

# Kredit

Tinder but for credit



# Marketplace for cheaper loans.

## OUR SOLUTION ENABLES:

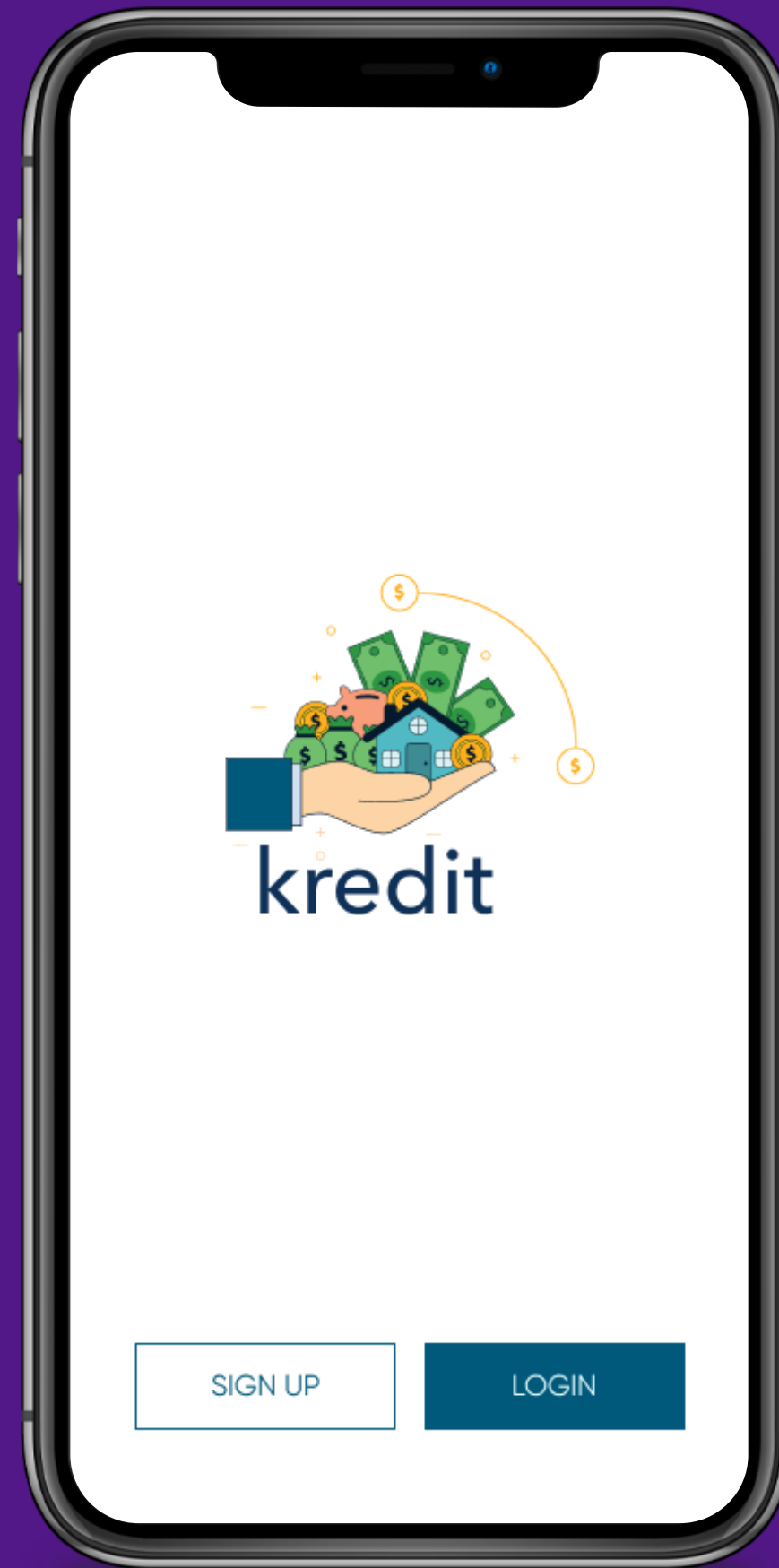
- Different loan options with competitive rates .
- Alternative sources of credit history and aggregation of more data points for accurate credit scoring
- Real-time credit risk analysis and access to users' comprehensive financial information.



SIGN UP

LOGIN

N617  
billion in  
loans  
needed



**Problem**-High Interest rates on micro-loans 5% - 40% monthly.  
Low Supply of micro-loans, hence low competition

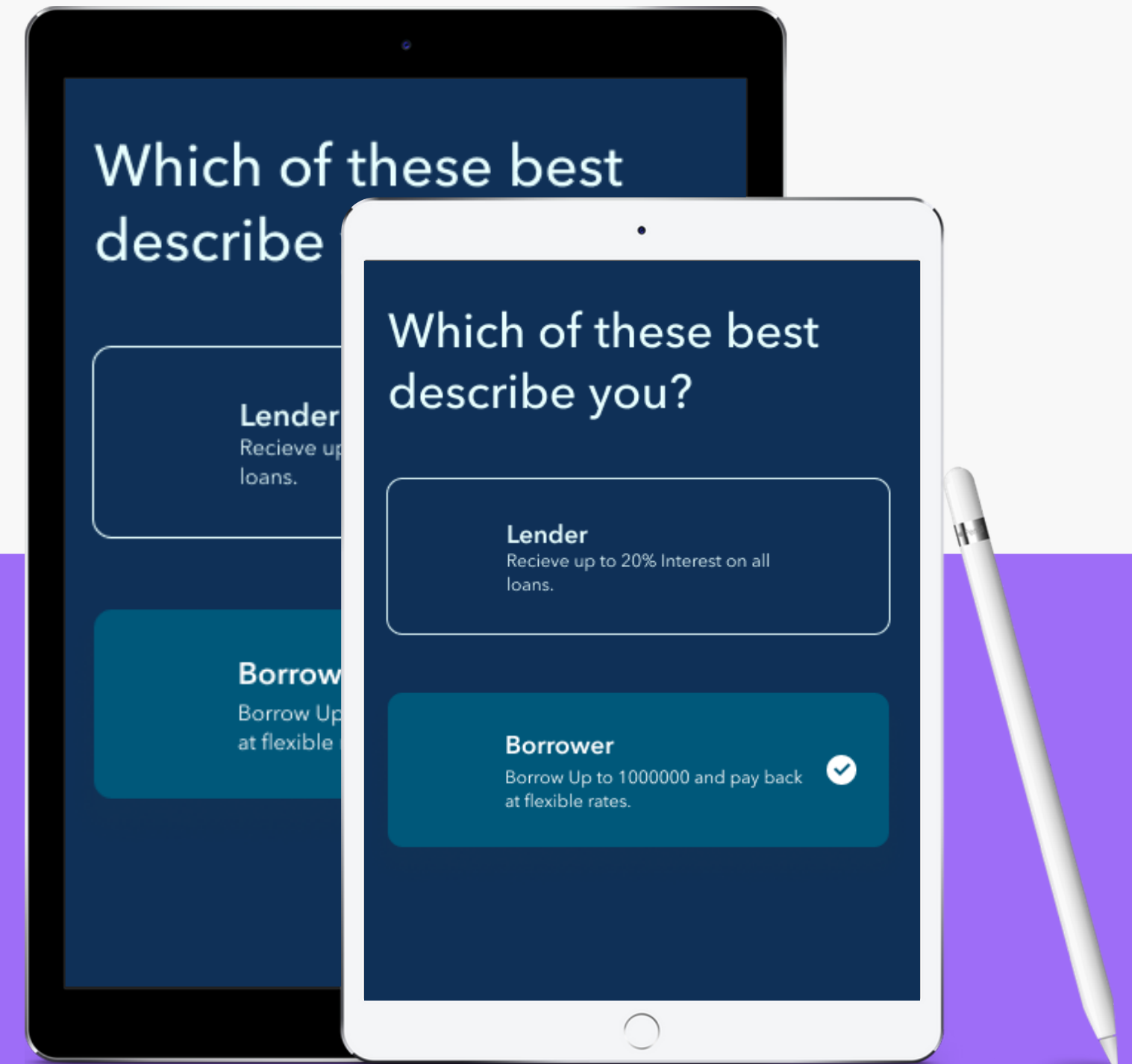
**Solution**-One platform for requesting loans to increase competition Based on a more holistic credit scor

**Problem**-High Loan Default rate. High Loan Delinquency rate

**Solution**-Alternative sources of credit history. Aggregation of more data points for accurate credit scoring

# WHO IS KREDIT FOR?

For MSMEs and individuals looking for private loans  
and individuals who have funds and are looking to  
grow their money.



