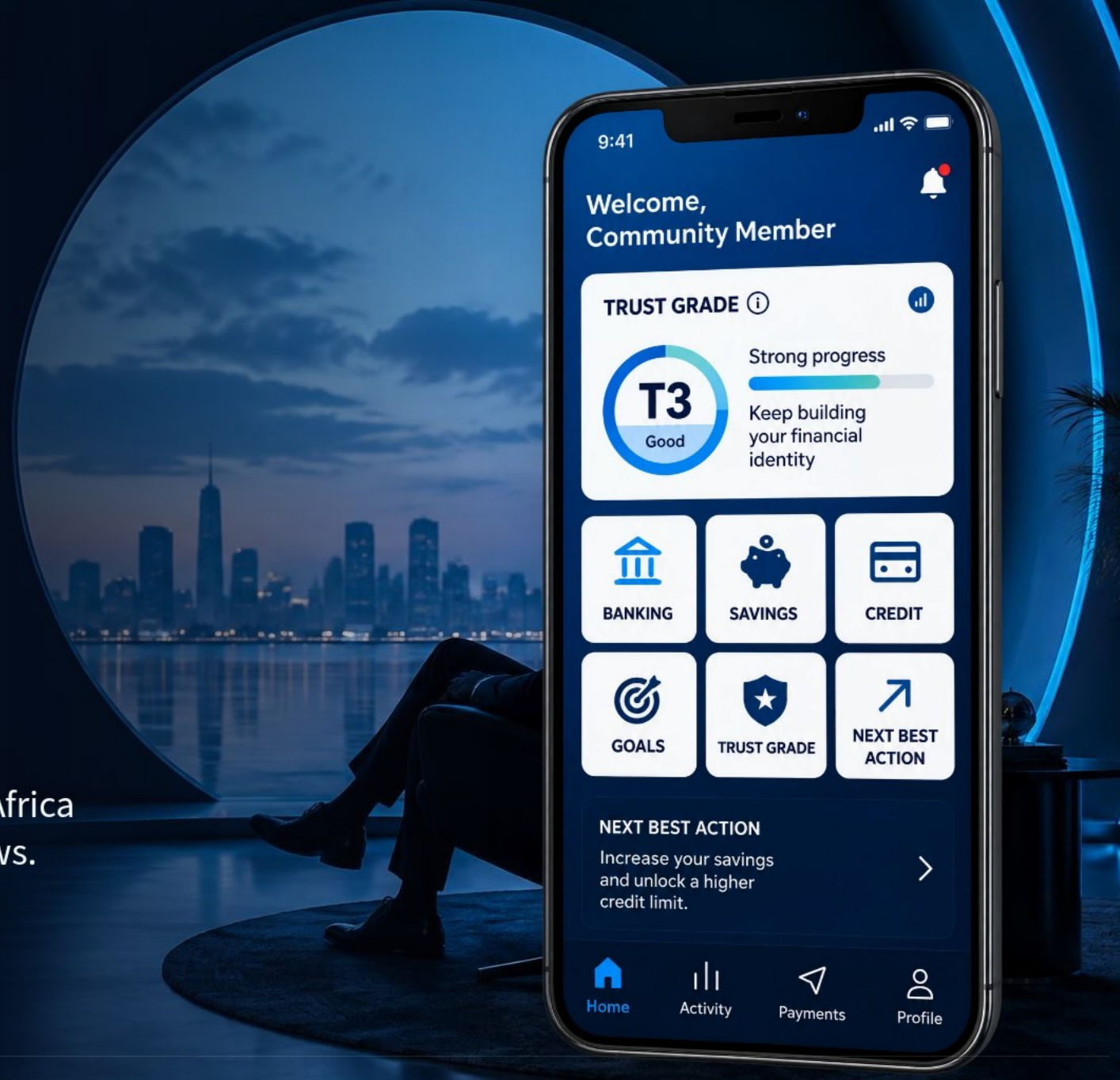
NYUMBA

DIGITAL BANK OF AFRICA

A digital community bank built around how Africa actually lives, earns, saves, borrows and grows.



THE CREDIT OPPORTUNITY

AFRICA MOVES MONEY DIGITALLY. CREDIT INTELLIGENCE DOESN'T ALWAYS MOVE WITH IT.

Financial activity is real. It runs on telco rails, and it is not always turned into bankable credit intelligence that banks can lend on.

CONSUMERS | SMES | CHAMAS & COMMUNITIES

THE EVIDENCE

PEOPLE ARE FINANCIALLY ACTIVE.

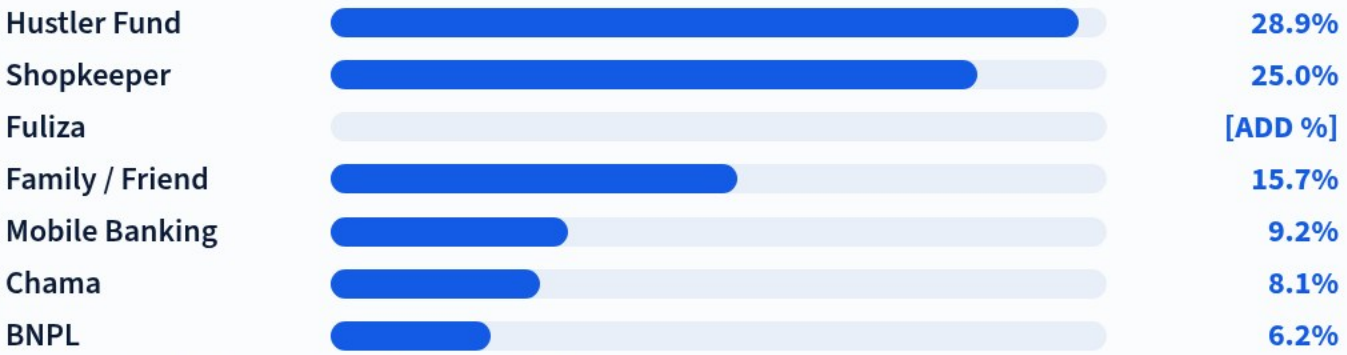
Kenya is highly financially connected and credit-active, but borrowing demand remains fragmented across mobile, informal and alternative channels outside conventional bank credit.

