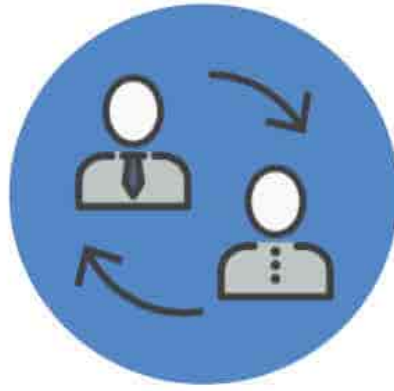


Making Banking Available. To All.

Instantly, Easily and Credibly

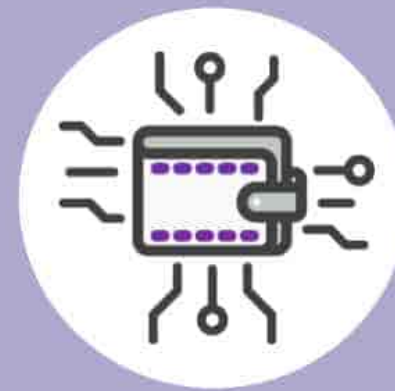
Credable



Businesses have **Customers** who need banking services ...



... and **Banks** have capital and banking licenses.



We are the **Digital Banking Platform** they connect through, so that the underbanked get access to the financial services they need.

Despite gains, there are still many who don't have access to financial services.



70%⁽¹⁾

of adults globally have a bank account, up from 50% a decade ago.



21%⁽¹⁾

of African adults have mobile money accounts, up from 12% a decade ago.

and yet



1.7⁽¹⁾
billion

globally are STILL unbanked.

Mostly Women

Mostly in Emerging Markets

Mostly in countries with low banking digitization

This is because of structural challenges that Businesses and Banks face.



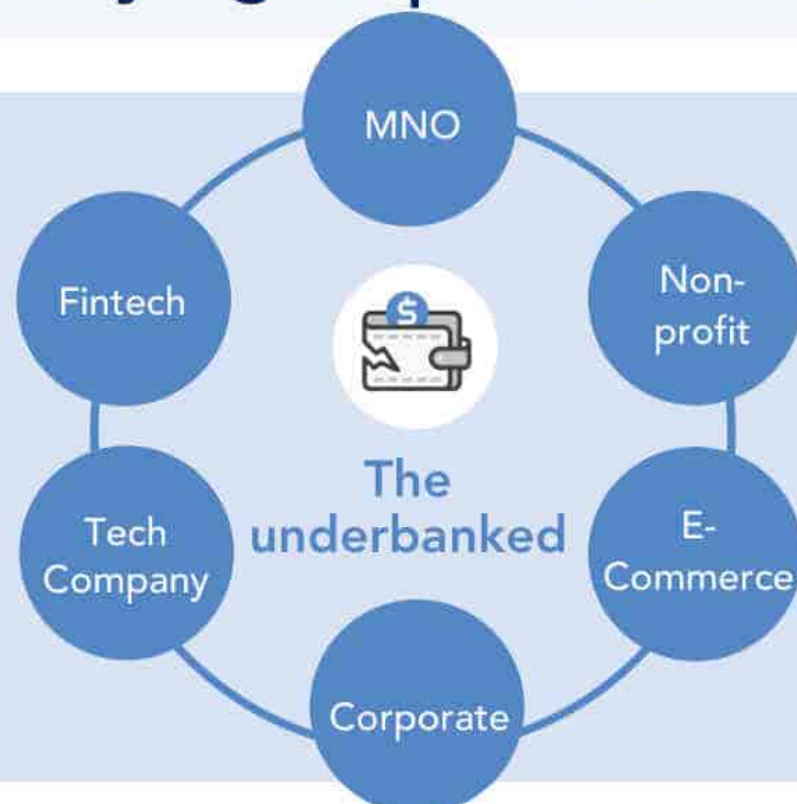
Businesses* want to offer banking services but struggle with:

- Regulatory requirements
- Limited banking know-how
- Risk management
- Trying to partner with banks



