



Creating Prosperity in Frontier Markets using **Microfinance** and Social Entrepreneurship.

Presenting **era92 Finance**



era92 is our symbol for the new era for African CREDIT.

# WHAT IS era92 Fund?


era92 Fund is an umbrella of financial management solutions for impact investment and democratisation of capital for vulnerable communities across Africa.

## The fund renders its solution in two arms

> **era92 Finance:** The Microfinance arm offers savings and loan services to young people and women alongside other financial support services.

> **era92 Ventures:** This is an impact investing initiative of era92 fund that offers patient capital to innovative, high-impact social enterprises that spark household and SME labor productivity across Africa.

We are focused on creating prosperity Using Microfinance and Social Enterprise in frontier markets.



***“Alleviating poverty is not the same as creating prosperity. era92 Fund is here to think and do things differently.”***

***– Emmanuel Trinity***

# era92 Finance

***Affordable, accessible credit for Ugandans who are locked out of the banking system.***

era92 Finance is a microfinance lending platform, built for the African Market.

We are a hybrid, app & agent-on-street based microfinance platform in Tier 2/3/4 towns & villages in Uganda, thereby providing last mile credit to excluded individuals who find it difficult to access credit.

We are registered as a microfinance bank that offers Savings and Loans services to Ugandans both in rural and urban settings.

***We believe that financial access and control is a fundamental human right enabled through the democratization of capital.***



# THE PROBLEM: CREDIT ACCESS IN UGANDA

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Individuals living in some of the world's most challenging economies have long been unbanked. In fact, 1.7 billion people globally do not have access to formal financial services; 56 percent of them are women. More than 200 million micro, small and medium-sized enterprises in emerging economies lack adequate financing to thrive and grow. Without access to financial services, the world's poor struggle to start or expand a business, save for a child's education, pay for health care, plan for the future or cope with unexpected emergencies.

Today, more than 2 billion people are considered financially excluded meaning they have no access to formal financial services. Yet having access to basic services such as savings, bank accounts or credit can transform the lives of those living in the poorest communities, especially young people and women, reducing poverty, increasing social equality and giving them the opportunity to fulfil their potential.

In Uganda alone, it's still hard for 20+ Millions Ugandans to access capital from banks today.

As a social enterprise, we recognise the zealous young adult who has big dreams but lacks assets or even security to build that which they envision, simply because the available banking services aren't designed for them.

Similarly, women living in excluded slum societies find difficulty in proving their creditworthiness because they are born poor and live hand to mouth every single day.

In addition to that problem, few major microfinance banks have an app and that's the bare minimum. Most Microfinance apps are built around limited ideas that are decades old, making them feel like an afterthought.

**era92 Finance** addresses these problems by providing a hybrid approach that combines both app technology and agent-on-street solutions centered on increasing access to capital for the most excluded.

**era92 Fund has established era92 Finance with the aim of breaking the barriers to financial inclusion in East Africa. This will improve household incomes and increase well-being and security through the use of agents, mobile financial services and tools.**

# Without a strong credit score and security, daily life in Uganda is more expensive and it is harder to rise above poverty

**In the short term,** lack of credit means 'basics' become hard to access and it becomes more difficult to rise above poverty.

**In the long term,** it can be challenging to build a better financial future

Individuals find it hard to invest in life improving opportunities....



