



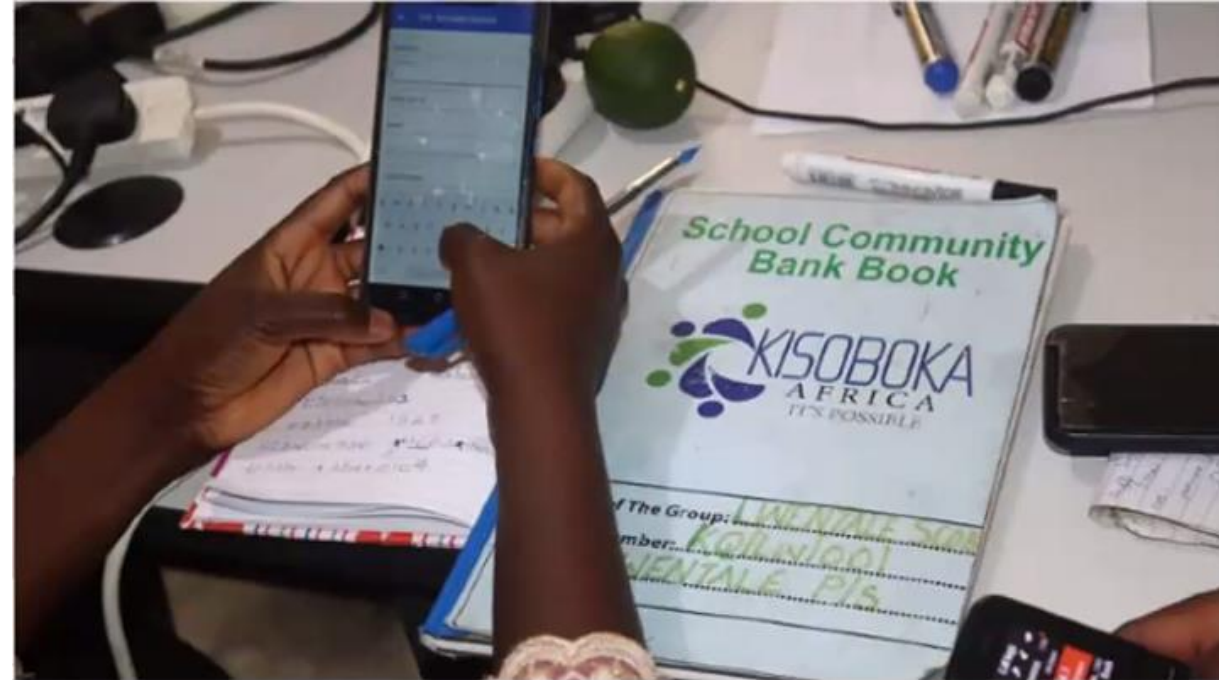
# Company History

## Organization

- Fintech established in 2014
- Enabling access to affordable and relevant Financial services in Rural Areas
- Digitizing Saccos and VSLAs using our Digital Platform (Mobis)

## Scale of Current Operations

- Ensibuuko Offers a digital Platform that is composed of a SACCO management platform and Android based Smartphone Application, USSD, and web Platform for VSLAs
- The company is serving over **240,000** Individual Customers through **120 SACCOs** and **1,200 VSLAs** across 30 Districts
- **90%** of those are farmers across multiple value chains.
- Our VSLA network is supported by a network of Over 360 Community Digital Agents that serve as community Focal persons to help the transition smoothly from Paper to Digital
- Providing Linkage to affordable and relevant financial services at the last-mile
- Implementation of Various projects through Partnerships and Collaborations



# Key Partner and Clients

Ensibuuko has successfully performed high-level technically and in contract value projects on assignments similar in scope and complexity. We possess the necessary experience and technical skill sets to enhance and integrate our SACCO and VSLA platform. Ensibuuko previous similar projects have cut across different digital ecosystem players within the Agriculture space, that include;

## Financial Institutions



## Mobile Network Operators



## International Agencies



## Non-government organisations



## Agriculture organisations



# Current Offerings and Initiatives

This year, Ensibuuko is providing both digitization and profiling of farmer groups, but also financial linkage services, particularly Index Crop Insurance, Digital Credit, and Supporting Digital savings services for farmers. Below is a snapshot of these service offering;

## Digitization of farmer groups

- Current digitizing and profiling over 1200 farmer groups (30,000 individual farmers) in partnership with UNCDF, DCA Uganda, IIRR, and other organizations

## Financial Linkage

- **Index Crop Insurance:** Ensibuuko has reached over 2830 farmers accessing digital crop insurance services (uptake) in partnership with Agriculture Insurance Consortium (AIC)
- **Agriculture Digital Credit:** Ensibuuko is currently rolling out a unique and first ever Digital agricultural loan product tailored for farmer organized in farmer groups (VSLAs) targeting 60,000 farmers.
- **Digital savings for VSLAs:** Ensibuuko through its partnerships with Financial institutions is rolling out digital savings enablement for saving groups (VSLAs) to increase their resilience.