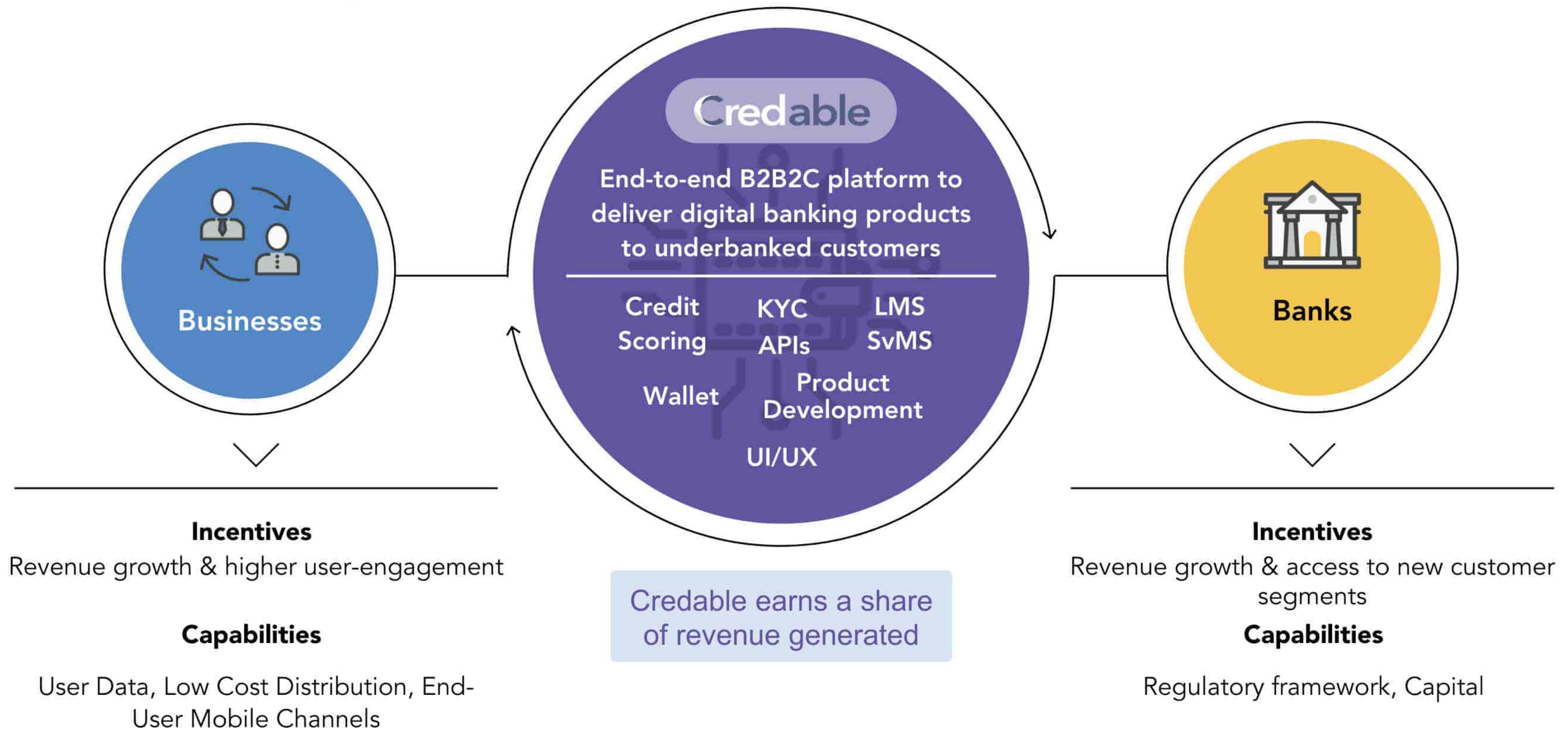
Banks want to reach customers digitally but lack:

- Low-cost distribution channels
- Alt. credit-scoring capabilities
- Digital banking experience
- The right technology stack



Despite being underbanked, these end-customers are already being serviced by many Businesses who want to embed financial services in their platforms, but don't know how to.

Credable's Digital Banking Platform solves this by leveraging the capabilities of both Businesses and Banks.



