



AFRIK FINANCES

CENTRALIZED RECEIVABLES MANAGEMENT AND DEBT RECOVERY

CREDIT BROKERAGE & FUNDRAISING

BRAND REPRESENTATION & FINANCIAL SERVICES DISTRIBUTION

ADVISORY & TECHNICAL ASSISTANCE

SKILLS DEVELOPMENT & CAPACITY BUILDING

INTERNATIONAL FORUM ON INTERMEDIATION,
DIGITALIZATION, AND INNOVATION (FONI)

SME/SMI BUSINESS ENABLEMENT

FINANCIAL EDUCATION & EMPOWERMENT PROGRAMS

DEBT FINANCING AND/OR DEBT PURCHASE





Welcome !

More than just a company, we are the result of thorough reflection and a bold vision, aimed at building a legacy that we can all be proud of.

Overview

1 INTRODUCTION

2 ABOUT US

3 OUR MISSION & VISION

4 OUR GOALS

5 OUR ORGANIZATION

6 OUR SERVICES

7 OUR TARGET MARKET

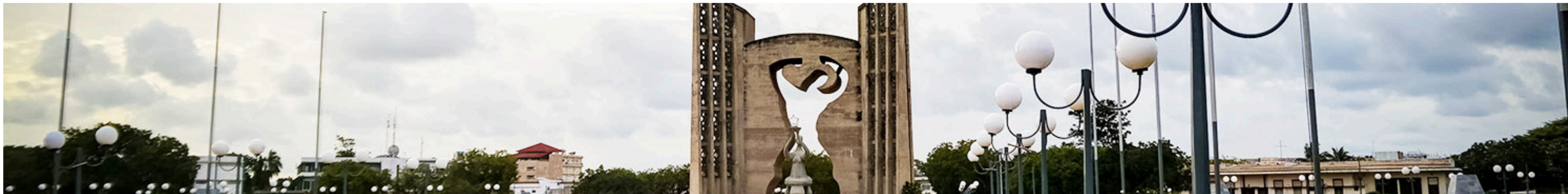
8 OUR JOURNEY

9 OUR COMPETITIVE ADVANTAGES

10 EXECUTIVE COMMITTEE

11 OUR REFERENCES

12 CONCLUSION



Introduction

Aware of the prominent challenge of fostering financial inclusion within the WAEMU, ECOWAS, and across the African continent, alongside the prevalent issue of low banking penetration in these regions, AFRIK FINANCES, a regional financial institution, is steadfastly committed to reversing this trend; Through the provision of innovative financial solutions and the deployment of its extensive expertise throughout the continent, AFRIK FINANCES aims to shape the future of Africa's financial landscape.

Specialized in banking and financial intermediation services, AFRIK FINANCES offers a wide range of financial services, from credit brokerage to debt recovery, debt restructuring, brand representation, cash flow and payment management, digitalization, wealth management, consultancy, training and capacity building.

With the ambition of becoming the undisputed leader in financial intermediation in Africa, AFRIK FINANCES's growing presence in the region is part of a proactive approach to tackle challenges and provide financial opportunities to a larger number of economic actors and individuals.

AFRIK FINANCES organizes every year the International Forum on Intermediation, Digitalization, and Innovation, called "FONI". (www.foni.africa)



1

About us



AFRIK FINANCES is a regional financial institution specialized in the field of banking and financial intermediation services.

We offer a wide range of financial services including credit brokerage & fundraising, debt recovery, debt restructuring, distribution through delegated banking and financial services, cash flow and payment management, digitalization, wealth management, consultancy, training and capacity building.

A truly unique platform and hub for innovative financial solutions and services in Africa, AFRIK FINANCES is present in five countries (Ivory Coast, Guinea, Senegal, Togo, Mauritius) and plans to expand its presence to ten countries over the next five years.

The subsidiaries of AFRIK FINANCES HOLDING are licensed, within the West African Economic and Monetary Union (WAEMU) region, by the Central Bank of West African States (BCEAO) as Intermediaries in Banking Operations (IOB), while the others are authorized by the relevant regulatory authorities in their respective countries of operation

Our vision

To be the leader of intermediation in Africa.

