Smart AI-Powered Credit Scoring: Investor Pitch Deck

1: Unlocking Credit Access with AI

The Problem:

- Over 12 million Kenyans are considered "thin-file" or "credit invisible."
- Traditional credit models rely heavily on formal income statements and bureau history to model risk profiles of would-be borrowers.
- This excludes smallholder farmers, youth, micro-entrepreneurs, gig workers, and informal sector participants.
- Financial institutions miss out on lending opportunities due to limited visibility into these borrowers' risk profiles.
- Many potentially good, but "unscorable" borrowers are financially excluded.

The Opportunity:

- Leverage AI and alternative data (e.g., mobile money activity, produce delivery patterns, utility payments, social capital, and other risk proxies) to assess creditworthiness.
- Democratize access to credit while reducing risk and improving customer segmentation.

2: Our Solution – AI-Powered Credit Scoring

Pathways Technologies provides an Explainable AI-powered credit scoring engine that:

- Integrates traditional and alternative data to evaluate borrower risk.
- Customizes scoring models to match lenders' credit policies and historical risk.
- Offers real-time scoring APIs that integrate into mobile and core banking systems.

Key Benefits to Lenders:

- Faster, automated credit decisions
- Lower delinquency rates through refined risk prediction
- Reach new borrower segments profitably
- Seamless system integration and white-label deployment options

3: How It Works

1. Data Aggregation: Ingests diverse data sources (KYC, M-Pesa, CRB, farm records, telco data, social capital data, sector specific risk proxies).
2. Feature Engineering: Transforms raw data into predictive features using domain expertise.
3. AI Modeling: Applies machine learning to build lender-specific credit risk models.
4. Scoring API: Returns risk scores, probability of default, and explanations in real-time.

Optional Modules:

- Geo-verification of business via mobile app

- Fraud risk analytics
- Behavioral scorecards for active clients

4: Traction & Partnerships

- Pilot with Fortune SACCO (Farmers credit union): credit services provision for coffee and tea farmers in Kirinyaga County.
- Co-creation with Micromart Africa Ltd.: scoring for mobile microloans targeting informal businesses across Kenya's urban settlements.
- Model accuracy: Accuracy > 0.78 across early pilots
- In discussion with: Microfinance banks, SACCOs, agri-lenders, digital credit providers
- Active collaborations: GIS verification tools, data collection partners in agri and retail sectors

5: Market Opportunity

- Kenya: 14 million+ underbanked adults
- Sub-Saharan Africa: >350 million credit-invisible individuals
- Increasing adoption of mobile money, digital lending, and alternative data sources
- Opportunity to license models and sell analytics-as-a-service to multiple institutions

6: Business Model

Revenue Streams:

- Monthly license fees for access to scoring engine
- Pay-per-score API usage fees
- Custom model development and deployment services

Go-to-Market Strategy:

- Begin with SACCOs and Microfinance banks for rapid adoption
- Expand to digital lenders and regional banks
- Partner with fintech platforms and data aggregators

7: Our Team

Joel Onditi: CEO

- 10+ years in BI and data analytics

Gideon Aswani: Director, AI & Data Science Lead

- 7+ years in data science, product, and financial services consulting

8: Funding Ask & Use of Proceeds

Seeking seed funding

Use of Funds:

- Finalize product development & cloud infrastructure
- Expand data partnerships
- Acquire regulatory approvals (e.g., Credit Reference Bureau partnership)
- Hire technical and sales talent
- Run 2–3 additional pilots with lenders

9: Why Now?

- Explosion in mobile-first financial services across Africa
- Widening gap between traditional credit scoring and emerging borrower profiles
- Policymaker support for inclusive finance and digital lending regulation

AI is the bridge to financial inclusion and we're ready to scale it.

10: Contact

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