



## Services

1. Personal loans – Collateral based loans that will be provided to individuals who show a capacity to pay back. We will charge a weekly percentage of 10% per week. For good/repeat clients the rate will be 5% per week. A late fee of 5% will be added to the total payback amount if the loan is owing for more than 3 days past the due date.

Week	New client rate	Good client rate
1	10	5
2	20	10
3	30	15
4	40	20
If overdue	45	25

Collateral would be desirable if it is a good that is easy to determine its value and can easily be converted into cash. The value of the loan should be at most 60% of the value of the collateral provided i.e. if you want to get a loan of K6,000, the collateral provided should be worth at least K10,000. For safety purposes, the collateral should physically change hands.

Apart from the collateral, a contract will need to be signed that says how and when the loan will be paid back. The client will also need to provide his basic information such as place of residence, NRC, source of income. Attached to the loan contract will be a deed of sale that will take effect in the event that a borrower defaults on his loan.

2. Salary backed loans – For these loans, we will need to create agreements with companies and get the loans to be on the borrowers pay slip. With these loans, the collateral provided will be the persons salary. A standing order or direct debit will need to be in place. This service should be listed under ‘coming soon’ as the capital requirements to implement it will be slightly higher than the personal loans. A standard rate of 20 percent will be charged on these loans.
3. Projects – under this, we will have project management and project finance. It should also be listed under coming soon.
4. Venture Capital – Investments will be made into promising startup businesses. Listed under coming soon.
5. Investments and brokerage – This will have a component of investment/portfolio management and brokerage services. We would like to be able to help others build their wealth. Listed under coming soon.
6. Corporate Social responsibility – A business that makes money alone is a poor business. We will need to be able to give back into the community. This will be a long term goal and can be omitted from the list of services.