

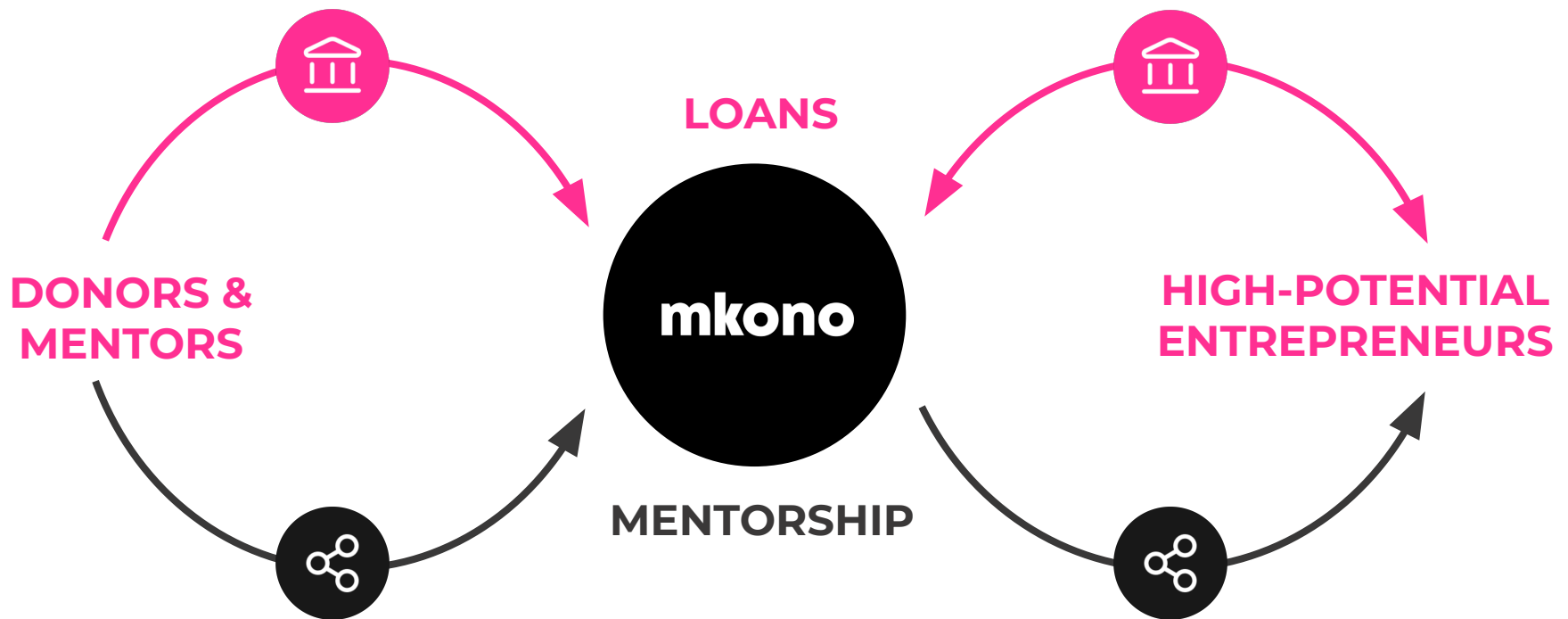


0% INTEREST, 100% IMPACT

**Empowering Entrepreneurs  
in Low-Income Countries**

# What We Do

## Affordable Loans and Mentorship to SMEs in Kenya





# Meet Lornah

Lornah is a Nairobi-based entrepreneur who owns a fashion business that **employs 6 people**

## Loans

**2 loans (over \$2,000 CAD)**  
to launch a new clothing collection and implement a new marketing strategy

## Mentorship

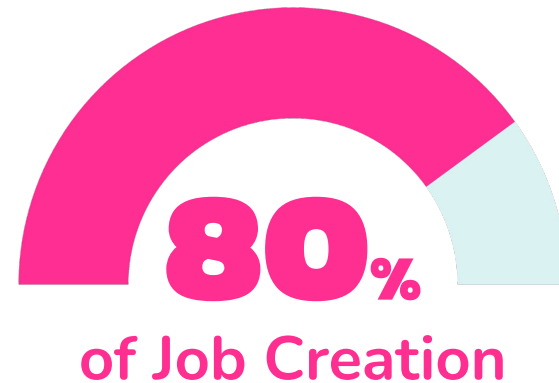
**2 mentorship sessions**  
helped her improve her online marketing activities during COVID-19

***“ I am really grateful for what Mkono has done so far... This has changed my life, my company, and the life of my employees. ”***

