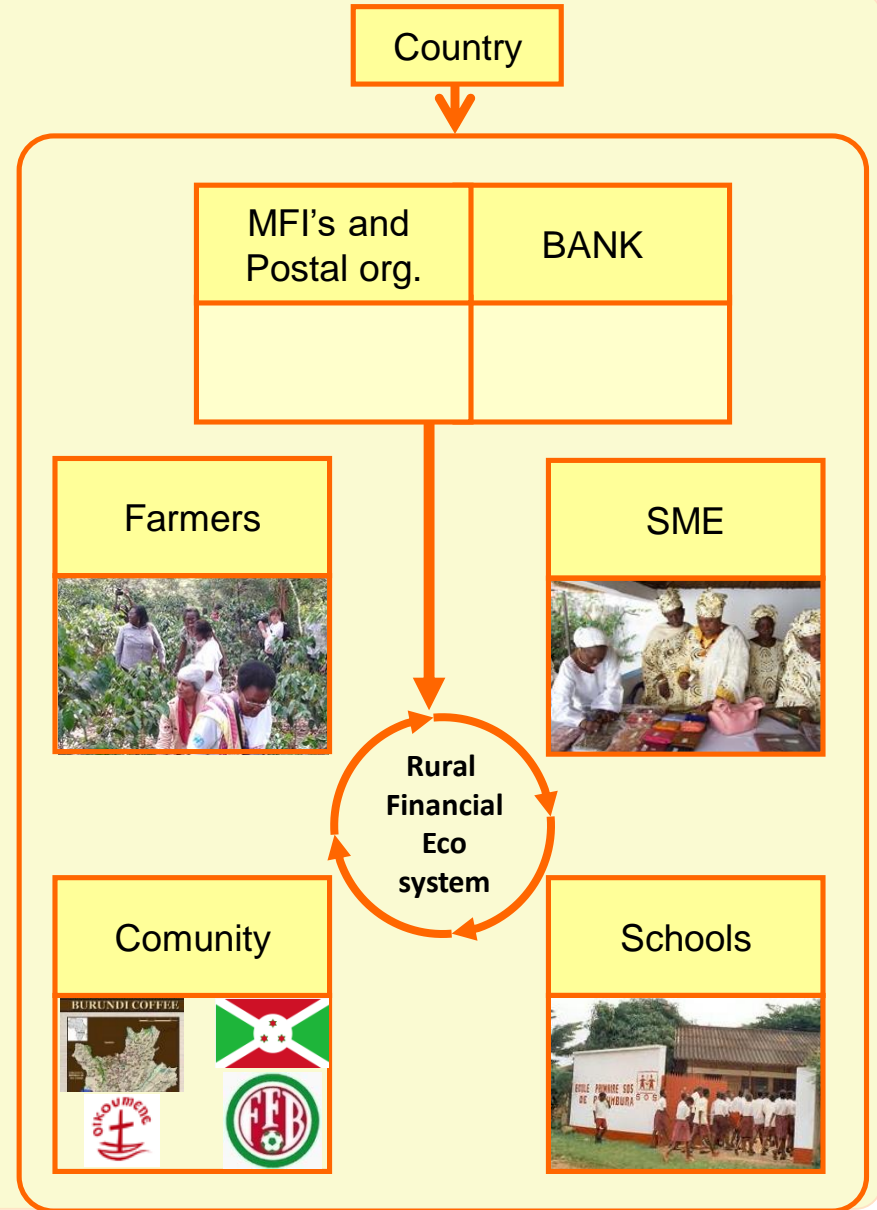
A faint, light-colored world map is visible in the background of the slide, showing the outlines of continents and countries.

Community ACTIVATION

Financial Inclusion

Financial inclusion:

- At all levels in the community
- Support of the daily activities
- Embedded in the most important processes



