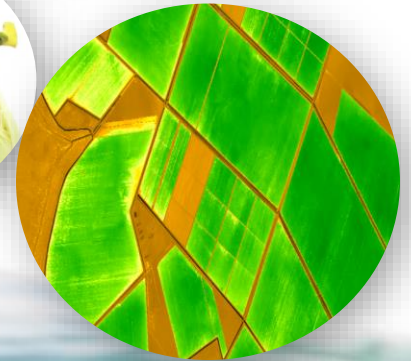
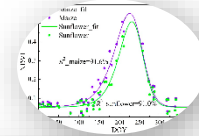


PESACHAMA DIGITAL BANKING PLATFORM FOR SMES AND CHAMAS



Agenda

- About US
- Opportunities
- Technology and Solution
- USSD and Mobile App
- Reporting and Business Intelligence



About us

We are a fintech, specializing in empowerment of the population that is at the bottom of the economic pyramid through offering of appropriate one-stop technology platform.

We are currently operating in Kenya, Tanzania and Namibia.



Opportunity

Need for an elaborate and tailor-made financial inclusion of this major sectors.

Banking of SMEs:

- A digital product that targets SMEs sector with sector specific solutions.

Banking of Chamas and Mobilizable Groups:

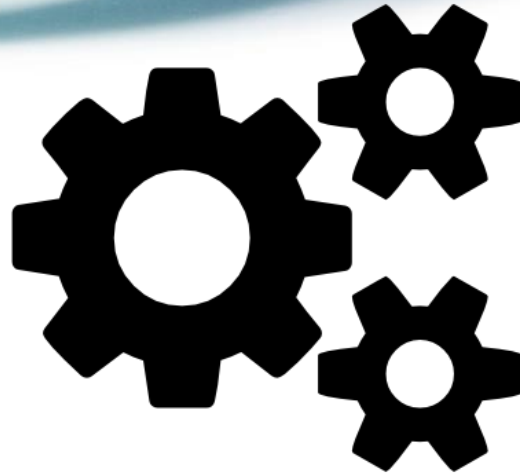
- For example Bodabodas, House-helps, Sales-people, Grocery owners, Waiters, Security, Caretakers, Drivers and Conductors,

Field mobility:

- Non-unified sources from field activities

Financial/Billing and Simplified Business Operating System:

- There is a need for a book-keeping and simplified business operating system for the small businesses that can digitally do real-time reconciliation of books.



Technology and Solution

SIMPLE AND INTEGRATED TECHNOLOGICAL PLATFORM

- Digital Platform that links SMEs and Chamas with:
 - Mobile Money
 - Banks
 - Wakalas

MEETINGS PLATFORM

- Digital Platform that allows for meetings for ease of money handling.
























SIMPLIFIED BUSINESS OPERATING SYSTEM

- Many businesses have a challenge of book-keeping and financial reconciliation which leads to collapse within two years.
- There is need to have a book keeping module in this new and revolutionary model.


ACCESS OF THE SOLUTION


- App access
- USSD Access


How the System Works


Menu	ME/MC/001	 MWITHURANIRI RUIGA Imenti Central Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 Dashboard	ME/GC/032	 NEEMA KAMWINGI WOMEN GROUP Igembe Central Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 Groups	ME/GN/054	 NEEMA LAARE Igembe North Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 Members	ME/MC/013	 NKATHA WOMEN GROUP Imenti Central Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 Goals	ME/GC/021	 PATIENCE WOMEN GROUP Igembe Central Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 Products	ME/GC/020	 PIONEER KIUTINE WOMEN GROUP Igembe Central Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 Disbursements / Loans	ME/BU/008	 RUTH WOMEN GROUP Buuri Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 Contributions / Savings	ME/BU/072	 SUCCESS URUTHIRU Buuri Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 Dividends	ME/GN/020	 TENDA WEMA LAARE Igembe North Constituency Group	+254722123456	Meru Igembe Central	Nairobi	2021-10-12 18:38:21	Active
 User	MC/001/001	 Test Mwendi Naona tu kazi!	254720647557	Meru Igembe Central	0	0000-00-00 00:00:00	Active
 Audits	KE/012/001	 Test Mwendi 2 Naona tu kazi!	254720647557	Meru Igembe Central	0	0000-00-00 00:00:00	Active
 Permission							
 Role							