## Digital Marketplace

- VSLAs can now access a digital marketplace and order products accessible at last-mile such as inputs, digital enablers (phones, solar) and delivered through our partners and Digital Community Entrepreneur (DCE) networks

## Education/ eLearning Feature

- Developed a one-stop point eLearning feature for all digital content, this includes, content on digital finance, digital financial services, mobile technology, and digital inclusion. Our Digital Community Entrepreneur (DCE) network also supported to provide these refresher trainings.

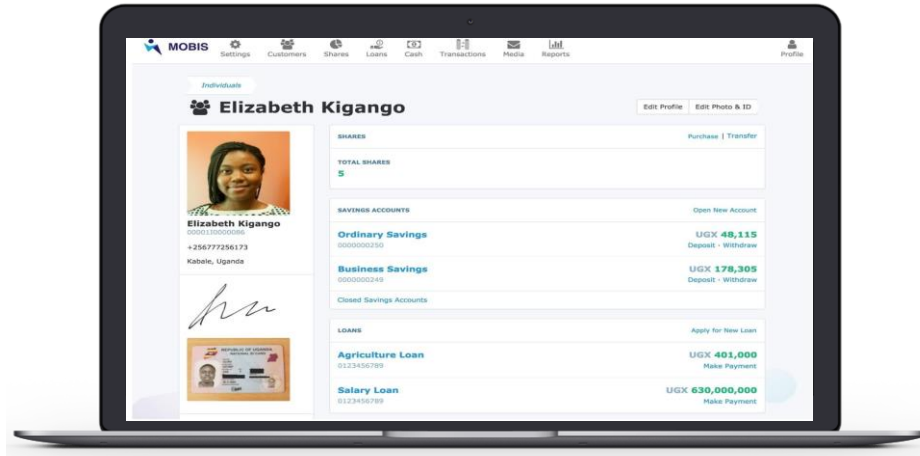
# Savings Groups Digital platform

# Ensibuuko Digital Platforms

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## Cloud-based platform SACCOs or MBOs

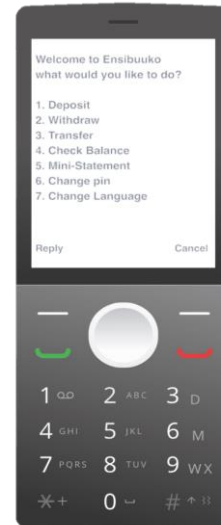
Digital records and automate  
SACCO/ MBOs processes and  
reporting



2

## Shared USSD mobile banking

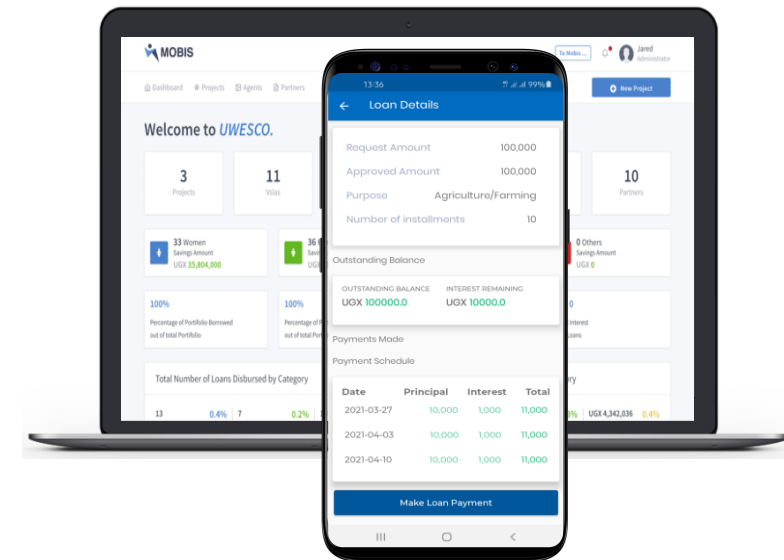
SACCO/MBOs members  
can deposit, withdraw and  
check savings balances via  
MTN/Airtel



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## Android app for VSLAs (With partner web portal for Sponsor Orgs)

