



Being deliberate about financial inclusion in strategy

By Lelemba C Phiri

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“Omidyar Network’s report states that 84% of SMEs in Africa are either un-served or underserved, representing a value gap in credit financing of US\$140-170 billion.”

– **Ventureburn.com**

Micro & Small Enterprises



Sandra Jere - ZoonA Agent
OTC Transactions



Terry Simanya – ZoonA Distributor
Supplier Payments

Sandra Jere's Story



BEFORE becoming a ZoonA Agent

FACT SHEET JUNE 2010

Age: 19

Education level: High school certificate

Work status: Unemployed

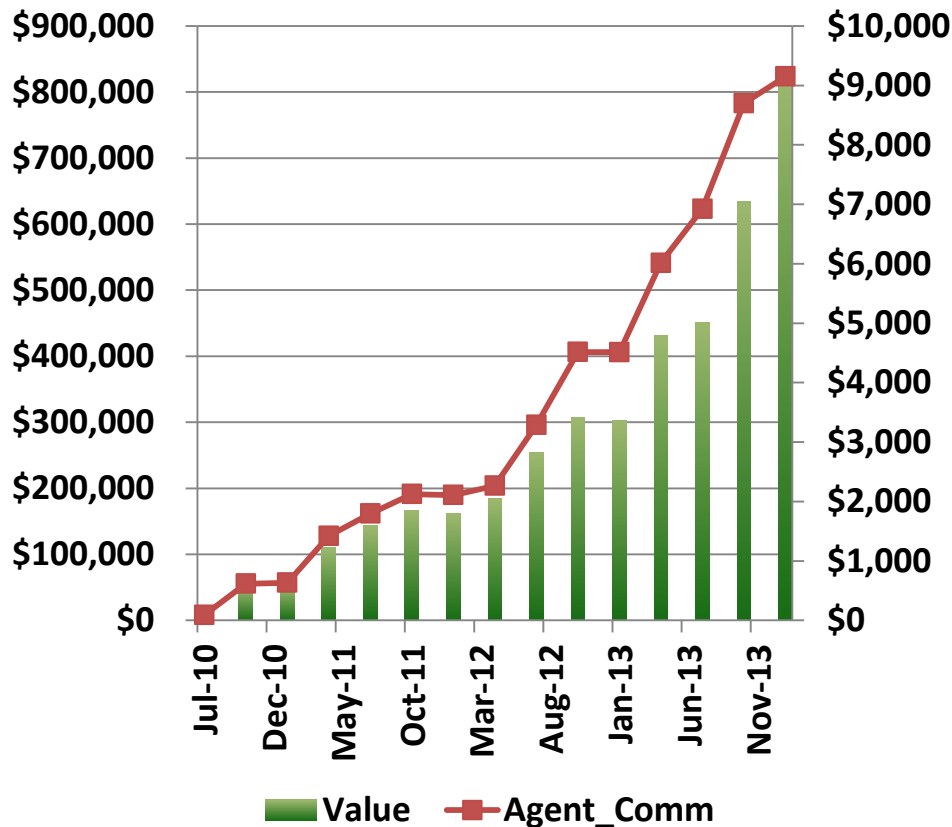
Income: Nil

Marital status: Single and parents could not afford to pay for her tertiary education

Sandra Jere's Story



Sandra Revenue & Profit Traction



AFTER becoming a ZoonA Agent

FACT SHEET JAN 2014

Age: 23

Education level: Self-sponsored
2nd year university student

Work status: Entrepreneur with 6
business locations, employs 10
tellers and with the ZoonA Partner
Entrepreneur Project she is
empowering 4 of her tellers to
become business owners under her
umbrella

Income: >\$9000/month

Marital status: Married

Before becoming a ZoonA Distributor



FACT SHEET JULY 2012

Work Status : Entrepreneur

Payments: Cash

Storage of value: Cash

Access to Finance: No access to formal credit & informal credit too expensive

Data: Nil

Cost of doing business: High cost of cash and credit

After becoming a ZoonA Distributor

FACT SHEET JAN 2014

Work Status : Entrepreneur

Payments: Electronic

Storage of value: Banked and mobile wallet

Access to Finance: Proven track record of servicing an appropriately financed debt solution