How the System Works


Total Members
13


Total Savings
90,000


Total Loans
20,000

Next Meeting
12th Jun 2023

Group Information

Group Leads

Group Meetings

Group Members

Code
ME/GC/020

Name
PIONEER KIUTINE WOMEN GROUP

Description
Igembe Central Constituency Group

Phone Number
+254722123456

Registration Certification Number
123456

Status
Active

Town
nairobi

County
Meru


Constituency
Igembe Central


Ward
Sokoni


Group Products


- Chama 100
- Chama 500
- Chama 300


How the System Works


Total Members
13


Total Savings
90,000


Total Loans
20,000


Next Meeting
12th Jun 2023

Group Information


Group Leads

Group Meetings


Group Members

Chairman



Save Chairman

Vice Chairman


Save Vice Chairman

Treasurer


Save Treasurer

Secretary


Save Secretary

Group Leads

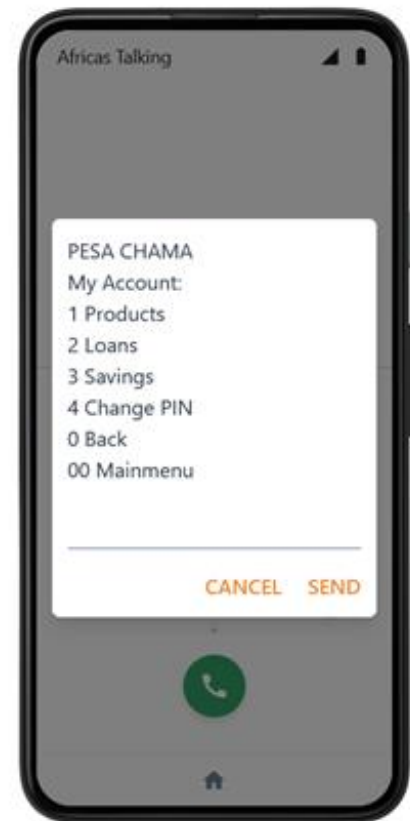
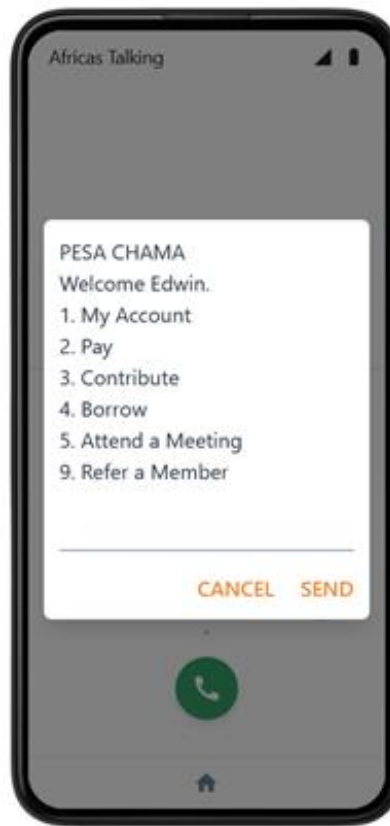
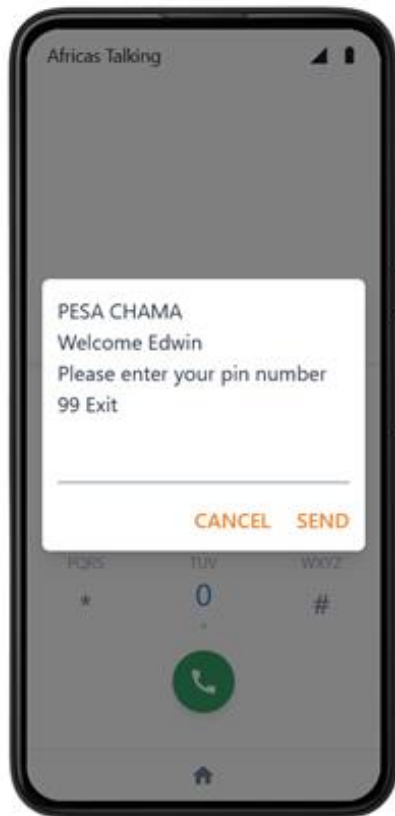
Vice Chairman
GLADYS

