ecu

Features · Pricing · Support · Download

Take control of your money, your way

Cash, mobile money, bank or savings group. Track everything you own, keep your budget notebook, fill your savings jars and manage your debts, all in one app.

Download the app · See how it works

Available on **App Store** · Available on **Google Play**

0 FCFA To get started, today

The core of the app, accounts, the basic budget notebook, free savings jars, stays free. You only add modules when you actually need them.

5	6	5	3
Money pillars	Currencies supported	Account types	Plans to fit you

WHY ECU

Your all in one money partner

Most apps just show you numbers. ECU goes further. It helps you understand, decide and move forward.

Simple
Add an expense in 1 or 2 taps, no confusing money talk.
1

Fast
Your balances update right away, on every screen.
2

Secure
Encrypted data, locked behind a code or your fingerprint.
3

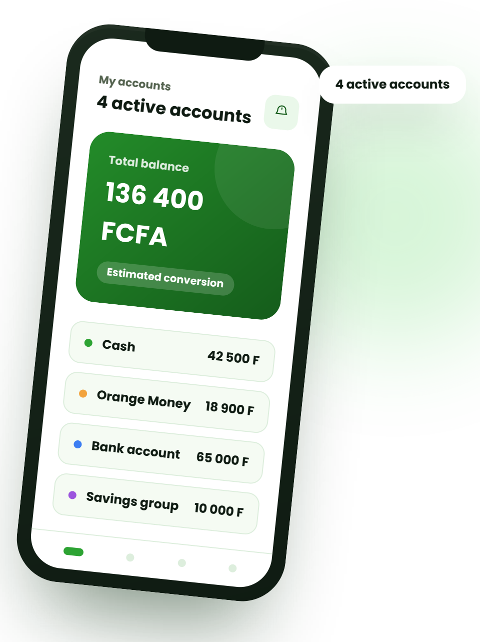
Accounts · Budget notebook · Savings jars · Loans · Net worth · Coach

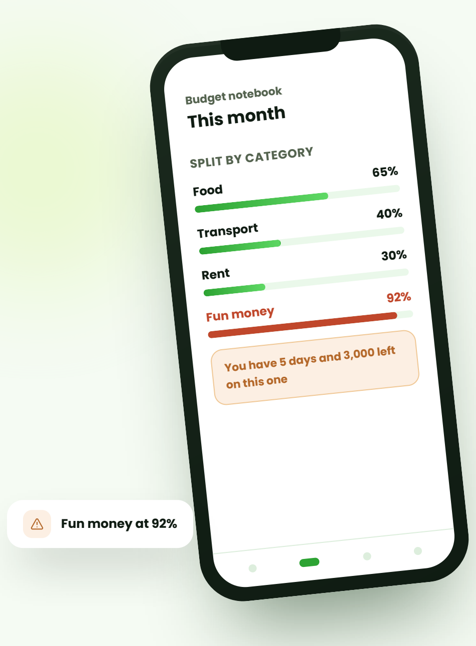
PILIER 1

All your accounts, in one place

Create as many accounts as you need: cash, mobile money (Orange Money, MTN MoMo, Wave, Moov Money, Airtel Money), a bank account, or a savings group.

- Each account keeps its own currency
- One combined total, with an estimated conversion when needed
- You can archive an account without ever losing its history





PILIER 2

A budget notebook that splits up your money

Like the paper notebook you might already use to write down how much goes to each category: food, transport, fun. ECU carries the same idea into a digital version, and updates what's left every time you spend.

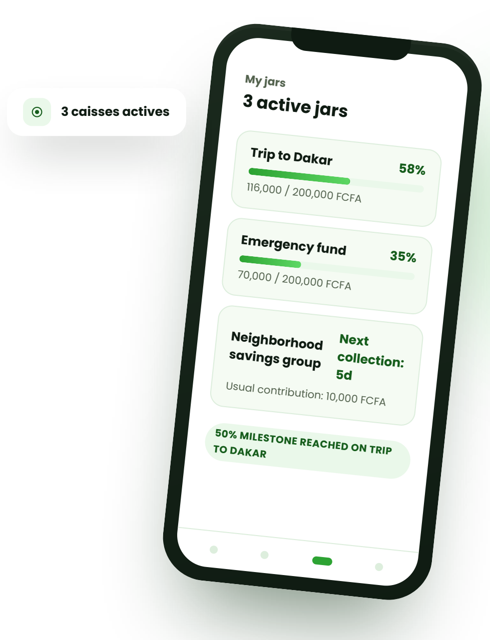
- Split your money across your spending categories
- An alert at 80% and again at 100% of your budget, adjustable
- Categories that fit real life (transport, food, savings group)
- You choose to carry the notebook over each month, it never happens on its own