Digital records and automate VSLA  
processes and reporting

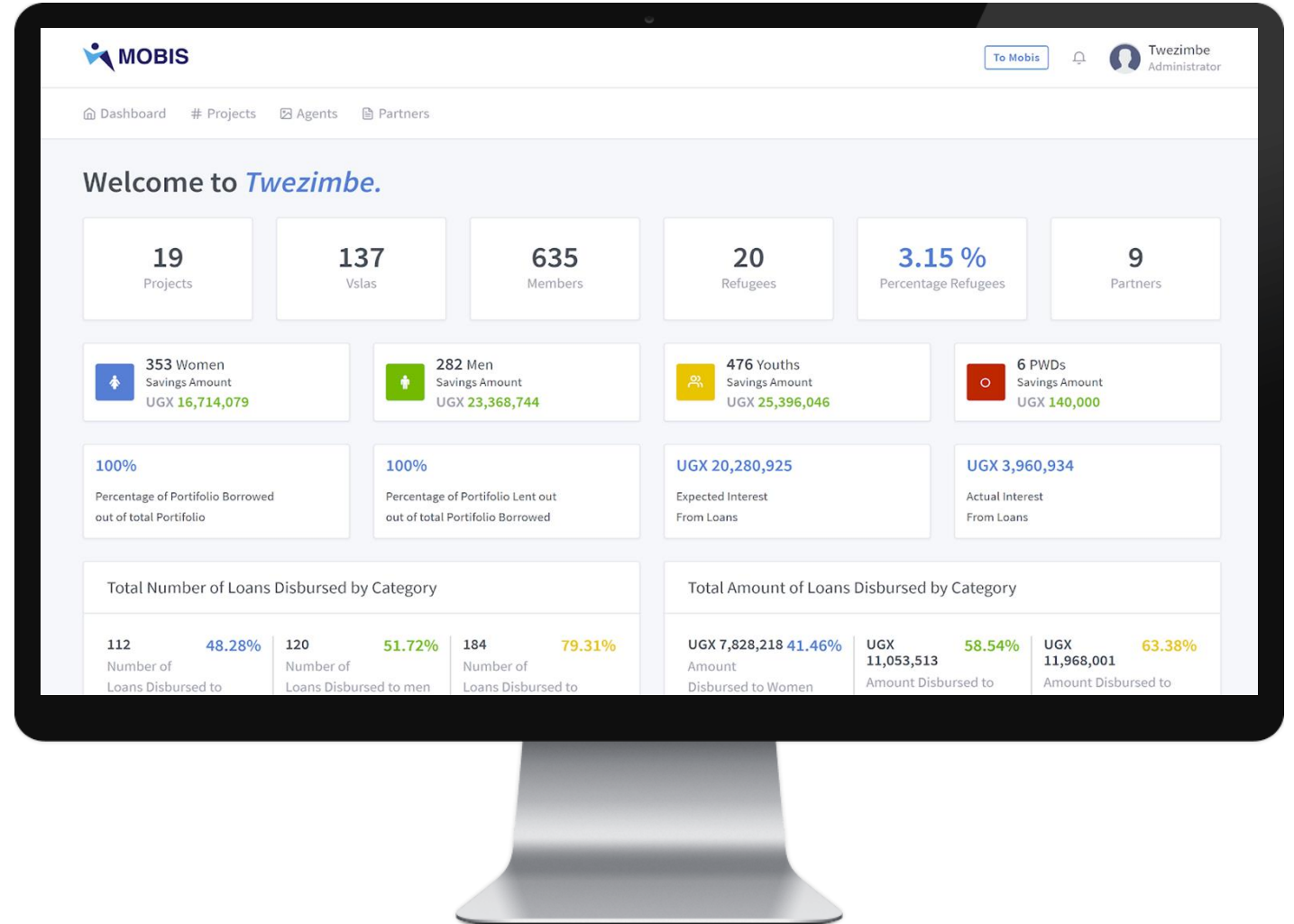


## VSLA Platform capabilities

<b>Member register</b>	<ul style="list-style-type: none"><li>● Profile members</li><li>● Manage member profiles</li><li>● Edit, view member profile</li><li>● Take attendance and meetings</li></ul>
<b>Digital member savings/ collections ledgers</b>	<ul style="list-style-type: none"><li>● Digital savings collection process</li><li>● Track collections</li><li>● Configure savings account</li></ul>
<b>Digital loans management</b>	<ul style="list-style-type: none"><li>● Digital loan process</li><li>● Track loans due and payments</li><li>● Configure loan account</li></ul>
<b>Digital welfare management</b>	<ul style="list-style-type: none"><li>● Track welfare contributions by member</li><li>● Manage welfare payments</li></ul>
<b>Digital Cash Box</b>	<ul style="list-style-type: none"><li>● Track cash box balance digitally</li><li>● Save on mobile money</li></ul>
<b>SMS notification</b>	<ul style="list-style-type: none"><li>● Event triggered SMS such as OTP issuing</li></ul>
<b>USSD member portal</b>	<ul style="list-style-type: none"><li>● Check balance and mini statement</li><li>● Request a loan</li></ul>
<b>Marketplace and e-learning</b>	<ul style="list-style-type: none"><li>● Access to digital marketplace to order digital enablers and inputs</li><li>● e-learning feature has all relevant content for VSLAs like digital finance</li></ul>

