

37.6m

unsgsa.org

100 billion market

assuming 37,600,000 individuals * ₱5,000/individual/year

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they still need to save for money

they run to group savings for a relief

what is group savings?

an act of pooling money and having a systematic withdrawal system.

group savings (in hindsight)

- + money received is fixed
- + promotes patronage
- + one big withdrawal

- no interest gained
- potential ghosting

why not save traditionally? (piggy banks)

large amount, short time

users may need the money at a specific date
for a big purchase. (birthday parties, events)

anong connect?

introducing

Circle

digitalized group savings app



digitalized group savings

circle aims to make ambagan secured and accessible.

- + anonymous participant
- + replacement incase of ghosting
- + randomized sequence

the goal of Circle

- give the people a platform for ambagan
- soft introduction to banking
- alternative credit scorer

target demographic

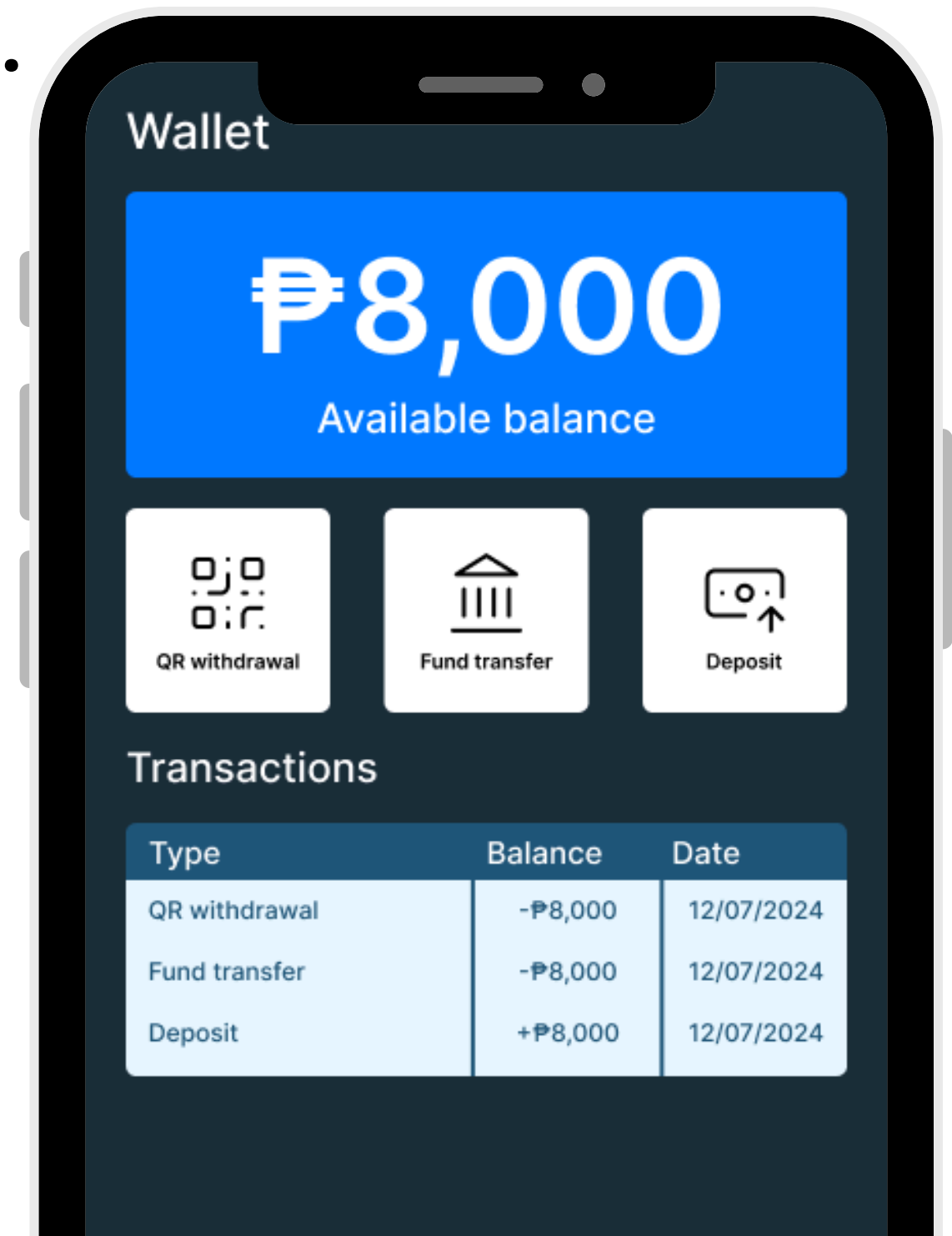
- people looking for a savings partner
- unbanked