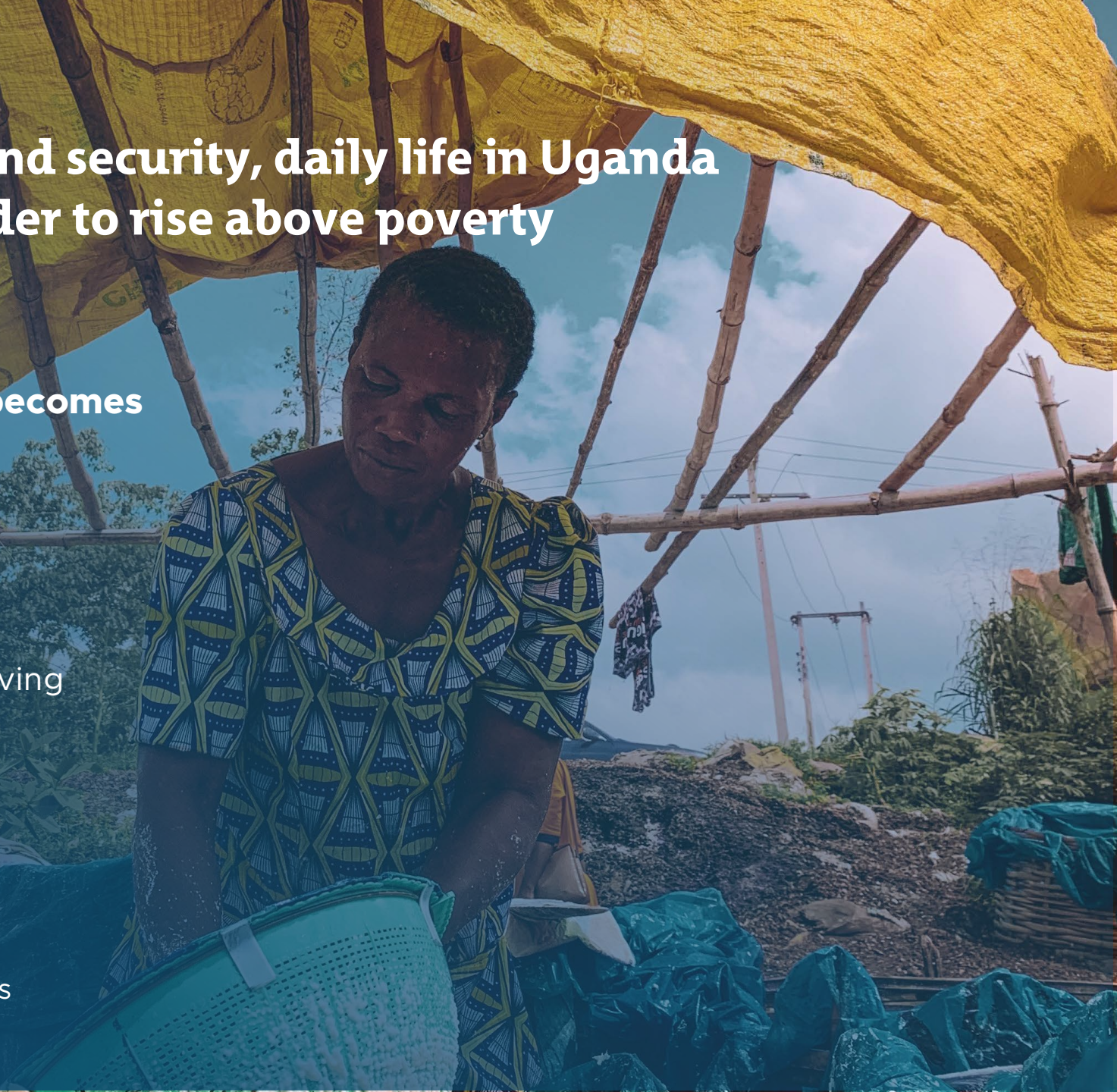
College tuition



Build a Home



Start a Business



**era92 Finance solutions** is focused on the additional barriers faced by young people and women across Africa at a time when financial exclusion and youth unemployment are two major issues for the developing world.

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The **UNSDGs**  
we are supporting

Eliminate Poverty

Create Decent Work and  
Economic Growth

Reduce Inequality

Mobilize Sustainable Cities  
and Communities

OUR SOLUTION

Say **Hello!**  
to **era92 Finance**

**DIGITAL MICROFINANCE**

era92 enables the underbanked to  
access credit and build a credit  
history

## | OUR PRODUCT |

# Digitalizing Micro Lending

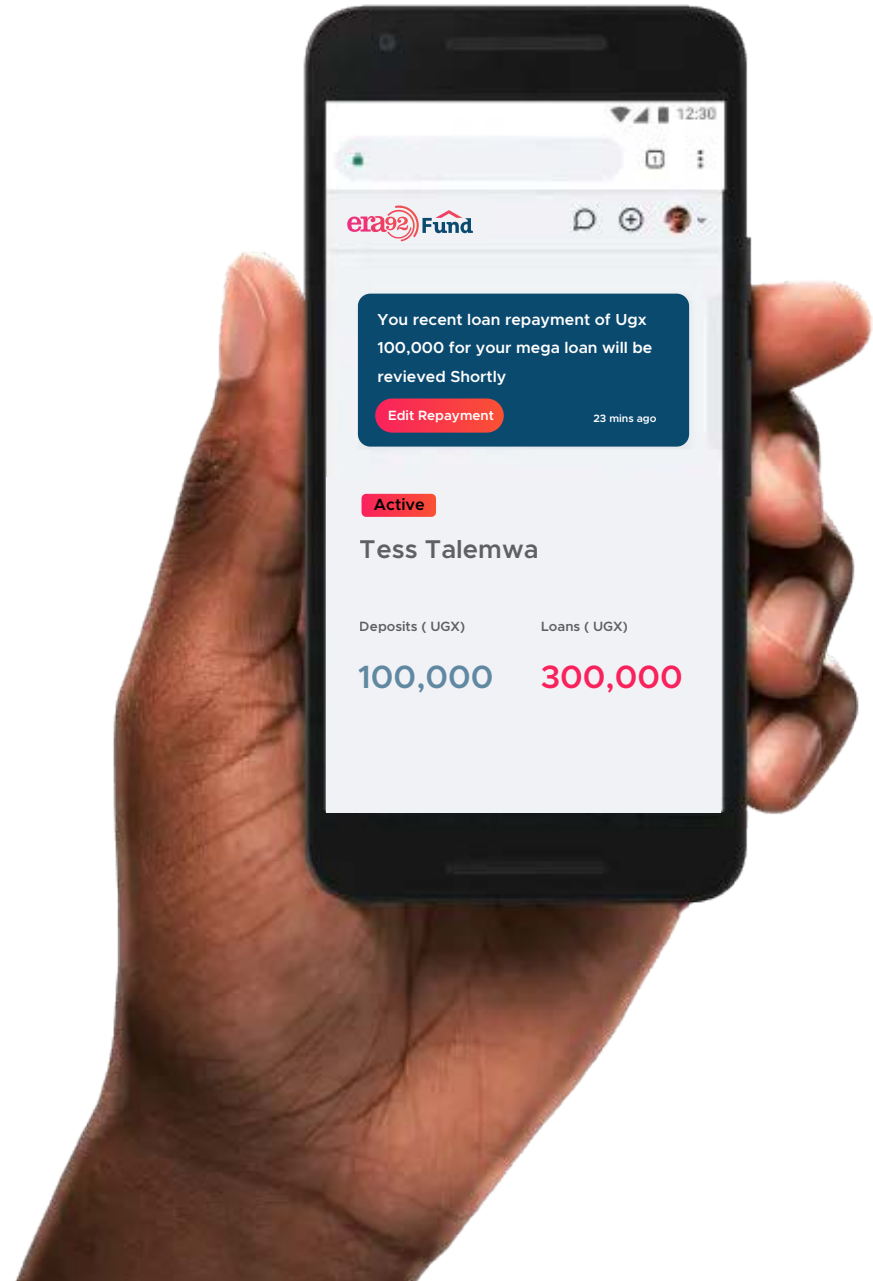
era92 enables the underbanked to access credit and build a credit history

