGs landscape in Rwanda.

2016 SGs Stats

36k SGs | Rwf16 Billions

After collecting data on SGs between 2010 and 2016, we realized this was a ticking bomb and stakeholders in the financial sector weren’t aware!

According to The FinScope 2016, 21% of Rwanda’s population were found to be using informal financial service schemes. However, the survey couldn’t segregate who exactly makes up that specific segment.

60.8% After a carrying out a countrywide survey on Saving Groups we observed that Saving Groups as we know them compose the majority of the informal financial sector, 60.8%. More than 1 Million people as of 2016
Smile Outside The Box!

Our main objective is to replace that box that's filled with insecurities with a digital box filled with smiles!

- Security for your savings
- Be financially Included
- Access to the broader formal financial services

100% Cashless

VILLAGE AGENTS ARE OUR HEROES
Agent Spiciose is one of our appreciated heroes. She helps a great deal in educating VSLAs about SAVE.

www.getsave.io
SAVE is a digital platform that financially empowers Saving Groups sustainably through a comprehensive, adequate, open and user-friendly digital Saving groups registrar.

**INCLUSION**
With more than Rwf 1 billion in Savings and a population of over 1 million, we strongly believe Saving Groups are potential client for the overall financial market.

**CONVENIENT & COST EFFECTIVE DISTRIBUTION CHANNELS**
After a better understanding of Saving Groups, there is a crucial need to render the service affordable for people in Saving Groups across all service providers.

**A CREDIT SCORING PLATFORM FOR THE UNBANKED**
SAVE is the alternative credit scoring platform for both the financially underserved and unserved within VSLAs.

**1M vs 1.5M**
As of 2016, Saving Groups (1M people) had a user base that almost equate the one of banked population (1.5M people)! Saving Groups can't be ignored no more with this information.
Three Inter-connected Components

SAVE will primarily focus on Saving Groups and will treat both the individual and members of a Saving Groups with the same level of priority. This will be achieved through three integrated components: SAVE Web, SAVE Collector (Android) and SAVE USSD. SAVE is here to empower the member of each Saving Group.

SAVE USSD
The app that facilitates the transactions tracking between members and the group’s account. Through their telco wallets (MTN & TIGO), members are able to debit/credit the group’s account by simply dialing *777# and following the prompts in their local language.

SAVE COLLECTOR
An android app that is used by Village Agents (VAs) for VSLAs creation as well as field data collection on VSLAs’ regular activities.

SAVE WEB
Practitioners have access to real time data from both agents and VSLAs members. SAVE Web also enables all stakeholders (GoR, FSPs, etc.) to monitor the financial inclusion rate of Saving Groups effortlessly.

www.getsave.io
Collective Saving Made Easy...

Great introduction shall be placed right here on by slide specialist ok mate lorem ipsum dolor slide amed get another text specialist here for the introduction please another lorem ipsum dolor sit amet here right here at this very text box or whateva

SAVE IS BEING PILOTED

Exuus Ltd is partnering with 3 International NGOs to pilot SAVE with their Saving Groups for a period of three months. The NGOs partnering with Exuus are World Vision, CARE International & Global Communities

+500 Users

SAVE already has active users and we anticipate to have more than 1,000 active users by the end of August 2018

Countrywide Rollout

Starting from June, we plan to rollout SAVE countrywide by including other practitioners.

www.getsave.io
We shall hit The Jackpot

SAVE comes at a time when it's needed. We intend to optimize all opportunities presented to us by providing a state of the art platform that's easy to use and convenient.

**Practitioners (NGOs)**
As of 2016, more than 30 NGOs (international and Local) were working in the saving groups sector. We target to have at least 40% on our platform by Q1 2019

**Saving Groups**
We anticipate to enroll a minimum of 500 SGs by Q1 2019. 500 SGs are equivalent to minimum of 10,000 users.