# HOW IT WORKS

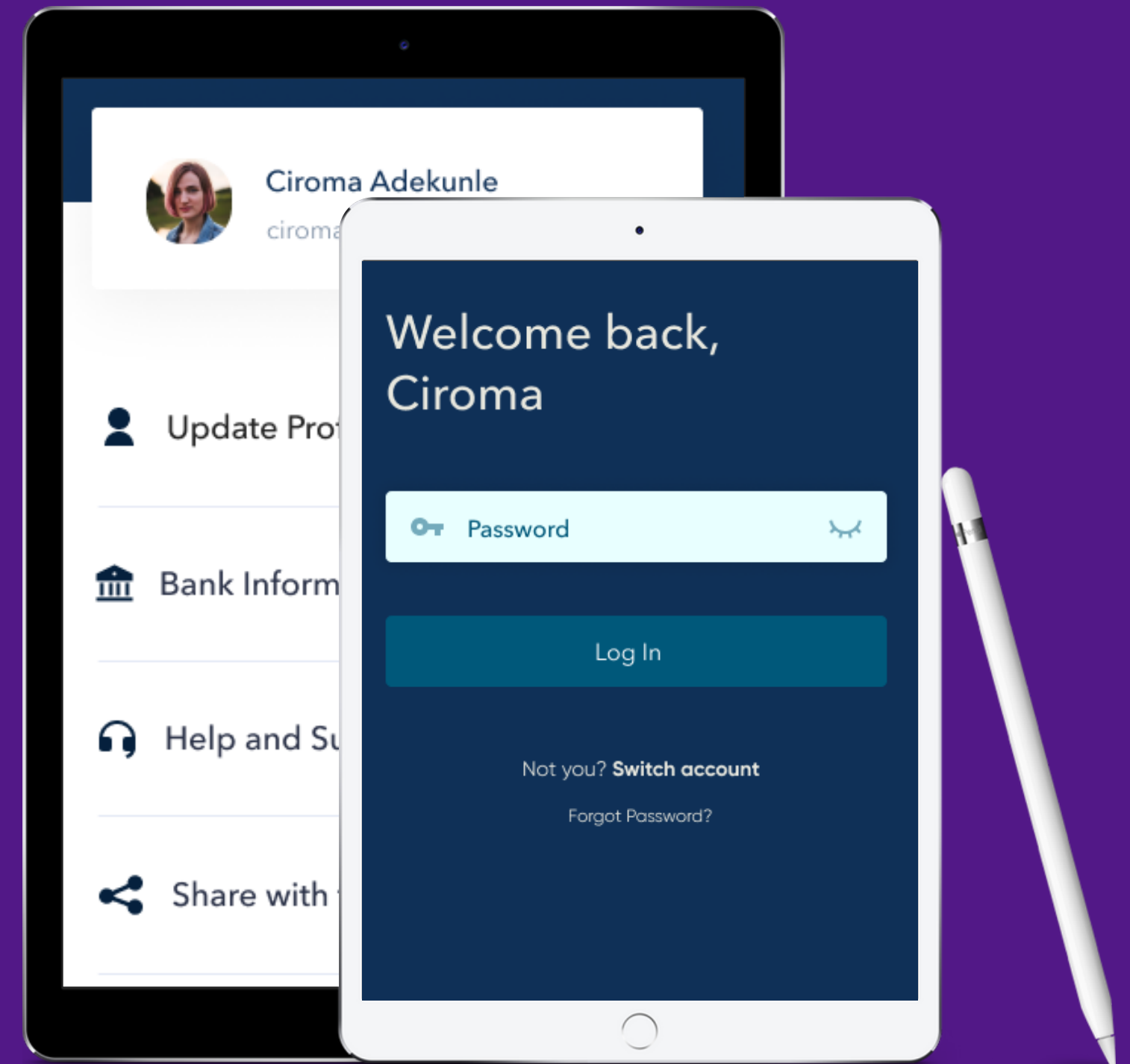
Potential lenders sign up and indicate the kind of loans they'll like to fund

Potential borrowers sign up and indicate the kind of loans they'll like to request.

Lender gets notifications that a potential borrower is interested in taking a loan

Lender reviews the borrowers credit score and terms and accepts or declines request

Borrower gets notification that their loan request has been approved.