Treasurer
MOHAMED

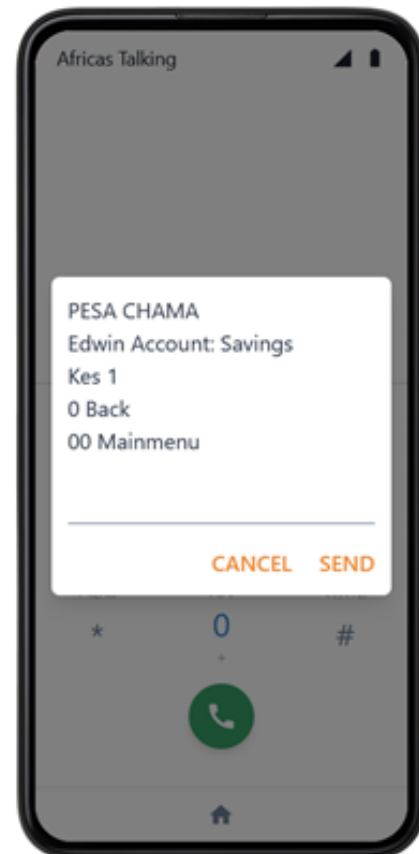
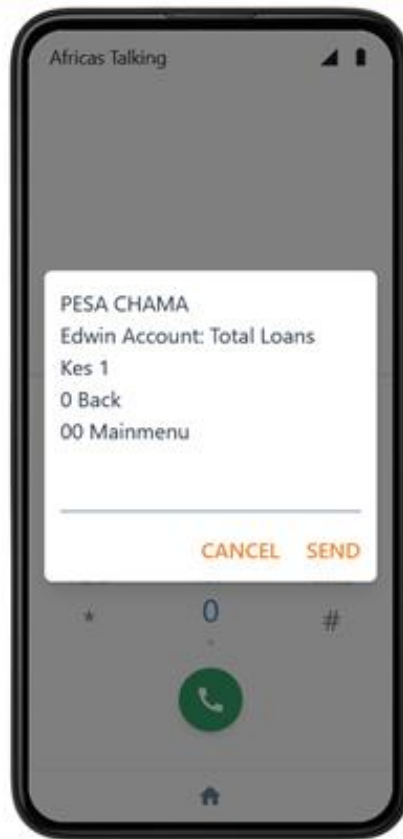
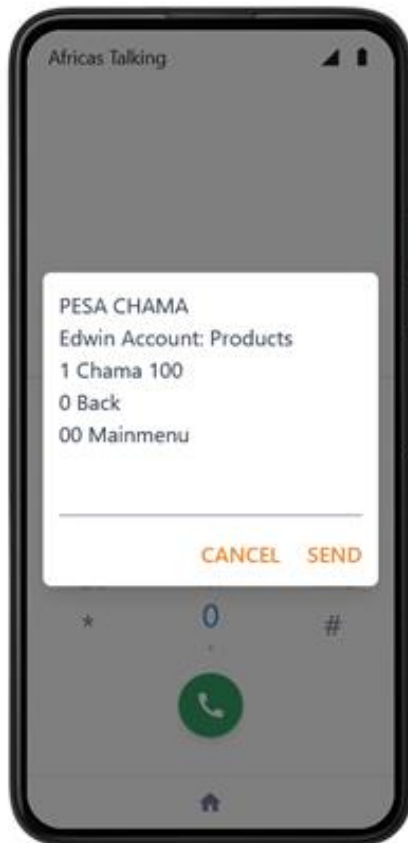
Secretary
Nick

