



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.

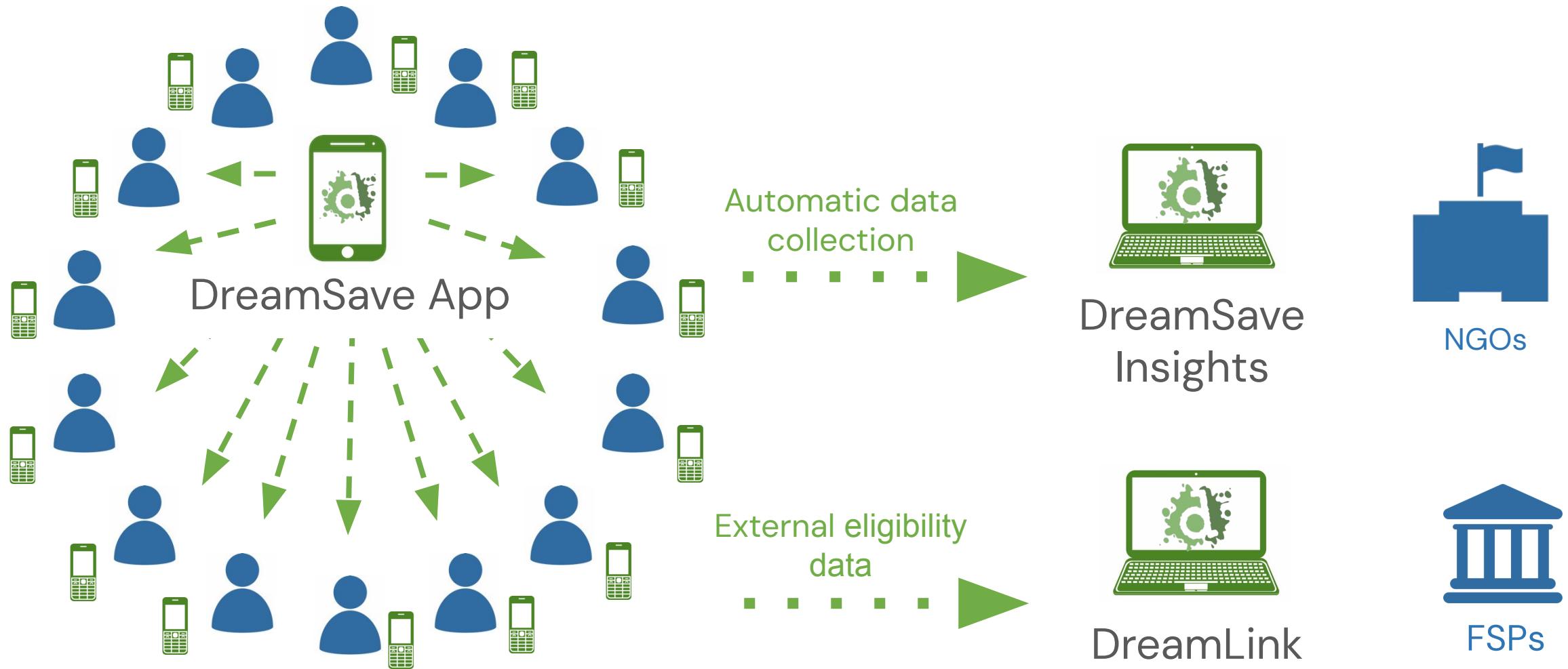
DreamSave Insights

- 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

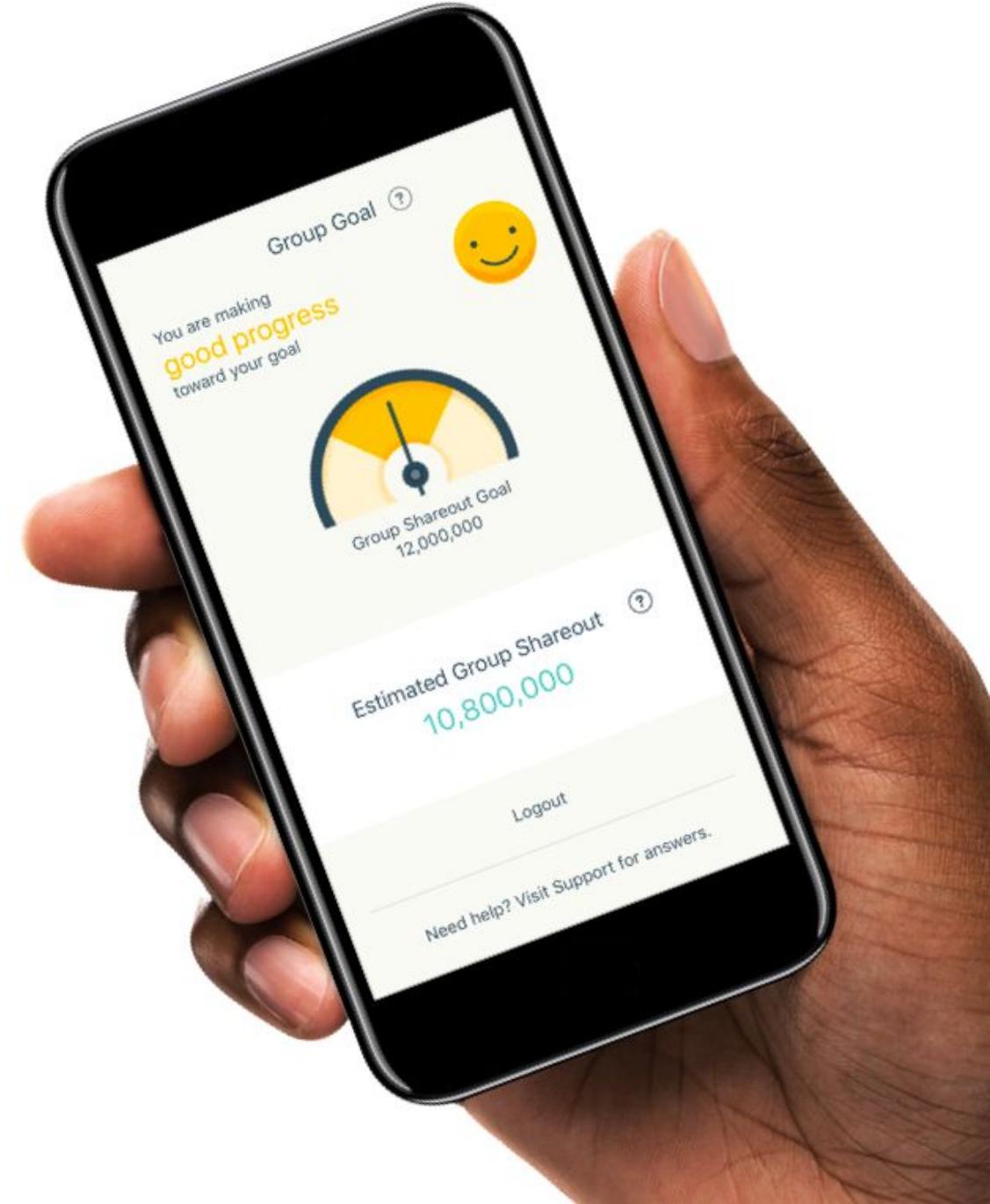


DreamSave



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

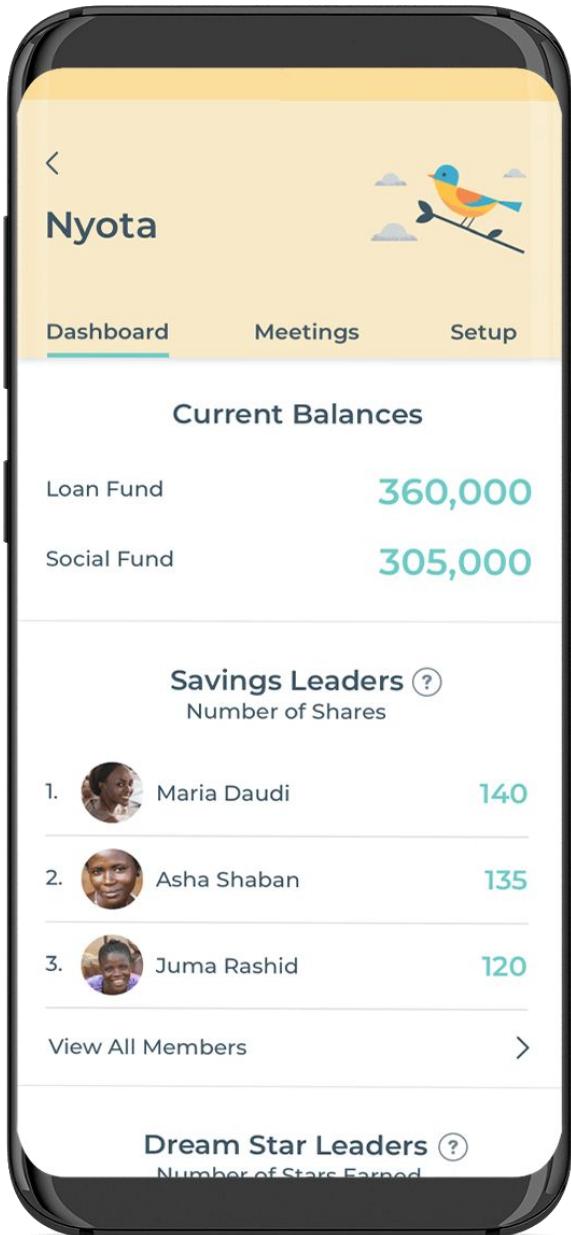


Familiar but
far simpler

Attendance page
of paper ledgers

Attendance screen
in DreamSave





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



New Loans

Loan Fund Balance	
Starting Balance	250,000
New Savings	+86,000
Loan Repayments	+150,000
Group Business	+20,000
Fines	+6,000
New Loan Fund	512,000

