



PREMIER CREDIT
ZAMBIA LIMITED

PITCH DECK

We are building a **Challenger bank** for MSMEs in Africa.
A banking model for the future “Neo + Traditional ” hybrid.

THE PROBLEM



**1.7 billion
people**

in the world have no access
to financial services.

42%

of Sub-Saharan population
in Africa are affected.



We seek to bank the unbanked,
creating simple access to financial
services for people who earn **less than
\$10 a day.**

THE SOLUTION

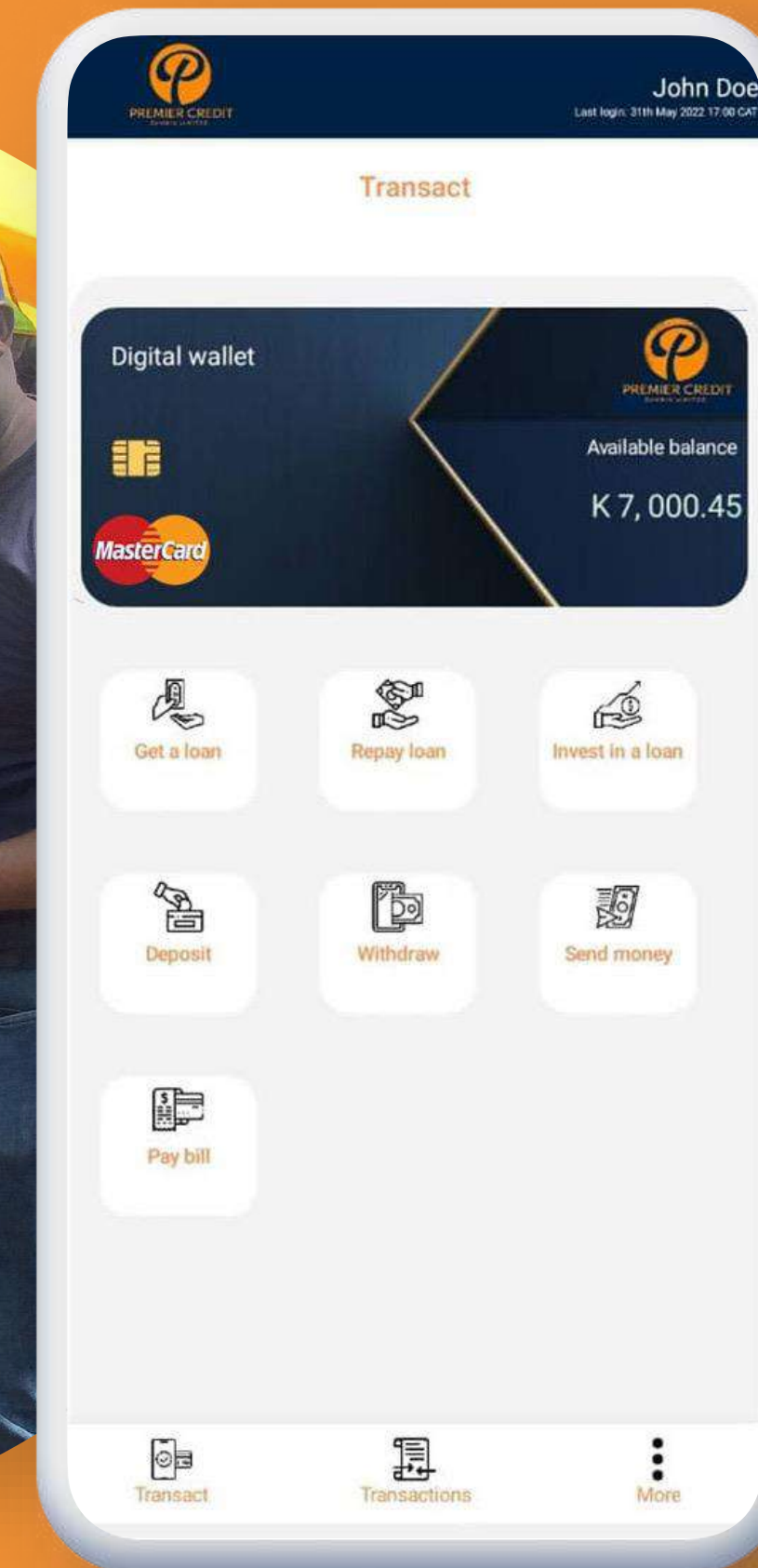


Fast and easy access
to affordable inclusive
financial services.

Any MSME can become
an Investor in minutes
and earn **passive
income**.