Chairman
ABUBAKAR

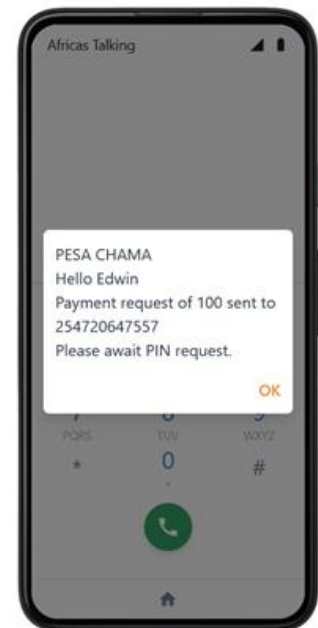
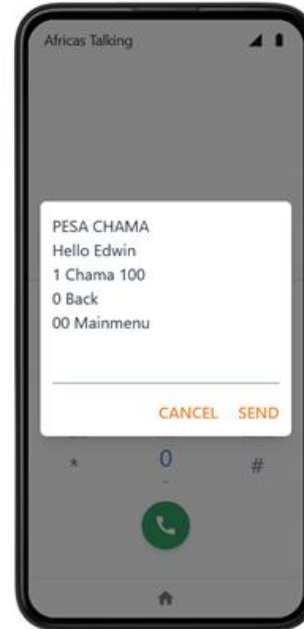
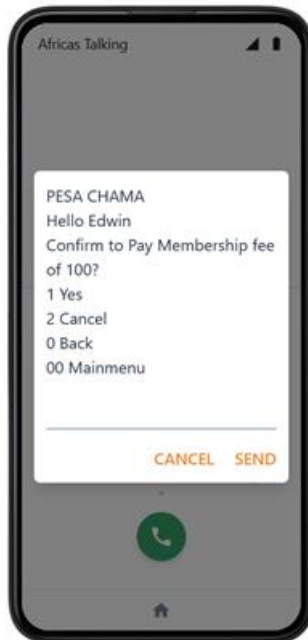
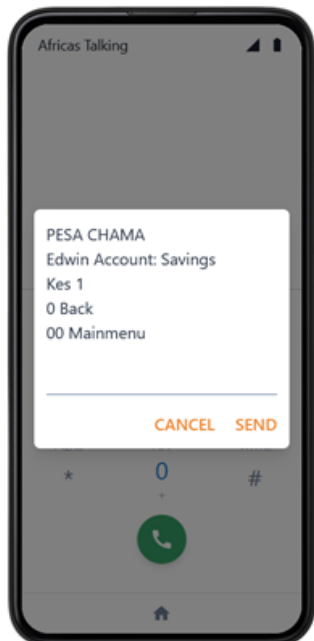
USSD



