



Paving a permanent  
bridge to financial access  
and inclusion.

*Prepared for LISC FOC / BCO Meeting*

# Agenda



Financial Exclusion in America



Esusu's Solution



Esusu / LISC NJ Partnership



Program Update



Questions & Next Steps

**70M**

*have less than  
\$400 in the bank.*

**150M**

*are experiencing  
financial difficulty.*

# Majority of Americans struggle to:



Save their income.

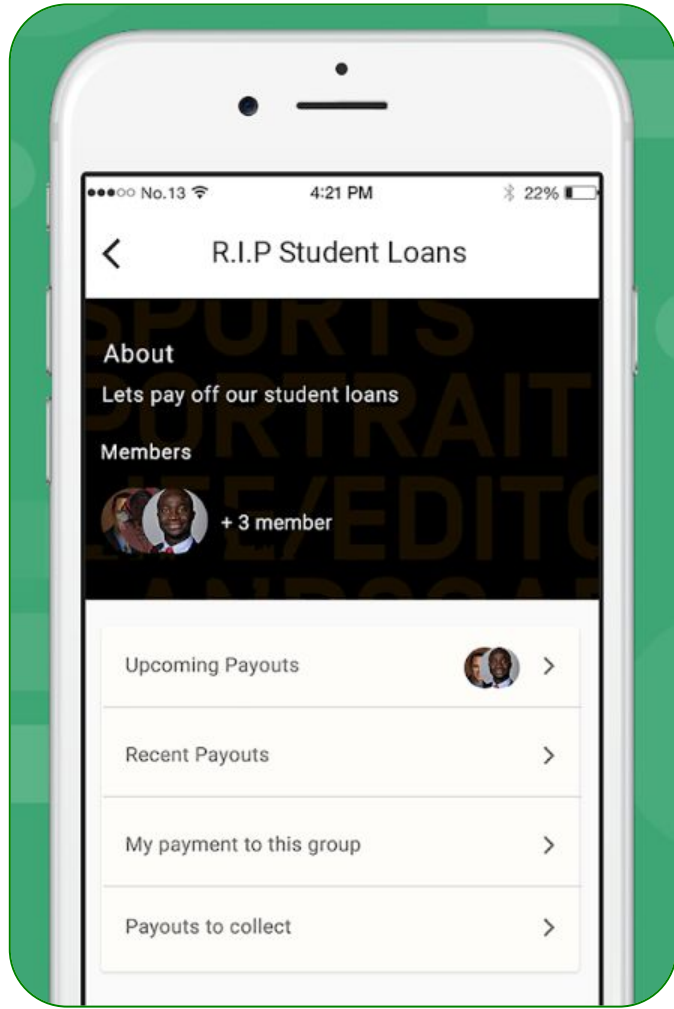


Manage cash flow.



Establish credit.

