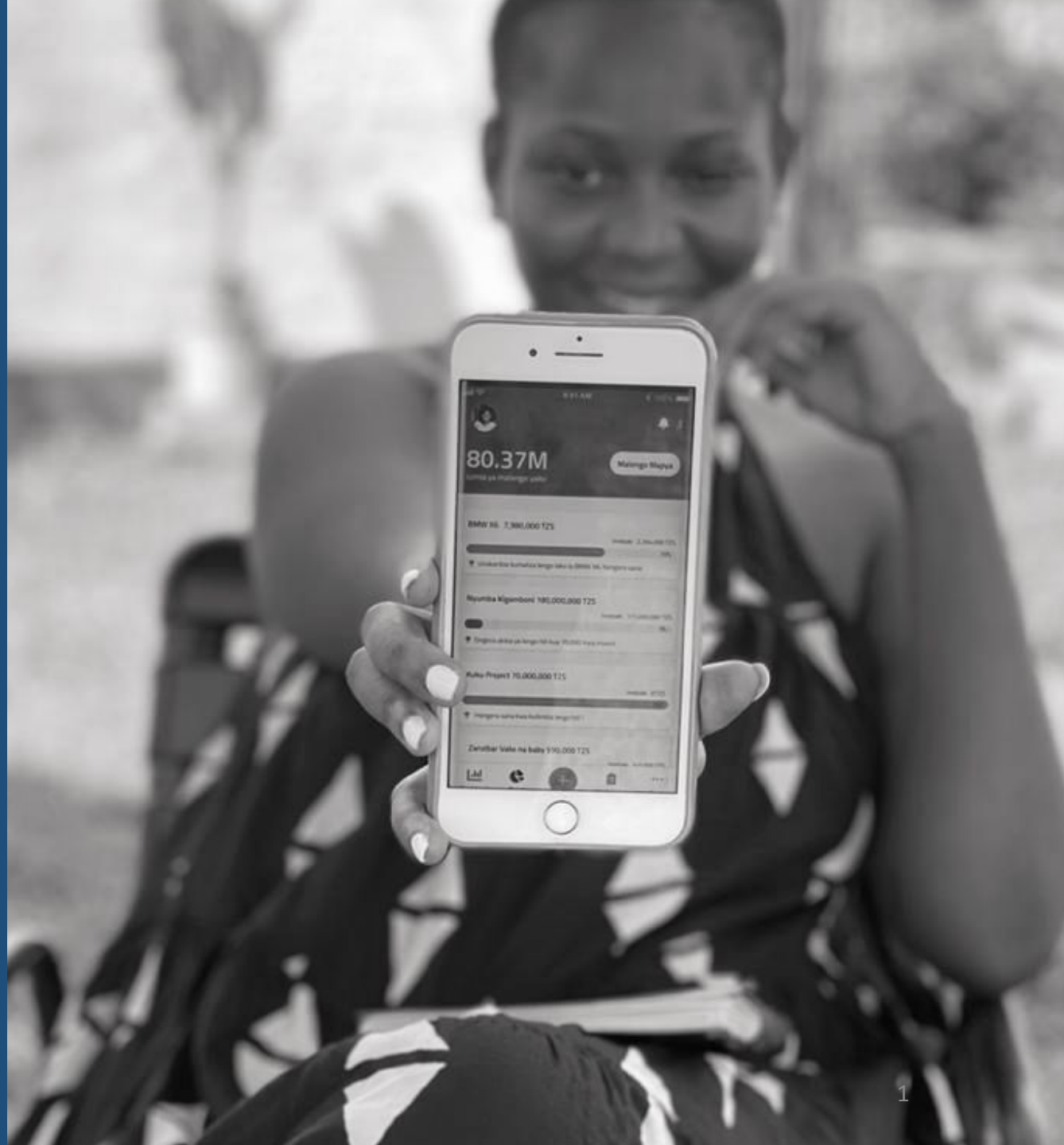




# Mipango

Empowering women in Africa to  
achieve financial stability.



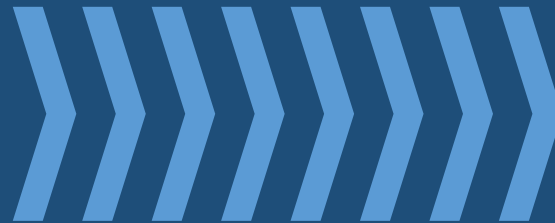
Women in Africa control spending of **\$1.65 trillion**, yet face instability due to **financial illiteracy, male-centric financial products, and biases in lending.**

**70%**

of women across Africa are considered financially illiterate.

