



2015 MasterCard Foundation Symposium on Financial Inclusion

Thursday, November 19, 2015

9:30 a.m. Morning Keynote Address

JASON REINDORP (EMCEE): Our first keynote features the co-founders of Cellulant Corporation. Cellulant is a leading digital payments service provider that prompts, collects, settles, and reconciles payments in real time. Ken Njoroge and Bolaji Akinboro have grown this company from a humble payments technology start-up to what is today a pan-African corporation operating in ten markets and connecting more than 40 million customers to mobile payment solutions. The company is nimble and very proud, rightly so, of the speed and scale with which it can create tailored solutions. All of this is based on a deep understanding of its local customers. It is this deep understanding of customers that are their super power.

Ken Njoroge is the Group CEO of Cellulant, and under his leadership the company has grown from what started as a rough idea on the back of a napkin in 2003 to a very strong mobile commerce company. Ken has recently focused the company on a new goal of connecting more than 100 million consumers across Africa with digital payment services that are relevant to their daily lives. It is this relevance that is going to fuel the company's growth.

Bolaji Akinboro is CEO of Cellulant Nigeria. He was previously responsible for the Cellulant Agriculture Subsidy Program with the government of Nigeria. And this program disbursed over a billion dollars of fertilizer and seed subsidies to rural farmers. Prior to Cellulant, he helped to set up Proctor and Gamble in Ghana. He was recruited by the World Bank to head the Business Development unit for its Africa Virtual University project, and it is during this time that he met Ken. So, please join me in welcoming Ken and Bolaji to the stage. (*Applause*).

KEN NJOROGUE: Good morning. Great to be here, isn't it? So Bolaji and I have a very interesting story. Interestingly so, actually, he's a pharmacy graduate and I'm a pharmacy dropout, but I'm his boss. (*Laughter*). Life's like that. So, Bolaji and I are actually entrepreneurs. Typically, our day job is oftentimes setting goals that are naïve, unreasonable, unworkable, and then we tirelessly and relentlessly work backwards to make them work, to save our money, to save our future, and to salvage our reputation. That's what we do every day. So, when these things work, they're described as bored and ingenious. When they fail, they're called out to be just what they are—naïve, unworkable, unreasonable, senseless. And we've had a couple of those. We've had a ton of those. I personally, to be quite honest, would

love to talk about those because there's a lot of lessons there. It's typically what we call "coal face" in our business.

But I'm on a tight leash she says, the Symposium, it's a keynote speech. So I've been asked to share some lessons about the ones that did work. And I thank Reeta from the MasterCard Foundation, and the Boulder Institute, for giving us this opportunity to share this too. So, there's two ideas in 13-14 years of knowing each other, and 13 or so odd years of running Cellulant, that did work. One of them is Cellulant itself; the second one is the e-wallet program that Bolaji ran in Nigeria. So I'll tell you a little bit about a story about Cellulant, and I'll introduce the story about e-wallet and Bolaji will tell you a little bit about the e-wallet program. That was his program.

So, Bolaji and I met by accident sometime in Nairobi. It was a dinner party at a former colleague of Bolaji, he called us out for dinner, and he wanted to start a technology company. He basically wanted to have a couple of guys around the table and just have a chat a little bit about, you know, what this concept would mean for Africa.

During this dinner Bolaji was largely quiet. So the conversation went on and somewhere in the journey somebody asked him about Nigeria. So Bolaji, in his typical style, took a pause and then he started to explain Nigeria. I sat across the dinner table. I could feel the workings of a great mind. At the end of dinner, I shamelessly stretched my hand across and I said, "Hi man, can I have your business card?" And I took his business card, and a couple of days later I dropped him an e-mail and we stayed in touch.

So a few weeks, oh, I think a month or so after that, we got together and just had a chat about business, business in Nigeria and that sort of thing, and there's a couple of nagging questions that kept nagging our tongues. We said, well, you know, it looks like there's a great technology opportunity we could see that the mobile sector was beginning to take off. We knew that we couldn't play there and we didn't have the capital to do so. But we just kept being nagged by a couple of things.

I think the first, the one that stood out most from that dinner and first coffee was the fact that we couldn't see any sort of world class African companies. We could see that there was world class Africans working in global corporations but we couldn't see world class African companies. So, we said, well, is it possible to build a billion dollar business in Africa, for Africa, with Africans? And so we sketched this model of Cellulant on a serviette and we knew, without too much, we just knew that this was what we were going to do. And so we set off.

