



## Company Profile

The World's Leading Provider  
of Digital Savings Group Solutions





# COMPANY MISSION



Helping people in developing countries realize their dreams of a better life



# Main Product Offerings





## DreamSave

- A record-keeping app that helps groups manage their savings and track their loans while keeping records secure and building credit history.

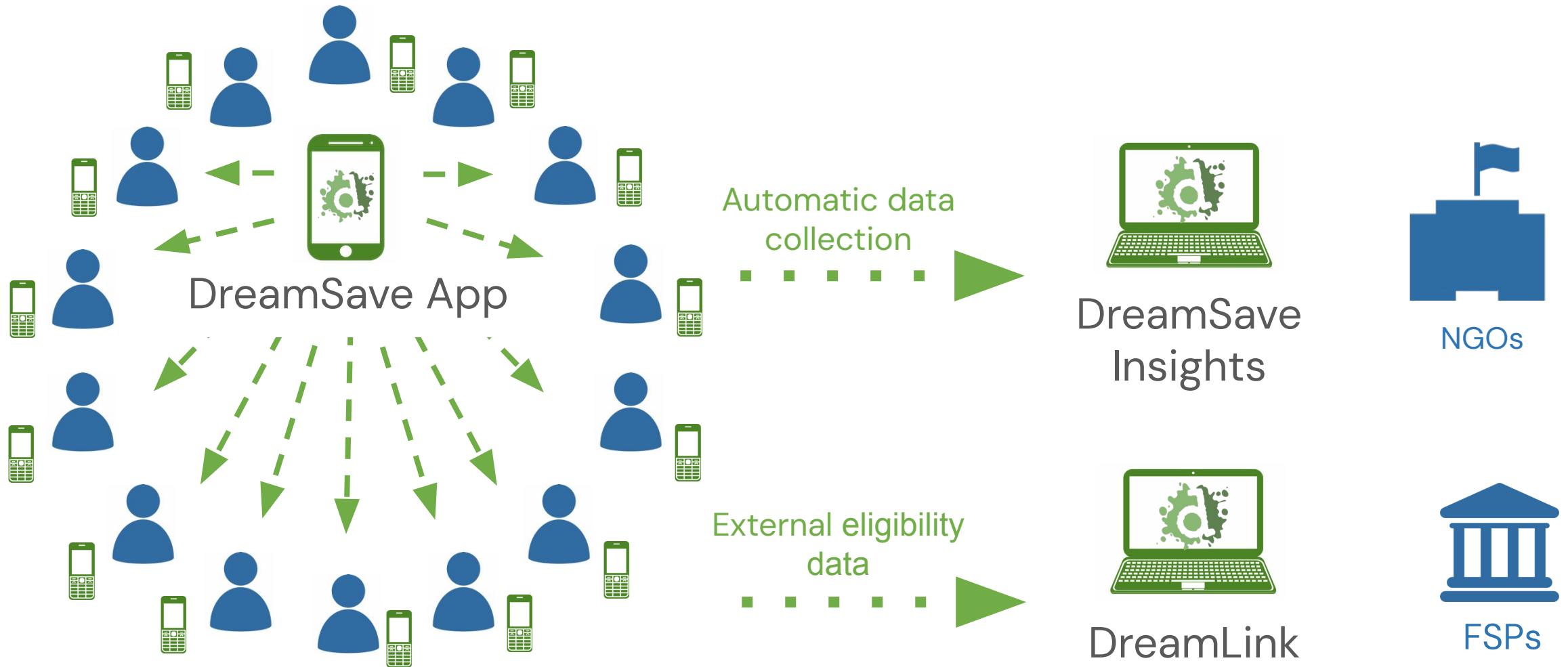
## DreamSave Insights

- Turns group data into real-time analytics that help partners measure impact and design better programs for financial inclusion.

## DreamLink

- Connects savings groups to banks, MFIs, and other formal institutions, creating new pathways to access credit and digital finance.

