*Technology Powering Communities*
Can you imagine what it would be like to live on less than $2.5 per day?
Nearly 1/2 of the world's population — more than 3 billion people — live on less than $2.50 a day.

More than 1.3 billion live in extreme poverty — less than $1.25 a day.

1 billion children worldwide are living in poverty.

According to UNICEF, 22,000 children die each day due to poverty.
"Technology, wisely selected, applied and accepted by the local Communities, ensures improved economic and social infrastructure."
At AkelloBanker, we use data and mobile tech to enable millions of low-income earners (like Farmers and Traders) to access really important and sometimes life-saving products such as medical services, tractor hires, improved access to quality seed and even groceries...all on credit.
Akellobanker is creating a WORLD where every individual has access to affordable services and products.
Our Journey

Pivot 1

2016 - Started with 30 Farmers (women)
- Offered Training
- Enabled access Markets
- Offered input loans

2017 - Partnered with Cooperatives & Digitized them
- Enrolled 10 cooperatives
- Enrolled 12,000 farmer
- Offered $800K of credit

2018 - Changed model to SAS - with 60k users & 59 providers
- Tractor hire credit
- Improved seed credit
- Medical services credit
- Access to groceries

Pivot 2
Akellobanker offers easy access to life saving products and services by leveraging Tech & Partnerships with local service providers to offer structured re-payments compatible to the user needs.

**ACCESSIBLE**
Using mobile & Partnering with Local service Providers to deliver services

**CONVENIENT**
Structured payments for life saving Solutions

**INCLUSIVE**
(No Collateral, No security) My Identity, my collateral
How It works

[DIAL *270*33# TO SIGN UP]

1. DIAL *270*33# TO SIGN UP

2. DIGITAL IDENTITY IS CREATED

3. USER INITIATES A REQUEST (CASH/CREDIT)

4. CREDIT PLAN ISSUED

5. REPAYMENTS MADE OVER MOBILE MONEY OR THROUGH MERCHANT

[ * Akellobanker Platform is accessible through SMS, USSD, WEB & mobile App.*]
Growing impact

As At 31 Dec 2018, 59K+ farmers and traders were using Akellobanker to either access products and services on credit, or sale items on Credit.

- **FARMERS**: 60,000 out of 20 Million use Akellobanker to access seed, tractor hires, medical services and groceries on credit.
- **HOUSEHOLDS**: 12,000 households out of 5 million use Akellobanker.
- **MERCHANTS**: 59 out of 30K in Uganda use Akellobanker to manage their sales and operations.

**Phone Ownership**

**CREDIT GAP.**
$2+ trillion reflecting increased demand for credit services. If Akellobanker is scaled to other countries, we can be able to close the Gap.
Challenges

- Internet and mobile connectivity in many rural areas is still a major problem
  - Excessive power shortages, making it difficult to use or even keep the equipment charged
    - Finances of the community towards purchasing these technologies are a matter of concern.
  - Low Levels of Digital literacy of the rural communities
Creating Jobs

Jean A Onyait - CEO
10+ Financial services Delivery

Bernadette Atai - Ops
7+ years as Data analyst

Hassan Mayobyo - CTO
5+ years as Software and electric engineer

Francis Olupot - MAP
11+ years as Agric Economist.

+5 More & 3 Advisors (1 Health Economist, 1 Microfinance expert & 1 Data Scientist/Engineer)