



Lendha

Entrepreneurship & Digital Transformation
**AI-Driven Credit and
Spend Management for
Underserved SMEs in
Africa.**

The Context in Nigeria and most Africa Continent

1.7B people in the world have no access to finance and **76%** of these people live in **Africa**.

6 in every 10 SMEs close down operations in less than **36 months**

In Nigeria, **41.6+ million MSMEs** contribute **48%** of the national **GDP**

2/3 of the entire Nigerian economy is classified as the '**informal economy**', worth millions and largely cash-based.



**Lack of Access to Finance
to grow their business.**



**Traditional Banks don't
recognise:**



PROBLEM



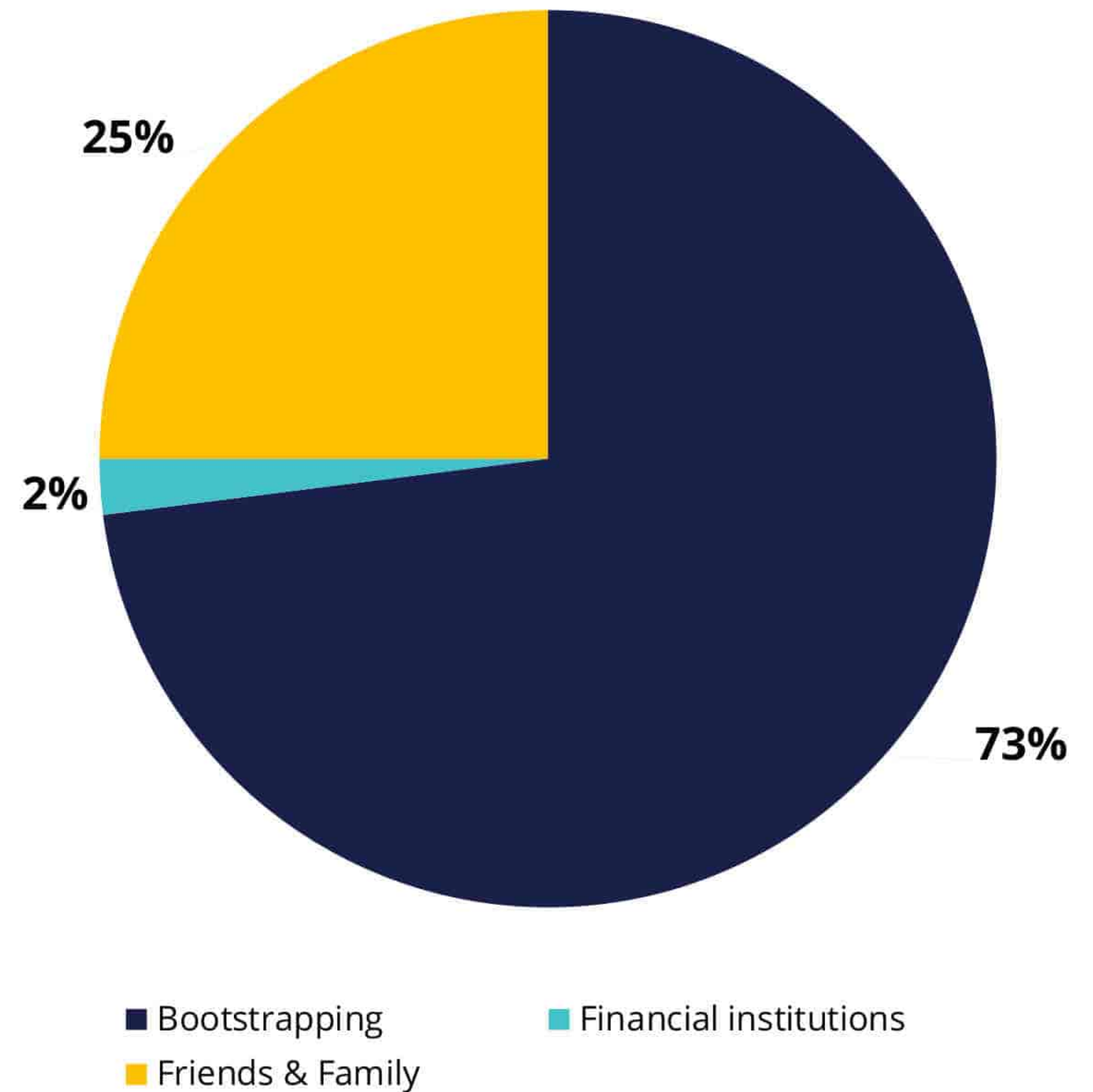
Micro- Businesses

Small businesses

Unregistered Businesses.

