EMERALD

FINANCE

EMERALD FINANCE PITCH DECK

NANO LOAN FACILITY APPLICATION
BY EMERALD FINANCE LIMITED

START

WHO ARE WE?

Emerald Finance is a **microfinance institution** regulated by the **Bank of Zambia**.

WHAT DO WE DO?

We provide financial products through our partners MTN and Airtel, giving **mobile money customers** the ability to access micro loans facilities through their Mobile Money wallets. We provide loans to all applicants that pass our threshold.

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CONSUMER LOAN FACILITY APPLICATION BY EMERALD FINANCE LIMITED

THE PROBLEM

Access to credit in Zambia or Southern Africa continues to be a challenge. So, why is this the case? The reason why people are **unable to access credit** is because financial inclusion is low in the region and therefore the customers within the unbanked segment of the market are not attractive to banks due to their high risk profile and their inability to predict who these customers are.

ka' starta | BUSINESS STORY

CONSUMER LOAN FACILITY APPLICATION BY EMERALD FINANCE LIMITED

SERVICE:

- Ka'starta Loan was launched from July, 2021
- Loan Amount between 50 ZMW and 1500 ZMW
- Instant Approval
- With No paper work Easy access from MTN Kongola And Airtel Nasova loan Service

USERS

- MTN And Airtel Consumer
- Enterprise Employees Soon
- MTN Agent This year

EMERALD FINANCE

FUNDS OWNER

airtel MTN

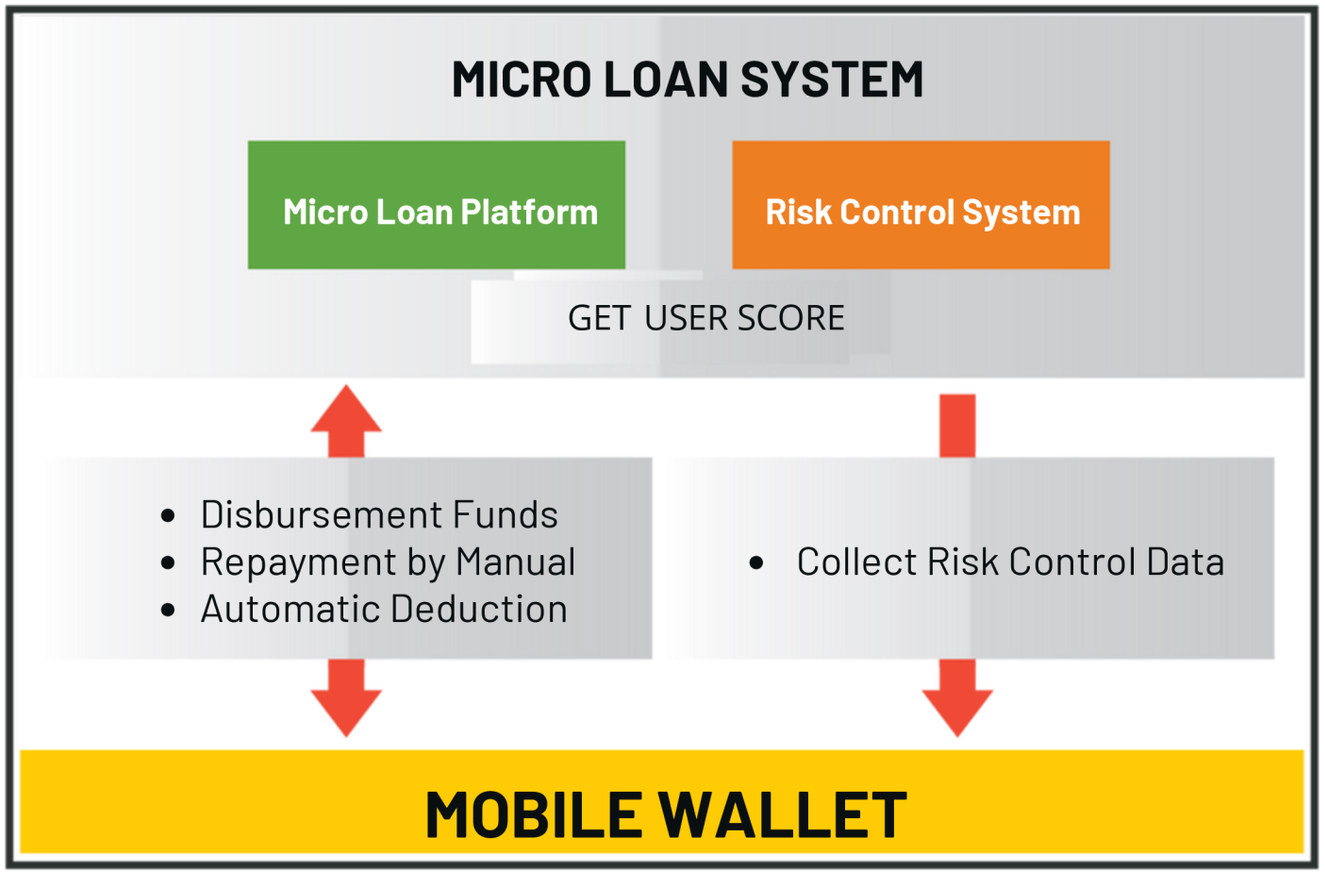
CHANNEL + WALLET

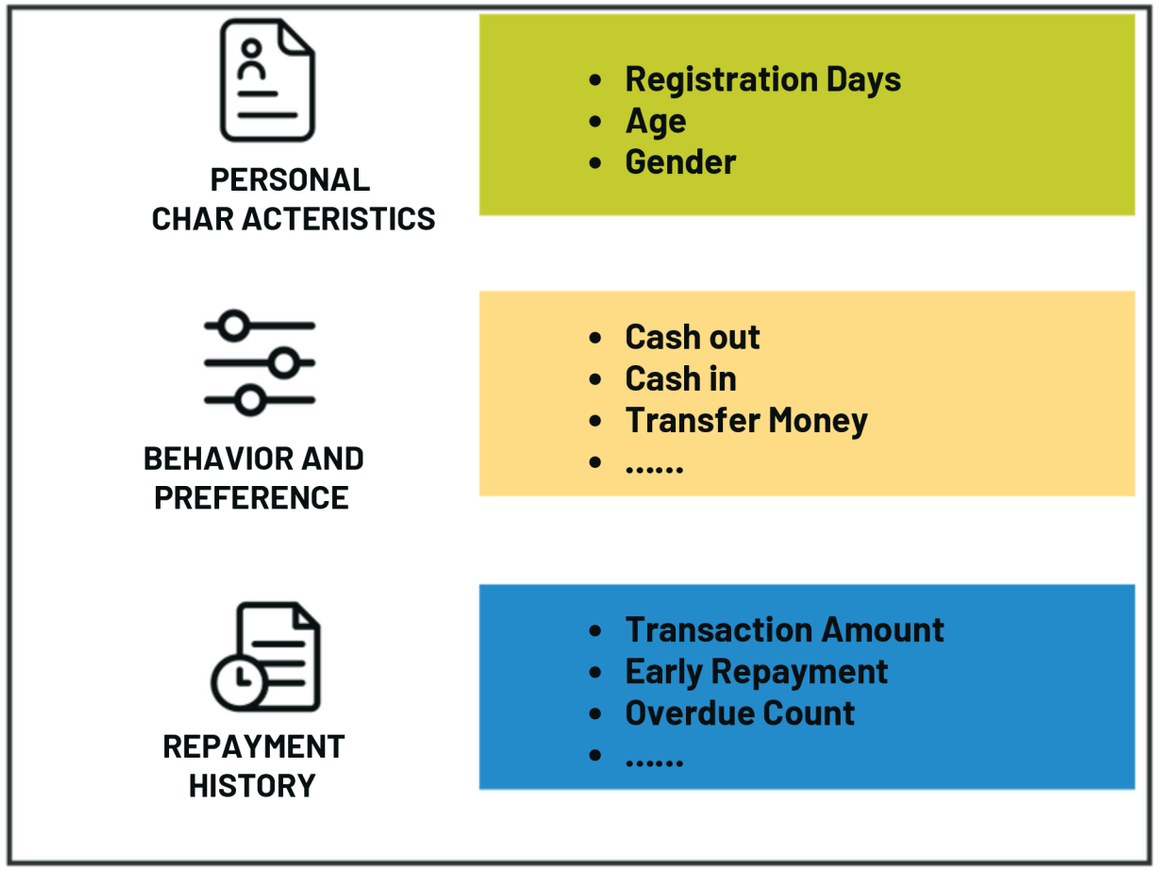
ezra

FINTECH PROVIDER

RISK CONTROL

- Micro Loan system includes 2 modules: Micro Loan Platform and Risk Control system;
- Risk Control Data includes 4 dimensions: **Personal Characteristics, Fulfilment Capacity, Behavior and Preference and Repayment History;**
- MNO provides risk control data via **SFTP ;**