Eligible Members

	Max Loan
Juma Rashid	540,000
Anna Joseph	315,000

Maria's Repayment

Loan Transactions	
4/12/18	Original Loan 300,000
	Interest 30,000
	Amount Due 330,000
	Due Date 26/2/19
	Signature
1/1/19	Payment 110,000
	Balance 220,000

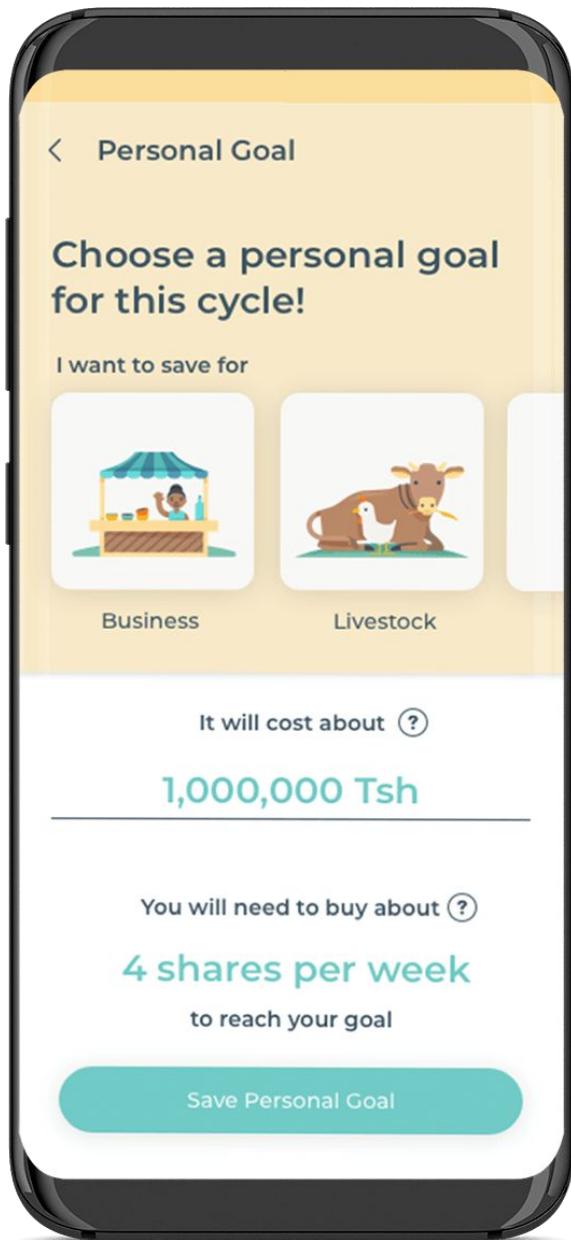