Our Digital Banking Platform's Value Proposition

Access at Scale

Through B2B partnerships
we reach customers at scale.

Giving banks access to an otherwise unreachable customer segment.

Making **embedded finance and banking** for businesses easy.

We've reached 9m+ people, 30+m next year

Data

We have **access to historic and real-time data** from our partners.

We use it to develop and design the **right products** for customers.

This **improves customer engagement** and **maximize impact.**

We've analyzed 2.5+ billion data points

No Hurdles

By leveraging existing banking regulatory frameworks and licenses

We face **no regulatory hurdles** or stumbling blocks

We launch **new products and markets** in weeks not years.

We're in 4 countries with 8 products in execution already

Credit-Scoring

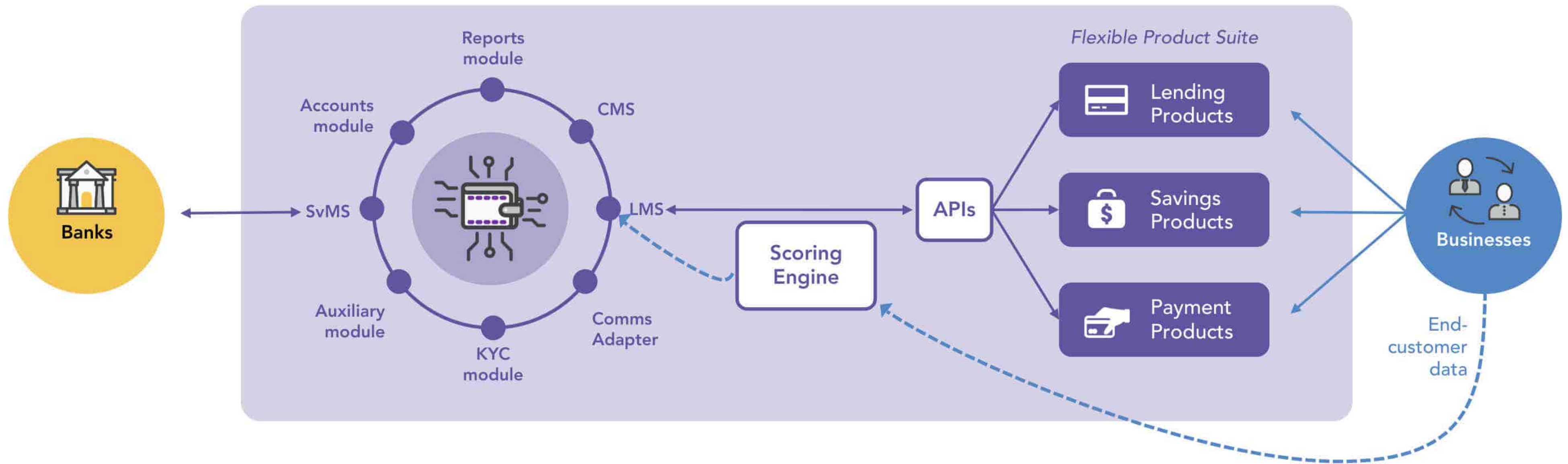
Our platform ingests structured and unstructured data at scale

Access to this data ensures we deliver **real-time credit risk-pricing**

We're further **developing our credit scoring capabilities** to enhance its AI capabilities

We're scoring 17+ million customers

Credable's Digital Banking Platform enables a wide range of products for customers, quickly and easily.



Banks get access to otherwise unreachable customers while Businesses are able to provide digital banking products without having to build them, get regulatory approvals, learn credit risk, or build direct relationships with banks.

With Credable, the underbanked have access to



Relevant financial services
directly delivered in the
channels they are already in



Accurately priced
financial products using
customer data

Use-cases for Credable's Digital Banking Platform.



