



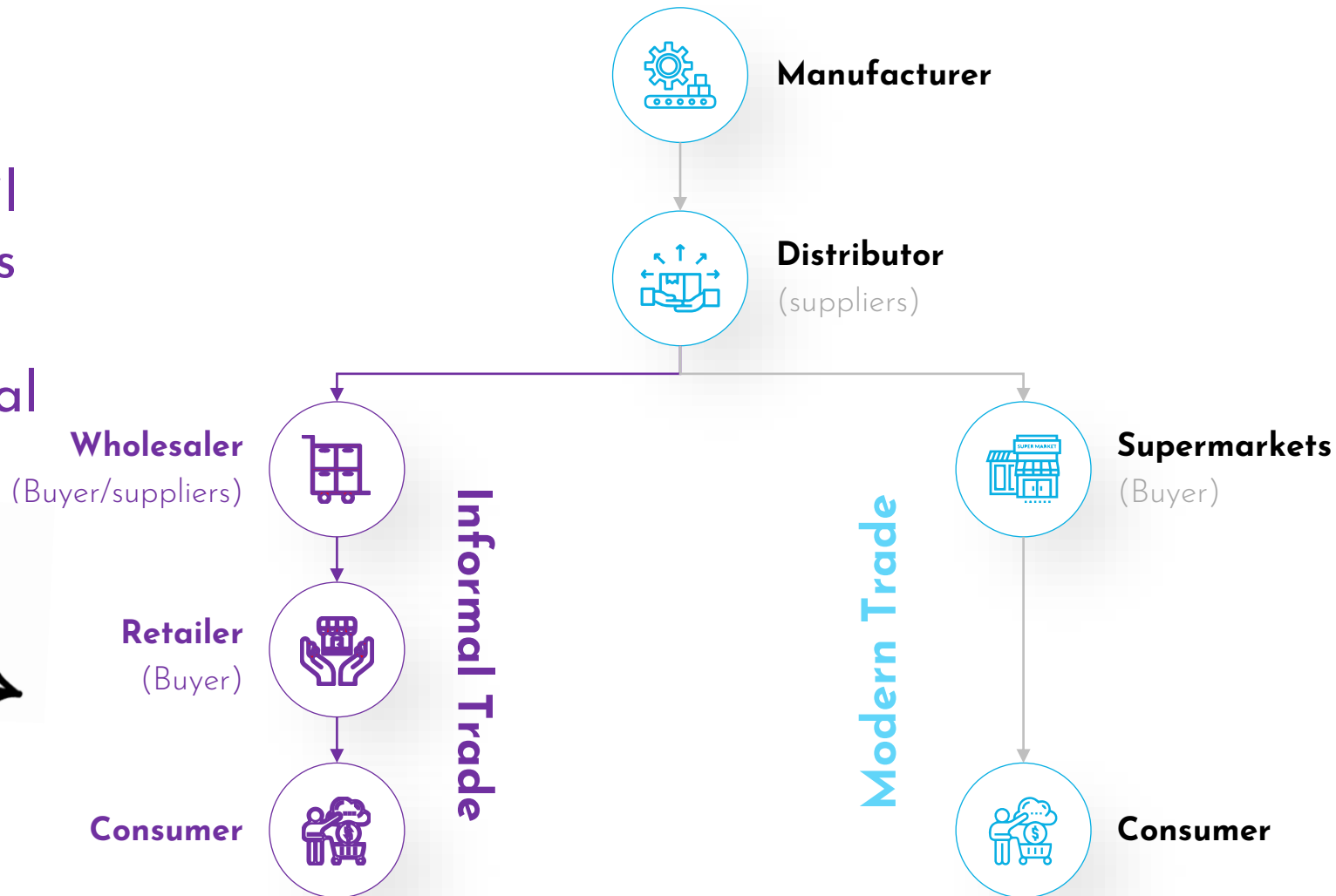
ZANIFU

**WE HELP SME'S IN
AFRICA BUY
INVENTORY**

THE PROBLEM

~90%

of Africa's retail consumer goods market moves through informal channels



—— IT'S MOSTLY UNSOLVED ——

\$330B

**SME Finance Gap in
Sub Saharan Africa**



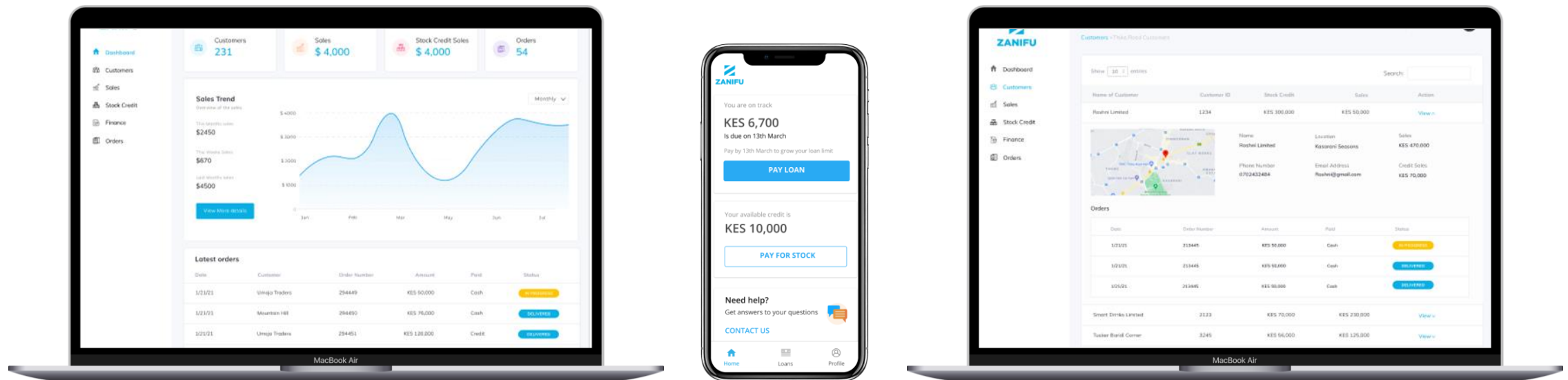
There is hardly any
financing for these
informal SME'S to buy
inventory

Why do Banks/MFI's stay away?

