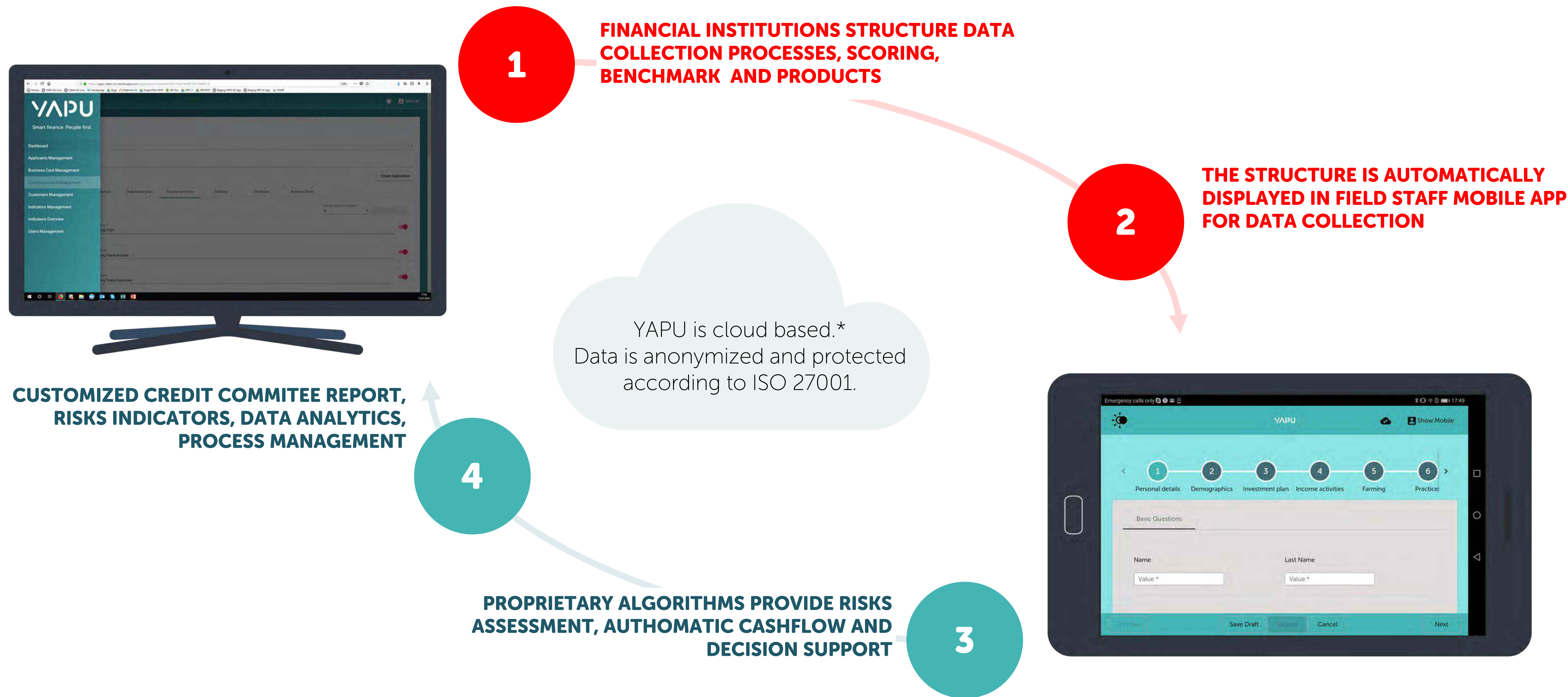


# THIS IS HOW YAPU WORKS



\*Hosting on premise is possible. as well.