# VSLA Web Dashboard

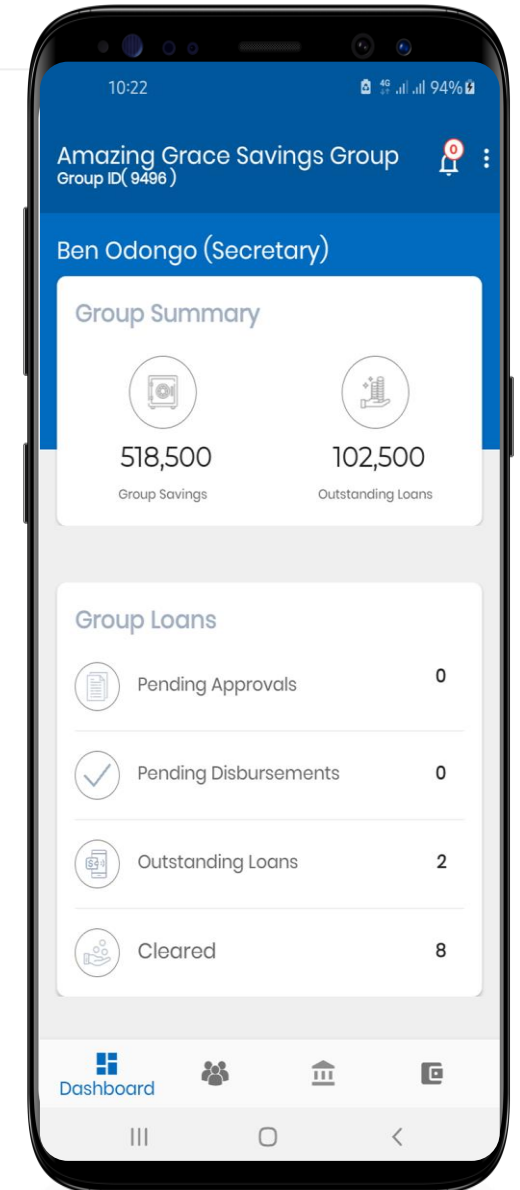
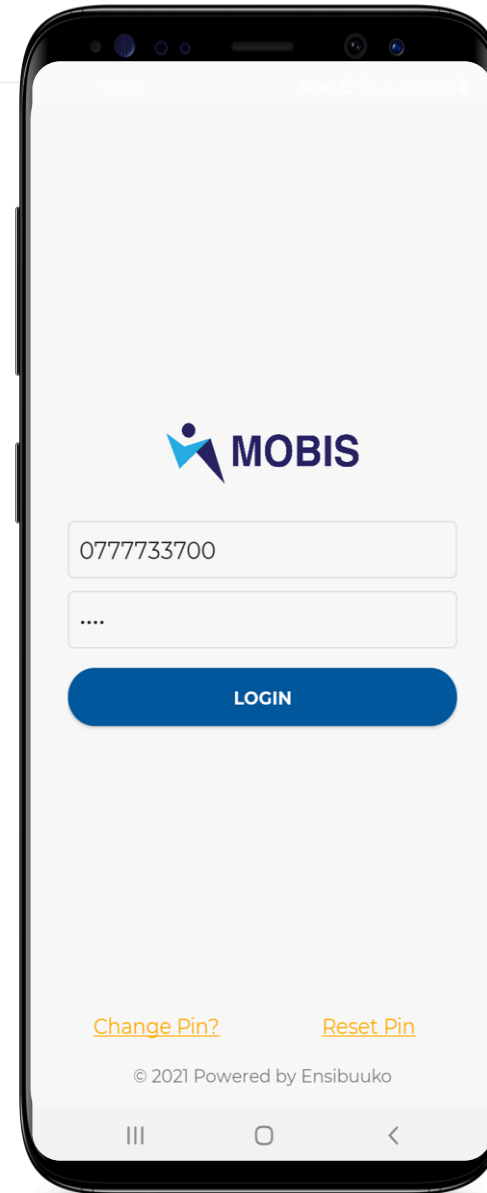
- Built for teams that love data. A better way to make informed decisions about VSLA based on performance and needs
- Built to support project teams better manage, track and report on VSLA projects
- Built for oversight. Partners can create flexible savings and loan product offerings tailored to each groups' needs.