Mobile App

Android & IOS

Web App

USSD

&

Call Centres



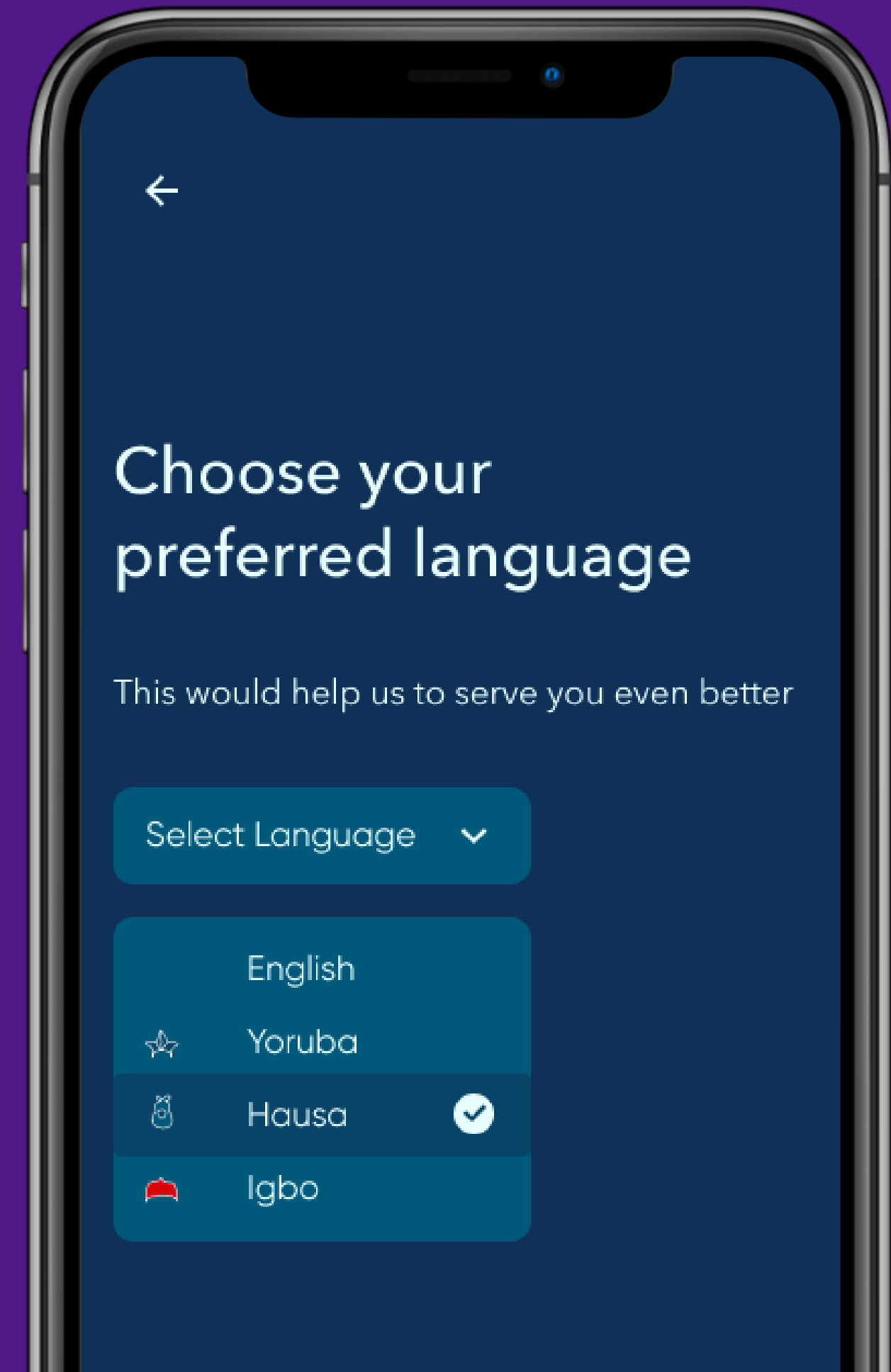
# Kredit's Quick Features

Take a quick look at the features we offer through our mobile app

