



# **Pitch Deck for World Bank DAT Challenge Financial Inclusion Track**

April 2019

Imagine you're a smallholder farmer in Kenya...

How do I get a loan?

What does it take to commercialize my shamba so I can start saving?

What is insurance? Will it really protect my livelihood if the rain doesn't come?



These are just some of the information barriers preventing you from meaningful financial inclusion.

But what if you could just ask your phone, and get a quick, *relevant* answer?

How do I get a loan?

Hi, it's Arifu. What can I help you learn?

1. Benefits of credit
2. Stories of responsible borrowing
3. Apply for loans you may be eligible for

And what if it was completely free and you didn't even need to have internet or airtime?



# Introducing Arifu...

Arifu is a smart personal learning companion and content marketplace helping people access free educational content from the organizations they trust over any mobile phone.

Think Siri or Google Assistant, but purpose built to teach people how to solve their toughest problems such as how to improve their financial health.



Hi, I'm Arifu.

What can I help you learn?

Since launching in 2015, 600,000 Kenyan farmers have accessed Arifu

### How it Works:

- **Product:** the Arifu Platform with chat and partner analytics
- **Services:** content design and data analysis
- **Options:** host on Arifu Open Marketplace, or integrate our whitelabel Arifu X into your own app/platform.

### Results:

- **Total learner reach to-date:** 850,000
- **Active monthly:** 35,000
- **Avg. depth of engagement:** 25 messages
- **Financial Inclusion Case Study:**
  - 5.5 days quicker repayment of digital credit
  - \$2 larger running balances
  - \$0.50 larger digital loans requested
  - 0.6 more transactions

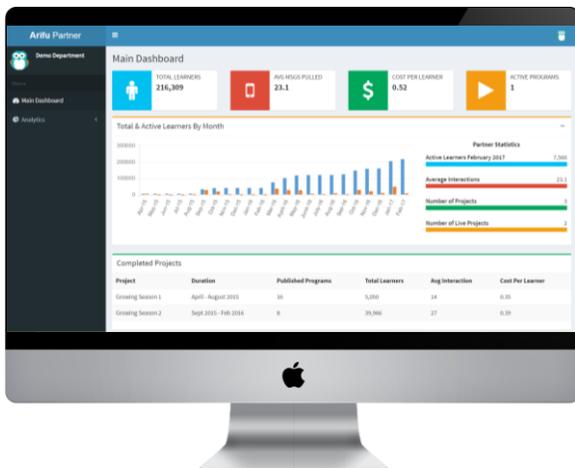


“I know I will be able to make this project [expanding my farm] a successful one, because I have information from Arifu.”

- Zachary, Arifu Power Learner and Proud Farmer from Meru County

## Value Proposition for Clients:

1. Low-cost, high-scale training and awareness campaigns for customers and agents
2. Full-serve and self-serve content solutions
3. Low-cost collection of new data