So, a couple of weeks later, I got a meeting with a telco in Uganda. These guys asked us to go and do a presentation and we went to Uganda. And when we were in Uganda, I remember, so Bolaji in the morning, I was in horror because this guy had a cream suit on. (*Laughter*). So look, so I'm an East African, we don't do that. And I said, "Who on earth wears a cream suit to a business meeting?" But, you know, the guy, it's confidence, whatever it is, looked like he knew what he did. So we did, and in that sort of humble way Cellulant was born.

In almost a similar story, in a singular way, fast forward in 2011 and my Chairman and I were on a flight for a board meeting in Nigeria to meet Bolaji and some of our other teams there. And I was asleep. My Chairman came and tapped me, he woke me up, and said, "Ken, there's a gentleman here. Come and explain to him what we do." So I went across and there was a gentleman wearing a tie. And from his card, he was Nigerian. So Nigerians, cream suits, bow ties. He was wearing a bow tie. And I was standing, we were in economy class, and I was standing. And as we started talking, those of you in Africa know that we are not socialites that way.

So I went down on my knees and we start talking and these guys started to describe this problem of agriculture in Nigeria and the government was spending hundreds of millions of dollars every year attempting to get subsidies to small-scale farmers. Over the years, five to ten percent of it used to get lost and then farmers were getting poorer and poorer, and yet the government was spending more and more. And we chatted and I was explaining to him what we do. He kept asking me, so can payments technology do that? Can it do that? Can you do that? Does it do this? And after some time, I said, "Look, forget about a technology. Forget about all that stuff. Forget about the USSD and all these standards and whatever it is. Let's talk about what it is that you're trying to do. And he had a notebook. I said, "Can we sketch?"

So you would guess that I have a fetish for sketching. So we started to sketch, and it was very interesting and engaging conversation. I said, "So, why does the government buy seed fertilizer and intend to distribute it? We see that they cement, they cook, there's a scratch card in every corner of Nigeria and the government didn't get it there. And as we sketched this thing, what we did in that period, we basically redesigned the entire ecosystem on the back of an e-wallet that put the farmer at the centre of an ecosystem that would be opened up for private sector participation.

And as we did this, at the end of the thing, we kept asking, so how many farmers? It was estimated about 20 million farmers in Nigeria. What was their usage of fertilizer, etc.? We'd build these numbers and that sort of thing. And at the end of that discussion, what looked to me was a very powerful business case. If we could transform the lives of 20 million farmers, we could grow their productivity by almost three times over six to seven farming seasons, and we could add a couple of billions of dollars of GDP to Nigeria.

And so I looked at these numbers, and I asked this gentleman, I said, "Are these numbers real? Are they true?" And he looked at me and he said, "Yes." And so he asked me, "So Ken, can we do a pilot of 20,000 farmers?" And I looked at him and I said, "20,000 farmers? You told me there were 20 million farmers. So whose lives are we going to change with 20,000 farmers?" Then I said if there's a couple of hundreds of millions of dollars going into the subsidy program, 90% is getting lost, where is it going? It's going to people's pockets. I said, "Do you think those guys will sit around and watch you do a pilot for 20,000 farmers?"

I looked at him and I said, "Look, this is how this needs to go. We need to get to three million farmers first year, we need to get to 10 the second year, we need to get to 20. Otherwise, you don't even start." And I looked at him again and I said, "And if these numbers are true, God will

not forgive you and I if we do nothing about it.” So this gentleman looked at me a bit stunned. And he told me, “Interesting discussion, interesting conversation. I think you should meet the central bank governor. If he says no, I think you should meet the President.” Then I got stunned. I said, “Well, you, me, economy class, President. (*Laughter*). Doesn’t compute.”

To cut a long story short, I never did meet the President, Bolaji did eventually. And a couple of months later, he put us in front of a couple of ministers and we had a three hour, four-hour meeting of this concept. At the end of that presentation, one of the ministers looked at us and said, “Gentlemen, it’s going to November now. Rains come in February. Will all these nice things that you guys have talked about be on the ground? Because you know two things—we cannot be there in the rains, and when we turn the wheels of policy in to this direction, there’s no plan B.”