# LANGUAGE OPTION

You can use the app in a language of  
your choice

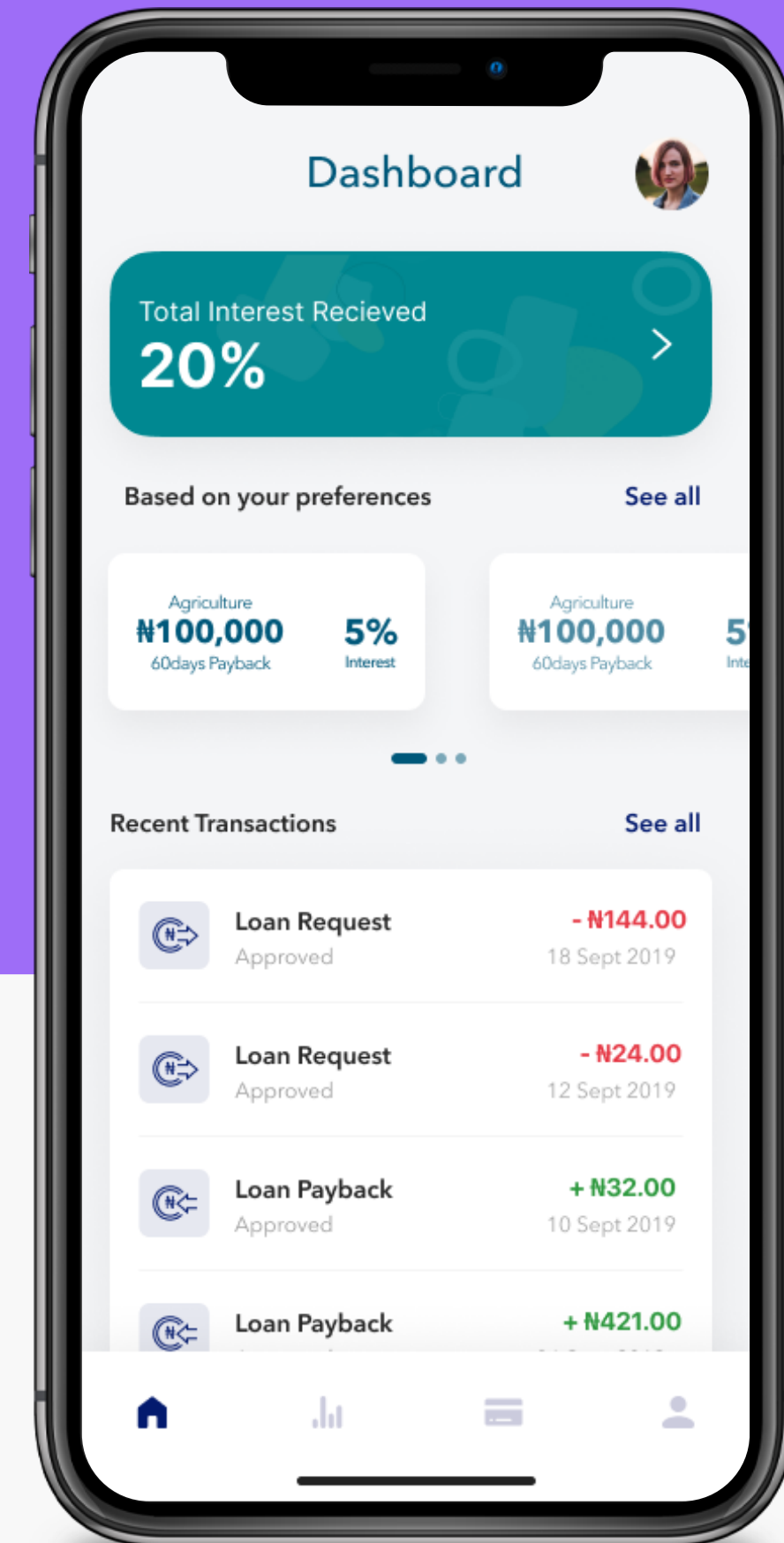
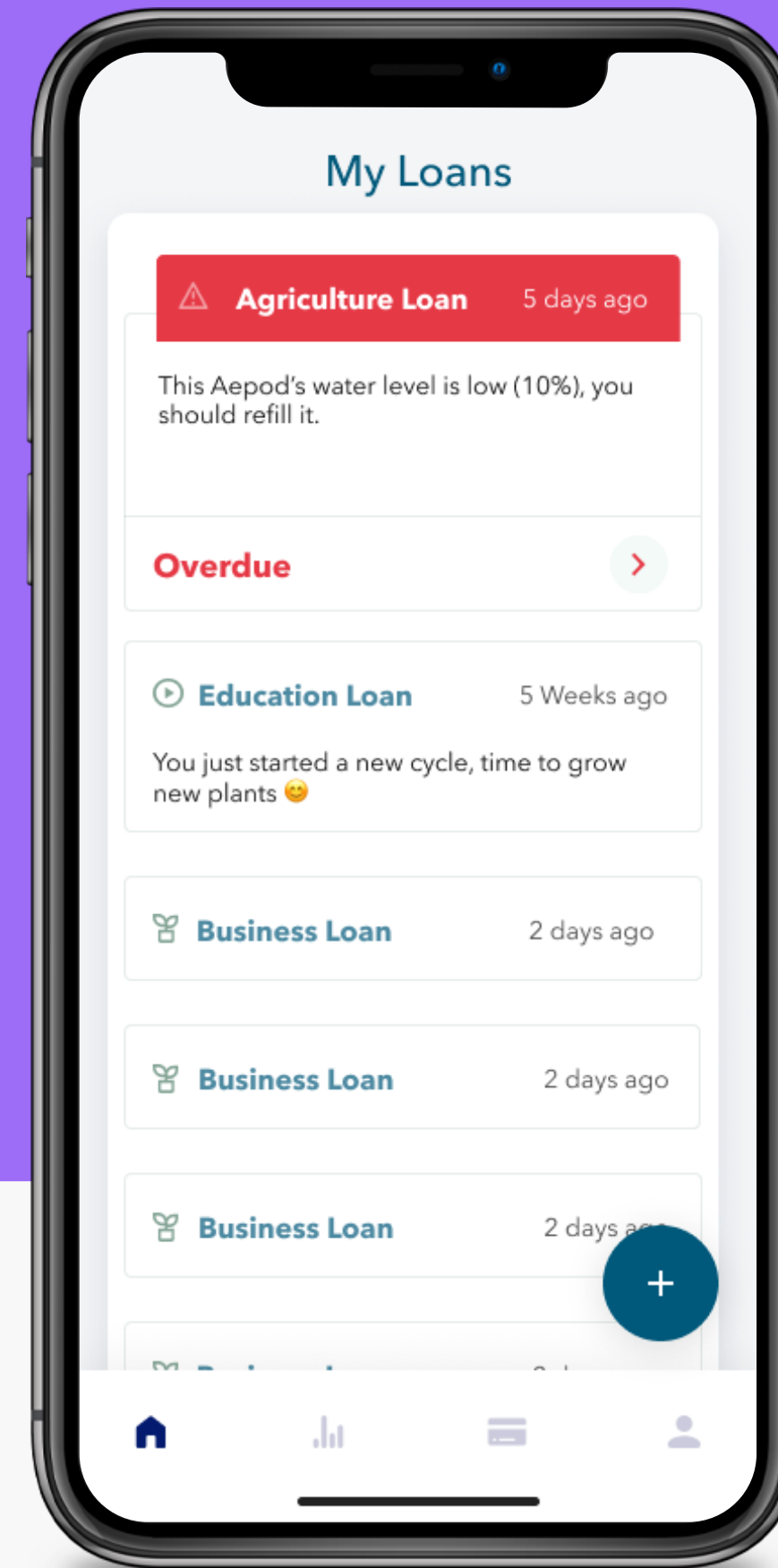
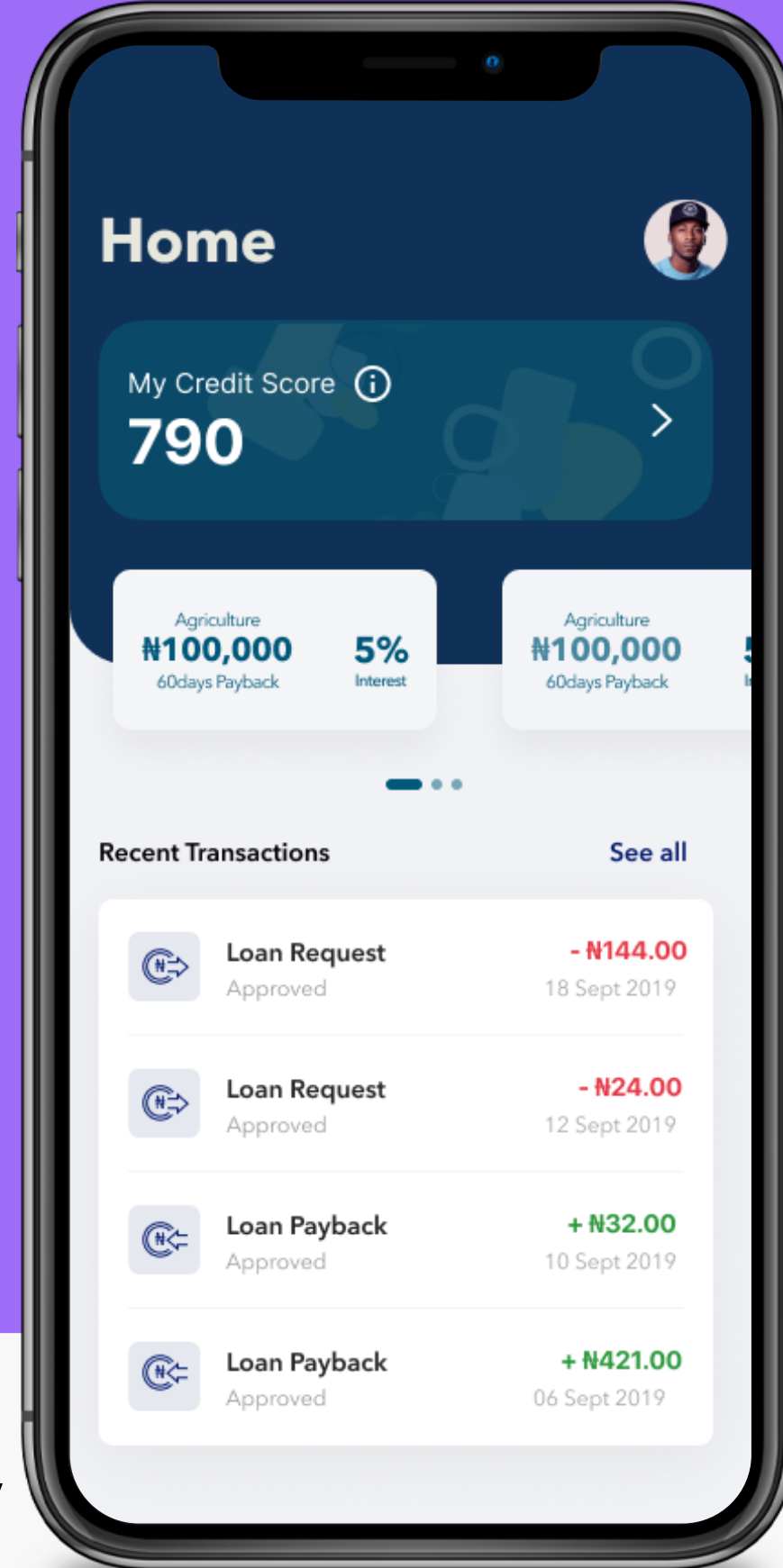
Current available options is English