fear of potential customers

- hard to cash out
- hard to cash in
- unsafe middleman

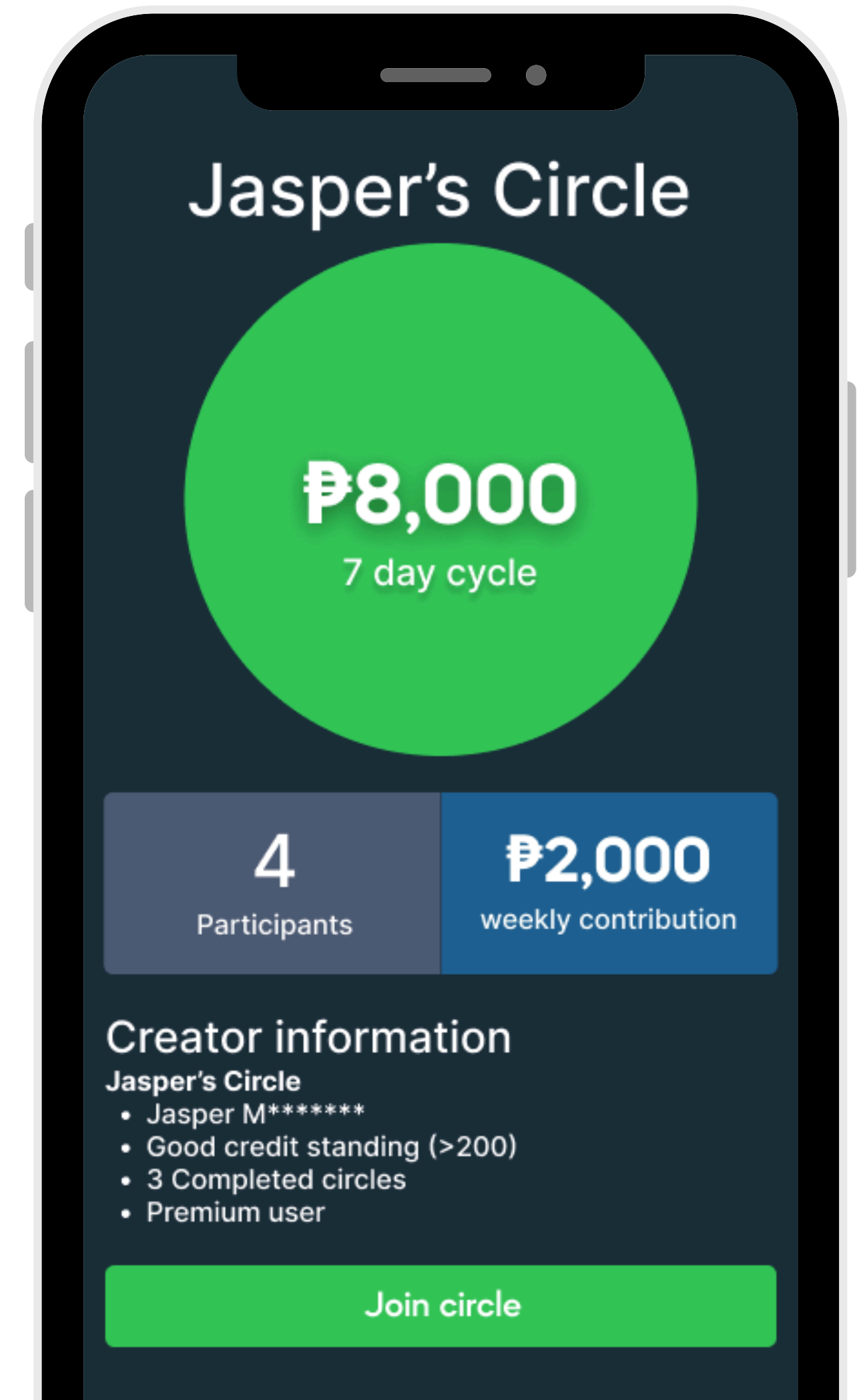
solutions

- cash out in and out through remittances, convenient stores, and tintera/os.
- the bank is the middle man



join existing circles

either created by users or
automatically generated
by the system



customize their experience

adjust the circle's configuration
based on their needs.

Configure Circle

Circle's Name

Type here...