# YAPU MOBILE APP

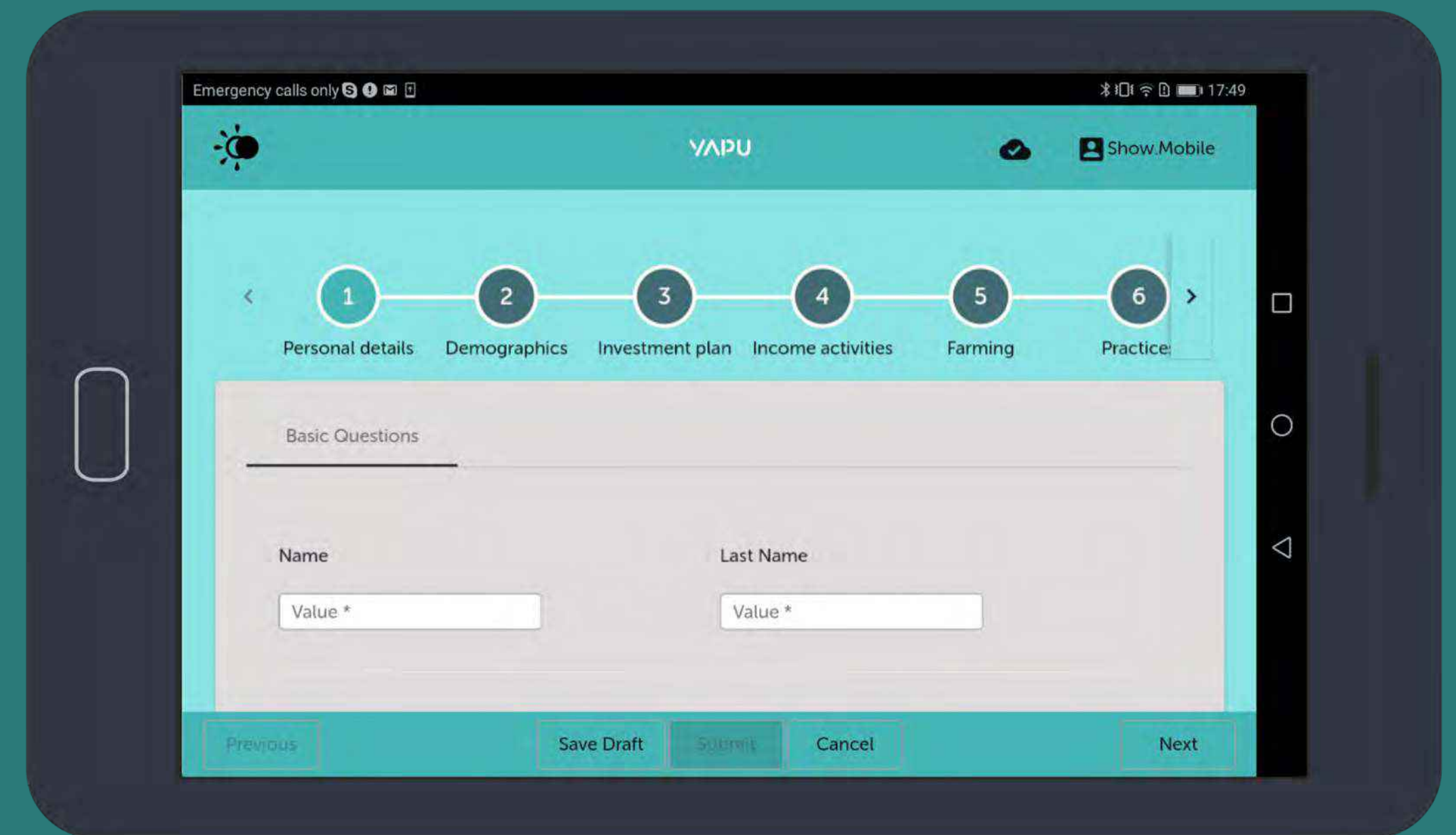
## Functionalities provided:

**Assessment questionnaire:** Guides Loan Officer throughout assessment interview and records corresponding data.

**On- and offline support:** Data is automatically uploaded to centralized database and YAPU web app.

**Additional questionnaires:** for pure data gathering purposes can be set up for loan officers (e.g. monitoring form, etc.).

**Customizable to clients needs:** Data gathering and procedures | company logo & corporate colors | works on tablets, smartphones, and PCs.



