

The Capital Finder

Unlocking Capital for Development

AlliedCrowds

AlliedCrowds Capital Finder

Discover how to finance your dream.

Use the AlliedCrowds Capital Finder to discover financing opportunities
in your country.

Country

Find capital →

AlliedCrowds

Capital Finder

The Capital Finder allows development organizations and private firms to:

- **Analyze the alternative finance industry** in a country / region
- Identify **funding partners** for organizations' own projects
- **Find funders and funding partners** for client projects
- Gain **non-financial benefits** of working with alternative finance providers, including industry expertise and connections
- Boost **financing capacity** in sectors under-represented by traditional and alternative funders
- And more customized solutions

Results

Equity funding for agribusinesses in Kenya:

Search Options

Country:
Kenya

Sector:
Agriculture

Capital:





<input checked="" type="checkbox"/> Equity	193
<input type="checkbox"/> Lending	122
<input type="checkbox"/> Reward/Donation	48

Funding types:

<input checked="" type="checkbox"/> Crowdfunding	3
<input checked="" type="checkbox"/> Venture Capital	98
<input checked="" type="checkbox"/> Angel Investing	4
<input checked="" type="checkbox"/> Impact Investing	58
<input checked="" type="checkbox"/> Public/Semi-Public	30

[Refine results](#)

Search Results (193)

-  **Invested Development** Venture Capital
Capital Type: Equity
Year Founded: 2009
Website: <http://investeddevelopment.com/> [Visit →](#)
-  **Fanisi Capital** Venture Capital
Capital Type: Equity
Year Founded: 2009
Website: <http://www.fanisi.com/> [Visit →](#)
-  **Viktoria Ventures** Angel Investing
Capital Type: Equity
Year Founded: 2011
Website: <http://viktoria.co.ke/> [Visit →](#)
-  **Industrial and Commercial Development Corporation** Public/Semi-Public
Capital Type: Lending, Equity
Year Founded: 1954
Website: <http://www.icdc.co.ke> [Visit →](#)

Learn about funders in Entrepreneur's Hub:

Grants and competitions

Business angels

Impact investors

Incubators / Accelerators

Crowdfunding

Public/Semi Public

Venture Capital

Impact investors

Initial

Pre-seed

Seed

Early (Seed A)

Late (Seed B, C)

- **Size of funding (\$):** 10k – 2mil
- **Equity Sacrifice:** Can be debt or Equity 0% - 40%
- **Control in business:** Depends on investor
- **Additional support:** Depends on investor
- **Source of funds:** Various

The term impact investor can include Social Venture Capital, Venture Philanthropy Capital, High Net Worth Individuals (HNWIs), family offices, foundations, banks, pension funds, impact-focused VCs, Angels, and development finance institutions (DFIs).

Funding description: Impact or social investment refers to funds that invest with the intention to create a positive social or environmental impact. However, the intention is to earn a financial return on these investments. The expected range of return for these investments is often below market rate or return is measured by a different metric, eg. social change or impact measurement.

