

Proprietary development of “credit scoring”

Used Car Microfinance

Problem

Challenges in Africa

Problem



Cannot pass the loan examination due to lack of credit

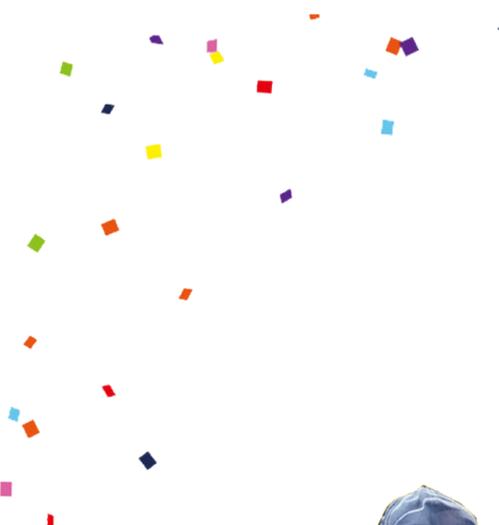


Can't afford to buy a car so...

Rent a car

Solution

Solution

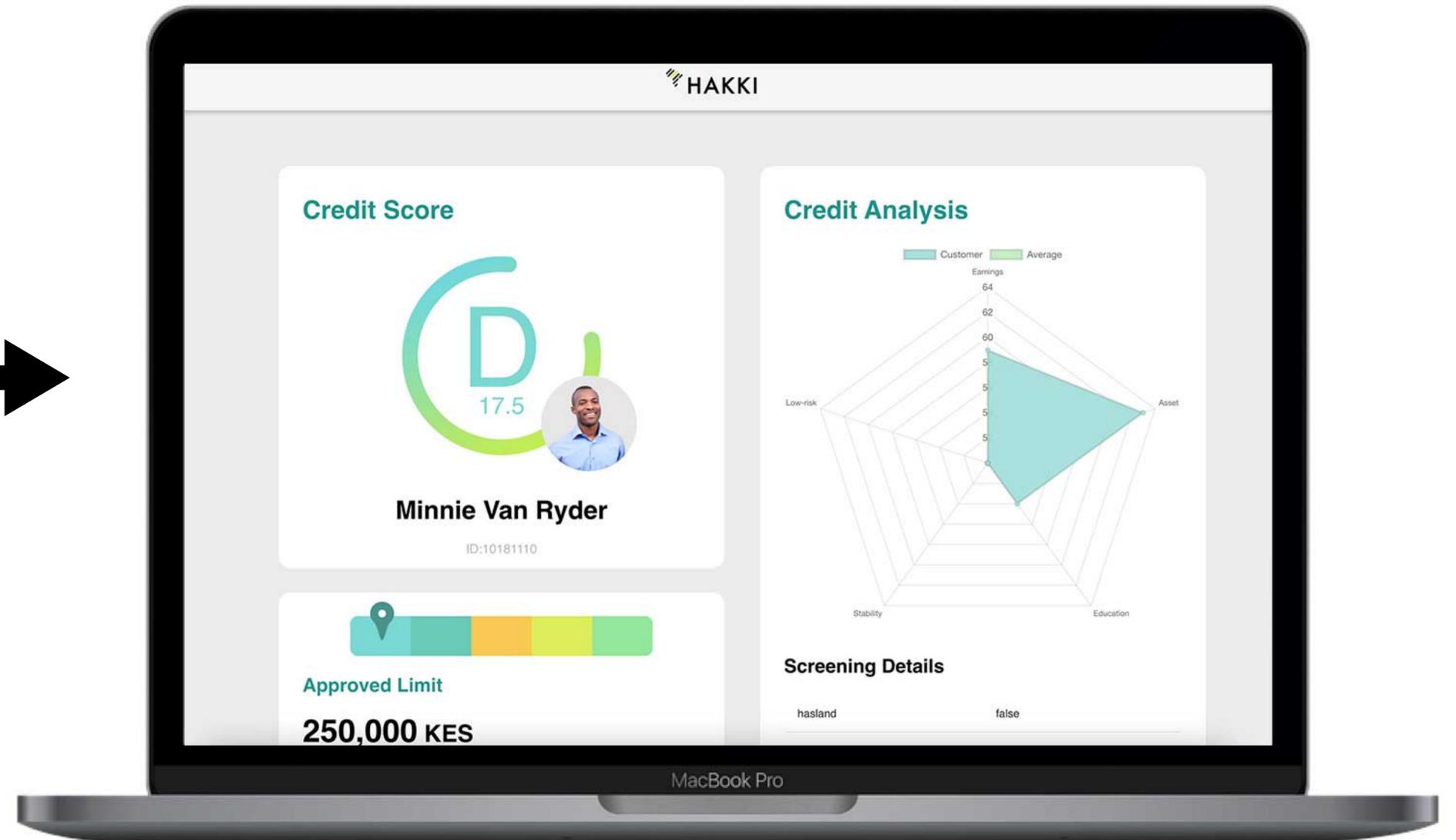
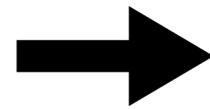