Payout

₹ e.g. 1,000

Payout cycle frequency

3 days 7 days 14 days

Participants

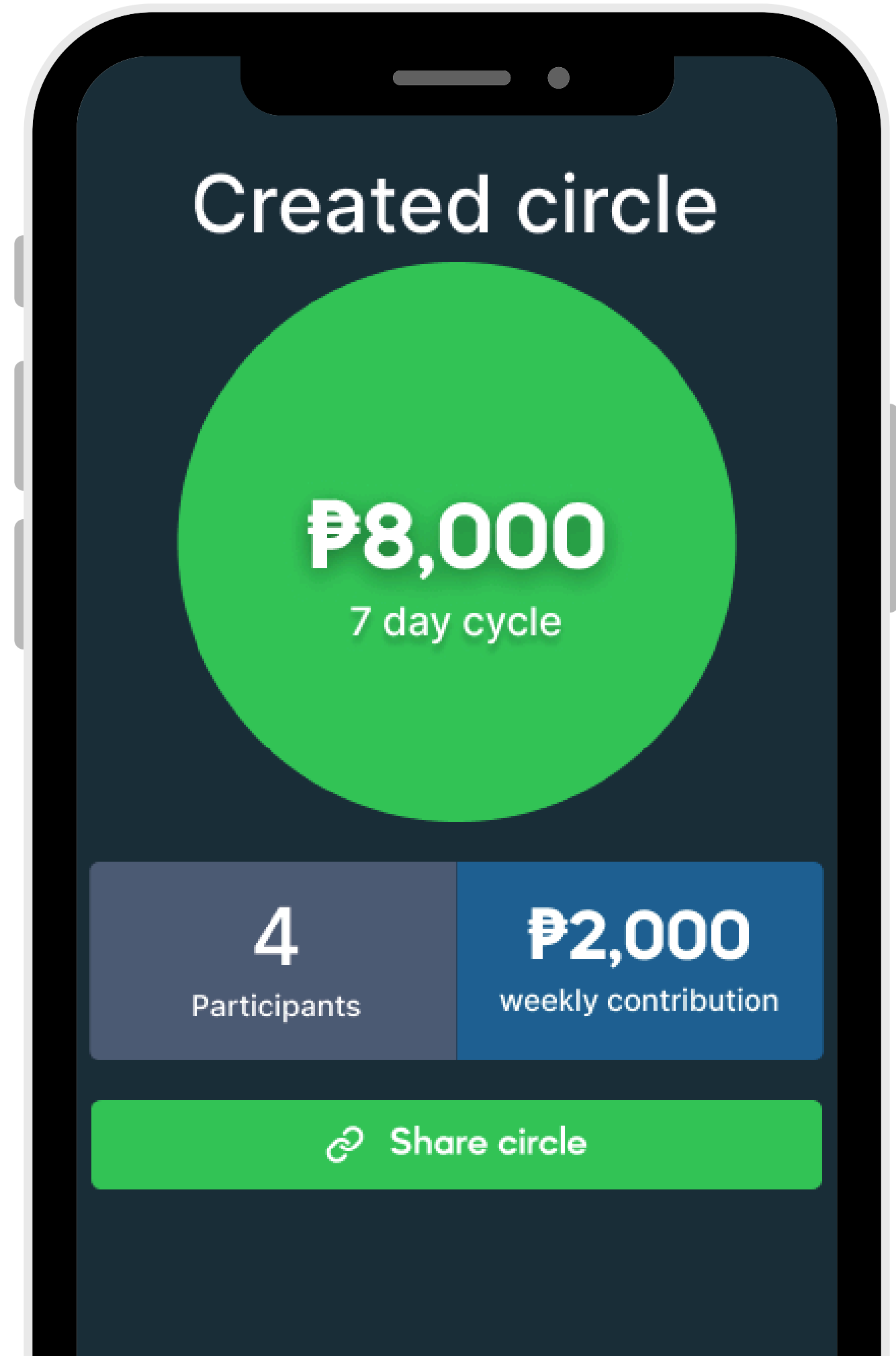
