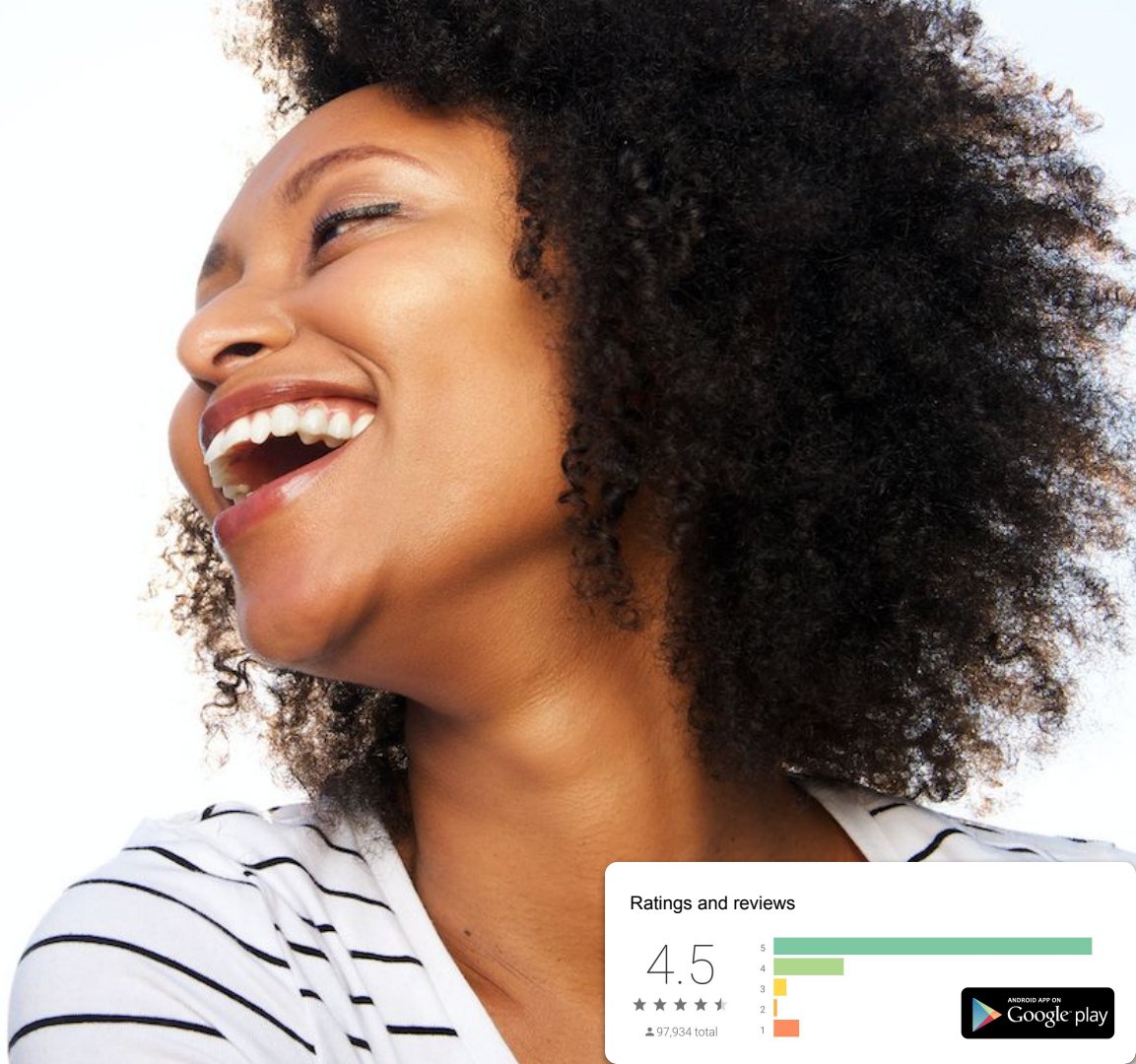
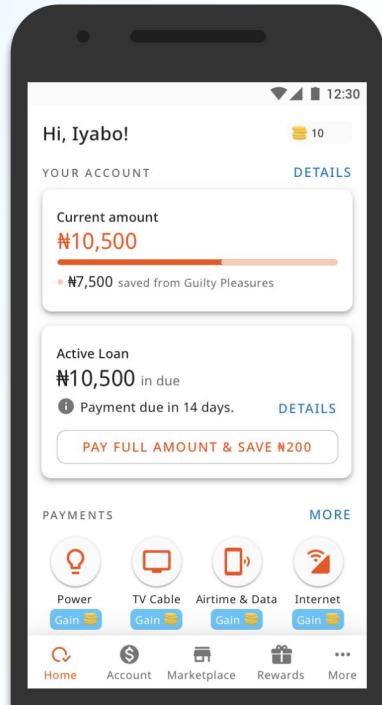




