Problem & Market Opportunity

The Informal Sector: Africa's Untapped Economic Power

- Over 80% of businesses in Africa are informal.
- Credit inaccessibility remains a major constraint despite consistent cash flow.
- Lack of documentation, credit history, and trust mechanisms.

Market Potential:

- Nigeria, Kenya, Ghana, and South Africa represent over 500 million people.
- High mobile penetration, low financial inclusion.
- Trusted local savings models (Tontine, Ajo, Chama, Stokvel).

Product Overview

A mobile-first loan app tailored for traders, artisans, micro-transport operators, and daily-income earners.

Key Features:

- Easy onboarding with ID, voice & language support.
- Smart lending based on income & community trust.
- Group lending: Tontine, Ajo, Chama models.
- Financial education in local dialects.
- Mobile money integration (M-PESA, Opay).

Personas:

- Ngozi (Nigeria): Trader; prefers voice notes & WhatsApp.
- Kamau (Kenya): Boda rider; M-PESA & low interest.
- Afia (Ghana): Food vendor; savings group.
- Sipho (South Africa): Barber; builds credit & repays daily.

Business Model & Go-To-Market

Business Model:

- Loan interest (capped), commissions, subscriptions, data insights.

GTM Strategy:

- Nigeria: Market leaders, co-ops, religious influencers
- Kenya: SACCOs, boda-boda unions, M-PESA
- Ghana: Savings groups, Chamas
- South Africa: Township fintechs, credit builders

Roadmap & Ask

Roadmap:

- Q1: Product design & MVP wireframes
- Q2: Identify pilot communities in Nigeria & Kenya
- Q3: Partner with fintechs, cooperatives & agents
- Q4: Pilot launch, feedback, iteration

Ask:

- Funding: $500,000 for MVP & pilot
- Partnerships: SACCOs, agent networks, fintechs
- Regulatory: CBN, CBK, FIC, FSCA

Why Lewisham Multi Solutions Ltd?

Track Record:

- 10+ years in African business re-engineering
- Finance, IT, and community development networks
- Experience with credit systems (e.g., NNPC)

Mission:

Empowering Africa's informal sector using smart, inclusive digital tools.