Our missions

3

1 INNOVATION

Establish a unique and innovative regional model for banking and financial intermediation in collaboration with our banking, financial, and institutional partners.

3 CUSTOMER SATISFACTION

provide counsel, assistance, and training to stakeholders in the fields of banking, intermediation, digitalization, payment, compliance, and security.

2 A WIDE RANGE OF SERVICES

Offer a wide range of innovative solutions, products, and services enhancing the spectrum of banking and financial services

4 SUSTAINABILITY

Work with our clients and partners in perfect synergy and establish our collaboration for the long term



Our goals

Our goals are oriented towards two major pillars for the overarching strategy :



PILLAR 1

Develop a regional strategy based on an integrated, shared, and mutualized technological ecosystem.

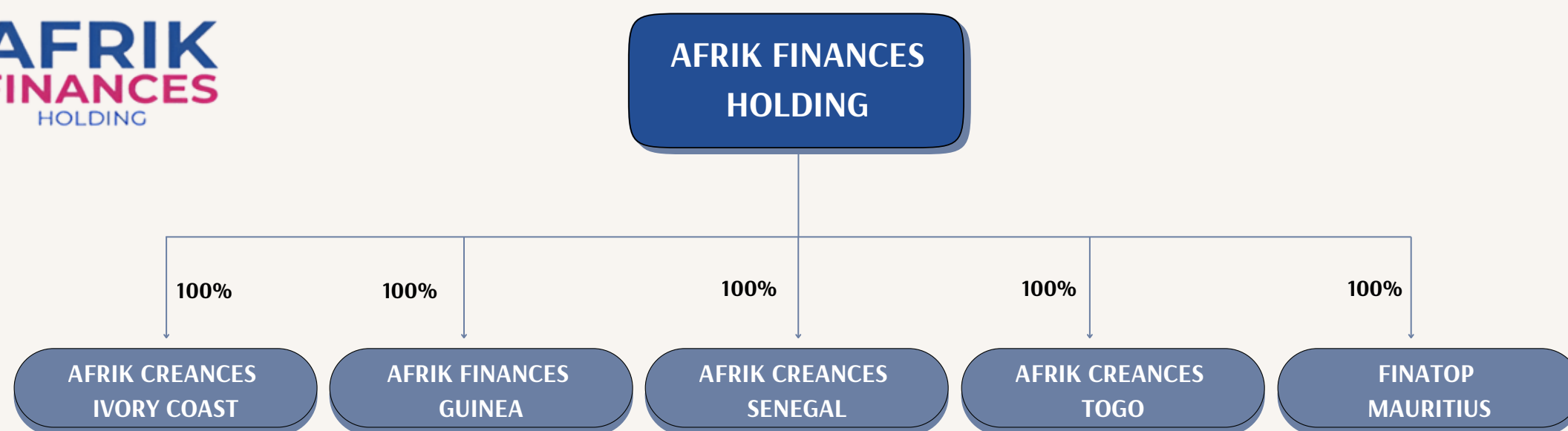
PILLAR 2

Ensure the development of activities based on an innovative and wealth-creating offer.

4

Our organization

The Holding



5

Located in Lomé, Togo, the regional headquarters of AFRIK FINANCES plays a key role in strategic management and is entrusted with the responsibility of promoting financial and social inclusion in the region by facilitating access to financial services.

It also has the responsibility to foster a thorough understanding of financial mechanisms and to support the subsidiaries in the implementation of their respective development plans, leveraging an innovative offering aimed at stimulating economic growth while fostering the emergence of value-creating solutions.

AFRIK FINANCES relies on three (3) core areas of expertise to successfully fulfill its mission:

- Legal Engineering
- Financial Engineering
- Technological Engineering

Our organization

The Subsidiaries

AFRIK CREANCES CÔTE D'IVOIRE



Ivory Coast, crowned as an economic gem of West Africa, is renowned for its dynamism and growth potential. AFRIK CRÉANCES Ivory Coast is committed to supporting this vitality with the mission of:

- Providing innovative and customized financial solutions tailored to the diverse needs of the market;
- Ensuring the development of our activities in the market with the goal of promoting sustained growth in financial, social, and economic inclusion.