So Bolaji and I just glanced at each other, and we looked at the lady, and we said, “Madam, we don’t have a choice.” And then one of the directors from one of the ministries raised up his hand and said, “Excuse me, sir, excuse me, madam. They won’t be on the ground, we won’t have procured.” And the central bank governor at the time looked at him and said, “You, the next year when Nigerians are starving, is it you that’s going to explain to the President that 25 directors, four ministers, two governors sat in a room and debated due process? Go on and get your work done.”

And so I walked out of that room and I looked at Bolaji and I looked at my colleagues and just said, “Guys, if we mess this up, we are going to jail, then we’ll die, then we go to hell.” (*Laughter*). And so, I looked at my Chairman and I said, “Chairman, I’ve got one assignment for you. I can get the technology done. I’m a technology guy. But there’s only one guy in the world who I know can deliver this program, can put all these pieces together. That guy is Bolaji.”

Bolaji at that time was camping in Malawi working for, working for Plan. And at the beginning of when we started Cellulant, Bolaji and I had a pact that only one of us was going to be in the business day-to-day. So I told my Chairman, “I just need for you to do one thing for me. Go and convince Bolaji that it’s now time to break our silly truce. He needs to come to Nigeria and he needs to deliver this program.” And so Bolaji gracefully did. A couple of weeks later he assembled a team of 17 people from a couple of Cellulant operations. And we packed them in one apartment in Abuja: Bolaji, the CEO, the deputy, ladies, young guys, older guys, Malawians, Nigerians, packed them in one apartment. There was just no time to do fancy stuff. I don’t know how he survived in 17 years, but you’ll tell us, with 17 guys. Bolaji, tell us, what did you do? How was it sitting in one apartment in Abuja?

BOLAJI AKINBORO: Thank you very much, Ken. You know when you want to do such programs in Africa, you have to be very, very aggressive. And when a lot of people here did a Nigerian study, they wondered how was it possible? And we tell them there’s at a certain part of this story that many people do not know. One part of the story is that for nine months, 17 of us were literally living together and working together.

So if you look at me, maybe you might daresay you'd like to work with me. But I'm not sure you'd say you'd like to live with me (*Laughter*). So this is the story because a lot of times people talk about inclusion, but if you want to solve the problems of Africa and you want to do it quickly, it's got to be done on a large scale. So what I'll do is I'll walk you quickly through this story, the story of the e-wallet program in Nigeria, what it meant for inclusion, how lives were changed, what it meant for the future. So I'll start from the beginning which is the context, in what context were we starting out.

Ken already alluded to it, to the ambitions of the former Minister of Agriculture in Nigeria, now President of the African Development Bank. You see, many people don't really comprehend that Nigeria is like China in Africa. You know, almost 200 million people. The majority of the poor people in Africa, they're in Nigeria. So if you want to solve problems in Nigeria, you just got to solve the problems in a very, very big way. So the minister said to Ken, at that time, that we're going to go for 20 million farmers, we're going to try to change the lives of 20 million farmers. And later he changed his mind. He said, "Not even 20 million farmers. I'm talking about 20 million households."

Now that's a different dimension now entirely. So we sat in his room and we're imagining what 20 million people look like. I mean, even if you try to imagine what 20,000 people in a room looks like, you must have a very, very large imagination, not to talk of 20 million. Then he said, "What we are going to do is that, unlike before, when we were spending our budgets, buying farm inputs and distributing them, we're not going to do that. We're going to give money directly to the excluded, directly to farmers."

So you think about it. You're not talking about giving money to people, not in Kenya, not in South Africa, not in America, but in Nigeria. I mean, now this is really becoming really, really scary stuff. Then he said, "Not only that, there's going to be a household economic package. We know it to be that a typical household in the rural areas is roughly earning about \$750 dollars a year as income. We're going to double that income in a minimum of three years." So not only do you have this distribution challenge, you now also have this household income challenge. It's always all these things, it's going to be possible.

And now we looked at the numbers. The government was really saying, "Look, we're going to give you \$200 million to \$400 million to use technology to disburse to the excluded. Now that we know the situation, at that point, we didn't know. And at times, ignorance is bliss, and it was good we didn't know. Now we know that of the 14.5 million farmers that we had in what we call the National Farmer Database less than two million of them had a formal bank account.

