



LIBERTYASSURED
be Liberated



**LIBERTIES
ARE NOT GIVEN,
THEY ARE “TAKEN”**

Pitch deck 2021
hello@libertyng.com



OurVision

**To extend credit reach
to the horizons of
the nation**



Our**M**ission

Our mission is to enhance the economy of the Nation by harnessing the potentials of the financially excluded and unbanked, by bridging the gap through the provision of financial Liberty.

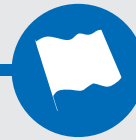
Summary

At Liberty, we truly believe that "Liberties are not given but taken".

Hence, we are positioned to harness the untapped potentials and also enable our customers to achieve desired dreams. At Liberty Assured, it's a **win!** for everyone.



Experienced Team



Established
in 2018



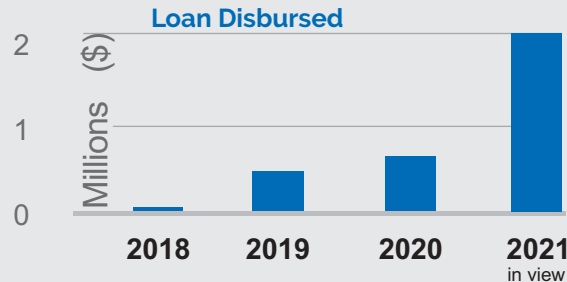
Lagos, Nigeria



48,000+
Customers



\$120,480
revenue in 2020



The **Problem**

GAP

In financial services

In accessibility to quick credit

In the unbanked sector improving the economy



Financial Exclusion

Civil Servants, Tradesmen, Artisans and students are unable to access financial products within the lending hub



Wider Reach

Small business find it hard to thrive as they do not have access to basic funding needs



Unique Service

Need to open up economic opportunities to the under-served social groups



TheSolution

...a drive to impact socio economically

We created a rapid turn around time and instant disbursements, using digital and mobile origination media that can reach customers, even those in remote locations.

Direction



Bridging the financial gap, promoting financial inclusion and empowerment

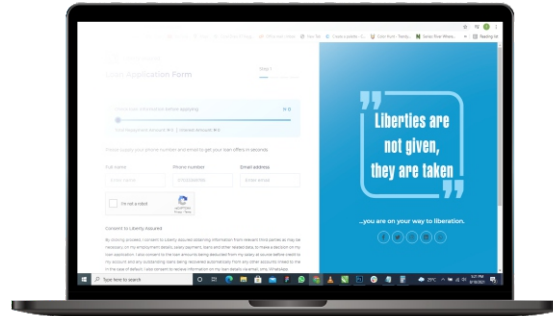
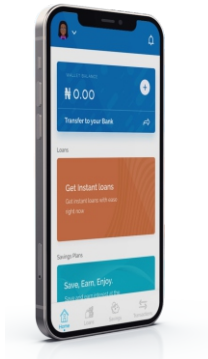
Partners



scaled up with quality loan portfolio and credit assessments

TheProduct

We have created mobile and digital origination platforms for instant loan to credit worthy clients