# YAPU WEB APPLICATION

## Software Calibration:

**Questionnaire Management:** Flexible questionnaire building tool to adapt mobile app to institutional needs.

**Report Management:** Flexible report building tool to adapt credit committee report to institutional needs.

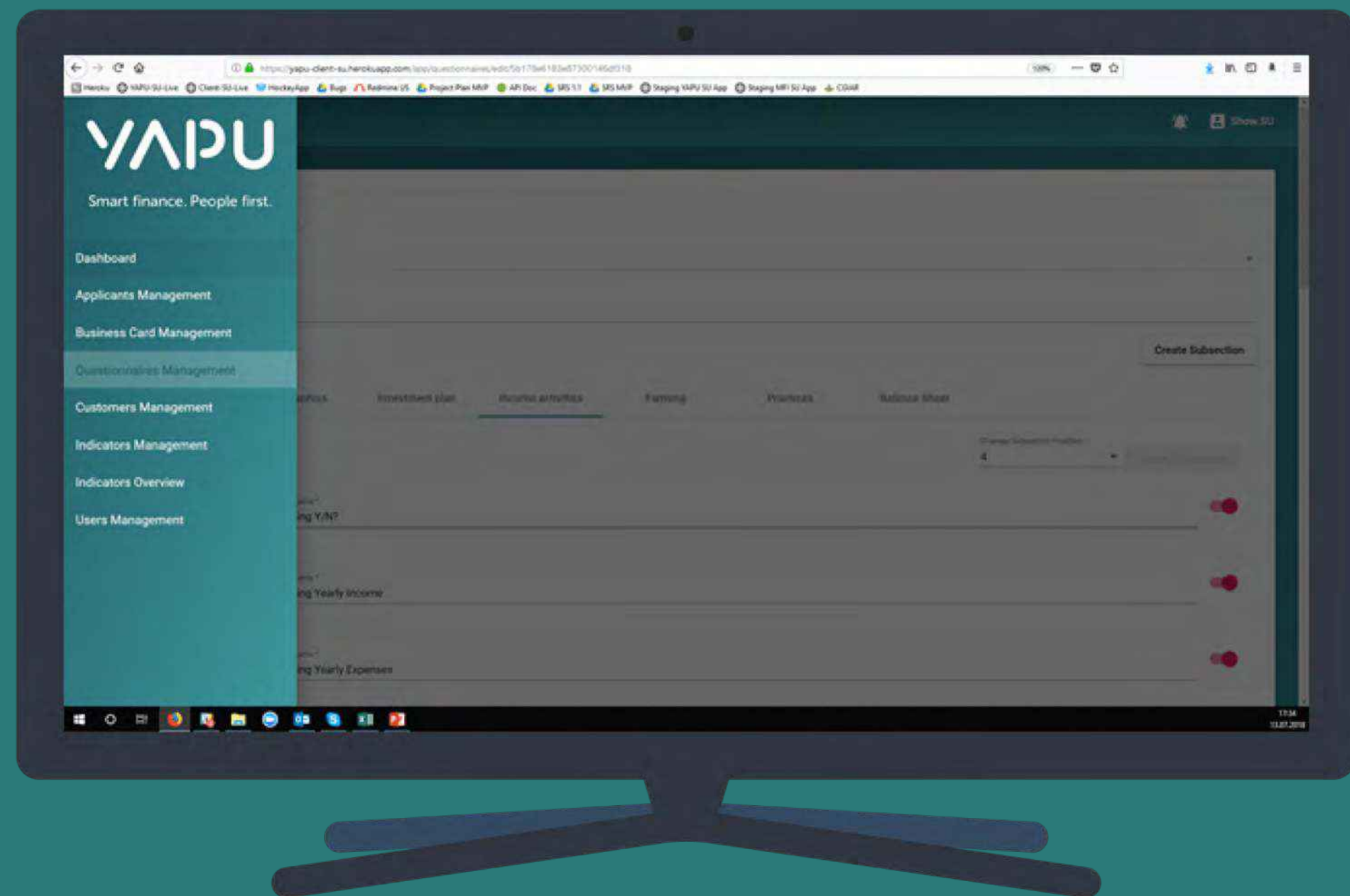
**Referential data systems:** Centralization of risk management & business intelligence.