**Financial Service Providers**
We're targeting to connect SAVE with at least 2 MFIs and 2 Commercial Banks by Q4 2018

30% Of all Saving Groups in Rwanda should be using SAVE actively by Q1 2019. We also anticipate to start a pilot in neighboring Uganda by Q2 2019.
DATA SCIENCE for Financial Inclusion & Resilience
Added value For **Saving Groups**

- Fasten the loan request process
- Increase efficiency for internal operations
- Minimize risks for defaulting on loans and other dues.
- Enhanced exposure to the overall financial market

- Advisory messages on members credit score for internal loans
- Baseline model for external loans eligibility & accessibility

[www.getsave.io](http://www.getsave.io)
Added value for **Practitioners (NGOs)**

- **SAVE** will efficiently assist in **MEAL** (Monitoring, Evaluation, Accountability & Learning)
- It will also help consolidate resources where they’re needed the most

www.getsave.io
Added Value for **Financial Service Providers**

- Saving Groups profiling & behavior analysis
- Customers segmentation (location, products, targeted marketing, etc.)
- Decentralized Credit Scoring Model (Individuals & Saving Group)

**26%**

As of 2016, only 26% of Rwanda’s population were banked.
Added value for Policy Makers (GoR et Al.)

SGs contributed to Financial Inclusion

7.5%
Of increase in SGs uptake in 3 years ~ 2.5% increase yearly

- Facilitate in conceiving and enforcing informed policies
- Adequately monitor & assess progress of financial inclusion policies

www.getsave.io
Our Cost Structure
Highly Affordable for Saving Groups

SAVE will enable Saving Groups to digitize all their operations that were before done manually. This will increase their efficiency as well as boost the security of their savings. Saving Groups access SAVE via a USSD short code (*777#).

$ 19,358,428 in Savings
As of the last quarter of 2016, 36k saving groups were able to save over $19 millions and had over $15,807,632 in outstanding loans.

FREE
We don’t charge members for using the platform. Members only pay Cash Out fees (80% of fees waived by Telcos).

SG Operational Efficiency
Saving Groups operations are digitized and archived properly. This allows SGs to be more efficient and transparent.

24/7 Customer Care Service
From the day a saving group is enrolled on SAVE, we make sure we are accessible via our hotline for any assistance.

Exposure to the broader financial market
Once saving groups have been enrolled on SAVE they get exposure to the broader financial market. The exposure means more opportunities, financial resilience, etc.

Security for savings
All their savings are secured and transactions records are shared among all members for transparency.

www.getsave.io
Efficiency for NGOs like never before...

NGOs also known as practitioners will benefit a lot from SAVE, especially in monitoring the growth of Saving Groups and the impact on the communities.

Data Collection & Cleaning Cost

40% SAVE will allow NGOs to cut their costs in data collection and cleaning by 40% - minimum.

- SAVE offers unprecedented flexibility and efficiency in data collection by allowing NGOs to design digital questionnaires according to set indicators.
- NGOs get Realtime responses from their network of Village Agents.

MONTHLY SUBSCRIPTIONS

Our cost structure for NGOs (Practitioners) working with Saving Groups is designed according to user volume. The more user an NGO has, the less money they per each user.

0 – 10k Users $0.06 per User
50k – 500k Users $0.04 per User
Plus 500k Users $0.01 per User

Our cost structure was designed as such to incentivize NGOs to enroll as many people as possible in Saving Groups.
For FSPs, an opening to a New Market!

We’re giving the general financial market an opportunity to tap into a market of more than 1 Million people, most of who were previously underserved or unserved.

Monthly Subscription Fee

<table>
<thead>
<tr>
<th>User Range</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 500 Users</td>
<td>$0.12 per User</td>
</tr>
<tr>
<td>500 – 2k Users</td>
<td>$0.08 per User</td>
</tr>
<tr>
<td>Plus 2k Users</td>
<td>$0.06 per User</td>
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80% Previously, over 80% of Saving Group were unbanked or else underbanked.

With the existence of SAVE, this is going to be a completely different story. FSPs will be able to directly access Saving groups for KYCs and distributions channels.

AN ALTERNATIVE CREDIT SCORING MODEL

Previously unknown and unreachable, Saving groups can now be accessed through SAVE. FSPs will be able to access an extensive profile analysis on both groups and individuals.

www.getsave.io
In the end, Smiley Faces...