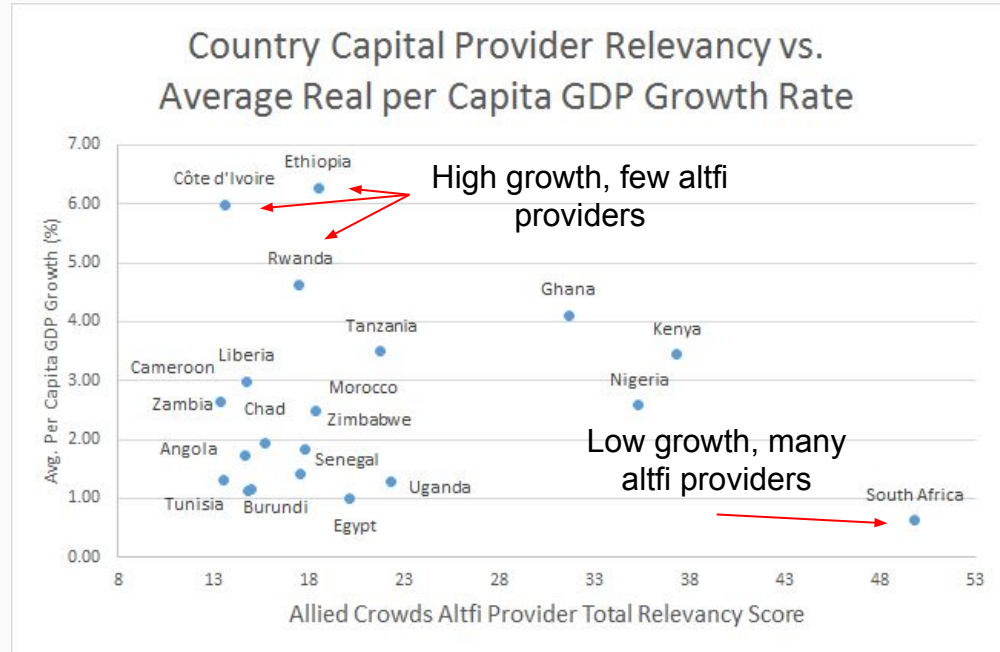
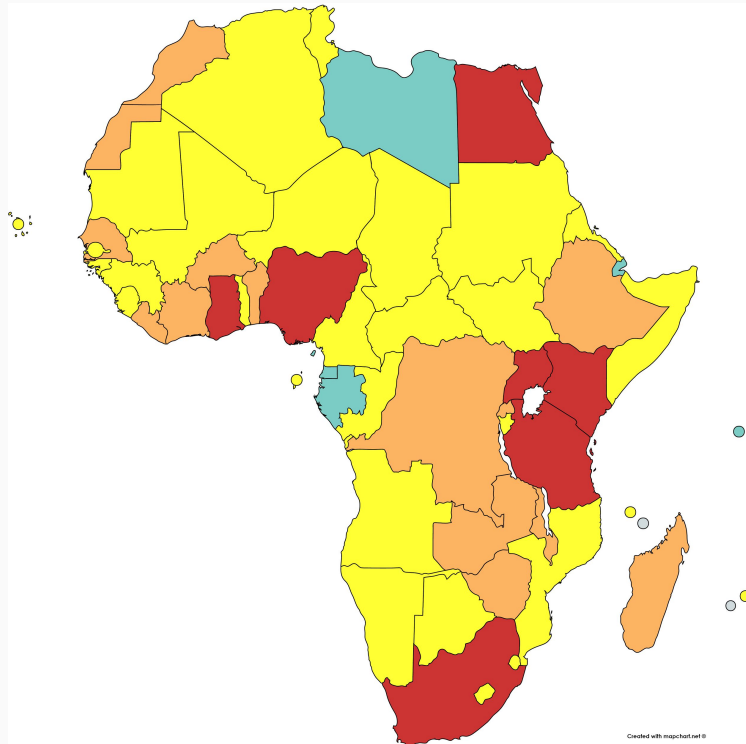
An advantage of this type of investment is the willingness to lend or invest in a less financially attractive and accept the increased risk associated with the business or venture.

A disadvantage is losing an element of control. Despite the focus on impact, the investor will still expect the business to operate in a way that leads to the best possible return on their investment.

How to Approach: Impact investors have a stated mandate to invest in projects that have a financial as well as social and / or environmental return. For that reason, it's less important to emphasize the potential financial return if the social impact can be especially transformative. Impact investors care a lot about measuring the social / environmental impact of a project, which is less straightforward than measuring just the financial return; therefore, an organization approaching an impact investor should have a good idea of how it can measure its outcomes.

Results

Obtain and analyze unique data:



Why Now

Key trends:

- Donor nations increasingly **looking inward**
- Political surprises creating uncertainty around funding flows
- Recognition of **role of private sector in funding development** and solving challenges (through social entrepreneurship)
- View of entrepreneurs / MSMEs as drivers of job creation
- Increased demand for impact tracking
- Technology facilitating **unprecedented connection** and possibilities

These trends suggest an increased role of the private sector in funding development; NGOs and DFIs are **ideally placed to use existing funds to crowd in additional money** for development causes from range of alternative funders

Next Steps

Find out how the Capital Finder can help your organization!

Lars Kroijer, Managing Director

lars@alliedcrowds.com



awamo



Africa: 2.5bn population

by 2050. Mostly from poor areas.



Economic perspectives determine migration.



Microfinance

Nobel-Prize winning concept
to foster economic opportunity.



Local microfinance institutions (MFIs)

support regional economic development.



Lack of accessible data

causes high cost, NPL* ratios, and fraud.



* Non Performing Loan

120m+ borrowers suffer
from 30-100%+ p.a. interest rates.



Biometric banking & credit bureau

for microfinance.



awamo's vision:

Pan-African digital business platform.





Potential platform reach:

24,000 MFIs, 400,000 staff.

Status quo:
signed 20+ MFIs, serving 400,000+ clients.





awamo

information creating opportunity



GSBI[®]



Gefördert von **KFW**



Deutschland
Land der Ideen
●●●●●●●●
Ausgezeichnetster Ort 2015



„Investition in Ihre Zukunft“



EUROPEAN UNION

European Regional Development Fund
Investitionen dieses Unternehmens wurden
vom der Europäischen Union aus dem
Europäischen Fonds für regionale
Entwicklung finanziert





MEKAR



DIVE into....