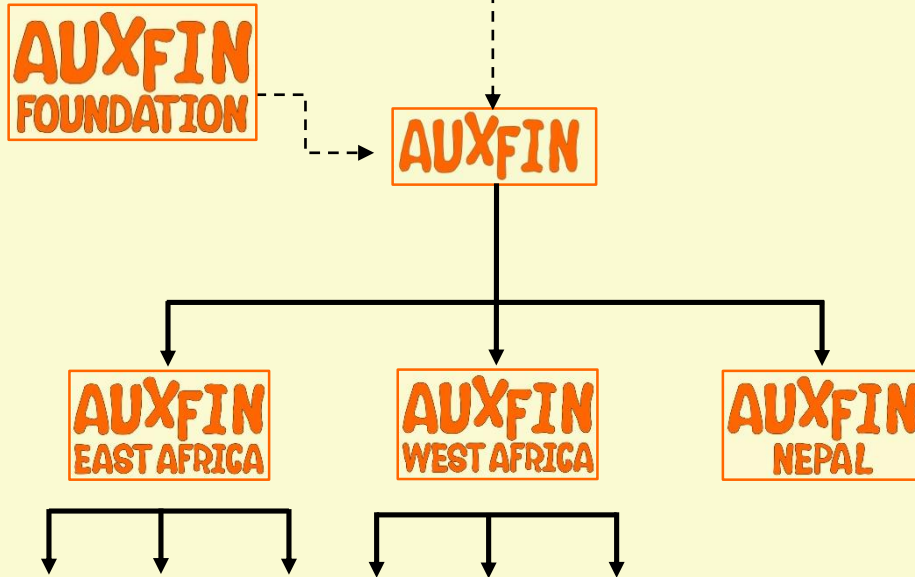
- Develop ICT infrastructure in rural area's;
- Deliver financial software to the un-banked;
- Deliver communication tools free of charge;
- Activate communities and organize training;
- Reduce the cost of money transfer;

With the aim to reduce poverty and improve quality of life.

Key individuals of our Advisory Board:

- Gert van Maanen, Cordaid, Oikocredit, ING
- Rik van Slingelandt, ABN-AMRO, RABOBANK

AUXFIN is a privately-held social enterprise.
Reference shareholder is the Fam. Korthals-Altes

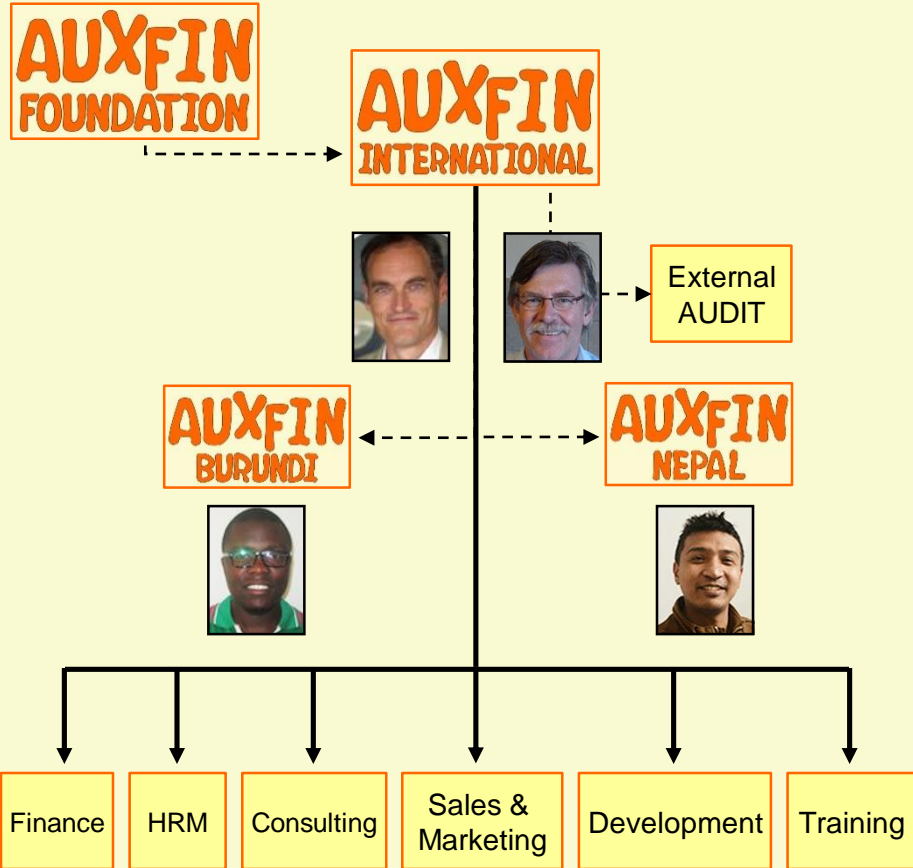


Rabobank Foundation



Royaume des Pays-Bas





Cornelis Heesbeen, The Netherlands (1953)

CEO

Founder of AUXFIN and UMVA

Cornelis Heesbeen has more than 40 years work experience, 7 years in Finance in Developing countries, 17 years in Information Technology with companies like Airport Schiphol, SAP and i2Technologies, 17 years in accounting. AUXFIN INTERNATIONAL is incorporated in 2013.



Marco van Andel, The Netherlands (1972)

COO

Marco van Andel has more than 20 years work experience, 10 years in Finance in Developing countries, such as Mozambique, Senegal and Angola, 10 years in Insurances, Marco holds a degree in Banking of Free University of Amsterdam and a Master in Development Economics from Sussex.