- 2 +

Participants

Create circle

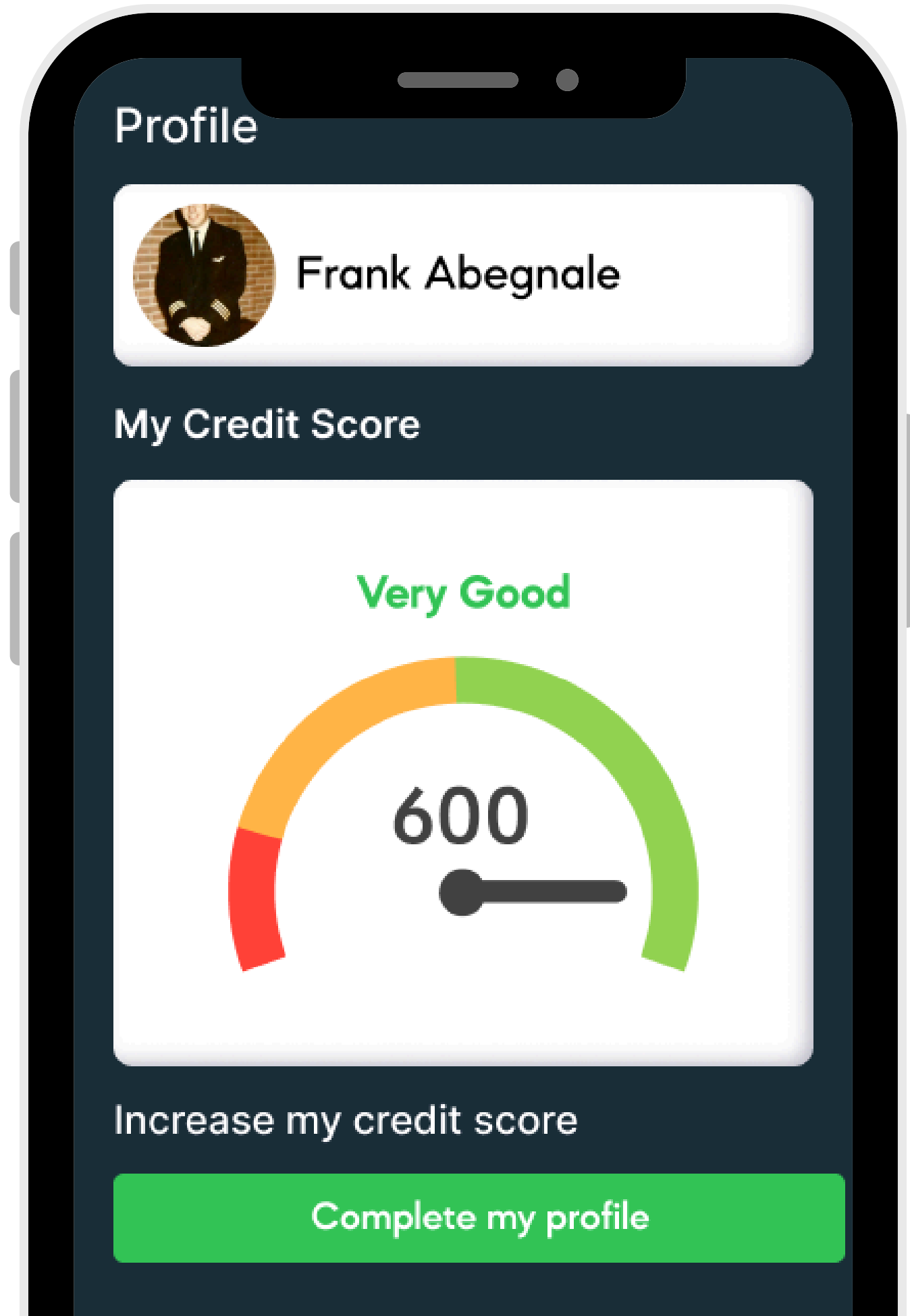
need a middle man?

