

# Our mission

“ Our mission is to strengthen unbanked communities through digitalisation and access to financial services.

Access to loans is one of the key drivers for moving people out of poverty.

At Jamiipay we want everyone to be able to realise their full potential for improving their futures.

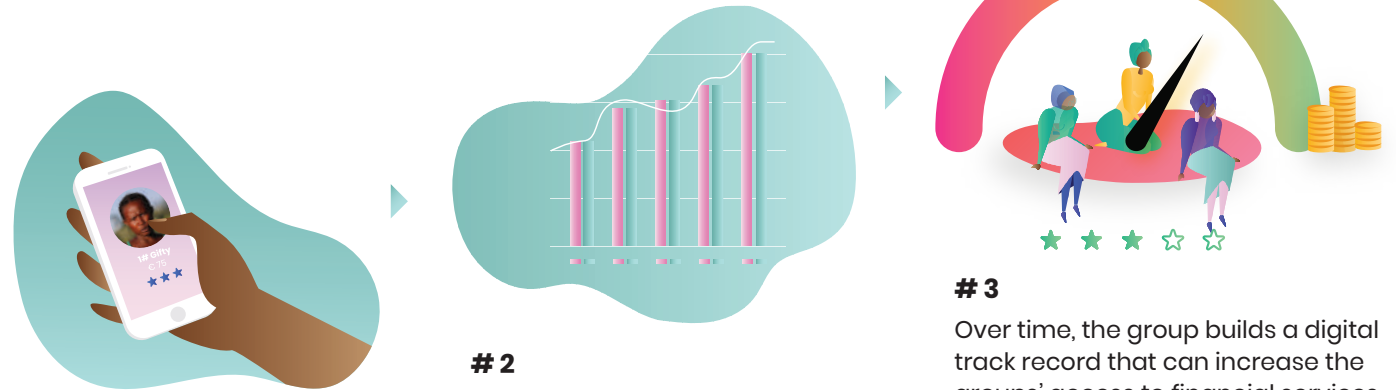


*Charlotte Ronje*  
Charlotte Ronje  
Founder & CEO, Jamiipay



# Our solution

A digital platform for savings groups



## #1

Savings groups use our app to register their savings and loans assisted by the respective NGO

## #2

NGOs and village agents get insight into the groups savings progress

## #3

Over time, the group builds a digital track record that can increase the groups' access to financial services

## Which problems are we trying to solve?

### Unbanked communities

- Lack of formal identification
- Lack of credit history
- Limited/no access to banks and loans

### NGOs

- Limited access to savings group data
- Time-taking data management
- No data on groups that 'mature out of NGOs'

### Banks

- Difficulty reaching savings groups
- Costly to collect data on savings groups
- Unprofitable to serve savings groups directly

## Benefits with Jamiipay

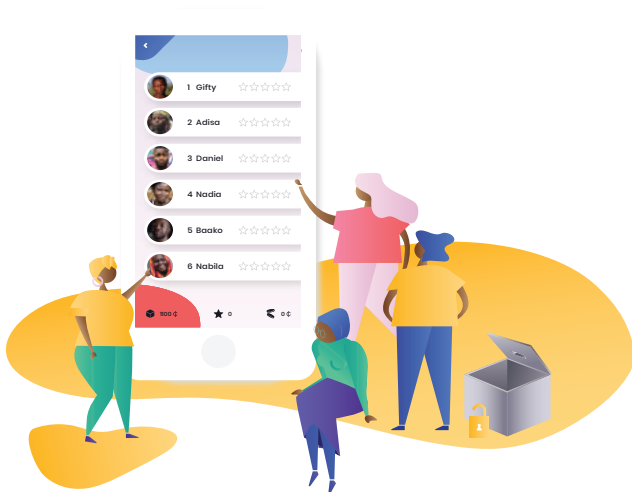
- Jamiipay credit identity
- Jamiipay credit history
- Possibility to access to loans locally and without collateral

- Easy, hassle free reporting
- Access to real-time data
- Efficient data management
- Insights on groups savings progress

- Savings groups become customers
- Access to savings group data
- A profitable business model through Jamiipay

# The Jamiipay Group app<sup>®</sup>

- ✓ A mobile app to register savings groups activities in an easy, secure way
- ✓ Only 1 group member or agent need smartphone for registration
- ✓ Low data usage
- ✓ Available in Google play store, on all android devices
- ✓ Available in amharic & english. More languages being added in the future.



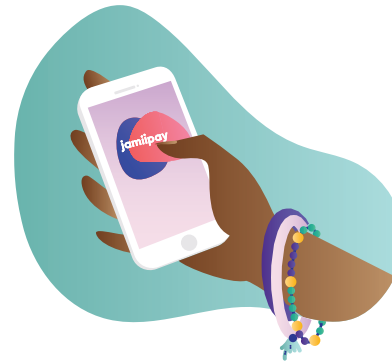
## Learn more about Jamiipay

### Company website

Learn more about us, our approach and solutions on our website:  
[www.jamii-pay.com](http://www.jamii-pay.com)

### Online Guide

Visit Jamii Guide, our online help universe that will guide you through every step.  
[www.jamii.guide](http://www.jamii.guide)



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# Unlocking the potential of unbanked communities