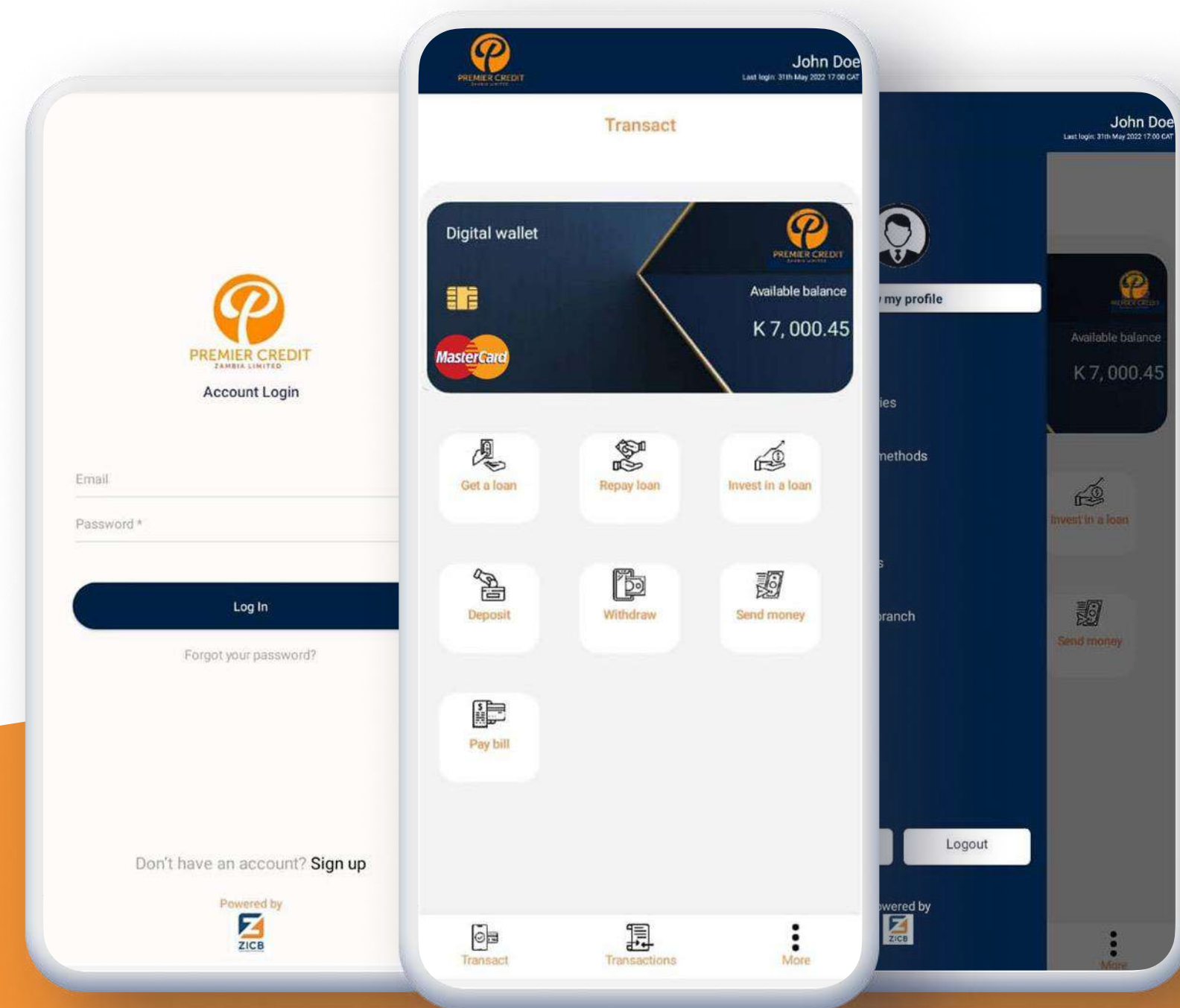
***559#**

Bank the unbanked
enabling people to pay,
send, receive and
manage money.



**CHALLENGER
BANK FOR
THE MSMEs
IN AFRICA**

PRODUCT OVERVIEW



LOANS

MSME loan products to provide working capital to small business holders. Collateral-free personal loans to low income earners/ individuals.



INVESTMENTS

Easy access to Investment services online or via mobile money, and earn passive income on pre-vetted loans with ease of convenience.



SAVINGS

In partnership with Banks, we can now issue virtual wallets and Cards to SMEs. Customers can save and transact on the Digital wallet "SME-in-a-Box"



PAYMENTS

We have a Mobile Wallet on a USSD application, integrated on all MNOs that is simple and easy for unbanked people to pay, send, receive and manage money.

MARKET OVERVIEW



\$129 billion

Arica's banking market revenue

\$53 billion

Retail banking revenue

8.5%

Growth rate

143M people

TAM in Zambia, Zimbabwe, Malawi, Tanzania and Ghana

57M people

SAM of persons above the age of 20 and below 60

34M people

SOM of individuals and MSMEs that earn less than \$10 per day

WHY NOW



Africa today is the 2nd fastest-growing banking market in the world.

