

MaOnline



**Unlocking access to financial
services for the financially
excluded in Africa**

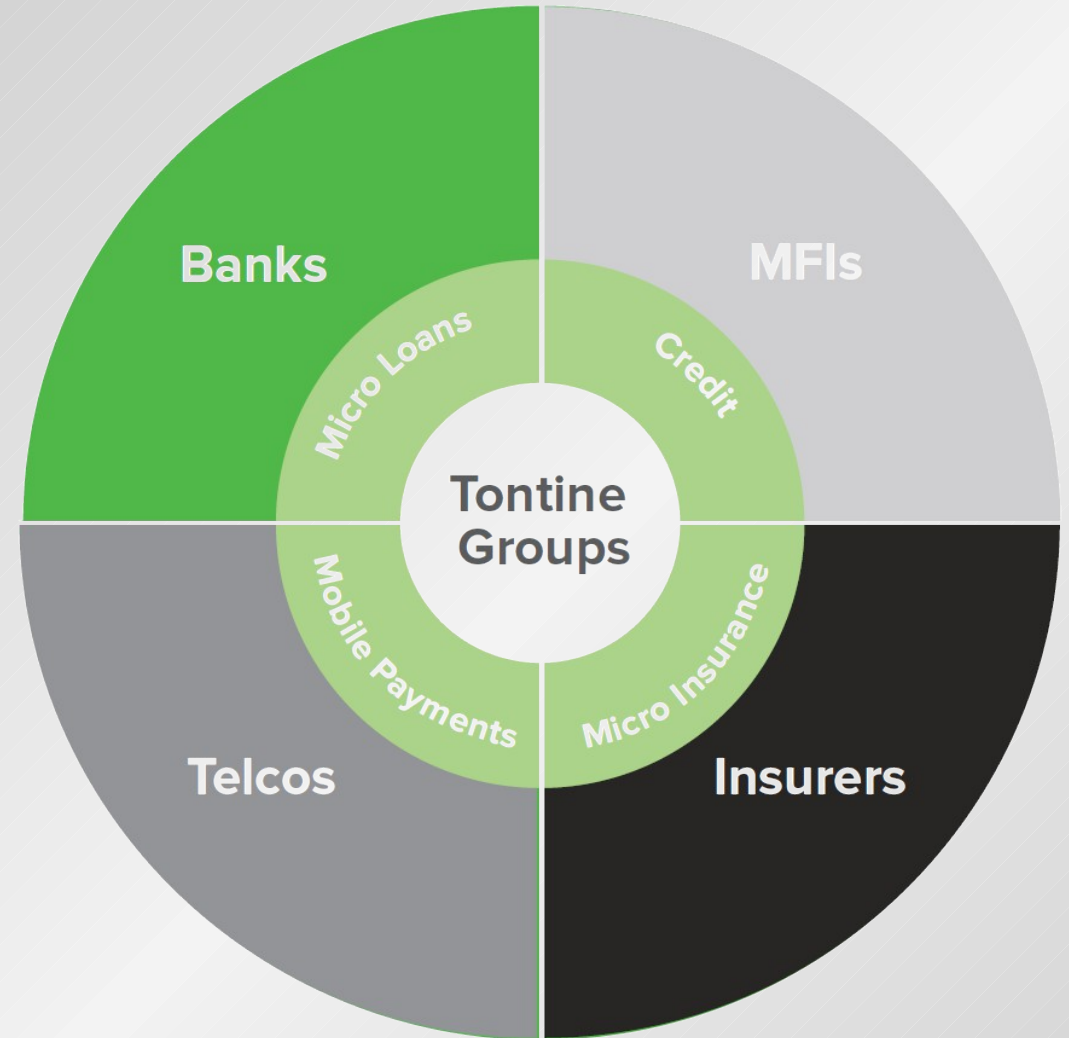
**We provide access
to small loans and a range
of financial services for the
financially excluded
in Francophone Africa**

The problem for our customers is that they do not have access to small loans at reasonable costs

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.

MaTontine provides a multi-sided, digital financial services platform that enables partners provide their services to our customers.



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...



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



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



**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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