Financial Inclusion for African Micro-Entrepreneurs & Consumers



Ratings and reviews

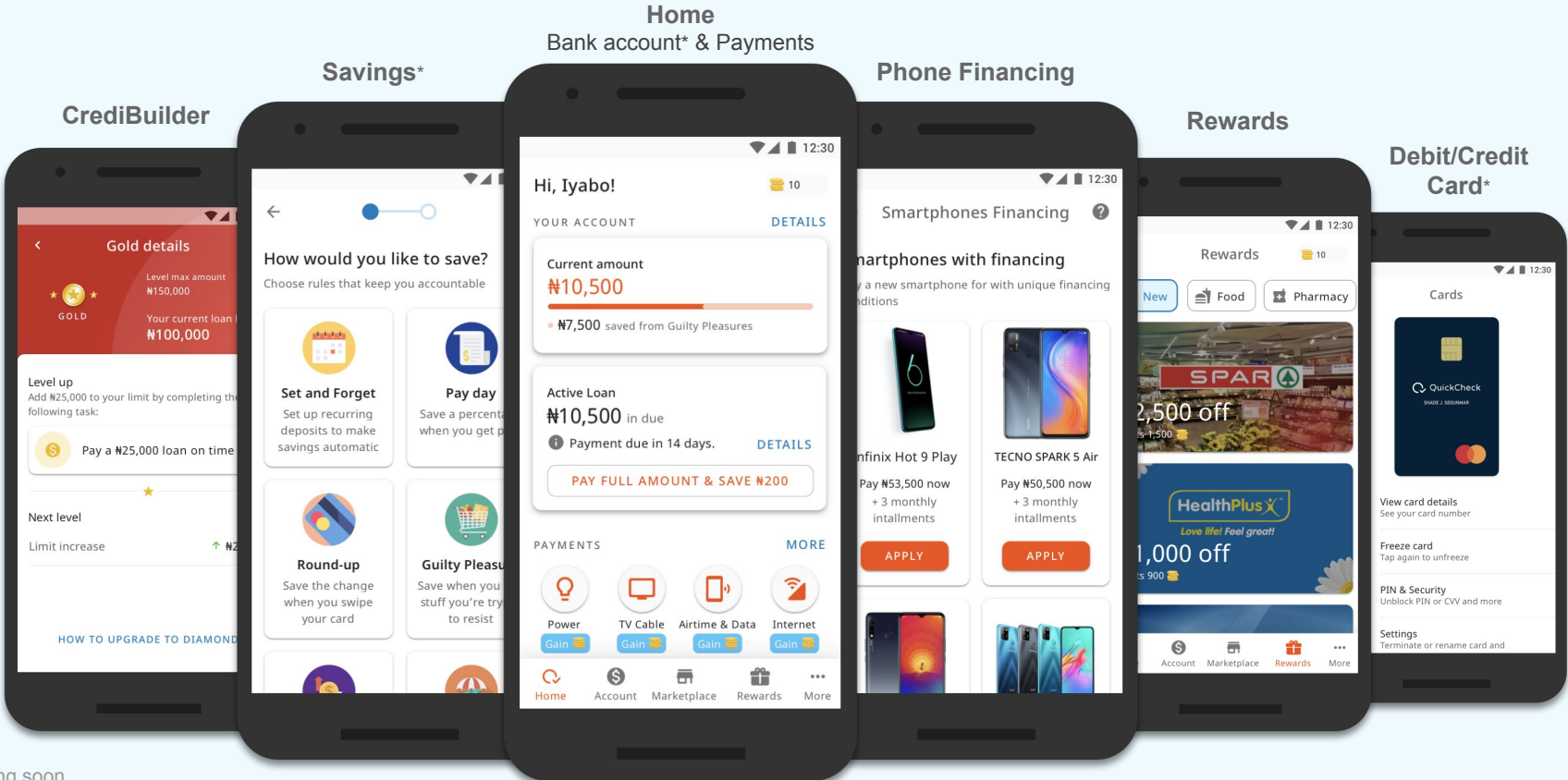
4.5



97,934 total



Our Vision: One-stop-platform for All Financial Needs



* Coming soon

Company Summary



1.5m

nr. loans disbursed

4.6m

applications

USD 50m

value loans disbursed

< 60 sec

to loan decision

327K

unique customers

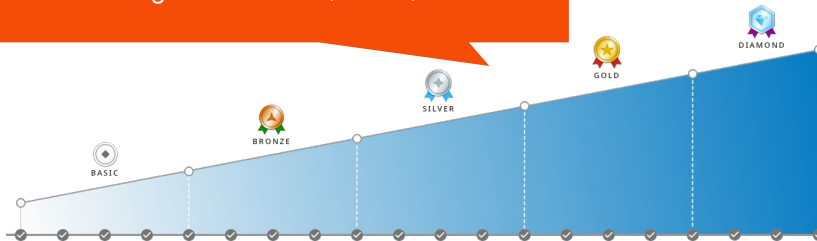
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to loan disbursed

QuickCheck is a FinTech company founded in Nigeria March 2017, incorporated under the Nigerian entity Arve Limited with a Money Lender's Certificate from Lagos Chief Magistrate's Court Registry. It provides underserved Nigerian consumers and micro businesses with near-instant document-free loans 24/7 via a mobile application. For the moment, QuickCheck offers microloans up to 30 days tenor and NGN 30,000 (~USD 80).

Quickcheck builds its success on its loyalty-building user experience (returning customers represent 70%+ of granted loans each month) and its proprietary algorithm that uses big data and machine learning to score clients automatically.

Customers graduate from \$13 to \$700 loan



Business in Growth Mode



- Incorporation
- Received first Angel investment
- Launched first product

2017

- 100K unique customers
- USD1.8m in Loan book
- Received lending license
- Exclusive partnership with Jumia as a lending partner

2018

- Focus on credit collection process
- Preparation for growth

2019

- USD20m disbursed ITD
- 900k installs
- Jumia Investment through a securitized SPV structure

2020

- Additional 120K new customers
- Launched device financing
- over 130k reviews on paystore maintaining 4.5 stars ratings