Loan Payment

Payment Today

Done

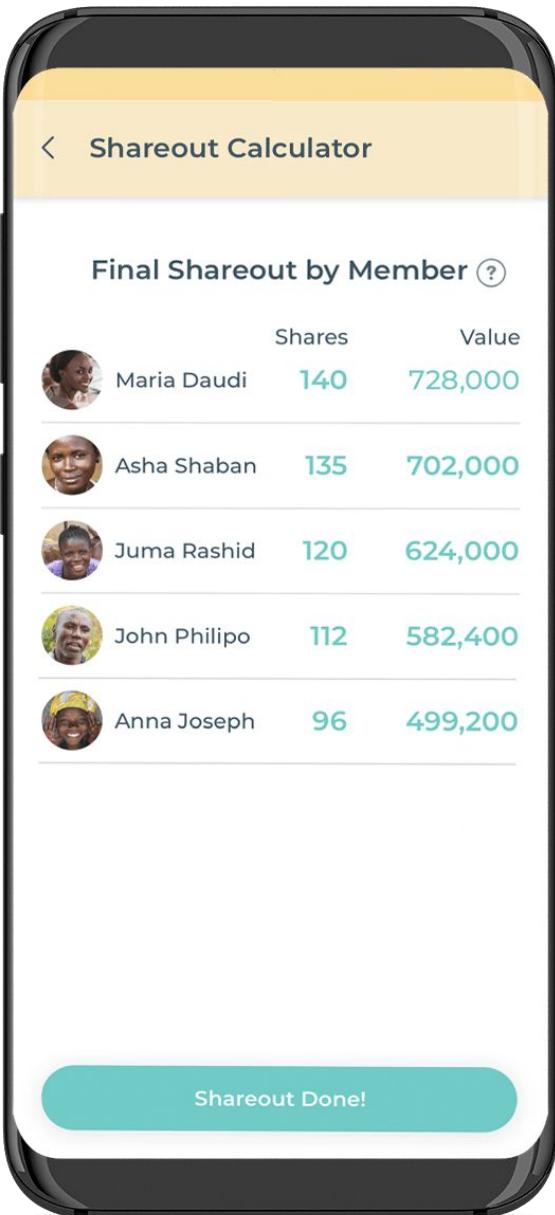
Dramatically Simplifies Record Keeping

- 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



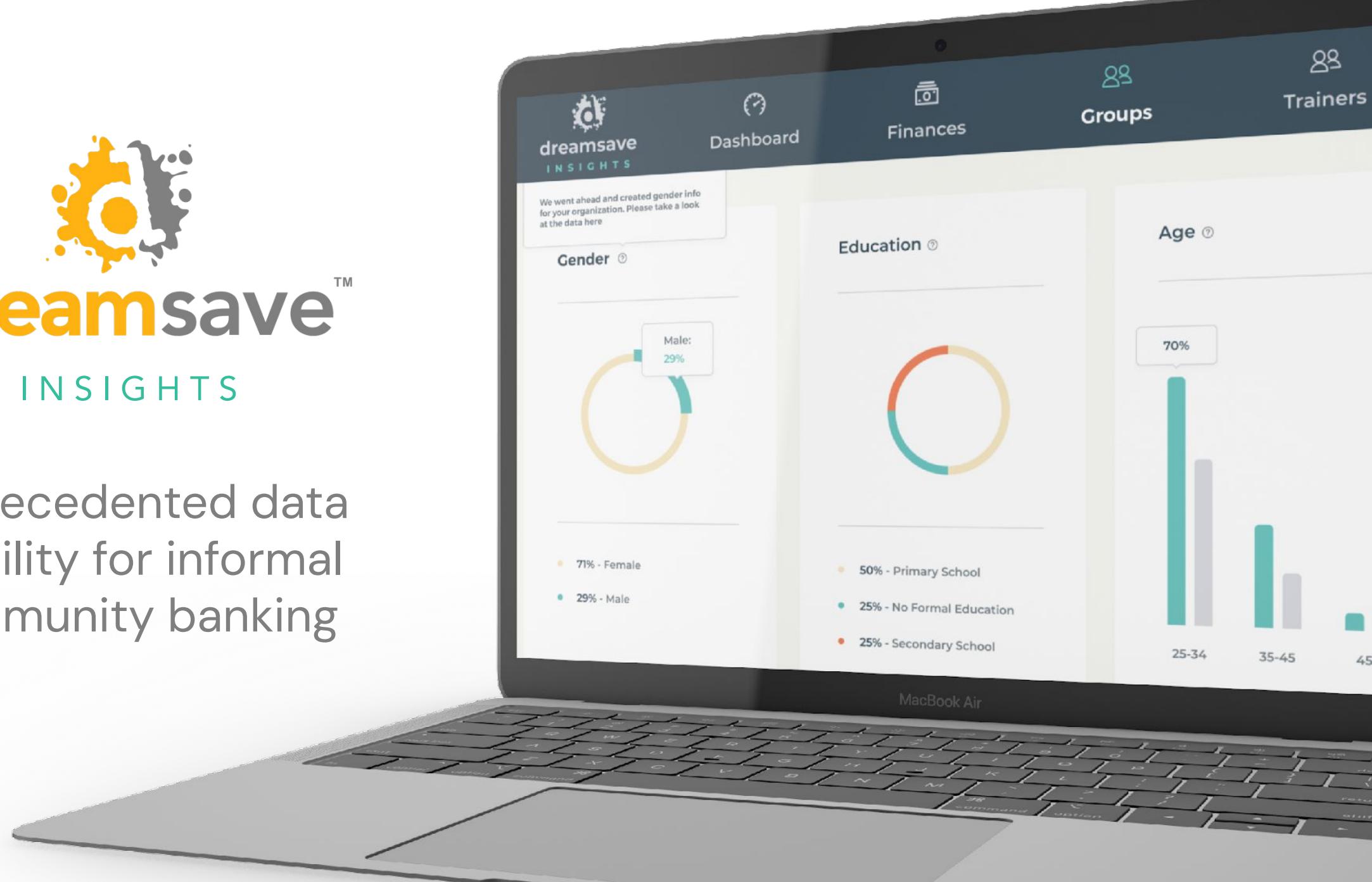
Makes Shareout Easy and Transparent