I was able to buy a car!



Use of Credit Scoring for Financing

40% of GDP



Credit Score



Minnie Van Ryder

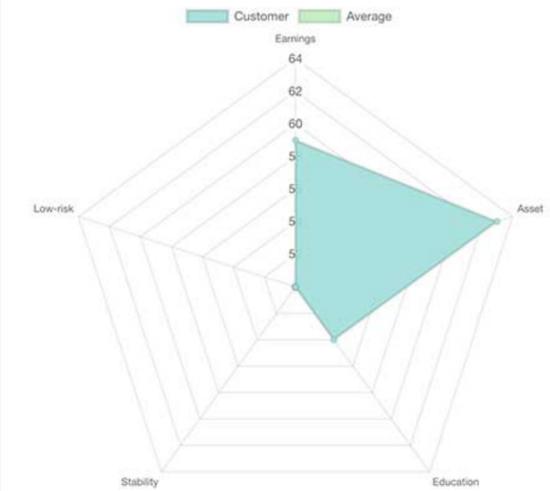
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Approved Limit

250,000 KES

Credit Analysis



Screening Details

hasland

false

Traction

Actual results

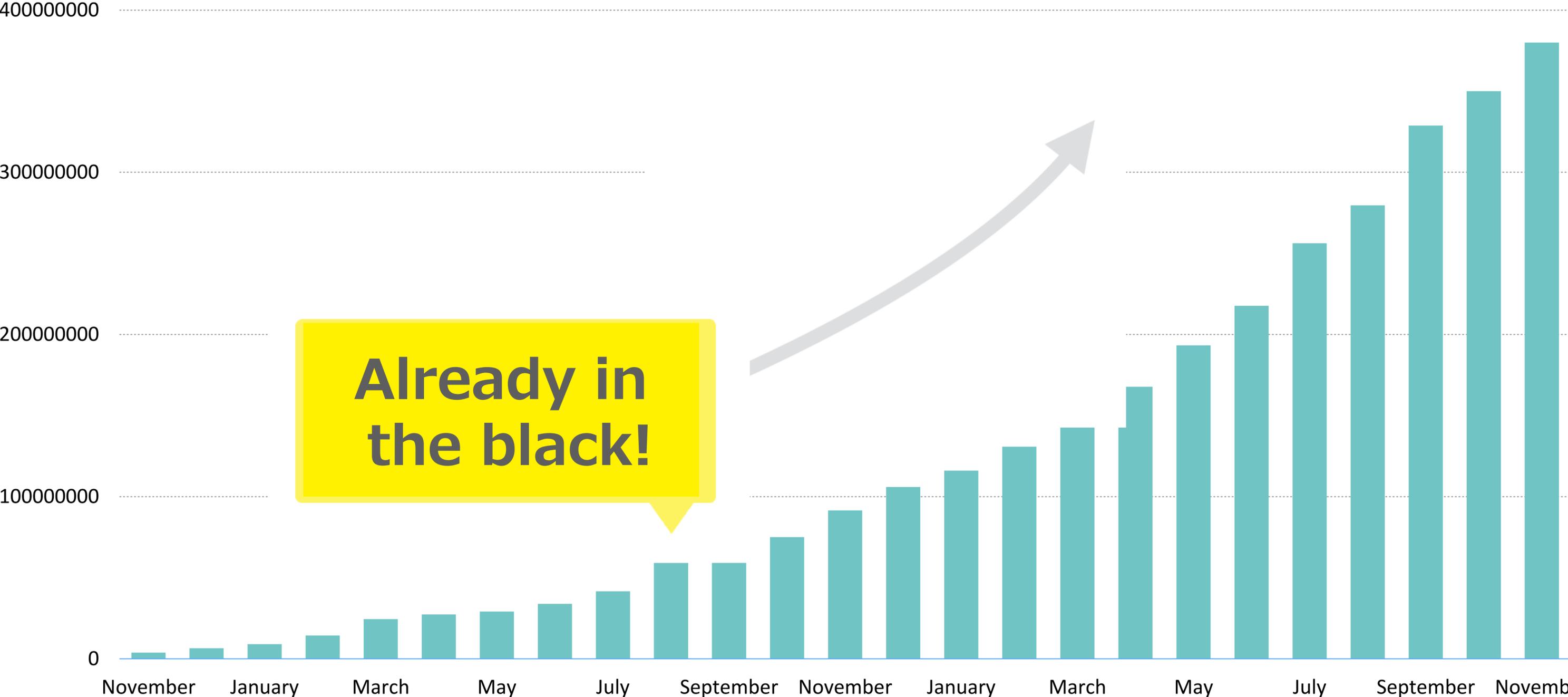
Traction

In the first two years...

Cumulative Loans Disbursed

490

M yen





Defaulted loan rate

0.09% or less

Team



CEO/Co-Founder

Reiji.K



COO/Co-Founder

Koji.T



+ 28 people



+ 3 people

Environmental Initiatives **eco**

Green Finance Measures

To reduce our impact with environmental pollution, we finance less than 10% of vehicles manufactured before 2015. Also, by 2030, the percentage of financing for hybrids or EVs will be at least 70%.



Since July 2022, we have focused on financing e-bikes, which will replace gasoline-powered motorcycles.



September 2022



MoU signed with ARC Ride



Financing for the logistics and transportation industry (last-mile delivery)