**63%**

of women across sub-Saharan Africa lack access to formal financial services.



**Dependency on others**

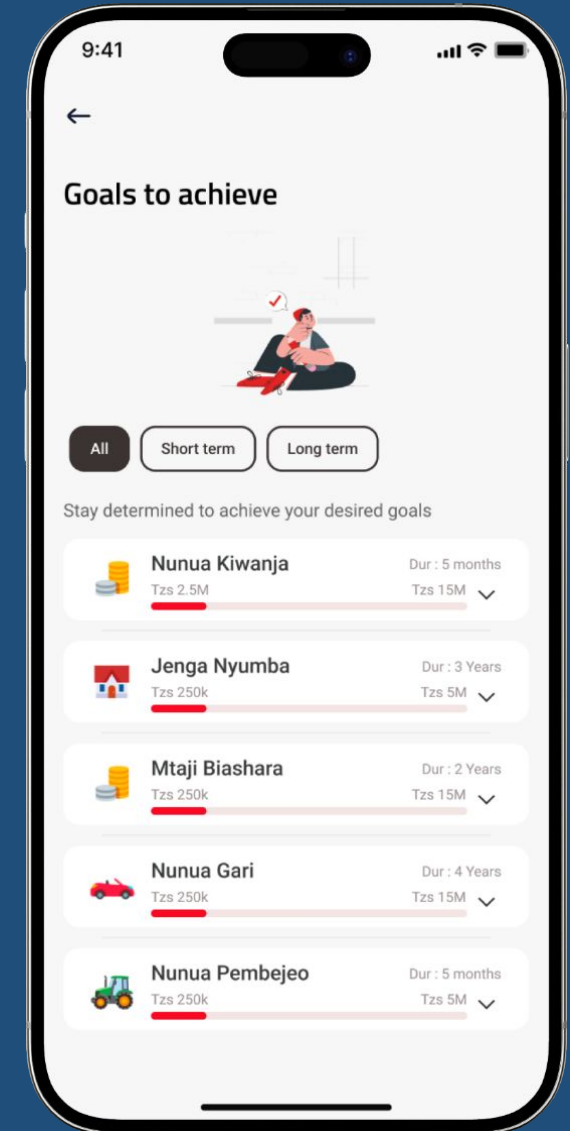
**Gender inequality**

**Vulnerable to exploitation**

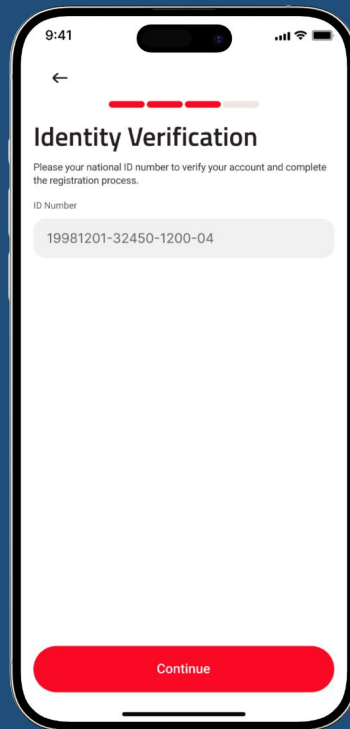
**Missed opportunities**

# Meet Mipango

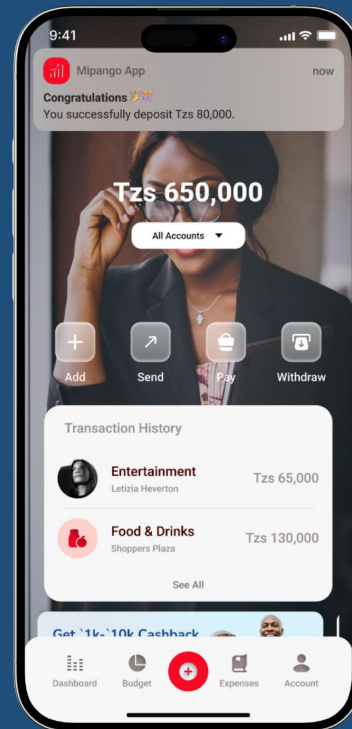
The **AI-powered digital bank** built for women in Africa, offering personalized financial management through a single, intuitive app.