# Our Ecosystem

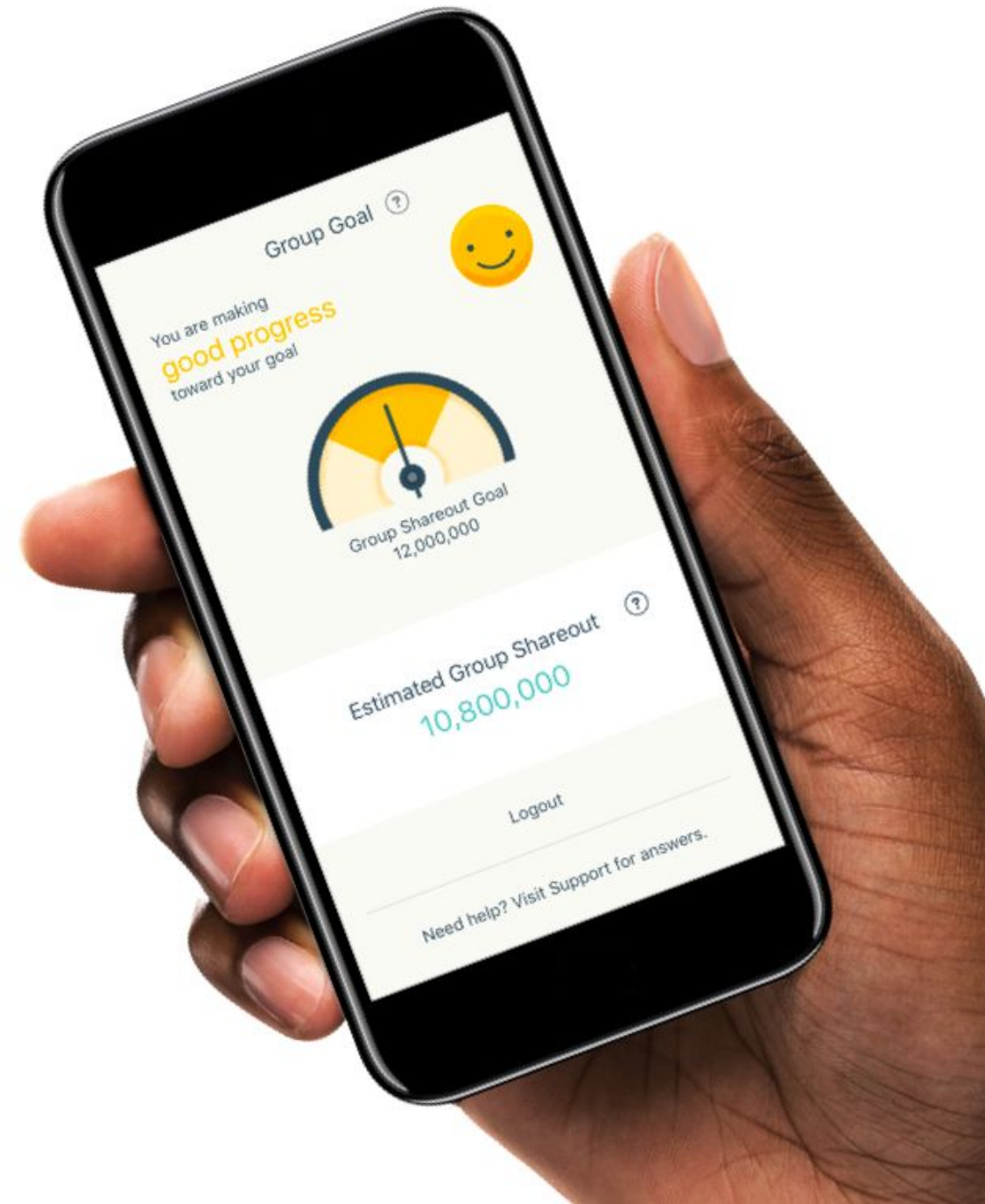


DreamSave



## The smart, fun, easy way to manage savings groups

- Recordkeeping is Fast and Easy
- Achieve Goals Faster
- Reduce Errors
- Automatic Data Collection
- Linkage to FSPs





# 30+ Countries and 20+ Languages





Familiar but  
far simpler

Attendance page  
of paper ledgers


Attendance screen  
in DreamSave

**X Attendance**

Please mark attendance for each member ?


- ☒ Present
- ☐ Absent with Representation
- ☐ Absent

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 Elibariki Shirima


☒ ☐ ☐

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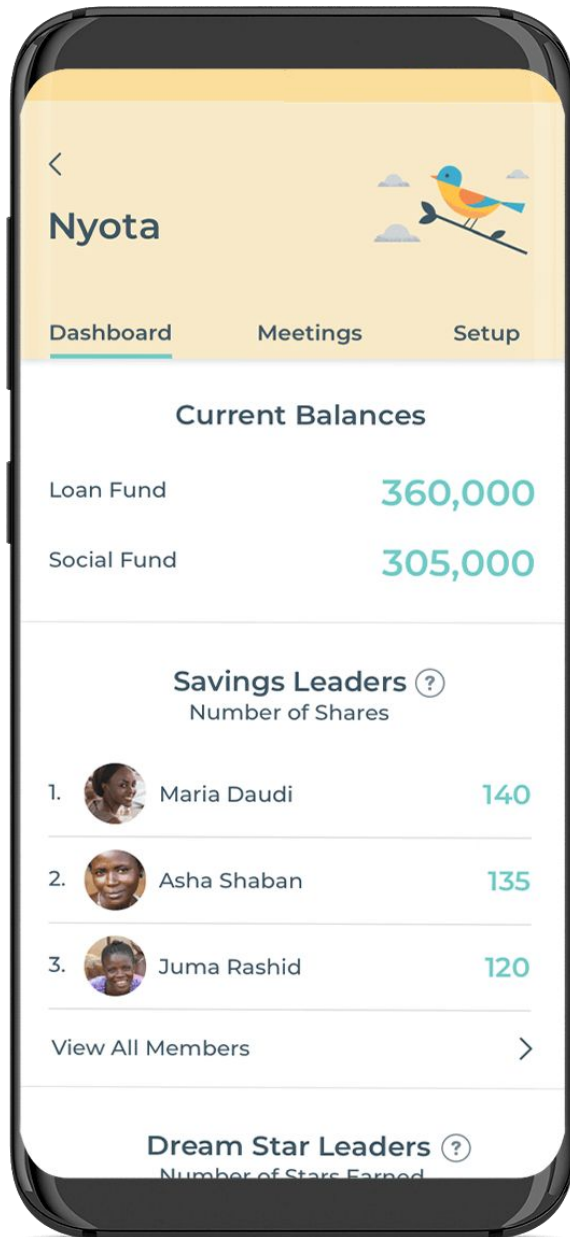
 Elizabeth Nyemo

☐ ☒ ☐

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 Fatuma Juma

☐ ☐ ☒



# Manage all Group Info in One Easy Location

- Dashboard shows balances, top savers, and goal progress
- Meeting section walks group through each step of a meeting
- Setup lets them set constitution and view member passbooks