- 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

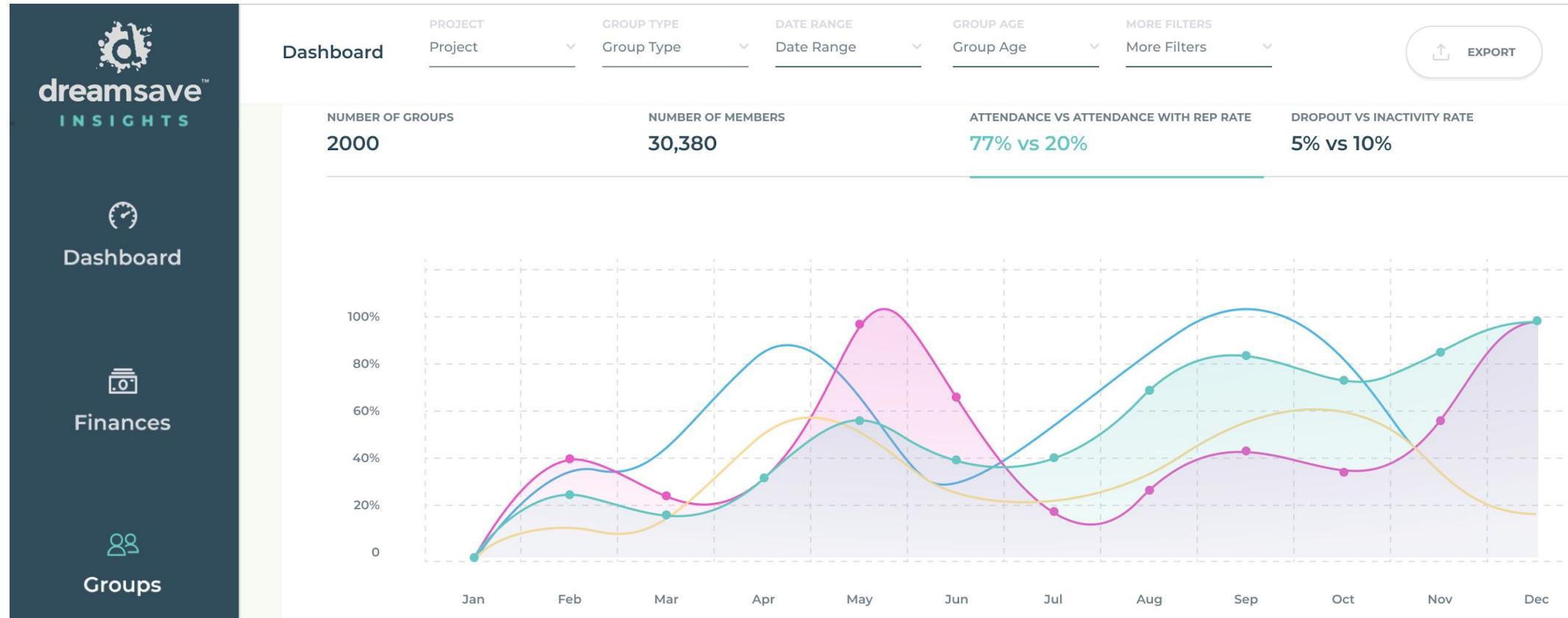


Unprecedented data visibility for informal community banking



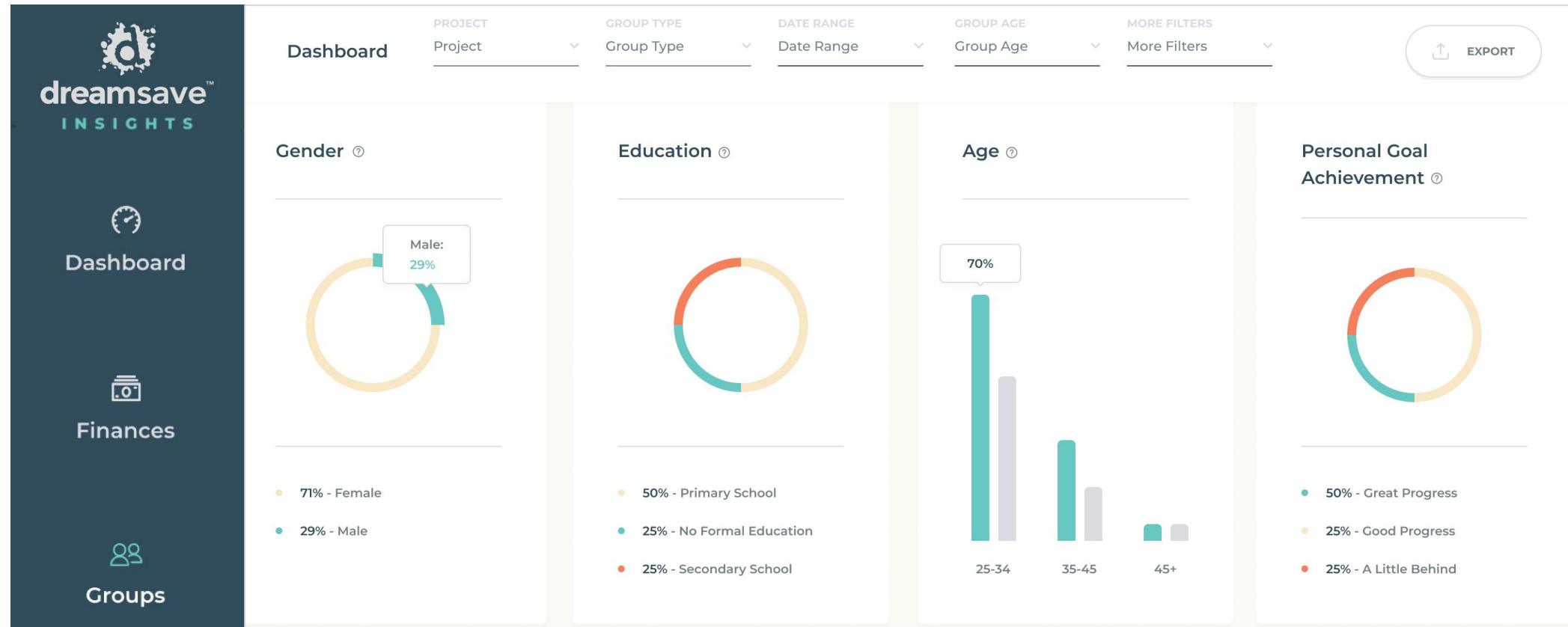
DreamSave Insights

See how groups are performing



DreamSave Insights

Track demographic trends



DreamSave Insights

View any group in detail

**dreamsave™
INSIGHTS**

 **Dashboard**

 **Finances**

 **Groups**

Mfano
BACKUP 14D+
GROUP ID
TZ-123-456
TRAINER
Godwin
GROUPS STATUS
Supervised
DISTRICT
Musoma
VILLAGE
Suguti

