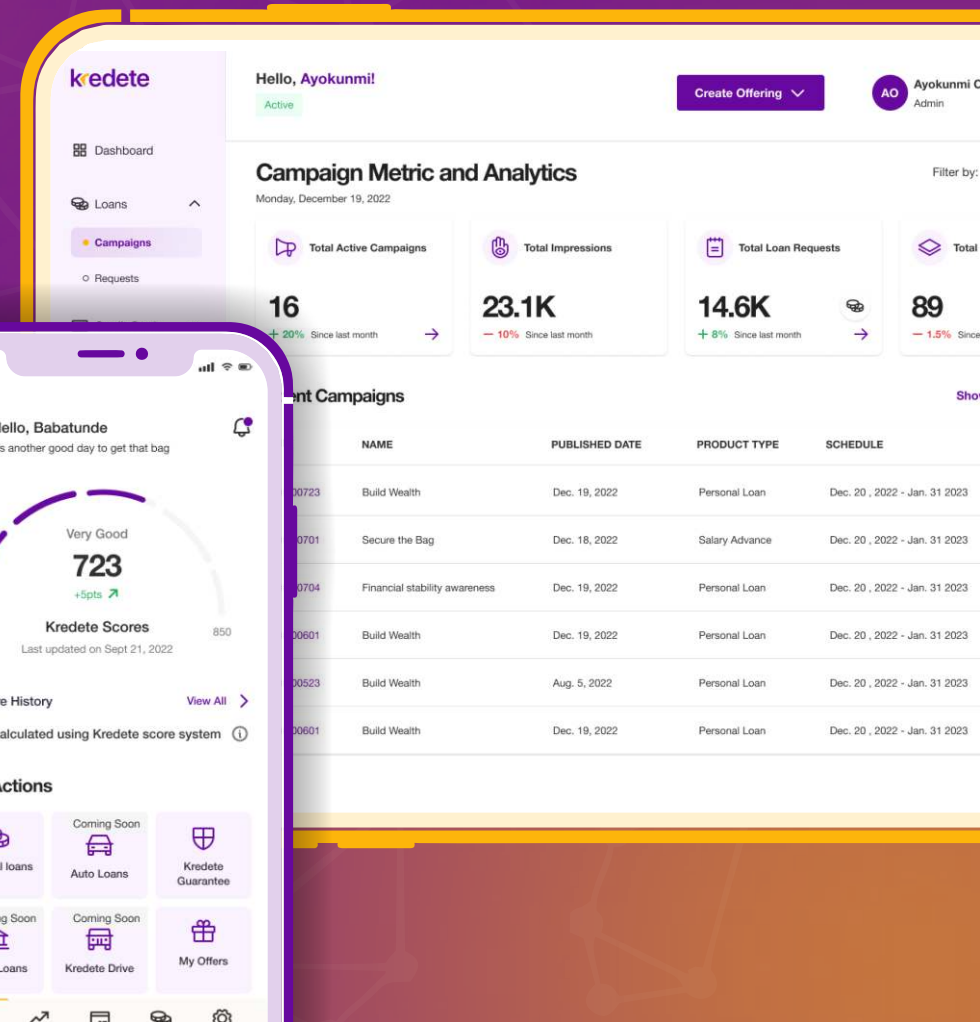


# Where Credit Meets Confidence in Africa



# The Problem

kredete



**Limited Access To  
Credit In Africa**

**1.4 B**

Africans face a \$360B credit gap.

**82%**

of Africans lack access to formal credit.



**Traditional Lending  
Process Challenges**

**2-3**

weeks average loan approval time.

**80%**

of applicants find the process confusing.



**High default rates and  
risk assessment issues**

**60%**

of SMEs struggle to secure financing.