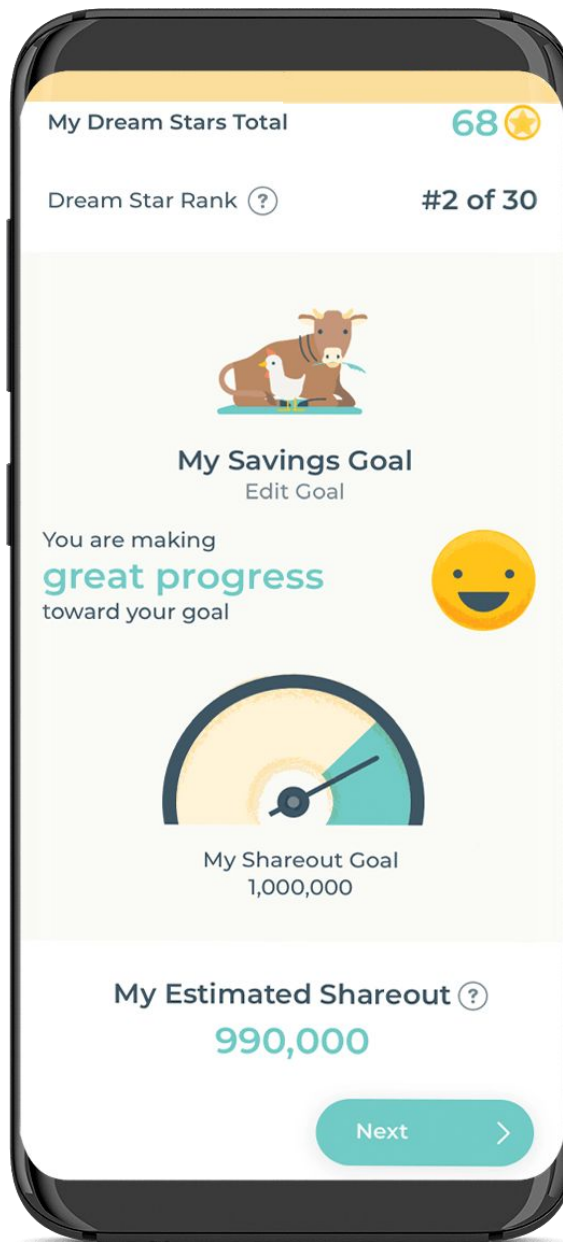
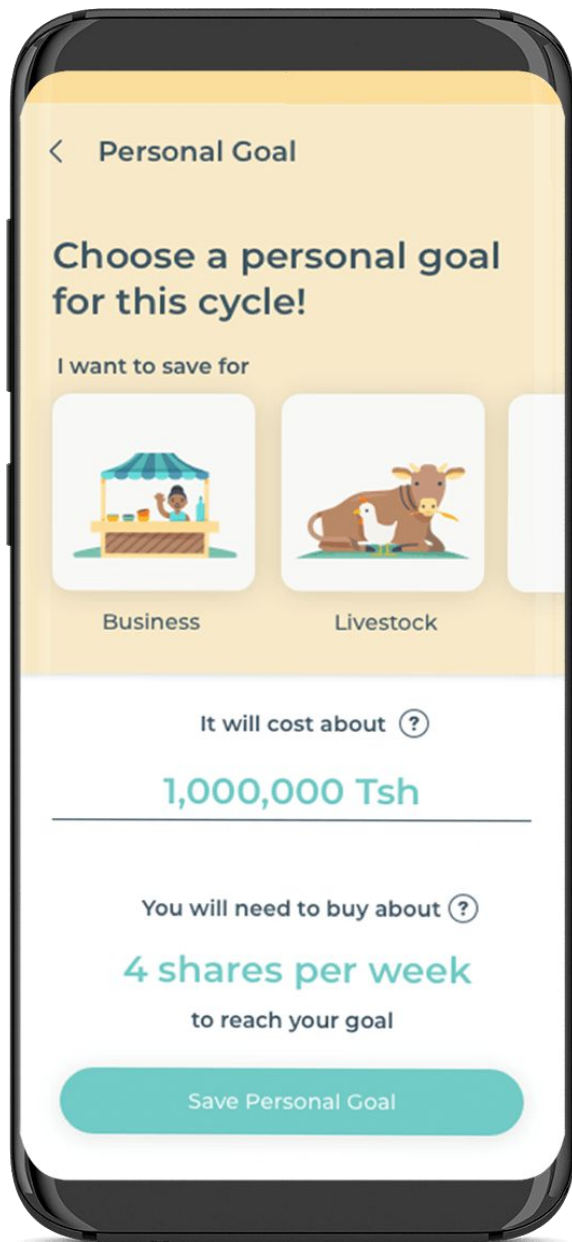




# Dramatically Simplifies Record Keeping

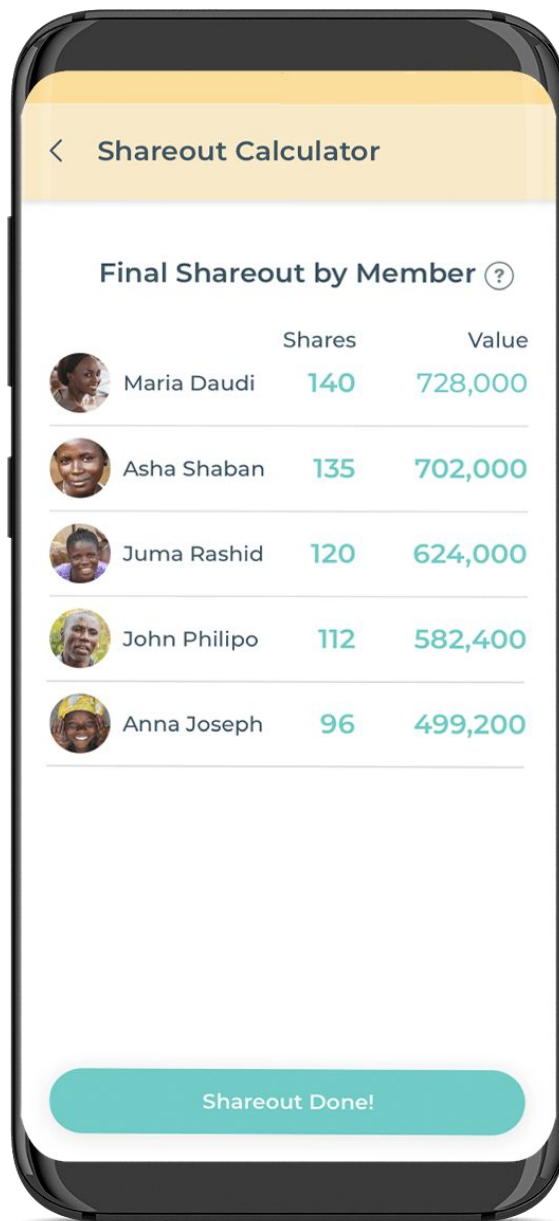
- Automates calculations
- Enforces group policy
- Powerful decision support
- All relevant data on one screen
- Eliminates errors and fraud