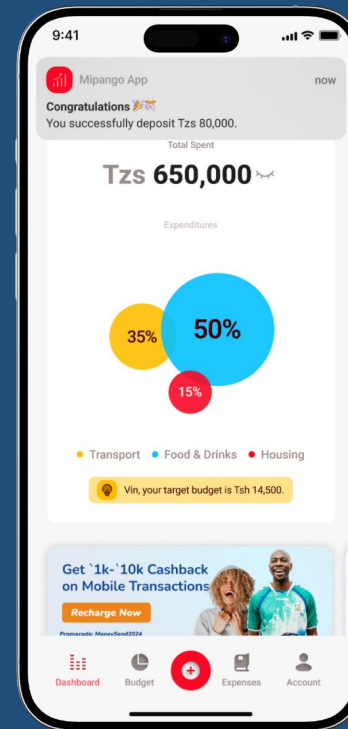
Mipango app is **intuitive** and **easy to use**, helping our customers to manage all aspects of their **financial well-being**.



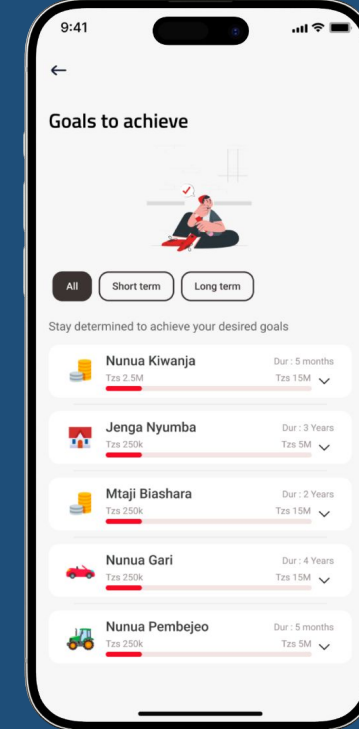
Register



Spend within Mipango

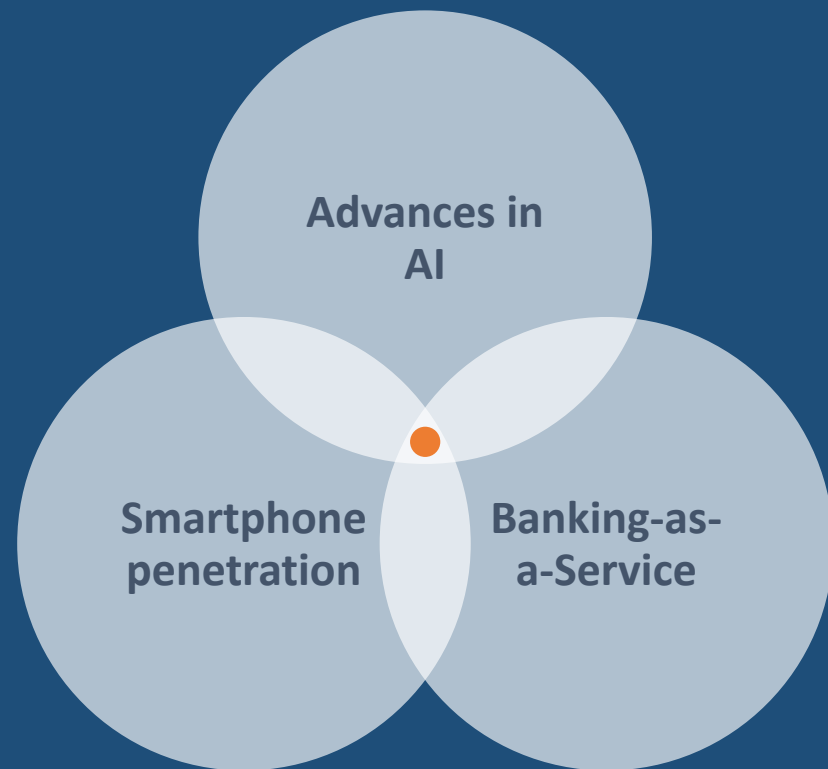


Follow daily advice



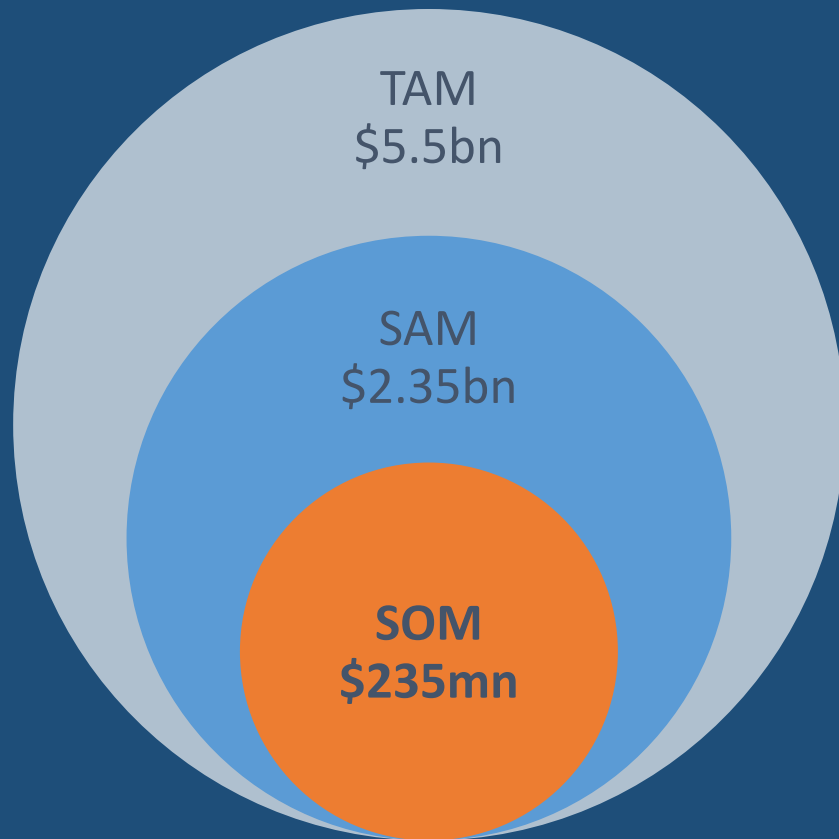
Achieve financial stability

A **perfect storm** of recent technological advances enables us to transform the financial future of Africa's women.









- **Advances in AI:** AI helps to capture and analyse transactional data (e.g., expense categorization, identifying savings opportunities).
- **Increasing smartphone penetration:** Smartphone use is increasing, especially among women, and are ideal for delivering financial services anywhere.
- **Emerging Banking-as-a-Service:** BaaS provides affordable, fast, and easy-to-launch banking infrastructure, specially digital wallets.

The opportunity is enormous, with a **growing TAM, SAM, and SOM**, as smartphone penetration rates continue to increase.



- **TAM:** 110 million adult women in sub-Saharan Africa that own a smartphone, with an average of \$50 in revenue potential per user, per year.
- **SAM:** 47 million adult women in Eastern Africa that own a Smartphone, with an average of \$50 in revenue potential per user, per year.
- **SOM:** Actual annual revenue we can achieve within the next 5 years (10% of the adult women population in Eastern Africa with a smartphone).

Existing competitors, such as telcos and incumbent banks, are not addressing the **financial needs of women** holistically.

	 Mipango	  Incumbent Banks	   Telcos
Deposit accounts/wallets	✓	✓	✓
Personalized, in-app financial advice	✓	✗	✗