2021

- Closed Series A Funding

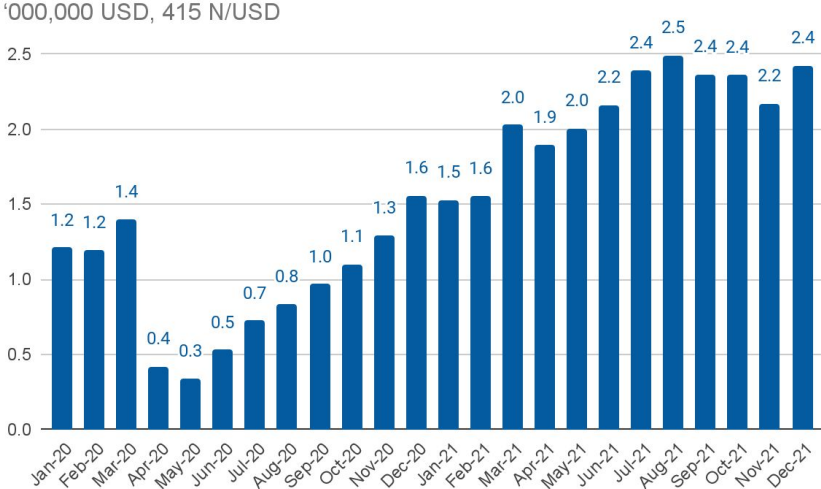
2022

Key Performance Indicators



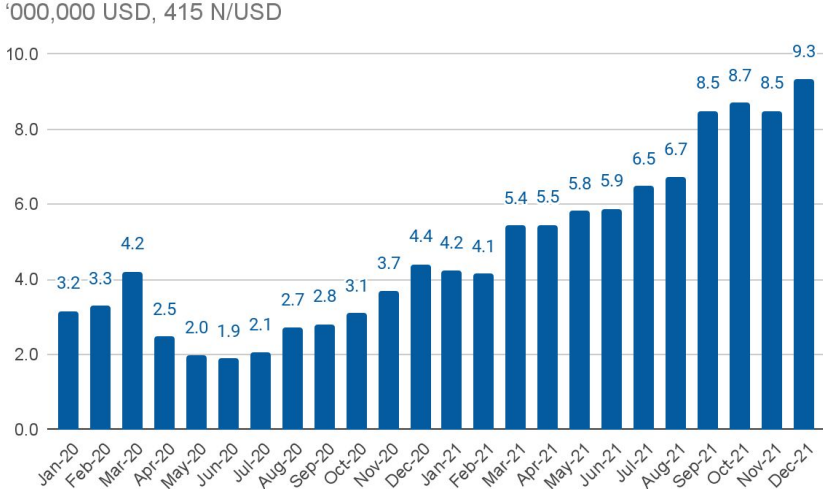
Loan Origination

\$2.4m loans originated per month



Annualised Revenue

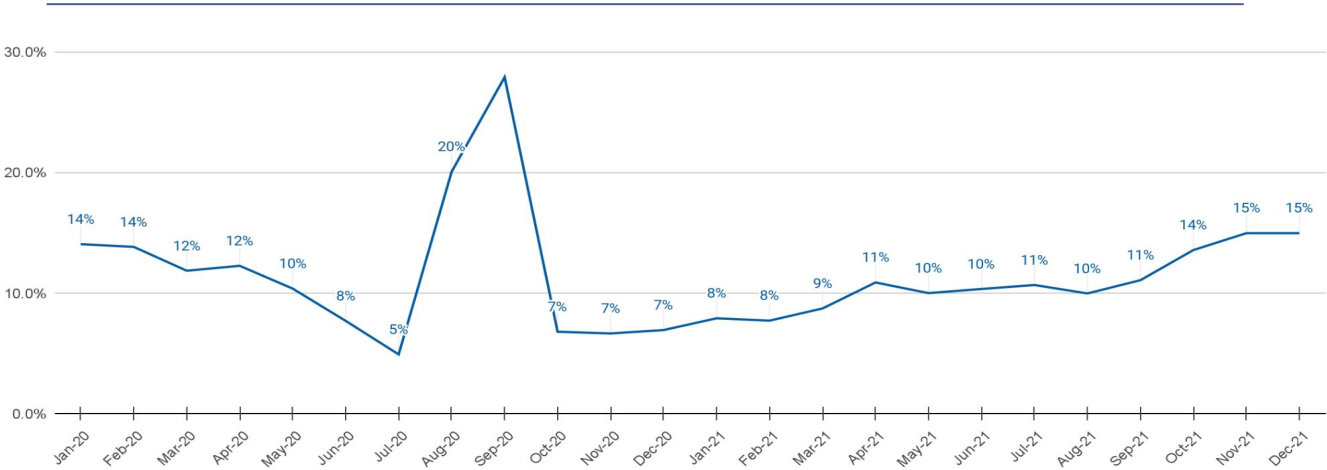
\$9.3m annualised monthly revenue



Loans with Positive Outcomes and low Impairments



NPL Evolution



The performance of our loan book has been proven over several years.

NPL have remained at a very low level and our AI-based underwriting model ensures our capital recovery rate remains high.

The impact of COVID-19 lockdown (Apr-21) was only felt during 2 months and our post-lockdown performance is better than benchmarks.

We Serve a Diversity of Customers



We strive to make our customers' lives better by supporting their micro-business or bridging the gap until their next payout



Solomon I. | Joined Jun. 28, 2017

Loan #36

"I used the money to bridge gaps in my business and when in need of quick cash for fees or other family related expenses."



Abraham K. | Joined Aug. 15, 2016

Loan #40

"I mostly use it to fund my businesses (mobile withdrawal and online car dealing). I just finished building and moving into our new family house. That project required constant cash flow because I had to pay the workers sometimes daily or weekly. I use the money sometimes to pay for adverts on Facebook and Instagram but mostly on Jiji. I am a verified seller there."



Rhoda J. | Joined Aug. 20, 2016

Loan #28

"I run a salon business and all the money I take is put into getting the tools and other things needed for the business. That's my number one reason for taking loans from QuickCheck."

