



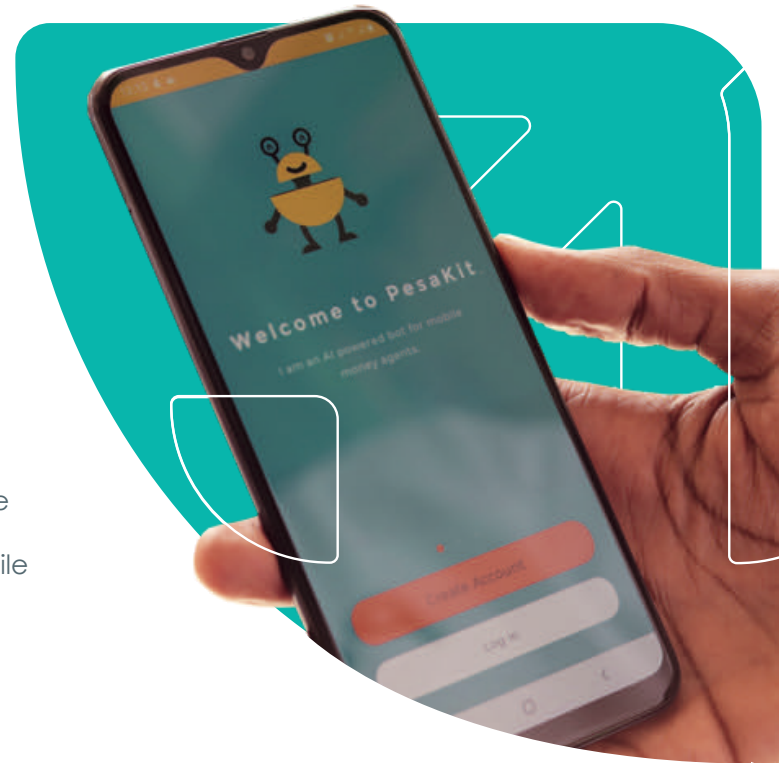
# EMPOWERING MOBILE MONEY AGENTS IN KENYA AND TANZANIA

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 focus is to always make 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**  
*Bridging the financial gap*

**TransUnion**<sup>™</sup>

### INSURANCE

**afyaPoa**



**Stanbic  
Africa**

### MERCHANT SERVICES



**nala**<sup>®</sup>

**Safaricom**  
Twaweza

**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