EMPOWERING MOBILE MONEY AGENTS IN KENYA AND TANZANIA

PesaKit is a last-mile mobile agent network that harnesses the power of mobile technology to create a financially and digitally inclusive world. We empower mobile money agents to serve more customers by accessing loans for e-float, and enable them to deliver digital financial services to the underbanked and underserved in Africa. We have the vision to own and operate the largest, independent and interoperable mobile money agent network across Africa.

Why PesaKit

Mobile money agents represent the face of mobile money services around the world. Yet, they face challenges when it comes to liquidity and financial planning. Our objective is to tackle the inherent supply-side challenges of mobile money and agency banking by:

- Easing an agent’s daily liquidity and operations pressures when it comes to both e-float and physical cash
- Consolidating the distribution model by enabling a network of mobile money agents to provide last-mile distribution of financial services on behalf of banks, savings cooperatives, microfinance institutions, mobile network operators, remittances, and insurance companies.

HOW IT WORKS

We empower mobile money agents to make smart decisions on their day to day operations, thereby growing and prospering in three ways:

1. Cash flow analytics and insights to help agents optimize their operations and daily liquidity
2. Access to working capital loans to enable on-demand rebalancing of float
3. Transforming agents into digital merchants so they can earn additional income from the sale of digital goods and micro-insurance, as well as transforming them into e-commerce delivery and collection points for the communities they serve.
Who we are

Andrew Mutua
Founder & CEO

An award winning entrepreneur, Andrew is passionate about the convergence of technology and financial services to serve the poor. He has built successful businesses in the technology space for the last 12 years.

Tracy Mulei
Head of Agent Fulfillment

A google and KIM certified marketer with five years of experience, Tracy focuses on always making PesaKit’s customers happy. She has great communication skills, and dreams of encircling the globe.

Lynnette Asudi
Lead Software Engineer

An android ninja, Lynnette graduated with honors from the University of Nairobi in BSc (Computer Science) and has since developed a rich and extensive portfolio in mobile application development across multiple industries.

Paul Muriithi
Chief Information Officer

Paul is a holder of BSc (Microprocessor Technology and Instrumentation) from the University of Nairobi with a keen interest in the adept use of technology in solving societal challenges in Sub-Saharan Africa.

Key partners

LENDING

MAISHA FINANCE

TransUnion

afyaPoa

Stanbic Africa

INSURANCE

Aequitas Capital

Bridging the financial gap

MERCHANT SERVICES

Airtel Kenya Power

Nala

Safaricom

Telkom

Awards and recognition

Winner, DFS Chatbot Challenge, Africa
Finalist, Global Fintech Hackcelerator, Kenya
Finalist, Changing Africa Award Category, Apps Africa 2019 Innovation Awards

Selected by Catalyst Fund as part of their Inclusive Fintech Startups Portfolio
Featured in the GSMA: Agent Network Distribution 2.0 report
Featured in the BFA + Mastercard Foundation: Superpowers of Artificial Intelligence in Africa report