Indonesia

Innovation, failure,

peopleTech,

finTech & existing FI's

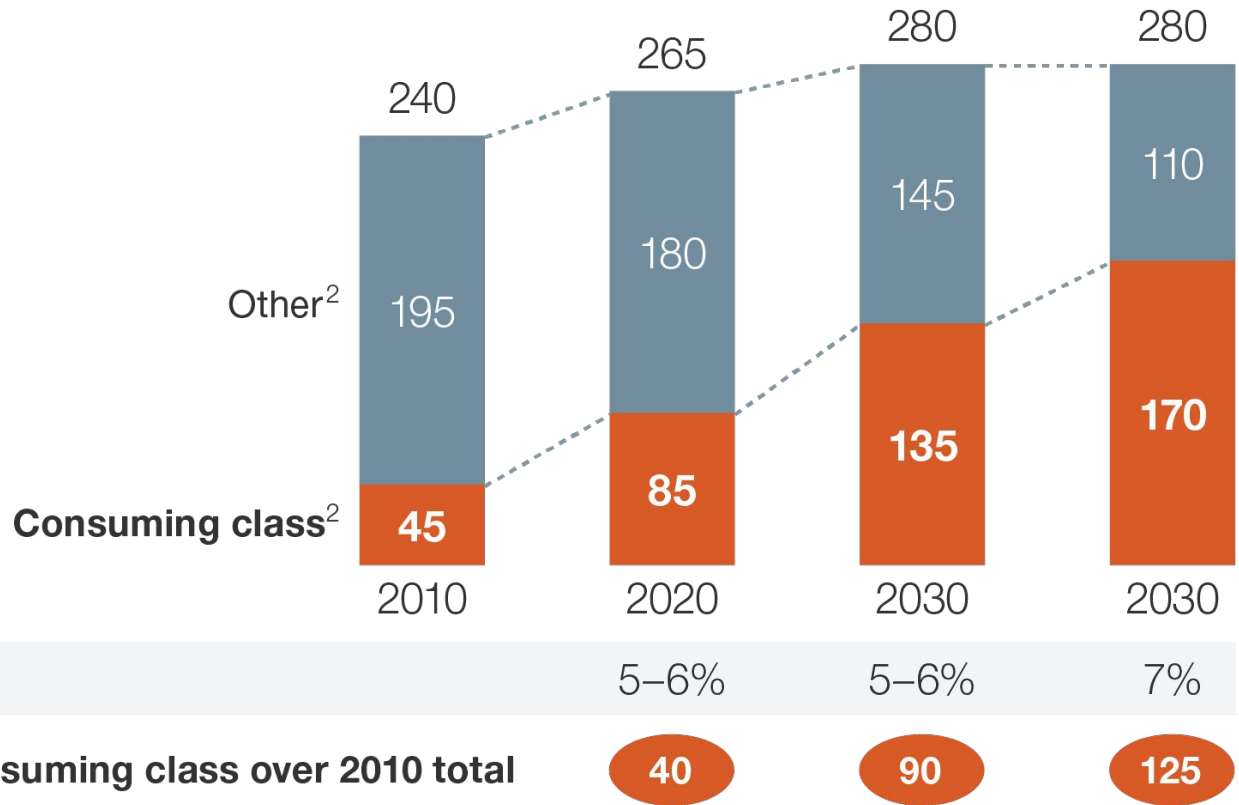


Indonesia - 17,000 islands



250 million Indonesians
230 languages, 700 dialects .. & Bahasa Indonesia

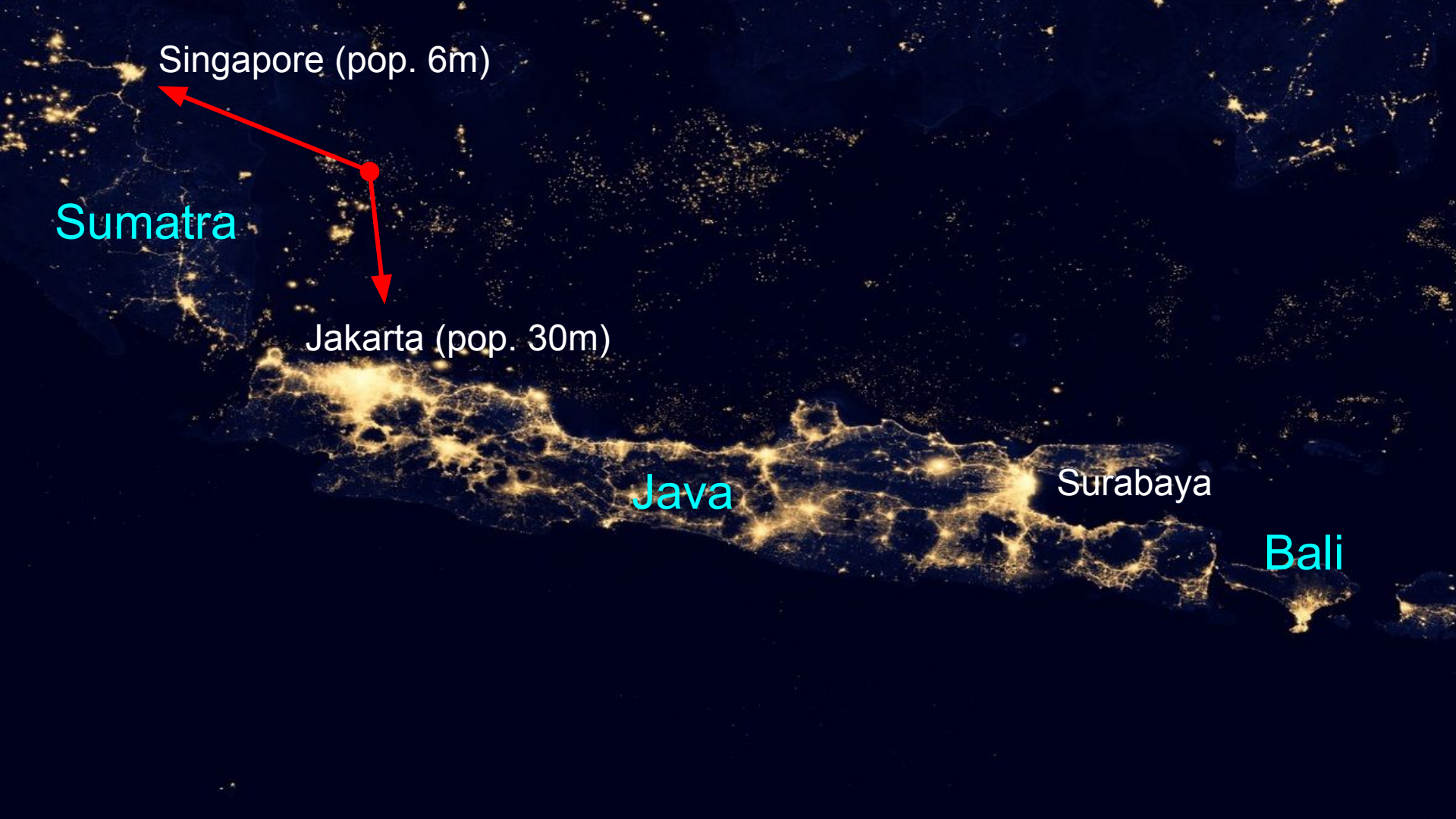
Indonesia's population by income level, millions of people¹



¹Figures are rounded to nearest 5 million; 2020 and 2030 data are projected

²“Other” is defined as people with annual net incomes ≤\$3,600; members of the consuming class have annual net incomes >\$3,600

Growing middle class



Singapore (pop. 6m)

Sumatra

Jakarta (pop. 30m)

Java

Surabaya

Bali

Singapore

250m population

Sumatra

56m mSMEs

350m Mobile phone subscriptions

88m Internet users (27%)

Jakarta

80m Facebook users

Java

Surabaya

Bali

But...

Bank payment systems are fragmented
85% of ecommerce payments are still COD
Most business deals (incl. lending) are personal