# Gamification of Goals to Accelerate Success

- Helps users set realistic goals
- Weekly tracking and reminders
- Individual and group level
- Builds financial literacy



# Makes Shareout Easy and Transparent

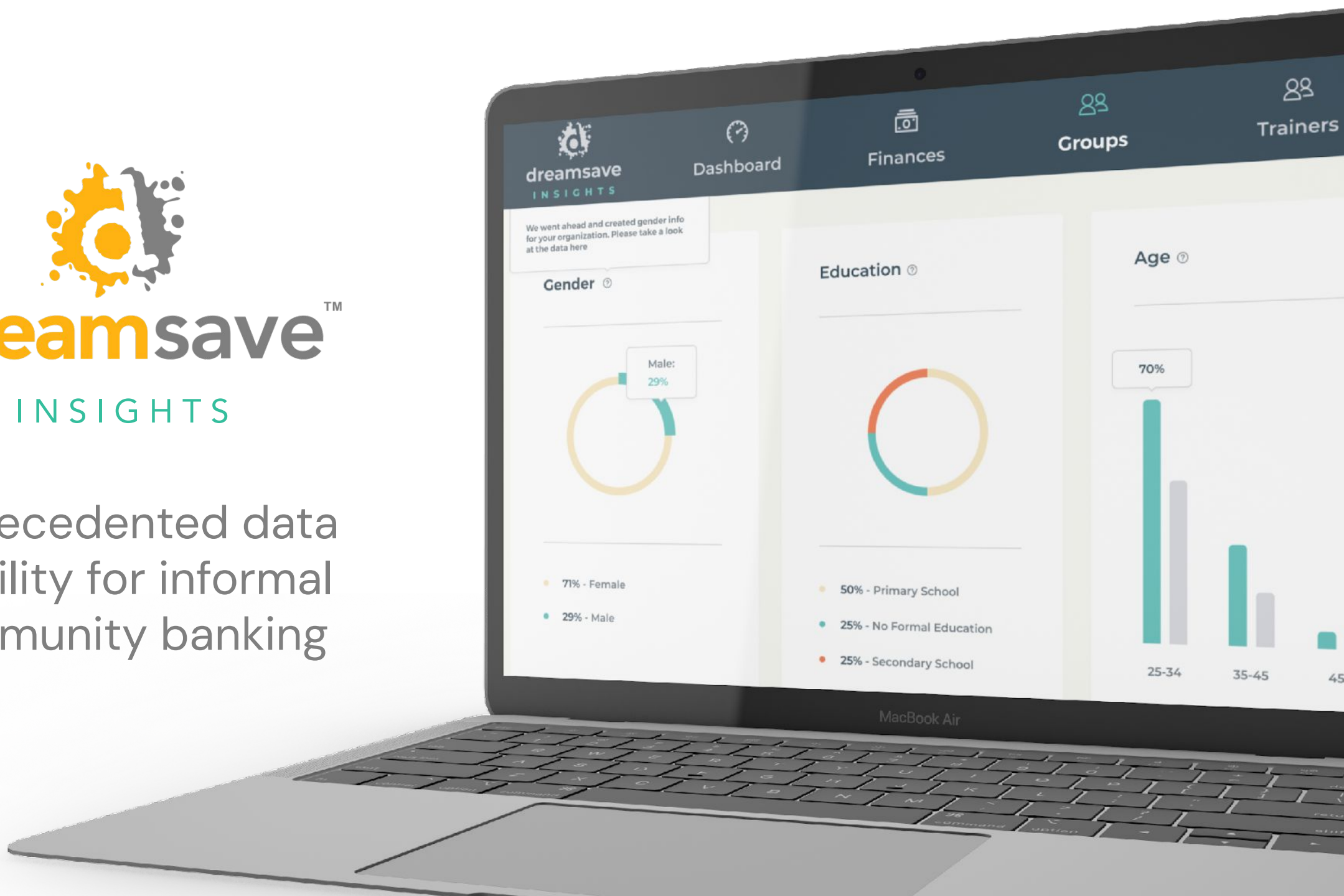
- Real-time shareout calculations
- See how actions impact share value each week
- Shareout is no longer a black box at the end of the cycle

