



2024

NEMANI MICROCREDIT

Support, Develop, Grow

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What is Nemani Microcredit?

The new generation of social business protagonists.

Nemani Microcredit is an innovative initiative in the realm of social enterprise, stemming from the collaboration between young students and charitable organizations in Italy and Africa.

Our goals

Promoting economic inclusion and sustainable development in African nations by reinforcing the local business ecosystem and enhancing socio-economic **advancement**.

MISSION

In particular:

We facilitate access to **microcredit** for entrepreneurs in Africa, fostering a **network** that evolves and flourishes with our assistance.

VISION

We strive to establish an **ecosystem** characterized by growth, sustainability, and innovation, wherein businesses, institutions, and communities work together to foster a prosperous future, thereby constructing a robust foundation for responsible **investments** between Europe and **Africa**.

What is microfinance?

Microcredit

A **microloan**, typically designed for individuals or micro-enterprises **lacking access to conventional banking services**. It originated from the vision of **Muhammad Yunus**, the founder of Grameen Bank, aimed at fostering financial inclusion and advancing the economic development of **marginalized communities**.

The marketplace

In 2023, the African market was valued at **\$20 billion**, exhibiting a compound annual growth rate (CAGR) of 9 to 12%.

In 2023, the global market was valued at **\$214.96 billion**, exhibiting a compound annual growth rate of **13%**.

Fostering an ethical economy among the youth

We advocate for an entrepreneurial mindset among the new generations, where doing good translates into value creation. In this framework, ethical principles and economic values are integrated and mutually reinforce one another, fostering a more prosperous and **supportive future**.

What constitutes the Nemani Ecosystem?

Partner in Africa

Zimba Women is an organization in Uganda dedicated to advancing initiatives that foster genuine **women's empowerment**, encompassing digital skills development, entrepreneurship, and financial education.

Penda Capital serves as a banking and **financial partner** for Zimba Women, facilitating **access to credit** and financial services for women entrepreneurs. Additionally, Penda Capital generates quarterly financial reports that detail the solvency of loans.

Makerere University, Students of the second largest university on the continent will have the **opportunity to intern** with the Nemani Association, closely examining microcredit cases and enriching their academic experience.

Partners in Italy

Universities and Student Associations In addition to **LUISS and Bocconi**, we benefit from the support of numerous junior enterprises, including 180 Degrees Consulting and Impact Consulting Milan, affiliated with prominent European universities.

Leading Companies Numerous **leading companies** within their sector recognize the potential of the Nemani team, which currently consists of **25 talented young students**, as well as the new opportunities presented by microcredit.

What is the mechanism of the financing process?

01. Project Selection

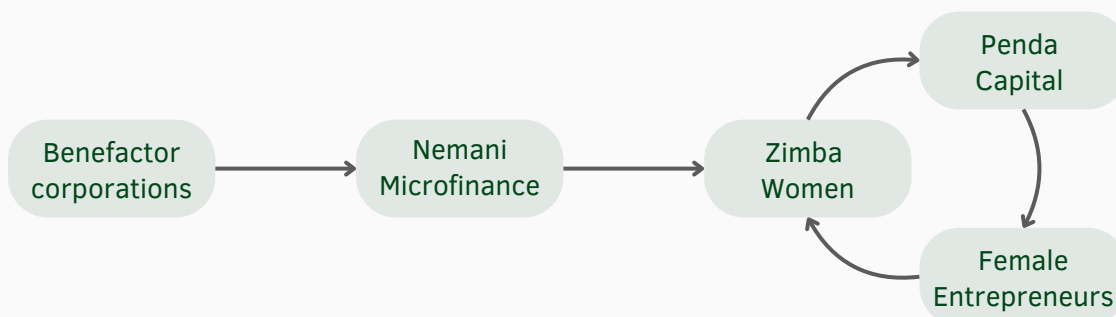
We select business projects for financing from the proposals submitted by women affiliated with Zimba Women, our partner organization. These proposals include an estimate of costs and expected revenues.

02. Soliciting contributions from corporations

We finance projects through contributions from partner companies. After six months, we furnish donors with an impact report that delineates the outcomes achieved in the ESG domain.

03. Funding for Zimba Women

Funds are allocated to Zimba Women, who oversees and assists the chosen entrepreneurs throughout their journey.



04. Initiation of microcredit programs for women

Zimba Women offers microfinancing to a selected group of women, enabling them to access funds via an account at Penda Capital, our financial partner.

05. Project oversight and evaluation

Zimba Women and our local referent furnish us with consistent updates on operational advancements, while Penda Capital generates quarterly financial reports.

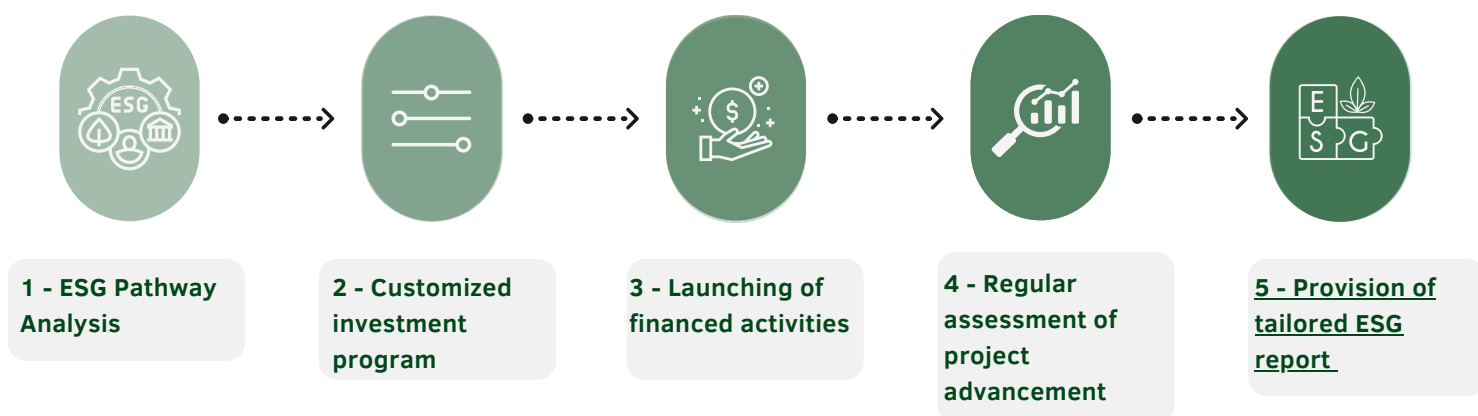
06. Evaluation and reinvestment

After six months, we assess the outcomes of the projects, generate impact reports, and completely reinvest the returned funds, fostering continuous and self-sustaining development.



Our Comprehensive Report

Donations for microcredit exert a considerable social impact, which can be observed through a sustainability report generated by Nemani upon the conclusion of the financing.



Introduction

Description of specific projects, operational methodologies, and outcomes achieved. The results obtained will be presented, establishing the groundwork for a financial analysis and sustainability evaluation.

Financial Assessment

Analysis of funds allocated and recouped from financed projects, derived from a **systematic review** of balance sheets. Financial metrics, including total loans, interest rates, and returns, are scrutinized and assessed alongside an examination of insolvency and potential resolutions.

ESG Impact

We analyze **indicators** including the percentage of individuals who have surpassed the poverty line, their income growth, and the number of jobs generated, in relation to **ESG frameworks and the SDGs**.



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