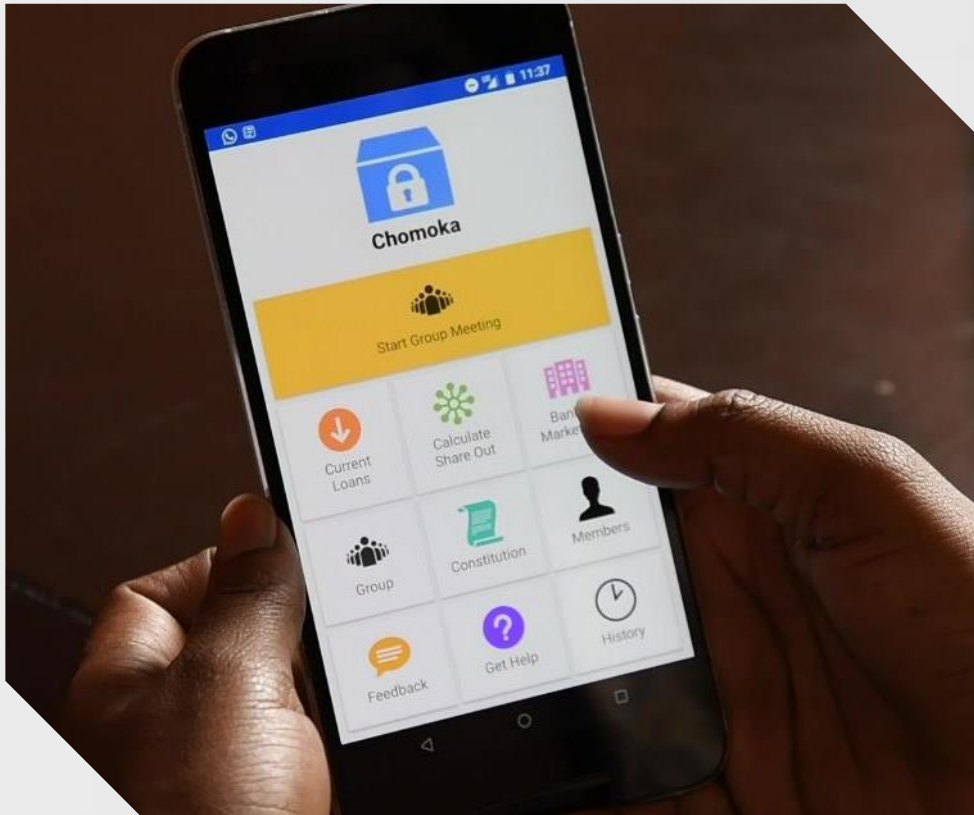


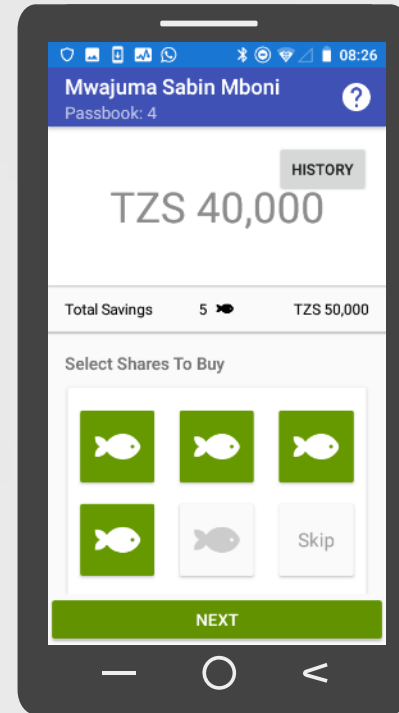
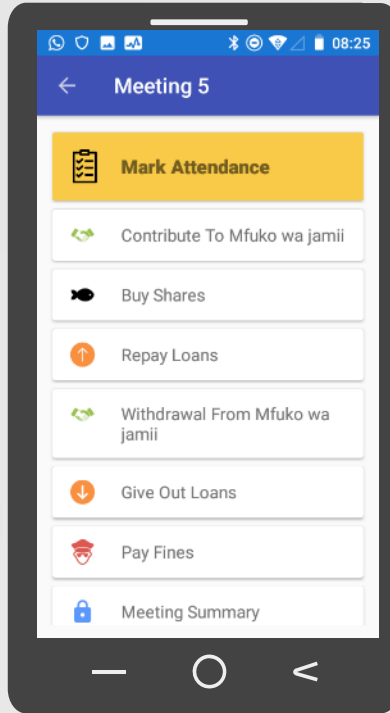
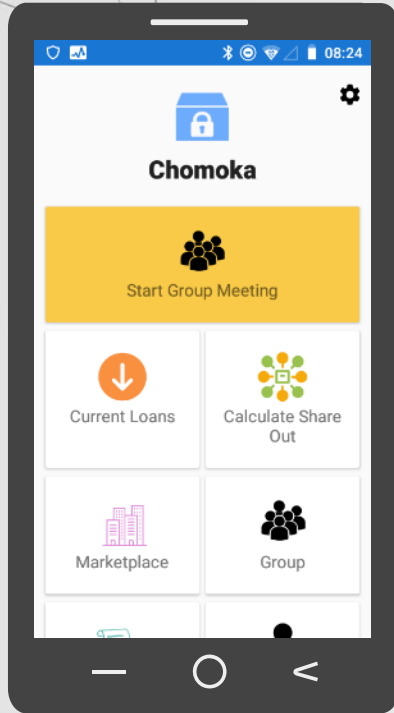
CHOMOKA



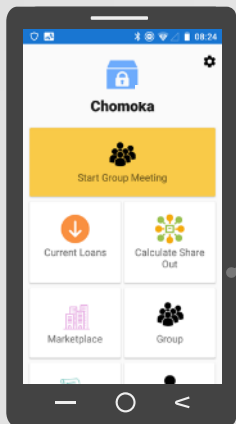
Powered by  care



Chomoka is a smartphone-supported tool offering savings groups – and women in particular – a low-risk entry point to the digital economy and a path to transition from informal to formal financial inclusion.



Chomoka guides Savings Groups to transition from paper-based record keeping to digital solutions that improve accuracy while establishing digital financial identities for VSLAs and members.



SMS
or
 Internet



Chomoka permits real-time monitoring of uptake and performance of Savings Groups

CHOMOKA DELIVERS



Digital Records

Records and member profiles are backed up regularly. Digitized transaction records create financial identity and credit history for members

Automated calculations streamline meetings and share-out and ensure accuracy

Configurable Calculations



Marketplace

Enables product comparison and engagement with service providers of financial and health insurance.

MYCHOMOKA - thinking outside the box



- Balance Inquiries
- Health Info
- Solar & Agri Products
- Financial Services



What users have to say

Nine in 10 members trust
their savings group
more because of
Chomoka's technology.

60_decibels study
Oct 2020



What users have to say



Chomoka saves time

“In the past we hired people to do calculations for us after the end of a term but now we have saved money because the app does the calculations, and they are very accurate. It has also helped us save time in our meetings since everything has become easier”

-Brayson, Chomoka User

What users have to say

Individual records

“Every member has access to their information and records by SMS so it has increased trust and openness in the group”
- Athumani, Chomoka User



DISTRIBUTION

Chomoka Experts

- Group recruitment & onboarding
- Frontline customer service



Chomoka B2B

- Supports 3rd party promoters to onboard savings groups

Designed by Savings Groups- for Savings Groups



CHOMOKA TODAY- MARCH 2021

12K+

Members using Chomoka

76% Women

676

Groups using Chomoka

73% Rural Groups

10,000+

Savings Group meetings
conducted with Chomoka

4

Countries of expansion for
2021





Where we are going next

- **Cote d'Ivoire launch underway**
- **Uganda launch in May**
- **Rwanda and Ghana in 2021**
- **Chomoka group loan launched in Tanzania in May**

