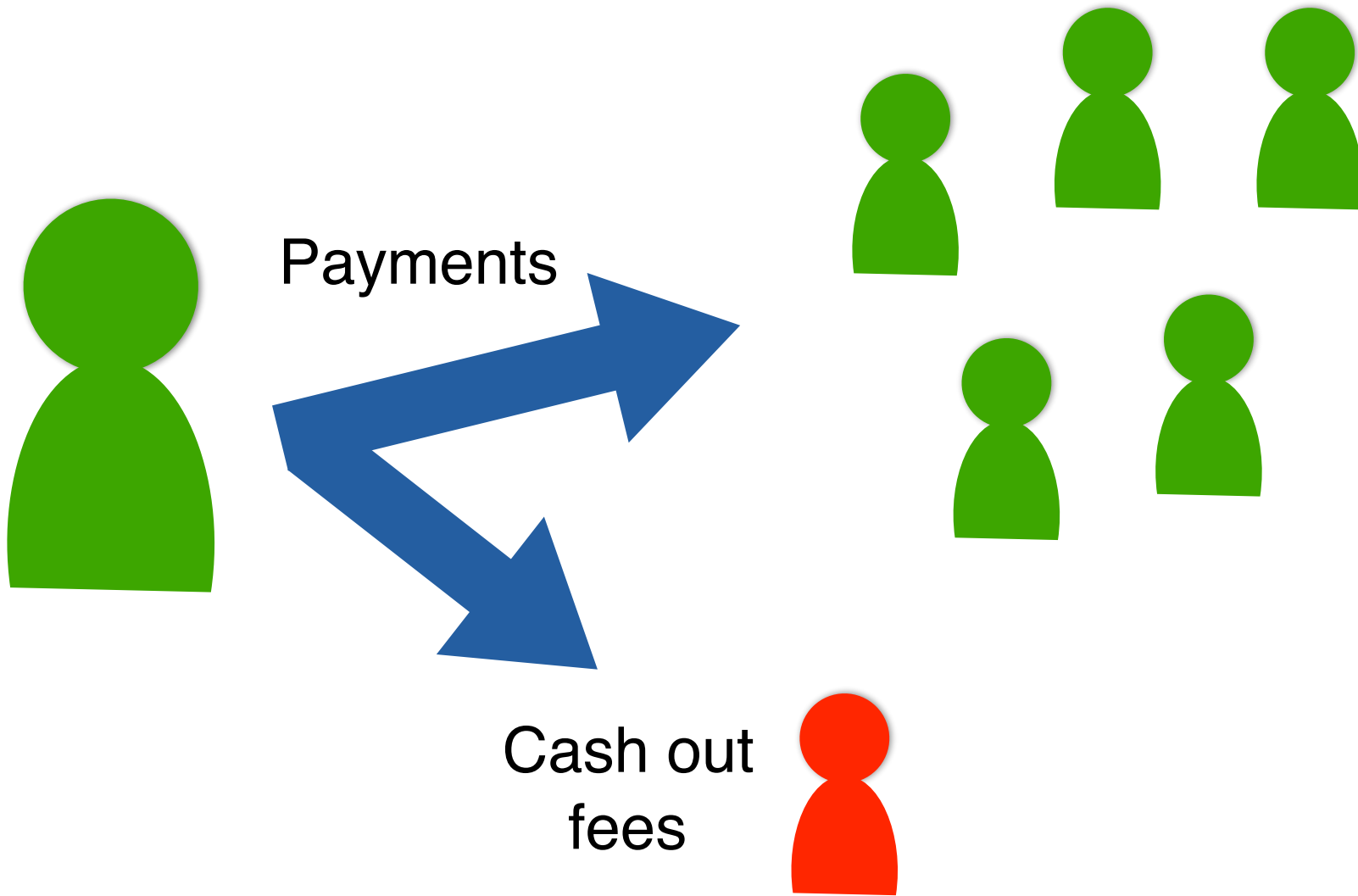
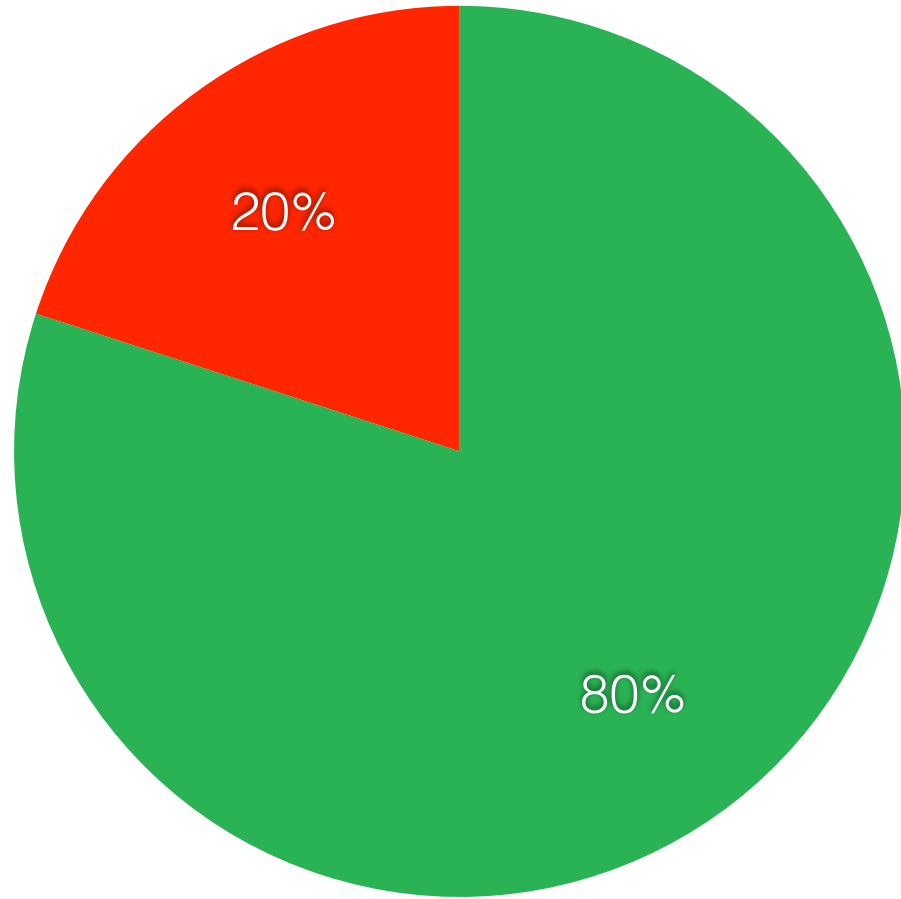
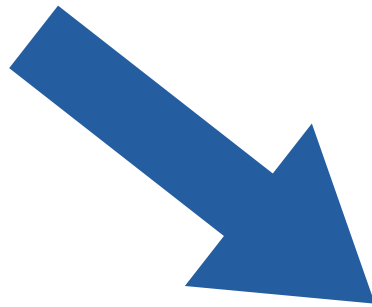
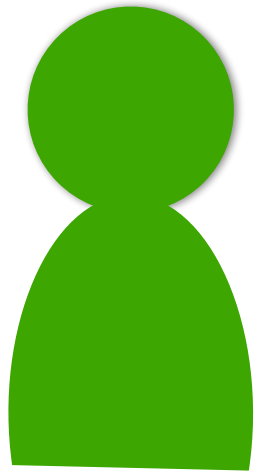