The first experience of this guy with financial services is a mobile wallet. But at that time, we did not know, and it was good we did not know, because if we knew what we know now, maybe we'll just have done like some guys, just packed our bags and walked out of the room.

And what was our environment? Ken already alluded to it, that it was an entrenched cabal. People that were corrupt, they were determined that things were not going to work in Nigeria. They were there, there was even lots of disbelief because many people did not believe that

government was serious because for 52 years government has been promising people in the rural areas, government had been promising the excluded, that your life will become better, your life will become better, and their lives never became better. And every year, government would roll out these packages, spending billions to help the poor. They're spending billions. But when you go and visit the poor, the only thing you see that the poor are becoming poorer year in and year out, and the government is spending more and more and more every year. So where is the gap coming from? It's because there is leakage within the system. So it was a very difficult operating context.

Then, at the same time, government said—look, you know Nigeria, and if you know Nigeria, you know that Nigerians like to talk. Not only do we like to wear cream suits and bow ties, we also like to talk and argue. But you know Nigeria, you can't get anything done in this country except you use a participatory approach, because you've got to do stuff with the federal government, you've got to go to 37 state governments, you've got to go to 774 local governments, there are 95,000 villages. How on earth are you going to do participatory programming in this kind of complicated environment?

The question, the summary of this context, is that it was a mission impossible. So in a sense, while I, like Tom Cruise, we have to make a mission impossible now a mission possible. So what are the things that have to be done to make these things possible? Because we believe that what was done in Nigeria can be replicated in large scale across the entire African continent because the Nigerian story in this area is a story of, really, who am I empowering and on a really large scale?

We always say to ourselves, myself and Ken, that's between 2000 and 2010, the world witnessed what we call the Chinese miracle: the largest mass migration of people out of poverty in the world. We believe that in this decade, going into the next, you are now going to see the African miracle, the second largest migration of people out of poverty into a form of empowerment. And we're going to do that if we all work together, and inclusion is a key part of the strategy.

So what did we do? The first, it was KYC and the minister told us that, when she was speaking, because in Nigeria—I mean, I now need to use you as the guinea pig now—when I got to Kenya in 2001, we went into a building together, me and Ken, and when we entered the building, the lady said, "Give us your ID card so that we can know you enter the building and you can come out." And I told her "ID what? I am a Nigerian! I am who I say I am, and for today I am Bolaji," (*Laughter*). And she said, "No, no, no, in Kenya, you are who your ID says you are."

So you think about it: government wanted to reach 20 million people. Government had no clue who these people were. No clue. So the first step was really to build the KYC database. Who are we going to target and where are they? And this is where public, private, and development partner cooperations come into play. The government of Nigeria put in, under our control, 11,000 data bases. 11,000. They put this thing together and they put it up in at least six weeks. My job was to manage this entire process. So then you understand why we had to live together, because this was not a case of 8:00 to 5:00. You close and your system just shuts

down. So that was why we not only have to work together, we have to live together. That's why for Ken to stay around in Nigeria, you discover that we're very familiar with each other. Many people were doing this because we're family, housemates, we are the Kardashians. *(Laughter)*. So, this is a way of greeting us today, welcome to the Kardashians!

So we have to build the KYC database first. The second thing was the funding arrangements, because historically when government had this \$200-400 million they picked suppliers and vendors. Now, instead, they were going to put it behind the platform and disburse digitally via a mobile wallet to farmers. So you look at Ken, he's a Kenyan. You look at me, I'm a Nigerian. We're not even 50 years old. Would any government in its right mind give us \$200 million?

So the central bank governor just said, you know what, I'm looking at these guys. If I give them this money then my buddy gets on a plane to Monaco or Hawaii. So you know what? I'm going to keep this money in the central bank. Anytime they need it for digital disbursement purposes, their platform is integrated to mine, and we are monitoring them tight because these are young Africans. \$200 million? *(Whistles)*. If these guys disappear, then it's going to be a case of fraud. So we had to put in place the funding arrangements. How will we fund the public service into a structure that allows it to now reach the excluded? Because governments-to-people payments is a case of capital disbursement for inclusion. If you don't get that part right, some other part will not fall into place.