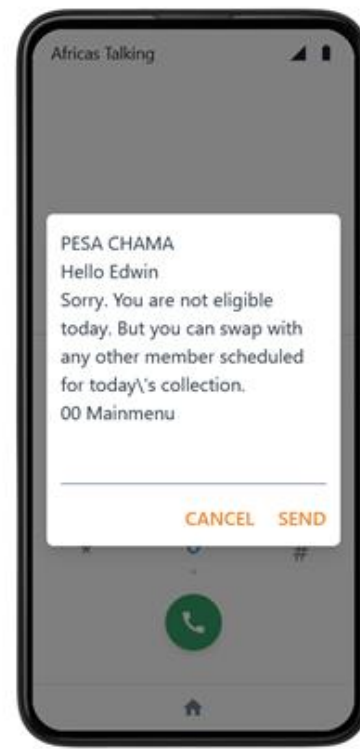
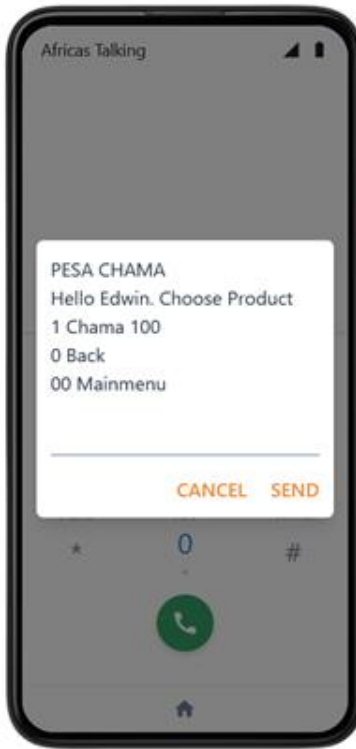
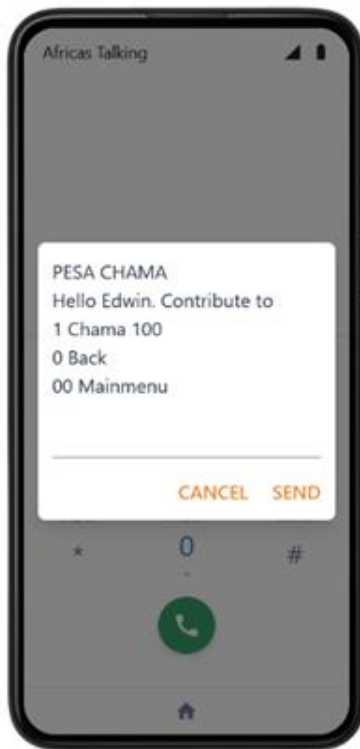
USSD




USSD



USSD



Mobile App


 1 device


GOAL ACCOUNT

Select an account

Register Goal Account

Register Zawati Account



 1 device


GOAL ACCOUNT


Register Account

Enter National Identification Number

Enter ID Number

Submit



 1 device

GOAL ACCOUNT

Register Account

Enter National Identification Number

Enter ID Number
22244572


Submit

First Name: SAMSON
Middle Name: NGENGI
Surname: NJUGUNA
Gender: M
Phone Number:
County:
Constituency:
Ward:
Date of Birth: July 18, 1981

