



# Growly

A loan marketplace  
for Africa

# The Problem

Growly is creating a **billion dollar opportunity** by addressing **two mass pain points** in the Nigerian Market.

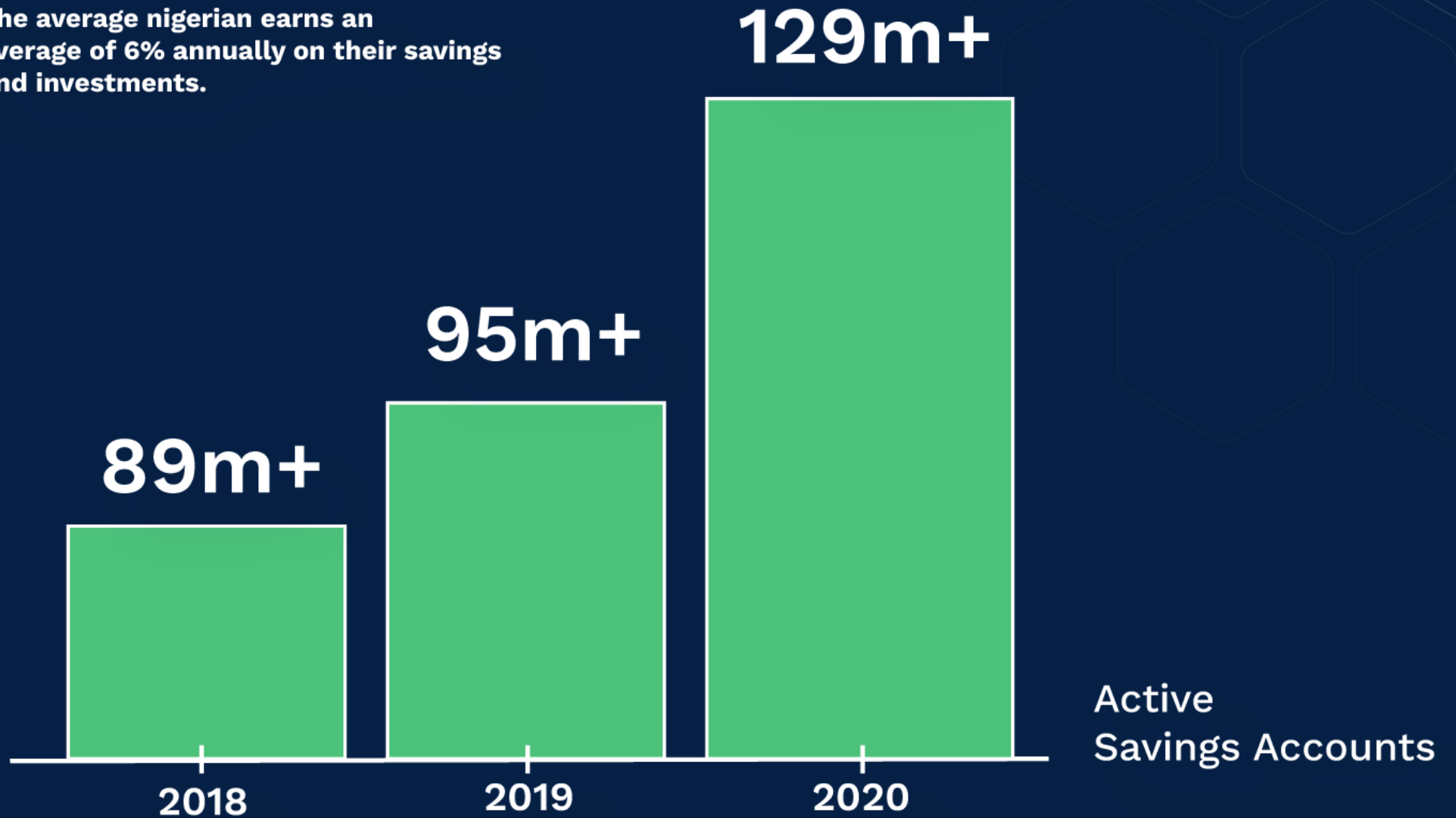
*Low Returns on  
Savings & Investments* 

*High loan repayment  
rates* 

**Growly**

**6%**

The average nigerian earns an average of 6% annually on their savings and investments.





