



Personal Finance and Credit Scoring for All



INVENTURE BY THE NUMBERS

1.8
BILLION

people that find their livelihoods in a cash-based economy

4.5
BILLION

individuals lack financial identities

90%
PERCENT

of the world has access to a mobile phone

2.5
BILLION

people are unbanked

GLOBAL

INVENTURE

OVER **80,000**
credit scores

GENERATED FROM **625,000** TRACKED FINANCIAL EVENTS

IMPACT
MEASURES FROM
USING INSIGHT

9.5%
avg increase
in revenue

8%
avg increase
in savings

WHERE WE WORK



KENYA



SOUTH AFRICA



INDIA

THE CHALLENGE

Currently, there are over 4.5 billion individuals lacking credit scores and access to formal financial services. InVenture's solution addresses the lack of financial literacy, accounting tools and credit histories for low-income business owners. Additionally, our solution helps banks, multinational organizations and product companies expand their offerings to a larger base of qualified customers.

OUR SOLUTION

InVenture's product offering is best viewed as a suite of three different pieces working in concert: the mobile tool, algorithm and web dashboards. The mobile tool, InSight, works via SMS, Voice, Web and Android to help individuals in the informal economy perform daily money management. The dynamic algorithm then uses this cash flow data to synthesize an individualized credit score for each user. This information is then shared with channel partners to help individuals qualify for affordable products and services such as business loans, housing, insurance, education and everyday essentials. Channel partners can view the data in real-time on the InVision web dashboard to pre-approve customers and service new leads.

HOW DOES INSIGHT WORK?



BENEFITS FOR END USERS

- ▶ Daily accounting tool
- ▶ Increased financial literacy
- ▶ Formal financial identity
- ▶ Greater access to financial services

BENEFITS FOR PARTNER INST.

- ▶ Lower administrative costs
- ▶ Increased number of qualified customers
- ▶ Risk assessment and credit scoring tools
- ▶ Real-time client dashboard

INVENTURE PRODUCT SUITE

InVenture's product offering is best viewed as a suite of three different pieces working in concert: the mobile tool, scoring algorithm, and web dashboard.



THE MOBILE TOOL

InSight works via SMS, Voice, Web and Android to help individuals and businesses perform daily accounting and cash-management.



WEB DASHBOARD

Channel partners can view client the data in real-time using our InVision web dashboard to pre-approve customers and service new leads.



InVenture's dynamic algorithm synthesizes all demographic data, credit history, and financial information for each user into a credit score that predicts each user's ability to successfully repay a loan and makes a recommendation of how much debt they could successfully repay. This information is then shared with channel partners to help individuals qualify for affordable financial services such as home loans, insurance, education, business loans and product purchases.

CUSTOMER RESPONSE

“ InSight makes me aware all the time of how things are going your my business in terms of revenue, expenses and profit. I used to have a bucket of receipts, now I have it all recorded on my phone

**OWNER, VINOLAS FAST FOOD
JOHANNESBURG, SOUTH AFRICA** ”

“ InSight is useful for tracking day-to-day income and expenses and teaches you to save for the future. I think that women especially can benefit from InSight because they have to manage all the household expenses. I have referred InSight to more than 50 of my friends in my community!

RAMANI . AVADI, CHENNAI, INDIA ”

“ InSight has helped our clients to plan for the future, save more and has allowed our field officers to be more efficient in their work

FIELD OFFICER , ASHA HANDICRAFTS ”

“ I can see where I spend the most. I save a lot of time just by sending in SMS. I was fortunate to find this system at the beginning, because all my transactions have been recorded and now I can prove the story of the performance of my business

**OWNER, SPLASH CAR WASH
JOHANNESBURG, SOUTH AFRICA** ”

“ Through the InVenture Score, we were able to accept more clients in one day than ever before in the history of our organization

**MANEESH SRIVASTAVA .
CEO AT MUTHOOT HOUSING
FINANCE COMPANY LIMITED** ”

“ After seeing our data on InVision, we've been able to provide better service to our existing clients and now have more consistent repayments and less defaults

**THIKA BRANCH MANAGER
MUSONI MICROFINANCE** ”

“ There has been a tremendous improvement in my business since I started using InSight. After using the tool, I began to realize how much I spend and earn. Before, I could not account for where I spent my money. I am now able to track my earnings, spending, and savings, which I have never done before!

**SHAUKAT ALI, WOODCARVING ARTISAN
SAHARANPUR, UTTAR PRADESH, INDIA** ”

“ InSight is useful because I now have knowledge of my daily income and expenses, and my monthly balance. Because I have that information, now I think I will start to save and start my own business.

SHARMILA . AYAPAKKAM, CHENNAI, INDIA ”

PARTNER INSTITUTIONS

TED



USAID
FROM THE AMERICAN PEOPLE


Mahindra


vodafone


ruthoot
FINCORP


AWETHU PROJECT


patternmatched
TECHNOLOGIES

Google
ventures 


DRISHTEE
Sustainable Communities

EVERY1MOBILE


ASHOKA

micro
pension
Invest India Micro Pension Services Private Limited

AWARDS + RECOGNITIONS


USAID
FROM THE AMERICAN PEOPLE


GSBI
Global Social
Benefit Incubator

TED

TC TechCrunch

**Bloomberg
Businessweek**


**unreasonable
institute**

Forbes


vodafone


**ECHOING
GREEN**


**AMERICAN
EXPRESS**