# Esusu Solution: Esusu's Mobile App



**Harness benefits of a centuries old P2P practice popular in many cultures.**



**Download the app and connect your bank account to the platform.**



**Invite family & friends to join your savings circle.**



**Set a group savings goal and make regular deposits into a group account.**



**Take turns withdrawing savings from the group account.**

**Exercise your savings muscles while providing lenders with insights into your credit worthiness!**



# Impact Partners



800M customers



400 members



UNIVERSITY OF MINNESOTA

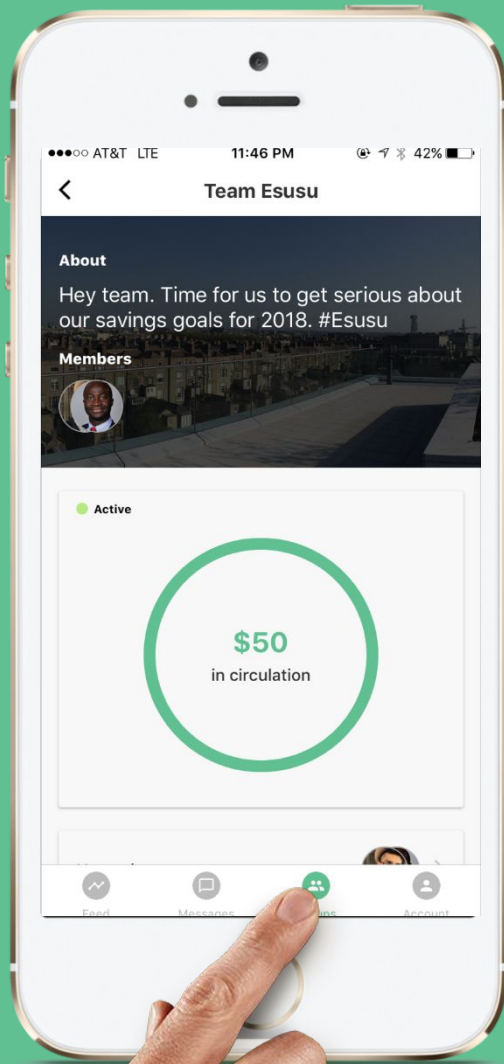
50k+ students



30 US cities

*Esusu / LISC NJ FOCs  
Partnership*

# Esusu partnering with LISC NJ FOCs to help clients save and build credit.



**01** Increase the savings rates and access to capital of LISC clients.

Provide insights on LISC client behavior through app usage. **02**

**03** Capture key learnings for program improvement, iteration and scale across FOCs.

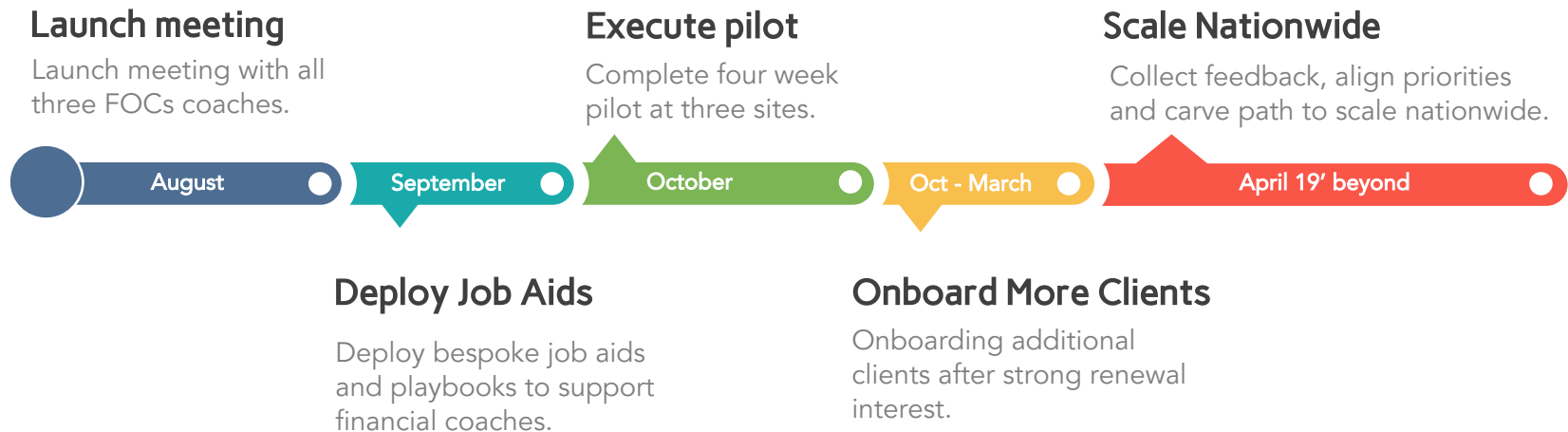
*The Esusu / LISC Method: Agile*

# Program Update: LISC NJ FOCs

Duration: August 18' - Dec 18'

Cadence: Weekly Status Report & Agile Monitoring

Team: Laura D., Terry M., Jerrah C., Melanie R., Kamilla J., Tamara B.





# Program Results

Our Four month pilot yielded exceptional results and key learnings

4

Month Pilot

72

Program Participants

8

Groups

9

Avg. Participants per  
Group

\$40

Avg. contribution  
Amount

\$350

Avg. Payout Size

**Takeaways: Communication | Flexibility | Iteration**



# Execution Team: It Takes a Village



Laura D'Alessandro



Jerrah Crowder



Terry Carroll Jr.



Kamilla Johnson



Tamara Brown



Melanie Reyes



*To build tools that cultivate  
financially healthy communities.*

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*- Our Vision*

# A Closer Look at Esusu Rent Reporting



By paying your rent on time, you can boost your credit score.



Esusu will verify your rental status and payment history with your landlord.



Continue to make your rent payments to your landlord on time.



Esusu will report your rent payments to the Credit Bureaus.

Allow your payment data to serve as your on-ramp into America's mainstream!