### With era92 Finance, clients can:

- Apply and get their loans approved online with the app
- Easily know how much they have saved and how much they owe
- Quickly register for an account online from anywhere
- Build their credit score so they can borrow more
- Process loans with less paperwork required

### Soon members will be able to:

- Have virtual credit cards
- Send money to other members of era92 Finance
- Buy airtime or data using their savings on the app





**OUR  
MICROFINANCE  
PRODUCTS**



# Products

## Us4Women Loans

The absence of formal financial histories contributes to women's exclusion from formal financial systems. Women's inability to prove their creditworthiness prevents them from accessing affordable credit.

The **Us4Women** product has been created to enable women especially in vulnerable settings to immediately gain access to credit, also enabling them to build their credit history by beginning with borrowing a small amount, and over time, borrowing a sizeable amount.

## Asset Financing

With Asset Financing, era92 Finance is providing the financial assets young people and women need to start their small businesses. Users can easily access assets like computers and cameras under a tailored payment plan, while women can access tailoring machines, fishing boats & agricultural equipment.

## Young Mula

The offer is designed to enable young adults to acquire tools, materials and other assets that will help them start businesses to earn a living.

The users of this product can utilise the asset / resource while making set payments for an agreed period of time at an affordable rate.

## Business Plug

The business plug product is designed to offer loans, savings, and business skilling to growing startups and SMEs with a focus on businesses with traction.

# *Why Our Products* ?

- **DESIGNED WITH THE USER AT THE CENTRE**

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- **DIGITALLY ACCESSIBLE**

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- **AFFORDABLE RATES**

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- **CUSTOMISED PACKAGES**

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- **INCLUSIVE OF USUALLY EXCLUDED  
COMMUNITIES  
(SLUMS & RURAL AREAS)**



| BUSINESS MODEL |

# Three-Tiered Revenue Model

era92 Finance benefits from three revenue streams:

- Interest rates on loans + Processing Fees
- Banking charges and transactions on customer accounts
- Managed investments (real estate, startups: See the Appendix for era92 portfolio)