we got you! share your circle with
your configuration to your peers.



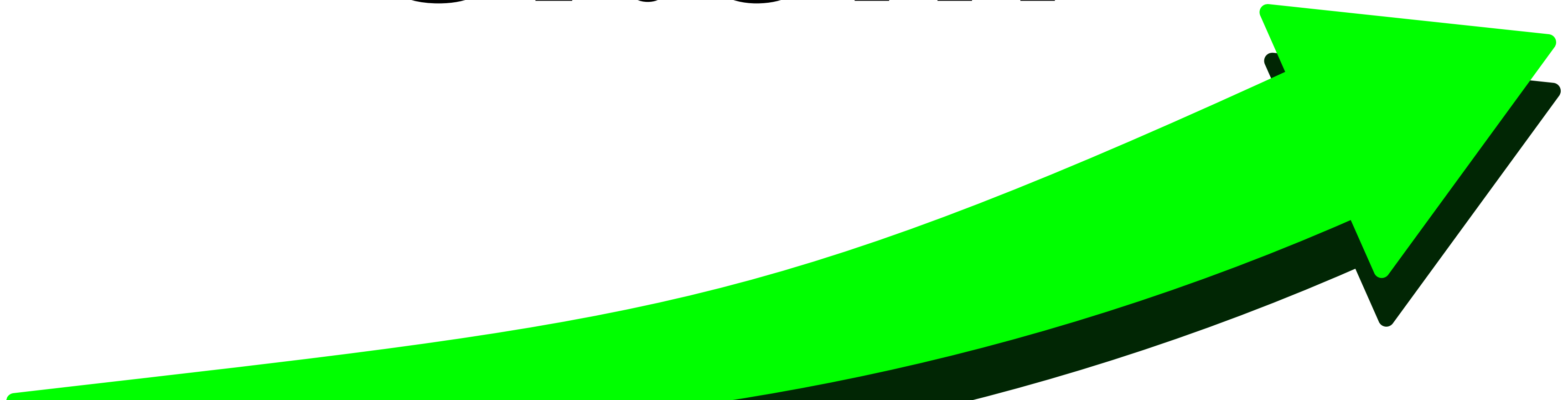
build credit with no bank account

be on time with your
contribution and you can
develop a good credit score



converting the

37.6m



metrics for credit scoring?