84.8%
Formal financial access

52.5%
Banking access

64.0%
Adults using credit

Where Kenyans borrow outside bank credit



Source: Kenya FinAccess 2024 / CBK / KNBS / FSD Kenya.

THEIR FINANCIAL BEHAVIOUR IS NOT ALWAYS BEING TRANSLATED INTO BANKABLE CREDIT INTELLIGENCE.

BNPL ~70% GROWTH

Fragmented; much outside conventional banking.

Source: AnvilShield Fintech / Ngao Credit Management assessment.

THE PROBLEM

BANKS HAVEN'T MODERNISED THE CORE — AND THE COST OF DELAY KEEPS RISING.

Technology

Banks have relied on decades-old core systems, with operational limits and high maintenance costs.

Customer experience

Modernisation has focused on the front end only — new UI without fixing the architecture underneath.

Core systems

Few banks have completed full core transformation. Vendor reliance is high and agility is low.

Business view

Core replacement is costly and risky. Tech debt compounds year on year.

Old monolithic batch systems are agility killers. **The platform sidesteps them — it runs alongside the core, not inside it.**

HOW DBA SOLVES IT

FROM FINANCIAL BEHAVIOUR TO FINANCIAL IDENTITY.

Traditional underwriting depends on formal credit history. DBA reads real behaviour instead.

Point at a signal to trace it through

- M-Pesa transactions
- Bank transactions
- Income patterns
- Savings behaviour
- Bills & commitments
- Chama / community
- SME cash flow
- Repayment behaviour



Behavioural intelligence

T1 T2 T3 T4 Trust Grade

- Eligibility
- Credit limit
- Pricing
- Next best action

Repayment + new behaviour feeds back in

MARKET SIZE

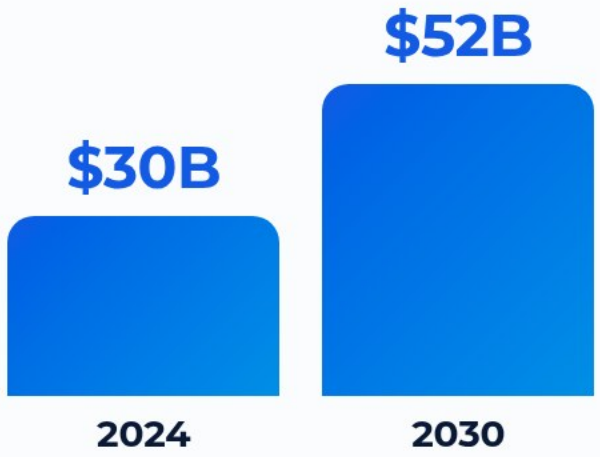
A LARGE AND GROWING AFRICAN REVENUE POOL.

PRIMARY GROWTH AUDIENCE ~67% of Africa is 37 or younger — mobile-first consumers & entrepreneurs.

~$107B
African banking revenue (2025)

$30B+
Lending revenue pool (2024)

~$52B
Projected lending pool by 2030



The lending pool grows **~73%** by 2030. DBA is building the digital community-bank platform positioned to capture a meaningful share.

THE PRODUCT

A DIGITAL COMMUNITY BANK, BUILT FOR REAL LIFE.