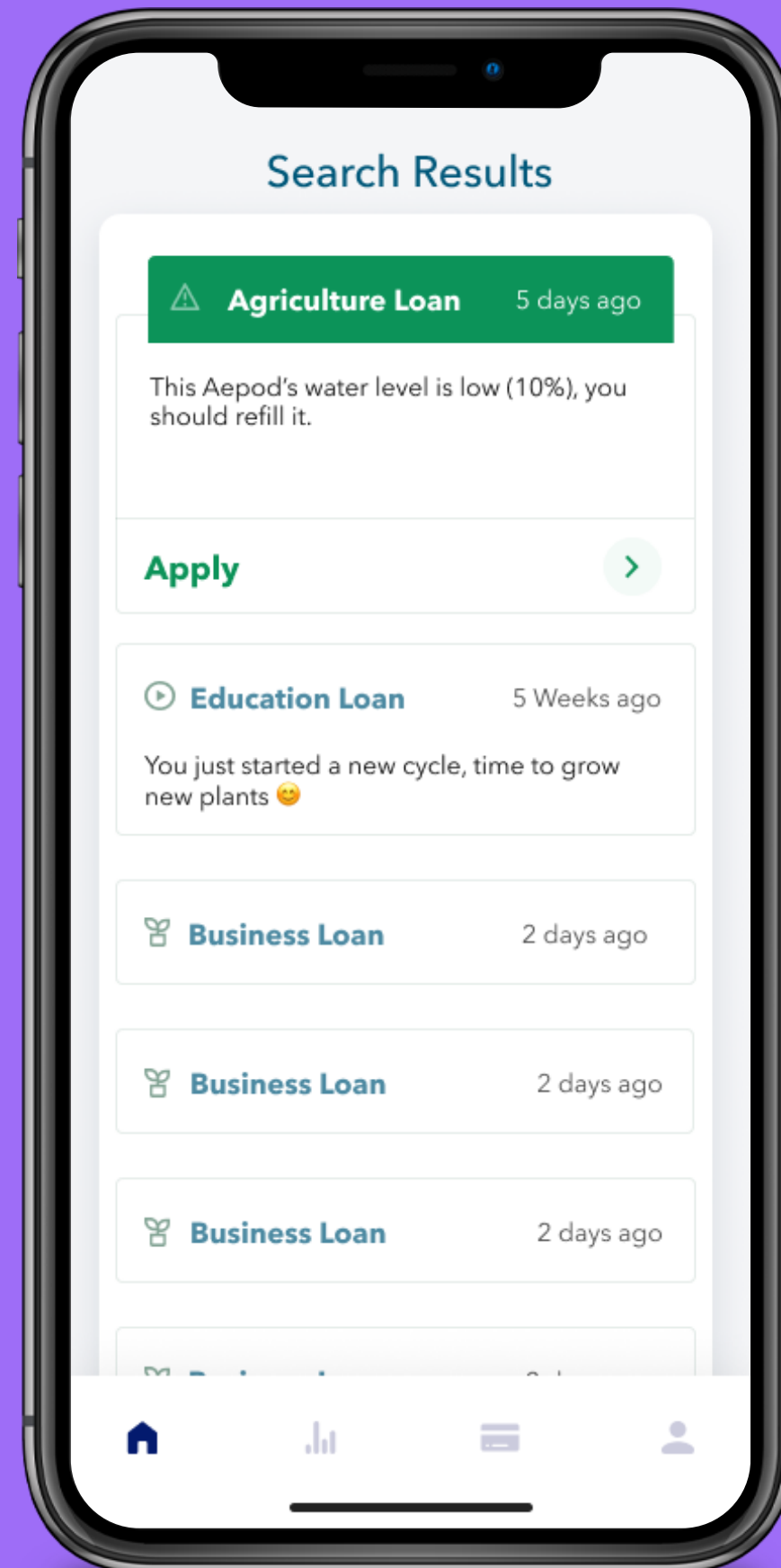
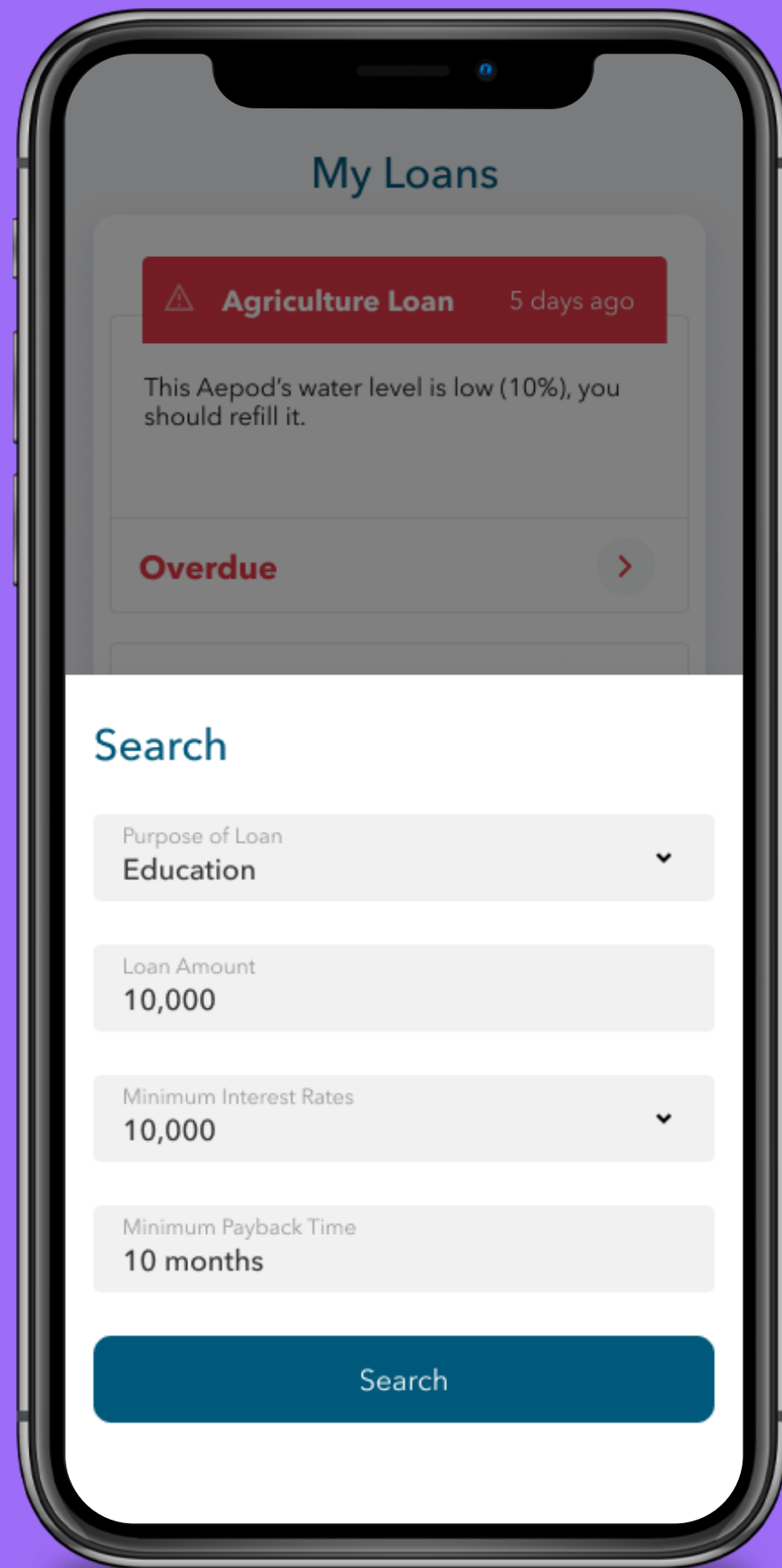