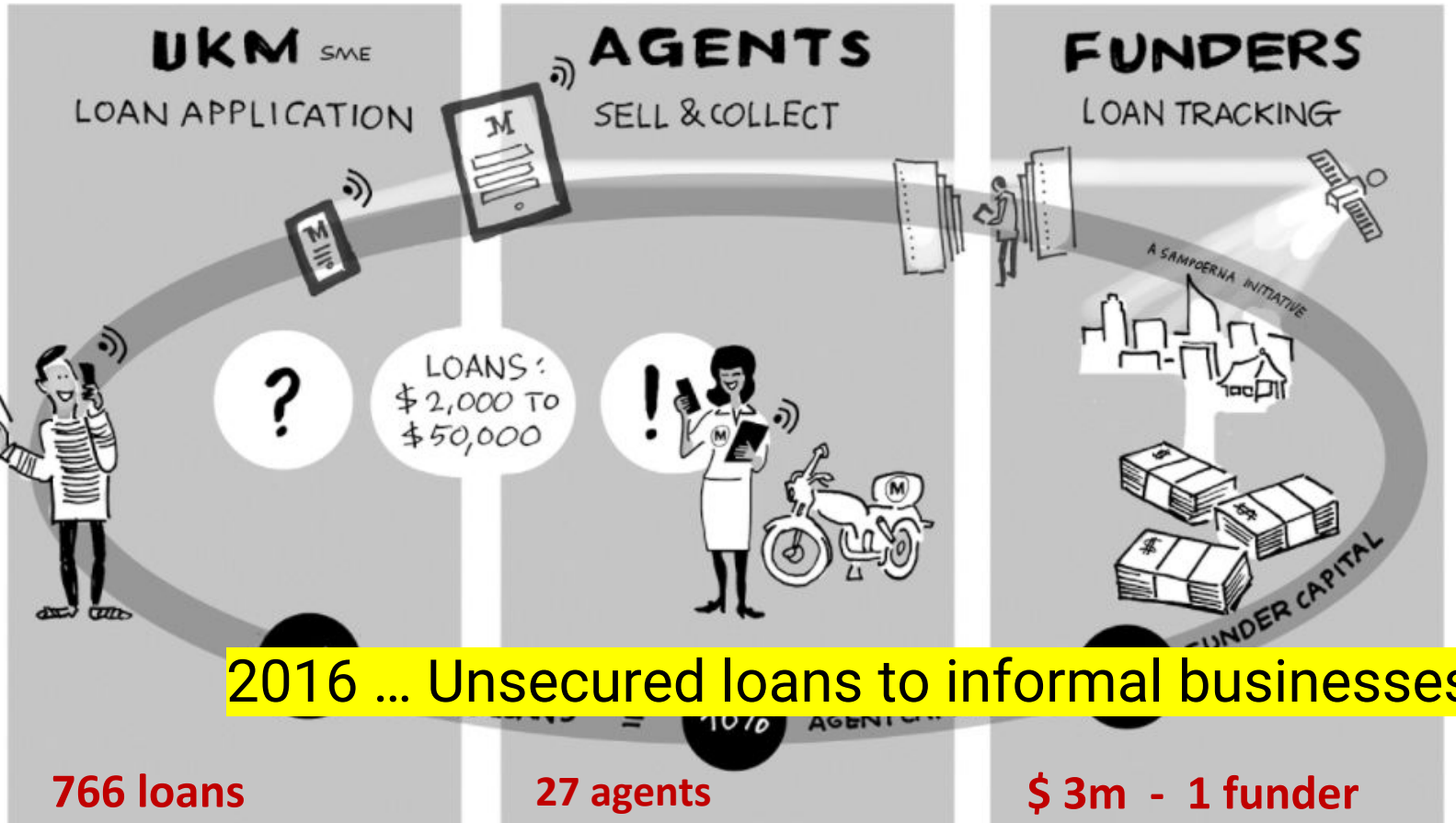


MEKAR



1 million businesses financed per year





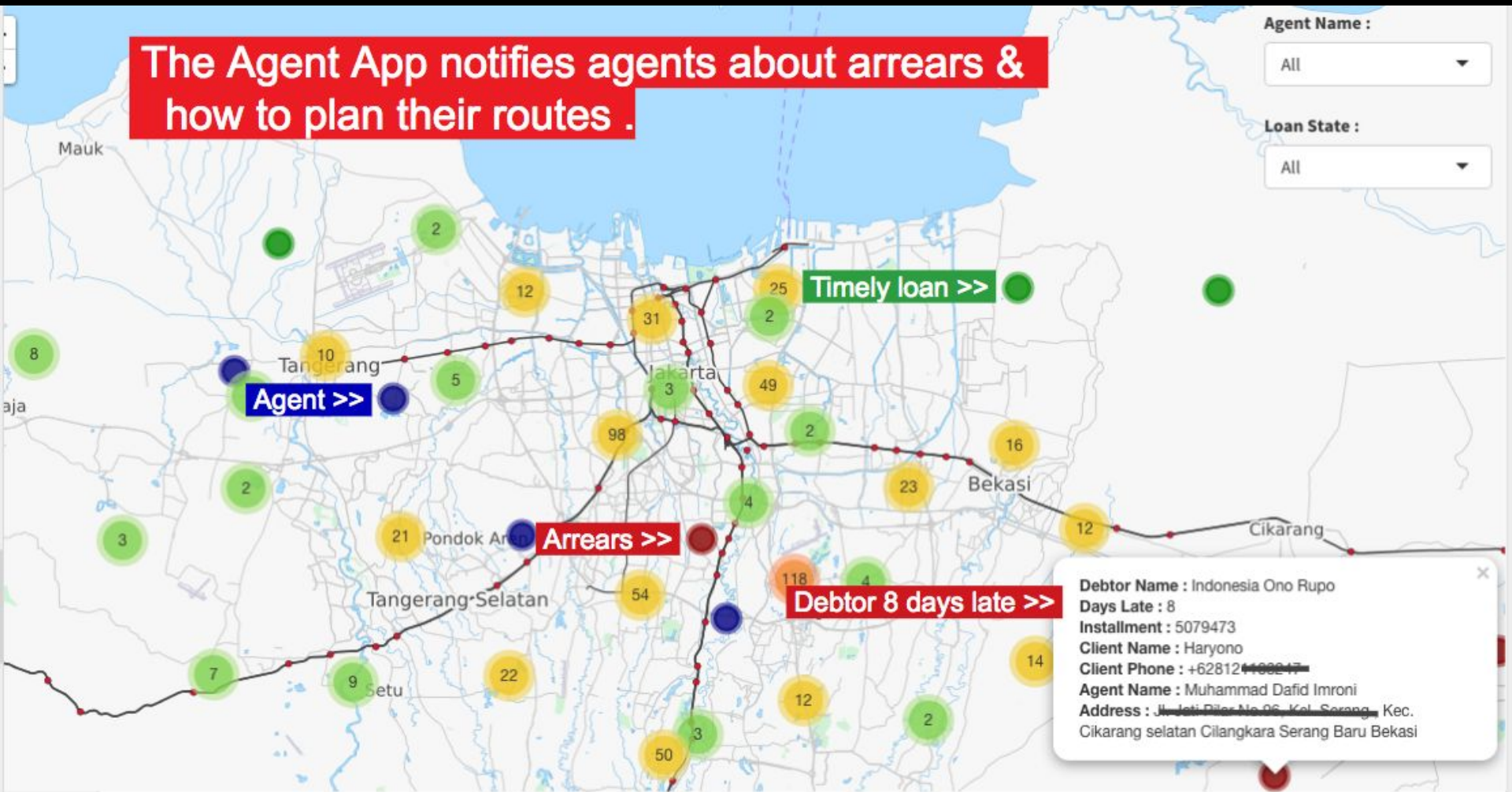
Agent Name :