SWAHIBA

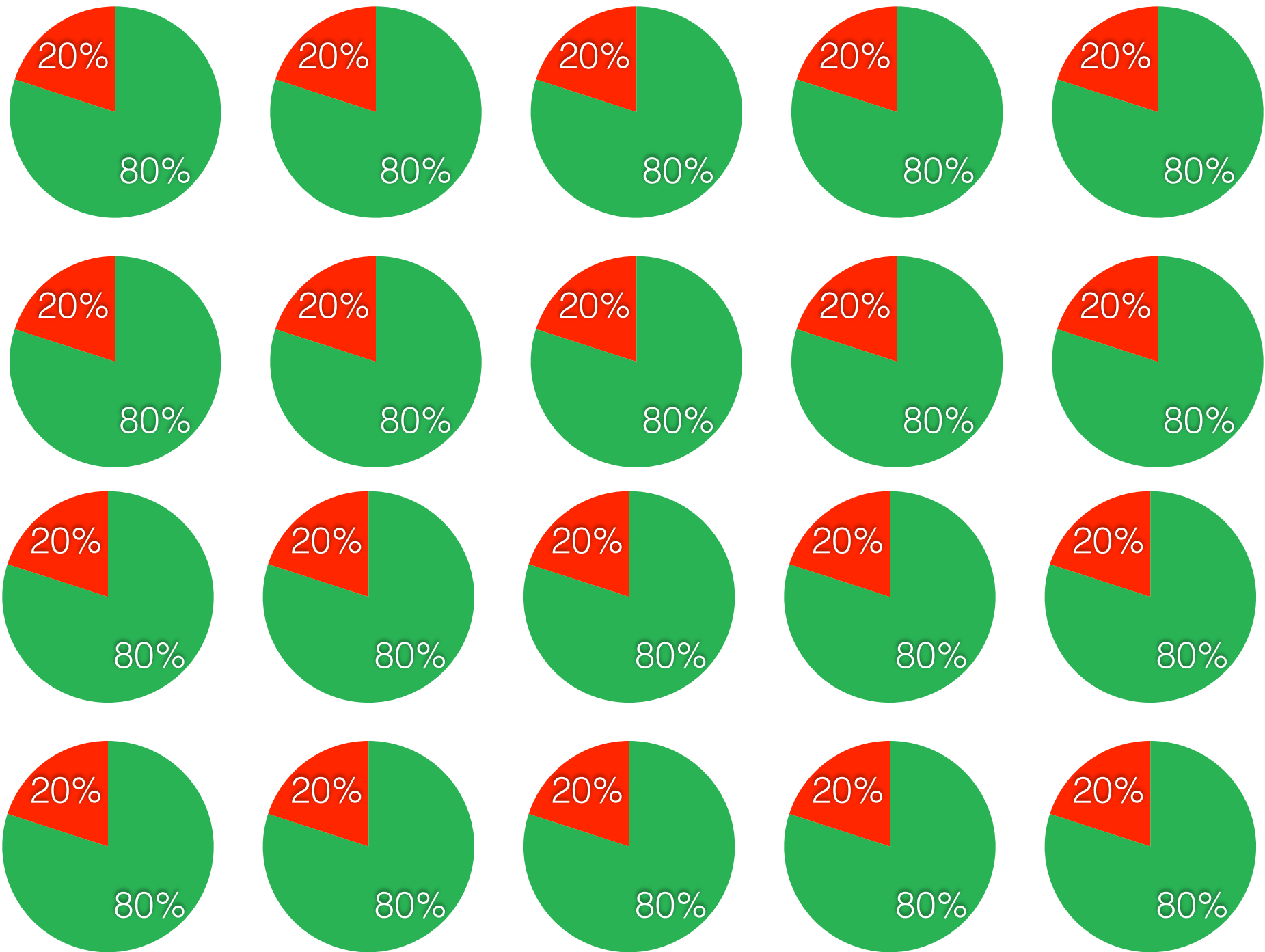
"Haba na haba, hujaza kibaba"