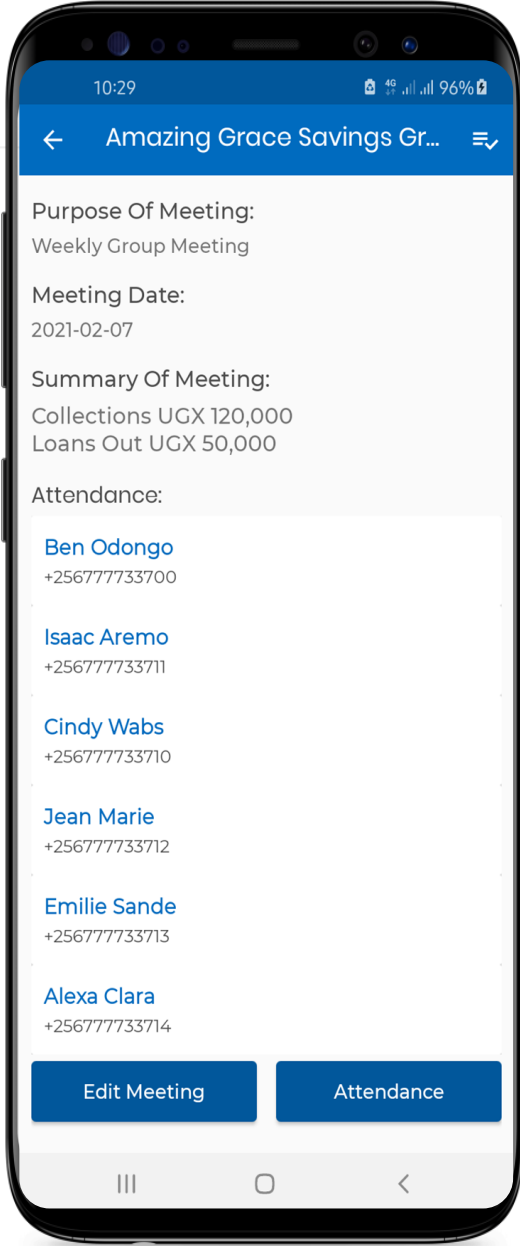
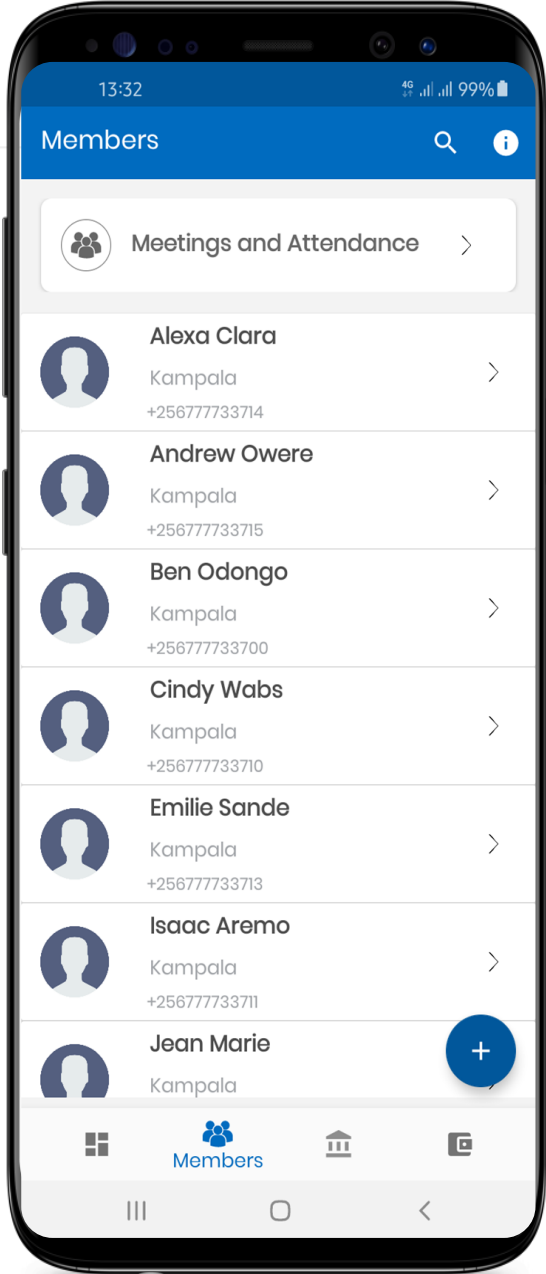
# Mobile Dashboard (VSLA Platform)

- Simple login and UI - basic training required.
- Designed upon existing VSLA culture to help groups go paperless and become efficient
- Redefines the intersection between people & technology accounting for security, privacy and ethical issues
- Works on any Smartphone that runs on Android 4.4+ operating system



# Procedures and Processes

- Improves visibility into the overall financial performance of the Savings Group.
- Built for security, privacy and ethical issues - the trust factor
- Replicates the existing group management procedures and processes including group governance, adherence to meetings, and collection of fees and fines.



# Credit Management

- Seamless loan management with 3 person authentication, we make it easy to apply for, approve, and disburse loans and withdrawals from right within the app.
- Transparency and trust in loan management
- Building individual credit profiles that are necessary to access loans and other services from formal financial institutions

13:35 4G 99%

## Loan Application

What is the name of this product?  
Member Loans

**Interest Rate 10.0%**

What is your income source  
Agriculture

When do you need the loan?  
2021-3-19

How much is being requested?  
100000

What do you want this loan for?  
Agriculture/Farming

How many instalments will this loan be paid in?  
10

**Submit Loan Application**

13:36 4G 99%

## Loan Details

Request Amount 100,000  
Approved Amount 100,000  
Purpose Agriculture/Farming  
Number of installments 10