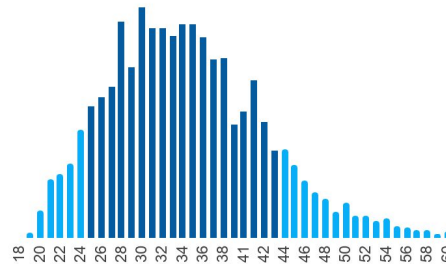


Rhoda J. | Joined Aug. 6, 2016

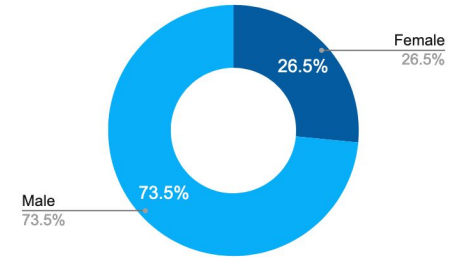
Loan #49

"My job requires that I move around a lot, so I always need money to travel. Sometimes when I exhaust my salary before the end of the month, which is often, the loan from QuickCheck comes in handy. Other times it could be a family emergency."

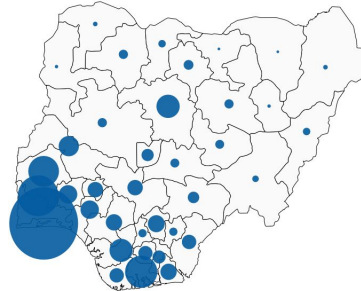
Age: 80% aged 25-43



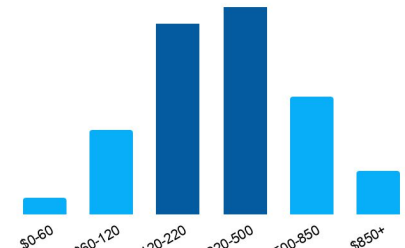
Gender: 26.5% are women



Geo: all 37 states



Income: 60% belong to middle class (\$120 - \$500 / month)



Tech-Driven Risk Management



Our core technology is a proprietary algorithm that uses Big Data and Machine Learning to score clients automatically, which generated already **seven academic papers**.

Our model scores clients based on smartphone data



Collect behavioral data points

Directly from smartphones asking for customers to use data from:

- SMS,
- geolocation,
- phone logs,
- social media,
- contacts,
- device storage

Use AI and machine learning to build risk profiles based on data

We calculate the repayment probability based on the input from data.

Our risk management leverages data science, fraud elimination and business intelligence

Data Science

- State-of-art machine learning models
- 1000+ data points available
- Alternative & traditional Credit Bureau data
- Fully automated decision making

Anti-Fraud System

- Early Warning System
- Automated KYC
- Integrations with global fraud detection experts
- ML based fraud detection

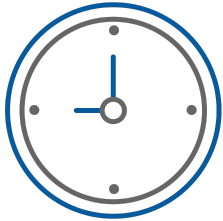
Business Intelligence

- Automated reporting
- Data-driven decision making
- A/B testing
- Fast iterations on test results

AI-Automated Collection Processes

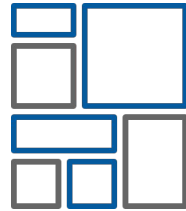


We provide a data-driven, consistent, adapting customer experience that improves the lives of consumers and communities



Optimize when to reach out

If we call consumers in Lagos between 8 am and 10 am repayments increase by 69% when compared to the afternoon



Which channel to use

Some customers just need an SMS or an email to remind them that they are late.



Who is the agent that contacts the user

If the agent that contacts the user comes of the same region the commitment to pay is higher



What payment arrangements to offer

Sometime customers can't pay on due date because they don't have cash in the bank. Allowing them to commit to another payment plan improves repayments

A Diverse and Experienced Leadership Team



Fabiano Di Tomaso,
CEO
MSc in Business Administration



Saulo Ruiz,
Head of Data Science
PhD in Data Science/Credit Scoring



Femi Adeniji,
Head of Collections
Master of Business and Administration



Luis Rodrigues,
Co-Founder & CTO
MSc in Artificial Intelligence



Gareth Kumin,
Head of Finance
MSc Finance



Babatunde Yusuf
Head of Operations
BSc Industrial Chemistry , MBA in view



Benjamin Benaim,
Co-Founder & Director
BSc in Management



Ebenezer Ekiko,
Head of Treasury
BSc Economics



Ifeanyi Awa
Head of New Products
BSc Management



♀ 61 women

♂ 53 men



Thank you for you interest