



AfricArena Summit



Southern Africa Startup Awards



Techtrends Awards

LupiYa is a **NeoBank** for Emerging African Markets

Backed by  + 
mastercard.

Problem



Financial Services in Africa are inefficient and do not work for a rapidly digitizing continent.

65%
Adult Population
Marginalized

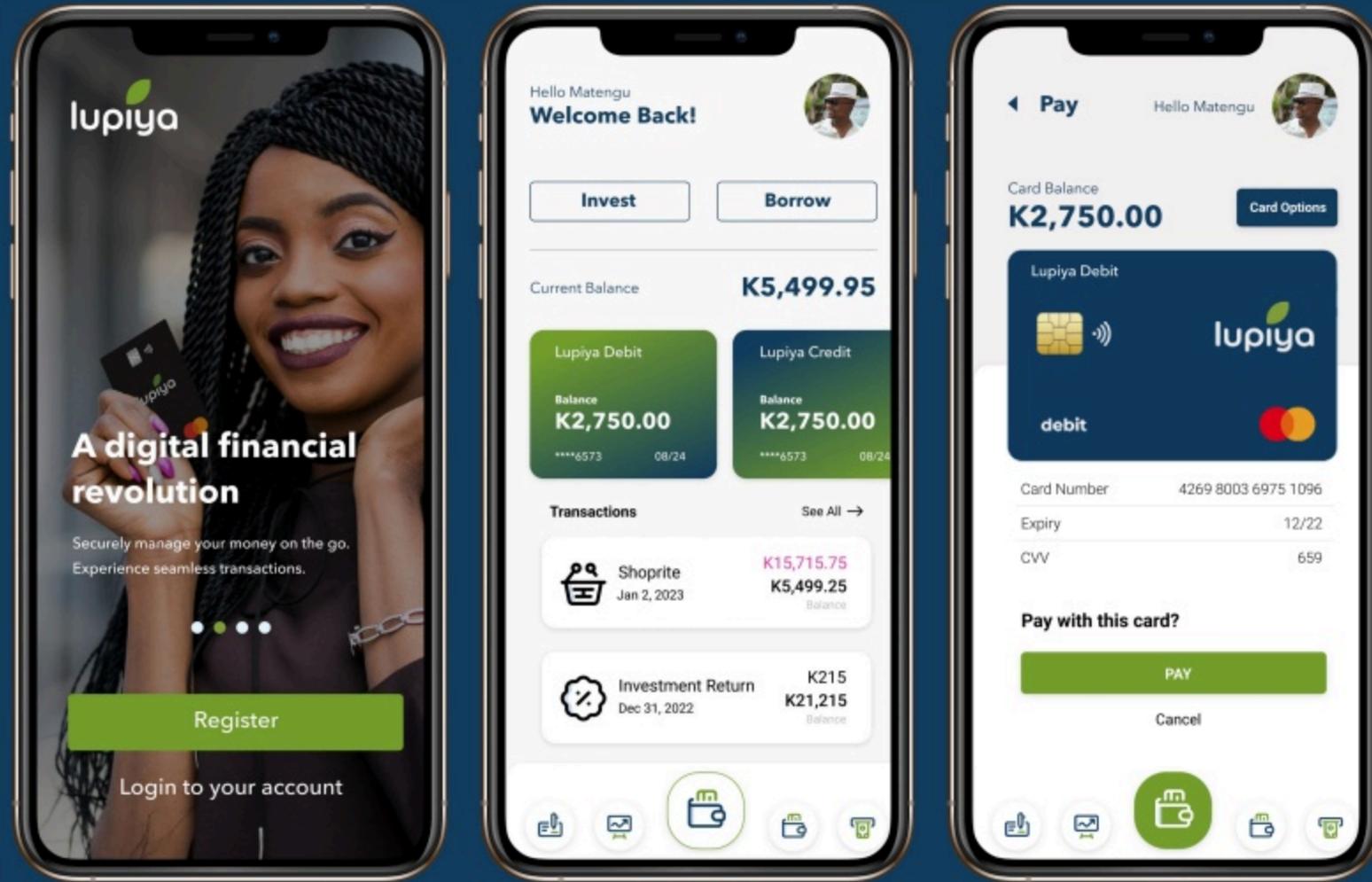
64%
Cash
Transactions

3wks
Average Loan
Processing Time

70%
Financially Excluded
Women

Sources: KPMG/ EDC/ World Bank/ LSEG

Solution



A **neobank** serving emerging African markets:

- Online Lending
- Online Investments: Peer-to-Peer Lending
- Online Payments

"Lupiya" means "money" Zambian local language.