Farmer

End-user need

A farmer receives a loan against his milk sales to pay for better cow feed

Product Offering

Working Capital Finance

Business

AgriTech



Employee

End-user need

Employee wants to upgrade to a 4G enabled phone to become more efficient at work

Product Offering

Asset financing

Business

MNO



Small-business owner

End-user need

Small-business owner in a rural area getting a loan to expand her business

Product Offering

SME Lending, Overdraft / Term loan

Business

Fintech



Youth

End-user need

Student wanting to start saving for a motor bike and to pay for goods and services

Product Offering

Savings / Credit / Payments

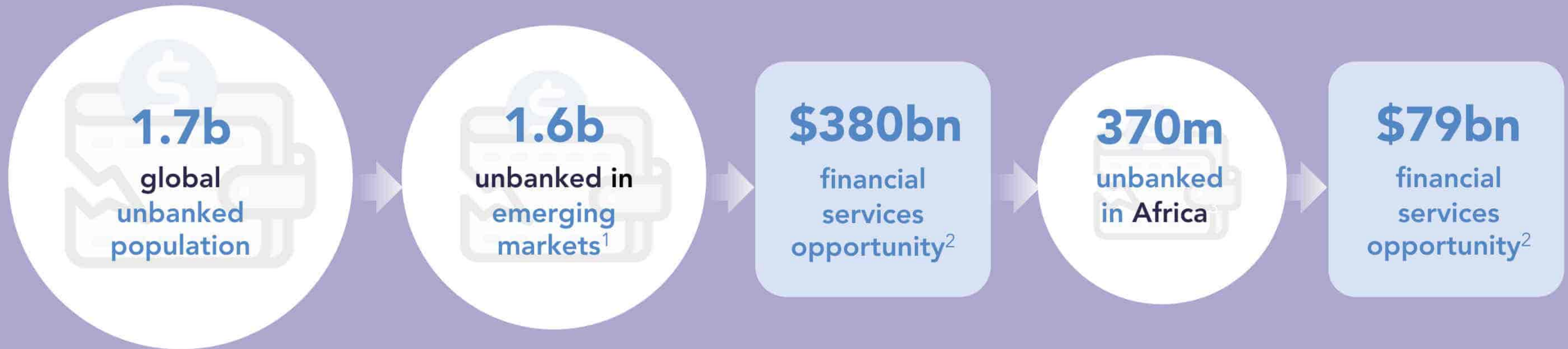
Business

NeoBank



Partner Banks

We are unlocking a \$380bn opportunity in emerging markets



WHY NOW?



Growing young population



Rising smartphone ownership



Increasingly Connected



Digital Only Generation

Other players in the market are unidimensional

Credit-led Fintechs

- ✓ Relatively low customer acquisition costs through partnerships with MNO
- ✗ Limited product offering
- ✗ MNOs focused
- ✗ Struggle with capital and regulation

JUMQ

channel VAS

YABX

NeoBanks and Digital Banks

- ✓ Strong front-end UI/UX to capture customers
- ✗ Lack core-banking infrastructure
- ✗ High customer acquisition costs
- ✗ Limited credit scoring capabilities

nu

kuda.

ymba

Other Fintechs

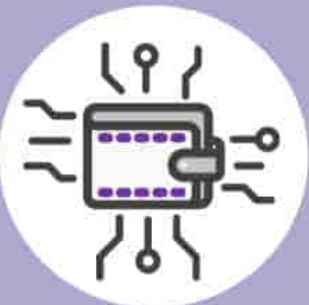
- ✓ Strong potential for embedded finance
- ✗ Highly focused product offering
- ✗ Struggle with capital and regulation
- ✗ High customer acquisition costs