The other component was the lending program because this program was taking place in the context in which there was no private sector participation in distribution, especially for our inputs. The whole system had collapsed. So the question was that how do you now get impact results? So we had to work with governments to get our really [inaudible] to put in place the mechanisms to ensure that private sector, especially the supply chain, can get access to credit, because one part of the inclusion chain is the small businessman in a community. Can we find mechanism of getting credit to him? Can we get it to him in a way that works for him, in a way that allows him to comply with boring requirements without too much complications? You and I can bring collateral, but that guy in the village, even if he owns his land, he does not have any documents establishing his ownership of that.

At the same time, we have to build the technology and Ken has spoken about it. And Robert, when was speaking, spoke about the user experience. We have to get the user experience right because you can't do fancy stuff in some of these communities. If you try to give them an app, they don't have smartphones. In fact, some of the phones that you might, you'd be using a long time ago, that's what you find. Nokia 33K. Sony Erickson 10K. You know, really, really basic phones. So that's a complicated thing is user experience that allows people at the grassroots to use the technology and the platform.

And the way to build in opportunity, and we can boast that in the history of Nigeria, there are very few programs that are as documented as this program to the level to which it has been documented and the levels of audits. For example, in the first year alone, we had nine separate independent audits because nobody in Nigeria could believe that it was some young guys. I mean, take a look at both of us. They are controlling billions of Nigerian government funds and

they didn't steal the money! This must be a lie! So, from the presidency to our accountant general, everybody was doing audits because they thought "surely there must be a scheme inside this." I mean, you know, in Kenya and in Nigeria, in fact somebody said, in partnership between a Kikuyu and a Nigerian must be a dangerous partnership. (*Laughter*).

So all these things we had to do. It was all of our objective to bring life back to rural areas, to bring life back to the excluded. And what was the impact? I want to talk first about the inclusion impact. Now that we know, and we have a global view of the statistics because this is one of the largest databases on the African continent. We are adding data at the rate of close to 80 gig every three days because all kinds of data are coming into the platform every day. We don't have enough time to even analyze the data.

And this is the inclusion part. As at the beginning, only 800,000 farmers had access to a bank account that they are using, but two million of them had a bank account. So 1.2 million accounts were really inactive accounts. Fast forward three years later. Seven million farmers have used the mobile wallet consecutively in 2012 for farm inputs. You know, this is very, very impressive for Africa. Think about it. This was taking place in 95,000 villages, including where there were bombings, including where terrorists were running around, because some people just couldn't leave their communities, they had to stay there. And you cannot neglect them because there are physical dangers. We have to bring services to them there because we worked with the government that said, I don't care, I can get you to deliver services. If you are going to die in the duty, all well and good, I'll send a cut to your family to say well done, thou good and faithful Nigerian servant.

So the inclusion agenda is very interesting. So in Nigeria right now we can boast that there are seven million farmers who have used the mobile wallet twice, and now thrice, three consecutive farming seasons. If we include everybody that has used the platform just once, it's about 9 to 9.5 million. This accounts for income. The income of the farmer, the household income moved from \$750 to \$1,100 in this three year period.

In terms of the macro economy, Nigeria was importing, at the time we commenced this program, close to \$10-12 billion worth of food every year, year in and year out. By 2012, that bill crashed to \$4 billion. And to show you the power of this program, because of elections in 2015, there had been delays in kicking off the program. Nigeria's food import bill has started rising simply because the massive food production of many years now has been consumed. There are delays in kicking off this program because with a break of like four or five months due to elections, a new government has come in, we had to settle, and that delayed us, the food import bill this year has already climbed by \$2 billion simply because rural people are not able now to get the input financing and the food they need to grow more.

And then in terms of food supply, the government set its target that in four years we would increase food supply in Nigeria by 21 million metric tons. In two years, the government went and exceeded that target. The Nigerian farmers grew 52 million metric tons of food. This is really, really a significant achievement. If we did not bring these people into the disbursement system, that would not be possible. A little mission about making poor visible. The question is

what do we do with the invisible? So this work that we did in Nigeria, a lot does not have a framework for Africa regarding making people visible, visible to insurance companies, visible to fast moving consumer groups, visible to development partners, visible to everybody.