OUR SERVICES

- Consumer Loans
- Agent Loans
- Merchant Loan
- Overdraft Facility
- Saving & Investment

OUR TIMELINE

01

July 2021 – Prelaunch
Ka'starta on MTN

PRELAUNCH

July 2021

Nov 2021

02

November 2021 – Launch
of version 1 Ka'starta

LAUNCH

03

August 2024 –
Launch version 1 -
Airtel

LAUNCH

Aug 2024

OUR PARTNERS

airtel money

ezra

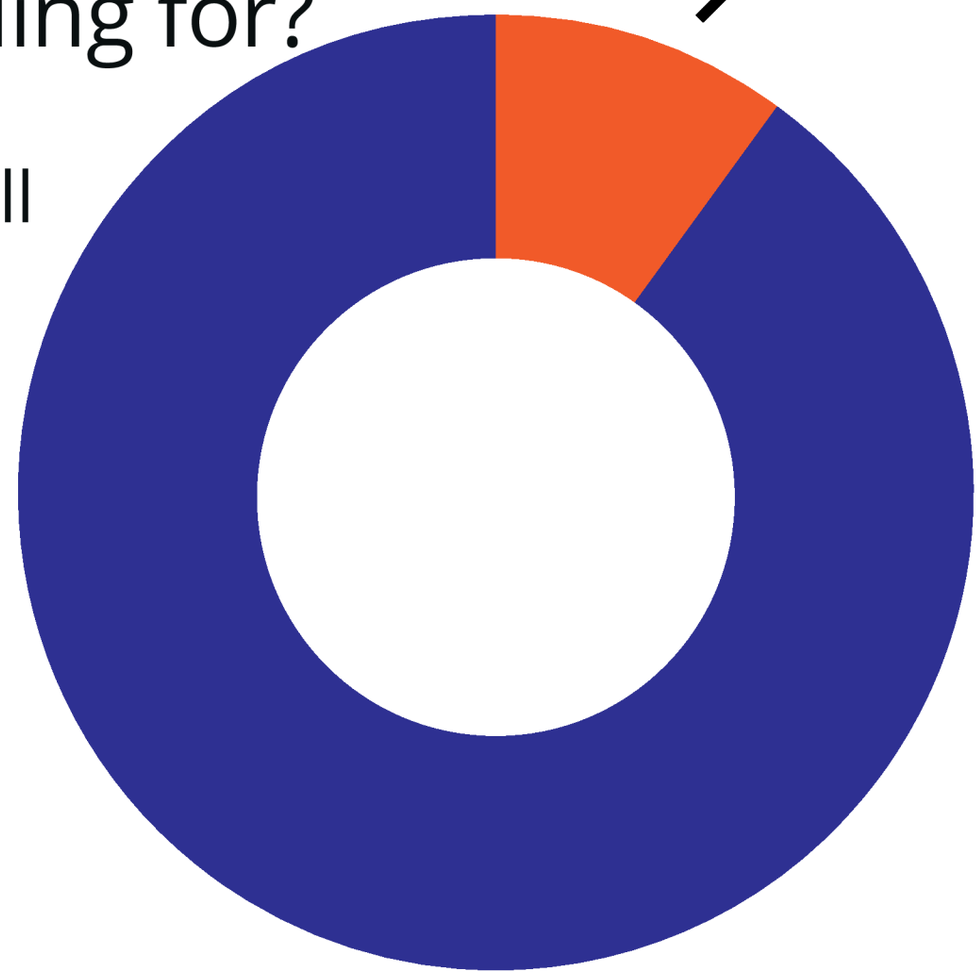
MTN

FUNDS

What is the funding for?

Most of the Funds will be to fund the Loan Book

The OPEX amount will be used for development of our new financial products



TRANSACTION AND PROJECTION

From start up to scale up: Emerald has proven product market fit and is scaling; the only constraint is capital

2022	2023	2024
Users **300K**	Users **500K**	Users **500K**
Revenue **USD 500K**	Revenue **USD 1.1M**	Revenue **USD 1.4M**

EMERALD

FINANCE

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THANK YOU