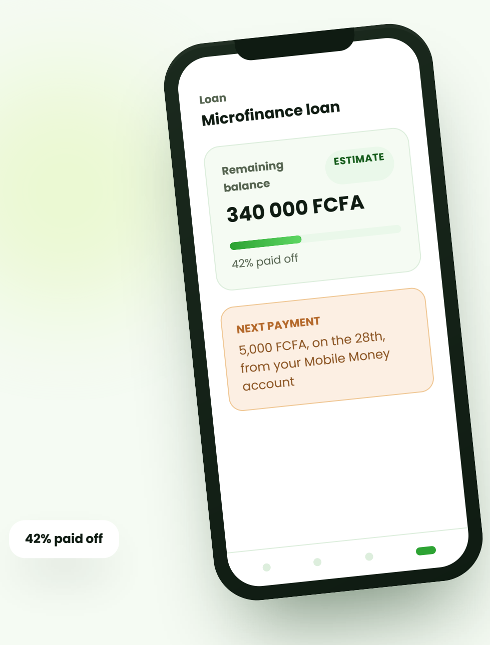
PILIER 3

A jar for every savings goal

Like the physical jars you might already use to set money aside, one for each goal: a trip, an emergency fund, your savings group. ECU works out how much to put in each one every month.

- One jar per goal, each with its own amount and date
- An automatic suggestion for how much to add each month
- A little celebration at 25%, 50%, 75% and 100% of each jar
- Your savings group tracked in its own jar (amount, next collection date)





PILIER 4

Your loans, under control

Record a loan you already have. Every payment updates how much you still owe and the account it came from.

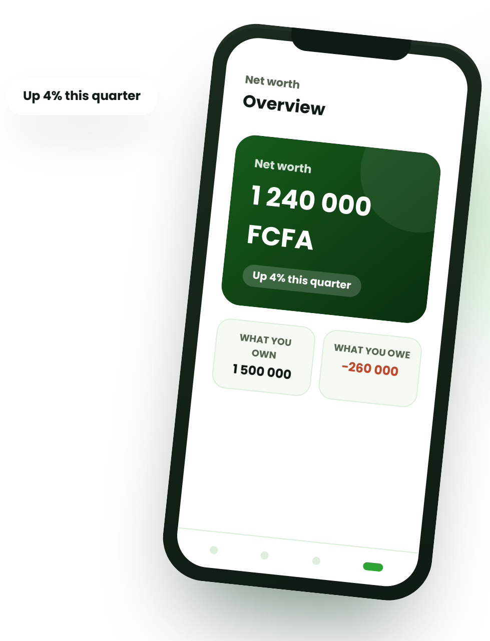
- A repayment schedule built automatically, always shown as an estimate
- A reminder before every due date, with the amount and the account you'll pay from
- A simulator to check before you take on a new loan

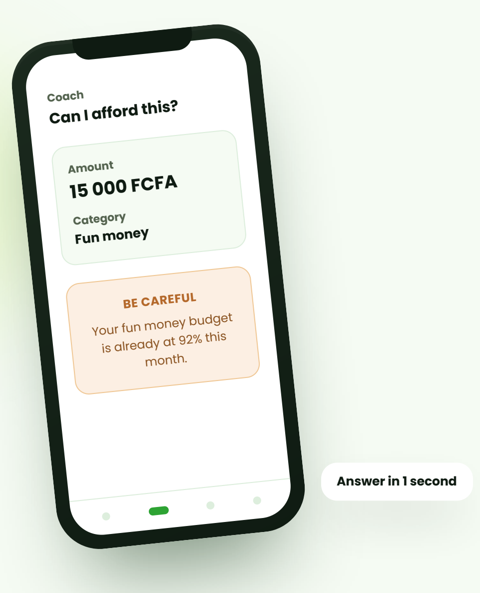
PILIER 5

Your net worth, at a glance

Add what you own beyond your everyday accounts, so you can watch your net worth change over time.

