The Capital Finder
Unlocking Capital for Development
AlliedCrowds Capital Finder

Discover how to finance your dream.

Use the AlliedCrowds Capital Finder to discover financing opportunities in your country.
The Capital Finder allows development organizations and private firms to:

- **Analyze the alternative finance industry** in a country / region
- Identify **funding partners** for organizations’ own projects
- **Find funders and funding partners** for client projects
- Gain **non-financial benefits** of working with alternative finance providers, including industry expertise and connections
- Boost **financing capacity** in sectors under-represented by traditional and alternative funders
- And more customized solutions
Equity funding for agribusinesses in Kenya:

Search Options

Country: Kenya
Sector: Agriculture
Capital:
- Equity: 193
- Lending: 122
- Reward/Donation: 48

Funding types:
- Crowdfunding: 3
- Venture Capital: 98
- Angel Investing: 4
- Impact Investing: 58
- Public/Semi-Public: 30

Search Results (193)

1. Invested Development
   - Capital Type: Equity
   - Year Founded: 2000
   - Website: http://investeddevelopment.com/

2. Fanisi Capital
   - Capital Type: Equity
   - Year Founded: 2000
   - Website: http://www.fanisi.com/

3. Viktoria Ventures
   - Capital Type: Equity
   - Year Founded: 2011
   - Website: http://viktoria.co.ke/

4. Industrial and Commercial Development Corporation
   - Capital Type: Lending, Equity
   - Year Founded: 1954
   - Website: http://www.icdc.co.ke

Refine results

Visit →
**Impact investors**

- Size of funding ($): 10k – 2m
- Equity Sacrifice: Can be debt or Equity 0%-40%
- Control in business: Depends on investor
- Additional support: Depends on investor
- Source of funds: Various

The term impact investor can include Social Venture Capital, Venture Philanthropy Capital, High Net Worth Individuals (HNWIs), family offices, foundations, banks, pension funds, impact-focused VCs, Angels, and development finance institutions (DFIs).

**Funding description:** Impact or social investment refers to funds that invest with the intention to create a positive social or environmental impact. However, the intention is to earn a financial return on these investments. The expected range of return for these investments is often below market rate or return is measured by a different metric, e.g., social change or impact measurement.

**An advantage** of this type of investment is the willingness to lend or invest in a less financially attractive and accept the increased risk associated with the business or venture.

**A disadvantage** is losing an element of control. Despite the focus on impact, the investor will still expect the business to operate in a way that leads to the best possible return on their investment.

**How to Approach:** Impact investors have a stated mandate to invest in projects that have a financial as well as social and / or environmental return. For that reason, it’s less important to emphasize the potential financial return if the social impact can be especially transformative. Impact investors care a lot about measuring the social / environmental impact of a project, which is less straightforward than measuring just the financial return; therefore, an organization approaching an impact investor should have a good idea of how it can measure its outcomes.
Results

Obtain and analyze unique data:

Country Capital Provider Relevancy vs. Average Real per Capita GDP Growth Rate

High growth, few altfi providers

Low growth, many altfi providers
Why Now

Key trends:

- Donor nations increasingly looking inward
- Political surprises creating uncertainty around funding flows
- Recognition of role of private sector in funding development and solving challenges (through social entrepreneurship)
- View of entrepreneurs / MSMEs as drivers of job creation
- Increased demand for impact tracking
- Technology facilitating unprecedented connection and possibilities

These trends suggest an increased role of the private sector in funding development; NGOs and DFIs are ideally placed to use existing funds to crowd in additional money for development causes from range of alternative funders
Next Steps

Find out how the Capital Finder can help your organization!

Lars Kroijer, Managing Director
lars@alliedcrowds.com
Africa: 2.5bn population by 2050. Mostly from poor areas.
Economic perspectives determine migration.
Microfinance
Nobel-Prize winning concept to foster economic opportunity.
Local microfinance institutions (MFIs) support regional economic development.
Lack of accessible data causes high cost, NPL* ratios, and fraud.

* Non Performing Loan
120m+ borrowers suffer from 30-100%+ p.a. interest rates.
Biometric banking & credit bureau for microfinance.
awamo’s vision:
Pan-African digital business platform.
Potential platform reach: 24,000 MFIs, 400,000 staff.
signed 20+ MFIs, serving 400,000+ clients.
DIVE into...
Indonesia Innovation, failure, peopleTech, finTech & existing FI’s
250 million Indonesians
230 languages, 700 dialects .. & Bahasa Indonesia
Indonesia’s population by income level, millions of people\(^1\)

<table>
<thead>
<tr>
<th>Year</th>
<th>Consuming class</th>
<th>Other</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>45</td>
<td>195</td>
<td>240</td>
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<tr>
<td>2020</td>
<td>85</td>
<td>180</td>
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<td>135</td>
<td>145</td>
<td>280</td>
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<tr>
<td>2030</td>
<td>170</td>
<td>110</td>
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</tbody>
</table>

Potential GDP

- 2010: 5–6%
- 2020: 5–6%
- 2030: 7%

People entering consuming class over 2010 total

- 2010: 40
- 2020: 90
- 2030: 125

\(^1\)Figures are rounded to nearest 5 million; 2020 and 2030 data are projected.

