

**Description:**

InSight is a proprietary technology used by micro-businesses, SMEs and households to report and track their daily financial and social metrics via SMS. When users send a piece of information (revenue, expenses, household expenses, etc.) the software will reply with a simple aggregate report allowing the user to manage their money in a more efficient manner.

The data is stored in the cloud with integrated reporting tools allowing for easy access and analysis for licensed organizations. This technology improves individuals' financial literacy, mitigates risk within a MFI's portfolio and allows researchers to measure the impact of development programs.

**Features for End User:**

- Easy to use accounting tool for both businesses and households
- On-demand reports detailing financial history delivered directly to mobile device
- Daily reminder to input financial metrics
- Compare data with similar local businesses to improve expense management

**Features for Licensed Organization:**

- Reporting tools within database allows for easy access and analysis of data
- Customize SMS and which data is captured from end users
- Data-sharing tools are built in to database for easy collaboration with third party organizations

**End User**



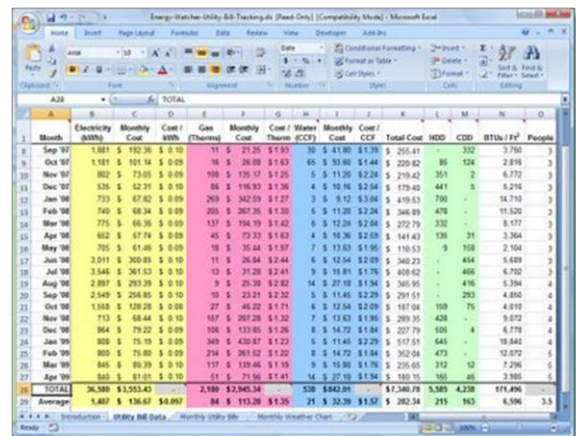
User texts business and social data



On-demand reports detailing financial history

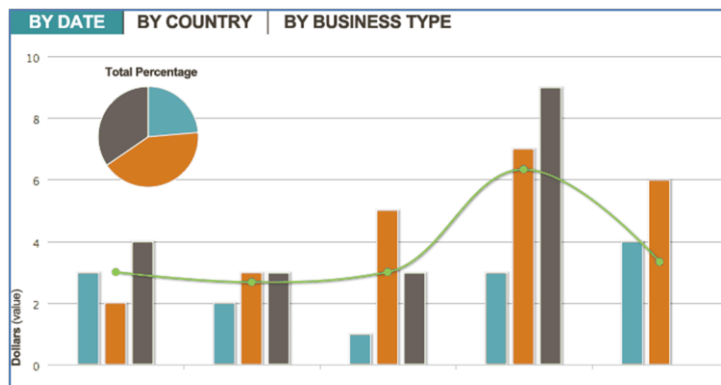


**InSight Database**



Month	Electricity (kWh)	Monthly Cost	Gas (Therms)	Monthly Cost	Water (CCF)	Monthly Cost	Total Cost	HEED	CDD	BTUs/FF	People	
Sep '07	1,881	\$ 182.26	111	\$ 21.25	\$ 1.93	\$ 2.10	\$ 206.44	205.41	332	3,760	3	
Oct '07	1,811	\$ 181.16	105	\$ 20.80	\$ 1.63	\$ 1.75	\$ 203.69	202.62	300	2,816	3	
Nov '07	902	\$ 73.05	108	\$ 135.57	\$ 1.25	\$ 1.35	\$ 210.22	209.42	351	2	6,772	3
Dec '07	526	\$ 52.31	88	\$ 116.93	\$ 1.36	\$ 1.46	\$ 170.66	170.42	441	5	6,216	3
Jan '08	723	\$ 67.62	209	\$ 242.59	\$ 1.27	\$ 1.37	\$ 311.85	310.59	700	-	14,710	3
Feb '08	740	\$ 68.34	205	\$ 240.78	\$ 1.36	\$ 1.46	\$ 310.94	309.69	476	-	15,520	3
Mar '08	775	\$ 66.36	137	\$ 134.19	\$ 1.42	\$ 1.52	\$ 202.06	200.79	332	-	6,177	3
Apr '08	682	\$ 67.74	45	\$ 72.33	\$ 1.63	\$ 1.73	\$ 141.43	141.43	136	31	3,364	3
May '08	705	\$ 61.46	18	\$ 35.44	\$ 1.97	\$ 2.07	\$ 100.97	100.97	9	108	2,104	3
Jun '08	3,011	\$ 300.80	11	\$ 26.84	\$ 2.44	\$ 2.54	\$ 329.98	329.22	-	454	5,689	3
Jul '08	3,646	\$ 361.53	13	\$ 31.28	\$ 2.41	\$ 2.51	\$ 395.22	394.62	-	468	6,702	3
Aug '08	2,897	\$ 289.39	9	\$ 26.38	\$ 2.62	\$ 2.72	\$ 318.39	318.39	-	416	5,394	4
Sep '08	2,649	\$ 264.85	10	\$ 23.21	\$ 2.32	\$ 2.42	\$ 290.58	290.58	-	293	4,800	4
Oct '08	1,510	\$ 150.29	27	\$ 46.22	\$ 1.71	\$ 1.81	\$ 208.22	208.22	-	107	1,610	4
Nov '08	713	\$ 68.44	107	\$ 207.28	\$ 1.32	\$ 1.42	\$ 277.14	277.14	-	408	9,872	4
Dec '08	864	\$ 79.22	508	\$ 133.85	\$ 1.26	\$ 1.36	\$ 214.33	214.33	-	606	4,778	4
Jan '09	808	\$ 75.19	349	\$ 430.87	\$ 1.23	\$ 1.33	\$ 506.29	506.29	-	645	10,840	4
Feb '09	800	\$ 75.89	214	\$ 261.62	\$ 1.32	\$ 1.42	\$ 338.83	338.83	-	473	12,872	6
Mar '09	645	\$ 60.39	117	\$ 139.46	\$ 1.19	\$ 1.29	\$ 201.04	201.04	-	312	7,296	5
Apr '09	830	\$ 81.01	11	\$ 71.96	\$ 1.41	\$ 1.51	\$ 154.48	154.48	-	166	3,300	5
<b>TOTAL</b>	<b>36,589</b>	<b>\$ 3,553.43</b>	<b>2,189</b>	<b>\$ 2,945.34</b>	<b>\$ 3.08</b>	<b>\$ 3.18</b>	<b>\$ 6,503.85</b>	<b>\$ 6,503.85</b>	<b>3,589</b>	<b>4,238</b>	<b>171,494</b>	<b>3.5</b>
<b>Average</b>	<b>1,487</b>	<b>\$ 146.67</b>	<b>88.997</b>	<b>\$ 123.88</b>	<b>\$ 1.35</b>	<b>\$ 1.45</b>	<b>\$ 267.24</b>	<b>\$ 267.24</b>	<b>215</b>	<b>653</b>	<b>6,594</b>	<b>3.5</b>

**Customizable Data Collection**



Organizations can customize what data is captured according to their specific needs