All

Loan State :

All

The Agent App notifies agents about arrears & how to plan their routes .



Agent >>

Timely loan >>

Arrears >>

Debtor 8 days late >>

Debtor Name : Indonesia Ono Rupo
Days Late : 8
Installment : 5079473
Client Name : Haryono
Client Phone : +628121100247
Agent Name : Muhammad Dafid Imroni
Address : Jl. Jati Piler No.96, Kel. Serang, Kec. Cikarang selatan Cilangkara Serang Baru Bekasi

Q3 - 2016

Fraud

Q3 - 2016

We had 3 problems...

(1) Fraud & collusion of agents with borrowers

(2) Collections: costly, needs experience, not scalable

(3) To scale across Indonesia, we need partners



MEKAR



**“Offline”
SMEs**

**“facebook”
agents**

**Crowdfunding
/ Funders**

**Lending &
Collections**



MEKAR

“Offline”
SMEs

“facebook”
agents

More
SME loan
requests
LEADS

Financial
Institutions
Banks,
Coops &
NBFIs

More
FUNDS for
SME Loans

Crowdfunding
/ Funders

Lending &
Collections

<https://mekar.id>



*Khus



Mekar GO ⚙️ ✕

Typically replies instantly

Would you like to apply for loan or become a Mekar-Go agent?

[Apply for a loan 📄](#)

[Register as agent 🤖](#)

[Show the video 🎬](#)


[Apply for a loan 📄](#)

Good! I am going to help you with questions!

What is the name of the business?

[Rutte](#)

Where is the business? press the 📍

 **Your Location**

How much finance does the business need (in million rupiah)? (e.g. Type 50, for 50 million rupiah) **455**

How many years old is the business? **5**

How many employees work at the business? **5**

Is it a formal or informal business? (swipe left to see more options) **CV**

What is roughly the daily sales revenues / omzet? (In million of rupiah) **70**

What type of business is it? (swipe left to see more options) **Restaurant**

LEADS: Find a business that needs finance and earn

Informasi Pribadi

Nama : Unggul Bond
Nomor Telepon : 08567801234
0215436543
Alamat Rumah : Daerah Khusus Ibukota Jakarta, Melawai
Kebayoran Baru, Jakarta Utara 12410
Status Rumah : Milik Sendiri
**Saudara Tidak
Serumah** : Miranda
**Nomor Telepon
Saudara Tidak
Serumah** : +6281398765511

Informasi Usaha/Pekerjaan

Jumlah Pinjaman : Rp.20.000.000
Nama Perusahaan : Unggul Motor
Sektor : Jasa
Lama Usaha : 2 Tahun
Alamat Tempat Usaha : Jl. Laksda Yos Sudarso Sunter I, Sunter Jaya, Tj. Priok
Kota Jakarta Utara 14350
Jumlah Pegawai : 10 Orang
Pendapatan Perbulan : Rp.3.000.000
Jaminan : Tanah & Bangunan
Nilai Jaminan : Rp.40.000.000
Pinjaman Aktif Lainnya : Rp.10.000.000



Alasan Penolakan : Karena jumlah cicilan perbulan (1,6juta) lebih dari 50% total pendapatan perbulannya.

LEADS: "Offline" SMEs are now accesible for F.I. via the web

Share your wealth and get more in return

- Invest in Indonesian businesses
- Earn up to 13% yearly
- Diversify your investments
- Your investment is guaranteed

LEND NOW

CROWDFUNDING / REFINANCING

Sell SME loans of F.I.s to the middle class

F.I.s get their money back early

Funders get 2x the savings



FUNDING example:
Komida lends to 350,000 women businesses
USD 30 mln in loans via 150 offices
With Mekar it can now lend the same money 4x p.a.



