



nanoLender™ Features



Background

The nanoLender™ data-product helps small and medium lenders and borrowers with securely lending and borrowing on a cash flow and standalone basis.

Credit granting or banking models have been developed over generations around **Character**, and later, **Collateral**. Recently, lending on the basis of **Capacity** was introduced and, to date, partially engaged or not fully harnessed.

nanoCredit is a credit technology provider that only focuses on Capacity-based credit automation, especially for, mobile money operators (MMO) with a small and medium enterprise / farm's (SME/F) or base of the pyramid (BoP) market segment. Our **Capacity**-based credit technologies are cash flow-based, structured and only accept bankable data sources. Cash flow-based credit risk technologies are assessed by nanoCredit as: a financially inclusive and; a precise match for the cash, scaling mobile money and digital cash economies.

With the advances in big data analytics; NoSQL and graph database architectures and commodity computing, nanoCredit's credit technology is now capable of securely and cost-effectively mass-scales debt service capacity computations for the under-banked.

Worldwide this segment is estimate at 2.5 billion under-banked (SME/F and/or BoP) entities. At nanoCredit we add a safety margin, design, structure, solve and dedicate our efforts 'for the next 3 billion' or simply: **#4n3B**.

Value-Add

nanoLender™:

1. includes SME/Fs and BoPs with competitively priced and structured loans ;
2. re-mines and monetises unused and 'bankable' MMO cash flow data into a value-added financial service or mobile credit;
3. tracks, communicates and signals cash flow and credit risk positions to both lender and borrowers ;
4. enables the borrower and lender credit risk early-warning data to inform credit risk "trouble-shooting" ;
5. subject to internal approvals and agreement, may be packaged with underwriting from a bank ;
6. outputs report updates on a daily-to-real-time basis ;
7. transforms the MMO customer-base into a bankable asset class of borrowers ;
8. structures lower all-in finance pricing to informal credit market ;
9. increases formal and well-structured capital to the informal segment ;
10. offers high, secure and consistent mass-scaling via MMO networks ;
11. is only uses agreed bankable sources of data ;
12. deepens and extends capital penetration into MMO footprint ;
13. increases MMO customer stickiness ;
14. subject to a data due diligence, can be linked to central or reserve banker rate data links ;
15. can be applied to urban or farming business ;
16. reduces up to 20 commercial risks that could attack the SME/F's or BoP's cash flows ;
17. can be used to reduce donor or grant co-funding ;
18. can be used to right-size commercial equity and assure return on equity;
19. is configurable to accept bankable operational data from sensor networks and /or internet of things (IoT) linked to SME/Fs.

Further Clarification:

nanoLender™ is:

- **not** an accounting package
- **not** a credit scoring model
- **not** an airtime credit scoring model
- **not** a character-based lending model
- **not** a profiling model
- **not** a collateral-based lending model
- **not** an spread sheet financial model
- **not** a statistical lending model
- **not** a portfolio-based lending model
- **not** a fraud model or system
- **not** a user-interface