# DreamSave Insights



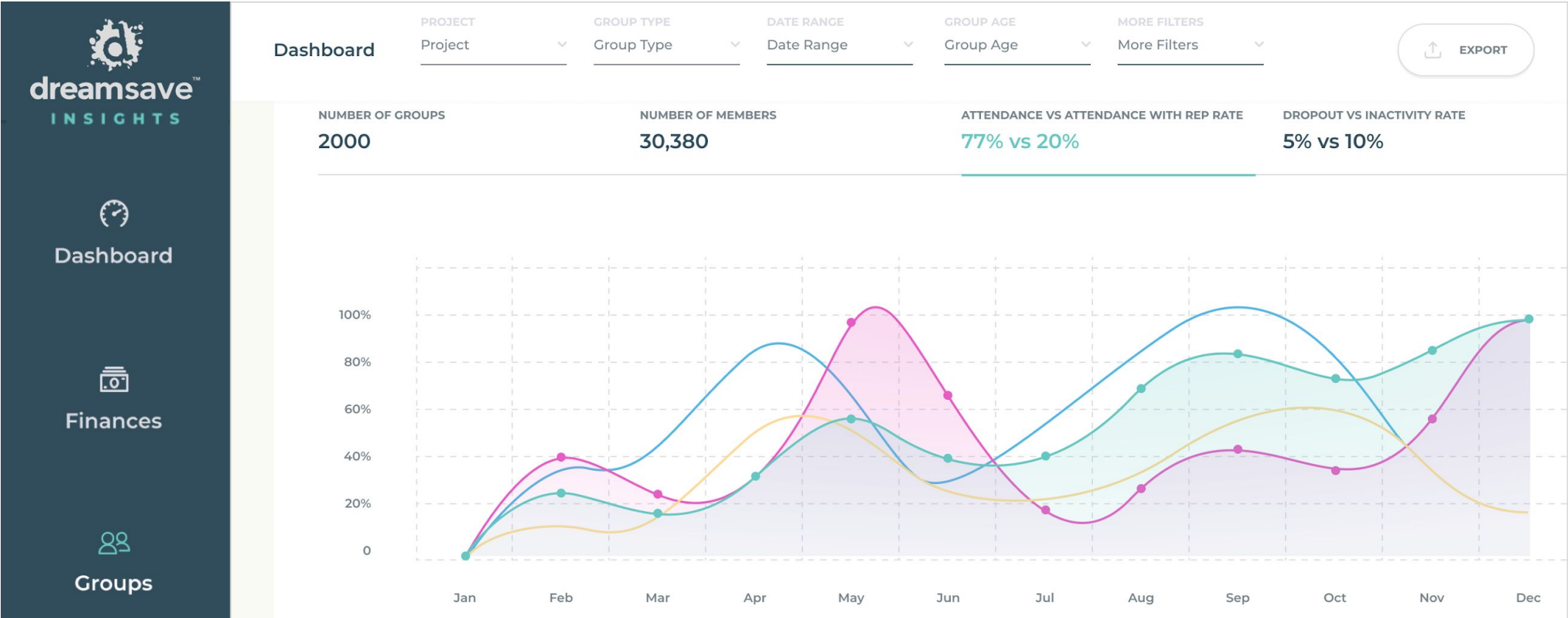


Unprecedented data  
visibility for informal  
community banking



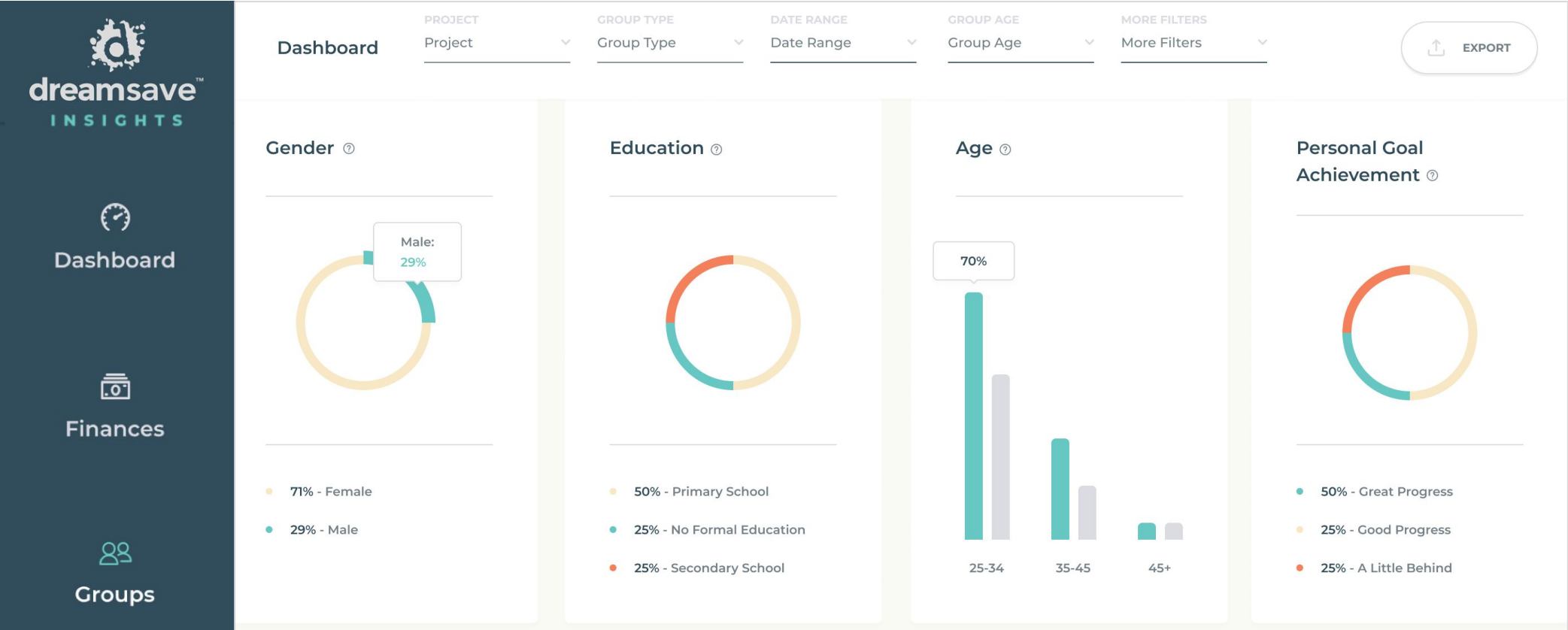
# DreamSave Insights

See how groups are performing



# DreamSave Insights

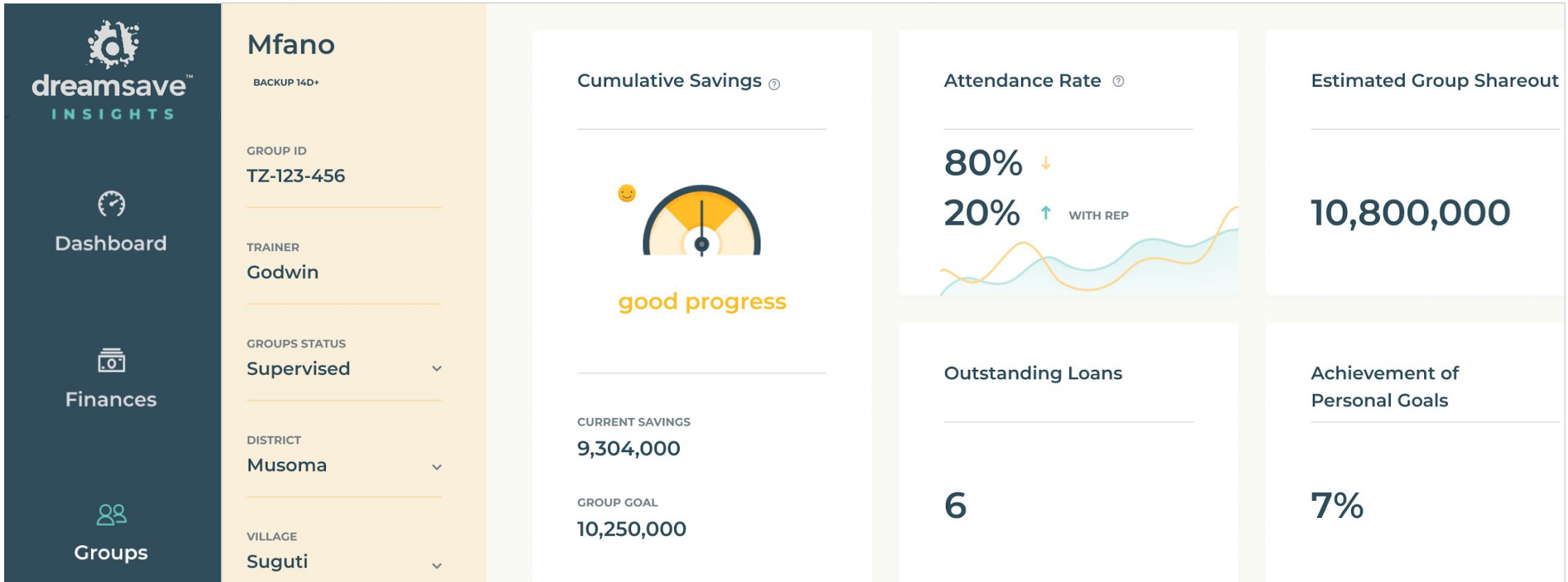
Track demographic trends





# DreamSave Insights

View any group in detail



# DreamSave Insights

Collect accurate financial details

Dashboard

Finances

Groups

Financial Metrics

PROJECT

Name of Project 2

GROUP TYPE