Why?

- **Absence of Perfected Collateral security**
- **Poor Records**
- **Close to zero credit information**
- **Minimum of 6 months processing time**
- **Expensive Business Bank Account**



Source: PWC (MSME Survey 2020, Building to Last)

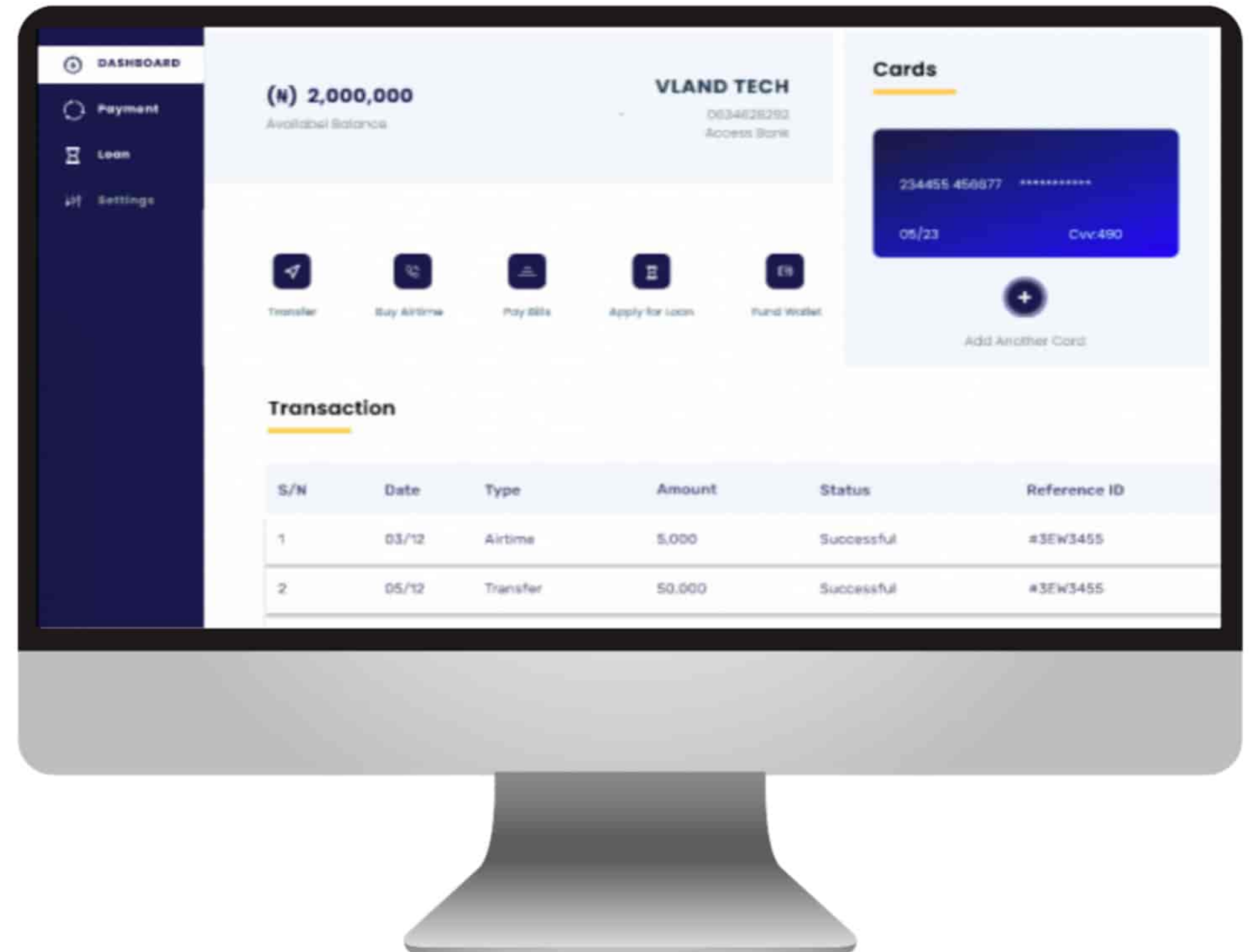
Solution

Using our AI to identify key growth areas for credit approvals.