Community
Built on trust and relationships

Local context
Designed for local realities

Deep relationships
Stronger connections, better outcomes

Sustainable growth
For customers, bank and communities



Community = distribution = context + relationship = retention

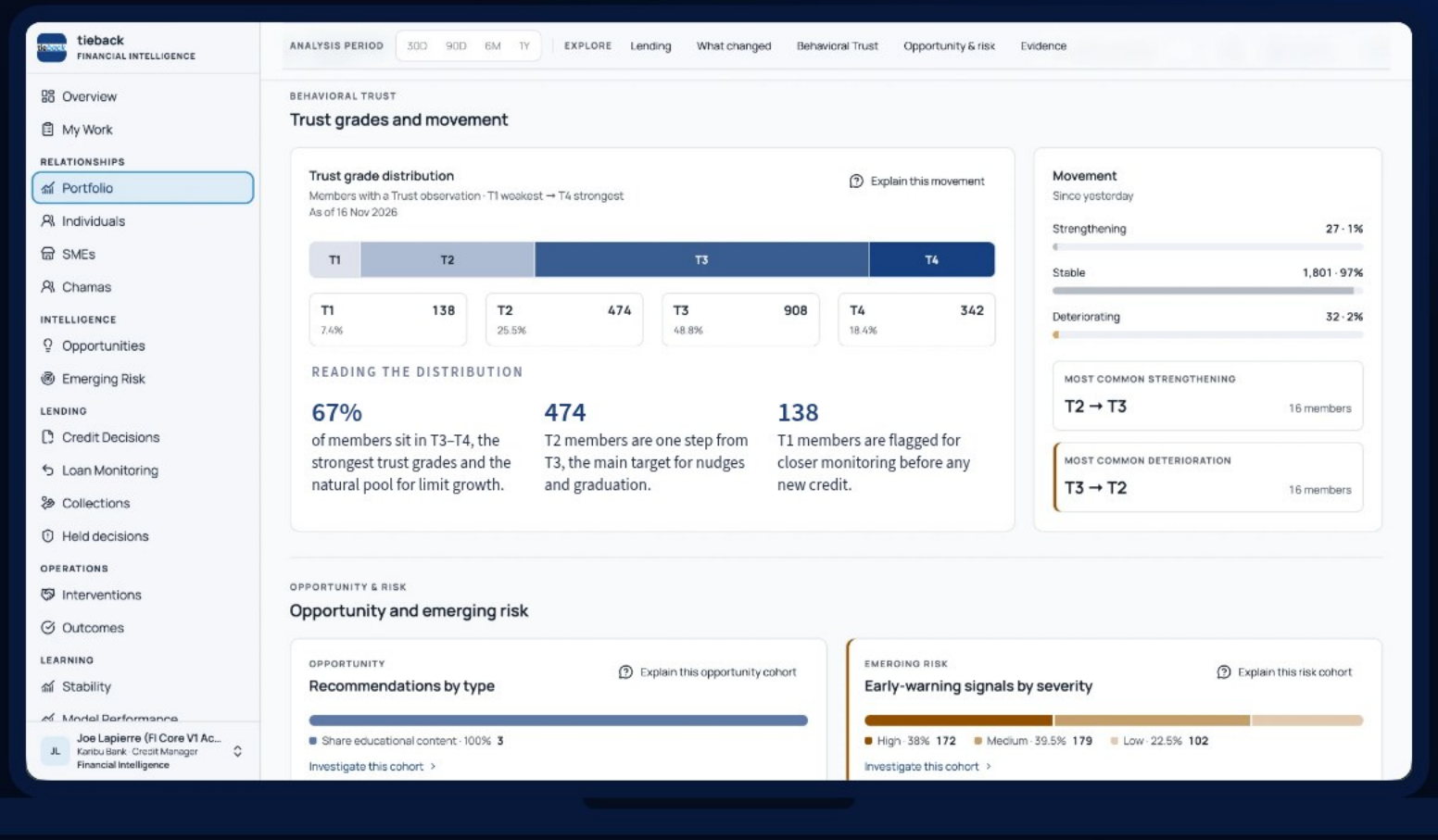
DBA DOESN'T JUST DIGITISE A BANK. IT TURNS THE BANK INTO A COMMUNITY GROWTH PLATFORM.

WHAT THE BANK SEES

EVERY MEMBER, SCORED AND EXPLAINED. IN ONE CONSOLE.

Portfolio: Trust Grades and movement

Member: score, trajectory and why



THE STRATEGIC TIE

TELCO REACH. BANK STRENGTH. ONE PLATFORM JOINS THEM.

Telco, fintech and banking lines are blurring. Neither side can turn activity into bankable credit alone.

What the telco brings

Reach
Mobile money is already everywhere: 86.6% penetration and 35.8M active users in Kenya.

Behavioural data
Daily mobile-money flows show how people actually earn, spend and save.

Distribution
Digital acquisition and telco collaboration get the product in front of customers.

Credit intelligence
Mobile-money + bank data → financial identity

What the bank brings

Licence & regulation
The regulated principal, operating under the central bank's rules.

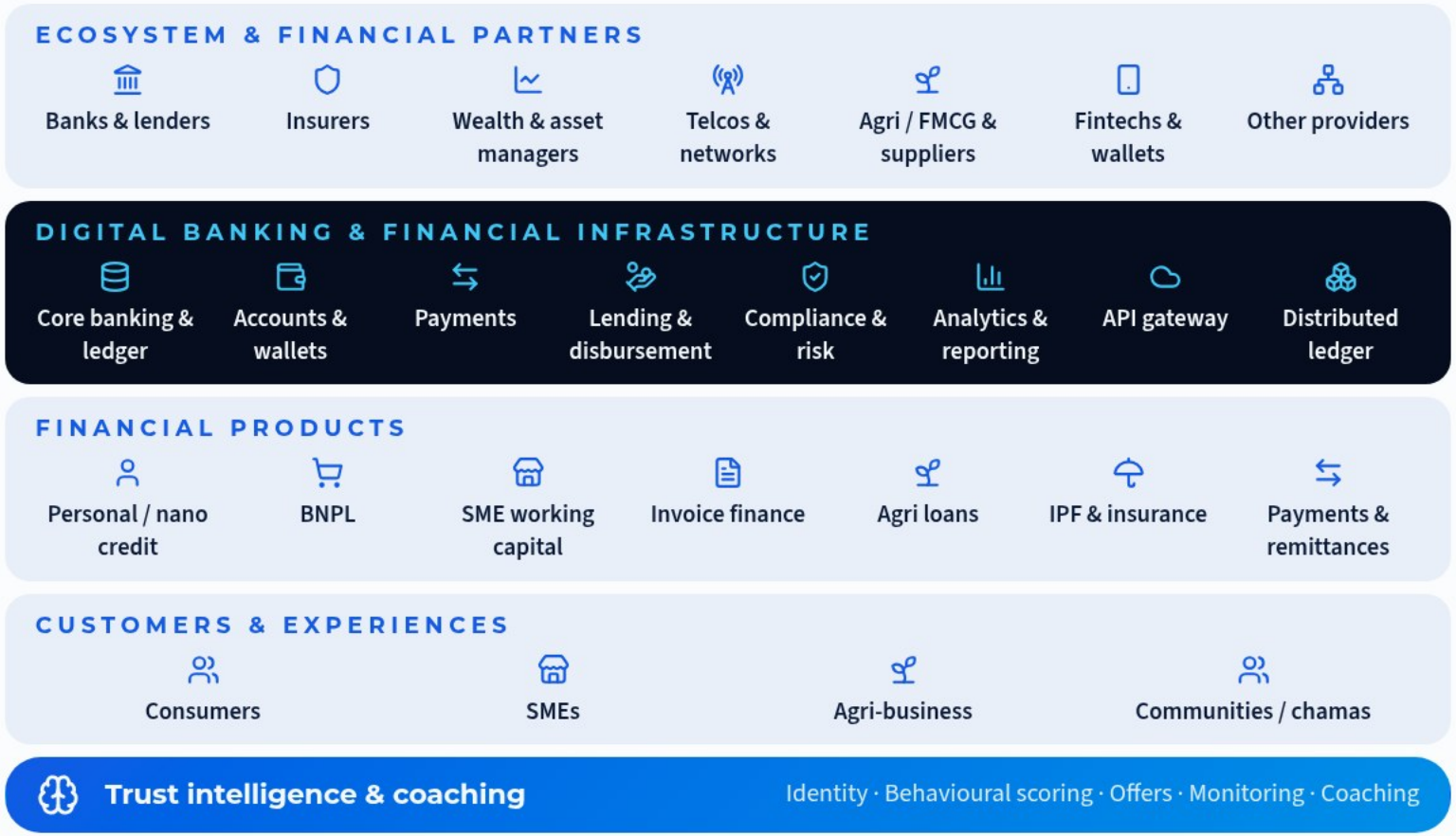
Balance sheet
Capital and deposits to lend at scale, and to keep the deposits.

Trust & channels
An established brand, branches and staff already in place.

THE TELCO SEES THE BEHAVIOUR. THE BANK HOLDS THE BALANCE SHEET. THE PLATFORM PRICES CREDIT ON IT.

THE FUTURE-PROOF ECOSYSTEM

ONE PLATFORM. MULTIPLE REVENUE POOLS.



Modular by design

Launch consumer, SME, agricultural and community propositions from the same infrastructure.

Built to expand, without rebuilding

Credit, BNPL, invoice finance, insurance, IPF, payments and remittances expand the revenue pool.

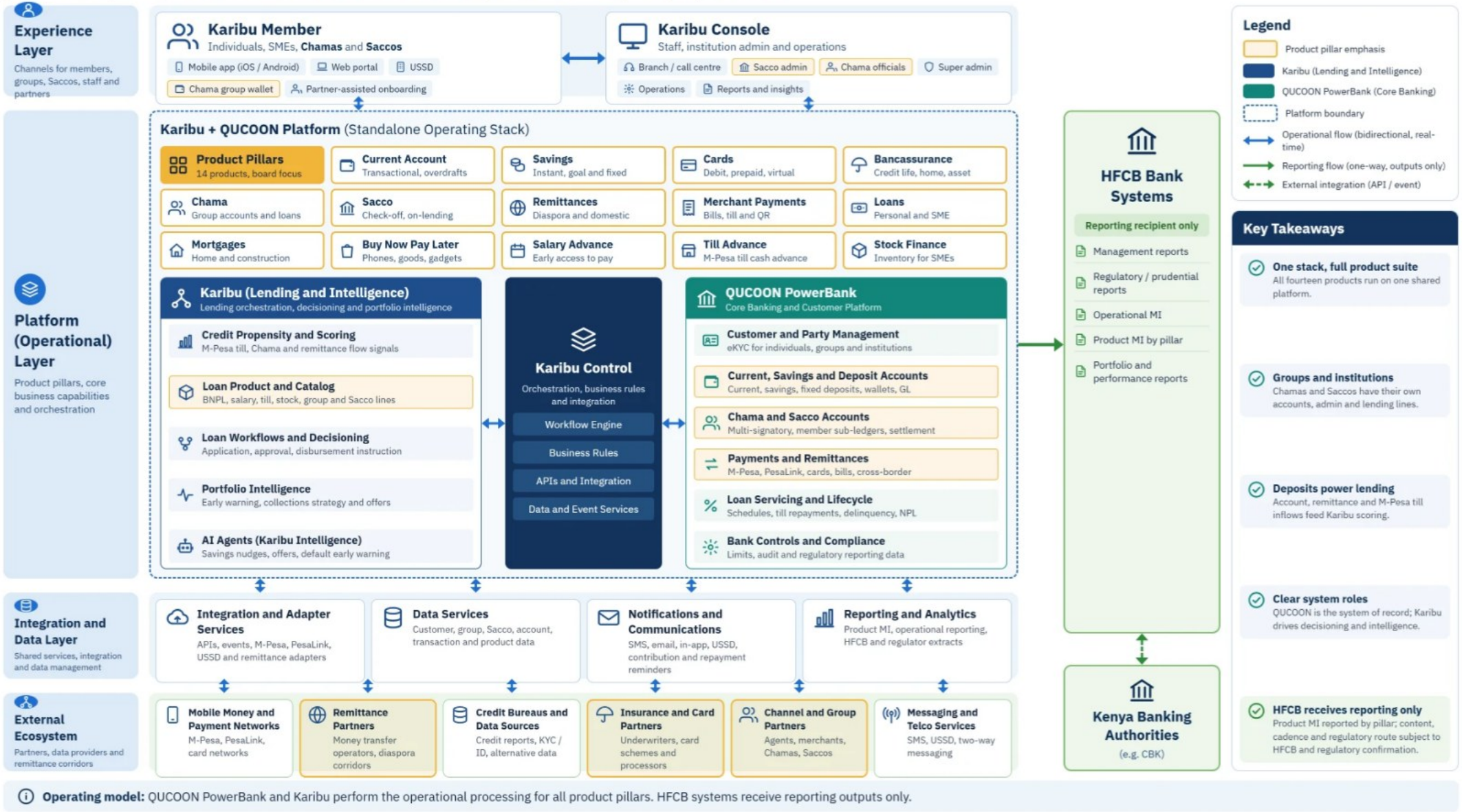
A platform that compounds

Every interaction strengthens financial identity, improving eligibility, pricing and the next product offered.

BUILT ONCE. CONFIGURED BY MARKET. EXPANDED BY PRODUCT.

Karibu + QUCOON Platform: Target Operating Architecture

Standalone operating stack for the full retail, SME, Chama and Saccо product suite, with reporting outputs to HFCB.



HOW IT STANDS UP

ZERO CHANGES TO CORE BANKING. SEPARATE TEAMS, CLEAR ROLES.

Who does what

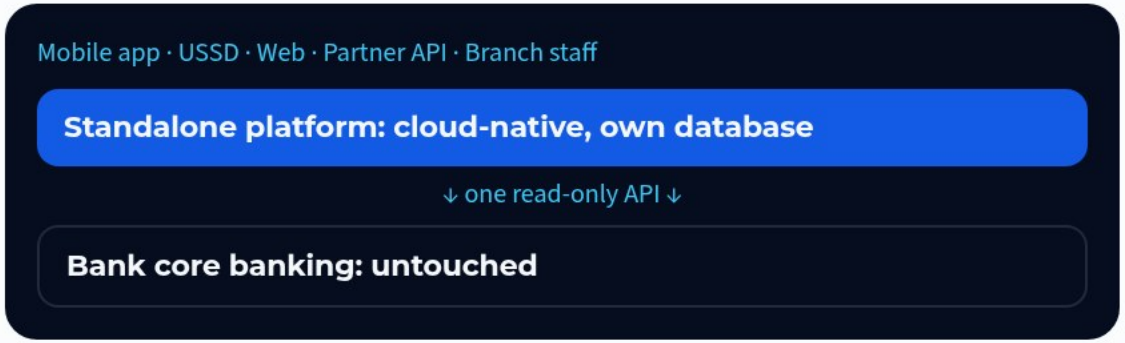
The bank
Licensed principal: regulation, capital, branches, existing distribution

Market making
Brand, community strategy, distribution and digital acquisition

Platform build & operate
App, USSD, scoring, wallet, ledger, KYC: the technical execution

Strategy & governance
Product design, risk, regulatory engagement, commercialisation

The platform runs alongside the bank, not inside it



- **Ship in weeks, not years.** No legacy migration. No core freeze windows.
- **Zero risk to the core.** A platform failure cannot touch the bank's accounts, ledger or compliance.
- **Thin API only.** Reads balances and pushes payment instructions. No deep integration.

HOW DBA SOLVES IT

COMMUNITY FIRST. ONE EVOLVING FINANCIAL IDENTITY.

Chamas · cooperatives · farmers · associations · SMEs · consumers

DISTRIBUTION + CONTEXT + RELATIONSHIP

CONSUMER

Fragmented activity → one financial identity

M-Pesa, bank transactions, income, savings, bills, credit bureau, KRA tax, chama activity, repayment behaviour.

Trust Grade → HEWA AI Coach → Next best action
Guide behaviour, improve readiness, extend appropriate credit.

SME / ENTREPRENEUR

Multiple businesses → one economic view

Businesses A + B + C, bank accounts, mobile wallets, KRA, bureau, cash flow, invoices, collections, repayment.

Aggregated view → Biashara Virtual CFO
Cash flow, working capital, financing readiness, day-to-day decisions.

Community is not a channel added later. It is the starting point for distribution, context, trust and retention.

PLATFORM GO-TO-MARKET MODEL.

Strategic positioning for Africa's next digital bank majority.

01

ACCESS

Be faster, be everywhere, be always on.

Omni-channel, cloud, on-demand. Simplicity, convenience, ubiquity, flexibility.

02

ENGAGE

Become a source of valued content.

Demos, storytelling, content at the right time. Brand as publisher, not product push.

03

CUSTOMISE

Offerings adaptable to customer needs.

Personalised interfaces, messaging and segment-specific products.

04

CONNECT

Become part of customer conversations.

Social listening, asking for ideas, hosting communities.

05

COLLABORATE

Invite customers to build together.

Find partners to create value. Data exchange and co-creation.

Outcome: a scalable, customer-centric growth engine driving adoption, loyalty and long-term value.

GO-TO-MARKET

KENYA: COMMUNITY FIRST. EXPAND WITH PROVEN BEHAVIOUR.

Four phases over 365 days. Community and data lead; products expand as financial identity deepens.

01 — 0–90 DAYS

Community + foundational credit

- Consumers + Chamas + SMEs
- Goal saving, AI chat banking, current accounts
- Nano-credit, personal credit, BNPL

Build engagement + behavioural data

02 — 91–180 DAYS

Scale + core lending

- Expand transactional banking
- Core lending, BNPL inventory, salary advance
- Diaspora onboarding + Tuma remittance

Broaden products + relationships

03 — 181–270 DAYS

SME ecosystem

- Biashara Credit
- Emergency credit, invoice / PO finance
- Agent banking

Monetise SME relationships

04 — 271–365 DAYS

Scale + deepen

- PAPSS, dealer finance, investments
- Open APIs + overdraft
- Asset-backed lending

Deepen lifetime value



Launch idea: “Money Moves.” Real people, real goals, real circles — demonstrate progress, not aspiration.

COMPETITIVE LANDSCAPE

THE MARKET HAS PROVEN THE PIECES. DBA CONNECTS THEM AROUND COMMUNITY.

Most platforms stop at either the front door or the back office.

Direct / digital credit

Alternative-data lending

Tala — AI-native credit

Branch — smartphone / ML underwriting

M-KOPA — asset financing

Bank / credit infrastructure

Scoring, monitoring, bank-partner rails

JUMO — bank infrastructure

Yabx — alternative data + identity

Bank relationship

Regulated relationship + balance sheet

Savings, payments, consumer credit

SME finance, remittance / FX

DBA

The community-to-intelligence flywheel

1. **Community**
2. **Bank relationship**
3. **Financial identity**
4. **Intelligence**

More relationships → richer context → stronger identity → better outcomes → deeper trust.

DBA connects telco data, bank strength and community on one platform — a compounding advantage.

TRACTION

FOUR MARKETS. KENYA PROVES THE MODEL FIRST.

KENYA
HFCB

Agreement in execution

ZAMBIA
Zanaco Bank

Active pipeline

DRC
Raw Bank

Active pipeline

ZIMBABWE
CBZ Zimbabwe

Early conversations

~200M

people, one AI underwriting engine, one platform build

HFCB case study

Operating income projected from **$56.6M** today to **$177.6M** with the platform deployed (~3.1x), payback within 12 months of first revenue.

Also pursuing Ethiopia, Tanzania and the Maghreb.

HFCB COMMERCIAL PROOF

A COMMERCIAL MODEL DESIGNED TO LAUNCH, LEARN AND SCALE.

90 days
Target launch

$1.635M
Initial implementation

$272,500
Per month, months 1–6

~$156,000
Per month, months 7–18

~$3.507M
Total working cash through month 18

15%
DBA participation in platform revenue from month 19

Management-reported HFCB first-bank commercial model.

WHAT IT DOES FOR THE BANK

EVERY KES 1B MOVED FROM SECURITIES INTO DIGITAL LENDING ADDS KES 160–200M OF INTEREST INCOME A YEAR.

Deposits	KES 65.5B	**KES 191B+**	Savings pots, chama deposits, diaspora inflows
Net interest income	KES 5.2B	**KES 15.7B**	Higher-yield digital lending, lower cost of funds
Non-funded income	KES 2.4B	**KES 7.4B**	Remittances, payments, merchant acquiring
Cost-to-income	61%	**38–42%**	Digital onboarding, AI automation, self-service
NPL ratio	26.3%	**<10%**	Behavioural scoring and transaction validation
ROE	10.8%	**22%+**	Higher margins, lower defaults

Govt securities share of assets

33% → 7%

Capital moved into productive lending by Year 5

3.1x

Combined operating income, KES 7.36B → KES 23.09B by Year 5. The levers compound together.

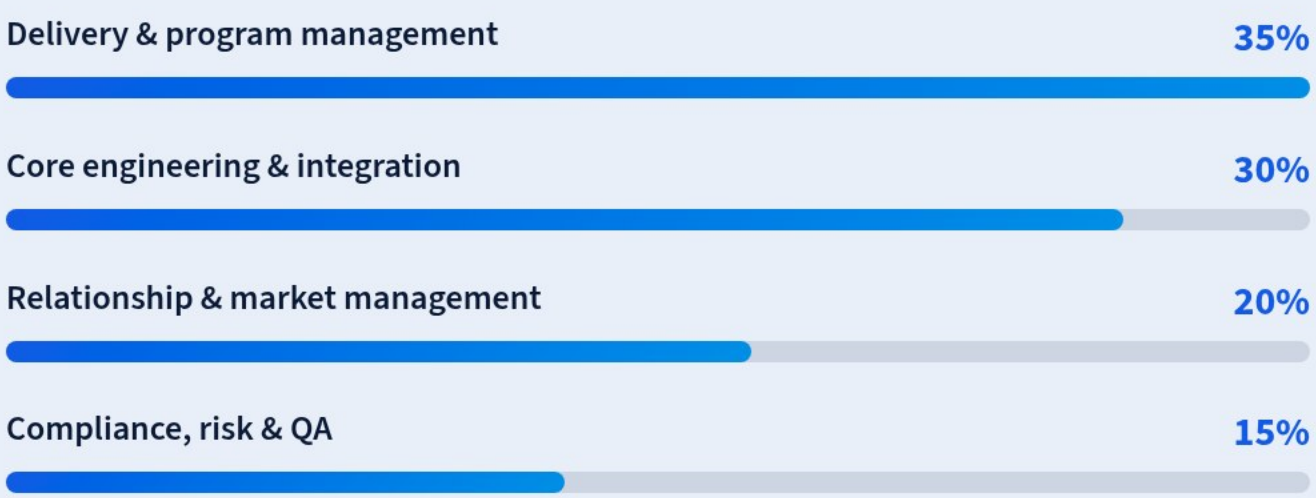
WE EARN WHEN THE BANK EARNS. A PARTNERSHIP, NOT A SERVICES FEE.

Revenue share

15%

of platform-driven revenue from Month 19, across all products (lending, savings, remittance and FX), in perpetuity.

Retainer: how it's spent per bank

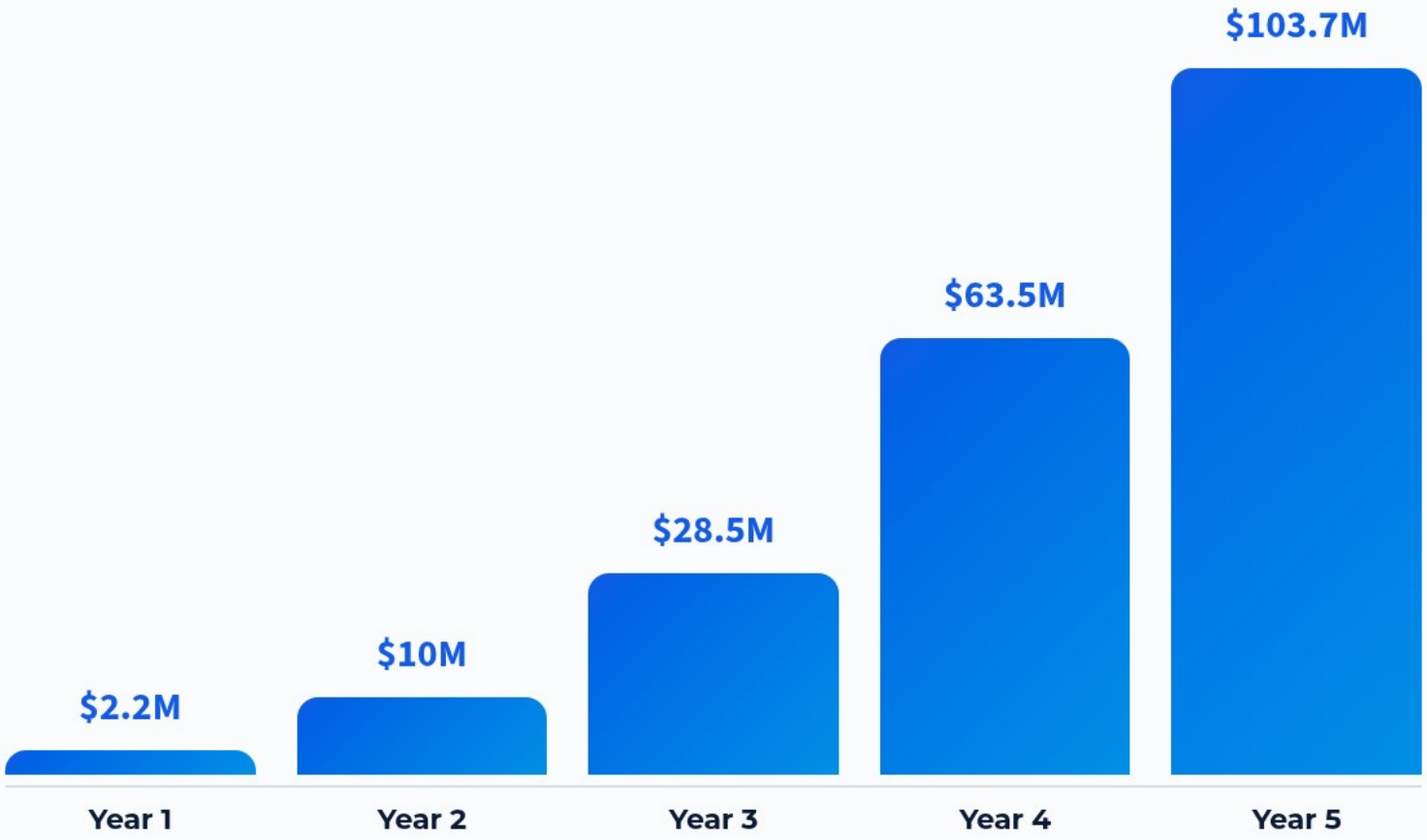


One transaction: a KSh 50,000 Biashara Credit loan at 28% APR nets the consortium **$16** in revenue share; HFCB retains **$92**.

Portfolio scale: Year 5 HFCB platform revenue of **$100–105M/year** on 1.5M active Kenya users, within a $386M five-year ecosystem total.

5-YEAR REVENUE TRAJECTORY

ONE BANK CAN PROVE THE MODEL.



$100–105M
Year 5 platform revenue

$50–55M
Year 5 at 50% user-growth sensitivity

<12 months
Projected payback from first revenue

ECOSYSTEM ECONOMICS

ONE BANKING RELATIONSHIP.

A MUCH LARGER ECOSYSTEM.

$386M

Five-year combined ecosystem contribution

$229M

DBA / HFCB

$157M

ATH products

IPF · BNPL · InsurTech · Wealth management

ⓘ $386M is combined ecosystem contribution. It is **not** DBA corporate revenue.

PLATFORM ECONOMICS

FROM FIRST BANK TO A REPEATABLE THREE-BANK PLATFORM.

HFCB proves the unit model (~$103.7M year-5 platform revenue). Each subsequent deployment reuses more IP, shortens delivery and improves commercial flexibility.

BANK 1 · M1–12

ESTABLISH BLUEPRINT

Core configuration, integrations, deployment tooling, operating pattern.

Effort

Reuse

Highest implementation effort

BANK 2 · M13–24

REUSE + LOCALISE

Reuse platform and tooling; local integrations; brand, regulatory and market adaptation.

Effort

Reuse

Lower marginal delivery cost

BANK 3 · M25–36

INDUSTRIALISE

Greater reuse, repeatable launch process, parallel operating model.

Effort

Reuse

Further time / cost advantage

Deployment effort ↓ **Time to launch ↓** **Reuse / IP ↑** **Commercial flexibility ↑**

THE END-GAME ECOSYSTEM

NOT ANOTHER BANKING APP. THE FINANCIAL IDENTITY LAYER FOR A CONTINENT.

From banking to an ecosystem

Customers start with everyday banking, savings, payments and credit, then grow into SME services, insurance, wealth and commerce.

Built to expand

A modular foundation lets institutions configure products and journeys for their market on one platform.



Compounding value for all

Customers
Better products, lower costs, more opportunities.

Institutions
Lower risk, higher quality growth, stronger margins.

Communities
Greater access, inclusion and economic participation.

KENYA → ZAMBIA → DRC → ZIMBABWE → AFRICA

STANDING IT UP

SIX PHASES TO A FULL PLATFORM. FIRST REVENUE WITHIN 90 DAYS.

PHASE 1
M1–M3

Foundation

Onboarding, community, wallet, brand. 1 Aug start, 31 Oct go-live.

PHASE 2
M4–M6

Remittances

Diaspora transfers and expanded community features.

PHASE 3
M5–M8

SME activation

SME credit, business tracker, BNPL inventory; business score live.

PHASE 4
M7–M10

Advanced credit

Till-linked cash advance, BNPL expansion, richer scoring tiers.

PHASE 5
M9–M15

Deep finance

Invoice and purchase-order finance; group credit live.

PHASE 6
M12–M18

Scale

Merchant network expansion and sector specialisation.

The bank provides
Licence, balance sheet, channel leads and approvals at product level

The platform team provides
Build, operate, scoring, market making, under a fixed retainer

Then it moves to revenue share
15% of platform revenue from Month 19; payback within 12 months of first revenue

EXECUTION

THE TEAM TO BUILD, DEPLOY AND SCALE IT.

VA

Victor Adewusi

Data, AI & Trust Intelligence

Access Holdings · 22 countries · 60M+ customers

ES

Emile Sagna

Banking & Product

Ecobank · transaction banking across 34 markets

JL

Joe Lapierre

Digital Platform & AI

ERGO MD/CEO · Generali · AXA

YD

Yinka Daramola

Core Banking & Tech Delivery

Qucoon CEO · ex-Ecobank Deputy Group CTO · Citi

BN

Boniface Ngarachu

Markets & Strategy

35+ years · African financial services & PE

SK

Sam Kumar

Programme & Delivery

€30M Digital Factory · €50M+ transformation

KO

Ken Owiti

Capability & Commercial Network

20+ years · global technology executive network

Two teams, one platform

Bank: licence, capital, channels

Platform team: build & operate

Shared product governance

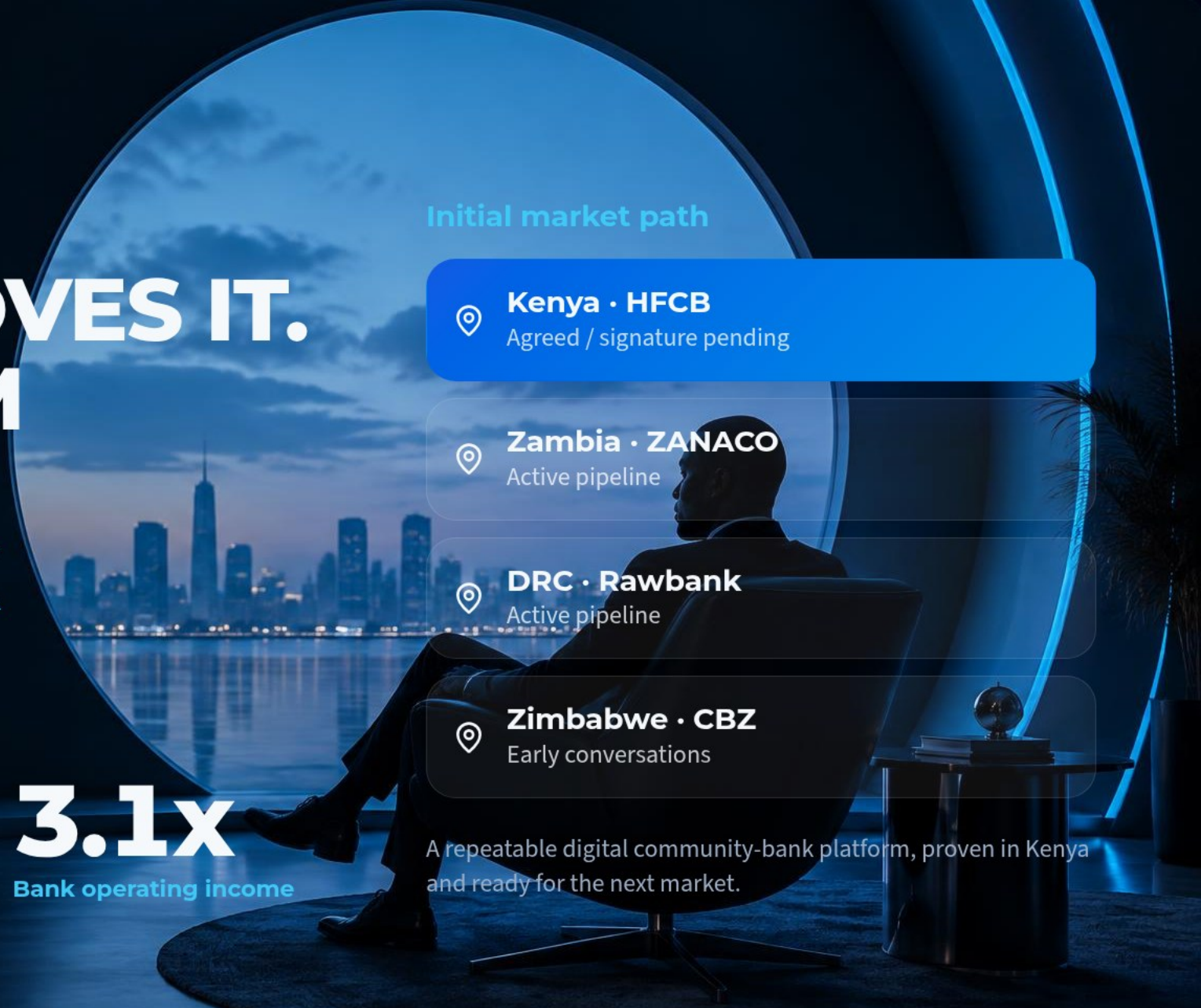
Goal: enough parallel capacity to move from one bank to three over 36 months. Click a leader for their full profile.

ONE BANK PROVES IT. ONE PLATFORM REPEATS IT. ONE NETWORK SCALES IT.

$105M
Year 5 platform revenue

1.5M
Active users by Year 5

3.1x
Bank operating income



Initial market path

Kenya · HFCB
Agreed / signature pending

Zambia · ZANACO
Active pipeline

DRC · Rawbank
Active pipeline

Zimbabwe · CBZ
Early conversations

A repeatable digital community-bank platform, proven in Kenya and ready for the next market.