# TRACK YOUR CURRENT LOANS AND INVESTMENTS

Home page lets you know  
due dates and current  
investments

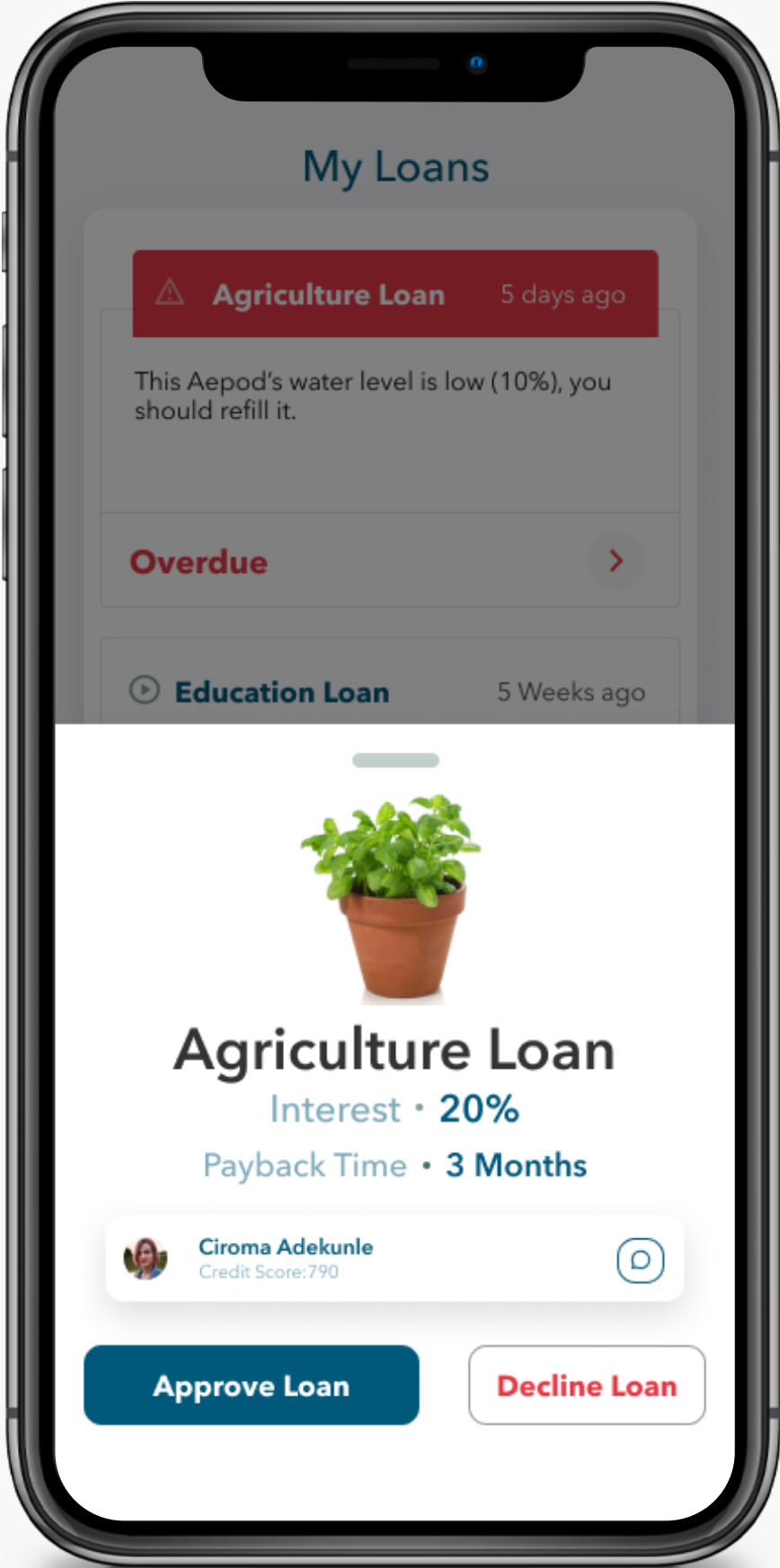
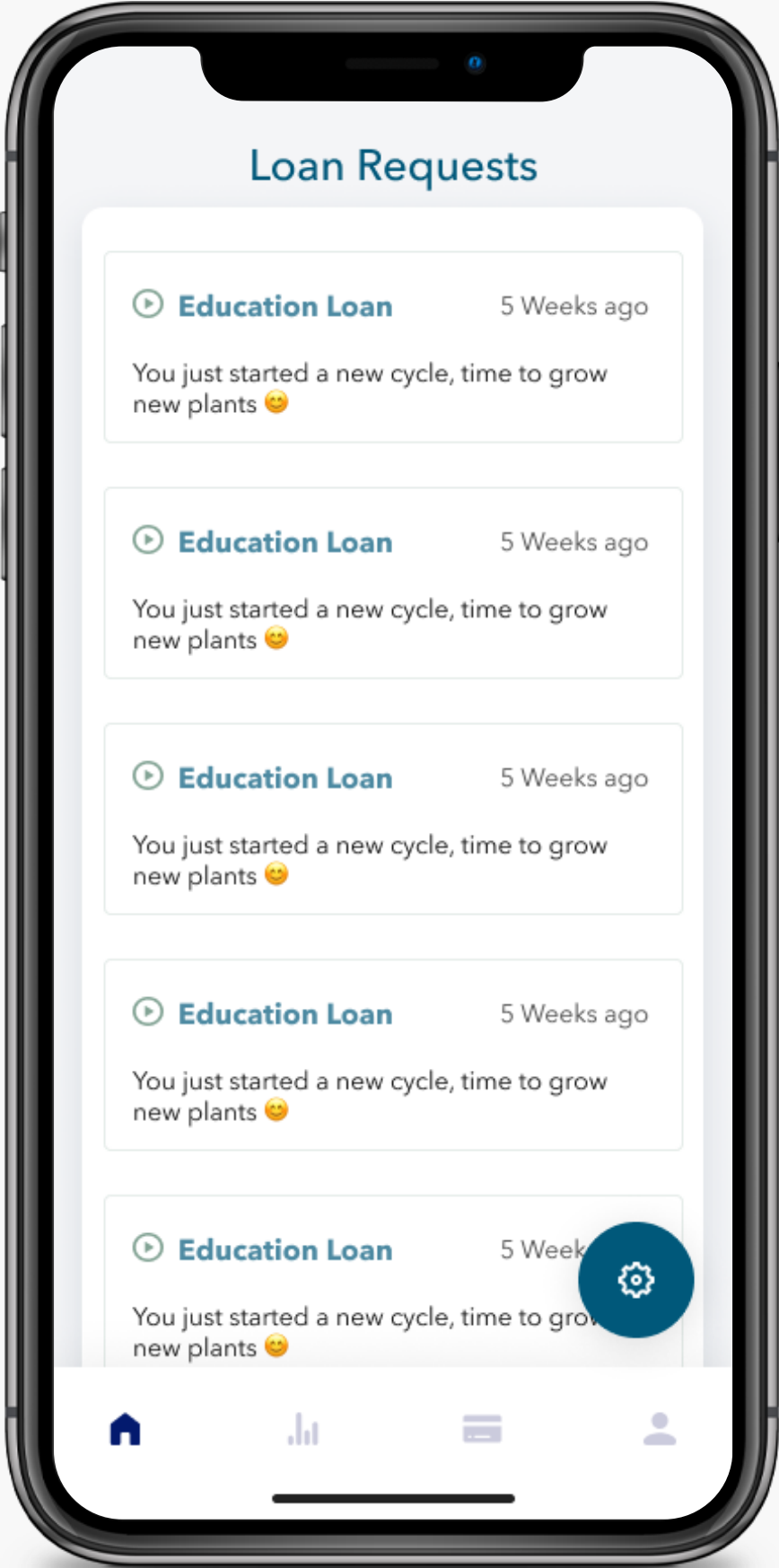
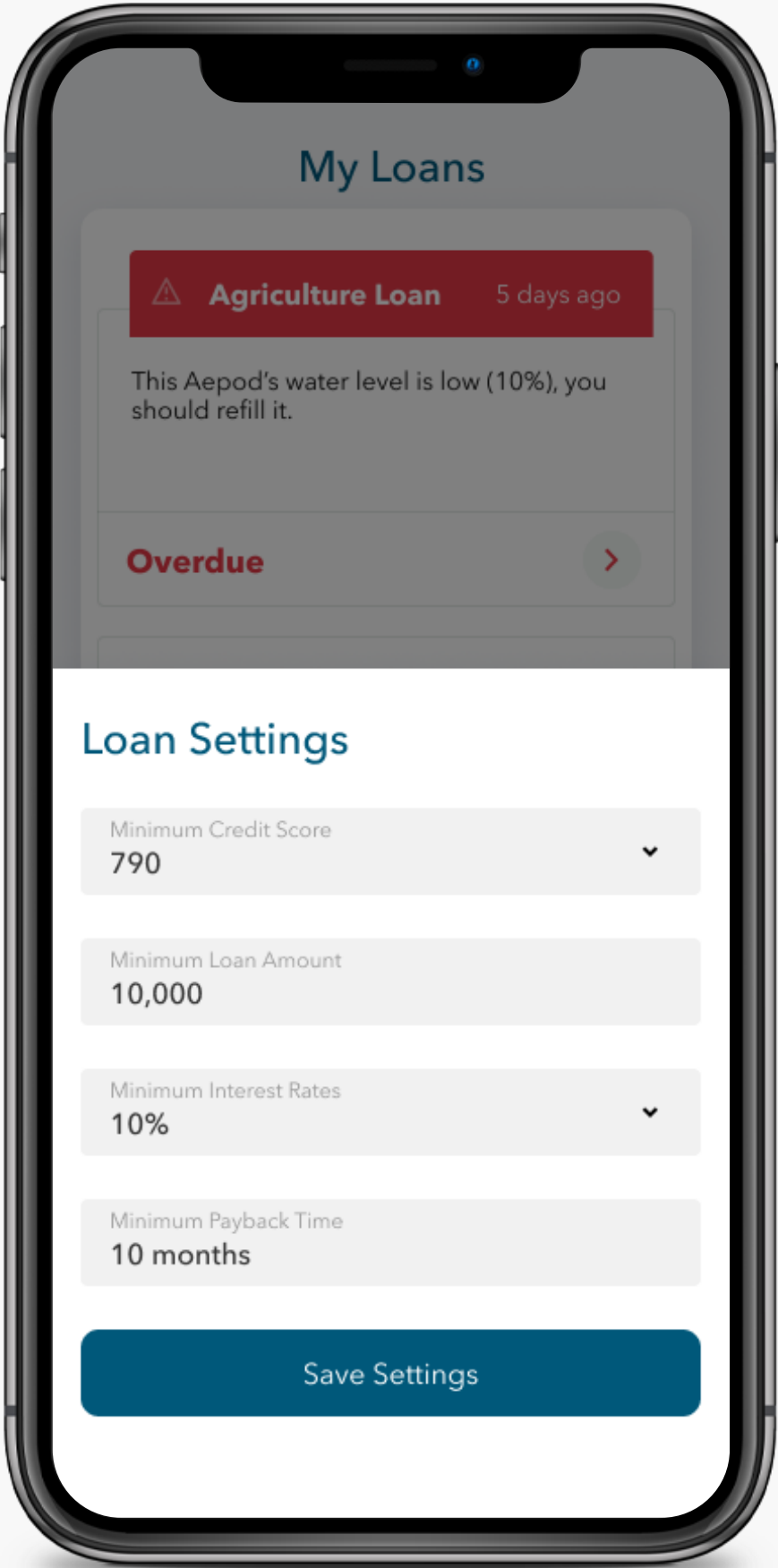




Search and apply  
for loans based on  
your interest and  
purpose.

DECIDE THE LOANS YOU WANT TO INVEST IN

Decide the kind of loans you want to invest in, see the available requests and approve or decline based on their credit score



Credit Score Test

Personal Information

State of Origin

--Select One--

Date of Birth

Month

Day

Year

Phone Number

+234(81-6614-3412)

Marital Status

--Select One--

Location

Location

Financial Information

Type of Business

--Select One--

No. of dependants

No. of dependants

Do you Pay Bills?

--Select One--

No. of Credit Loans Taken?

--Select One--

How Frequently do you Recharge?

←

7/7

7 →

I rarely live up to my own standards.