utilizing AI for credit scoring

using DICL, our AI model classifies the credit scoring of the users

- payment methods
- peer rating



educating on the benefits of banking

be on time with your
contribution and you can
develop a good credit score



Increase my credit score

Complete my profile

What can I do with my score? ⓘ



Safe Storage of Money



Insurance of Money



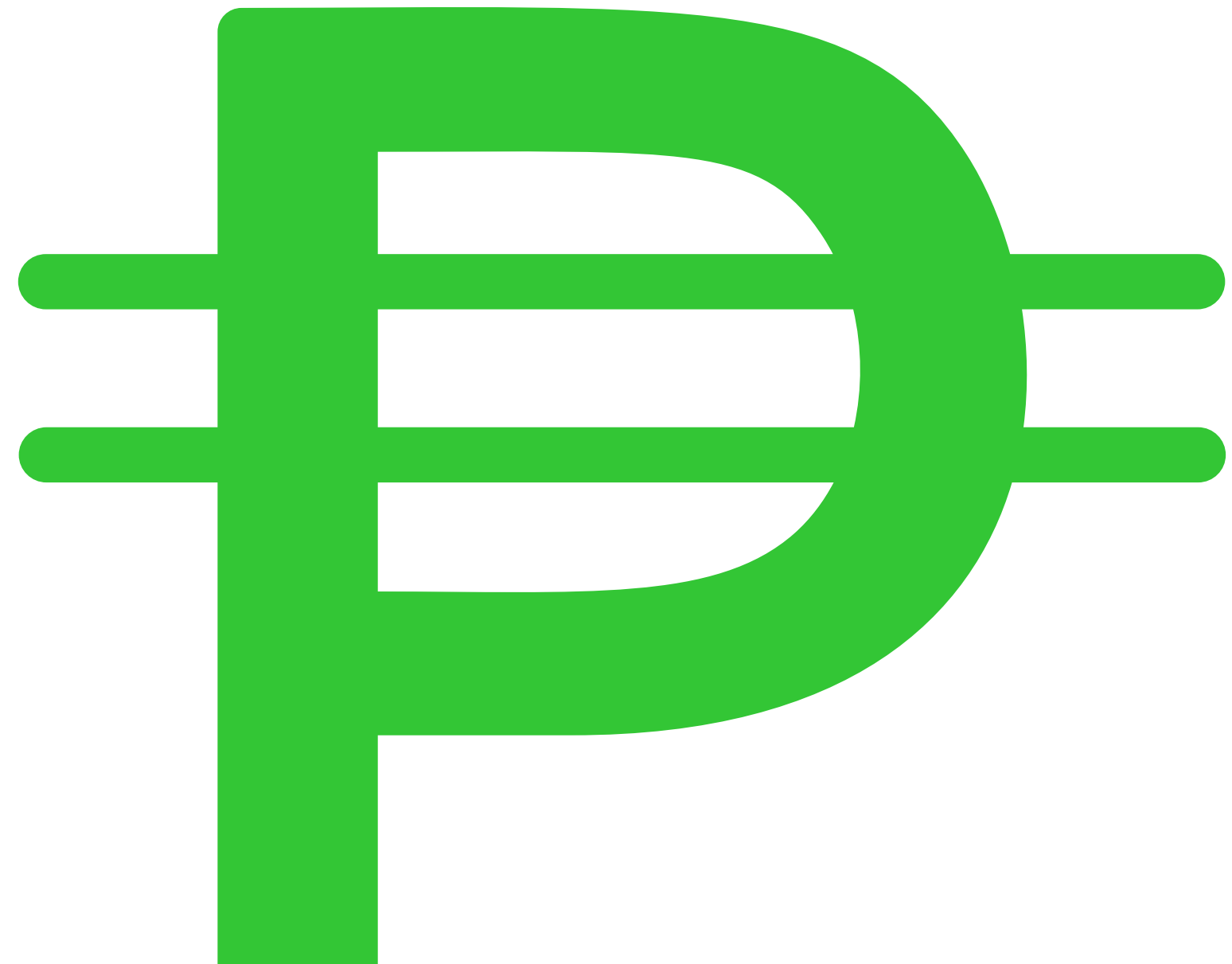
Business Loans



Interest in savings

future plans

we plan on selling this system
to the banks as leverage.

