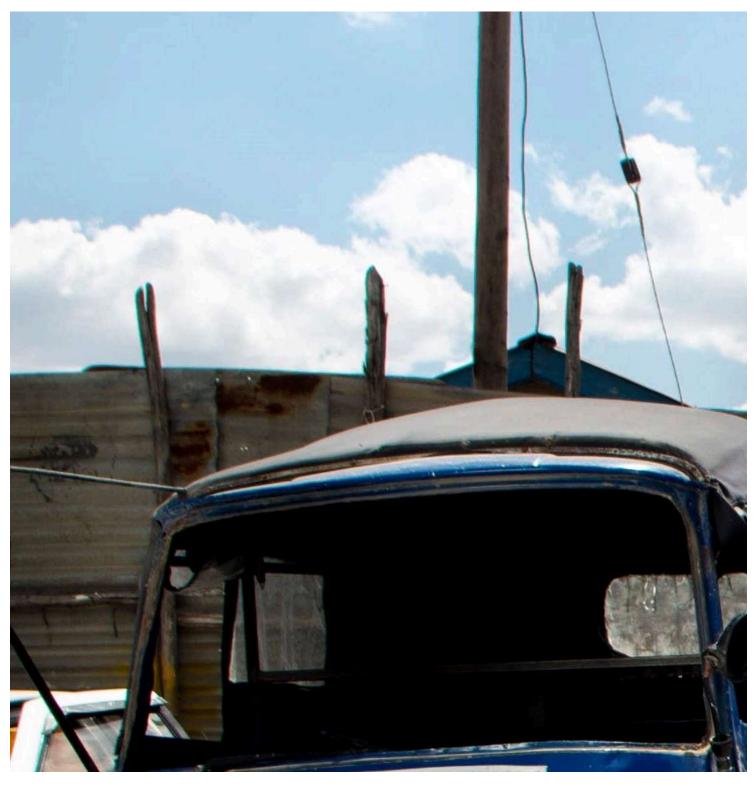
- - A-KOPA
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# We Finance Progress

We offer fair and flexible financing to help you achieve progress

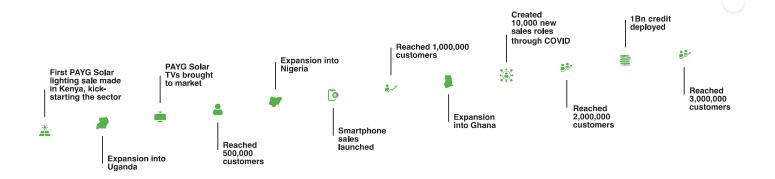


Our mission is to make financing for everyday essentials accessible to everyone



M-KOPA was founded in 2010 with an idea of combining the power of digital micropayments with GSM connectivity to make life-enhancing assets more accessible. Since then, we have built one of the world's most advanced connected financing platforms, deploying \$1 billion in products and credit to the financially excluded.

Journey to 3 million customers



# **Our Impact**

Read the 2023 Impact Report here.



#### Included

\$1 Billion

In credit unlocked.



#### Connected

1 Million+

First time internet users connected



## **Prosperous**

4 in 5

Customers seeing quality of life improved.



## Green

1 million

People with improved energy access, cumulatively.



## **Our Customer Promise**

Our customers work hard every day to earn a living, and every day, they choose whether to invest their hard-earned money in M-KOPA. We commit to work just as hard to earn their investment in us. Our customer-centric lending approach is:



1. Inclusive

We don't require collateral, guarantees, or proof of income. With an ID and initial deposit, customers can begin using high-quality products to power their life and business and use the income they earn to make small daily or weekly payments



2. Flexible

We understand that customers have to miss payments occasionally. When they do, we don't burden them with steep penalties and we give them options to keep using their product while they get back on their feet.



3. Fair

What is advertised is what the customer pays, always. Customers can return their product at any time, get their deposit refunded, and be released from their payment obligations

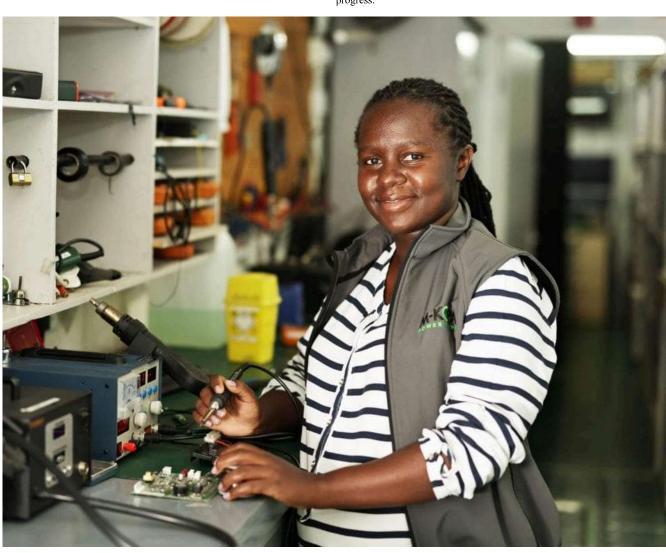


**Our Values** 



**Progress Every Day** 

We pioneer, learn, and strive to get better. We embrace thinking differently, taking risks, and challenging the status quo to help our customers and team achieve progress.



## **Excellence Where It Counts**

We are clear about what matters and focus relentlessly on executing our top priorities with excellence. We sweat the details and take pride in delivering our personal best.



**Humility In Service of Our Customers** 

We are a diverse team united by passion for our mission. We place our customers at the heart of everything we do and collaborate without ego to deliver for them.

# **Lead Investors**

123456

\*Lead lender

# Awards & Recognitions



FAST@MPANY

MIT Technology Review

**50 Smartest Companies**2017



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