- The African banking market is expected to **remain a growth leader** going forward (8.5%).
- Africa banking sector is **nearly twice as profitable** as the global average.
- Zambia economy is recovering after the decline caused by COVID pandemic and is now on its way up. **The economy is projected to grow 2.0% in 2022.**

Huge room to meet banking products needs

- Fewer than 20% of African banking customers hold products such as lending, deposits, insurance, and investments.
- Africa's retail banking penetration stands at just 38 percent of GDP, half the global average for emerging markets.
- The mass-market segment is the fastest-growing.
- Only 10% of the financing needed to achieve the United Nations' 17 sustainable development goals in low-and middle-income countries is being met in Africa.



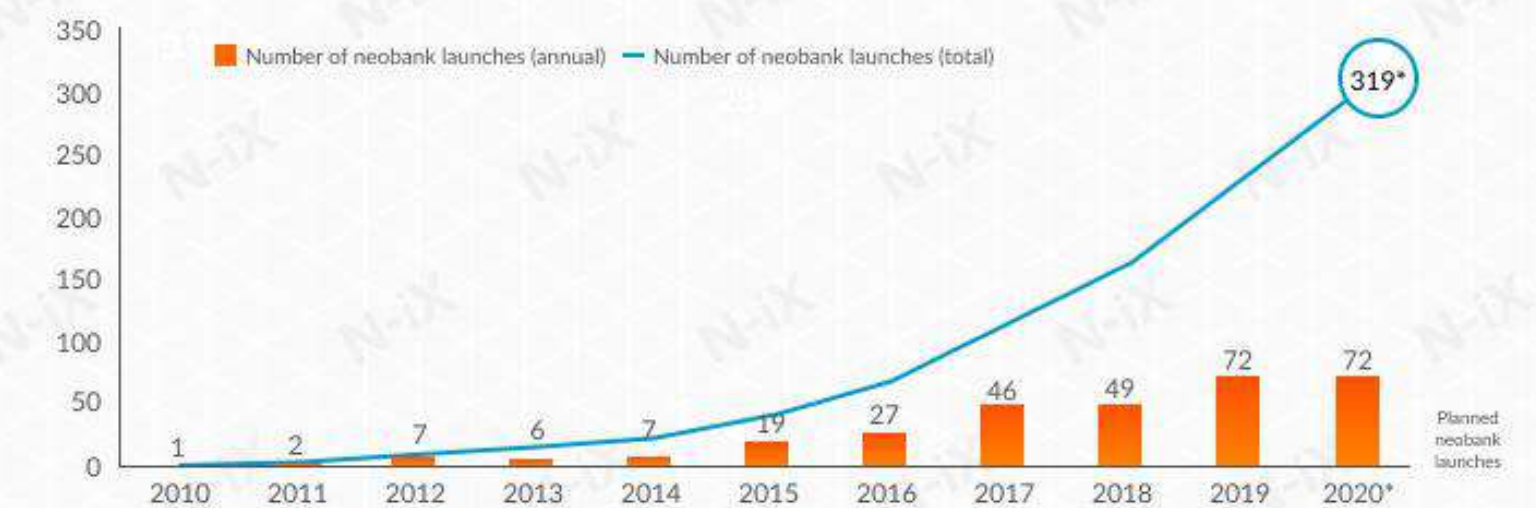
The number of challenger and digital-only banks is growing worldwide.

As of 2020, there were more than 300 neobanks launched worldwide. The neobanking sector was projected to grow at a CAGR (compounded annual growth rate) of 5% between 2019 and 2026, generating about \$394B by 2026.

40% consumers in Africa and Middle East prefer digital banking over traditional ones.

Neobanks worldwide launches since 2010

Source: Neobanking Database, Statista





Gross Revenue

8%/month

Interest Income from loans issued to borrowers

\$6/customer/month

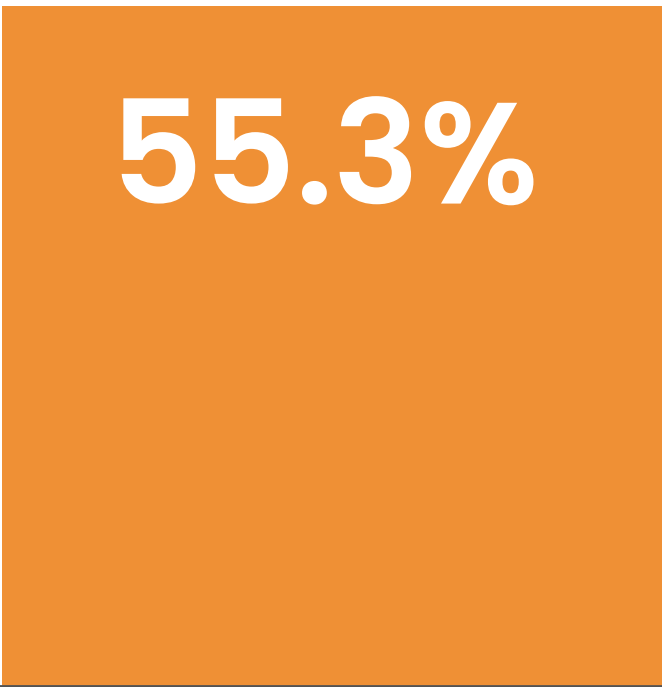
P2P payments, POS commissions, Money Transfers, Wallet services and Card issuances