- **They can't assess repayment** - Lack of financial statements
- **Unprofitable to service** - Small ticket sizes
- **Difficult to secure** - Little to no collateral available

BNPL FOR FMCG INVENTORY PURCHASES

An integrated “Pay Later” B2B platform for SME’s in Africa



Digital credit
lines for SME's



Pays any offline
or online
supplier

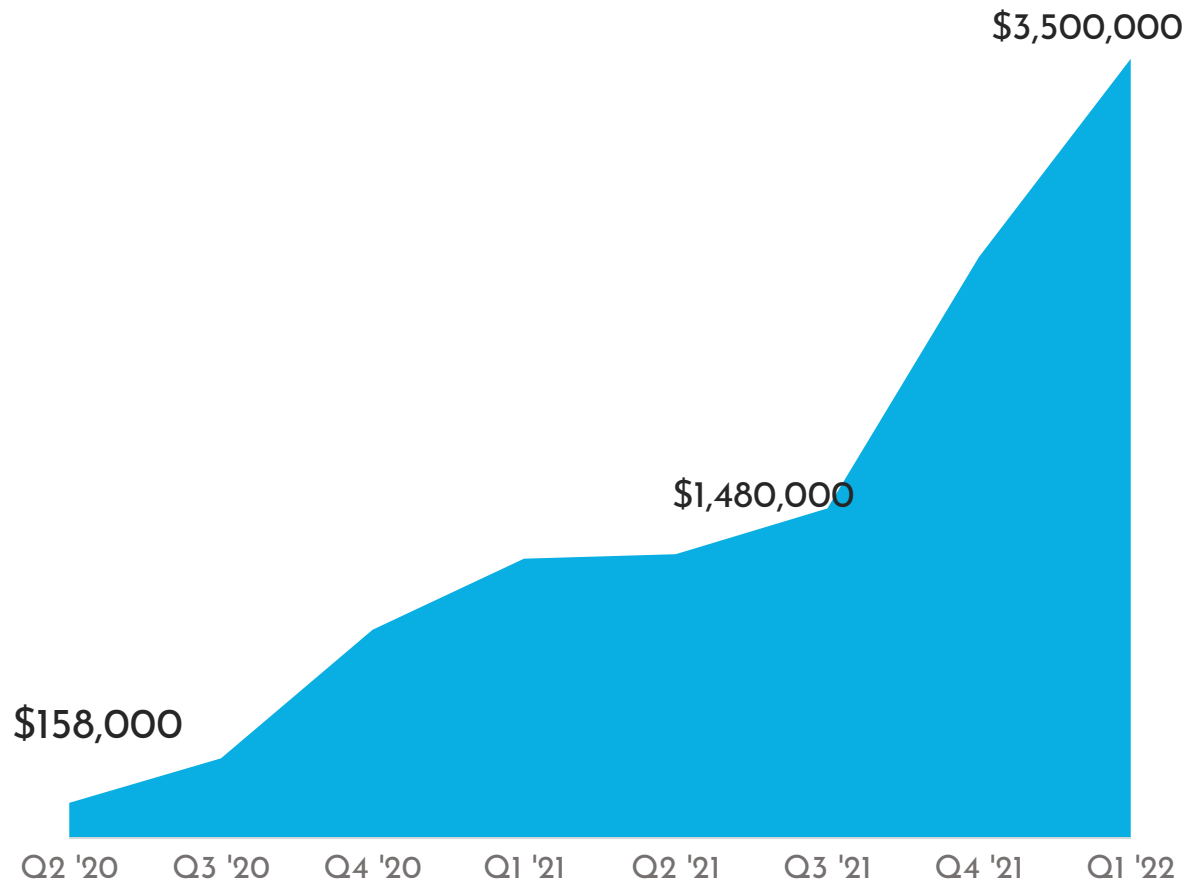


Instant liquidity
for suppliers



No Collateral, No
Credit History
Required

2100%+ GROWTH LAST 24 MONTHS



Inventory Purchased (GTV)

\$11M+

Inventory purchased
in the last 24 months

+25%

MOM growth,
March 2022
(\$100K MRR)

+97%

Repayment rate

COMPETITIVE DIFFERENTIATORS



Go to market

- Supplier led B2B2C motion, underwrites credit, reduces risk & acquisition cost



Instant liquidity

- Payments are disbursed instantly to suppliers, driving growth .



Supplier agnostic

- BNPL solution usable across Offline & Online suppliers in multiple FMCG segments

**OUR
MODEL
IS ASSET
LIGHT &
OPTIMIZED
FOR SCALE.**

TEAM



SEBASTIAN KILIMO

CEO & CO-FOUNDER

"Has led product teams in early stage fin-tech & energy startups"



STEVE BIKO

COO & CO-FOUNDER

"Has built go to market, sales & ops functions for early stage tech startups"



"100% of our professional careers have been spent serving the same customer segment we're building for today.
8+ years working together."

saviu
VENTURES

SAYANI

LAUNCH
AFRICA

Thank you!

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