AFRIK FINANCES GUINÉE



The Republic of Guinea, rich in natural resources and endowed with strong growth potential, is emerging as a strategic market in West Africa. AFRIK FINANCES Guinea is part of this dynamic by offering innovative financial solutions tailored to a rapidly evolving economic environment, with the following missions:

- Providing innovative and customized financial solutions tailored to the diverse needs of the market;
- Ensuring the development of our activities in the market with the goal of promoting sustained growth in financial, social, and economic inclusion.

5

Our organization

The Subsidiaries

AFRIK CREANCES SENEGAL



Senegal, a land of opportunities and cultural diversity, is a key player in the African economy. AFRIK CRÉANCES Senegal aligns with this momentum by offering financial services tailored to this constantly evolving market and is committed to:

- Providing innovative and customized financial solutions tailored to the diverse needs of the market;
- Ensuring the development of our activities in the market with the goal of promoting sustained growth in financial, social, and economic inclusion.

AFRIK CREANCES TOGO



Located in the heart of West Africa, Togo has proven to be a solid financial and logistical hub, serving as a dynamic economic crossroad. AFRIK CRÉANCES Togo thrives in this environment by offering innovative financial solutions and is dedicated to:

- Providing innovative and customized financial solutions tailored to the diverse needs of the market;
- Ensuring the development of our activities in the market with the goal of promoting sustained growth in financial, social, and economic inclusion.

5

Our organization

The Subsidiaries

FINATOP MAURITIUS



At the heart of the Indian Ocean, Mauritius has established itself as a leading international financial hub and a strategic gateway to African and Asian markets. FINATOP Mauritius is part of this dynamic ecosystem, bringing strong expertise in debt management.

FINATOP Mauritius is incorporated as an investment holding company to invest in financial instruments such as equities and bonds, and pursues the following key missions:

- To offer tailored and bespoke debt management solutions, including debt carrying and/or debt acquisition, defeasance and securitization operations, transactions in listed and unlisted securities, operations across all types of assets, as well as debt restructuring and buybacks, in order to address the specific challenges of the African market;
- To contribute to the development of financial activities within the Mauritian market, with a view to strengthening financial stability and promoting economic inclusion across Africa.

5



Our Core Areas of Activity

OVERVIEW OF OUR CORE ACTIVITIES

**CENTRALIZED
RECEIVABLES
MANAGEMENT AND
DEBT RECOVERY**

**CREDIT
BROKERAGE &
FUNDRAISING**

**BRAND
REPRESENTATION
& FINANCIAL
SERVICES
DISTRIBUTION**

**ADVISORY &
TECHNICAL
ASSISTANCE**

**SKILLS
DEVELOPMENT
& CAPACITY
BUILDING**

**INTERNATIONAL
FORUM ON
INTERMEDIATION,
DIGITALIZATION, AND
INNOVATION (FONI)**

**SME/SMI BUSINESS
ENABLEMENT**

**FINANCIAL
EDUCATION &
EMPOWERMENT
PROGRAMS**

**DEBT FINANCING
AND/OR DEBT
PURCHASE**

6

Our Core Areas of Activity

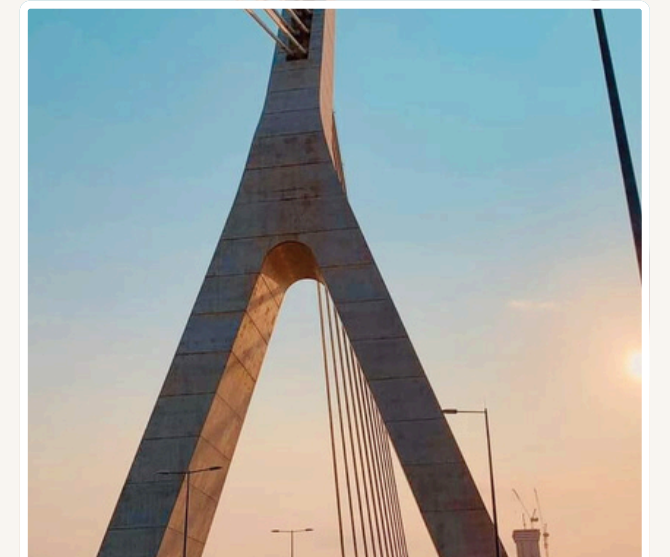
Our banking and financial intermediation service stands as the central pillar of our expertise. We streamline transactions and strategic partnerships, seamlessly connecting our clients to a diverse network of financial institutions and services. Leveraging our deep market understanding and our strong connections, we are committed to optimizing your financial operations, offering tailored solutions that address your specific needs and promote sustainable economic growth

CENTRALIZED RECEIVABLES MANAGEMENT AND DEBT RECOVERY

Our debt collection service is designed to provide you with an effective solution outstanding payments. We operate with unwavering diligence and utmost professionalism in retrieving overdue amounts, employing a strategic and tactful approach to settle unpaid debts. Our specialized team is dedicated to safeguarding your interests while concurrently nurturing client relationships, thereby enabling you to address unpaid issues in an ethical and balanced manner.

CREDIT BROKERAGE & FUNDRAISING

We understand the uniqueness of every loan. That's why we offer our 'Intermediation Service for Access to Financing and Credit', widely known as 'Credit Brokerage'. This service is meticulously crafted to cater to your individual financial requirements. Allow us to assist you in identifying the best credit offers on the market. Our credit brokerage service seamlessly connects you with the most advantageous financing options for your project. Save time and money with AFRIK FINANCES.



6

Our Core Areas of Activity

BRAND REPRESENTATION & FINANCIAL SERVICES DISTRIBUTION

Our commitment focuses on facilitating financial transactions, optimizing cash flows, and digital transformation.

We offer innovative solutions to streamline your payments, enhance financial flow management, and accelerate your transition to a digital infrastructure, enabling you to thrive in an ever-evolving economic environment.

ADVISORY & TECHNICAL ASSISTANCE

We provide high-level expertise to transform your operations, optimize performance, and accelerate your strategic initiatives.

Our services cover strategic advisory, digital transformation, operational optimization, compliance and risk management, wealth management, project structuring, due diligence, technical assistance, and related services.

SKILLS DEVELOPMENT & CAPACITY BUILDING

We support your teams on the path to excellence through specialized training programs designed to develop the critical skills of your staff within the African banking and financial sector.

We offer both certified and non-certified training across a wide range of areas, including financial intermediation, banking compliance and regulation, receivables management and debt collection, financial security and AML/CFT, as well as digital, payments, and fintech training, among others.



Our Core Areas of Activity

INTERNATIONAL FORUM ON INTERMEDIATION, DIGITALIZATION, AND INNOVATION (FONI)

FONI is a leading annual event organized by AFRIK FINANCES. The forum stands out as the only strategic platform in Africa that simultaneously brings together stakeholders from the banking, financial services, fintech, insurance, telecommunications sectors, as well as SMEs and SMIs across the continent. It provides a privileged framework for experience sharing, learning, dialogue, and networking among decision-makers, experts, and innovators. Each edition explores the constantly evolving dynamics of the financial sector and the technological innovations reshaping Africa's economic landscape.



SME/SMI BUSINESS ENABLEMENT

We support small and medium-sized enterprises and industries in their development and structuring. Recognizing that SMEs and SMIs are the driving force of Africa's economic growth and account for more than 90% of the continent's entrepreneurial fabric, we have developed a dedicated offering tailored to their specific needs. Our support goes beyond ad hoc advisory services and is built around a long-term partnership approach. We understand the specific challenges faced by African SMEs, including limited access to financing, lack of organizational structuring, weak management systems, gaps in managerial skills, difficulties in meeting regulatory requirements, and limited access to markets. Our holistic approach aims to transform these challenges into sustainable growth opportunities.



Our Core Areas of Activity

FINANCIAL EDUCATION & EMPOWERMENT PROGRAM

We are committed to financial education and the economic empowerment of African populations, with a particular focus on youth, women, and vulnerable communities. We believe that financial inclusion begins with understanding financial mechanisms and acquiring management skills.

Our mission is to democratize access to financial knowledge, enabling individuals to make informed decisions and build their economic independence.