cowrywise

paystack

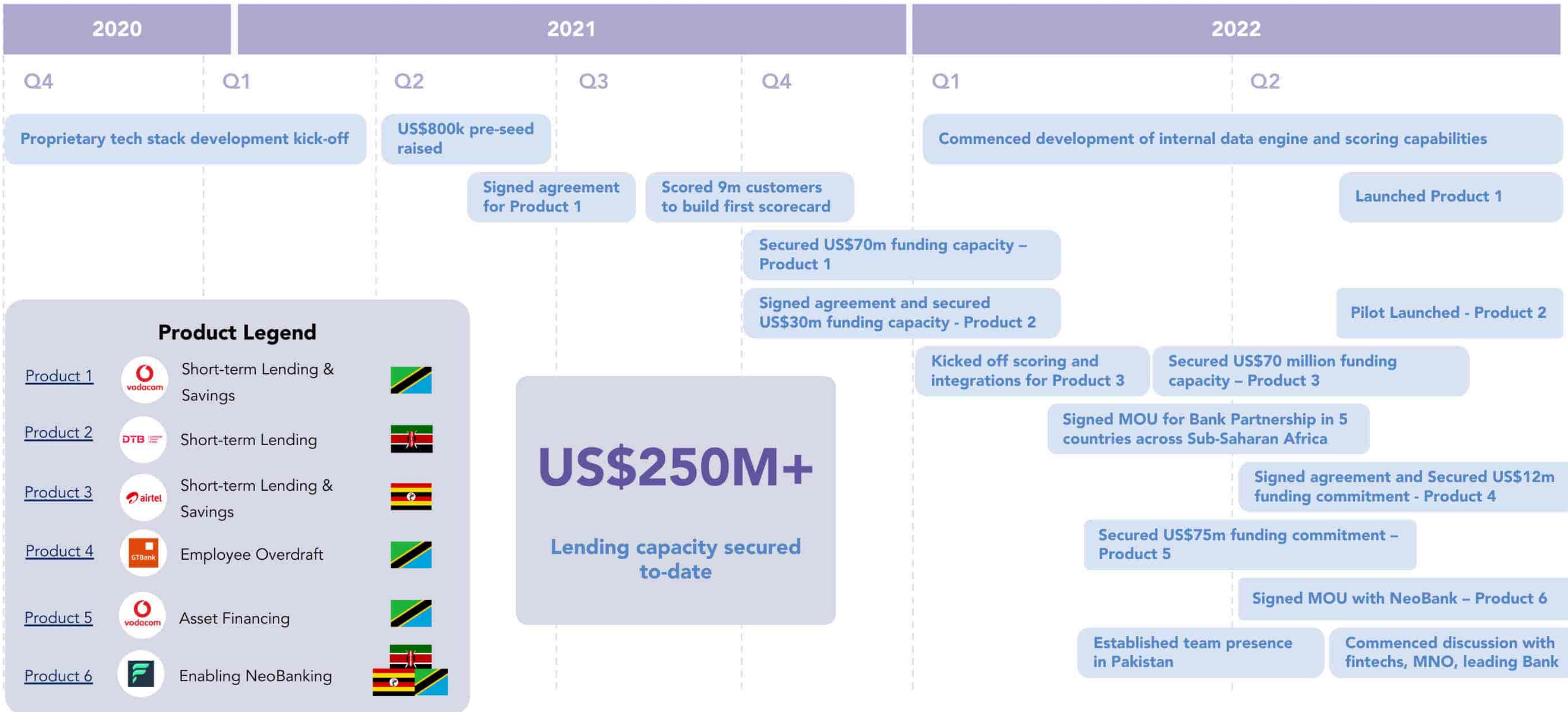
MarketForce

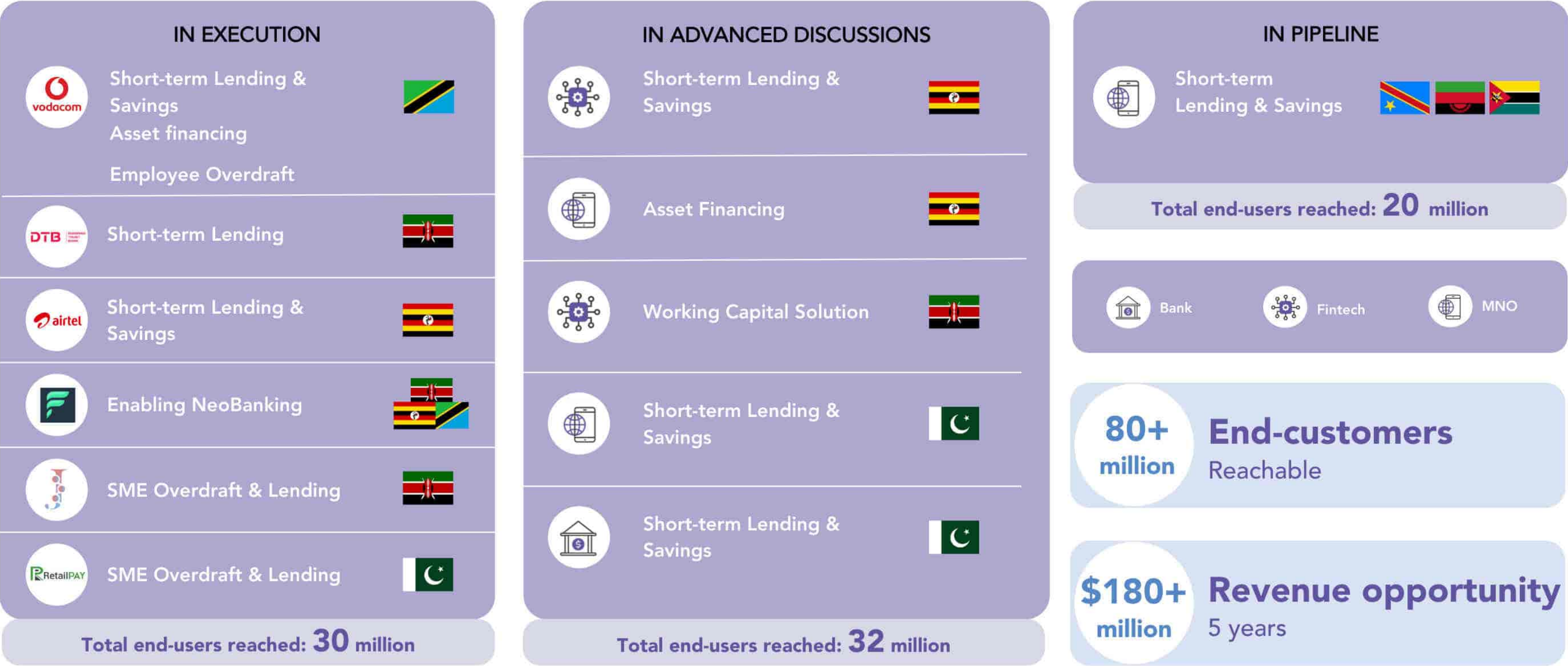
Our Approach



- ✓ Low customer acquisition cost through B2B partnerships
- ✓ End-to-end tech stack with flexible product offering
- ✓ Credit scoring capabilities using alternative data
- ✓ Asset-light and nimble approach to funding
- ✓ Limited regulatory hurdles

We have spent the last year proving our model, building our capabilities and launching our first products...