MEKAR

INCREASE SUPPLY:
Making "Offline" SMEs accessible
for banks & NBFIs

**"Offline"
SMEs**

**"facebook"
agents**

**Financial
Institutions**
Banks,
Coops &
NBFIs

**Lending &
Collections**

INCREASE DEMAND:
Making "Offline" SME loans
fundable by the middle class

**Crowdfunding
/ Funders**

<https://mekar.id>

G20 WORKSHOP

LELEMBA PHIRI – ZOONA CMO





PART 01

MISOZI'S STORY



MISOZI BEFORE

19 YEARS OLD

0 OUTLETS

0 EMPLOYEES

High School

GRADUATE

NO PROSPECT OF
TERTIARY EDUCATION





MISOZI AFTER

26 YEARS OLD

23 OUTLETS

35 EMPLOYEES

\$40M TRANSACTIONS

\$400K COMMISSION



Watch **Misozi Story**



SECRETS TO MISOZI'S SUCCESS

**FOCUS AND
COMMITMENT**

**BUSINESS IN A
BOX FRANCHISE**

FINANCING

**SUPPORT AND
DEVELOPMENT**

BELIEF



PART 02

ZOONNA'S UNIQUE MODEL

VISION 2025

WE WILL HELP COMMUNITIES THRIVE BY:

Developing an ecosystem of products and services that improve the financial health and well-being of one billion people

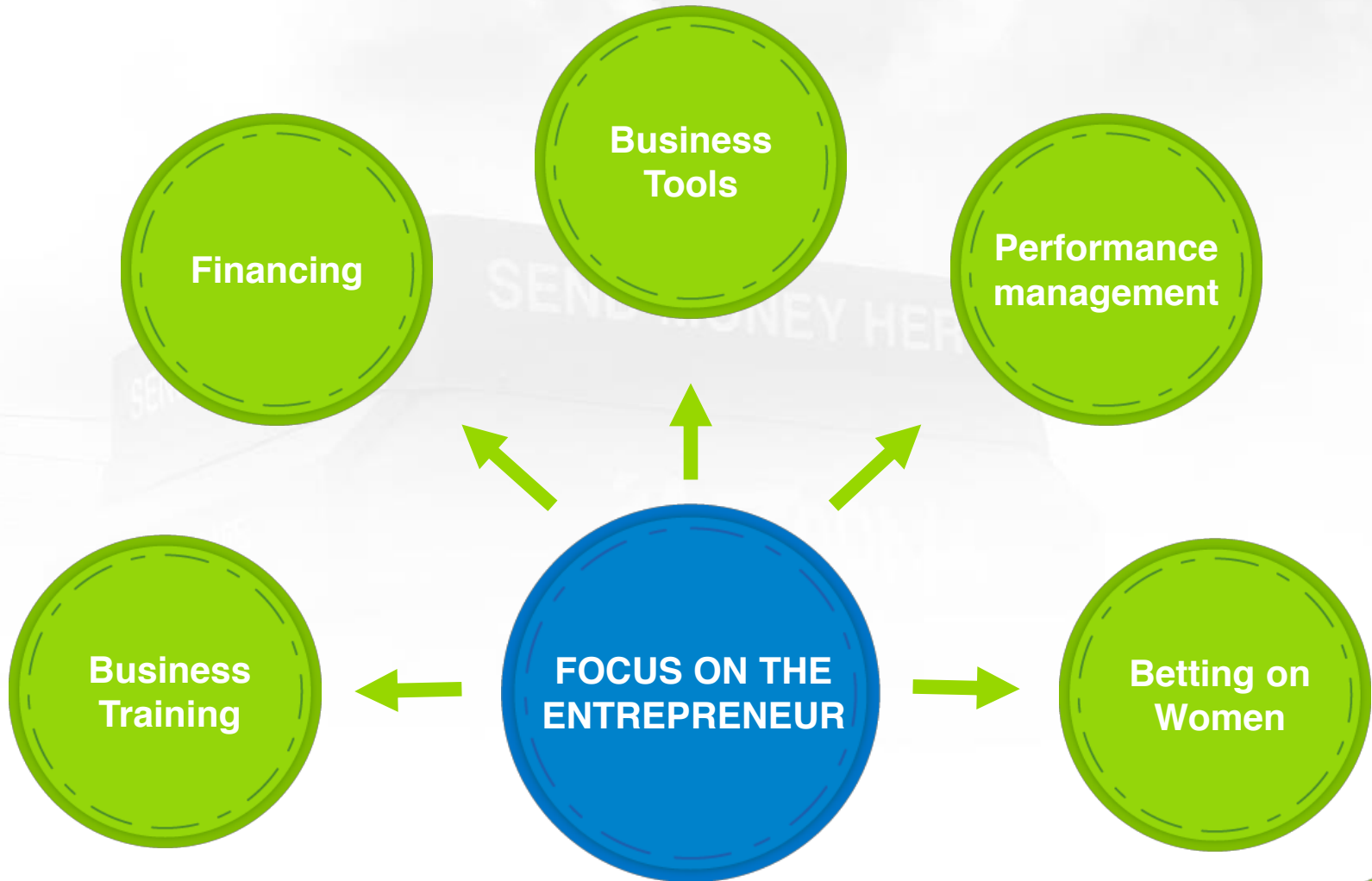
Unleashing emerging entrepreneurs to build profitable enterprises that create one million jobs