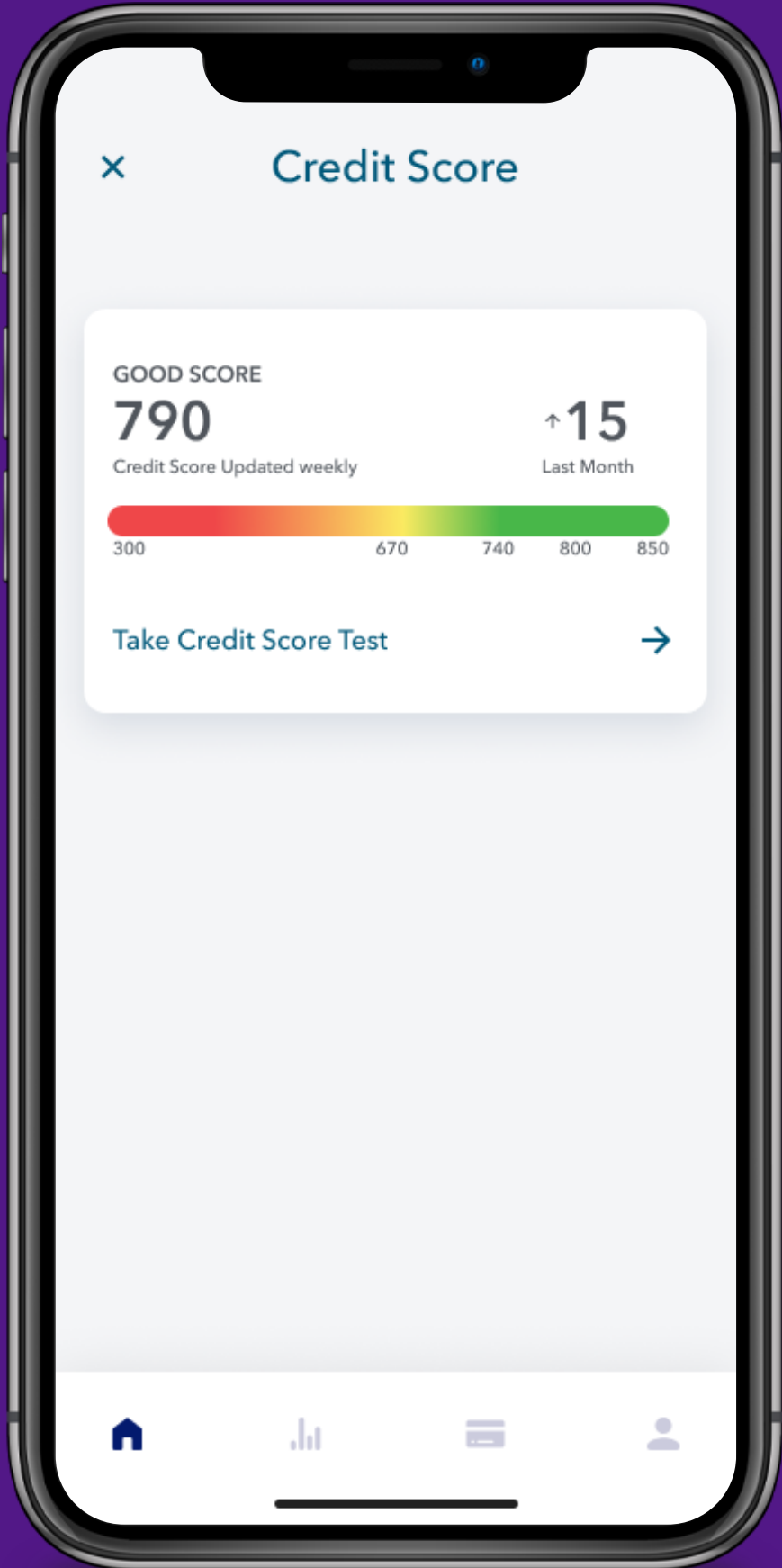
Y

Yes

N

No

Calculate Credit Score

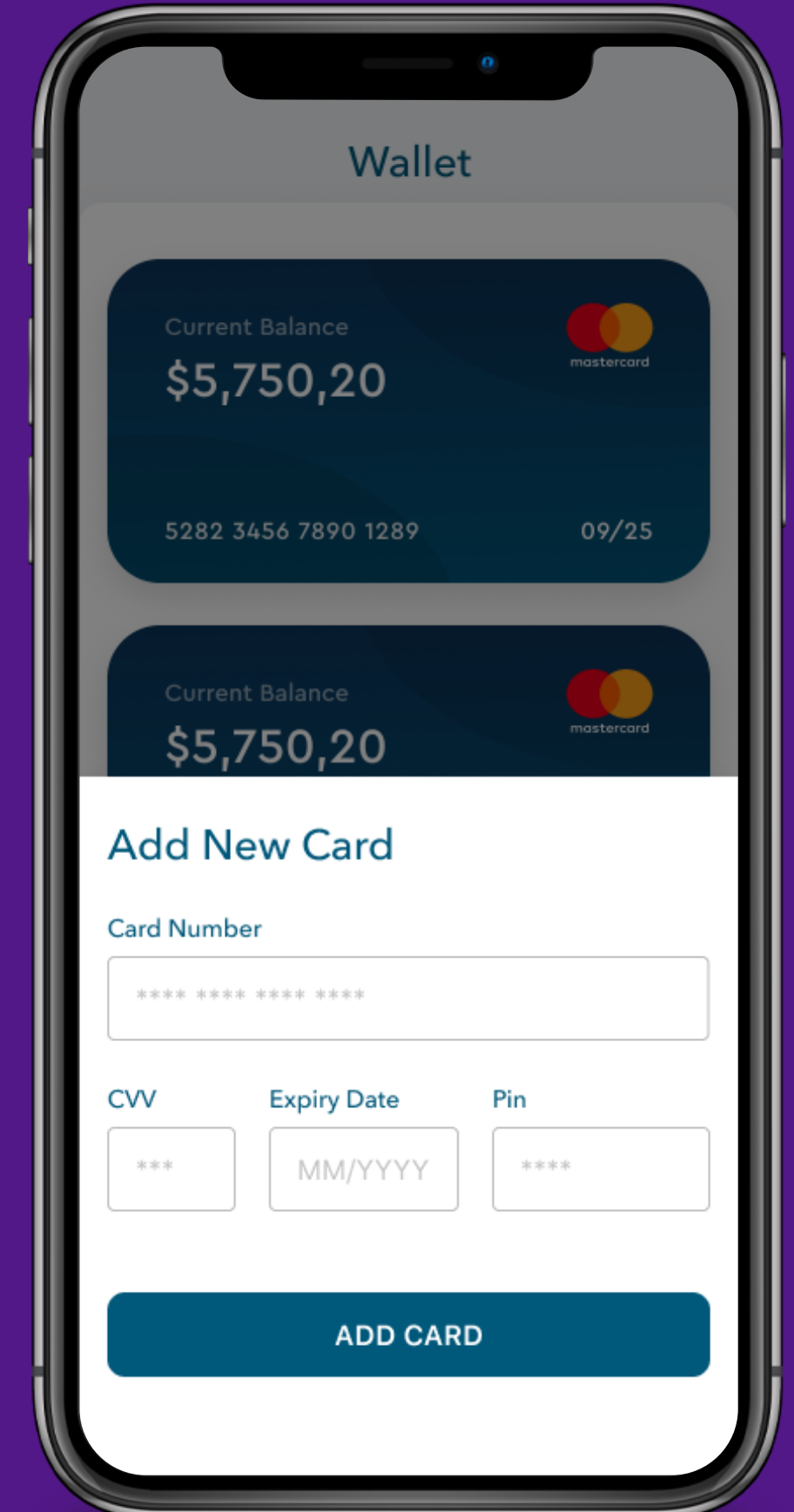
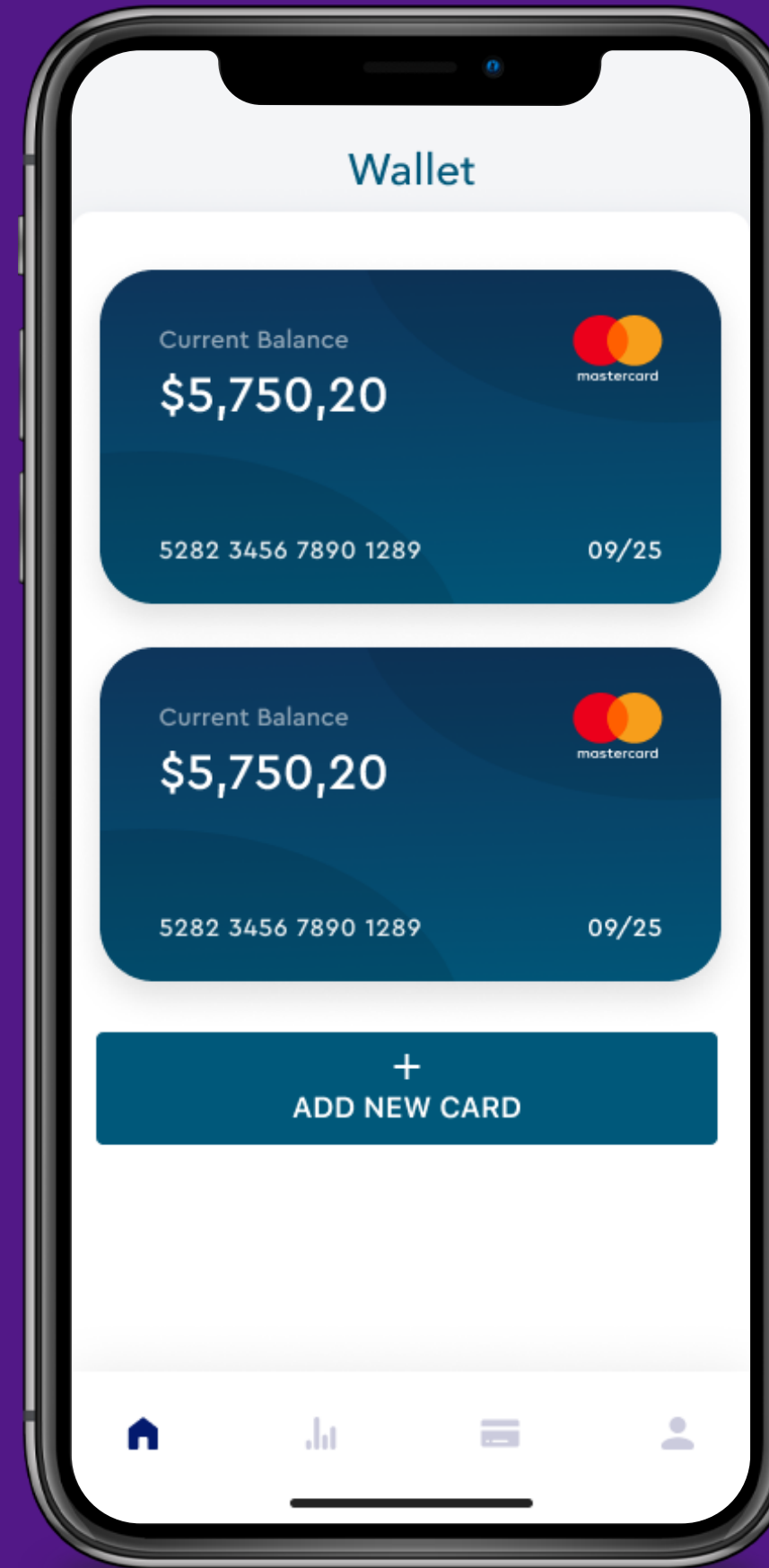


