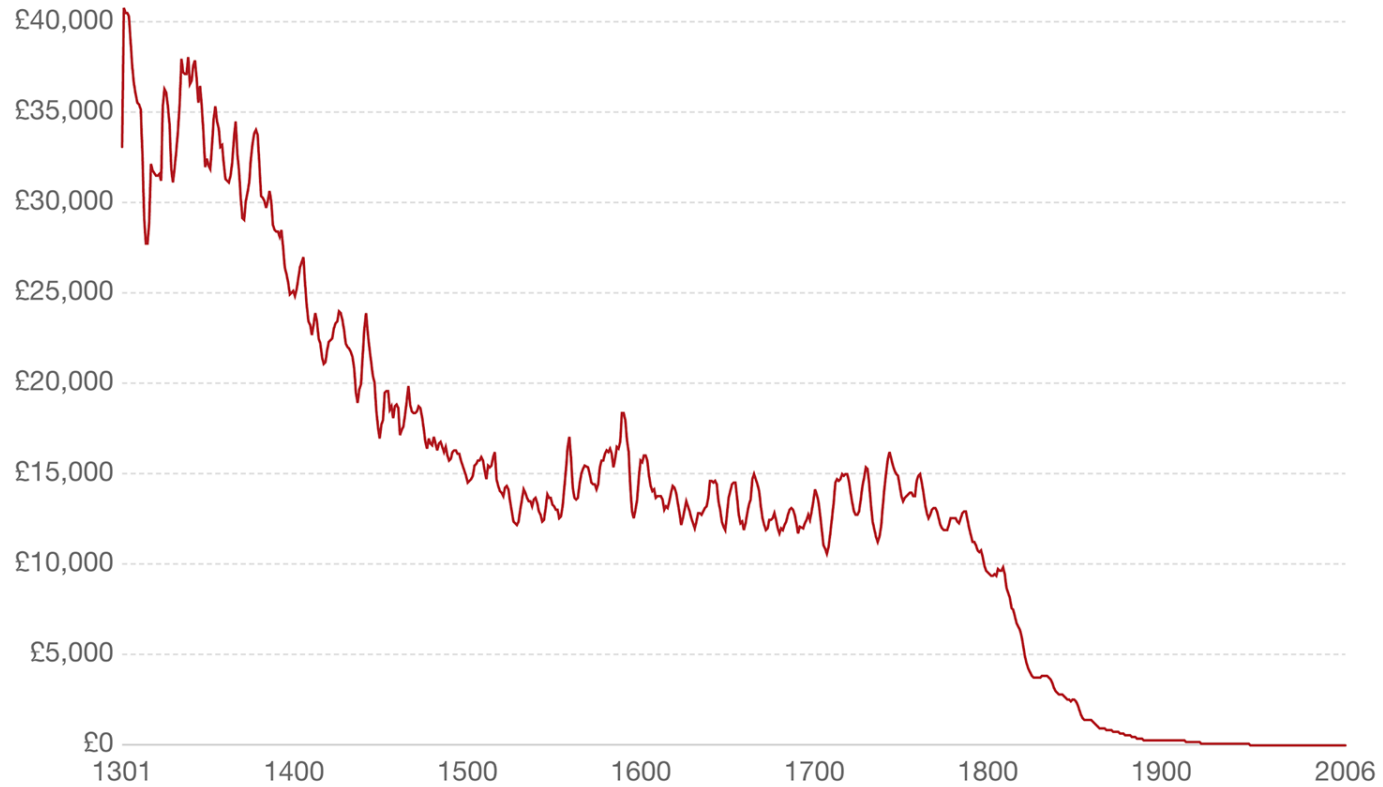


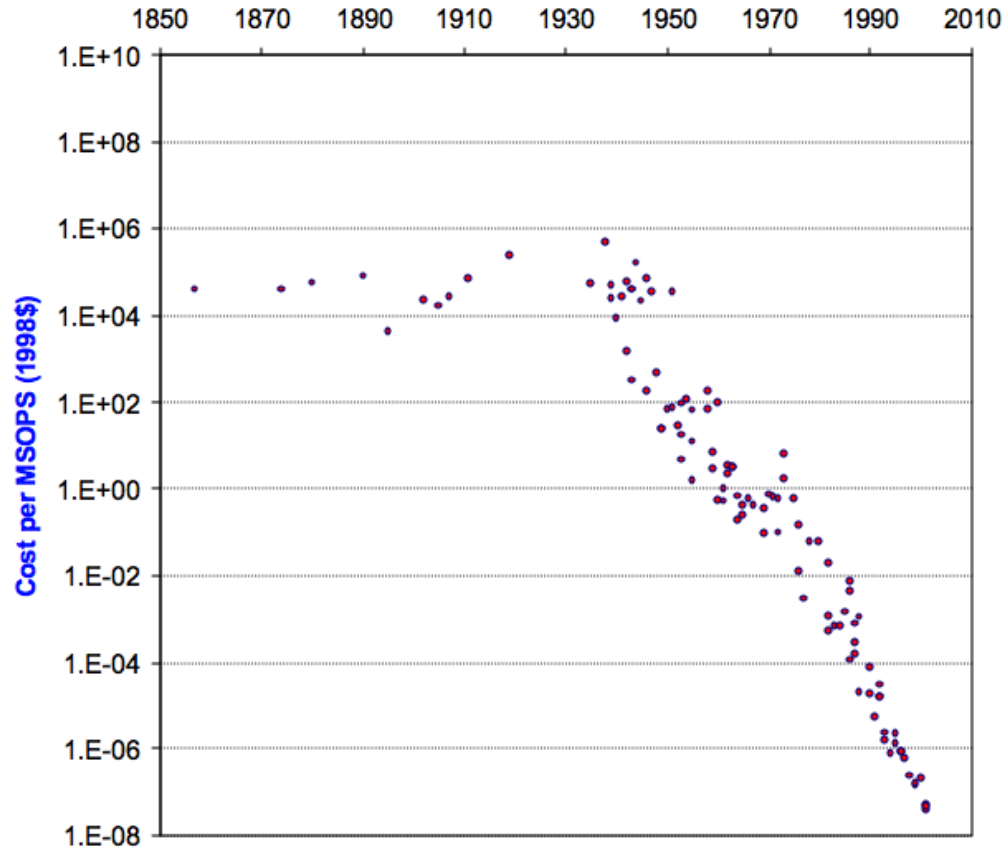


# ARTIFICIAL LIGHTING

# The cost for lighting per million lumen hours in the uk in british pound



# The cost of computing power per million standard operations per sec



# WHAT IF WE COULD HOLD CREDIT COMMITTEES



**EVERY DAY**



**FOR EVERY  
CLIENT**



# THE ECONOMICS OF ARTIFICIAL INTELLIGENCE FOR FINANCIAL INCLUSION





# RUBYX

DESIGN & ALGORITHMS

**a *step-by-step*  
solution to get  
started with  
advanced data  
science and AI  
in microfinance**



**IT IS NOT (ONLY) ABOUT  
TECHNOLOGY**