Cash out
fees





Unexpected shocks

Harusi

Kuuguza

Msiba

Ada ya shule

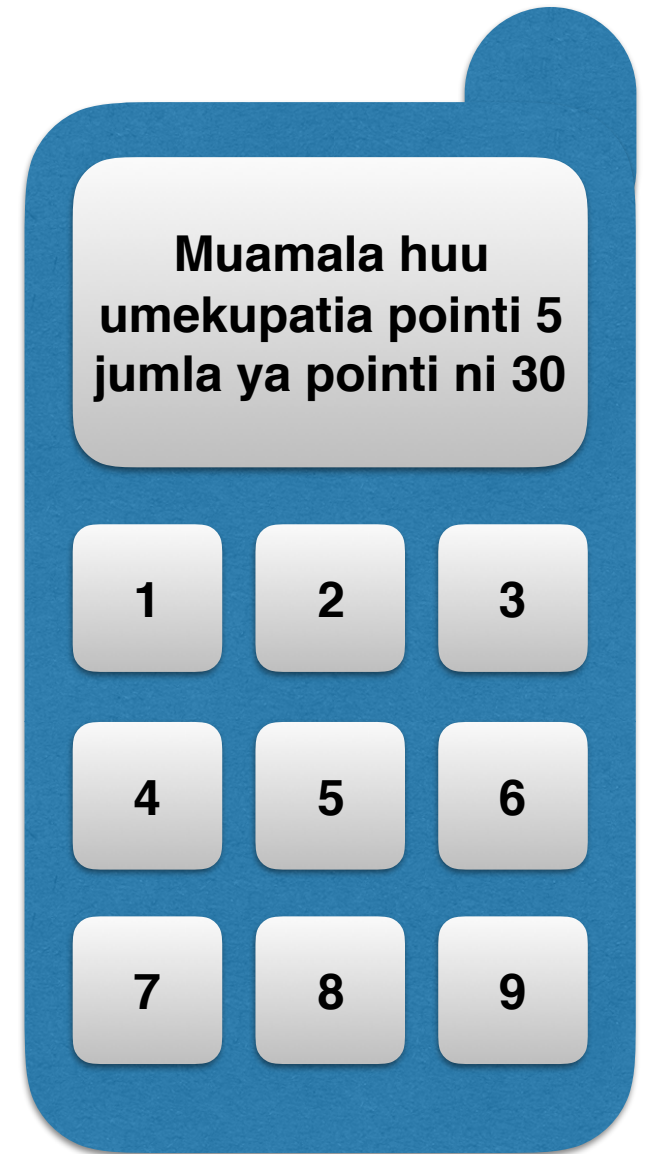
Chakula

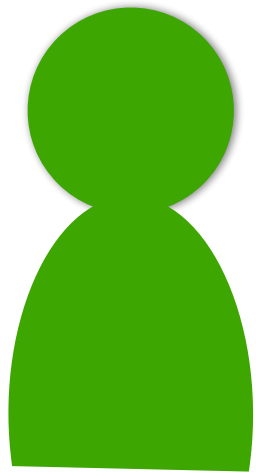
Ajali baharini



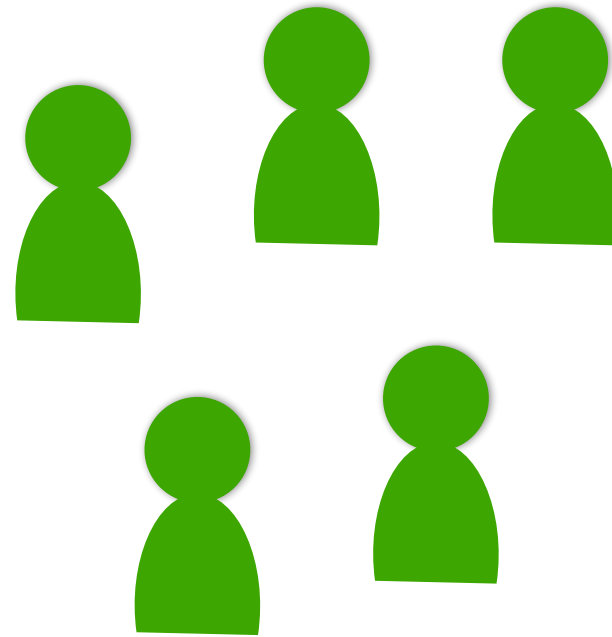
SWAHIBA

“Haba na haba,
hujaza kibaba”



