



Jijenge Credit Ltd

Empowering Your Business

Year Founded

2014

Jijenge Credit Limited Investment

INTRO

JIJENGE CREDIT LIMITED, a non-deposit taking Micro Lending Institution, was incorporated as a Private Limited Company under the Companies Act (Cap 486) of the Laws of Kenya, on November 20, 2014 and commenced operations on November 21, 2014. We at Jijenge Credit take pride in being accredited among the digital credit providers as directed by the Central Bank of Kenya in 2022.

The Credit Only industry is making large strides in terms of providing financial services to clients. This industry takes care of challenges that traditional lending poses to potential clients: Accessibility, turnaround time and personalized customer care. All these challenges have only been addressed by Digital Credit Providers, such as Jijenge Credit Limited.

BUSINESS OVERVIEW

STRATEGIC PLAN:

- **To be the leading financial provider in Kenya and across East Africa by the year 2030**
- **Increase market share wildly countrywide**
- **Increase our client base by 50,000 by the year 2030**
- **Support the business (MSME) to achieve better financial growth**

STRATEGIC PLAN:

Ensure total customer satisfaction through provision of unique and quality products and services that meet our clients' unique requirements

BUSINESS OVERVIEW

THE TARGET MARKET

Our main target market is the growing, middle and upper class who require financial services using their assets as collateral.

OUR PRODUCTS AND SERVICES



Log Book Loans



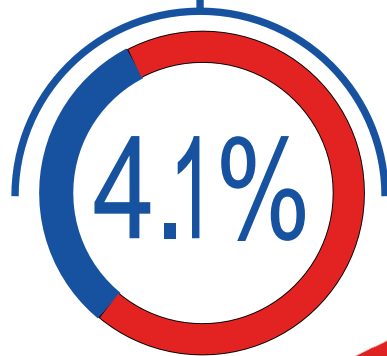
Title Deed Loans



Asset Financing

MARKET OVERVIEW

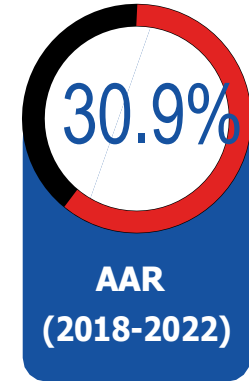
\$25.8b



KEY METRICS 2022



1,530 Loans as at the end of 2022 From a potential 8.48m potential customer base.



GROWTH PLANS

- To be the leading financial provider in Kenya and across East Africa by the year 2030
- Increase Branch network countrywide
- Increase our client base by 50,000 by the year 2030
- Support the business (MSME) to achieve better financial growth
- Become a fully-fledged bank by the year 2035
- Acquire global partnership

PARTNERS AND CLIENTS



FINANCIAL HIGHLIGHT

In US\$ except

Loan numbers	2022A	2023F	2024F	2025F	2026F	2027F
# of Loans	1,530	1,820	2,300	2,960	3,500	4,500
Revenue	783,352	1,025,014	1,295,347	1,667,055	1,971,180	2,534,374
EBITDA	666,844	872,563	1,102,690	1,419,114	1,678,006	2,157,437
Profit	416,835	545,428	689,278	887,070	1,048,901	1,348,587

CORE TEAM



PETER MACHARIA
Co-Founder & Managing

Director – 25+ years of experience in Banking

BRENDA NJERI:
Director of Operations

MERCY GICHUKI:
Sales Manager

JACKLINE MUTHONI:
Branch Manager

KAREN KARANJA:
Credit Analyst

EDWARD MOKAYA:
Tracking Manager

JOYCE MURIMI:
Credit Risk Manager

HANNAH MWANGI:
Credit Administration Manager