**Indicator management:** Building tool enabling institution to create its own risk indicators.

## Daily operations management:

**End-customer management:** automatic credit committee report generation & easy administration.

**User management:** easy set up and administration of new users. Pre-installed roles: e.g. Loan Officer, Supervisor. Additional mobile user roles can be added (e.g. Sales Agent).





# EXAMPLE CREDIT COMMITTEE REPORT

Credit committee report is fully customizable to institutional needs

YAPU

Credit Committee Report

Last modified: 12.09.2017

General

Customer data

Name	Surname	DoB	PoB
Perez	Juan	08.08.1958	Quito
Gender	Phone	Customer ID	
Male	123456789	AF987655	
Street	City	Province	
Ave Ejemplo	Quito	Pichincha	

Customer household socio-economics

Home	Household members	Children thereof	Children in school
Rented	5	3	3
Assets	Services		
Vehicle, Bicycle, 32" TV, Sound system	Phone, TV, Electricity, Water, Roads		
Stated monthly expenditures	Calculated monthly expenditure (avg./region)		
300	332.78		

Guarantor data

Name	Surame	DoB	PoB
Doña	Maria	08.08.1958	Quito
Street	City	Province	
Ave Ejemplo	Quito	Pichincha	
Monthly disposable income	Type of guarantee		
150	Personal		

Application data

Application	Date applied	Amount applied
YSL-03-000123347	15.03.17	1250
# of disbursements	Time between first and last disbursement (days)	
1	n.a.	
Stated monthly payment capacity (avg)	Avg. Payment capacity similar segment	
100	76	

Investment and loan

Loan destination	Type	Total investment
Productive	Equipment	120
Type of business	Sub-type	Recommended loan
Agriculture	Maize, Beans, Banana	100
Repayment:	Collateral:	Grace period (days)
monthly	Equipment, machinery	180

YAPU

Credit Committee Report

Last modified: 12.09.2017

Indicators

Performance

Market Risk

Value: 1,04 Benchmark: 1

+4%

CC Vulnerability

Value: 1,2 Benchmark: 1

+20%

Environmental Footprint

Value: 1,12 Benchmark: 0,9

+33%

Payment Willingness

Value: 0,6 Benchmark: 0,7

-7%

Industry Outlook

Value: 2,4 Benchmark: 1,4

+81%

Financial

Acid Ratio

Value: 1,4 Benchmark: 0,7

+84%

Debt Coverage Ratio

Value: 1,0 Benchmark: 0,7

+21%

Loan Amount/Investment

Value: 0,8 Benchmark: 1,1

-21%

Equity / Total Assets

Value: 1,1 Benchmark: 0,7

+27%

Return on Equity

Value: 2,5 Benchmark: 2,2

+12%

YAPU

Credit Committee Report

Last modified: 12.09.2017

Financials

Balance Sheet

Family

Assets		Liabilities	
Short term	500	Short term	20,000
- Cash	500	- Bank loans	0
Long term	20,000	- Private loans	2,000
- Furniture etc.	2,000	Long term	0
- Vehicles	5,000	- Bank loans	0
- Real Estate	10,000	- Private loans	0
		Equity	15,000

Business

Assets		Liabilities	
Short term	150	Short term	1,700
- Cash	100	- A/P	200
- A/R	0	- Loans	1,500
- Inventory	50	Long term	0
Long term	500	- Loans	0
- Equipment	500	-Other	0
- Vehicles	0		
- Real Estate	0	Equity	-1,050

