

# Let her \$ave so she can be \$afe



Prototype concepts to empower women to be financially secured

Presented by: Mervyn, Krupa and Emilie



## What are the problems?

### \$ Women Financial Independence \$

- Women are informally employed to perform tasks which do not return \$\$
- Women tend to give (spend on others/family) and not save for herself
- Women are at risk financially in the event of accidents and sudden loss of main source of income (e.g., husband)



## What are we trying to solve?

- Encourage women in low paying and informal employment or full-time housewives managing household finances in developing countries to starting a habit of saving on her own.
- Help women get access to formal financial institutions and their services
- Provide an indicator of financial credentials to back them up for future entrepreneurship.
- Create her self-confidence and build a supportive community around her.



# How does \$ave\$afe App work?

## Features

### *Account Registration*

- Link bank account
- Create bank account (via bank)

### *Financial Planning*

- Set up saving goals
- Track achievements
- Assist/Encourage users to save

### *Financial Analysis*

**\*\$ave Index – Measuring the user's ability to save**

### *Rewards System*

- Grant leaders in the savings board additional reward points
- Grant users reward points for collectively saving with other family members / friends



Sign-In

localhost:8100/#/sign-in

Sign-In

\$ave\$afe

Username

Password

Sign-In



## Apps functionality (F) and Mechanics (M)

- Our proprietary \$aving Index
  - Primary data dependency – User's account balance
  - Two indices:
    - % change of daily balance across a period of base days (configurable)
    - % change of increment in the daily balance across the same period
- Benefits:
  - Encourage consistent savings - detect spikes in the account balance if a user attempts to cheat the rewards system
  - Potentially can be used by microfinancing companies to assess the credit worthiness / financial savviness for loans





\$ave\$afe

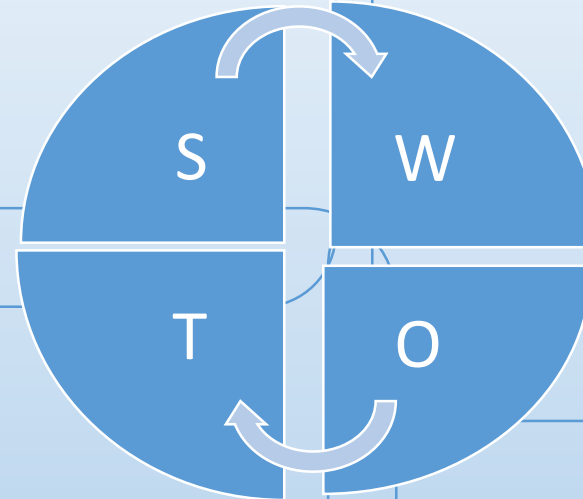
\$ave\$afe



Thank you



- 3<sup>rd</sup> party records
- Target women
- Technological pioneers for banking sectors on community supports



- Technology developments (APIs, algorithms to calculate Average Increment Savings)
- Heavily regulated financial sectors with high confidentiality

- Bank can develop same solutions
- Family's objections to women's role
- Competitors from microfinance and other NGOs

- Partnership with Banks to promote online banking services to wider community
- Raise awareness of women's role in family and help her to achieve her financial solution.
- Can partnership with microfinance sectors for further entrepreneurship program