- **Loan Approval within 3 Hours**
 - No Collateral.
 - Alternative Credit rating

- **Spend Management for SME**
 - Open Business Account
 - Track and Analyze Expenses

- **Embedded Lending API**



What Our Users Said About - Lendha



Amanda
Logistics Outlet



"Saying no to opportunities that demanded funding but promised expansion was never an option for me. After many calls seeking help, Lendha came through for me. MY partnership with Lendha was all what we needed and today, we are glad we did."

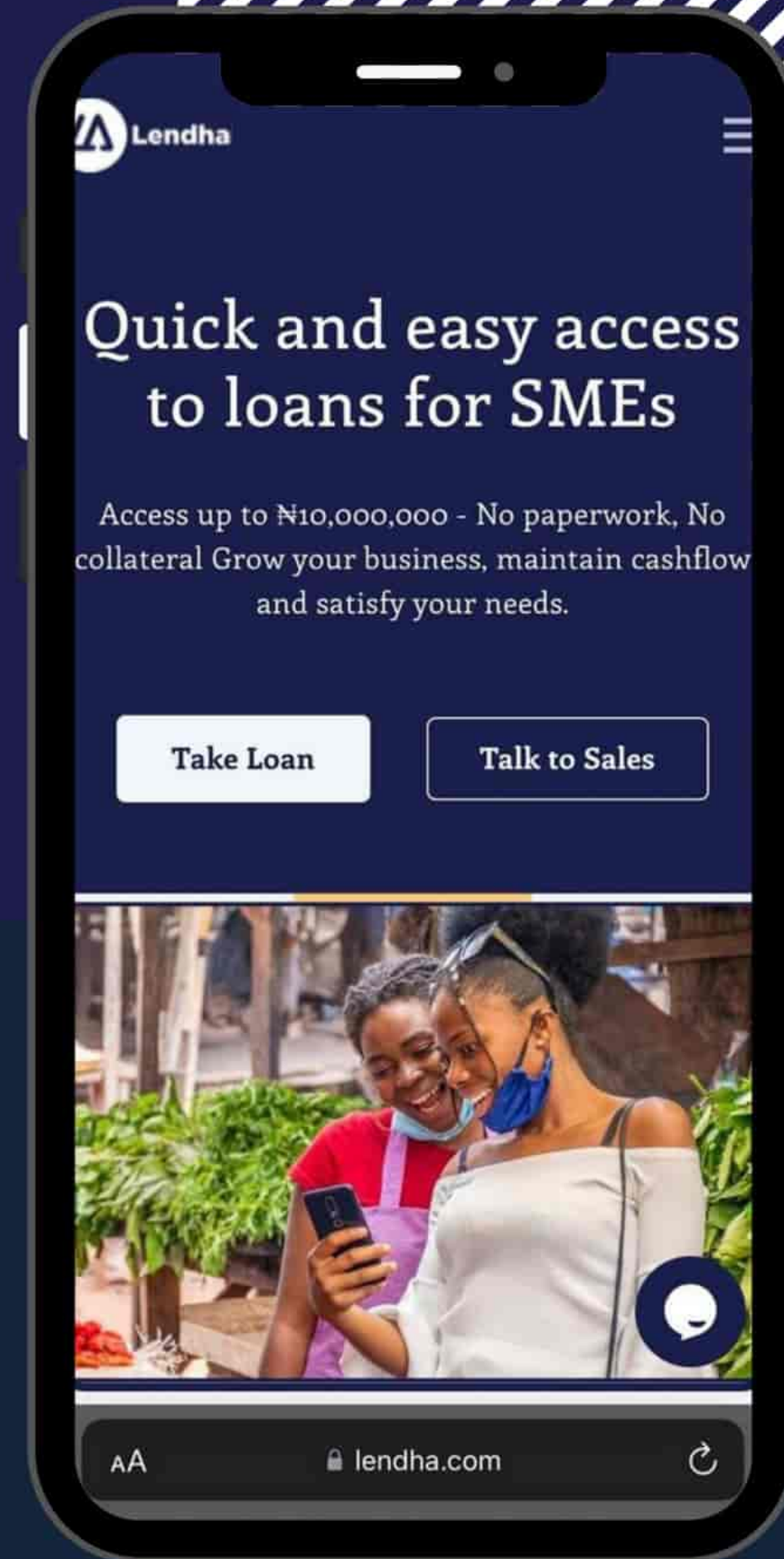


Temitayo

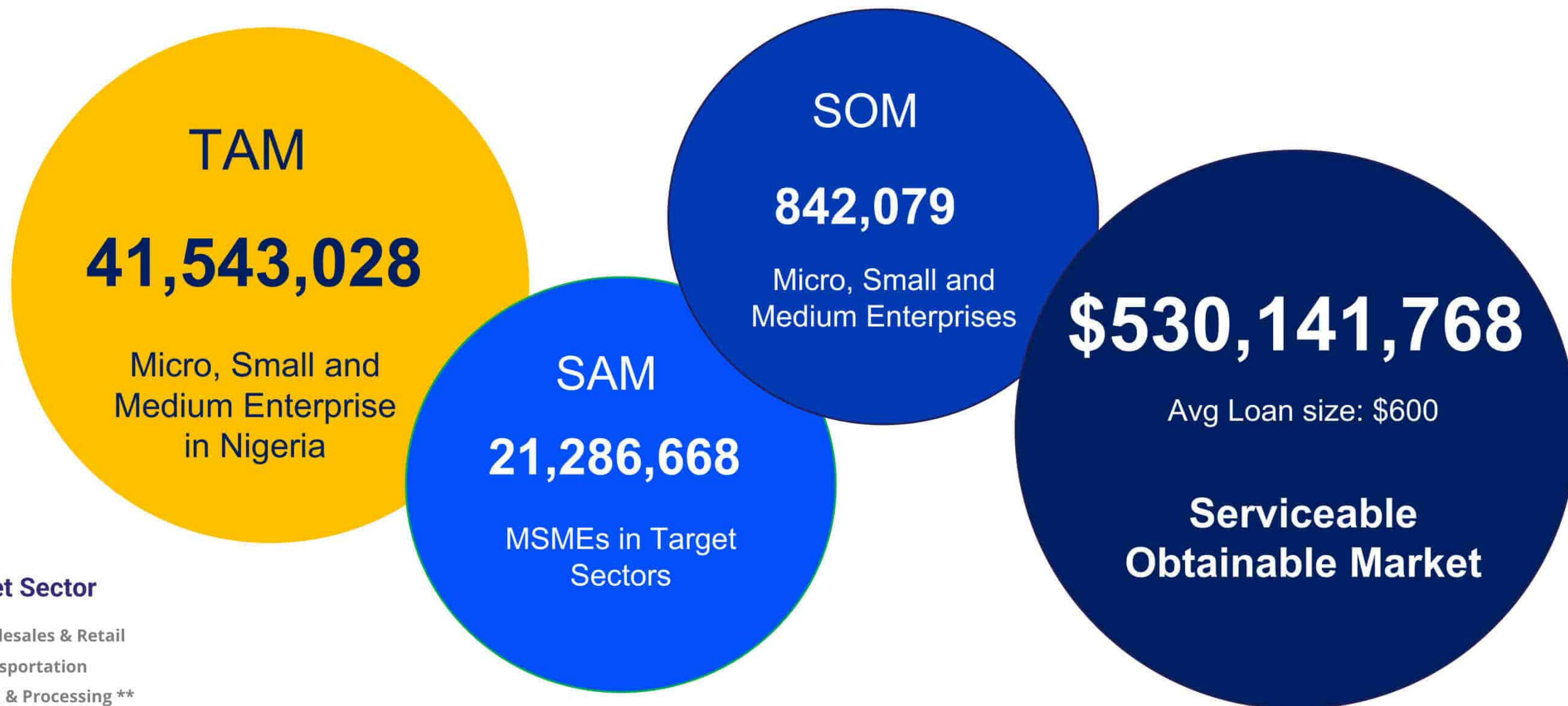
Sells Home items and gadgets on Jiji, Konga
& Jumia



Prior to Covid, I still found it hard to meet with the customer demands, this means I usually run out of stock, I applied severally with my bank to no avail, but with Lendha, I can conveniently place orders for new stocks before I run out, even with the inflation, my business is double where I was."