# | TRACTION |

*Since Launching in April 2021*

Outstanding Loan Portfolio

**\$150,000+**

Sign Ups

**1000**

Active Clients

**600**

Branches

**2**

Social Impacts / Jobs Created

**1600+**

Our Loan **repayment rate** is standing at **96%**

## *Securing Vital Partnerships*



## *Early Key Investors*

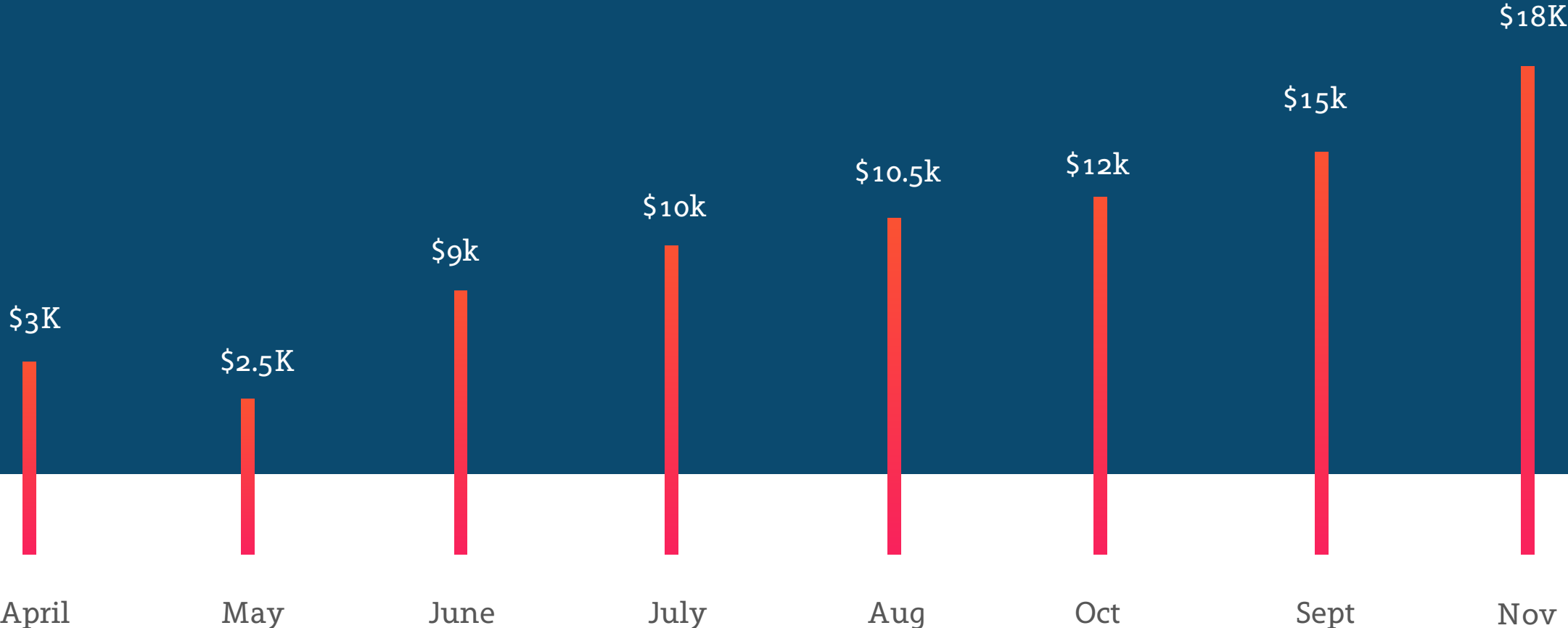


Our agreements with our service providers are worth nearly **\$2M** in incentives over the next 5 years based on our current projections.

**Current Valuation: \$1.8m**

| TRACTION |

Revenue since April 2021





**GO TO  
MARKET  
STRATEGY**

# Customer acquisition strategy depends on stage of development



An aerial photograph of a beach with numerous wooden fishing boats pulled up onto the sand. People are seen walking around the boats and near the water's edge. The water is a deep blue, and the sand is a light brown color. The scene is captured from a high angle, looking down at the beach and the boats.

## MFI Market Size

When properly harnessed, microfinance offers a variety of benefits to the African people. Foremost, microfinance initiatives can effectively address material poverty, and the income to attain goods and services.

## \$10B Projected Market by 2024

The microfinance industry in Africa currently has a gross loan portfolio of \$8.5 billion and attracts a consumer base of 8 million people. According to **Mix Market microfinance institution's** data, the African continent has one of the fastest-growing MFI bases.



# Target demographics

Millennials (ages 24-40):  
15M Uganda

## Key Prime Prospect

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1. Hip, rural and, modern, aspirational
2. Desire to start a business or already small business and needing capital for growth

Older Gen Zers (ages 14-24):  
10M Uganda

## Feeder Prime Prospect

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1. Seeking independence and uniqueness
2. Aspirational
3. Desire financial stability in their future

**Total Target: 25M Uganda**

An aerial photograph of a person in a small, narrow boat on a body of water. The water is dark blue with ripples, and the person is positioned in the upper right quadrant of the frame. The background is a deep blue gradient.

| VISION |

## Path to Impact and Profitability

We've analyzed comparable businesses to get a sense of the range of valuations in the microfinance and digital finance industries.

era92 Finance aims to disburse **10,000** new loans totaling **\$2 million over the next 5 years**, a large proportion of which will be to women and women-owned businesses.

Over the next 5 years, we will continue to scale our customer base and leverage new and existing partnerships, with the goal of democratizing capital and increased profitability.

Working with development partners, era92 aims to establish 6 new branches by 2026, reaching approximately 40,000 new borrowers. The program focuses on regions affected by conflict and where the private sector is at the very early stages of development.



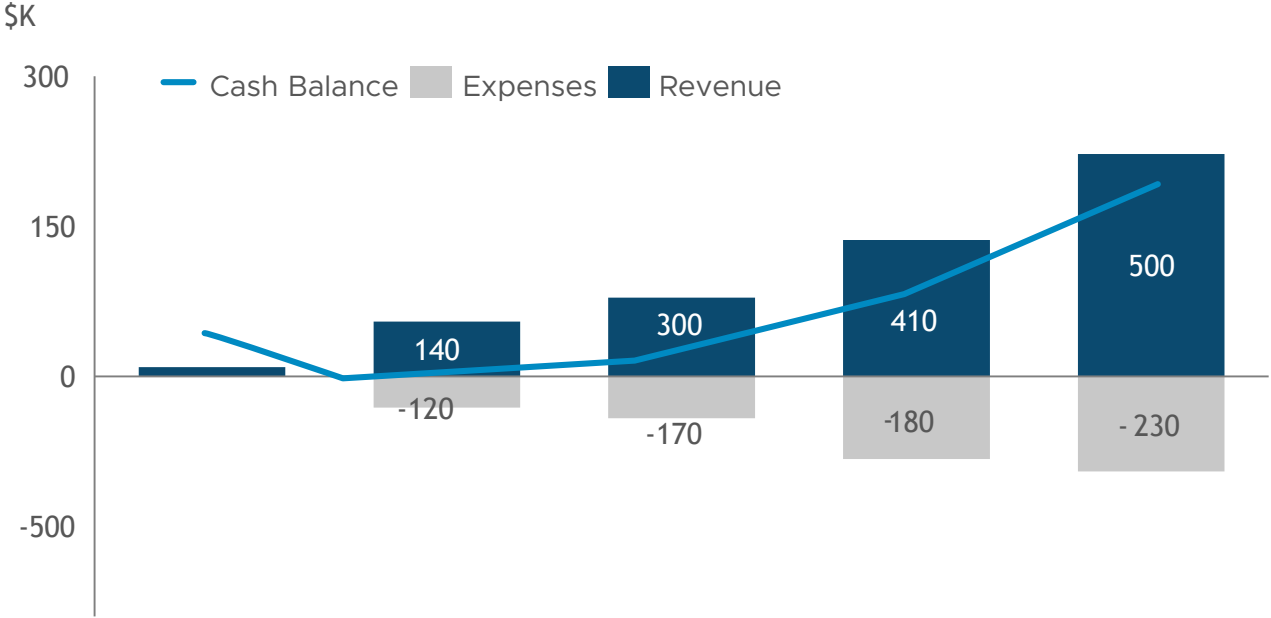
| INVESTORS |

**\$100K raised**

era92 Finance investors include:

- **\$25,000** era92 Group
- **\$55,000** Deposits
- **\$20,000** Angello & Macaulay Associates

# Financial projections show profit in Y5



	2020	2021	2022	2023	2024
<b>Profit</b>		(\$20)	(\$130k)	(\$230k)	(\$370k)
<b>Customers</b>		1000	2300	5,000	10,000

## Key components

### REVENUE

- Customer base:
  - Total number of end users grows at 120% after year 2

### COSTS

- Total salaries: \$2,000/month starting in Q3 2021 growing 3% annually
- Operating expenses: \$200/month; growing 3% annually
- Professional services expense: \$500/month; growing 3% annually

| CAPITAL NEEDED |

# Raising \$600,000 For Growth

## Use of funds:

Drive rapid growth through product/service line expansion, and New Market Entry

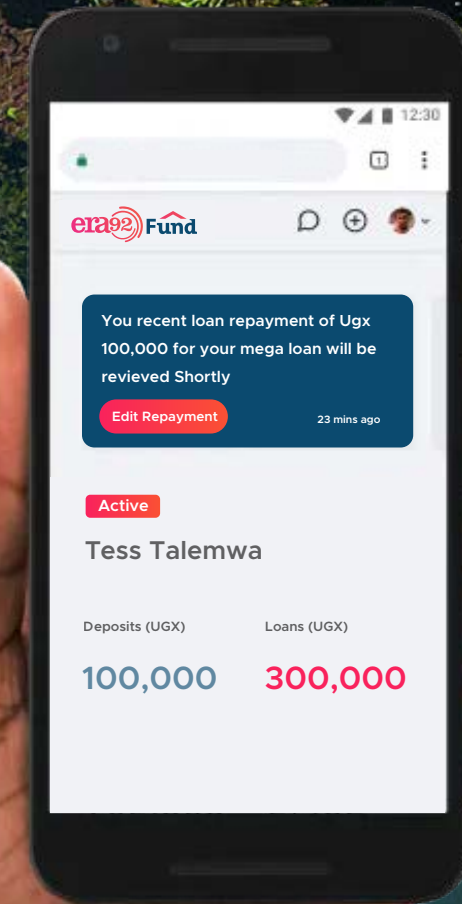
- Platform Development: **25%**
- Capital: **55%**
- Branch Expansion: **10%**
- Marketing and Sales: **10%**