- **Spin off from CARE as an independent social enterprise**

Key Issues



User needs and protection at the center

Distribution cannot be underestimated

Both the group and its members are 'users'



Thank you

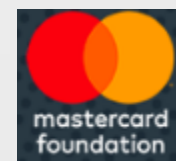
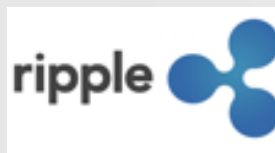
Contact us:

Karen Vandergaag
Product Manager

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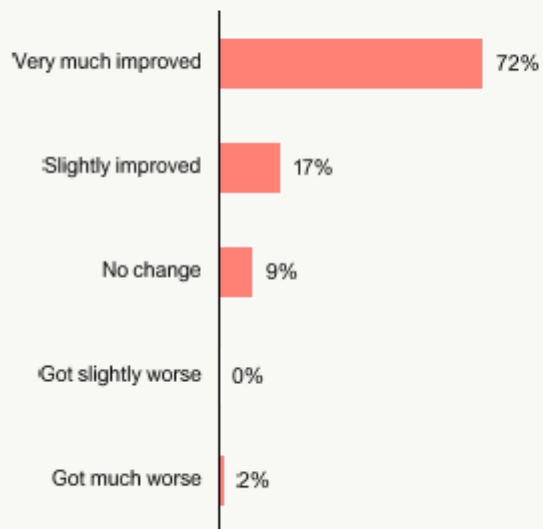
**AGRIFIN
ACCELERATE**



Chomoka Impact

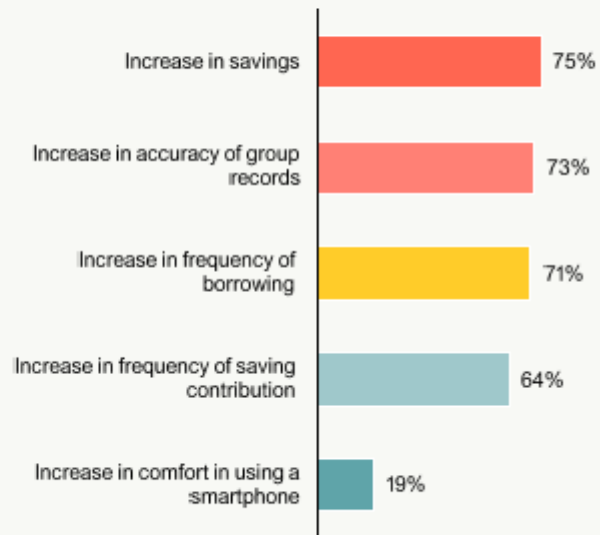
Trust in Savings Group

Q: Has the degree of trust you have in your group changed because of Chomoka/CARE's services? (n=268)



Changes in Savings Group

Q: As a result of Chomoka/CARE's services, which of the following have you seen in your savings group? (n=262, multiple answers allowed)*



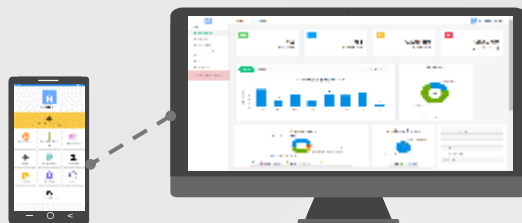


Chomoka Agents

Damian, Sofia and their daughter Devotha are Chomoka agents in rural Morogoro, Tanzania.



Despite her parents being the experts in VSLA methodology, Devotha leads all group support in onboarding to the Chomoka application, and visits groups for any troubleshooting in the village.



Chomoka Management

- App development
- Data analytics
- FSP Partnerships
- Agent training & management



Chomoka Agents

- Group recruitment & onboarding
- Frontline customer service
- Marketplace sales support



Savings Groups

- Improve group management
- Access (financial) services