Sabin Maharjan, Nepal (1981)

Manager AUXFIN Development

Sabin has more than 13 years work experience. The organization develops the UMVA Platform since 2011. Sabin holds a bachelor degree in Computer Engineering at Tribhuvan University, Nepal AUXFN Nepal is incorporated on 2011.



Yannick Chokola, Bujumbura (1986)

Manager AUXFIN Burundi

Yannick has more than 7 years work experience. The team works on UMVA projects since 2013. Yannick holds a bachelor in computer science at Université du lac tanganyika, Burundi AUXFN Burundi is incorporated in 2016.



AUXFIN is an organization with goals to deliver solution to rural areas, the unbanked, migrants and the poor.

AUXFIN specializes in the development and implementation of banking systems since 2011, AUXFIN delivers to a range of customers: Credit Unions, Banks, Microfinance Institutions, savings and credit organizations, Schools, Hospitals, and Agro Cooperatives.

UMVA is an on-line value registration and management system to support Community activation and the unbanked.

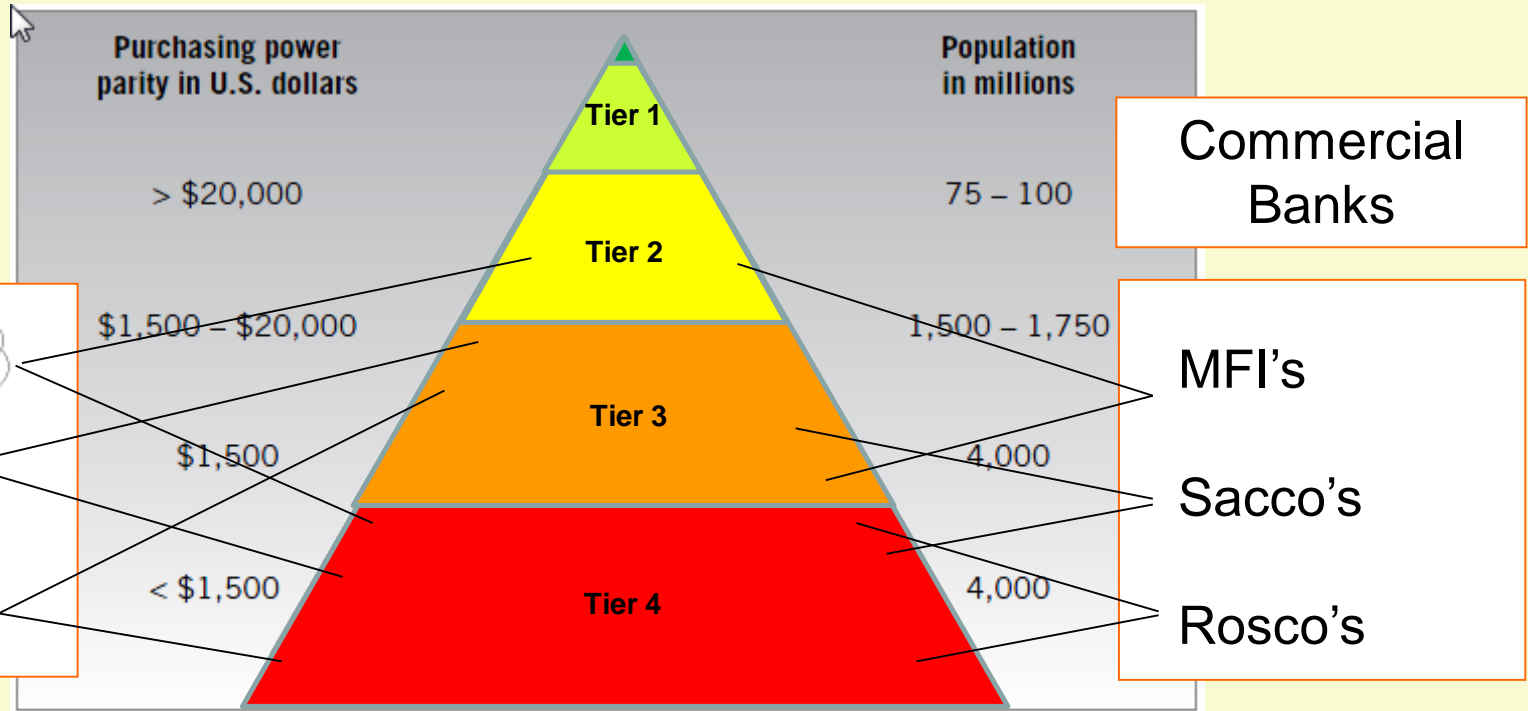


Figure 1.1 The economic pyramid. *Source:* Prahalad, C. K., and Hart, Stuart, 2002. *The Fortune at the Bottom of the Pyramid, Strategy+ Business*, Issue 26, 2002.

The target population of AUXFIN is in Tier 2, 3 and 4.