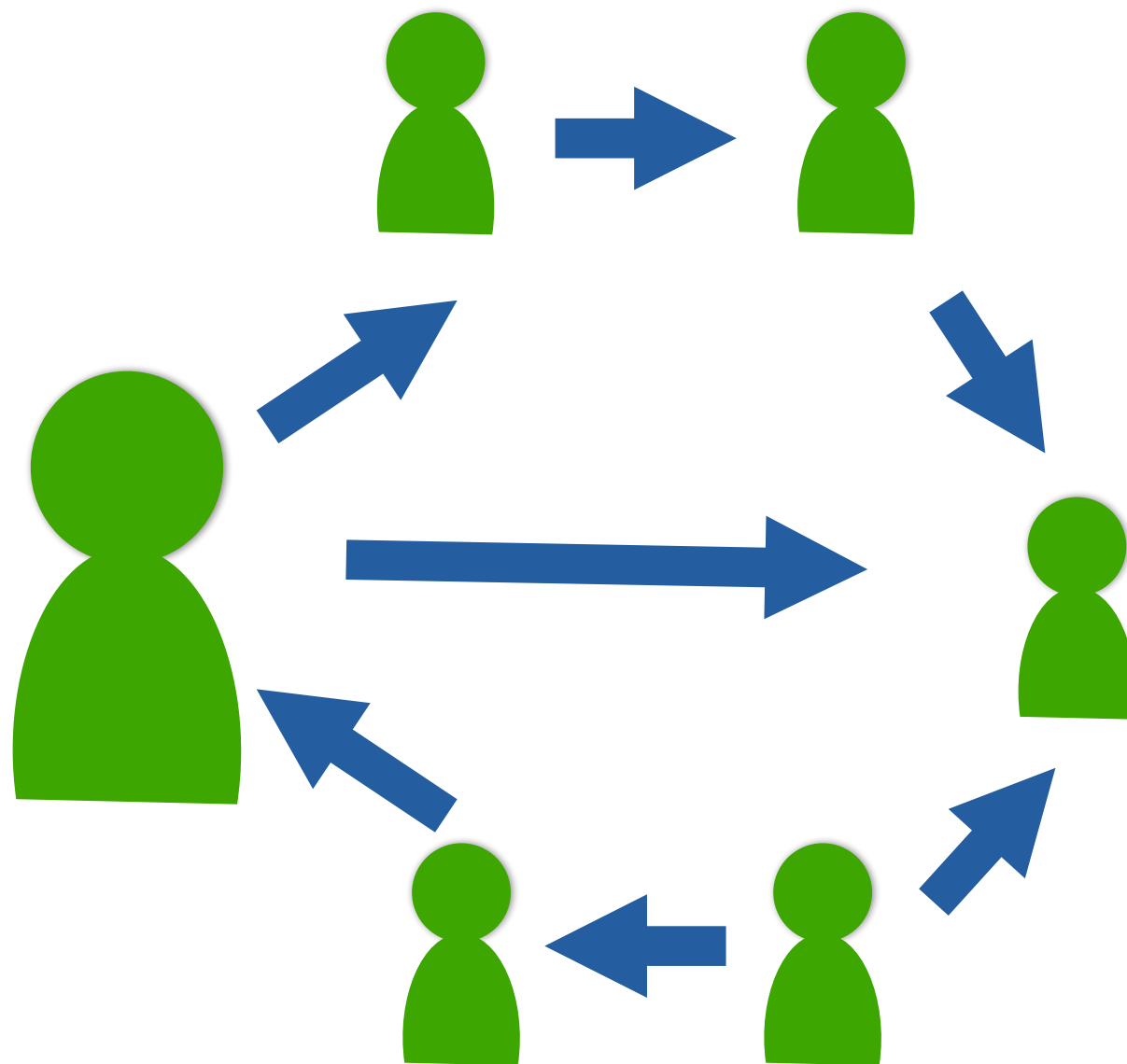


Payments



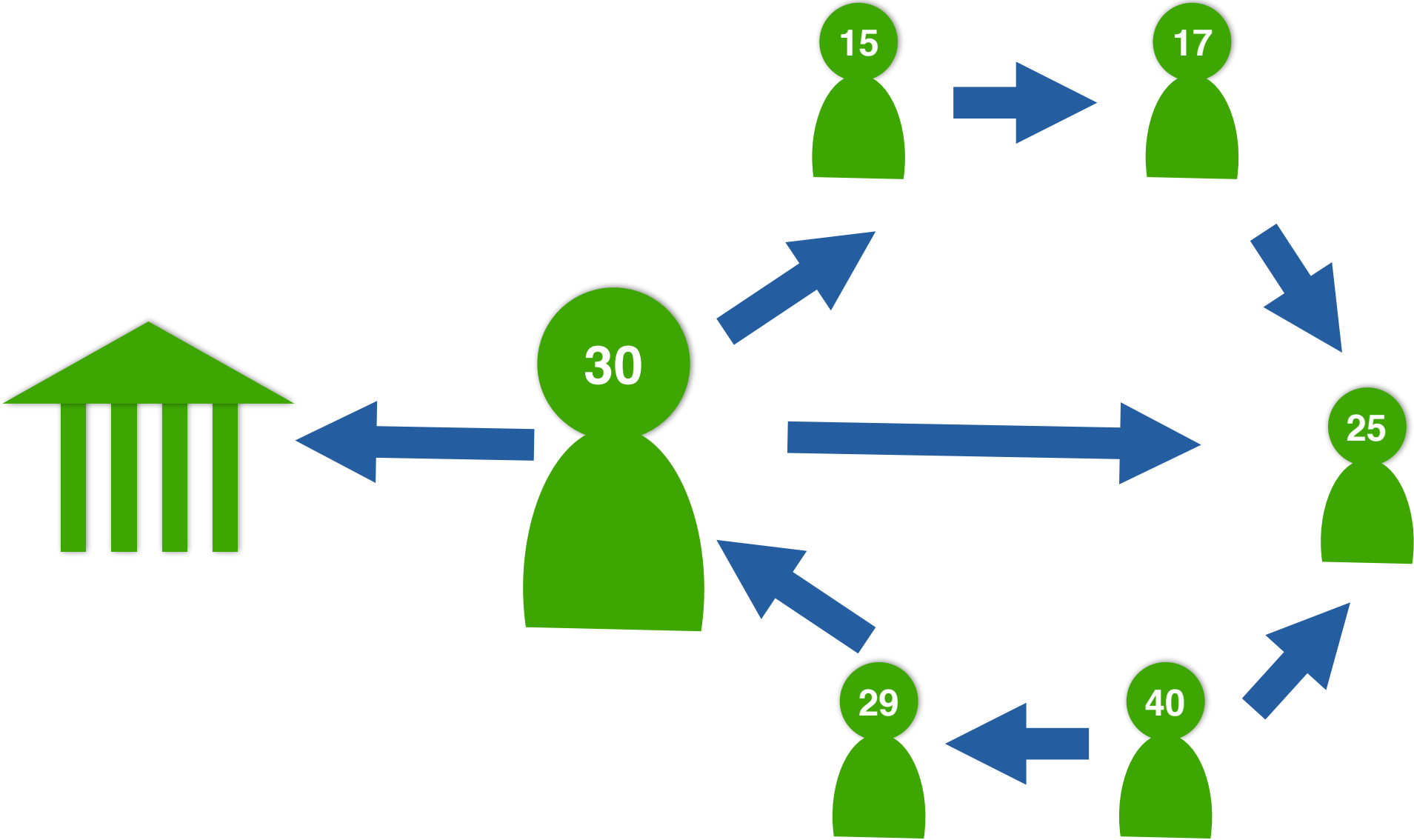
Cash out
fees





Savings

Person to person transactions



Unexpected shocks

Harusi



30



Kuuguza



Msiba



Ada ya shule



Chakula



SWAHIBA

Ajali baharini



Credit facility



- Business model

Problems

- High fees for cash outs for micro & small enterprises
- Low savings amounts to weather shocks
- Split loyalty of customers to financial institutions and MNOs

Solution

- Provide incentives to increase cashless transactions
- Provide credit facility to mitigate financial shocks
- Develop allegiance to service providers

SWAHIBA

“Haba na haba, hujaza kibaba”

Value proposition

- End users
 - Rewards cashless transactions and savings through credit facility
 - Credit facility allows them to weather financial shocks
- MNOs
 - Increased usage of mobile money
 - Greater loyalty to network through rewards
- Financial institutions
 - Increased deposits
 - Lower cost of funds