Our Core Areas of Activity

DEBT FINANCING AND/OR DEBT PURCHASE

In addition to debt collection, AFRIK FINANCES has developed a debt carrying and/or debt acquisition offering.

Debt carrying can be carried out over the short or medium term.

Debt acquisition is primarily conducted through an asset management vehicle established for this purpose.

OUR APPROACH – DEBT CARRYING AND/OR DEBT ACQUISITION

1. The Bank officially notifies us by letter of its intention to assign receivables.
2. Signing of an NCDA (Non-Disclosure and Cooperation Agreement)
3. Communication of information on the receivables (see template below)
4. Proposal of a Termsheet including a fee to cover Due Diligence and structuring work
5. Conducting Due Diligence and proposing a structuring scheme for the management and/or purchase of receivables
6. Discussions with the Bank regarding the structure and terms
7. Signing of a receivables assignment agreement as applicable (management and/or purchase of receivables)
8. Implementation of the transaction
9. Establishment of a Governance framework for the transaction (management and/or purchase of receivables)
10. Periodic reporting & evaluation



Our target market

Overview of our target market

Financial sector

- Banks and financial institutions
- Guarantee funds
- Decentralized Financial Systems (Microfinance)
- Management and Intermediation Companies
- Insurance companies
- Electronic Money Issuers



Private sector

- Small and Medium Enterprises (SMEs)
- Small and Medium Industries (SMIs)
- Non-Governmental Organizations (NGOs)
- Various Associations



Public sector

- States & Public administrations
- Government-owned companies
- Local Councils
- Regional and International Organizations...



Particuliers

Diaspora



7

Our journey

A few key dates ...



Our Competitive Advantages

Why choose us?

1 Access to the best rates

We enable you to access advantageous and competitive financial solutions to meet your needs.

2 Support

We accompany you at every step, providing personalized support and advice to find the optimal financial solution suited to your goals.

3 Quality of service

We guarantee transparent, professional, and efficient management of your case, with a service focused on your specific needs.

4

Rapidity and performance

We simplify the process to offer you a smooth and fast experience, allowing you to focus on the core of your project.



Executive committee

To successfully execute the project and achieve its objectives, AFRIK CRÉANCES has assembled a highly skilled, youthful, dynamic, and multidisciplinary team with extensive experience in banking and finance across Africa and on the international stage.

The team possesses a deep understanding of the critical issues and aligns with the management's vision of making a substantial contribution to financial inclusion for the population and ensuring adequate financing for the numerous opportunities and innovations across the continent.

Presented below are the members of the AFRIK CRÉANCES Regional Executive Committee:



A graphic showing seven members of the executive committee, each with a circular portrait and a blue circle containing their name and title. The members are arranged in two rows. The top row includes Philippe KPEYOU (Special Advisor to the CEO), Blaise AHOUCHEDE (Chief Executive Officer), and Yamar M. N'DIAYE (Head of Business Development). The bottom row includes Délali AKAHOUN (Administrative and Financial Director), Jeanne SEKONGO (Legal Director), Jacquot BAMPOKY (Managing Director Afrik Créances Sénégal), and Mireille EGBARA (Senior Executive Assistant).