# CREDIT SCORING

Answer questions which serve as data sources and take a psychometric test to score credit points and get a credit score generated through a predictive algorithm

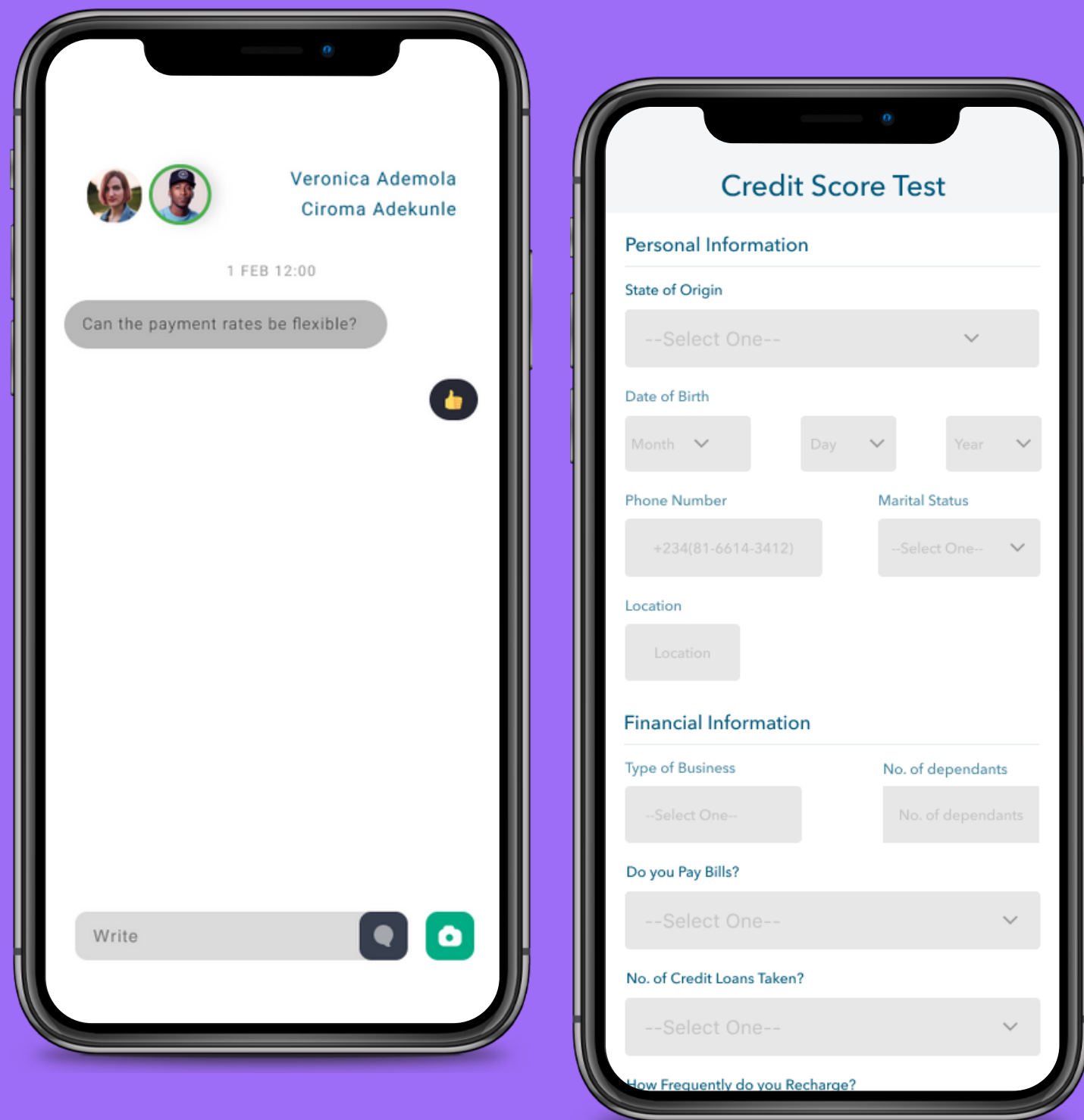
# WALLET

Pay loans and lend from your e-wallet





# UPCOMING FEATURES



Chat and discuss with potential borrowers to determine if you want to lend funds

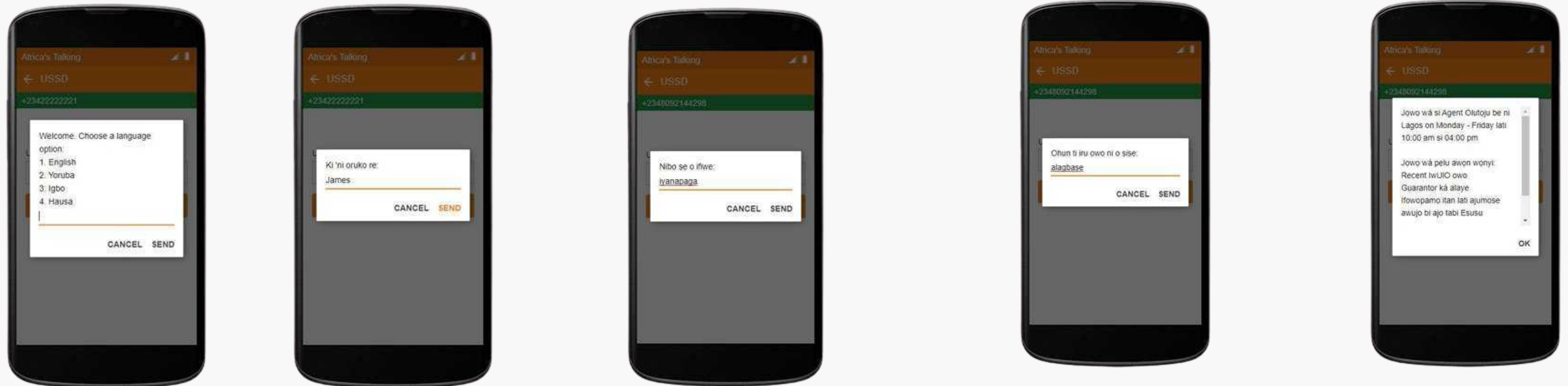
Upload recent utility bills to be scanned for credit scoring

Crowdfunding or ability take multiple loans in the absence of a loan that suits your request

Explore the app in other languages

# USSD API

We designed an API using Africa's talkingthat allows USSD to work on mobile apps to help connect the unbanked with agent bankers





kredit

Thank you!