



AfricArena Summit



Southern Africa Startup Awards



TechTrends Awards

LupiYa is a **NeoBank** for Emerging African Markets

Backed by  + 
mastercard.

Problem

Financial Services in Africa are inefficient and do not work for a rapidly digitizing continent.

65%

Marginalized

64%^{Cash}
Transactions

3wks

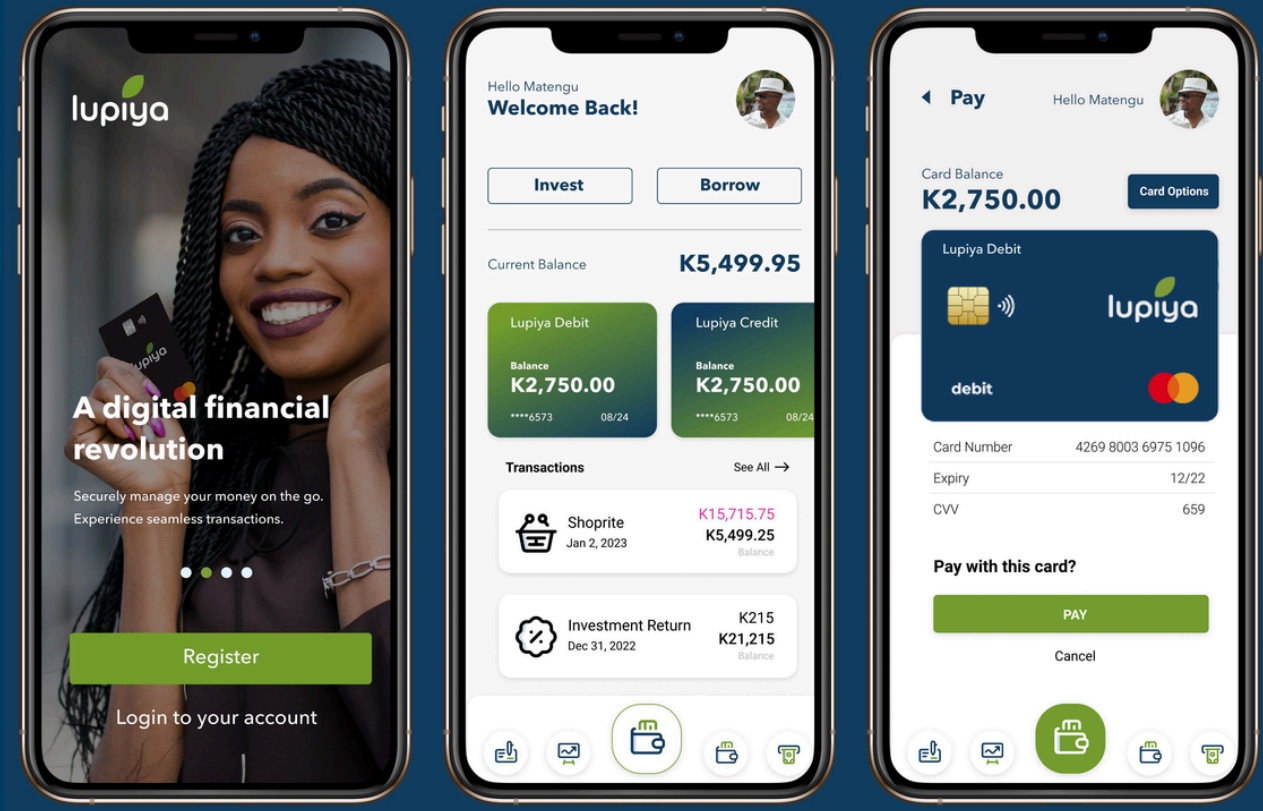
Processing Time

70%

Women

Sources: KPMG/ EDC/ World Bank/ LSEG

Solution



A **neobank** serving emerging African markets:

- Online Lending
- Online Investments: Peer-to-Peer Lending
- Online Payments

"Lupiya" means "money" Zambian local language.



