

Impact of CedisPay's Pension Backed Loan Product since inception of 2023



Cedispay



Cedispaygh



CedispayCredit



Impact of CedisPay's Pension Backed Loan Product since inception of 2023

Introduction

- Welcome to CedisPay's innovative pension backed loan product.
- Leveraging tier 3 pension assets for accessible financing.
- Empowering Ghanaian employees with tailored financial solutions.
- CedisPay started Pension Backed Loan Product since inception of 2023 first in Partnership with Petra and later in the year we signed agreement with Axis.
- Let's delve into the impact and statistics of our first year.



Impact of CedisPay's Pension Backed Loan Product since inception of 2023 Year in Review - Key Metrics

- Over 100 salaried employees in Accra served.
- Disbursed over GHS 1.5 million in loans.
- Repayment rate at a perfect 100%.
- Acceptance rate stands at 70%.



Cedispay



Cedispaygh



CedispayCredit



Impact of CedisPay's Pension Backed Loan Product since inception of 2023 Customer Satisfaction & Usage

- 95% of customers willing to recommend CedisPay.
- Diverse usage: education, home improvement, and financial habits.
- Loans averaging GHS 15k per customer for one year.
- 50% of customers improved financial habits.



Cedispay



Cedispaygh

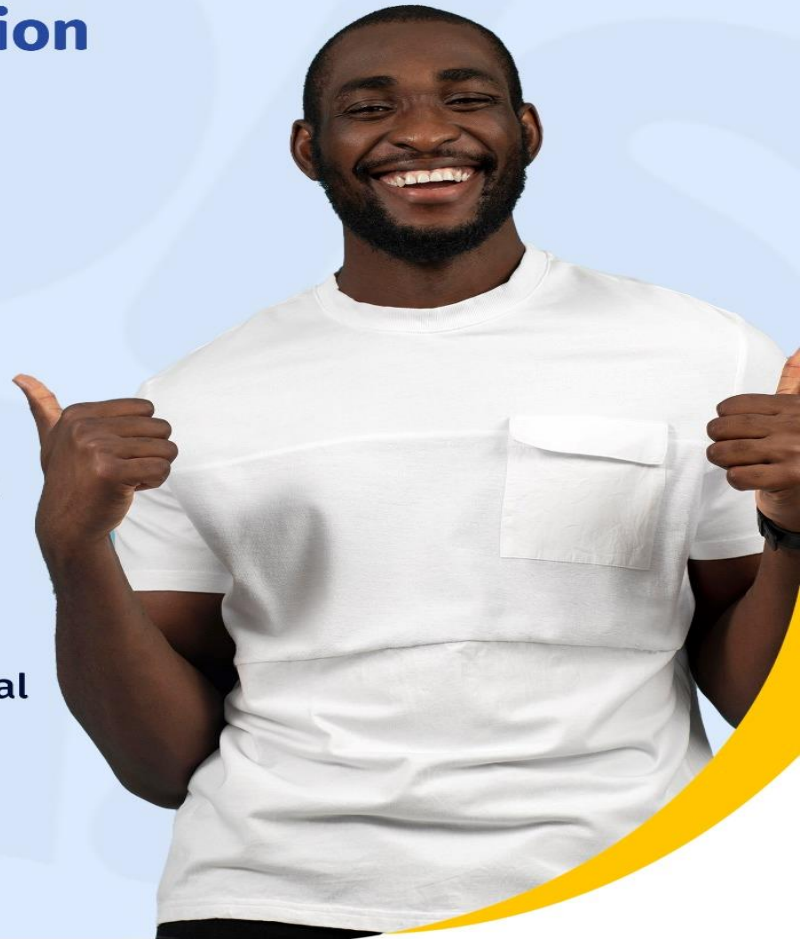


CedispayCredit



Impact of CedisPay's Pension Backed Loan Product since inception of 2023 Responsible Lending Practices

- Emphasis on responsible lending: 30% rejection rate.
- Only 4 defaults requiring pension asset liquidation.
- Ensuring minimal risk for employees' pension assets.
- Utilizing credit bureau data and financial history for informed decisions



Cedispay



Cedispaygh



CedispayCredit

CEDIS
MICRO-
CREDIT
PAY
ENTERPRISE

Impact of CedisPay's Pension Backed Loan Product since inception of 2023

Call for action

- CedisPay's commitment to financial empowerment and security.
- Enhancing the financial well-being of our customers.
- Offering competitive interest rates and tailored solutions.
- Join us in shaping a brighter financial future for all.



e