Faster Credit Decision

Engaged a matrix of parameters



Instant Loan Offers

Real time computation



Wider Reach

Optimized for
mobile & desktop devices



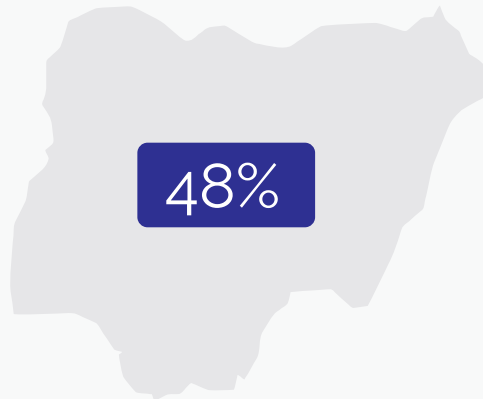
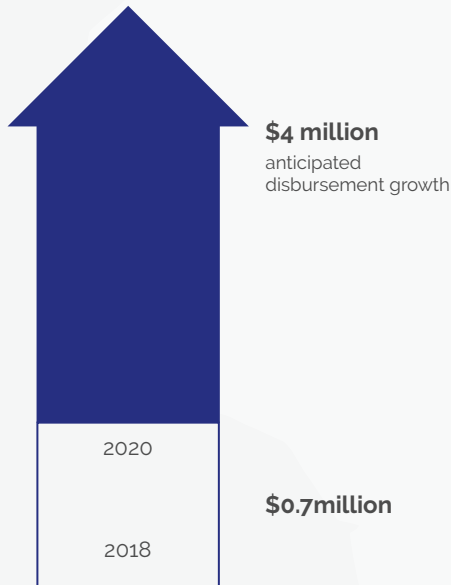
Friendly User Experience

through our
mobile & web app

TheMarket

Nigeria

Growing Disbursement



of all adults have actually used formal banking while over #40million individuals are unbanked.

Source: <https://thenationonlineng.net/nigeria-has-highest-number-of-unbanked-population-worldwide/>



\$50

Average single loan disbursement

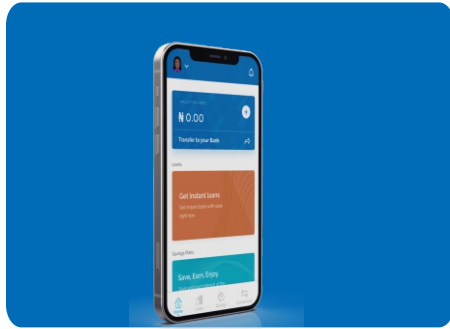


\$300

Average daily loan request

Competition

Our sustainable competitive advantages



Instant loan at a Dial

With our USSD codes and web link, we are able to offer our clients, instant loan disbursement. This had enabled us reach a wider audience in a very short time, thereby helping us scale faster.



Wider Reach

We give loans as low as \$6 to our clients, ensuring we reach a niche that would otherwise have been excluded.



Unique Services

Top-notch customer care service, always ready to attend to and provide amiable solutions to issues raised by our customers.

Traction

Some of our numbers and customers since product launch

\$703,563.94

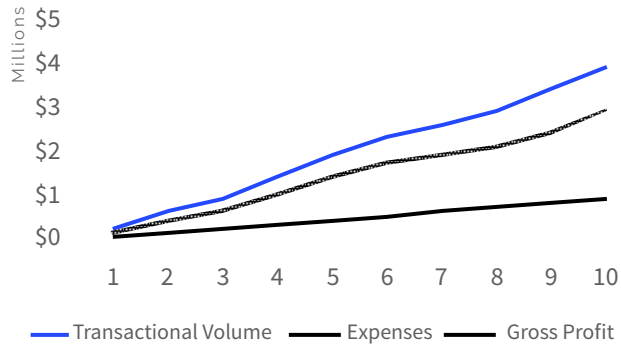
Loan repayment till date

29,402

Number of
Registered Borrowers

\$720,595.37

Principal Portfolio
Disbursed



4116

Count of Open Loans

\$281,967.50

Total Outstanding
Open Loans

BusinessModel

Our business is modelled to cater to short-term loan cycles and small ticket sizes



Channels

We have a digital channels - USSD, Web App and Mobile App for loan originations to suit respective customer segments



Revenue Streams

Our products are designed to enable varying repayment cycles for respective customer segments. Weekly, Bi-weekly, and monthly loan repayments and fees.



Key Partners

We have integrated with digitally inclined partners to foster the timeliness, accuracy and delivery of our services. This partnership works significantly for us.