Telecommunications



Agriculture



Financial Services



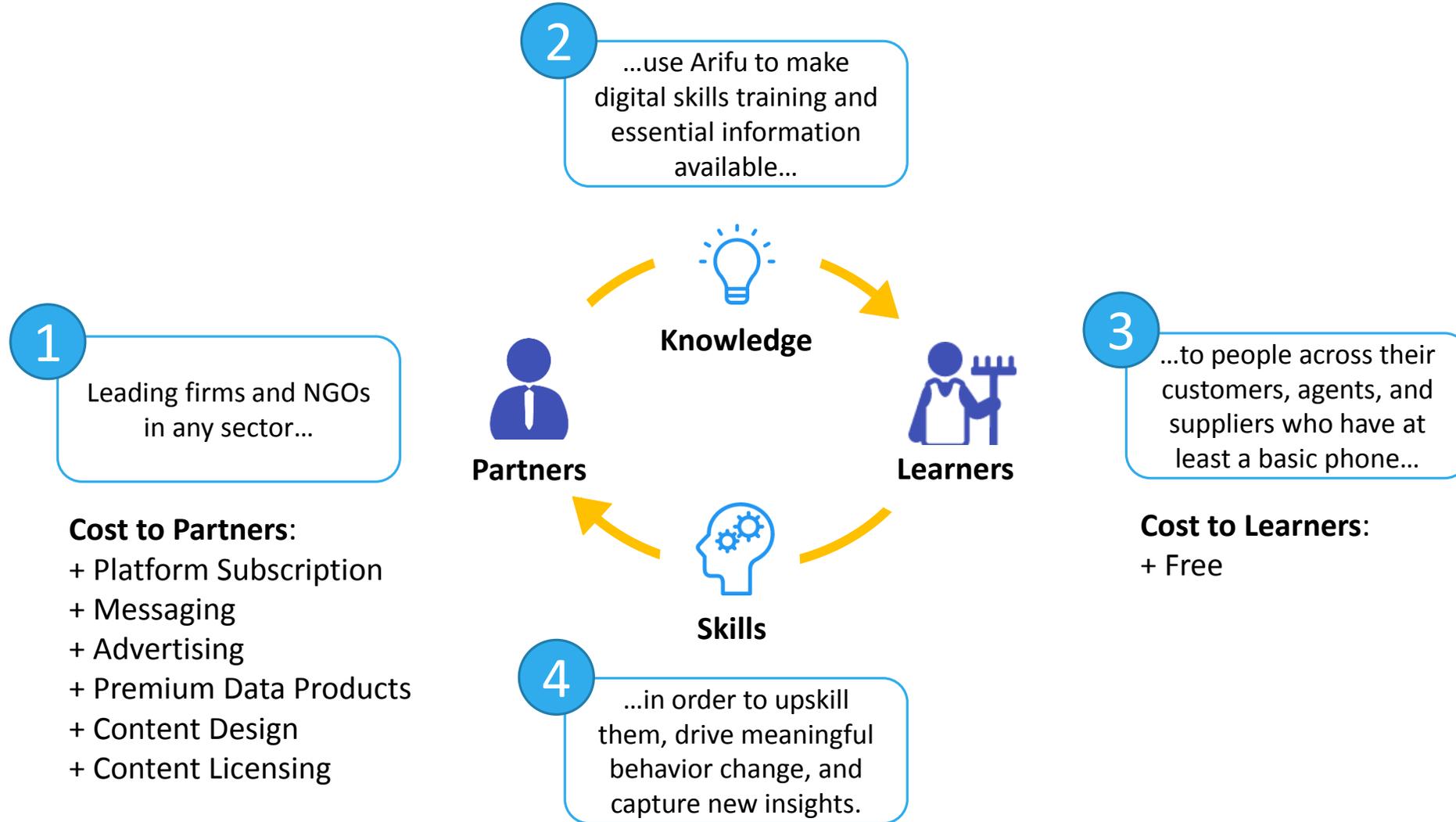
Making the Difference



Humanitarian / NGO

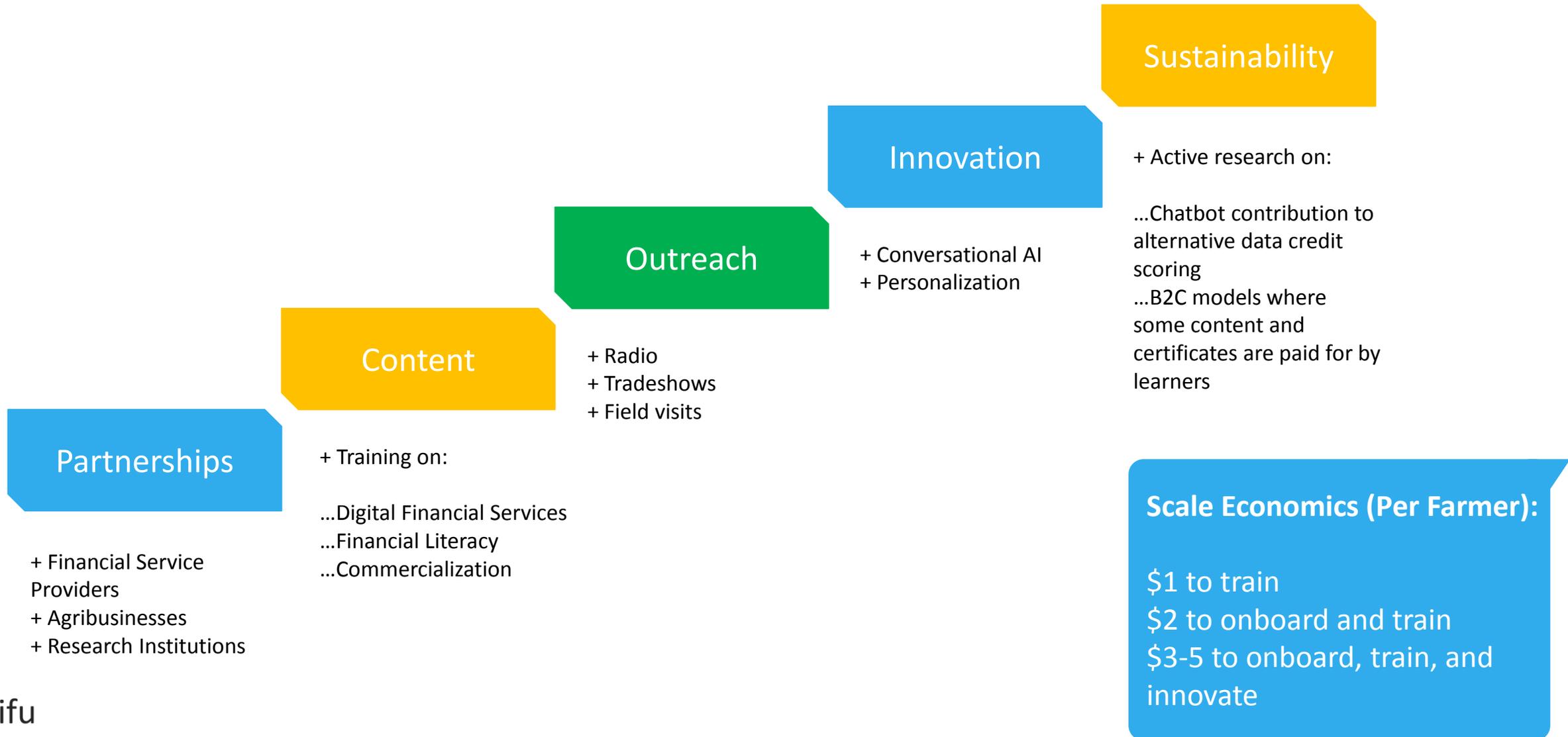


We have a partnership-based model, helping other firms and NGOs to maximize their reach and impact with farmers



## SCALING

In 2019 we aim to reach our 1 millionth farmer through 5 areas of investment



Let's place information, opportunity, and financial inclusion in reach of millions of farmers.



How do I get in touch?

Send an email to [craig@arifu.com](mailto:craig@arifu.com)



Thank you. Question?