Our Market



Target Sector

- Wholesales & Retail
- Transportation
- Food & Processing **

Our Traction



30,000+

Loan applications



14,900+ | 7725

Total Users | Active Users



97%

Repayment Rate

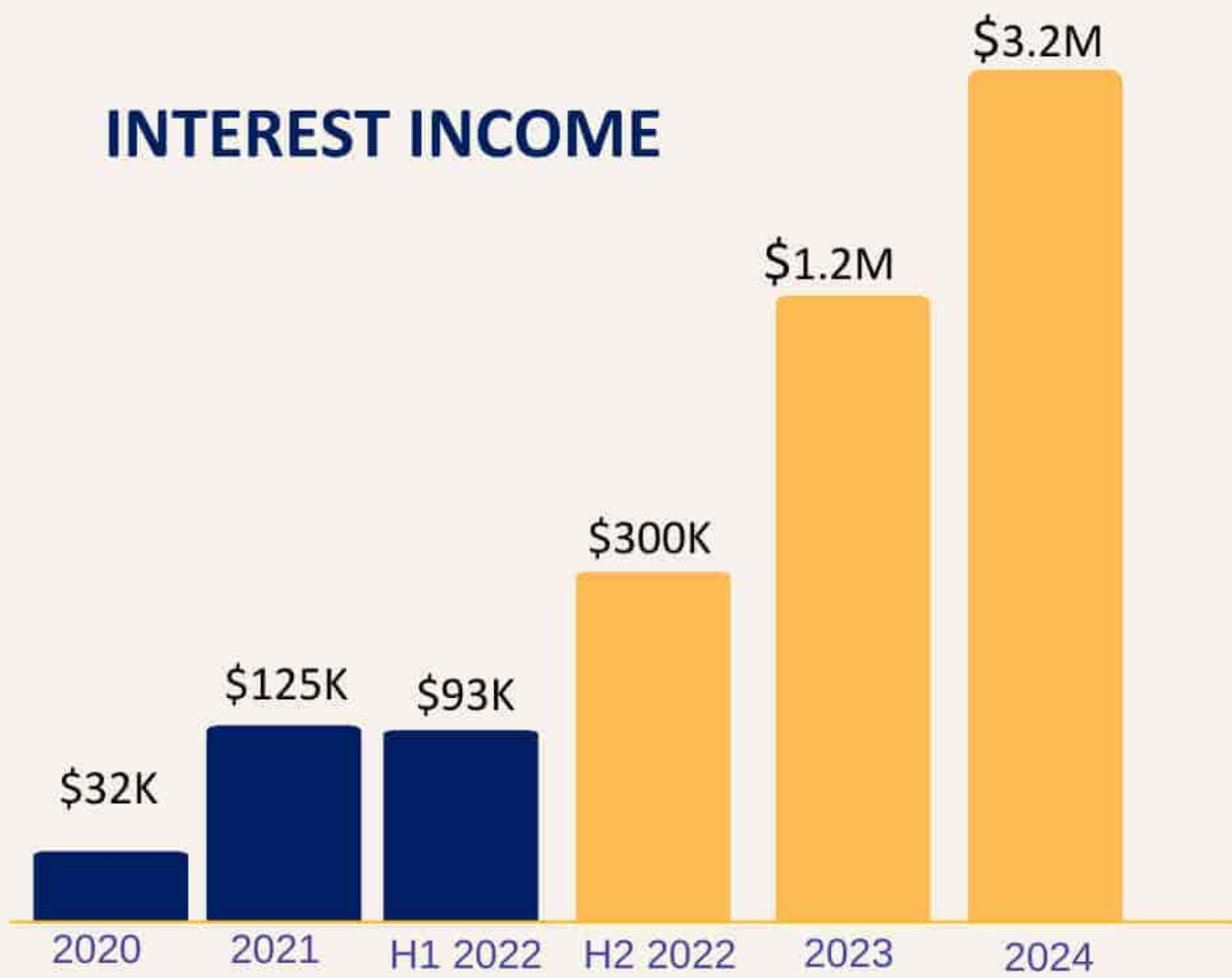


\$1,000,000+