Reduce CO2 emissions

by **2/3!**



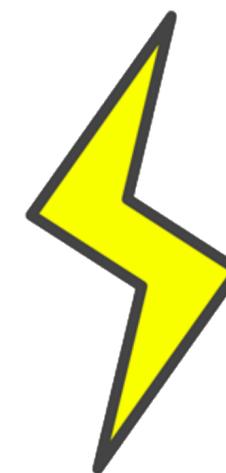
Gasoline price

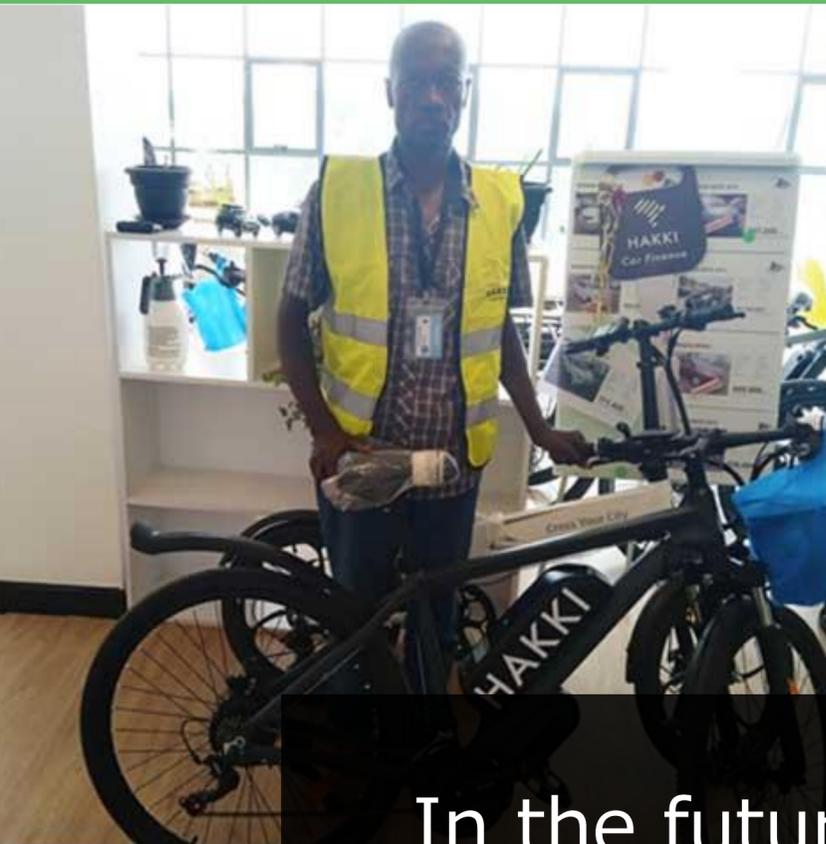
16,700 yen/month



