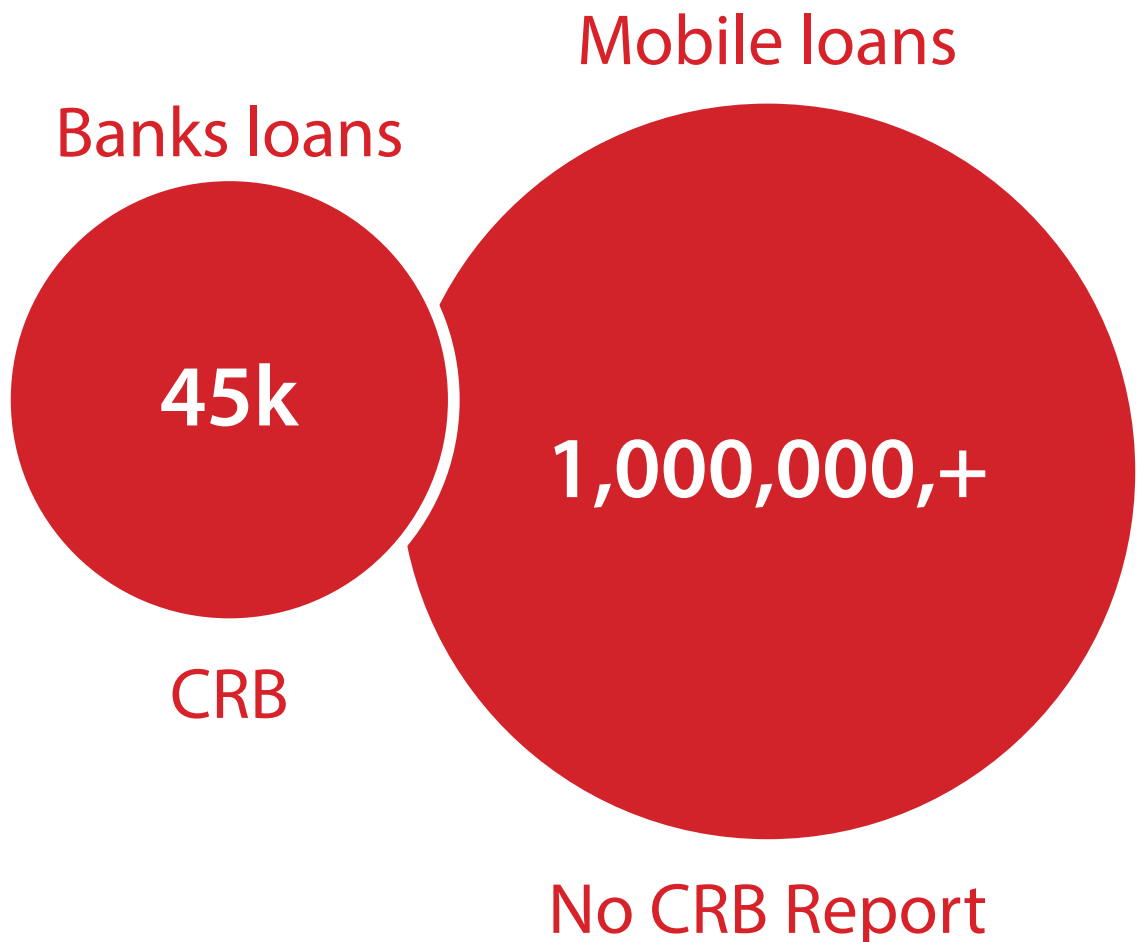


# Mobile Creditors Network

This is a Data sharing environment offered by Creditinfo Tanzania Ltd for all digital lenders or non formal lenders so that payment history and behaviors of thin filed customers (majority unbanked) can be established.

Creditinfo is the leading Credit Reference Bureau in Tanzania in facilitating access to intelligent information and analytics that enables lenders to make informed decision. It has been operating in Tanzania since year 2013 and globally since 1997.

Our experience in Tanzania has made us identify **the gap** that is in the market. Due to growth in mobile technology and many other factors, majority of the loans are taking place through non formal lenders. These include mobile lenders, MFI's plus family and friends. As a matter of fact, about only 5% of the Tanzanians belong to banked society which means only loans that are going through banked (regulated) society are the ones that CRB has its effect.



## The Need for the Solution

Mobile loans are good, the only challenge is payback period is short and the limit is also relatively low. Over a million loans are issued monthly and they go without the use of CRB. On the other hand that is fine however, what happens when people who have been taking mobile loans want to access bigger loans from banked community? The **answer is simple**, since the payment history has not been shared by all these informal lenders, the borrower is considered high risk. This effect is crashing a lot of **dreams** and it is stopping an easy migration from **lower class to middle class**.

Creditinfo intends to affect this and bring about a smooth transition from lower class to middle class by building a mobile creditors network, a platform that will allow data to be shared by all informal lenders so that **good debtors** can be **rewarded** by being recognised by formal lending institution. This solution will **not** eliminate the role played by informal lenders but rather **compliments** its existence.

## Benefits of Mobile Creditors Network

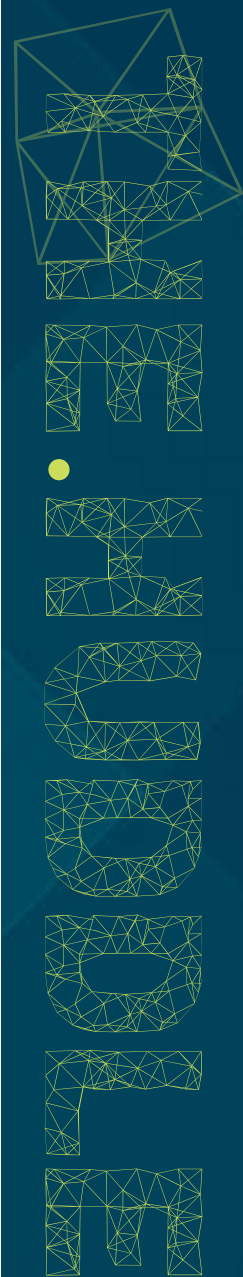
- Facilitate migration of lower class to middle class to through access to credit (thin file recognition and awarding good debtors)
- Increase the number of banked community
- Protect borrowers from over indebtedness (debt stress)
- Protect lenders from bad debtors

## Competitive Advantage For Creditinfo

- First mover advantage
- Creditinfo is currently the market leader in CRB service provision
- Trusted partner in provision of data analytics
- Rich in data which gives us another value to our customers
- Already have key players ready for this solution

## Contact Information

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