Outstanding Balance

OUTSTANDING BALANCE	INTEREST REMAINING
UGX 100000.0	UGX 10000.0

Payments Made

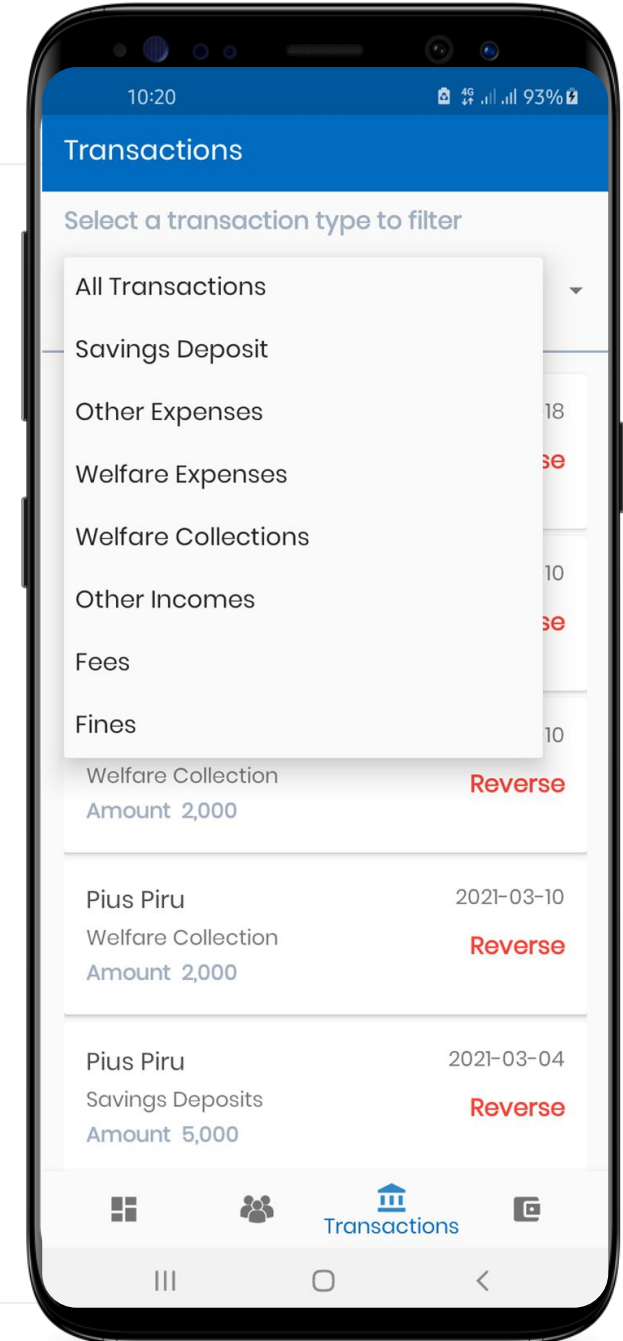
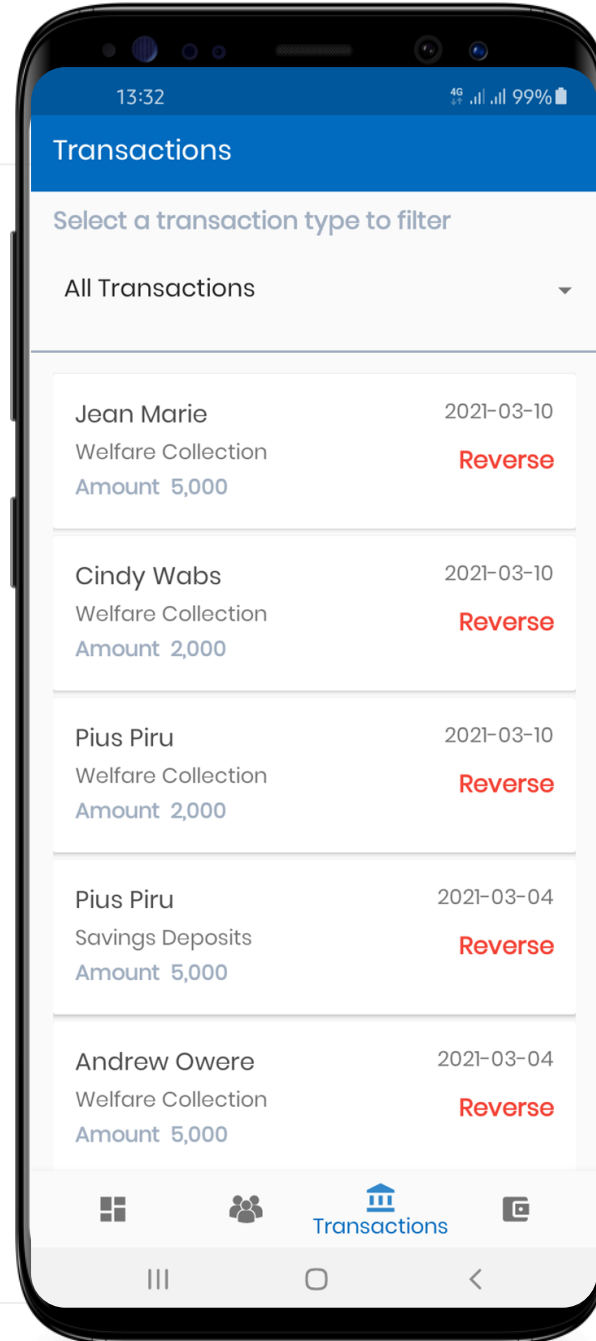
Payment Schedule

Date	Principal	Interest	Total
2021-03-27	10,000	1,000	11,000
2021-04-03	10,000	1,000	11,000
2021-04-10	10,000	1,000	11,000