**45%**

average default rate for traditional loans




# The Solution

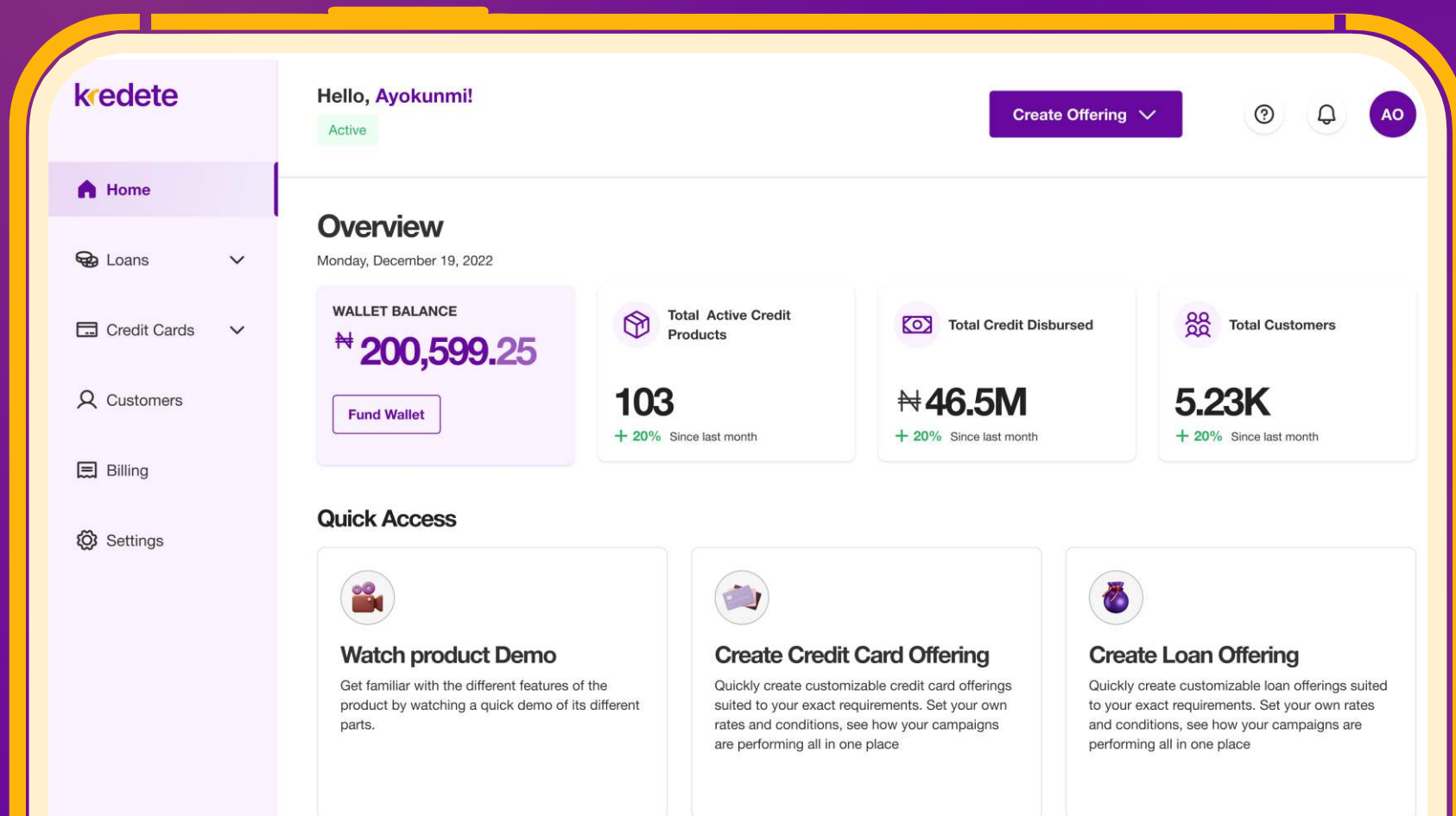
kredete

## Kredete's All-in-one Lending Credit Infrastructure

-  Seamless, secure, and user-friendly lending experience
-  Advanced underwriting, risk assessment, and decisioning
-  Instant approvals and disbursements
-  Repayment and collections

## Mobile App For Borrowers

-  Access credit scores, reports, and recommendations
-  Apply for loans with Kredete's extensive lending partners.
-  Receive funds directly into wallet accounts