Cumulative Savings 

good progress
CURRENT SAVINGS
9,304,000
GROUP GOAL
10,250,000

Attendance Rate 
80% 
20%  WITH REP

Outstanding Loans
6

Estimated Group Shareout
10,800,000

Achievement of Personal Goals
7%

DreamSave Insights

Collect accurate financial details



dreamsave™
INSIGHTS

⌚ Dashboard

💵 Finances

👥 Groups

Financial Metrics

PROJECT: Name of Project 2

GROUP TYPE: Self-Managed

DATE RANGE: 09/10/19 - 20/10/19

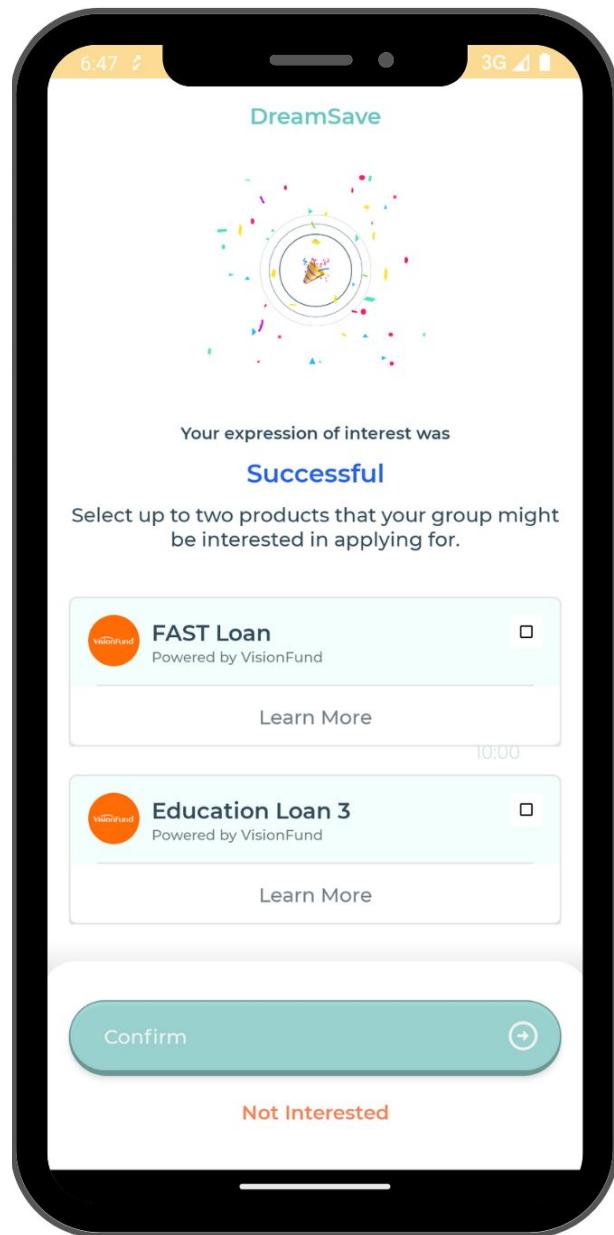
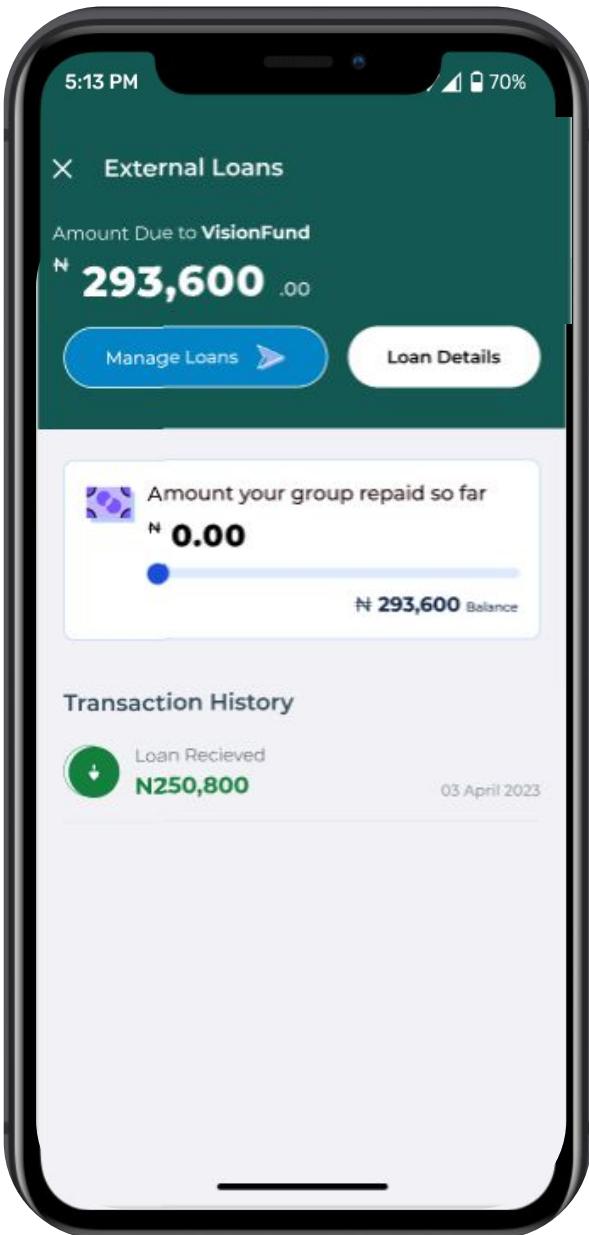
GROUP AGE: Group Age

MORE FILTERS: More Filters

EXPORT

Balance Sheet		Key Ratios	
		Description	Value
Assets	TZS 125,632,694		
Loan Fund Cash in Box	55,922,200	Loan Fund Utilization	40%
Bank Balance	8,317,244	Return on Savings	38%
Value of Loans Outstanding	51,985,900	Portfolio At Risk	37%
Property Now	6,783,500	Savings Ratio	21%
Social Fund Balance	2,623,860	Loan Repayment Rate	74%