Yetunde Moriliat 'Saba
Executive Director



Oritsetinmeyin Igbene
MD/CEO



Omololu Taiwo
Strategy & Business Solution



Mobolaji Johnson
Control & Compliance



Ope Oluseyi
Account & Finance



Awoyemi Oluseye
Business Development



Chukwudiebere Eko
Credit Risk

20 Years
cumulative
management
expertise

**Deep
Knowledge**
in marketing
and growth
strategy

\$100 Million
in acquisitions
and investments

OURTEAM

Milestones

Where we are going & What we are aiming at



MARKETING ▶

- Campaign Page
- Public Relations
- Partners

- Digital Branding
- Field Marketing
- Content Distribution

- Digital Advertising
- Cross promotion
- Social Media

Customer**Acquisition**

Through wide exposure, our product targets anyone within the unbanked and Underbanked)

SEO & Social Media



Email Campaign

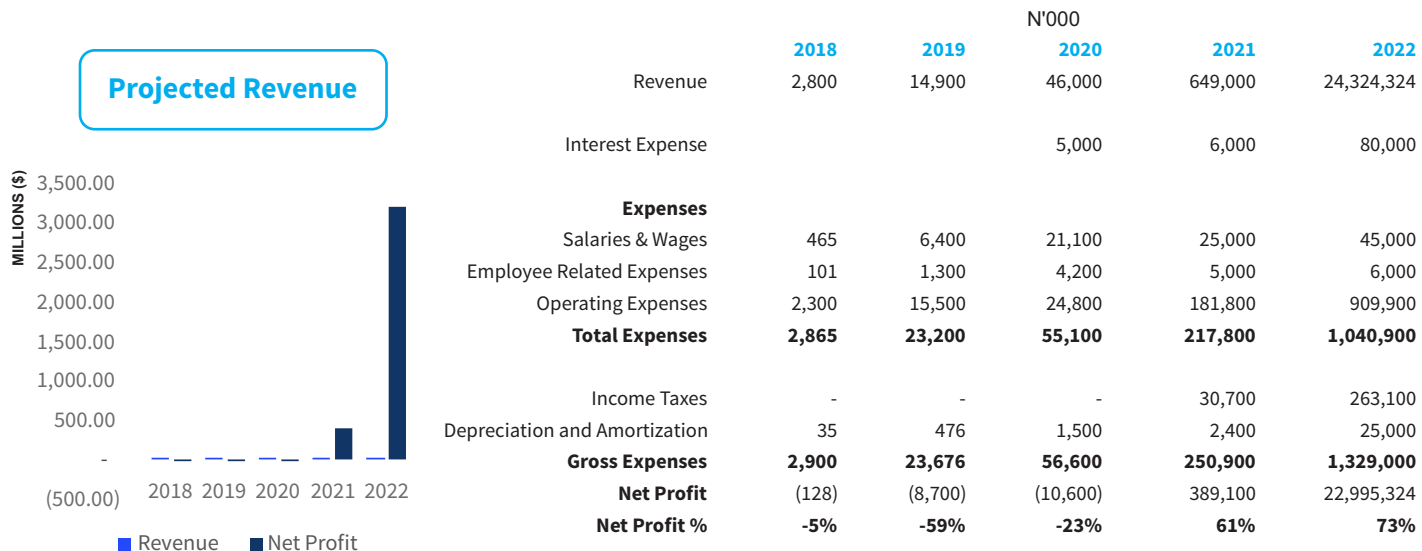


SMS Campaign



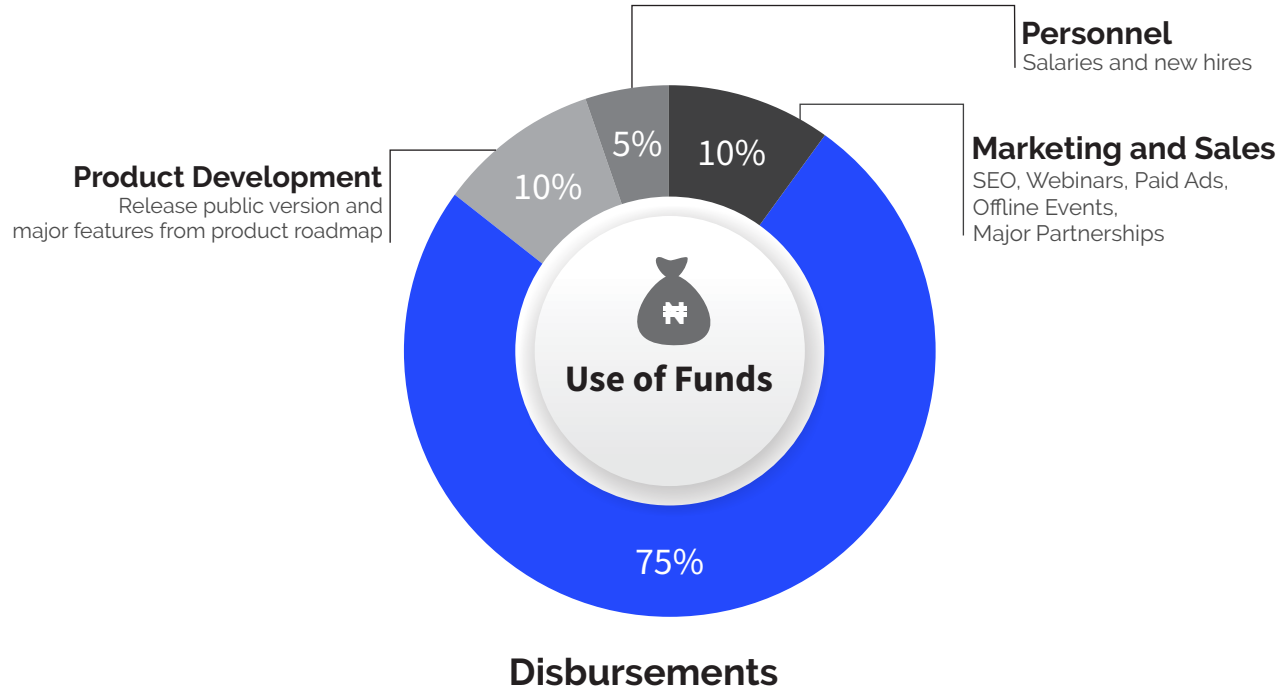
Financials

Our income statement projection



TheAsk

We are seeking for On-Lending Investment Partnership of
\$200m for 12months with high yielding ROI



WhyNow

Over time, our product have evolved and consistently shown the dynamics in revenue growth.



The current economic landscape in Nigeria highlights the huge possibilities within the financial gaps hence, providing us with a huge market size in public and private sector.

A Huge Market Opportunity



Our products are consistently on-demand as it meets the desired turn around time and yearning of citizenries towards ticket sizes of our loans.

On-demand Product



We have pulled together the right technologies to reach wider coverage, instantly assessing ability and capacity, quick credit decisions and collection modularity.

Right Technology

OurPartners

We have multiple strong partnerships relationships.

Present



Future



INVESTOR NOTE

Liberty Assured Limited is a licensed Money Lender. We provide Nano loans to support low and middle income earners to meet urgent cash needs. We have pulled together the right technologies to reach wider coverage, instantly assessing ability and capacity via a quick credit decision with enhanced collection modularity. As part of our growth plan, our investors can choose the duration, sector and amount they wish to invest on our loan products subject to agreed terms and conditions.

Please note that the rates offered by Liberty Assured Limited is not reflective of current Fixed Income rates in Nigeria. Our rates are based on Liberty Assured Limited's lending rates, current NPL ratio and operating costs.

If you wish to make private investments or on-lending partnership, please ensure you are qualified to take investment/partnership decisions, or you have been properly advised by a professional.

Registered Investment firms in Nigeria are Banks, SEC licensed firms and other financial institutions operating under the BOFIA act of 1991 and amended subsequently.



**“Financial Freedom
is available to **those who learn
about it and work for it**”**



CONTACT US

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