Proving that a purpose-driven entrepreneurial business can be a global model for growth and impact



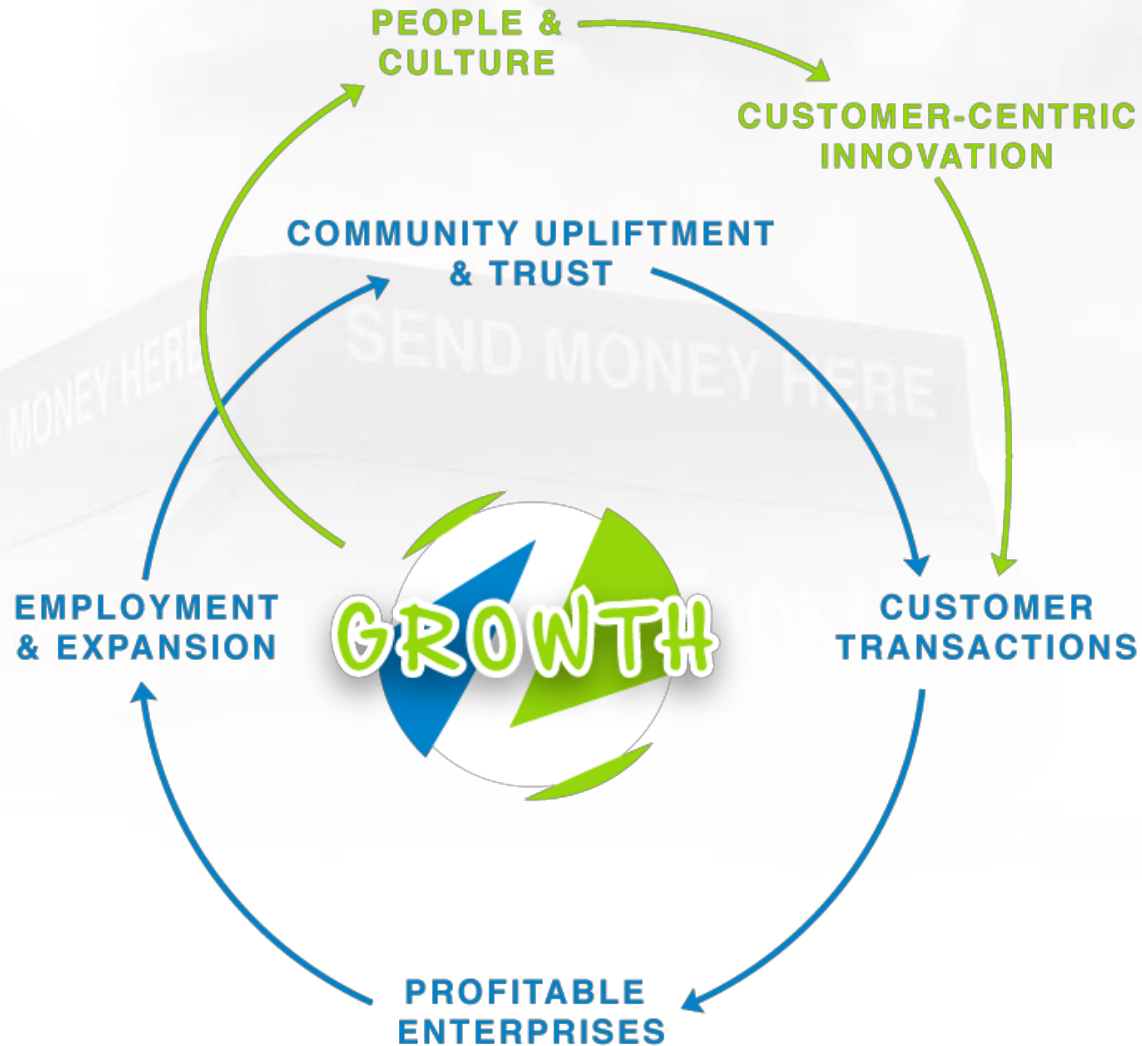


OUR MODEL





FLYWHEEL





PART 03

OUR LESSONS



ZOONA'S LESSONS

**PURPOSE AND
PROFIT
MUST
INTERSECT**

**ENTREPRENEURS
CREATE
ENTERPRISES**

**FOCUS
ON THE
CUSTOMER**

**EMBRACE
FAILURE,
LEARN, AND
ADAPT FAST**

**ALWAYS
BE REAL**

THANK YOU



www.ilovezoonna.com