Detailed spending insights	✓	✗	✗
Set multiple savings goals, with auto-save	✓	✗	✗
Holistic suite of in-app financial services	✓	✗	✗

With **23k installations** and **3k active users** of the free app, next we will develop a mobile bank for women, with typical **banking monetization**.

### Free app

Educational content to improve financial literacy.

Access to smart spending insights.

Monetization:

- Ad revenue
- Partnership revenue (in-app promotions)

### Personal account

Free app functionality, plus:

Wallets, savings goals, access to investments, access to loans.

Monetization:

- Transaction fees
- Monthly fees
- Deposit interest income
- Loan interest income

### Business account

Personal account functionality, plus:

Separate wallets & features to support a micro business.

Monetization:

- Transaction fees
- Additional monthly fees
- Deposit interest income
- Loan interest income

### Partners

Wallet (BaaS):



Micro loans:



Investments:





We have an **experienced team** of repeat fintech operators and builders with **deep local expertise** and access to **global resources**.



**Lilian Makoi**  
**CEO**

10 years experience in insurance, finance and telecom.

- 2nd time founder with exit (Jamii);
- Business account mgr. (Vodacom, Airtel, Tigo.) at OnMobile/Spice VAS/ Flytxt.



**Agness Mallol**  
**COO**

7 years experience innovating for mass markets.

- Pioneered gender-focused financial products;
- Mass market marketing strategist.



**Mark Holleman**  
**CSO**

10+ years experience in B2B + B2C payments and lending in Europe and US.

- Co-founder and CPO at Sprinque;
- VP Global Accounts (Amazon) at Riverty.



**Nick Ngolongolo**  
**CTO**

6 years experience as a software developer.