**7 out of 10** Nigerians have taken micro loans.



**5 out of the 7** paid a monthly loan interest of **over 30%**.



PalmCredit  
**32%**



Opay  
**31%**



Fairmoney  
**30%**

# The Growly Solution

Growly connects lenders and borrowers, allowing lenders to give secure loans and borrowers to make loan requests with the best market rates.

***“ Give and Get loans  
Anytime, Anywhere ”.***



# How it Works

## **We pool money from lenders**

Every lender becomes a part of a total pool of funds which is made available for lending.

1

## **We lend to borrowers**

The pool is connected to only verified and credible borrowers as loans.

2

## **Borrowers pay back with interest**

Borrowers pay back the loans with interest.

3

4

## **Lenders get paid**

Lenders receive the principal and earned interest on the loan repayment.



# The Growly Advantage

**24%+**  
**annual returns**

Lenders earn a 2% monthly return on their loans.

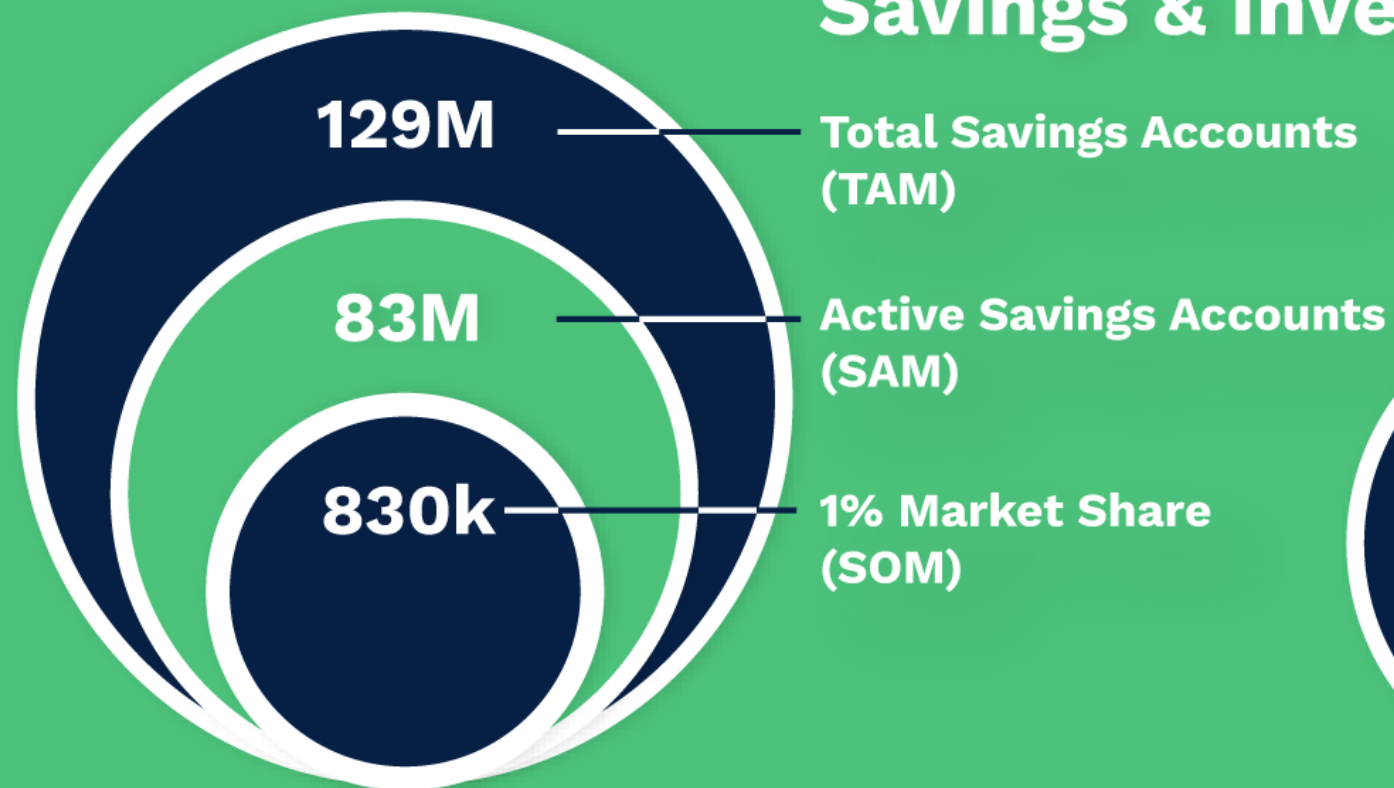
**20% max**  
**loan interest rate**

Qualified borrowers enjoy a capped loan interest rate of 20%.

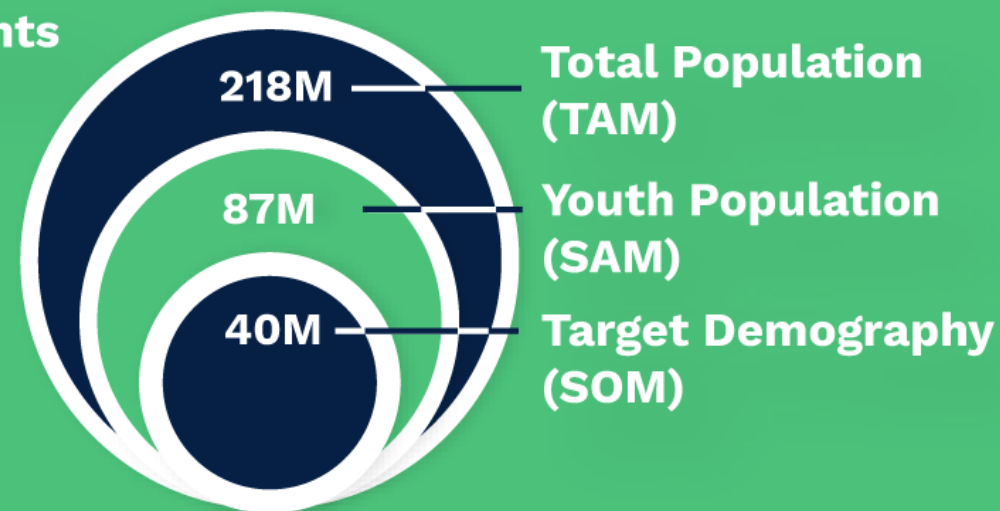
By connecting lenders and borrowers, we address both pain points with a simple solution and create a new fintech reality.

# The Opportunity

## Savings & Investments



## Micro lending





# How we make money

Employing simple yet effective monetization strategies create a high growth business model.



## COMMISSION CHARGE

Growly earns 18% of the interest on every successful loan.



## TRANSFER FEES

In-app charges to transfer funds between users and their banks.

# Security & Integrations

## Providus Bank

Ensures bank level security and NDIC insurance on user deposits. The integration also allows us to operate with their banking license.



## Stanbic IBTC Insurance

Ensures all loans issued are insured and can be recovered in the event of a loan default.



## Perriculum

Provides indepth analysis on a borrower's credit worthiness, loan repayment behaviour, cash flow and other insights for informed loan decision making.



## Mono

Provides borrower bank statements from their connected banks to easily assess credit worthiness.



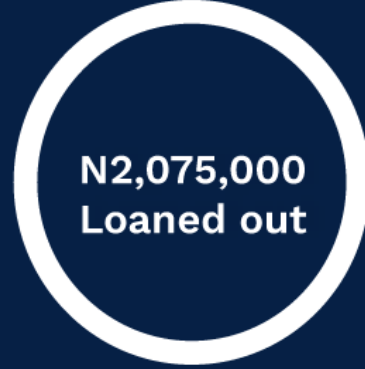
## YouVerify

Ensures all provided KYC information is authentic and only credible borrowers are allowed on the platform.



# Traction

December 2022-January 2023



# Fundraise

Amount: \$100,000



# Meet the Founders

**Adebanji Oluwatoni Temitope**



## **Chief Executive Officer**

A driven leader with extensive insight in general management, strategy, product success and scale.

**Okoro Chinonso Claire**



## **Chief Operations Officer**

The brain behind the workflow. A natural in operational efficiency, optimizing tasks and ensuring an agile workflow.

**Charles Owivri**



## **Chief Technology Officer**

A seasoned professional with 13+ years experience and a successful exit, he guides the technology management and infrastructure.

# Get in touch

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