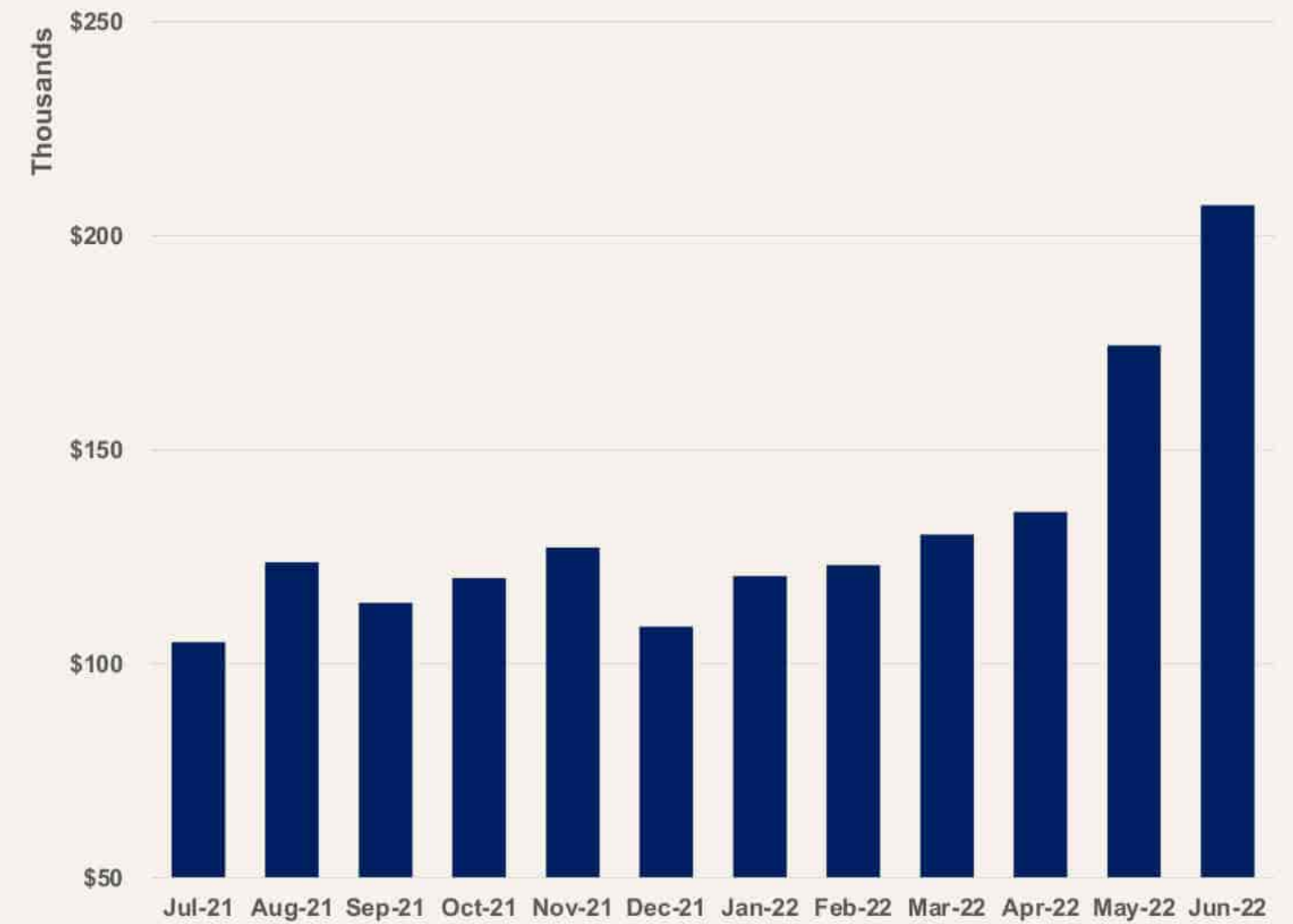
Loans

Our Growth

INTEREST INCOME



PORTFOLIO GROWTH



Our Business Model



Interest on Loan

An interest of **5 - 7%** is charged on principal.



Account Transaction Fee

To earn **3%** on Bills Payment **\$2/Month** Account Maintenance.