\$3/policy

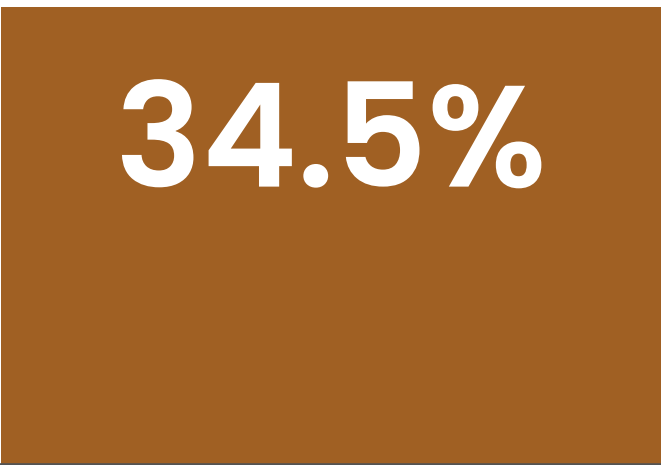
Commissions earned Insurance premiums

\$1/customer/month

Mobile money wallet transactions



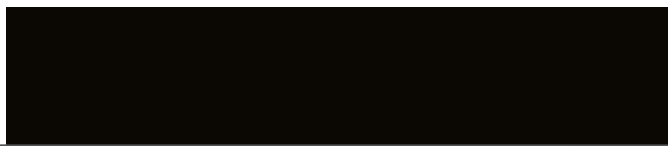
Loans Interest



Services



Insurance commission



Mobile transaction

TRACTION



Key Metrics

44%

Customer Retention rate

\$37/loan

Cost of Acquisition (CAC)