- Net worth = accounts + what you own, minus what you owe
- Any loan you're tracking shows up automatically as something you owe
- Past values stay on record, even after you remove something you own





WHAT REALLY SETS ECU APART

A companion, not just numbers

Before you spend, ECU checks your remaining budget, your planned savings and what's due soon, then gives you a clear answer.

- Three clear answers: go ahead, be careful, or not a good idea
- A personal tip every week, never a generic one
- A monthly summary and a score explained in plain terms

MORE THAN AN APP

We keep your good habits, and digitize them too

Before it's an app, ECU starts with tools you already know. The app adds to these habits, it doesn't replace them.

The budget notebook
A real paper notebook, to write down and split your money category by category, the way you've always done it. The app carries the same idea onto your phone, to support you day to day.

The savings jars
Real, physical jars, to set money aside, one for each goal. Track the same jar in the app, wherever you are, alongside the one at home.

The ECU magazine
A magazine to learn the basics of managing money at your own pace, alongside the app's personal tips.

IN PRACTICE

How to get started

1. **Download**
   Get the ECU app from the Play Store or the App Store.
2. **Set up**
   Create your account and add your first one: cash, mobile money, bank, or savings group. No bank connection needed.
3. **Manage**
   Keep your budget notebook, fill your savings jars, and let ECU support you month after month.

PRICING

A plan for everyone

Start for free, then add the modules that fit you. Tick the ones you want and watch the price update.

Free
For a safe start
0 FCFA
Free
- ✓ Accounts (cash, mobile money, bank, savings group)
- ✓ Basic budget notebook
- ✓ Track spending and income, with a calculator
- ✓ Free savings jars
- – Advanced modules

Start for free

RECOMMENDED
Standard
Pick and choose, flexible plan from 1 to 12 months
2 000 FCFA
a month, per module

Module	Price
Coach Premium	2 000 F
Advanced reports	2 000 F
Advanced net worth tracking	2 000 F
Loans & simulator	2 000 F
Custom dashboard	2 000 F

MONTHLY TOTAL **2 000 FCFA**

Choose my modules

Premium
Everything included
10 000 FCFA
a month
- ✓ Every Standard module included
- ✓ Personal guidance
- ✓ Full jar and debt management
- ✓ Early access to new features

Unlock everything

BUILT FOR YOU

Wherever you're starting from

ECU adapts to where you are, from your very first budget to finances you already manage closely.

A — Amina
Just starting out
Irregular income, cash and mobile money every day. ECU helps her see where her money goes, in plain terms.

K — Kevin
Wants more structure
A bank account, mobile money, and a savings group. He wants clear goals and faster, easier tracking.

S — Sarah
Already on top of her finances
Several accounts, several currencies. She wants a full view of her net worth and sharper numbers.

Download ECU today

Take control, stay organized, and move toward your goals, at your own pace.

Available on **App Store** · Available on **Google Play**

ASSISTANCE

Frequently asked questions

Clear answers to the questions we get asked most often.

What is ECU?

ECU is a personal finance app that helps you track your accounts, keep your budget notebook, fill your savings jars, manage your debts and your net worth, all in one place, with guidance to help you improve.

Who is ECU for?

What is the budget notebook?

What is a savings jar in ECU?

Are the notebook, the jars and the magazine real physical items?

What can I manage with ECU?

Does ECU really manage my savings group with the other members?

Can ECU track my mobile money account automatically?

Is ECU easy to use?

Is my data secure?

Can ECU help me save money?

Can I track different kinds of spending?

Does ECU work on mobile?

Do I need to connect my bank account?

Is ECU free?

Why use ECU instead of a notebook or a spreadsheet?

How do I get started with ECU?

Get our money tips every week

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ecu

The app that helps you track your money, cash, mobile money, bank or savings group, and manage it better every day.

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