Self-Managed

DATE RANGE

09/10/19 - 20/10/19

GROUP AGE

Group Age

MORE FILTERS

More Filters

EXPORT

Balance Sheet

Assets

TZS 125,632,694

Loan Fund Cash in Box

55,922,200

Bank Balance

8,317,244

Value of Loans Outstanding

51,985,900

Property Now

6,783,500

Social Fund Balance

2,623,860

Key Ratios

Description

Value

Loan Fund Utilization

40%

Return on Savings

38%

Portfolio At Risk

37%

Savings Ratio

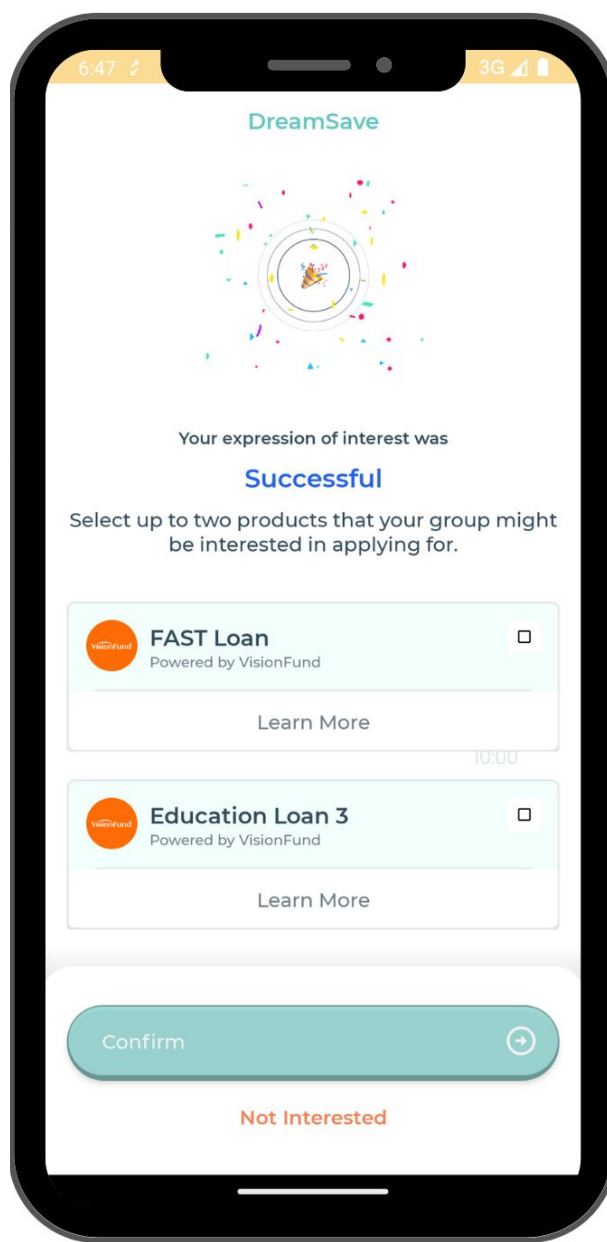
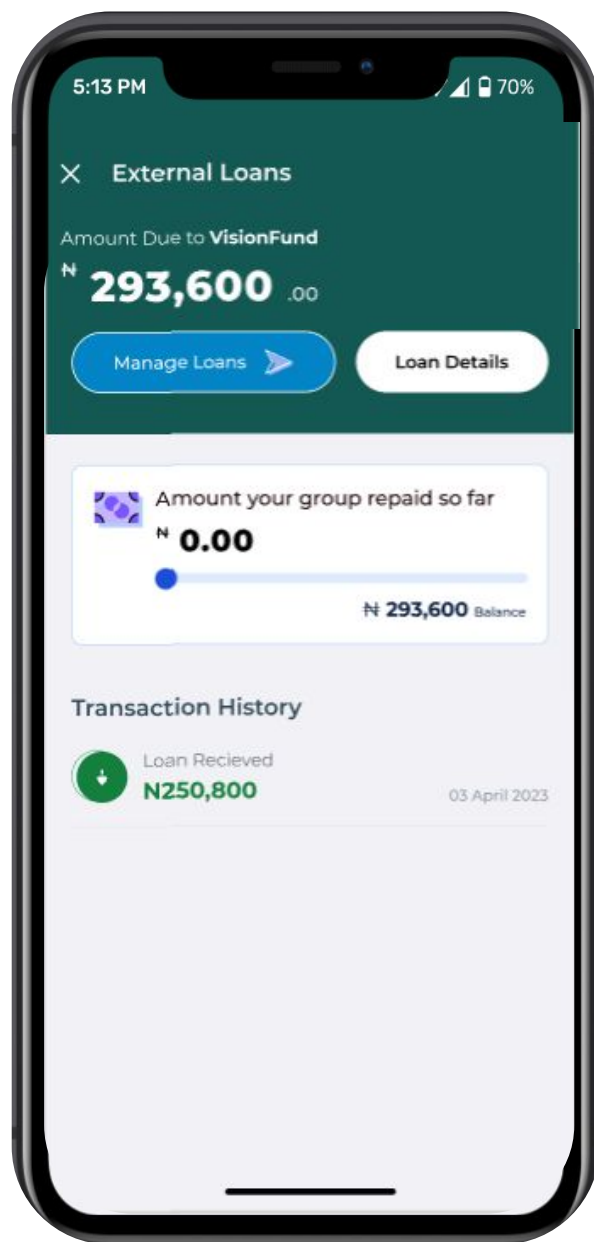
21%