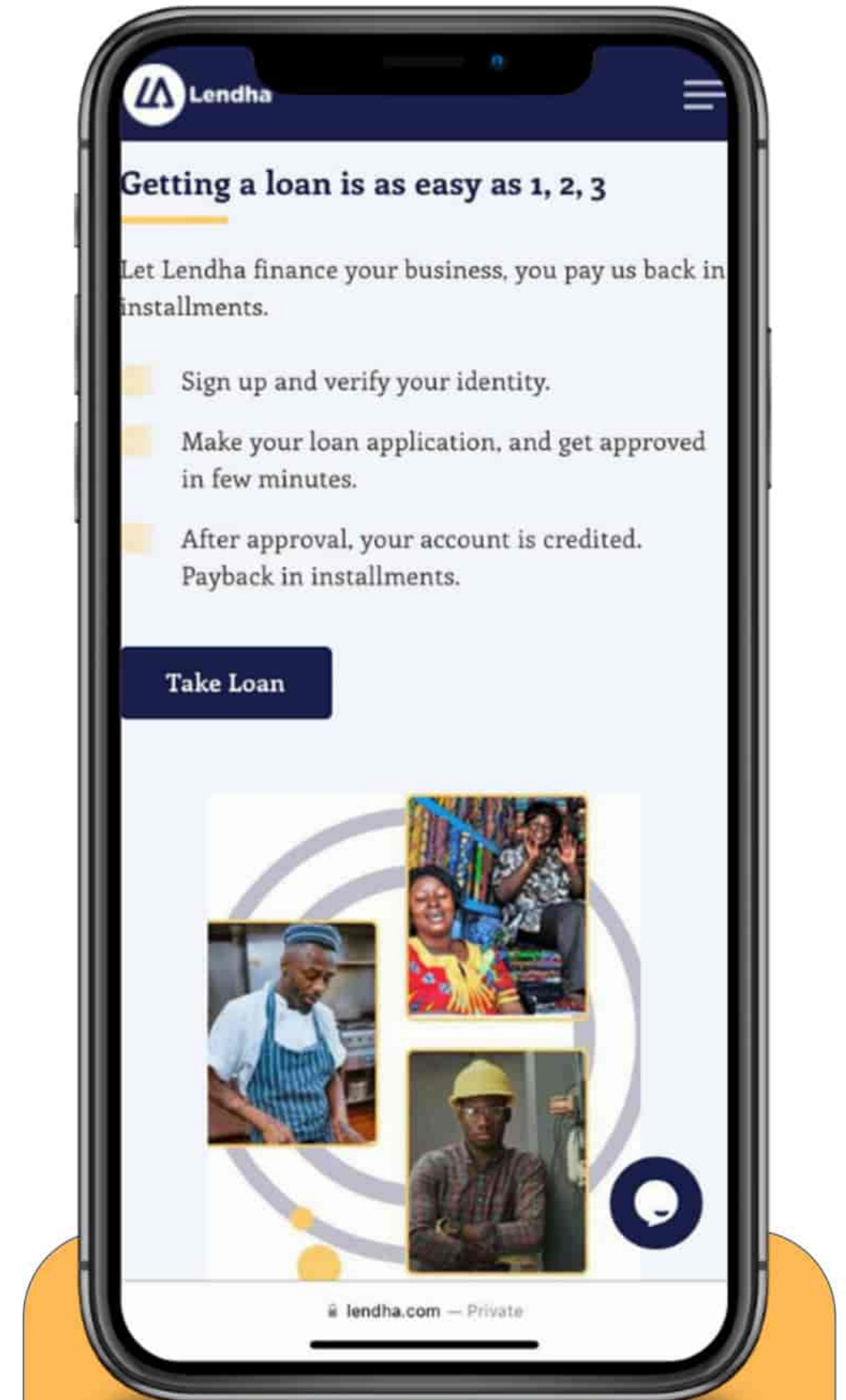
Processing Fee

We earn a one-time commission of **1%** on principal as processing fee.



Late Payment Fee

We charge a **0.15%** daily penalty charge on principal as late repayment.