Market Size

TAM
\$108bn
Per Annum

SAM
\$25bn
Per Annum

SOM
\$140mn
Per Annum

Total Accessible Market
Africa

Serviceable Accessible Market
Zambia
Tanzania
Malawi

Serviceable Obtainable Market
Zambia

Business Model

Lending

10%

Service Fee

8%

Interest

P2P Investments

1%

Service Fee

0.25%

Tenure Fee

Payments

1.7%

Local Transactions

6.9%

International

**lupiYa**
borrow.invest

Competition

Digital

ZAZU



Lupiya is the **only digital financial services provider** in Zambia that provides inclusive loans, accessible investments & payments.

Single Product Offering

Comprehensive Offering



+Microfinance



+Banks

Brick and Mortar

Traction



- Global Startup Awards – **Startup of the Year**, Southern Africa, 2021
- AfricArena **Best Series A Startup** – Southern Region, Award, 2021
- TechTrends **Fintech of the Year** Award, 2021
- Zambia Ecommerce Awards – **Financial Inclusion Award**, 2020

Partnerships & Coverage



Our Team

Execution Team



Evelyn Kaingu
Co-founder & CEO

- Economics
- 10YOE Banking & Finance



Muchu Kaingu
Co-founder & CTO

- Computer Science
- 15YOE Software Engineering & Technology Startups



Chantelle Nayame
Head of Finance

- Finance
- 10YOE Accounting & Financial Management



Advisors and Investors



Lelemba Phiri
Advisor

- Finance, Investments
- Successful Fintech Exit



Sarah Dusek
Director, Investor

- Seasoned Entrepreneur
- \$100m Exit



Jacob Dusek
Director, Investor

- Seasoned Entrepreneur
- \$100m Exit



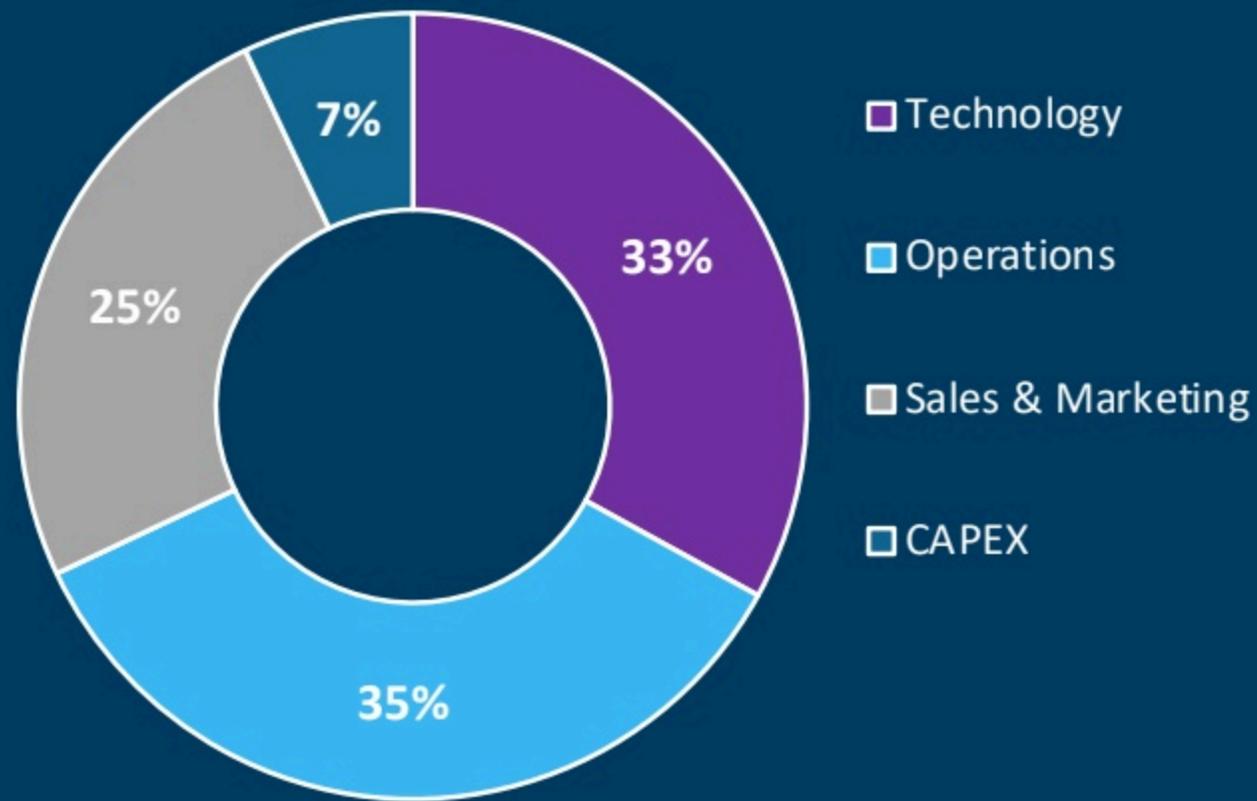
Inclusive Team: Female-run, 60% Female Employees, 66% Female Management