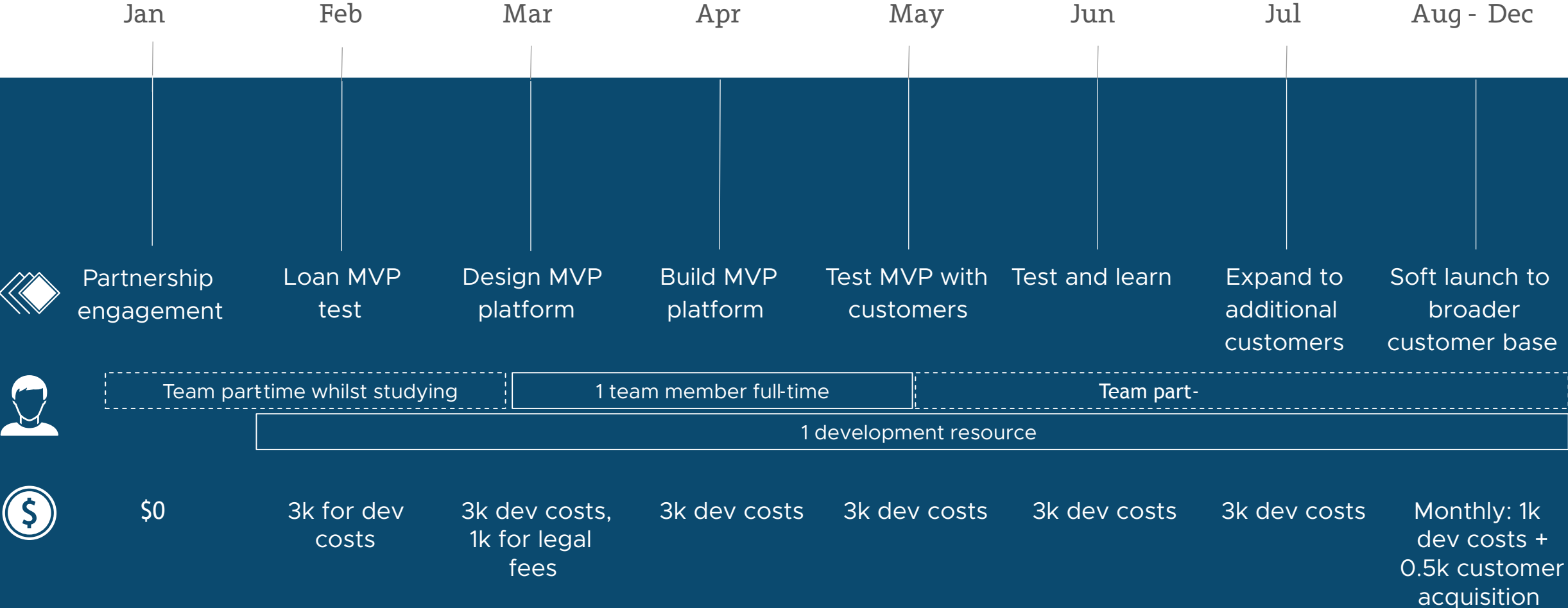
| COMING SOON |

# What we are crafting

era92 Finance will introduce the era92 app. It will offer features where users have the ability to access their savings, borrow money and track their loan repayments. era92 Finance is partnering with Stanbic Bank to offer era92 Finance account holders the ability to send fiat to other users. They can also add fiat to their Stanbic accounts.



# \$50k would fund development of more robust MVP



A woman is sitting in a small, cluttered shop. She is surrounded by shelves and tables filled with various food products, including bags of cereals (Cereals, Milo, Yamyito), boxes of instant noodles, and other packaged goods. The shop appears to be a small-scale business, possibly a kiosk or a small grocery store. The woman is wearing a colorful, patterned top and is looking down at something in her hands. The overall scene suggests a focus on affordable food and basic necessities for a community.

# In Summary

**Concept:** Affordable, accessible credit for Ugandans who are locked out of the banking system.

**Opportunity:** Support a scalable solution to help Africans build financial security

**Ask:** **\$600k** funding to support growth, MVP testing and development

**Next steps:** Further MVP testing, develop beta version of app

**Contact:** [info@era92fund.com](mailto:info@era92fund.com)



# Meet The Founders



**Emmanuel Nsabaanye  
Trinity**

Founder and CEO

Purpose driven Serial Social entrepreneur on a lifelong mission to tip the scales of unequal opportunities.



**Noela Wimaana**

Co-Founder / Head of Operations

A scrappy problem solver bringing together smart people towards solving impactful challenges.

# Team



**Wandera Ronald**

Chief Technology Officer



**Resty Namaynja**

Finance

# Advisory Board



**Chidi Okpala**

C.E.O Asante Finance Group



**Malcolm Johnston**

Founder: Angello Foundation



**Tony Macaulay**

Leadership Consultant



**Are you ready  
to make a return  
and a Difference.**

**Invest in era92 Finance**

***Oh! Wait***

*Don't Go without  
Checking out our **Social  
Investment  
Portfolio***



| SOCIAL ENTERPRISE PORTFOLIO |

***era92 Group of Social Enterprises***



# Why era92 Group?

era92 started out with a dream to transform the lives of young people stuck without employment in the underserved communities of slums. Trinity Emmanuel, the founder at era92 Group was inspired to execute this vision when a gift of opportunity turned his life around. At 16 years old, he was given a computer which he used to teach himself Graphics Design. It's because of his skills that he landed his first job that helped him get out of the slums.

He observed that his friends in the slums were being left behind and so, started **era92** alongside **era92 elevate** to train and employ young people like him with digital skills.

With over 1000 young people upskilled in ARTS, DESIGN & TECHNOLOGY through era92 Elevate, we started to dream bigger and think different.

We started to enterprise and build different viable business ventures that would not only support millions of unemployed youth but vulnerable women too. With a stream of car wash bays, cafes, upskilling centres, real estate properties, we would empower more people and live to see our communities thrive.

By coming together to pool resources and finances, we are growing business opportunities for Africa. We are building sustainable businesses with a purpose beyond profit.

# Managed Impact Investments

**We create and invest in companies that impact lives across Africa.**

We seek long term sustainable and profitable businesses that are intent on deeply impacting the issues that affect the day to day lives of poor and marginalised communities. We recognise the phenomenal talent and desire within those communities and our role to support and enable teams to transform their own environments. We aim for direct investment into businesses rather than following an indirect or passive approach.

This enables us to become more deeply involved in business coaching and mentoring within our investments. We continue to develop strong Local Investment Partners who have long-term, in-depth knowledge of the countries and regions we invest in. This allows us to identify a pipeline of potential investments which very clearly meets our deep impact requirements and to develop the close relationships we seek within our investments.





Industry:  
Microfinance / Finance / Banking

## Growing Opportunities for Business in Africa

era92 Fund mobilizes funds & resources from investors across the globe and makes it accessible to start-ups, SMEs & micro-entrepreneurs across Uganda. We back companies solving our society's biggest challenges to build a prosperous Africa.

## Why era92 Fund?

Small Medium Enterprises (SMEs) are the backbone of Uganda's economy. SMEs account for 90% of Uganda's private sector yet access to finance continues to be a major constraint for SMEs with 7 out of every 10 identifying 'limited access to finance' and the 'cost of finance' as constraints to business growth.

Commercial banks are still the dominant source of loans for these businesses with 1 out of every 2 SMEs accessing their loans from banks. Only 1 SME out of 5 SMEs indicated that they access loans from microfinance institutions. This means there is a lot more work for Microfinance Institutions to do.