**Make Loan Payment**

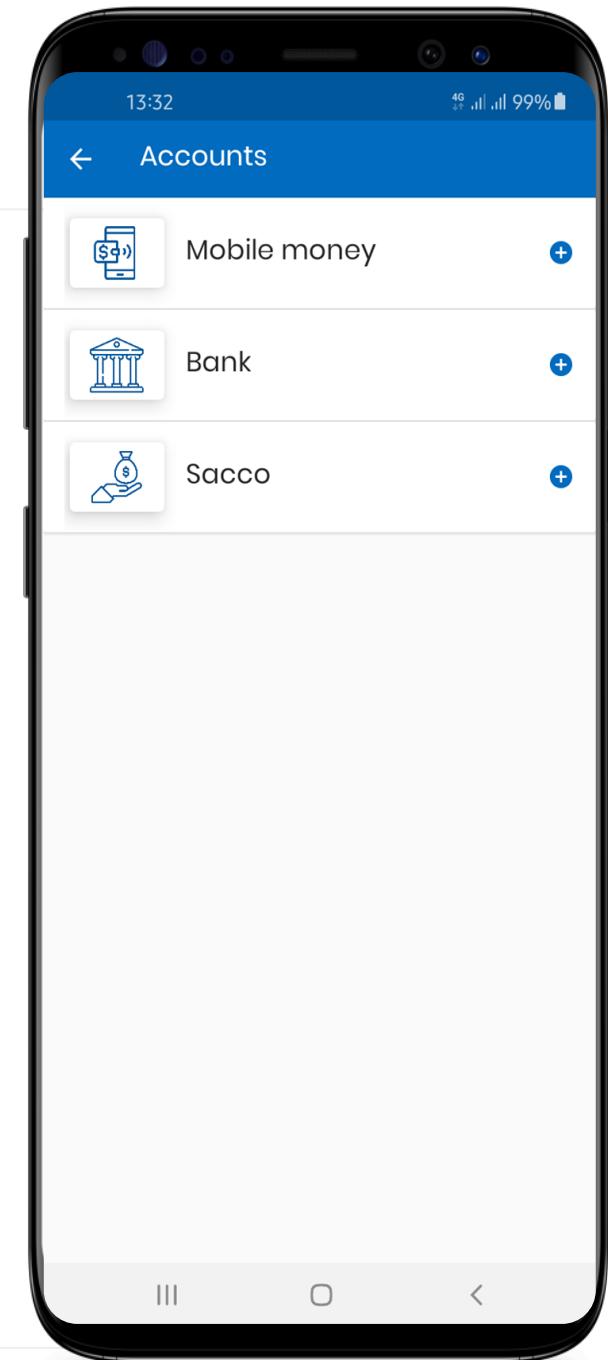
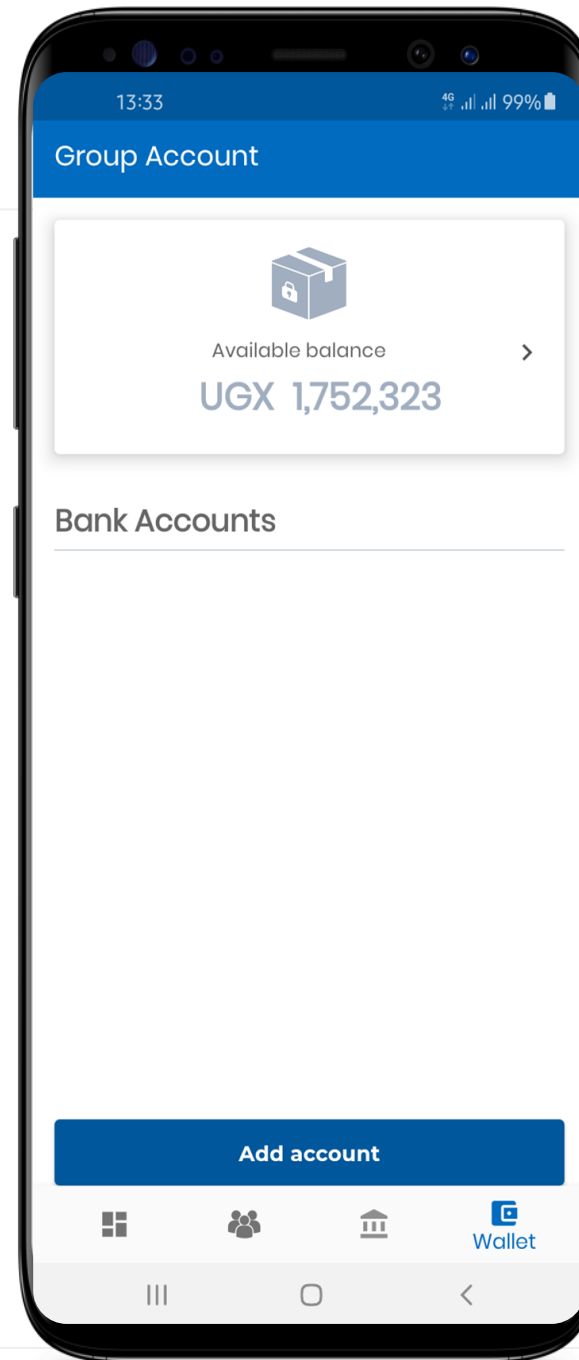
# Digital Records

- Solves for difficulties maintaining accurate, transparent, and up-to-date records
- Create a digital copy of group transaction history
- Filter transactions for audit-specific functions like Savings Deposit, Fees, Fines, and Welfare Collections.