Market Size

TAM

\$108bn

Per Annum

SAM

\$25bn

Per Annum

SOM

\$140mn

Per Annum

Total Accessible Market

Africa

Serviceable Accessible Market

Zambia
Tanzania
Malawi

Serviceable Obtainable Market

Zambia

Business Model

Lending

10%
Service Fee
8%
Interest

P2P Investments

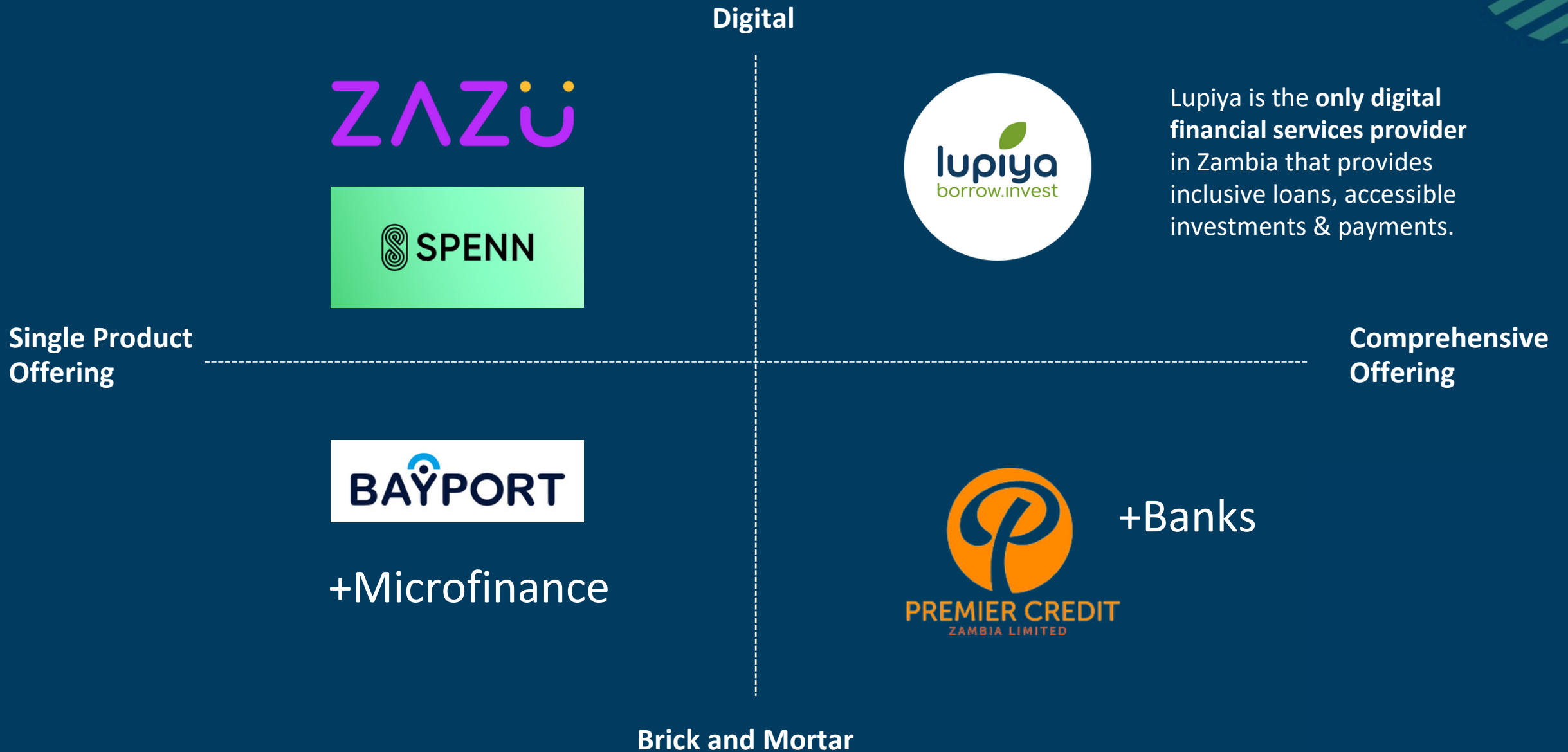
1%
0.25%
Tenure Fee

Payments

1.7%
Local Transactions
6.9%
International


lupiya
borrow.invest

Competition



Traction



- § Global Startup Awards – **Startup of the Year**, Southern Africa, 2021
- § AfricArena **Best Series A Startup** – Southern Region, Award, 2021
- § TechTrends **Fintech of the Year** Award, 2021
- § Zambia Ecommerce Awards – **Financial Inclusion Award**, 2020