That's why we choose to fill the gap and provide access to different products to the financially underserved startups & medium sized enterprises. era92 Fund is the financial solution to elevating growing enterprises to build the future of Africa.



## Key Statistics + Social Impact

Loan Portfolio

150K

Jobs Created

1000+

Valuation

\$1.8

Democratizing access to capital

## Addressable UN SDGs

GOAL 1: No Poverty

GOAL 8: Decent Work and Economic Growth

GOAL 10: Reduced Inequality

[www.era92fund.com](http://www.era92fund.com)





**era92**  
CREATIVE



Industry: Arts / Marketing / Creative

Building Brands to Build Lives

## Social Enterprise Summary

era92 is a creative social enterprise and our mission is to end youth unemployment in this lifetime. We offer digital services to clients around the world to help amplify their message & increase sales or donations. Profits from this work help us upskill youth from underserved communities with the digital and entrepreneurial skills they need to acquire decent employment. Since 2014, we've trained 1000+ young people through our Elevate Academy in design, arts and technology.

## Why era92 Creative?

Some of the biggest problems facing Africa are youth unemployment. There are millions of at-risk youth affected by this issue because of one major reason; brilliance is equally distributed but opportunity is not. era92 Creative was started to employ youth that have acquired in-demand digital skills and give them hope for the future.

The logo for era92 CREATIVE is displayed in a large, bold, black font. The "92" is stylized with a black circular graphic element that resembles a signal or a stylized "2". Below "era92" is the word "CREATIVE" in a smaller, uppercase, sans-serif font.

# era92

CREATIVE

## Key Statistics + Social Impact

Youth Impacted

**3000**

Jobs Created

**1000+**

Valuation

**\$1.2M**

## Addressable UN SDGs

**GOAL 1: No Poverty**

**GOAL 8: Decent Work and Economic Growth**

**GOAL 10: Reduced Inequality**

[www.era92.com](http://www.era92.com)



2  
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elev  
PRO

eras



**Industry: EDtech**

**Unlocking Africa's Youthful Potential**

## Social Enterprise Summary

era92 elevate was founded in 2014 to train at-risk young adults from in and around urban slums of Uganda with creative digital skills and prepare them for entrepreneurial opportunities. Modeled under era92 creative agency, our projects teach design thinking, art, multimedia, tech and communication skills to give young people the technical and leadership tools they need to compete in the innovation economy and to be leaders in their community.

## Why era92 elevate?

Youth aged 15-35 years make up 88% of the resident population in the slums of Uganda. Young people in these communities attribute their source of poverty to unemployment, low-wage jobs and drug abuse. Africa's nearly 420 million youth aged 15-35, one-third is unemployed and discouraged, another third is vulnerably employed, and only 1 in 6 is in wage employment. We are challenging marginalization, low-wage jobs, and irrelevant education curriculums. Through a network of employment partners, we connect companies around the world to our top talent who then get into meaningful employment.

## Key Statistics + Social Impact

Youth Impacted

5000

Jobs Created

2000

Elevate Hubs

[Kampala & Gulu]

2

## Addressable UN SDGs

**GOAL 1: No Poverty**

**GOAL 8: Decent Work and Economic Growth**

[www.era92elevate.org](http://www.era92elevate.org)





**Industry: Food & Hospitality**

## **Social Enterprise Summary**

era92 Cafe is a small sized modern & millennial street cafe, currently operating in one location in Uganda, Lungujja along Kalema Rd with the aim of establishing 10 branches by 2026.

## **Why era92 Cafe?**

We have this dream to build a little cafe along every car wash bay we set up. The cafes will specialize in delivering a relaxed and memorable experience for people in the community and customers who drive in. They are a great business venture to employ more young people and women in the community stuck in dependency and unemployment. Each location would feature a unique theme and ambience with tasteful décor, specially designed for comfort.

**Launching March 1st 2022**

### **Addressable UN SDGs**

**GOAL 1: No Poverty**

**GOAL 8: Decent Work and Economic Growth**

[www.era92.cafe](http://www.era92.cafe)