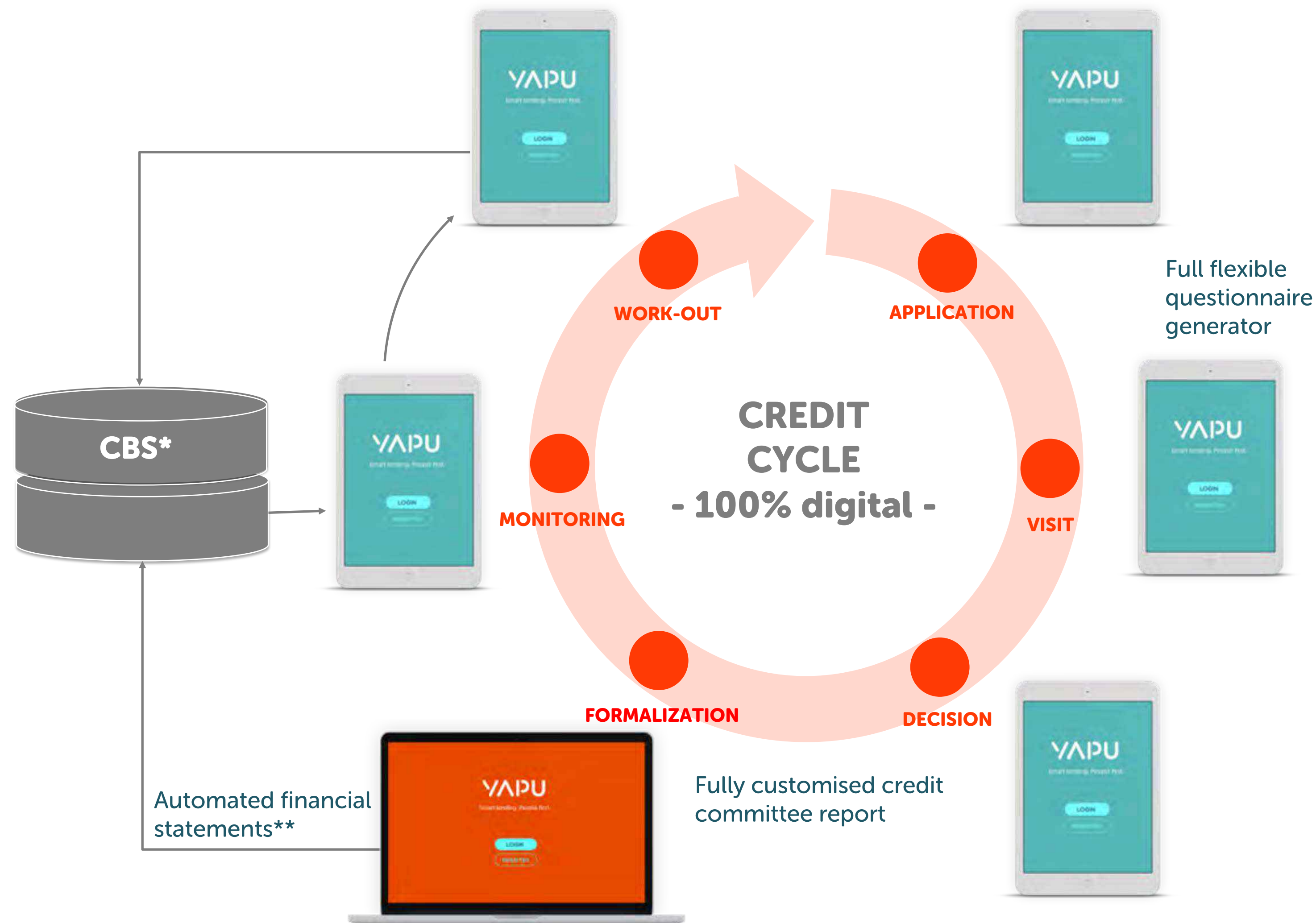
Cash Flow Statement

	May17	Jun17	Jul17	Aug17	Sep17	Oct17	Nov17	Dec17	Jan18	Feb18	Mar18	Apr18
Farming	-55	1720	2100			-420	-840	-570	-70	-220	4390	
Plot 1	-40	-140	2100			-120	-240	-270	-10	-10	1240	
Maize	-40	-140	2100			-120						
Beans#							-240	-270	-10	-10	1240	
Plot 2	-15	1860				-300	-600	-300	-60	-210	3150	
Maize						-300	-600	-300	-60	-210	3150	
Beans	-15	1860										
Other income												
Sum	-55	1720	2100			-420	-840	-570	-70	-220	4390	





# DIGITALIZATION AND AUTOMATION



## Fully digital:

- Customer engagement and management
- Staff management and performance
- Product management
- Credit analysis
- Credit decision
- Reproduce any paper form and any report

\* CBS: core banking system.. Connection with core banking system is possible but not required, Implementation feasible as stand-alone or integrated into the existing IT system landscape.