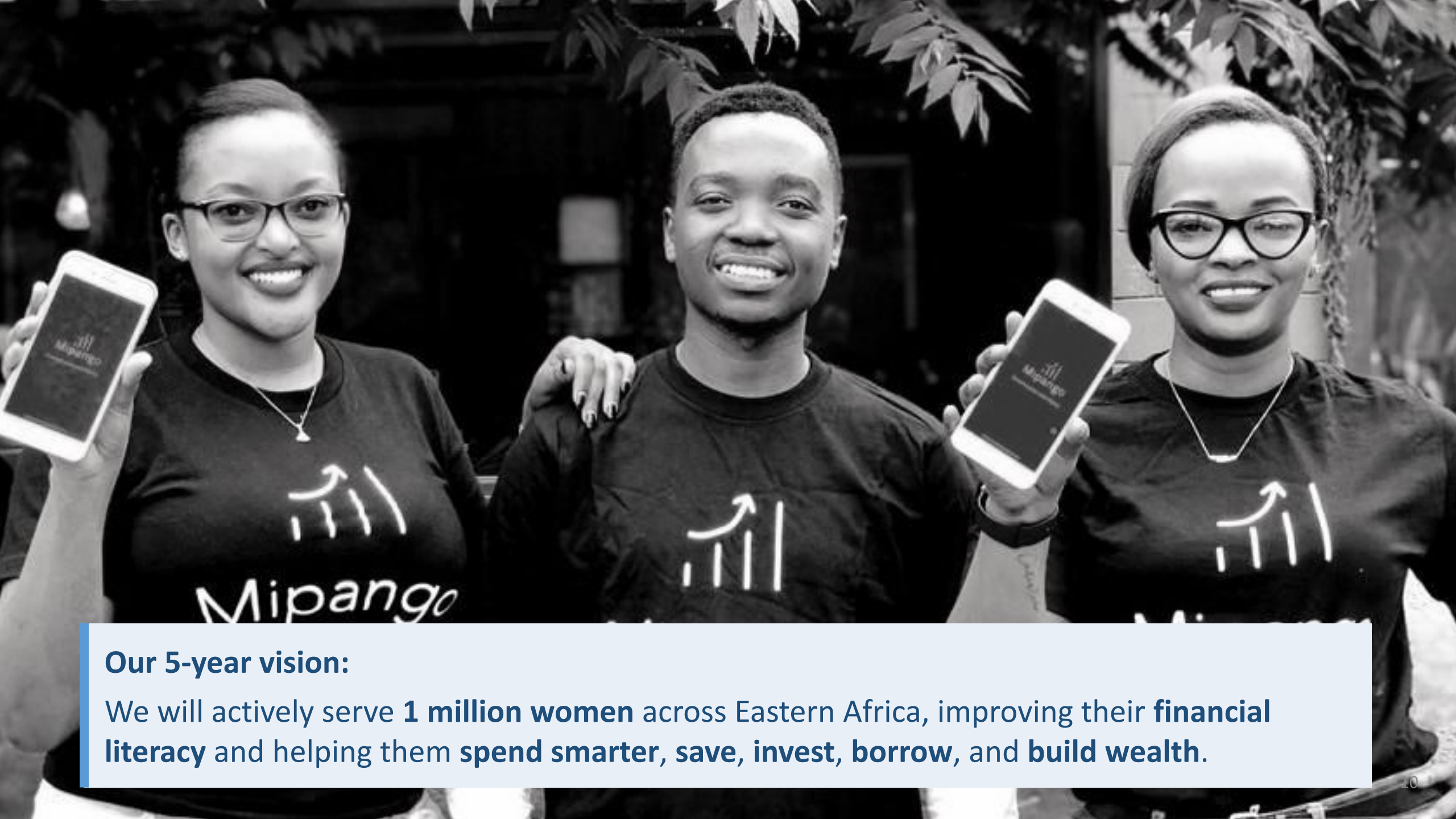
- Head of Software Engineering at Laina Finance;
- Developer at ParallelScore.



**Chris Rabi**  
**CFO**

15 years experience managing business finances.

- Assistant Lecturer (Institute of Finance Mgmt.);
- Executive Chairman at StripesnSigns.



### Our 5-year vision:

We will actively serve **1 million women** across Eastern Africa, improving their **financial literacy** and helping them **spend smarter, save, invest, borrow, and build wealth.**

We are raising a **pre-seed round** of **\$350k** to unlock major milestones over the next **18 months**.



Hire  
engineers

Launch  
savings  
wallets

Expand  
community  
& brand

Reach  
\$500k ARR



# Thank you!

## Looking forward to your feedback.

**Lilian Makoi**

Co-founder & CEO

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Mipango social media:



Accelerated by:

