Unlocking access to financial services for the financially excluded in Africa
We provide access to small loans and a range of financial services for the financially excluded in Francophone Africa.
The problem for our customers is that they do not have access to small loans at reasonable costs.
MaTontine provides a multi-sided, digital financial services platform that enables partners to provide their services to our customers.

We solve the customer problem by digitizing traditional savings circles in order to provide access to financial services like small loans. Thereby reducing the cost of borrowing by 75% or more.
1 million
Our biggest challenge? Regulation!

Lack of Fintech-specific regulation

Obligated to work with regulations made for financial institutions

...but we want to be regulated!
The current process...

1. Apply for a Financial Agreement
   *12-18 months*

2. Large Capital Requirement
   *~500 000 000 FCFA*

3. Develop & Test Solution
A more flexible process...

Develop & Test Idea → Simple & Flexible Regulation → Opportunity to Grow to Scale → Large Capital Requirement & Stricter Regulation
Merci

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