18%

Month on Month Revenue Growth rate

24%

Conversion rate

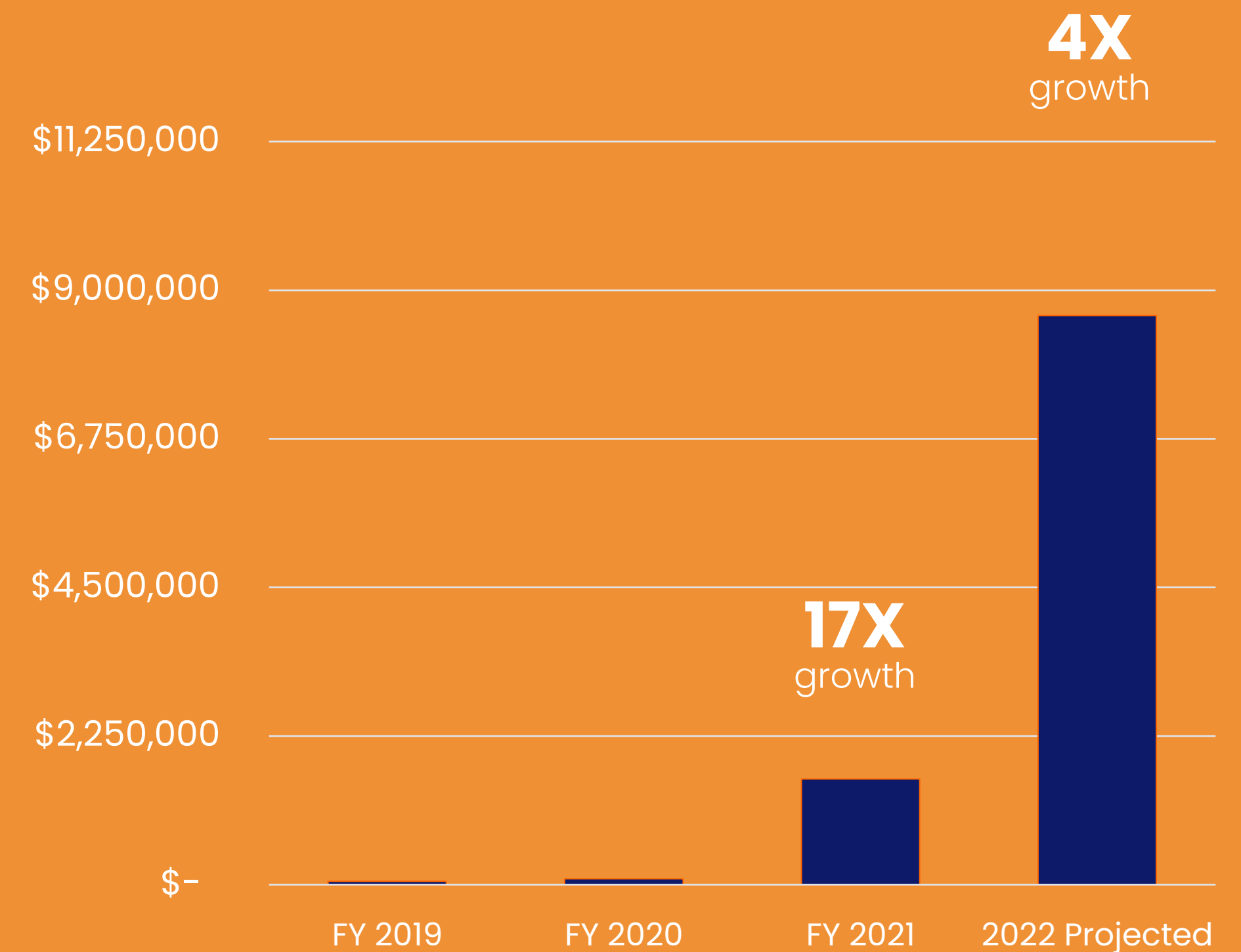
\$1,747

LTV

13%

Net Interest rate
(after Loan Loss Provisions)

Revenue by year



Over **20,000**
registered customers

Raised **\$2.1m**
in capital and debt

Issued over **\$1.7m**
in working capital to
MSMEs and households

Operating in two
countries: **Zambia
& Zimbabwe**

Registered over
800 Investors on
the P2P Platform

COMPETITOR ANALYSIS



Fintech Companies building Digital banks for Africa



Targeting Unbanked Population



No Internet Application
(Ability To Reach The Last Mile)



Online Platform



Mobile Application



Provide **Full Set** Of Financial
Services (Savings, Investments, Loans,
Payments And Insurance)



Working Capital For SMEs



Distribution Network
(Agent Network And Regional Presence)



Ease Of Convenience



Management Team



CHILUFYA MUTALE

CEO – PREMIERCREDIT ZAMBIA

Award winning CEO backed by 12+ years experience in Fintech, SME Finance and Risk Management with work experience in multiple countries in Africa at senior level.



EUGENE MWILA

COO – PREMIERCREDIT ZAMBIA

Entrepreneur, CxO backed by 16+ years experience in IT and Infrastructure, security systems infrastructure, systems development with work experience in both Zambia and Malawi.



ONAI SINYABUWE

CEO – PREMIERCREDIT ZIMBABWE

Accomplished and creative Revenue assurance professional, Credit Operations and Management Accounting specialist with 15+ years experience leading teams in Zambia, Zimbabwe and Malawi.



TIMOTHY MUTYANDA

FINANCIAL CONSULTANT

Certified Auditor and MSc holder in Finance and Investments. 13+ years' experience in Accounting and Financial management. Supervises the Finance Managers for Zambia and Zimbabwe.

Advisory Team



SARAH DUSEK

Award winning Entrepreneur, Co-Founder of Enygma Ventures, a ZAR100million private investment fund focused on investing in women-led businesses in Southern Africa.



JACOB DUSEK

Co-Founder of Under Canvas; the leading US adventure-hospitality company. Jacob's award winning work on sustainability and design has elevated Under Canvas to be the US leader for pioneering hotels.



ABDUQODIR SATTOROV

Experienced CEO backed by 15+ experience in microfinance having worked in Jordan, Azerbaijan, Uganda and Zambia. An SME Advisor for an EBRD (European Bank for Reconstruction and Development) funded project on SME Lending and MCFF Advisory Services with a Swiss-based consulting company.