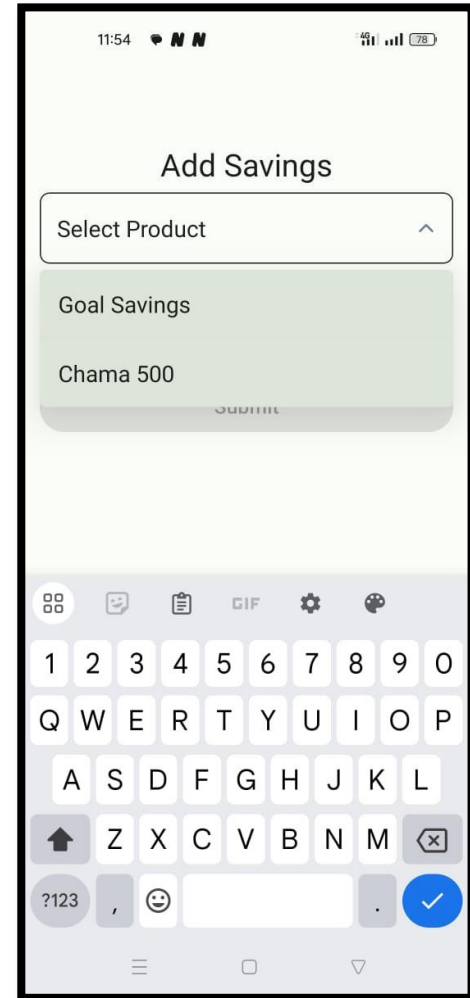
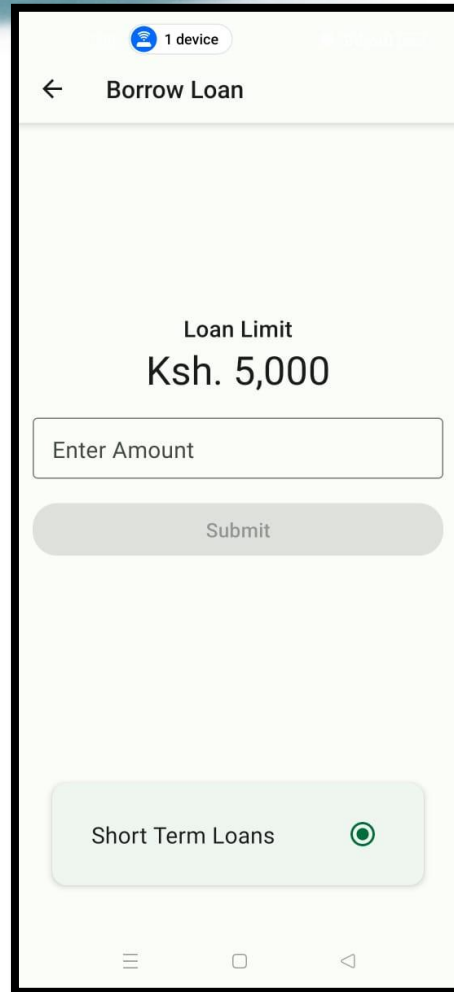
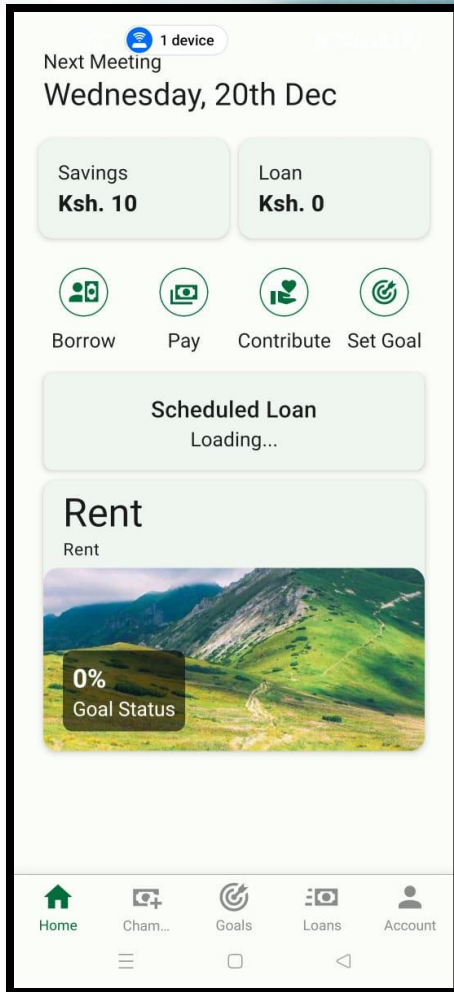
Is this your personal details?