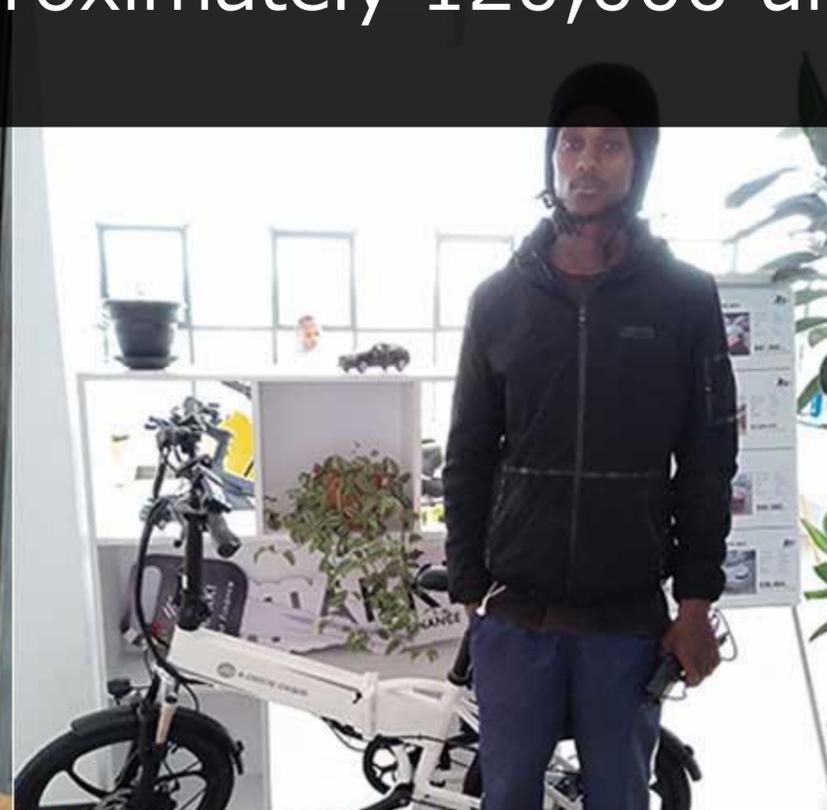
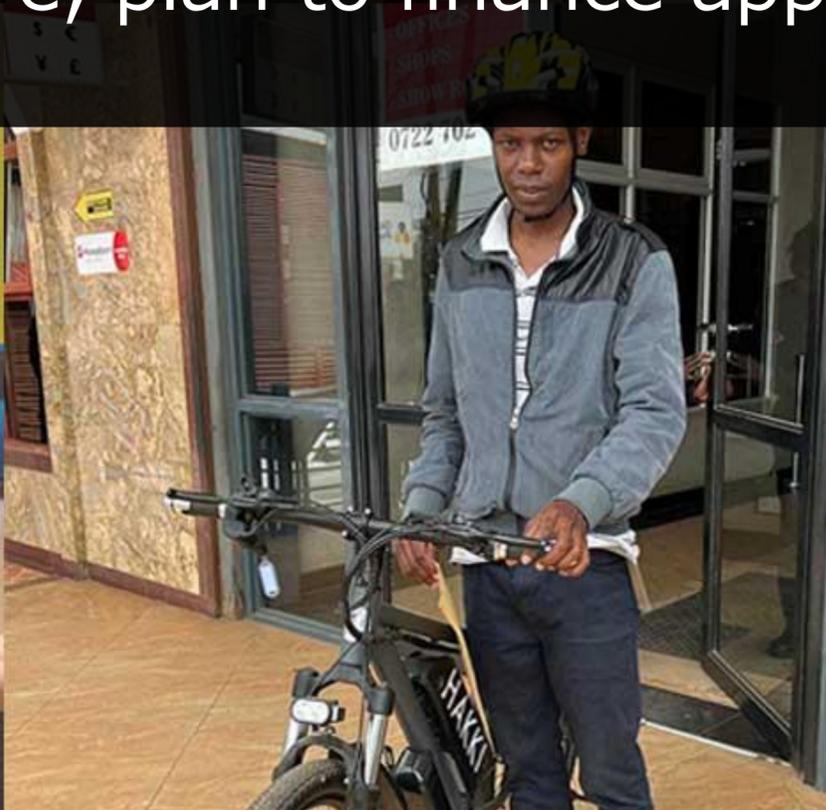
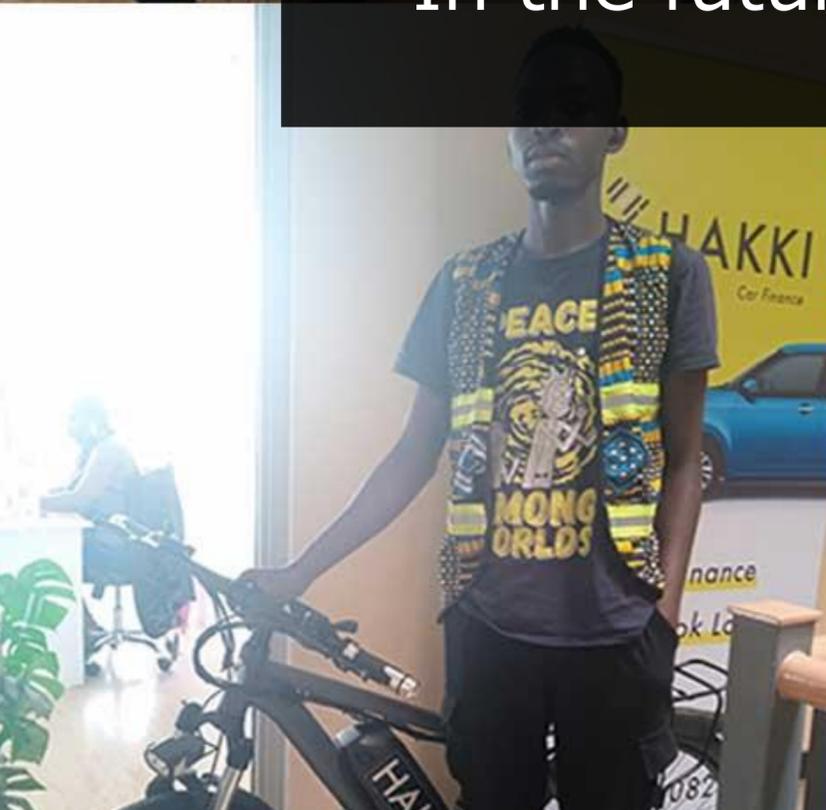
Electricity price

1,200 yen/month





In the future, plan to finance approximately 120,000 units by 2030





誠実な努力が報われる世界

To help nurture a society in Africa where honest efforts are rewarded.