JULIA SAVENKOVA

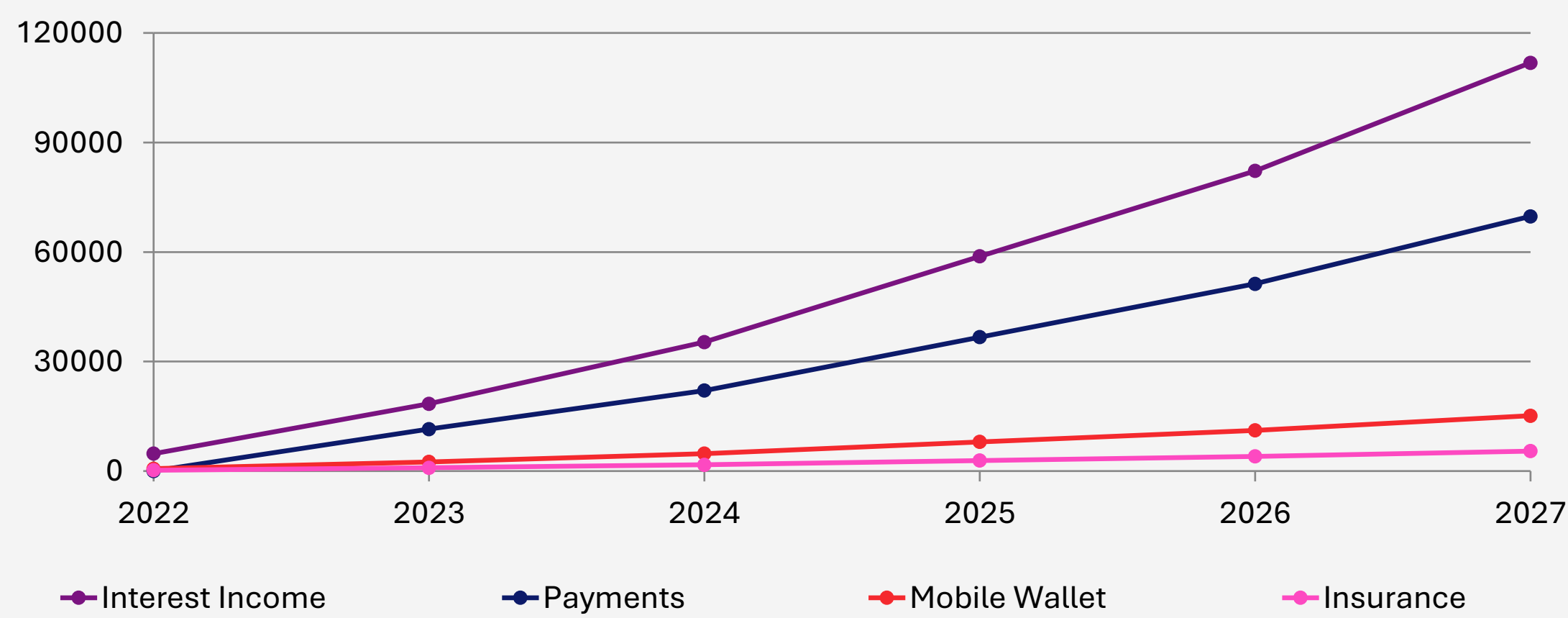
Experienced Business Development professional with expertise in PaaS, BaaS, SaaS and emerging technologies (AI, Blockchain, Crypto currency) for Fintech's. She have over 10+ years experience in the technology and Fintech industry.