Loan Repayment Rate

74%

# DreamLink

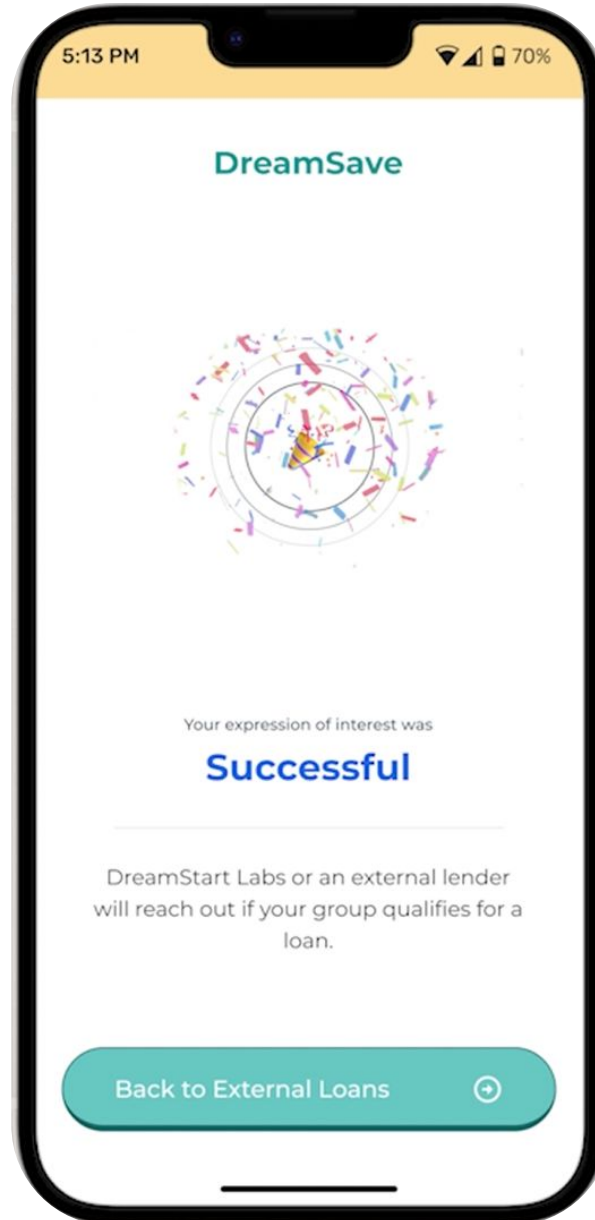
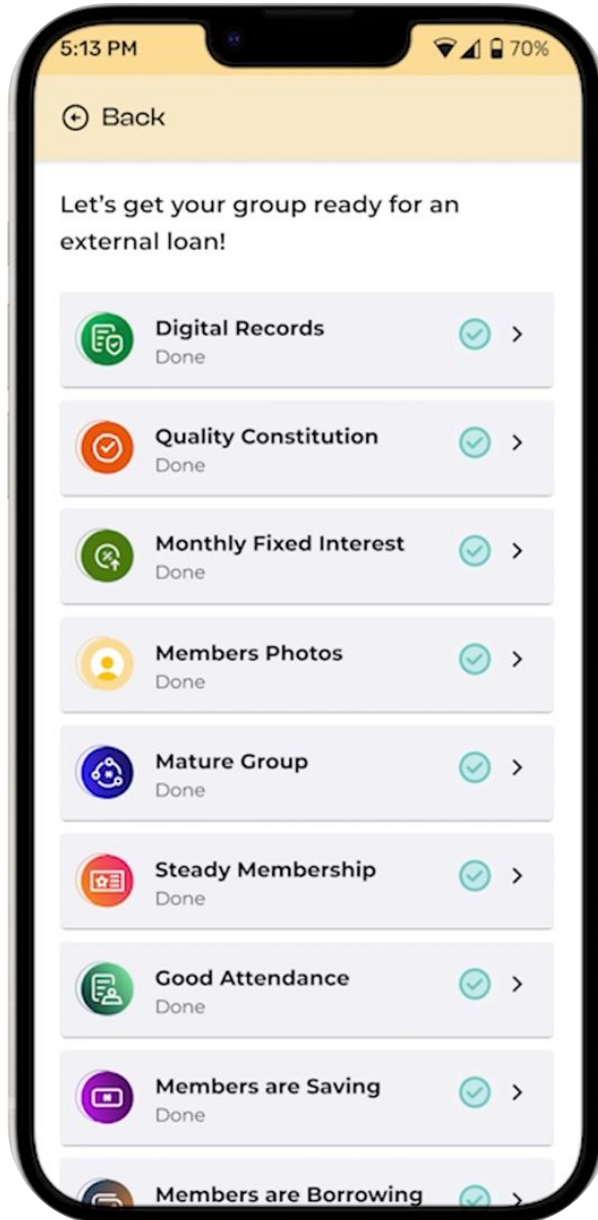