\(^2\)“Other” is defined as people with annual net incomes ≤$3,600; members of households with annual net incomes ≤$8,000 are considered as part of the consuming class.
But... Bank payment systems are fragmented. 85% of e-commerce payments are still COD. Most business deals (incl. lending) are personal.
1 million businesses financed per year
The Agent App notifies agents about arrears & how to plan their routes.
Q3 - 2016

Fraud
We had 3 problems...

(1) Fraud & collusion of agents with borrowers
(2) Collections: costly, needs experience, not scalable
(3) To scale across Indonesia, we need partners
“Offline” SMEs

“Facebook” agents

More SME loan requests LEADS

Financial Institutions
Banks, Coops & NBFIs

More FUNDS for SME Loans

Crowdfunding / Funders

Lending & Collections

https://mekar.id
LEADS: Find a business that needs finance and earn
<table>
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<th>Informasi Pribadi</th>
<th>Informasi Usaha/Pekerjaan</th>
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<td>Nama Perusahaan: Unggul Motor</td>
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<td></td>
<td>Sektor: Jasa</td>
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<td>Alamat Rumah</td>
<td>Lama Usaha: 2 Tahun</td>
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<td>Daerah Khusus Ibukota Jakarta,</td>
<td>Alamat Tempat Usaha: Jl. Laksda Yos</td>
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<td>Melawai Kebayoran Baru,</td>
<td>Sudarso Sunter I, Sunter Jaya, Tj. Priok</td>
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<tr>
<td>Jakarta Utara 12410</td>
<td>Kota Jakarta Utara 14350</td>
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<td>Status Rumah</td>
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<td>Milik Sendiri</td>
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<tr>
<td>Serunah: +6281398765511</td>
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Alasan Penolakan: Karena jumlah cicilan perbulan (1,6 juta) lebih dari 50% total pendapatan perbulanannya.

LEADS: “Offline” SMEs are now accesible for F.I. via the web
Share your wealth and get more in return

- Invest in Indonesian businesses
- Earn up to 13% yearly
- Diversify your investments
- Your investment is guaranteed

CROWDFUNDING / REFINANCE
Sell SME loans of F.I.s to the middle class.
F.I.s get their money back early. Funders get 2x the savings.

LEND NOW
FUNDING example: Komida lends to 350,000 women businesses USD 30 mln in loans via 150 offices. With Mekar it can now lend the same money 4x p.a.
INCREASE SUPPLY: Making “Offline” SMEs accessible for banks & NBFIs

Financial Institutions
Banks, Coops & NBFIs

INCREASE DEMAND: Making “Offline” SME loans fundable by the middle class

“Offline” SMEs
“facebook” agents
Crowdfunding / Funders

Lending & Collections

https://mekar.id
G20 WORKSHOP

LELEMBA PHIRI – ZOONA CMO
PART 01

MISOZI’S STORY
MISOZI BEFORE

19 YEARS OLD
0 OUTLETS
0 EMPLOYEES
High School Graduate
NO PROSPECT OF TERTIARY EDUCATION
MISOZI AFTER

26 YEARS OLD
23 OUTLETS
35 EMPLOYEES
$40M TRANSACTIONS
$400K COMMISSION

Watch Misozi Story
SECRETS TO MISOZI’S SUCCESS

- Focus and Commitment
- Business in a Box Franchise
- Financing
- Support and Development
- Belief
PART 02

ZOONA'S UNIQUE MODEL
VISION 2025

WE WILL HELP COMMUNITIES THRIVE BY:

Developing an ecosystem of products and services that improve the financial health and well-being of one billion people

Unleashing emerging entrepreneurs to build profitable enterprises that create one million jobs

Proving that a purpose-driven entrepreneurial business can be a global model for growth and impact
FOCUS ON THE ENTREPRENEUR

- Business Tools
- Performance management
- Financing
- Business Training
- Betting on Women
PART 03 OUR LESSONS
PURPOSE AND PROFIT MUST INTERSECT

ENTREPRENEURS CREATE ENTERPRISES

FOCUS ON THE CUSTOMER

EMBRACE FAILURE, LEARN, AND ADAPT FAST

ALWAYS BE REAL
THANK YOU

www.ilovezoona.com