

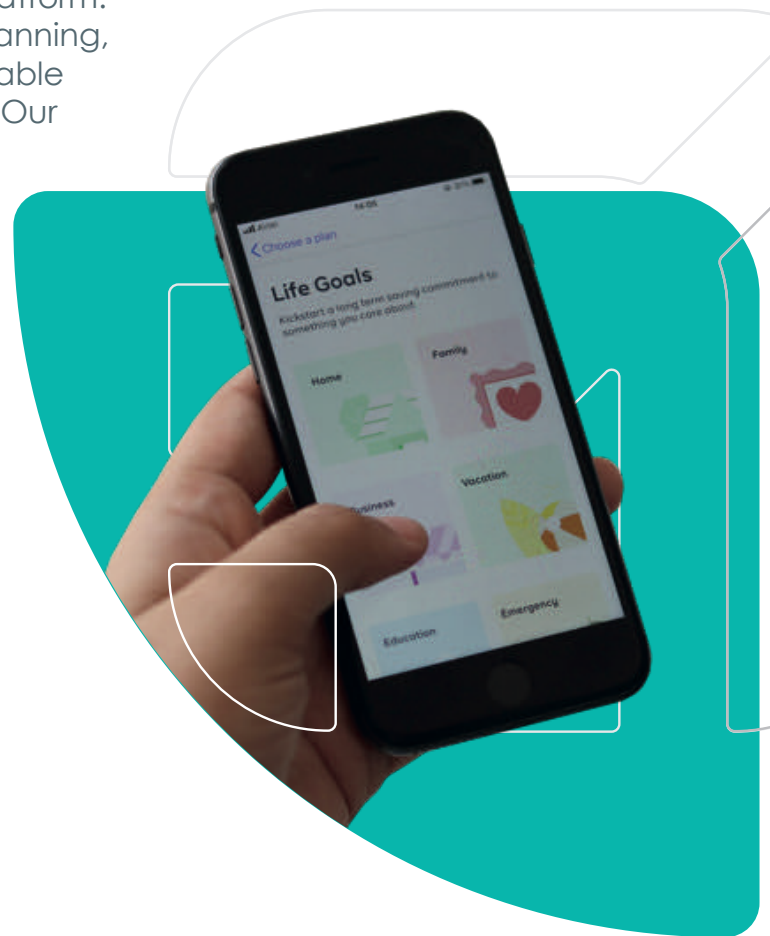
THE SMARTEST WAY FOR NIGERIANS TO PLAN, SAVE AND INVEST

Cowrywise is a digital wealth management platform. We leverage technology to make financial planning, smart savings and investment products affordable and accessible to the underserved in Nigeria. Our mission is to democratize access to wealth management services.

Why Cowrywise?

A rising number of young Nigerians, with a median age of 19, have access to mobile phones and internet services. However, they lack access to financial planning products and an understanding of how to use them. Current solutions serve a niche population (only 1%) in the country, leaving room for a huge market that is currently underserved.

Cowrywise is solving this problem by providing access to financial planning and education, smart savings, and quality investment products.



HOW IT WORKS

- 1 → Users sign up in less than 3 minutes on the mobile app or desktop app
- 2 → Users go through an assessment to determine knowledge and risk appetite
- 3 → Users are presented with fit-for-purpose savings and investment plans from diverse mutual funds
- 4 → Based on their selection, automated savings and investment plans are created and linked to savings goals
- 5 → Users' bank accounts are debited, and their investment plans are credited
- 6 → Users monitor their plans and returns in real-time and start saving

Who we are



Razaq Ahmed

Co-Founder & CEO

A first-class graduate of Economics, investment management experience, and CFA Charterholder.



Edward Popoola

Co-Founder & CTO


A Computer Science graduate who is experienced as a software engineer in telecoms and fintech, and currently enrolled in Stanford's I&E program.

Customers

Austin saves a little every day to support his family's needs - and most importantly, his children's school fees. Family financing is a huge struggle for many African families. Austin faces this head-on with the help of Cowrywise. Every Monday, Cowrywise automatically invests a set amount in a fund created for his daughter's fees. That way, he has the fees set aside well before the next term.

Anita, a mother of 2, has been trying to build an alternative source of income to survive unemployment, which is so prevalent in Nigeria. Over the period of a year, Anita consistently invested part of her little income, using Cowrywise. Upon maturity, she used the funds to start a shop. Profits from her shop have helped her find financial balance.

KEY PARTNERS AND INVESTORS

 **Combinator**

VENTURESOUQ



AWARDS & RECOGNITION

Cowrywise is a graduate of **YCombinator Summer 2018**

Recognized as one of the **Top 50 Companies To Watch Out for in 2019** by Inc. Magazine

Selected by **Catalyst Fund** as part of their **Inclusive Fintech Startups Portfolio**