# DreamLink 1.0

## Connecting Savings Groups to Credit and Digital Finance

- Links savings groups to financial institutions, MFIs, and other financial providers
- Improved data collection
- Stronger creditworthiness assessment
- Easier access to credit
- Streamlined loan process



# Pre-Qualify for External Loans

- Guide groups on important eligibility criteria
- Groups express interest in an external loan from a trusted FSP
- FSP monitors custom portal with eligibility criteria, credit score, and group interest

# DreamLink Portal

## Access Group's eligibility criteria

DreamLink Portal V1 - Zambia | Data updated 28/08/25 | Search

Pages: File Export Share Explore Subscribe Set alert

Home Groups Map External Loan Eligibility Group Financial Performance Member Analysis Member KYC VisionFund

Filter by Group: All

### External Loan Eligibility

Average Interest Rate %	% of Loans For Business	% of Business Group Goals	Steady Membership	Members Added Rate %	Members Removed Rate %	% of Members Receiving SMS	Attendance Rate %	Total Meetings Rate %	Average Days Between Meetings	% of Members with Image	Eligibility Score (Out of 10)
33.15	98.25	71.43	Yes	0.00	0.00	92.86	100.00	45.45	23	100.00	10
22.66	87.88	33.33	Yes	0.00	0.00	100.00	100.00	166.67	12	100.00	10
25.00	96.00	86.96	Yes	9.52	0.00	86.96	100.00	19.23	14	86.96	9
70.15	72.22	72.22	Yes	0.00	0.00	94.44	100.00	66.67	31	100.00	9
14.44	33.33	33.33	Yes	0.00	0.00	100.00	91.67	30.77	19	100.00	9
28.89	98.31	45.45	Yes	10.00	0.00	100.00	100.00	60.00	29	90.91	9
28.40	100.00	23.08	No	31.58	0.00	68.00	100.00	1.92	0	100.00	9
32.07	80.00	18.75	Yes	0.00	0.00	93.75	100.00	41.67	22	56.25	9
20.00	55.81	60.00	Yes	0.00	4.76	71.43	100.00	20.93	12	95.24	9
21.47	31.82	100.00	Yes	0.00	0.00	73.68	100.00	33.33	36	100.00	9
34.64	96.15	55.56	Yes	0.00	0.00	100.00	100.00	45.45	20	100.00	9
35.65	85.71	73.68	Yes	5.56	0.00	26.32	100.00	7.14	7	15.79	9
30.85	94.12	47.06	Yes	0.00	0.00	41.18	100.00	8.33	0	5.88	9
35.72	85.71	77.78	Yes	0.00	5.26	84.21	100.00	41.67	29	94.74	9
10.00	33.33	4.00	Yes	0.00	0.00	44.00	100.00	3.85	7	100.00	9
26.41	84.38	50.00	No	27.27	0.00	100.00	100.00	60.00	12	78.57	8
17.17	20.00	46.15	Yes	8.33	0.00	84.62	100.00	13.33	9	100.00	8
19.81	80.00	70.59	Yes	11.76	0.00	94.12	100.00	8.33	0	100.00	8
20.00	39.45	55.56	Yes	0.00	0.00	96.30	100.00	80.00	36	100.00	8
10.00	61.54	8.33	Yes	0.00	0.00	83.33	100.00	33.33	12	83.33	8
39.06	95.65	50.00	No	0.00	0.00	100.00	100.00	72.73	30	100.00	8
10.00	25.00	100.00	Yes	0.00	0.00	39.13	100.00	13.46	2	100.00	8
20.00	61.54	100.00	Yes	0.00	0.00	68.42	100.00	41.67	23	100.00	8
18.28	100.00	54.55	Yes	0.00	0.00	100.00	100.00	37.50	31	100.00	8
10.00	50.00	21.05	Yes	0.00	0.00	42.11	97.37	9.80	3	94.74	8
25.71	88.89	70.00	Yes	0.00	0.00	100.00	100.00	37.50	30	100.00	8





TECHNOLOGY THAT EMPOWERS



## Best Developing World Technology

- Best Finance App
- Best Developing World App
- Data & AI
- Social Justice



## Most Empowering Digital Banking Tech

- Worldwide Financial Awards
- Best Digital Banking Technology (2023)



## Most Innovative Mobile Technology

for the Developing World



## Top 50 Tech Startups for Financial Inclusion