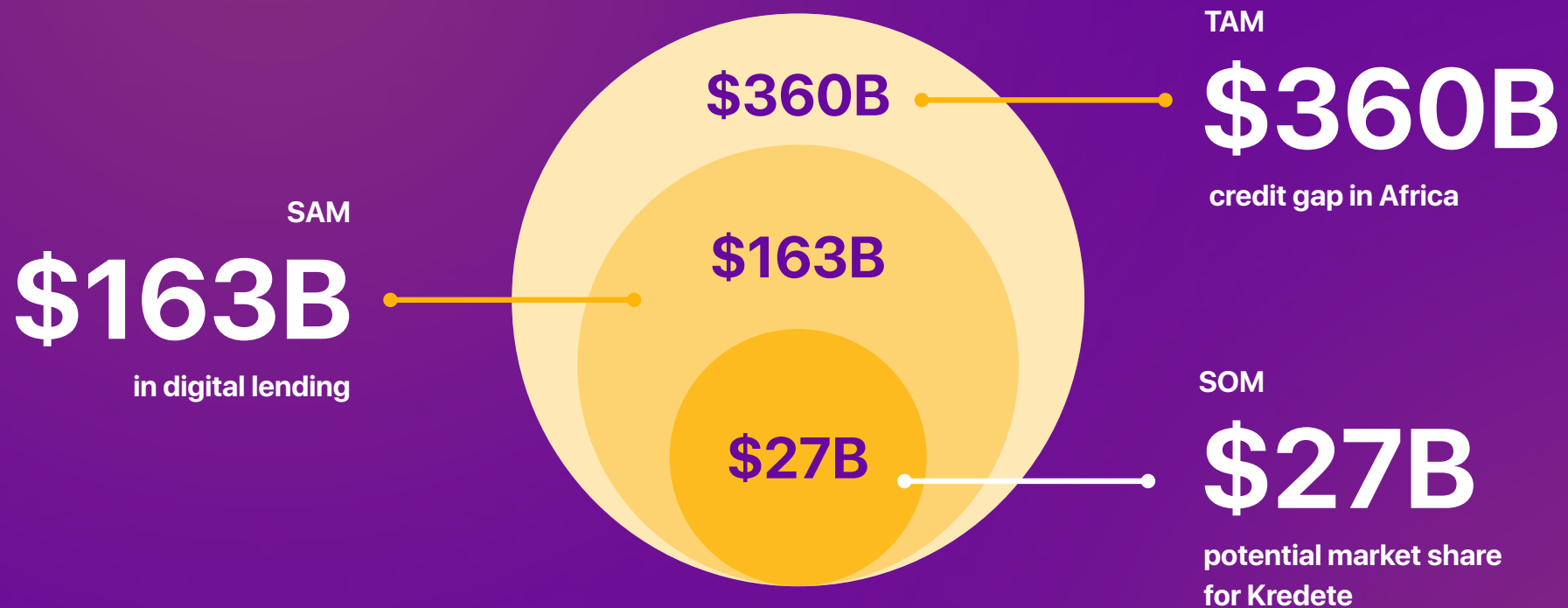


# Market



## The Size And Potential Of The Market

Kredete is targeting a \$136 billion market opportunity within the larger \$360 billion African lending market.



**15%** YoY growth in digital lending market.



# Competitive Advantage

kredete

Kredete offers a comprehensive lending solution that gives it a competitive advantage in the lending marketplace space.

Features	Kredete	Evolve Credit	VeenHQ	Carbon
All-in-one Lending Solution	✓			
Wide network of lenders	✓			
User-friendly platform	✓			✓
AI Driven Recommendation System	✓			
Flexible lending options	✓			✓
Financial education	✓	✓		
Customized financial solutions for SMEs	✓			✓
Support for diverse loans	✓			✓
Quick and easy loan application process	✓			✓
Automated disbursement of funds	✓		✓	✓

## Free Tier (Limited Features)

- 2 active campaigns/listings per month
- Access to Kredete's lending infrastructure
- 2% referral fee on successful loan application initiated through the platform

## Basic Tier \$199/month

- Up to 5 active campaigns/listings per month
- Basic credit report access for up to 1,00 users.
- Access to Kredete's loan disbursement infrastructure
- 5% commission on loan disbursed through the platform
- Customer support available via email and chat

## Pro Tier \$499/month

- Up to 15 active campaigns/listings per month
- Advanced credit report access for up to 5,00 users
- Access to Kredete's loan disbursement infrastructure
- 3% commission on loan disbursed through the platform.
- Customer support available via email, chat, and phone
- Customizable loan approval criteria

## Enterprise Tier \$999/month

- Unlimited active campaigns per month
- Advanced credit report access for up to 1,000 users
- Access to Kredete's loan disbursement infrastructure.
- 2% commission on loan disbursed through the platform.
- Fraud detection and prevention services
- Loan collection services
- Customizable loan approval criteria
- Integration with third-party APIs
- Customer support available via email, chat, and phone with dedicated account manager

Kredete also offers a custom quote for enterprises with unique requirements or high-volume loan disbursement needs. The pricing for this plan will be based on the specific needs of the enterprise and the services required.

# Our Team



Our team consists of experts from the world's leading technology and finance companies, with a combined experience of three decades across Technology, Business, Management, Financial Services, and Operations.



Adeola Adedewe  
(Founder/CEO)



Hakeem Oriola  
(CTO)



Ebuka Arinze  
(Head of Product)



Fey Sowunmi  
(Head of People & Customer Experience)



**techstars**

Acceptance into  
Techstars Detroit



**25+**

lending partnerships onboard  
(one lending partner committing  
a 2 billion Naira budget).



**2000+**  
daily active users

**20-30%**

WoW  
growth

Partnered with CRC Credit Bureau (Largest African-based credit bureau), providing free personalized scores, reports, and pre-approval recommendations for all consumers, enhancing our scoring models.





Our current fundraising goal is **\$1.5M** to acquire **100+** trusted paying partners, match credit and loan approvals for **10,000+** users, and reach **\$2M** in ARR.

The new funding will enable us to achieve:



22  
Month  
Runaway



GTV of \$50M  
(\$2.5M in  
annual net  
revenue)



Acquire an  
Additional  
10k paying  
Users



Grow our  
Users base  
by 1,000%



Hire Finance &  
Compliance  
Lead to obtain  
RIALicences



Hire VP Sales  
and Engineers  
to support  
our growth.



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## Contact Us



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