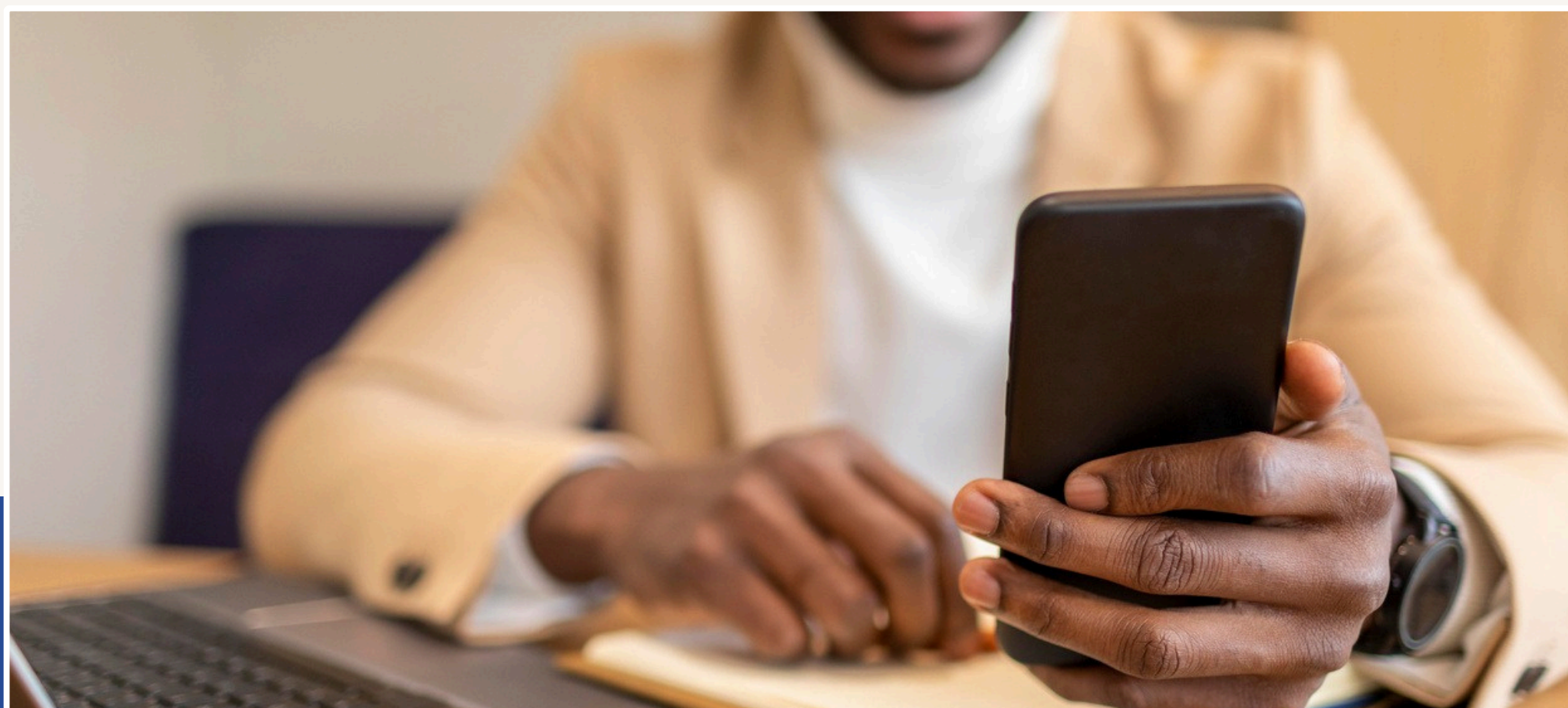
Name	Title
Philippe KPEYOU	Special Advisor to the CEO
Blaise AHOUCHEDE	Chief Executive Officer
Yamar M. N'DIAYE	Head of Business Development
Délali AKAHOUN	Administrative and Financial Director
Jeanne SEKONGO	Legal Director
Jacquot BAMPOKY	Managing Director Afrik Créances Sénégal
Mireille EGBARA	Senior Executive Assistant

They have placed their trust in us...



Conclusion

A groundbreaking project, a creator of wealth that not only brings customers closer to their bank, but also fosters a new era based on technology, enabling fluidity and speed of operations while adhering to regulations and internal practices specific to each partner for a strong and enduring relationship based on trust rather than competition.



11



Tel. +228 22 20 38 41/+228 93 03 36 36
WhatsApp. +228 97 67 30 30
afrikcreances.holding@afrikcreances.com



Tel. +225 01 04 15 98 98
WhatsApp. +225 07 02 35 33 94
afrikcreances.ci@afrikcreances.com



WhatsApp. +224 627 55 63 98
afrikfinances.gn@afrikcreances.com



WhatsApp. +221 77 550 80 83
afrikcreances.sn@afrikcreances.com



Tel. +228 90 14 33 98
WhatsApp. +228 97 31 38 38
afrikcreances.tg@afrikcreances.com



Lot 2, Floor 1, CentrePoint, Trianon, Mauritius
WhatsApp. +221 77 569 49 81
finatop@fina-top.com

info@afrikcreances.com

www.afrikcreances.com