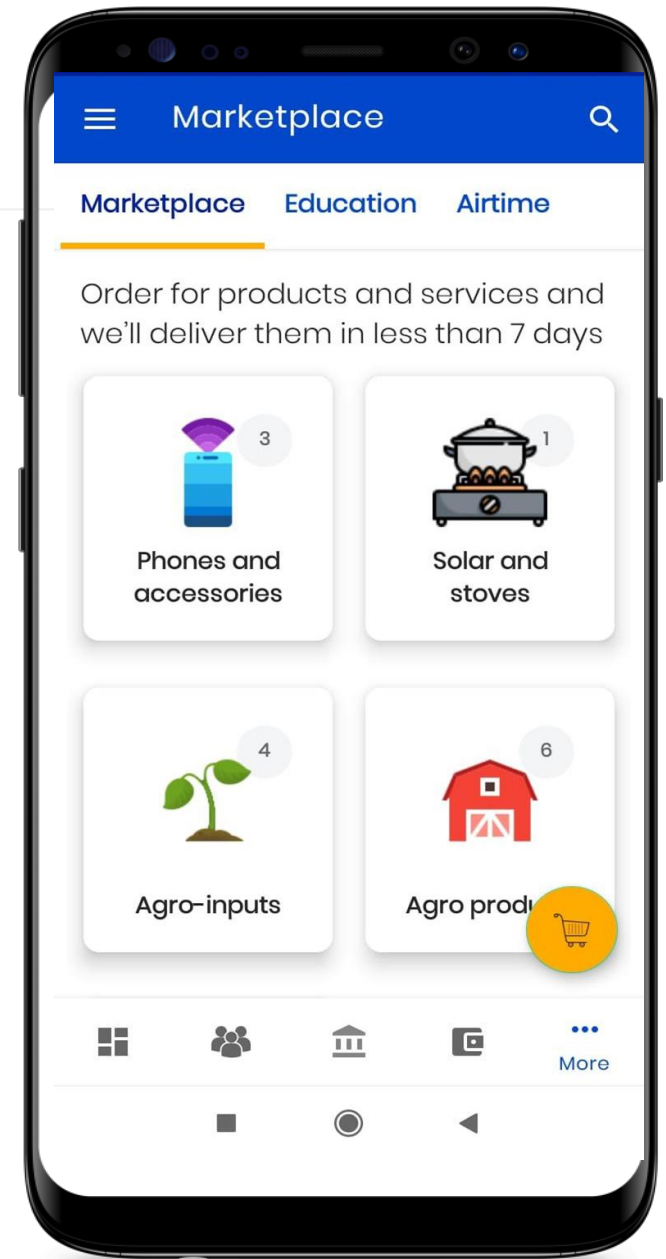
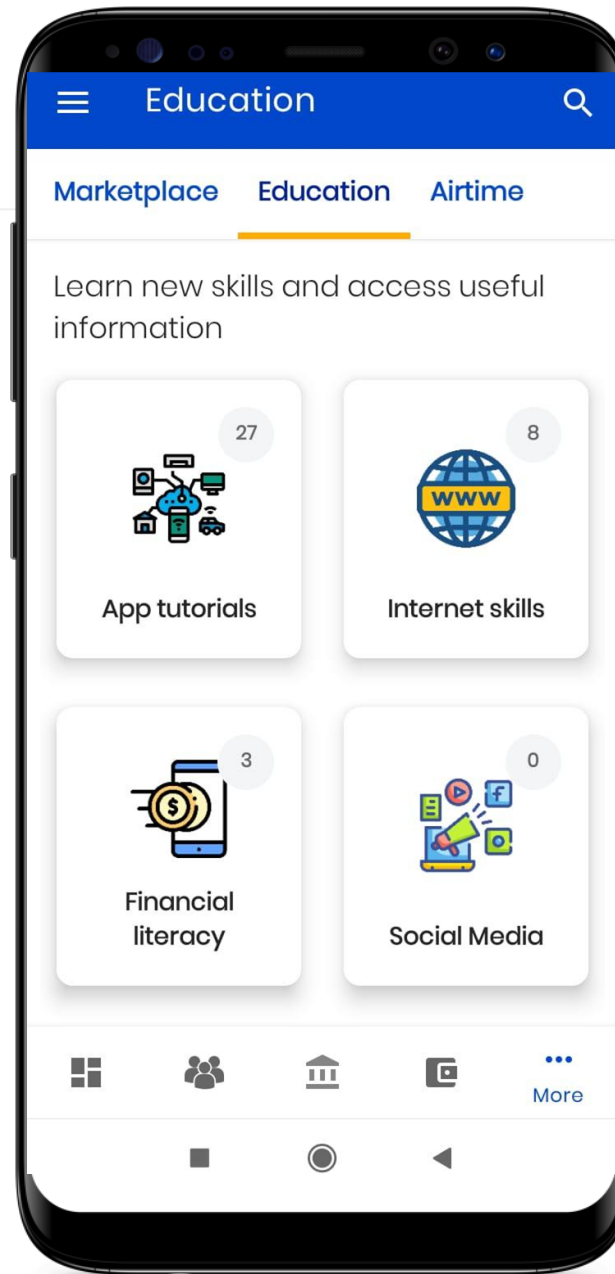
# Cash Management

- MOBIS Groups currently supports cash-based savings groups with a digital ledger.
- Groups and members continue to transact as usual, but the application easily automates their recordkeeping needs.
- Integration with mobile money is ongoing and will be supported by MOBIS Groups in the future.
- Mobis Groups will be linked to all your bank and mobile money accounts.



# Market place and Education

- MOBIS Groups currently supports an Education feature that allows groups to access key and relevant information digitally, and trained by DCE network
- Groups and members continue to transact and can make orders of last-mile products, and Ensibuuko ensures they are delivered to them in partnership with our partners, and DCE network.





[www.ensibuuko.com](http://www.ensibuuko.com)

We envision a world where everyone has access to relevant and affordable financial products and services; and possesses the knowledge needed to make sound decisions about using them.