Partnerships & Coverage



Our Team

Execution Team



Evelyn Kaingu

Co-founder & CEO

- Economics
- 10YOE Banking & Finance



Muchu Kaingu
Co-founder & CTO

- Computer Science
- 15YOE Software Engineering & Technology Startups



Chantelle Nayame

Head of Finance

- Finance
- 10YOE Accounting & Financial Management



Advisors and Investors



Lelemba Phiri
Advisor

- Finance, Investments
- Successful Fintech Exit



Sarah Dusek
Director, Investor

- Seasoned Entrepreneur
- \$100m Exit



Jacob Dusek
Director, Investor

- Seasoned Entrepreneur
- \$100m Exit



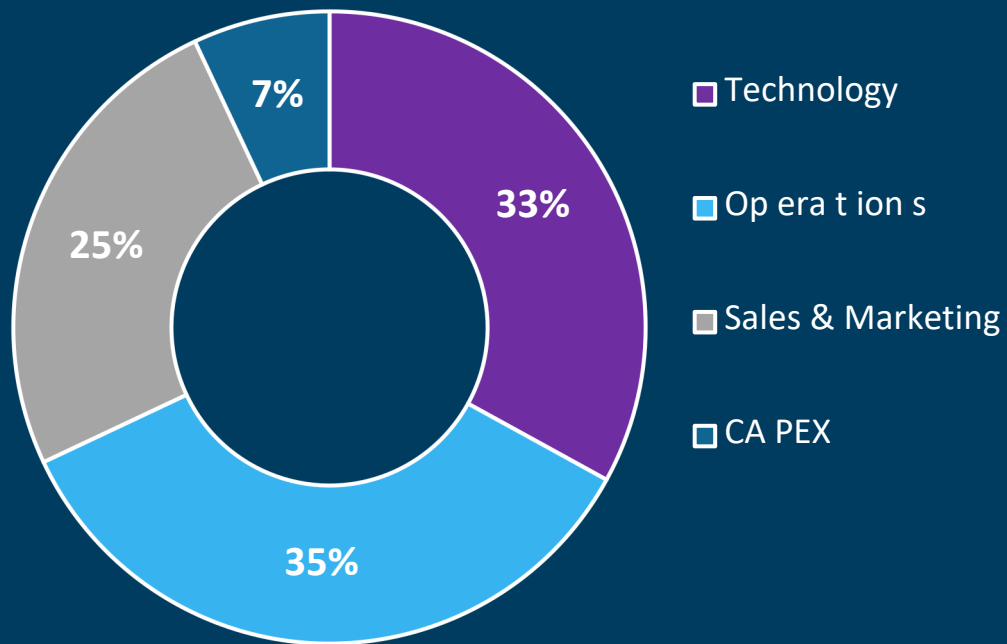
Inclusive Team: Female-run, 60% Female Employees, 66% Female Management



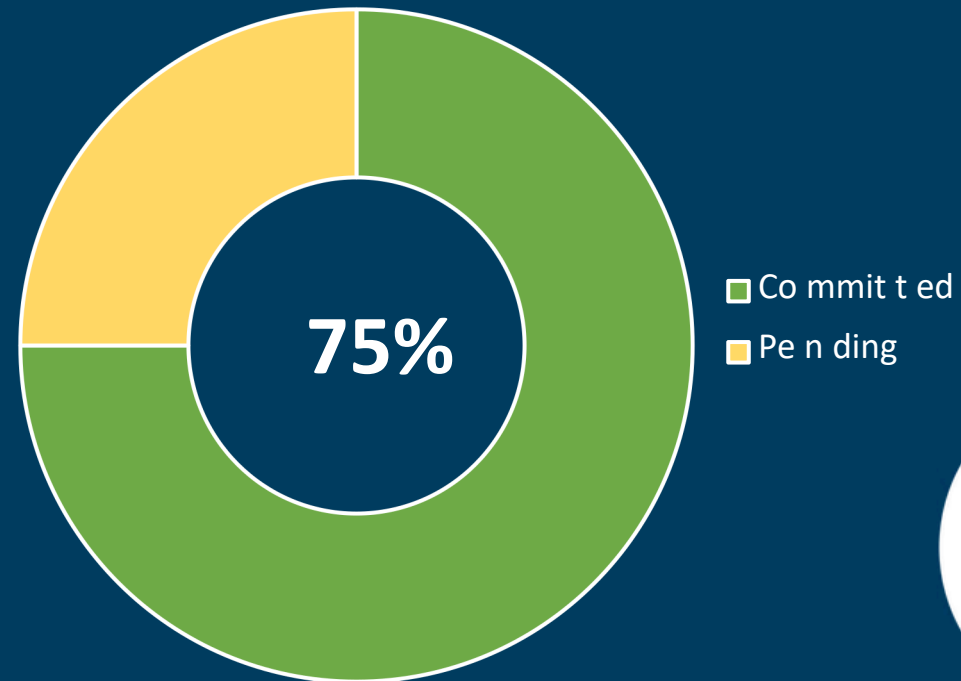
Our Ask

USD 10 million

Use of Funds - Equity



Fundraising Progress





Evelyn Kaingu

Co-founder & CEO

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lupiya.com



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