No, It's not

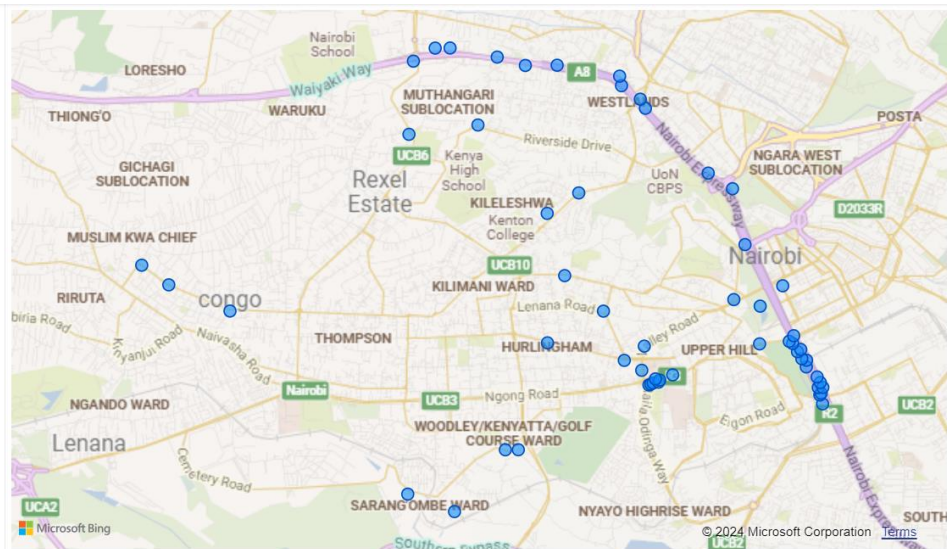
Yes, Proceed



Mobile App



Reporting and Business Intelligence



14315000

Total Revenue

Provider	Count
LIVE AD	10
Magnate	10
Adopt A Light	8
ALLIANCE MEDIA	8
FIRM BRIDGE	7
A1	5
Ad-Site	4
THINK OUT DOOR	4
Total	56

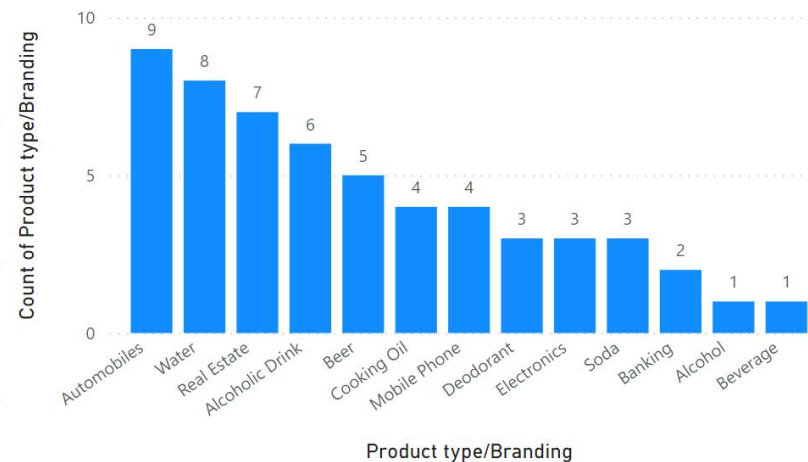
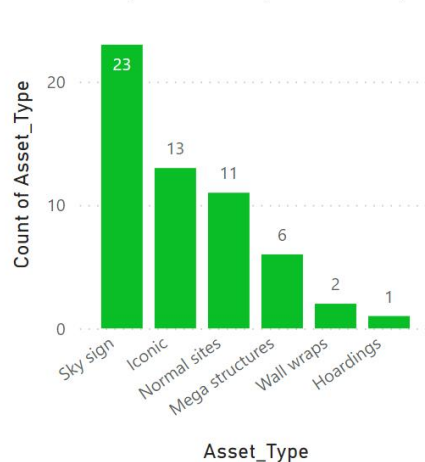
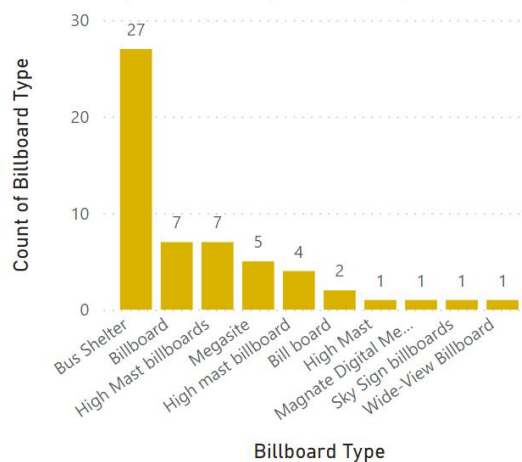
3660000

Total Collected Revenue

10655000

Revenue Arrears

Product type/Branding	Revenue	Amount	Arrears
Beer	300000	2425000	2125000
Water	630000	2655000	2025000
Automobiles	555000	2340000	1785000
Mobile Phone	210000	1220000	1010000
Deodorant	160000	1030000	870000
Banking	100000	850000	750000
Cooking Oil	305000	1045000	740000
Alcoholic Drink	380000	760000	380000
Real Estate	405000	760000	355000
Soda	330000	660000	330000
Electronics	180000	360000	180000
Total	3660000	14315000	10655000





Thank
you.