FINANCIAL FORECASTS

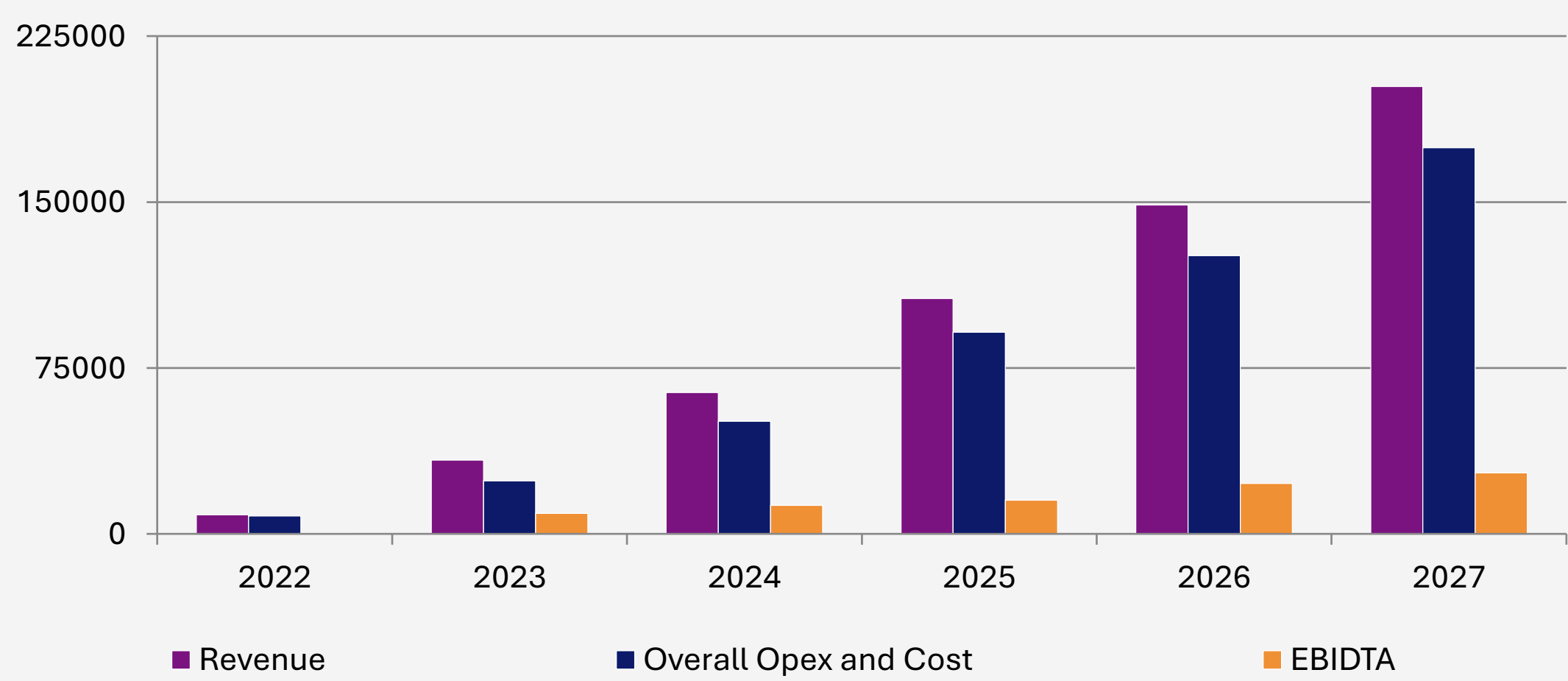


IN ('000)	2022	2023	2024	2025	2026	2027
Registered Users	1,731	14,251	112,139	157,971	226,039	328,990
Interest Income from lending portfolio	\$ 4,765	\$ 18,427	\$ 35,347	\$ 58,832	\$ 82,217	\$ 111,824
Payments (P2P, Money transfers, Cards, POS)	\$ 2,973	\$ 11,496	\$ 22,052	\$ 36,704	\$ 51,293	\$ 69,764
Mobile Wallet	\$ 646	\$ 2,499	\$ 4,794	\$ 7,979	\$ 11,151	\$ 15,166
Insurance	\$ 233	\$ 900	\$ 1,726	\$ 2,872	\$ 4,014	\$ 5,460
REVENUE	\$ 8,617	\$ 33,322	\$ 63,918	\$ 106,387	\$ 148,675	\$ 202,214
Overall Opex and Overall Cost of Services	\$ 8,145	\$ 24,008	\$ 50,962	\$ 91,151	\$ 125,844	\$ 174,562
EBIDTA	\$ 472	\$ 9,315	\$ 12,956	\$ 15,236	\$ 22,831	\$ 27,653

Revenue streams



Financials



INVESTMENT ASK



\$10M

We seek Equity
and Debt
Financing options



\$1M

TECHNOLOGY DEVELOPMENT

Build a Pan African mobile
commerce technology platform
that increases interoperability at a
regional scale.