The Ask

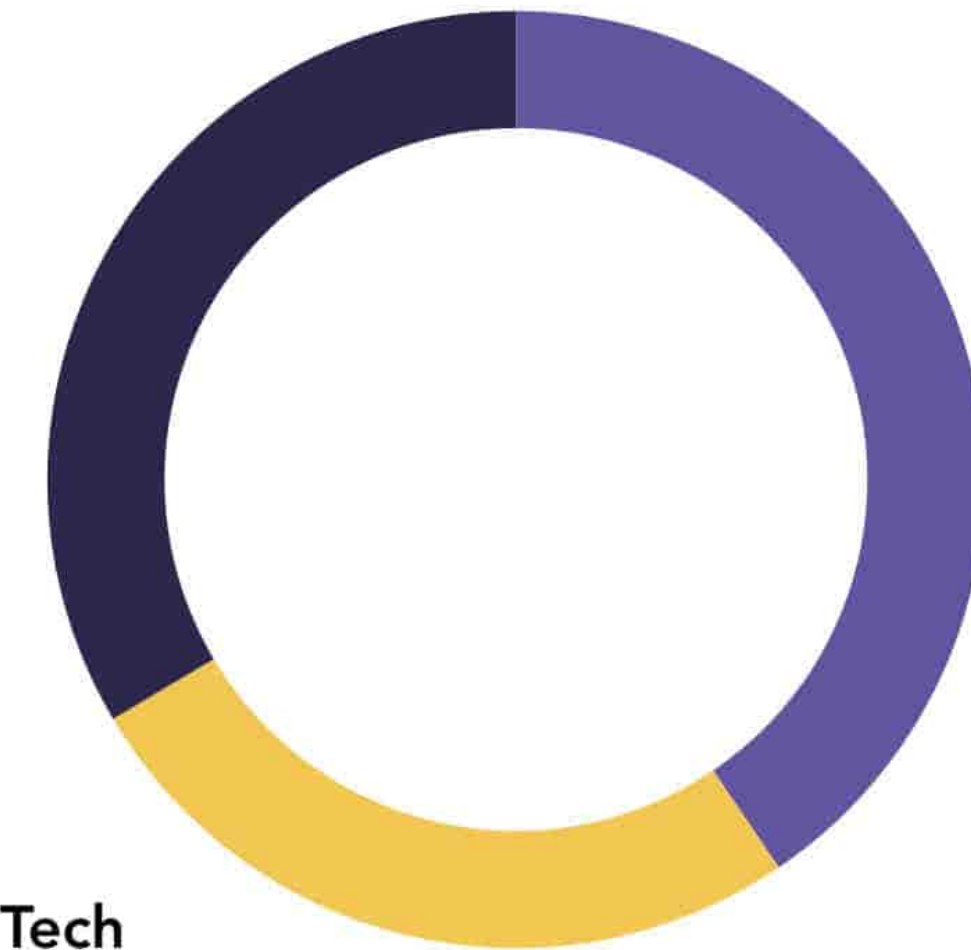
FUNDING

US\$3 million

PROJECTED RUNWAY

18 months

Operations
34%



Team
40%

Tech
26%

Our Targets

- ✓ Deliver and Scale on products already in execution
- ✓ Commence execution of products in pipeline
- ✓ Deepen product offerings with existing partners
- ✓ Continue business development of new market opportunities in pipeline plus target countries
- ✓ Complete hiring needs for execution, including COO
- ✓ Complete buildup of internal data engine and credit scoring capabilities

The Team



Nadeem Juma

CEO and Founder

Start-up entrepreneur with over 18 years building enterprise solutions for the telecoms industry, including launching first mobile money solution in the region.

Founder

Dar-es-Salaam International Academy
E-Fulusi Africa
AIM Group
Pontem Ventures



Jad Abbas

CFO and Co-Founder

Finance and investment professional with over 14 years of experience investing and operating across the Middle East and Africa.



Michael Tarimo

CTO and Co-Founder

Software developer with over 15 years of experience building solutions for telecom operators and financial institutions.



Danilo De Sousa

Chief Data Officer

A data analytics and customer value management expert with over a decade of experience in African tech and telecommunication.

Supported by a strong team of in-house developers and in-market product owners

Our Advisors



Ineke Bussemaker

The Banker

Dean Faculty of Business and Economics at Amsterdam University of Applied Sciences.

30 years experience in commercial banking leadership roles. Former CEO of NMB Bank Plc and Head of Payment Services at Rabobank. Director of Mastercard Europe. Director Women's World Bank. Chair Supervisory Board of Invest International BV.



Karim Anjarwalla

The Lawyer

Managing Partner of ALN Kenya | Anjarwalla & Khanna (A&K)

A&K is generally considered the leading corporate law firm in East Africa and ALN is the largest network of firms in Africa. Karim is a leading M&A practitioner and very active in Africa's startup and venture scene. He is a Board Advisor for the Brenthurst Foundation and advises governments across Africa.



Andrea Ottina

The DFS Expert

Currently a management consultant working in the banking industry in Europe. Has previously held several leadership positions for financial institutions in African markets where he launched digital financial services. Most recently at Access Bank.



Salim Suleman

The Statesman

Managing Partner of The Continent Venture Partners

Salim is a 30 year veteran in building and scaling technology companies in Africa with a number of sizable exits. Salim is at home in a number of countries across Africa while also being a globalist. He has a true understanding of what it takes to build a successful business in Africa and is an advisor who thinks like a founder.



Wayne Stocks

The Veteran

CFO Smile Identity

CFO of the leading KYC and identity management technology company in Africa and co-founder and managing partner of the venture fund University Technology Fund. Wayne previously served as an MD at Jumo and served from inception for three years.