

AI-powered digital credit infrastructure & credit underwriting services to facilitate lending

About Indicina

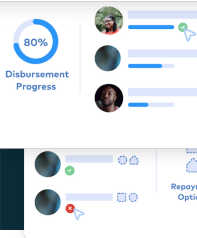
Indicina offers an AI-powered credit infrastructure to digitize the credit value chain in Africa. Lenders (both banks and non-banks) can apply a data-driven approach to credit underwriting at scale, providing insights into potential customers that they currently don't have, while de-risking unsecured loans. This also empowers lenders to drive new uses of data beyond predicting default, e.g. managing churn, marketing campaigns, etc.

Why Indicina

Africa has a poor credit infrastructure and low risk innovation. Only 11% of Africa's population have their credit information recorded by private credit bureaus and only 17% of African banking customers have consumer loans. This massive consumer credit opportunity requires technology and credit risk innovation that most lenders currently don't have.

Indicina's competitive advantage is a deep understanding of the financial services industry. They understand the business of credit and how technology can drive profitability of consumer loan portfolios.

Credit Modelling



Key offerings of **Originate**, Indicina's flagship white-labelled product

- Customer Acquisition:**
A digitized onboarding customer journey including identity verification and local KYC requirements
- Data Aggregation:**
An API library to capture and validate internal and external datasets e.g. credit bureau reports, bank statements, etc.
- Credit Decision Engine:**
ML-driven credit decision engine to determine risk profile and drive product matching
- Digital Payments:**
Digitized disbursements and collections

Who we are



Yvonne Johnson
Co-founder and CEO

An early investor in several Africa-focused startups, Yvonne previously led the Strategy function at FirstBank Group, covering all their Africa businesses.



Carlos del Carpio
Co-founder and Chief Data Scientist

An economist by background, Carlos has over a decade of experience building and leading global analytics startups and has a deep understanding of risk management for emerging markets.



Yemi Ajao
Co-founder and CFO

An investment professional with a background in the energy space, Yemi is also an active angel investor, with notable investments in Andela and Flutterwave.



Jacob Ayokunle
Co-founder and CTO

Jacob was previously the CTO at Supermart.ng and the lead engineer on the KongPay product.

Key statistics + impact:

Traction

22,000+

customers

Funding raised

USD \$771K

angel + seed round

Processed

\$30M

in loan applications

Key partners + investors

Investors



Product partners



Awards + recognition

Selected by **Catalyst Fund** accelerator