\$4M

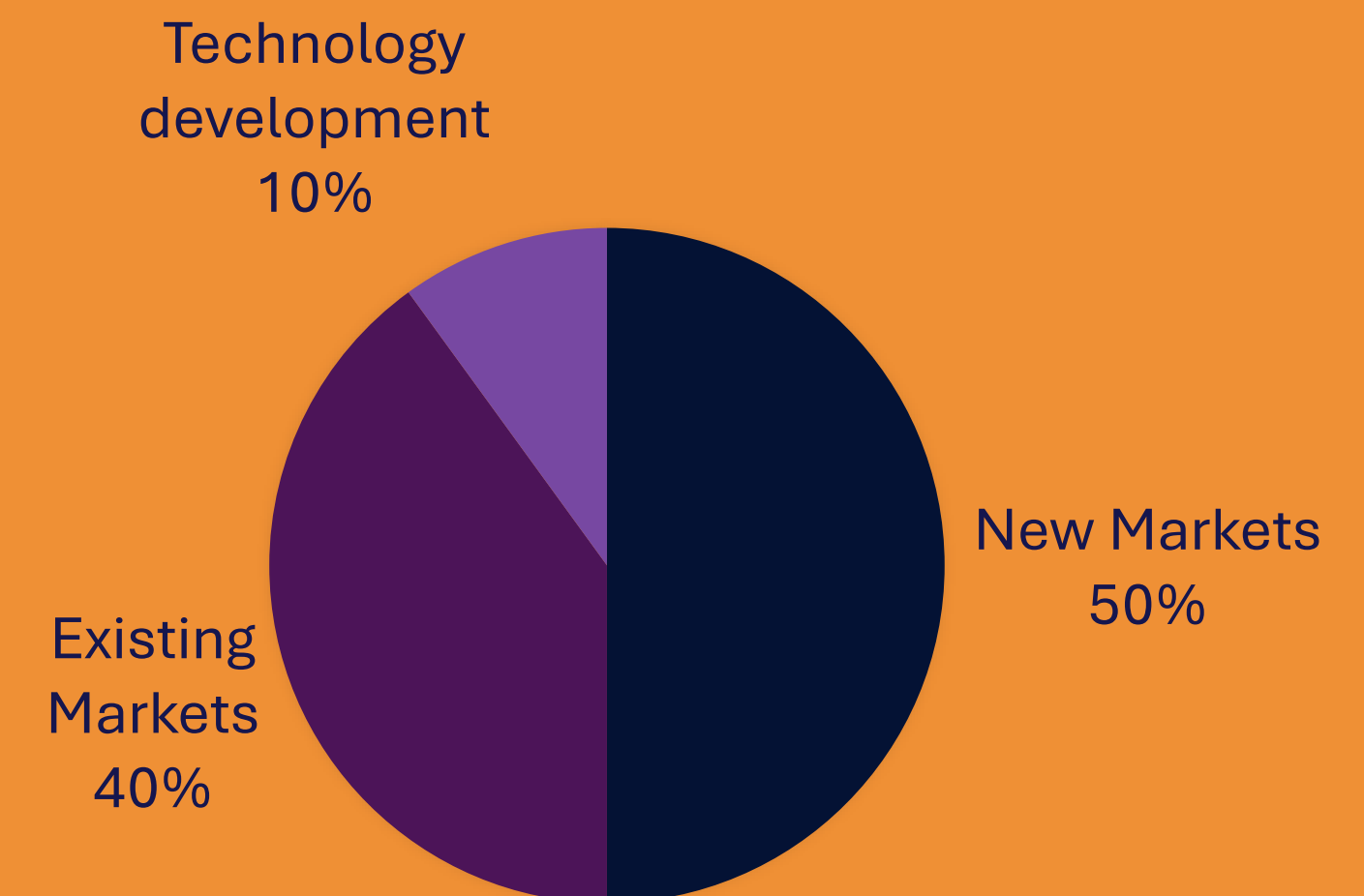
EXISTING MARKETS

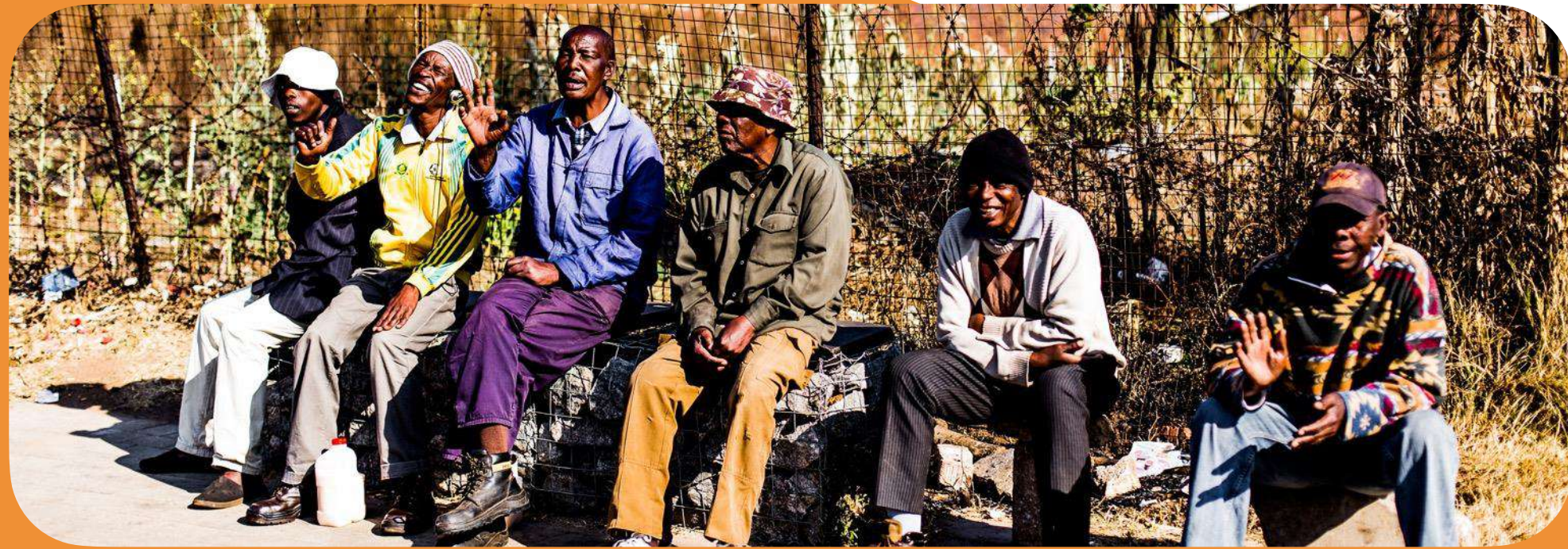
Expand product and service
offerings in Zambia and Zimbabwe
with Mobile banking and
microinsurance

\$5M

NEW MARKETS

Expansion into new emerging
markets (Malawi, Tanzania, Ghana)





Over 1.7 billion people all over the world have no access to financial services.

Around 57% of the population of Africa (95M people) do not have a traditional bank account.

MSMEs are unable to access affordable credit for working capital to boost their businesses.

Hence access credit from lenders (loan sharks) at exorbitant interest rates. **We believe that empowering MSMEs with financial tools and access to financial services yields a positive effect on our growing economies as MSMEs form the backbone of our economies.**

We want to increase financial inclusion in Africa as we contribute to a cashless society and digital & green economy.

At PremierCredit, we leverage advanced technology to offer financial solutions and access to working capital to historically unbanked clients with a focus to contribute to four of the 17 Sustainable development goals:





Join us!

 **Phone:**
+260 761 228 724

 **Email:**
CMutale@premiercredit.co.zm

 **Website:**
www.premiercredit.co.zm