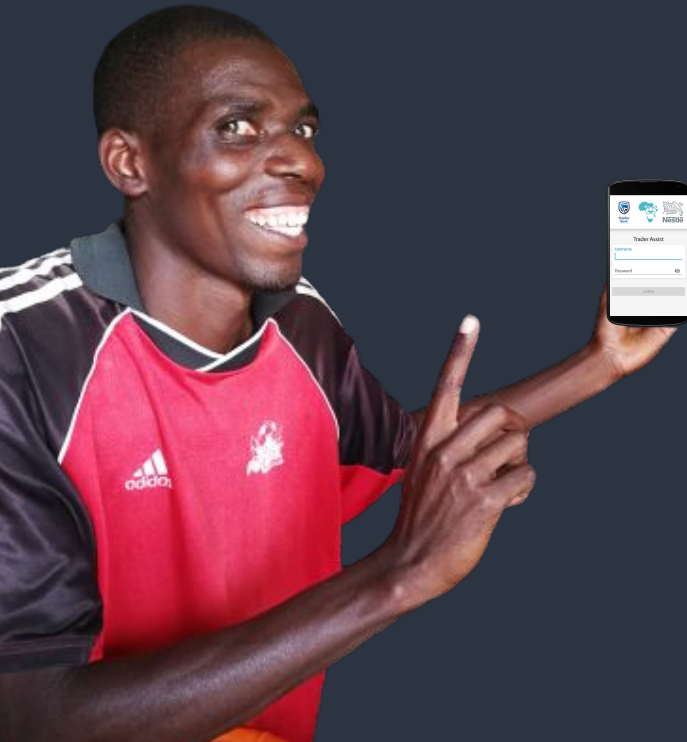
A man with a beard and short hair, wearing a grey Adidas track jacket, stands in the center of a small, cluttered shop. The shop has shelves filled with various packaged goods, including snacks and drinks. The lighting is bright, highlighting the man and the products. The background shows more shelves and a red shopping cart in the foreground.

Nomanini provides **informal retailers** the tools to improve their businesses by combining **new digital financial services** with **existing distribution networks.**

Nomanini's fintech platform unlocks the latent potential of the **informal retail economy**.



86%

retail transactions in
Sub-Saharan African
occur through
informal channels.

>150 million

informal retailers in
emerging markets
globally.



Reliance on cash



**Lack of working
capital**



**Fragmented
value chain**

Barriers to successful **informal retail** supply chain financing



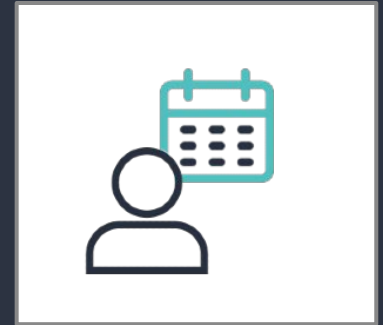
**Insufficient data
for credit scoring**



**The need for
collateral**

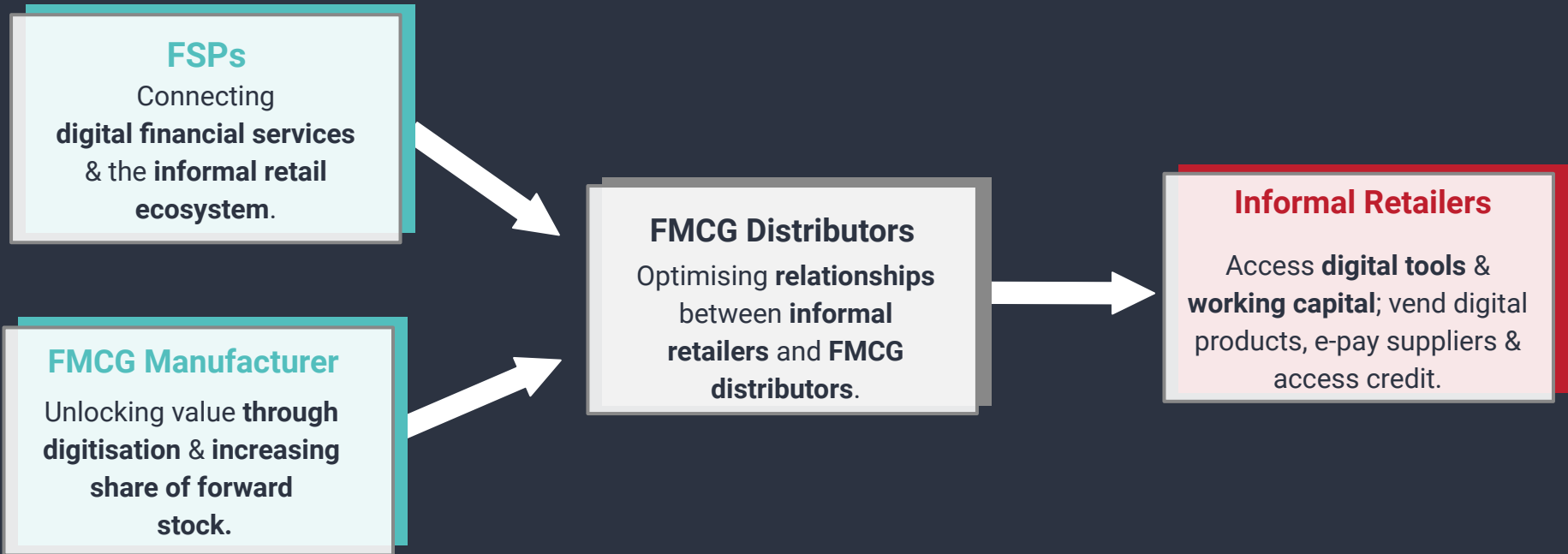


**Complex fee
structures**



Lengthy loan terms

Nomanini leverages strategic partnerships to **deliver a business banking wallet and a digital stock advance solution** for informal retailers at scale.



Nomanini enables FSPs to access the informal retail trade

Processing
10 million+
Transactions

~30%
increase in
trade activity

<1%
loan
default rate

80%
repeat
borrow rate



MTN



MOZA



nomanini





CONTACT US

Vahid Monadjem, CEO: vahid@nomanini.com

Nokwanda Shabalala, CRO: nokwanda@nomanini.com



@Nomanini



Nomanini

nomanini