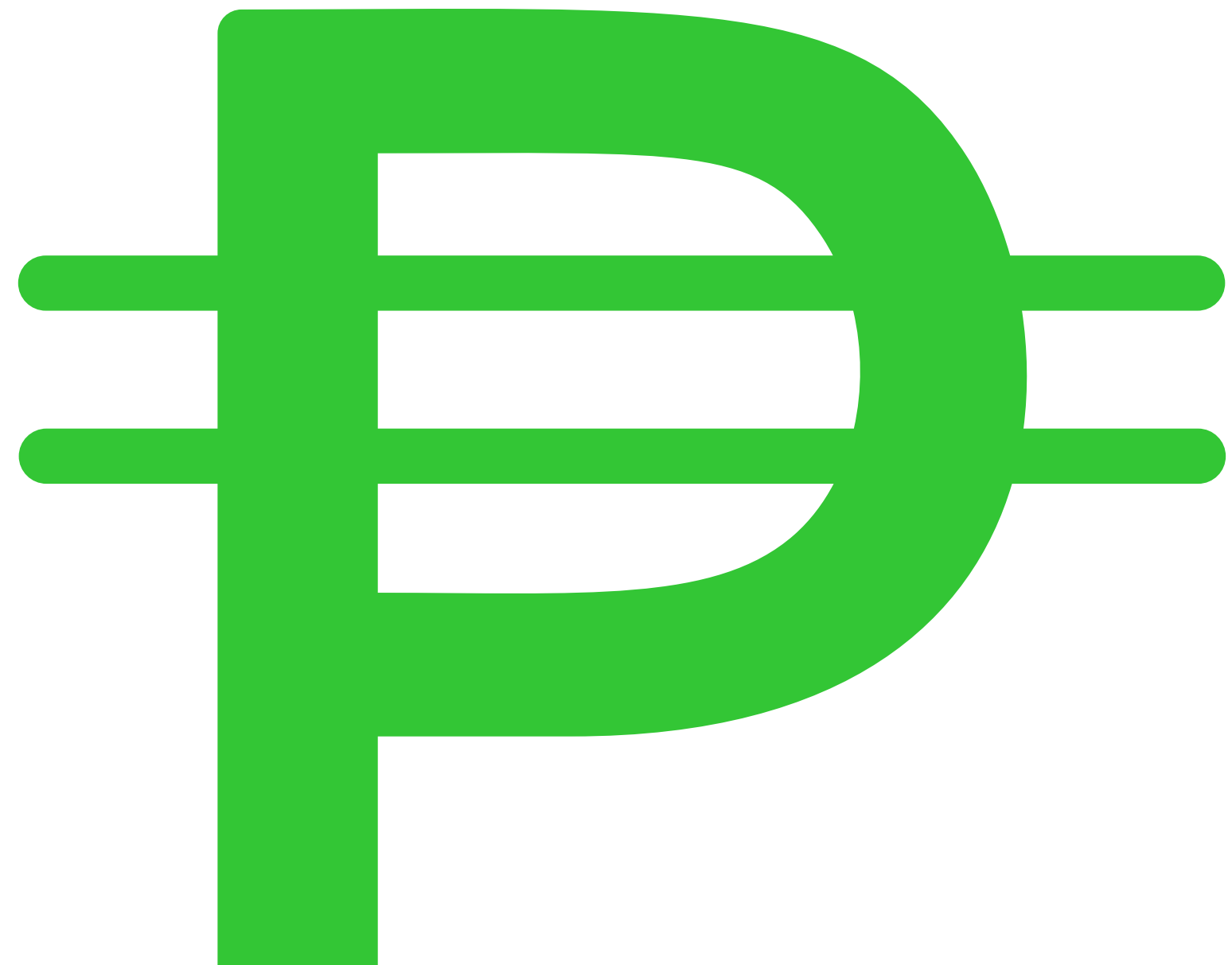


future plans

we plan on selling this system
to the banks as leverage.

or

become an alternative credit
scoring center.



Q&A

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