Data: Purchase records on his and his customers electronic payments

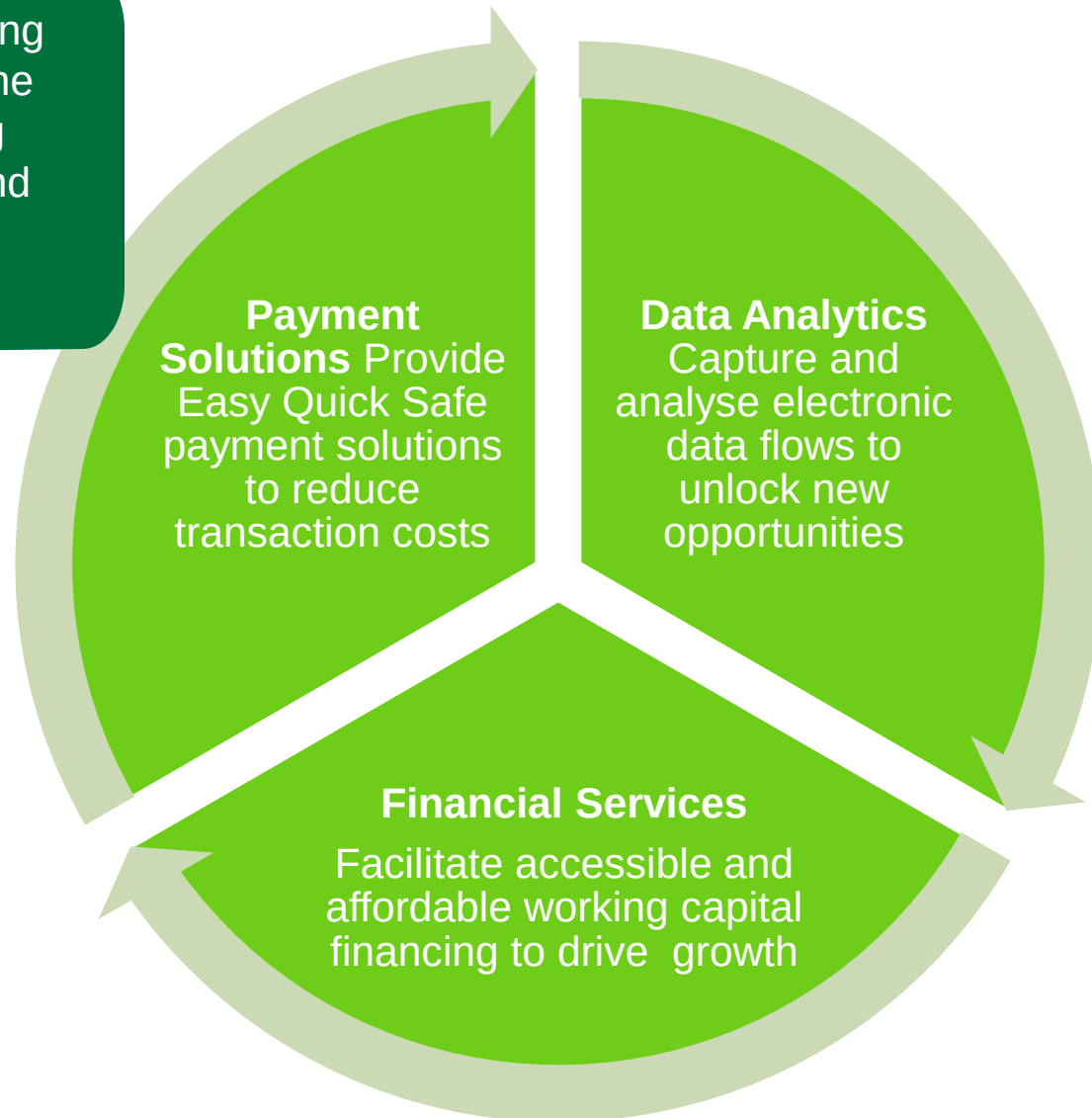
Cost of doing business: Reduced transaction & financing costs



Our Model: Helping businesses grow



We are passionate about helping businesses grow and will be the best in the world at providing business solutions to Micro and Small Enterprises (MSEs) in emerging markets.



Engaging Regulators