**era92** CAR  
WASH





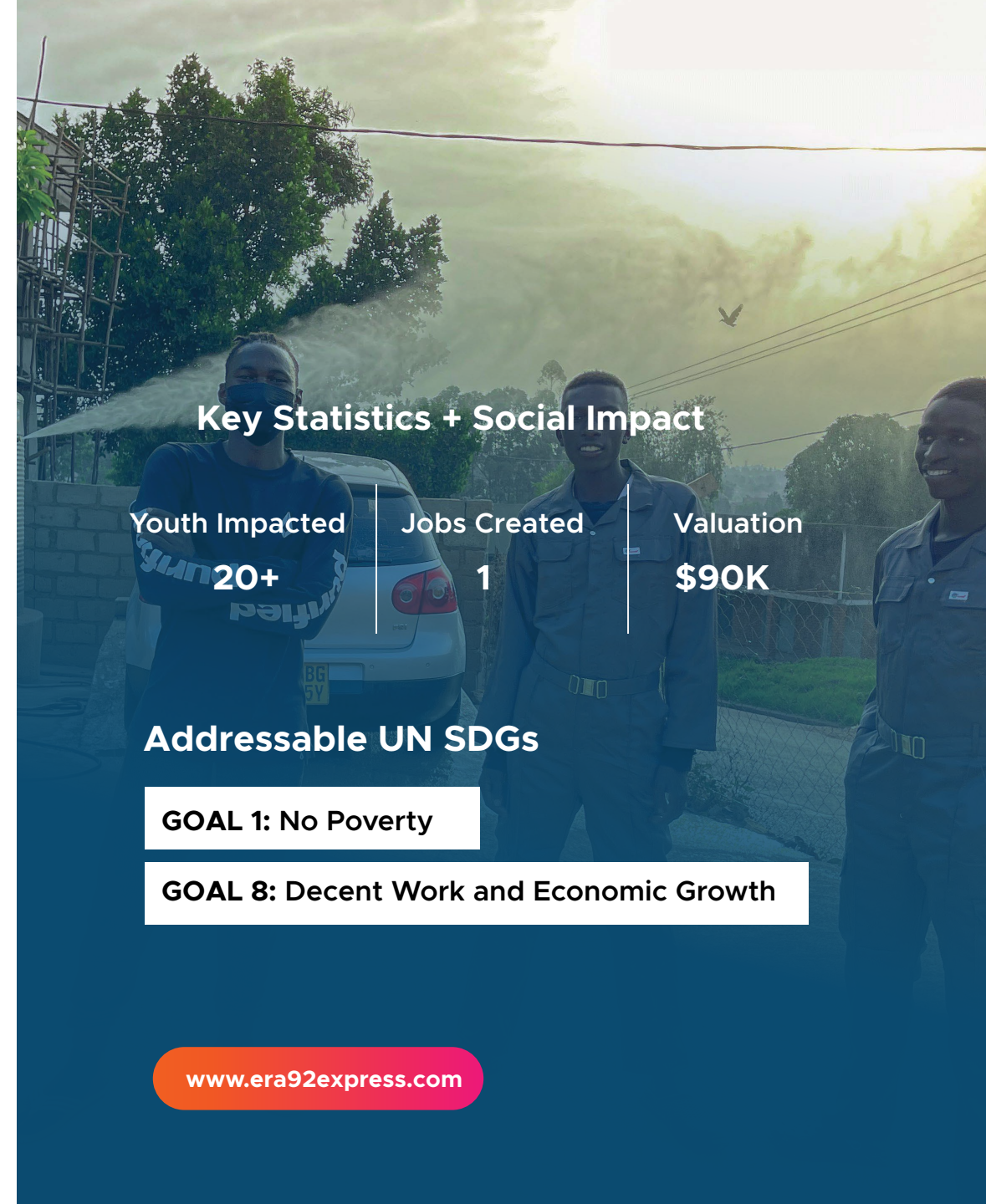
**Industry: Auto Detailing**

## Social Enterprise Summary

era92 car wash chain is a local car wash washing more than 800 cars a year in Uganda, employing youth from underserved communities and operating from one location with the aim of establishing 10 more across the city by 2026.

## Why era92 Auto Spa?

Car wash bays are some of the most profitable business ventures in Uganda that come with low risks. They can employ as many young adults as possible and give them hope for the future. Our desire is to see young people that are stuck in poverty fully empowered to become the beacons of hope in the communities they come from. We are committed to continuously innovate new ways for our customers to keep their cars looking like new and expand our community leadership through acquisitions, development, and technology.



### Key Statistics + Social Impact

Youth Impacted  
**20+**

Jobs Created  
**1**

Valuation  
**\$90K**

### Addressable UN SDGs

**GOAL 1: No Poverty**

**GOAL 8: Decent Work and Economic Growth**

[www.era92express.com](http://www.era92express.com)



SAY HELLO TO SUSTAINABLE TOURISM

era92 safaris





**Industry:** Tourism

## Social Enterprise Summary

era92 Safaris is a sustainable tourism initiative offering tailor-made Uganda trips ranging from primate tours, safari game viewing tours, adventure tours, cultural tours, fly-in safaris, birding safaris, and wildlife encounters.

## Why era92 Safaris?

era92 Group has a large community of people from all over the globe who love to visit the Pearl of Africa every now. With era92 Safaris, they can enjoy a hassle-free experience with people they trust and know their way around the country's cultures and its people. Profits from their safari trips support a cause of their choice from any of the era92 Group of Social Enterprises. So as they travel and have fun, they help support a great cause close to their heart.

**Launched this January, 2022**

## Addressable UN SDGs

**GOAL 1: No Poverty**

**GOAL 8: Decent Work and Economic Growth**

[www.era92safaris.com](http://www.era92safaris.com)



CICADA



**Industry:** Real Estate Development

## Social Enterprise Summary

era92 Investments is a new venture that majors in acquiring and letting land, residential and commercial properties across Uganda

## Why era92 Investments?

With era92 Fund, start-ups, SMEs and micro-entrepreneurs are actively looking for land to rent or purchase to run their businesses and projects. Our area of land development will cover a 30Km radius around Kampala city in the central region for easy access of city commuters and expand outside the city to accommodate those with agricultural projects.

### Key Statistics + Social Impact

Youth Impacted  
**20+**

Sites  
**1**

Valuation  
**\$300K**

### Addressable UN SDGs

**GOAL 1: No Poverty**

**GOAL 8: Decent Work and Economic Growth**

[www.era92fund.com](http://www.era92fund.com)



**Are you ready to make a  
return and a difference?**



**Invest with us today**

[www.era92fund.com](http://www.era92fund.com)