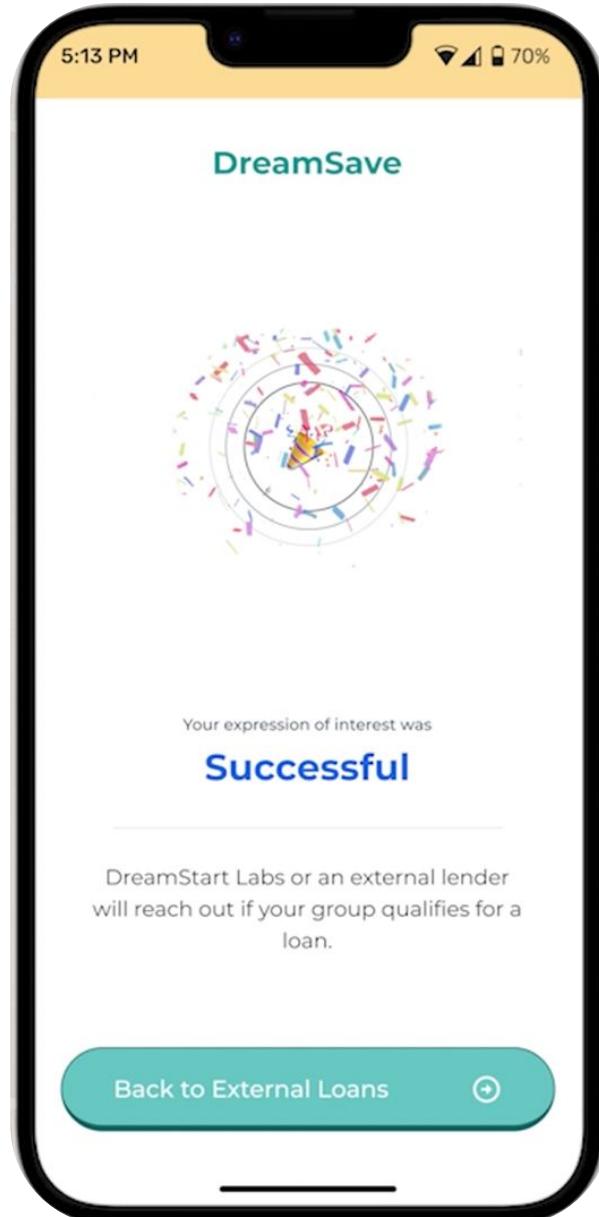
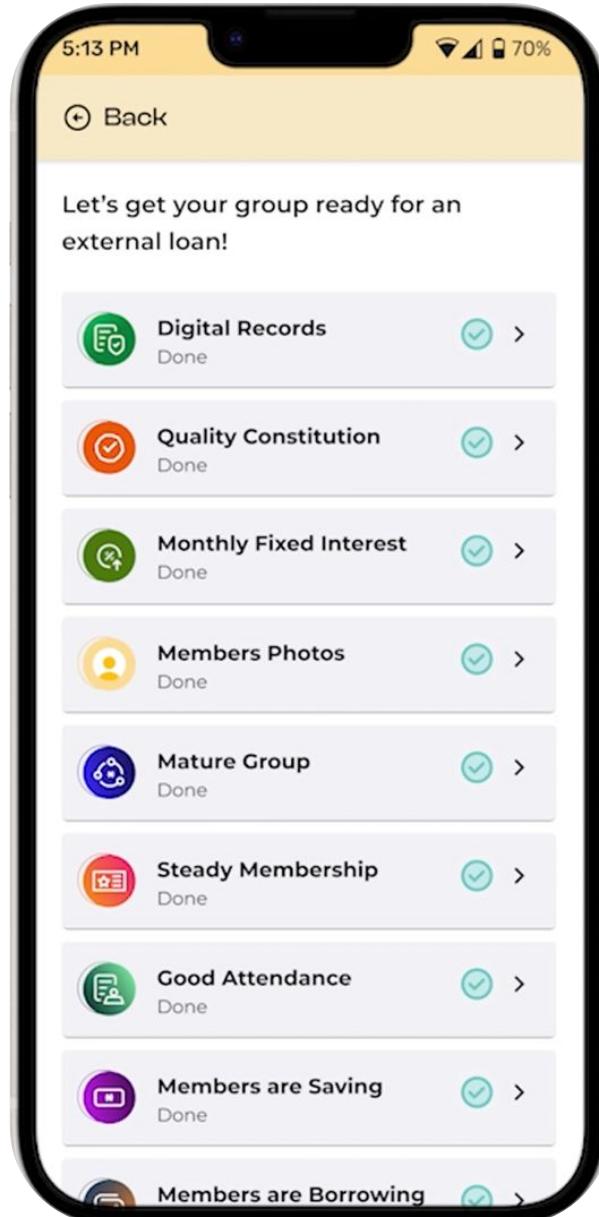
DreamLink



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

Pages: Home, Groups Map, External Loan Eligibility, Group Financial Performance, Member Analysis, Member KYC

File, Export, Share, Explore, Subscribe, Set alert, ...

Search

Copilot

dreamstart LABS

Groups Map, External Loan Eligibility, Group Financial Performance, Member Analysis, Member KYC

VisionFund

External Loan Eligibility

Filter by Group: All

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		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		9
34.64	96.15	55.56	Yes	0.00	0.00	100.00	100.00	45.45	20		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		8
19.81	80.00	70.59	Yes	11.76	0.00	94.12	100.00	8.33	0		8
20.00	39.45	55.56	Yes	0.00	0.00	96.30	100.00	80.00	36		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			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		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