



nanoMentor™ Features



Background

There is an enduring call-to-action to solve for the SME/F and BoP 'missing middle' challenges of : lack of information (in credit applications) and high (credit) risk.

nanoCredit has developed the nanoMentor™ data-product to:

1. **structure and data-enrich** the under-banked enterprise to generate 'bankable data' where there is 'lack of information' ;
2. (credit) **de-risk or risk-mitigate** the under-banked enterprise where or when perceived to be a 'high risk';
3. effectively communicate and signal key credit risk and cash flow positions to both providers and recipients of funds.

Most risk management tools passively analyse, score and report on the underlying SME/F or BoP account. Our credit risk tools build and keep SME/Fs and BoP clients into an improved (credit & operational) risk. We improve risk by data enriching, structuring and tracking - on a forward looking basis – SME/F key cash flow, operational and credit risk.

nanoMentor™ re-mines and monetises mobile money operator (MMO) data-assets and output automated de-risking advise on how to reduce operational cash flow risk, and consequently, attract and maintain lower, online and real-time credit risk terms. nanoMentor™ also offers additional opportunity for MMO to grow MMO internet of things (IoT) line of business.

With the advances in big data analytics; NoSQL and graph database architectures and commodity computing, nanoCredit's credit technology is now capable of securely, cost-effectively mass-scale mobile credit to under-banked.

Worldwide this segment is estimated at 2.5 billion under-banked (SME/Fs and/or BoPs) 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

nanoMentor™:

1. miniaturises corporate business models for SME/Fs ;
2. miniaturises commercial farming for SME/Fs ;
3. miniaturises precision farming for SME/Fs ;
4. is our data-enriched business-in-a-box package for SME/Fs ;
5. is our structured business-in-a-box package for SME/Fs ;
6. is our de-risked business-in-a-box package for SME/Fs ;
7. accurately speed-ups capital formation for SME/F and BoP segment ;
8. includes SME/Fs and BoP into cash-generating small-to-medium scale precision or commercial farming ;
9. includes SME/Fs and BoP into cash generating small-to-medium business models ;
10. tracks and signals cash flow credit ratios time-series to both lender and borrowers ;
11. enables the borrower and lender credit risk early-warning data to inform credit risk "trouble-shooting" ;
12. automates downside credit risk management for SME/Fs and BoP ;
13. packages a data-generation kit to feed into nanoLender™ ;
14. effectively simplifies the communication of complex credit risk and commercial structures for the SME/F and BoP segment ;
15. structures SME/Fs and BoP to generate sustainable cash flows against up to 20 commercial risk ;
16. works for urban, rural and farming (crops, livestock and mixed) business ;
17. subject to a data due diligence, offers predictive operational, cash flow and credit analytics on an online basis;
18. *is configurable to accept bankable operational data from sensor networks and /or internet of things (IoT) linked to SME/Fs.*

Further Clarification:

nanoMentor™ is:

- **not** a enterprise resource management tool
- **not** an operational risk management tool
- **not** an sales tracking, management or prediction tool
- **not** an spread sheet financial model