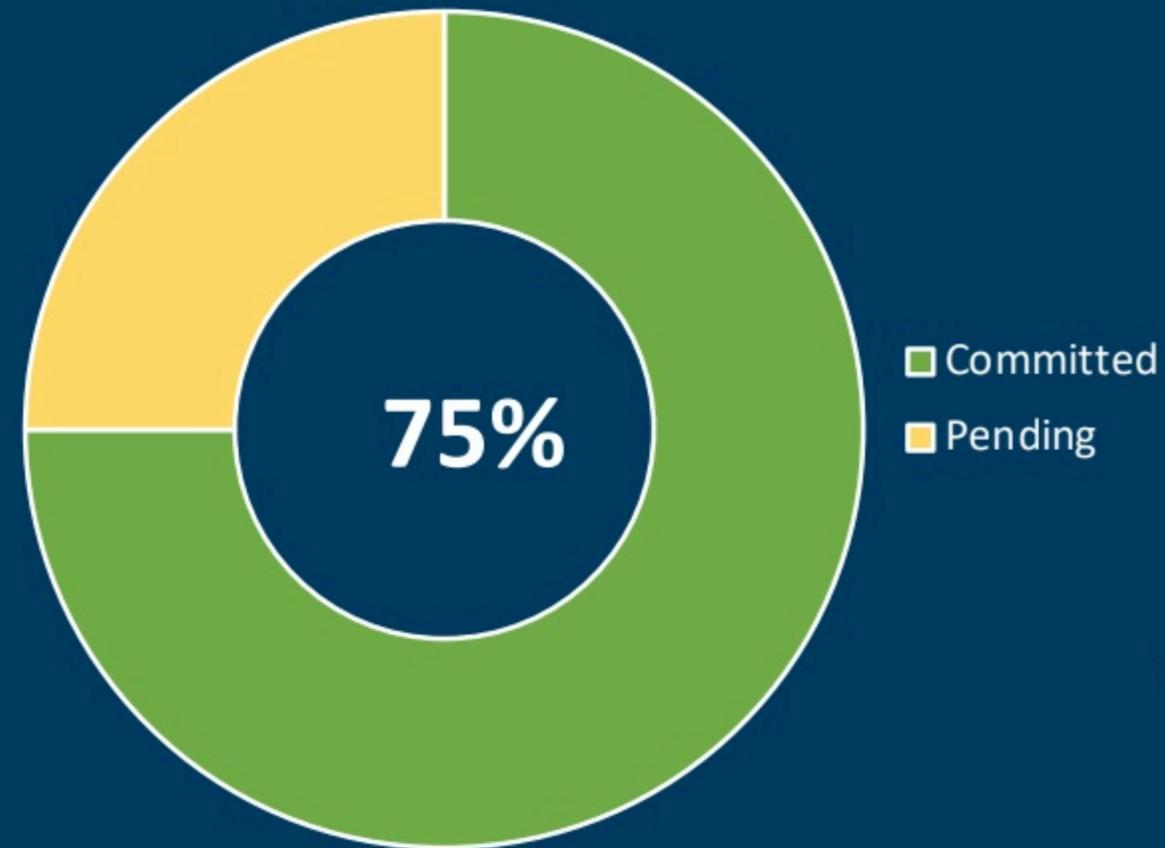
Our Ask

USD 10 million

Use of Funds - Equity



Fundraising Progress





Evelyn Kaingu

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Q&A





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