\*\* Contains for example Cash Flow, Profit and Losses, and Balance sheet



# REFERENTIAL DATA SYSTEMS

YAPU software can make use on referential data to improve institutions risks management.



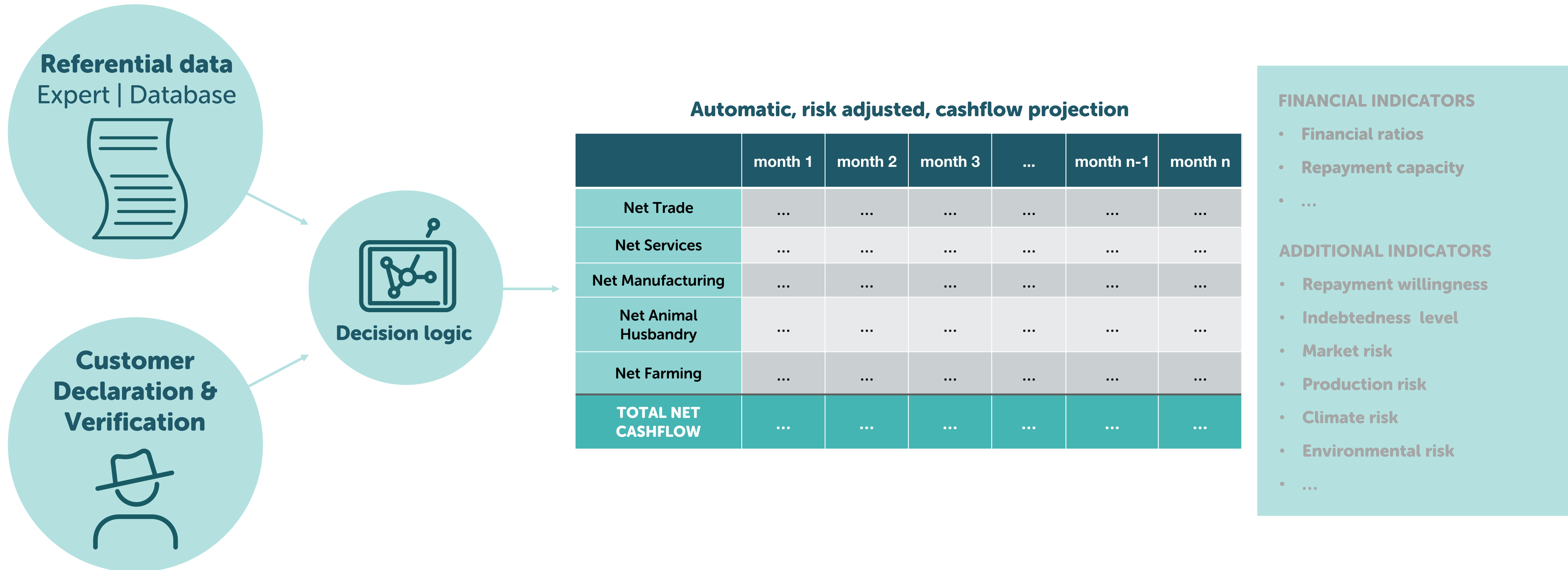
**Referential data**, from experts or external databases, provide benchmarks for cost and revenues, and other characteristics of economic activities in each geographic area.

The software can compare geo-localized customer data with referential data in the same area.



# REFERENTIAL DATA SYSTEMS

Proprietary algorithms can combine customer data with referential data generating automatic risk adjusted cashflow, and multilayered financial and non-financial indicators.



**Automatic definitions assure no additional work load on staff members!**

# LOCAL KNOWLEDGE & SUPPORT

YAPU works with local partners: we identify, train and certify them. This assures the perfect adaptation of software to local realities, as well as availability of constant expert support, and generation of local knowledge.