**In Kenya, SMEs are  
the Backbone of  
the Economy...**

**...Yet They Face  
Challenges in  
Accessing Capital**

**In Kenya, Small and Medium  
Enterprises (SMEs) contribute to:**

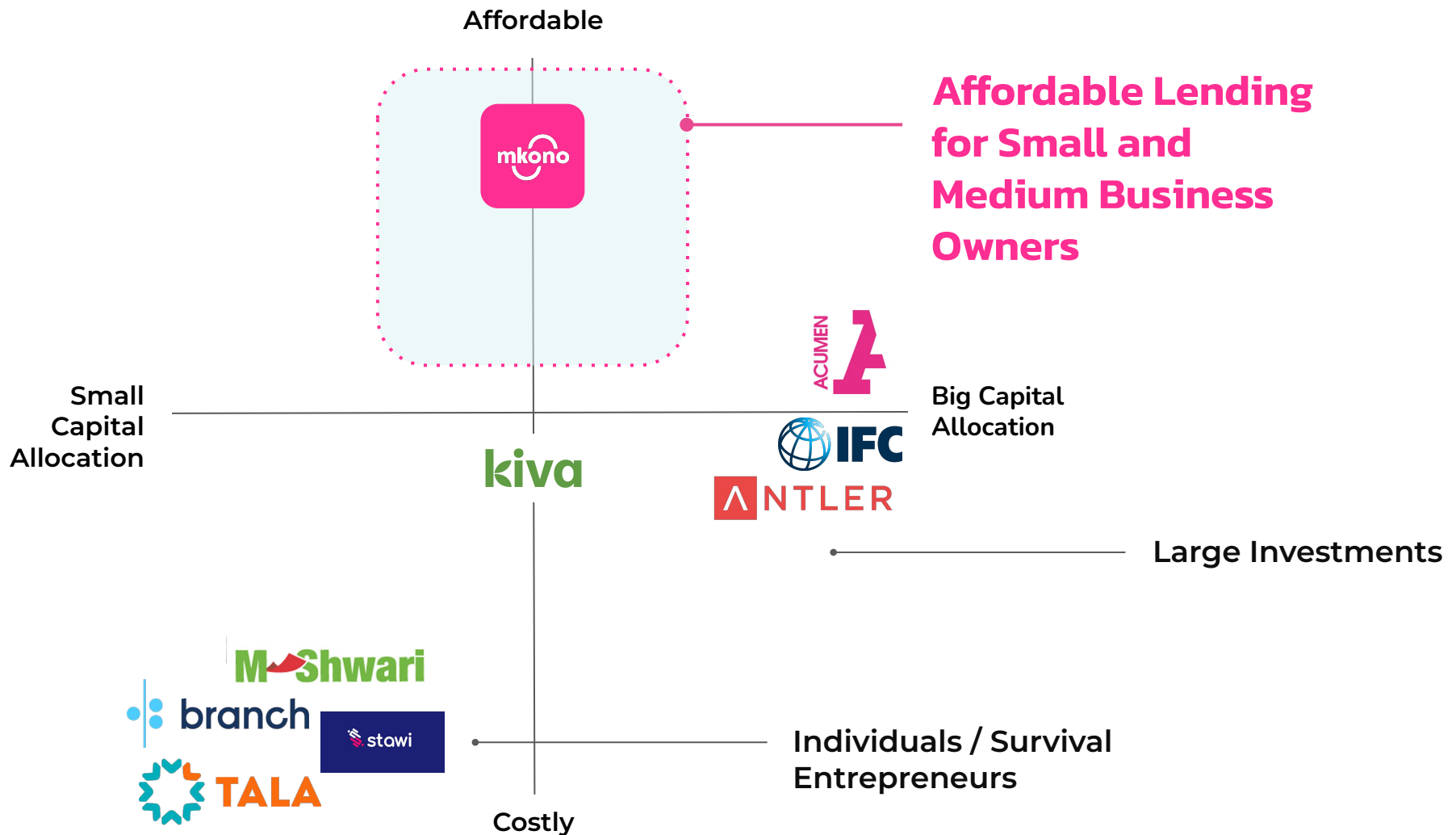


**BUT ONLY TO**



# The Issue We Solve

## None of the Existing Options Offer Affordable Capital



# We Do This By Partnering with Local Organizations



## Benefits

Find and vet  
high-potential  
entrepreneurs

Maximize repayment  
rate through “shared  
responsibility”

Provide training  
programs for  
entrepreneurs

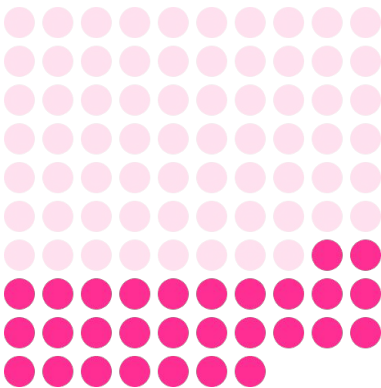
# We Have Achieved Lasting Impact

(since our founding in 2019)