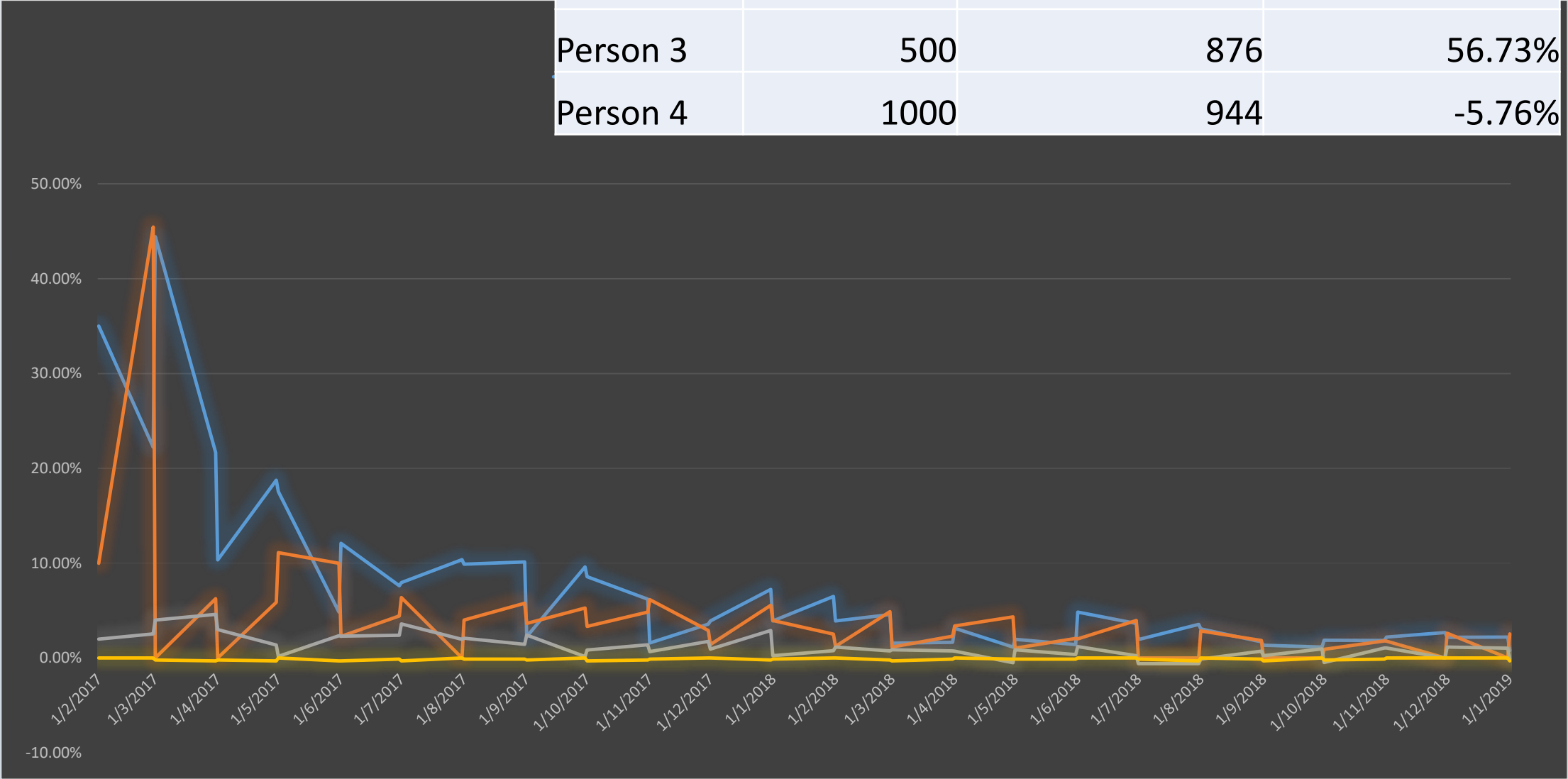


# Data Analytics Model

Person 1		Best Case		(R_save >0 && TAG_save == R_save)		
Date	TAG_save	V_balance	R_balance in bank	R_save	(R_save >0 && TAG_save == R_save)	R_propensity_save
1/01/2017	\$ -	\$300	50			
31/01/2017	\$ 10	\$310	\$ 60	\$ 10	CONGRATS, YOU HIT YOUR GOAL	20.00%
1/02/2017	\$ 21	\$331	\$ 81	\$ 21	CONGRATS, YOU HIT YOUR GOAL	35.00%
28/02/2017	\$ 18	\$349	\$ 99	\$ 18	CONGRATS, YOU HIT YOUR GOAL	22.22%
1/03/2017	\$ 44	\$393	\$ 143	\$ 44	CONGRATS, YOU HIT YOUR GOAL	44.44%
31/03/2017	\$ 31	\$424	\$ 174	\$ 31	CONGRATS, YOU HIT YOUR GOAL	21.68%
1/11/2018	\$ 28	\$1,548	\$ 1,298	\$ 28	CONGRATS, YOU HIT YOUR GOAL	2.20%
30/11/2018	\$ 35	\$1,583	\$ 1,333	\$ 35	CONGRATS, YOU HIT YOUR GOAL	2.70%
1/12/2018	\$ 29	\$1,612	\$ 1,362	\$ 29	CONGRATS, YOU HIT YOUR GOAL	2.18%
31/12/2018	\$ 30	\$1,642	\$ 1,392	\$ 30	CONGRATS, YOU HIT YOUR GOAL	2.20%
1/01/2019	\$ 11	\$1,653	\$ 1,403	\$ 11	CONGRATS, YOU HIT YOUR GOAL	0.79%



	Initial Save	YearToDate Save	\$ave\$afe Ratio
Person 1	50	1403	360.77%
Person 2	20	121	191.85%
Person 3	500	876	56.73%
Person 4	1000	944	-5.76%





\$ave\$afe

\$ave\$afe





\$ave\$afe

\$ave\$afe





\$ave\$afe

\$ave\$afe



- **Thank you for your attention and patience!**
- **Please let us know if you have any questions**