And then I'll talk quickly, I'll run quickly, through the challenges just so that you get a perspective. The challenges that we faced with this program are really two, or really one is ... actually, what are the major challenges? It's not technology. It's people. It's people, behaviour. Because when government said we're going to change the way we do business, Nigeria did not believe, and development partners in Nigeria were just wondering, I mean, this is just rubbish. You mean, you want to change the behaviour of a large country like this? Start a small pilot. In fact, I remember when [inaudible] who said, at the beginning, the Honourable Minister, who is now President of the African Development Bank, I thought you were mad, but now I'm a believer. Because at the beginning, you take a look at where I sit. I'm running a program in this country for ten years. My program is only covering three states. And then you come, you've never worked in Nigeria for many years, and you say you're going to do this across the entire country. You're going to do it everywhere. You sit where I sit. Do you expect me to take you serious? I'm not going to take you serious. So it took time to change behavior, and you know what it takes to change behavior.

The second major challenge we are facing now is what we'll call the transition, and we can boast now guys. In the history of Nigeria, to start a program in one government and successfully transition it into another government is literally impossible. This is the first time that a program from one government and an opposition government was successfully moved into a new government, and it's happened because, for once, government at the national level can see impact. Impact that is visible, impact that is measurable, impact that can't be challenged. And that will always start with international partners who are available for audits any time.

So what are the next steps, where are we going? Beyond financial inclusion, we are talking about the economic inclusion now, because the fundamental question is: are we solving the issues of poverty once and for all. So this platform and this technology, now we've taken it to the next level. It's now a digital marketplace where the excluded can get access to all forms of services. We just finished a pilot, for some countries it would be a large pilot, for Nigeria it's a very small pilot, with cassava farmers. And what did these farmers do? These farmers were able to access about \$6 million worth of loans; they were able to access about \$4 million of government grants; they were able to do it all digitally; they were able to buy cassava stems, to buy fertilizer, to buy agro chemicals. They were able to connect themselves to an out-grower. That is somebody that buys their farm inputs from them. And in the next couple of months now, when they start harvesting, they'll start getting [inaudible] which is like coupons that are redeemable in microfinance bank for cash. So we are making it a digital marketplace that is an interim marketplace, and we are now structuring the network for growth because we daresay that in complicated contexts like Nigeria, we are the only guys that know how things are going to work because we describe a matter like Nigeria as organized chaos. That it's chaos. But there's order inside that chaos. There is a logic to the chaos.

So maybe you've been to Nigeria, and you wonder at what kind of country is this. And what I'll tell you is that there is order in that madness. Lots of order. So this is what we are doing. Right now, we've got the agricultural network components in place. Right now, we started plugging the microfinance bank and microfinance institutions into the platform, and the reason is that we made an observation that the closest person to the excluded is really a savings group, and those savings groups, when you begin to empower them with digital technology, you begin to change the dynamics of life in this area, to begin to plug in that aspect. And then we now have begun to plug in fast moving consumer goods into the network because in every community there's somebody that's selling a bar of soap. That guy selling a bar of soap can be a financial inclusion agent. That guy can be like a bank to that person. That guy can bring services to that person. So we've begun to scale the network.

So what's my conclusion? In the next couple of years, when you hear that we're the largest, I won't say bank, digital service implements company on the African continent, don't be surprised. That's the game we're playing. Thank you. (*Applause*).

KEN NJOROGUE: So one parting short. Put this in context: at the time when Cellulant started this program, we were a \$4 million business. By the time the government eventually got around to contracting us, we had spent about \$600,000. Very reckless thing to do. Don't try it at home. But when I look at this room, I see people who control billions of dollars in balance sheets, hundreds of millions of dollars in budgets going into digital inclusion. When I listen to this story, and every time I listen to it, it defines to me what the new normal is.

When I look at this setting, I see a similar setting that I see lots of coffee shops, lots of notebooks, lots of serviettes, lots of places to sketch. And I hope that in these three days that we are here, that we spend some time to sketch some ideas. And here's our next naïve idea. We think that it takes, when I look at the economics of the program in Nigeria, it took us about one dollar to create this transformation per farmer. And when we look at this model of using financial services and payments to basically transform agriculture, we think those economics will translate into power, they will translate into water, they will translate into education, they will translate into health. So the hypothesis that I want you guys to do over the next few days is to say, look, we think that it possibly costs one dollar to create that sort of magnitude of transformation for every one of those problems. And I think God will not forgive you and I if we do nothing about it. Thank you very much. (*Applause*).