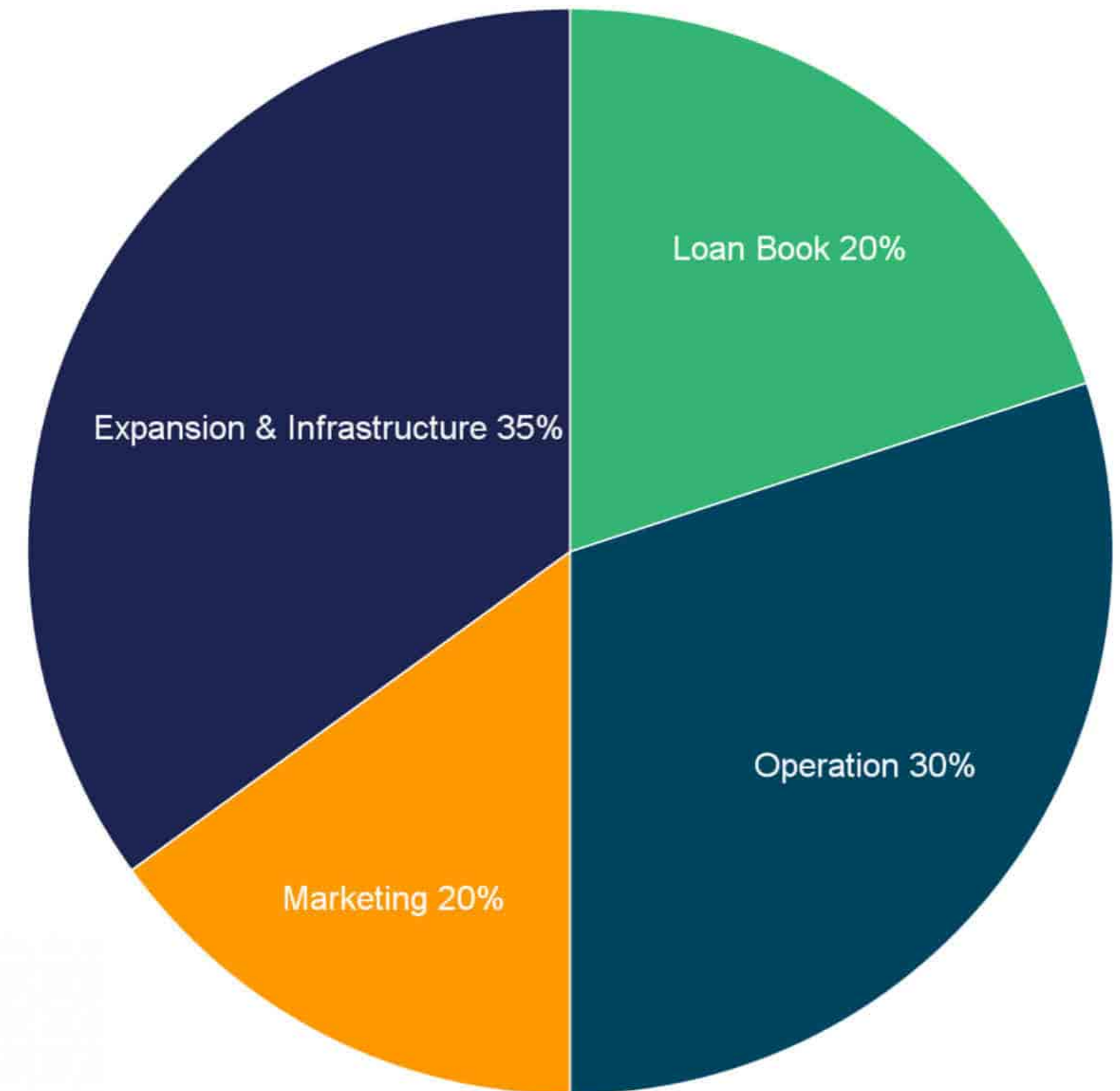
Others in the Market: SME Segment

	Registered SMEs	UnRegistered SMEs	Freelancers	Business Account	Management Tools	API Distribution	Loan Tenure
 Lendha	✓	✓	✓	✓	✓	✓	Over 30 days - 6 Months
 Payhippo	✓	✓	✗	✗	✗	✗	30 Days
Lidya 	✓	✗	✗	✗	✗	✗	30 Days
 LENDIGO	✓	✓	✓	✗	✗	✗	4 Months
 float	✓	✗	✗	✓	✓	✗	30 Days

FUNDING NEED

We are raising
\$500,000 as
SAFE & Debt

LENDHA!



- Loan Book
- Operation
- Marketing
- Expansion & Infrastructure

Team



Peter Okafor

Co-Founder, CTO

- 13 years of experience in Software Development



Tunji Olalekan

Co-Founder, CEO

MBA | Founders Institute Alumni

- 10 years of experience in Credit Management

ADVANS



Alexey Ovsyannikov

Advisor, Sales & Investor Relations

- 20+ years of experience in Sales within corporates and startups, 3x founder, advisor to numerous startups

Booking.com

newell
BRANDS



ALCHEMIST ACCELERATOR



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PROVIDING CREDIT TO SMES.

Join us on this journey as we enable SMEs to have easy access to finance to grow the economy.



founders@lendha.com