As of April 24, 2024

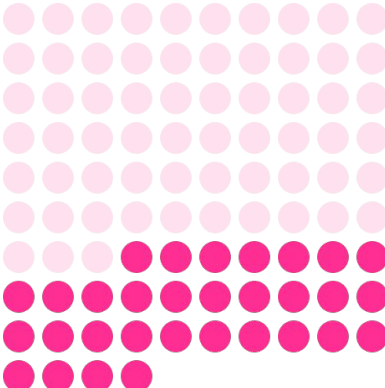
**97** Entrepreneurs  
Impacted

29 in 2023



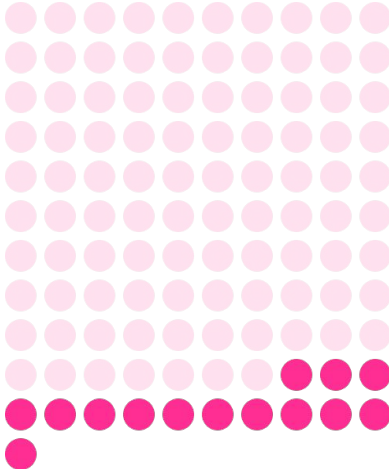
**94** Loans  
Issued

31 in 2023



**111** Mentorship  
Sessions

14 in 2023



**8M** KSH\*

Total Loan Volume

\*\$82,407 CAD



**500K** KSH\*

In Interest Saved

\*\$5,150 CAD




**94%**

Repayment Rate

# Who We Serve

## Some Entrepreneurs We've Supported

 **85**  
NPS Score





# What's Next

## Near-Term Priorities

### Expanded Loans

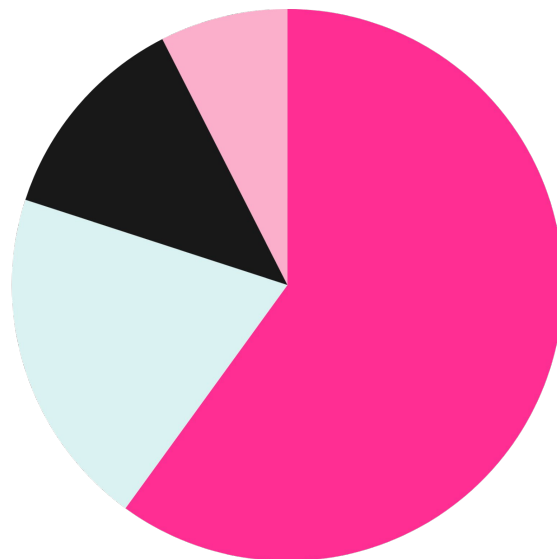
With a 55%+ increase in entrepreneur loans from 2023



sinapis

### 2 Partnerships

With tech platforms to enhance financial appraisals and mentorship



### 1-2+ Countries

Expansion to Tanzania, Uganda, and/or Rwanda via existing partners Somo and Sinapis in Kenya

### Diversifying Model

Through establishing financing pathways for entrepreneurs who outgrow Mkono loans, and securing corporate donations

# Our Team

## Core Executive Team



**Anne-Sophie**  
Co-Founder



**Stephanie**  
CEO



**Olivier**  
Co-Founder



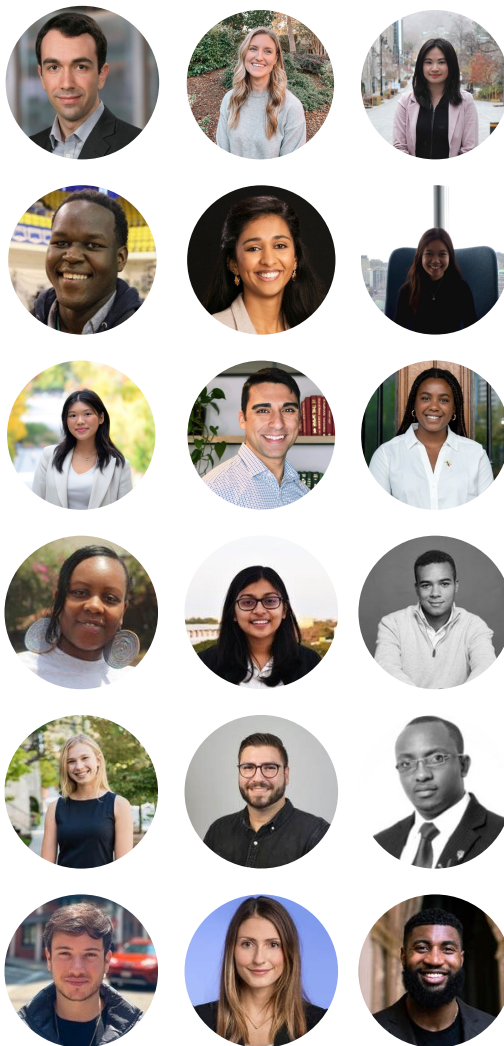
**Joseph**  
Kenya Growth  
Officer



**Declan**  
Board Member



**Jamie**  
Head of  
Fundraising



## 14 Core Team Members and 10 Mentors

### Global

Based in 5 different countries (Kenya, Canada, U.S., Brazil + India)

### Experienced

Range of experiences including consulting, finance, accounting, marketing, legal, engineering + startups

### Diverse

50% female representation at both leadership and team-wide level

# Our volunteer model allows us to be cost-effective, maximizing our resources towards impact.

**15**  
months

Average tenure of volunteers since inception in 2019

**25**  
months

Average tenure of currently active volunteers

## Volunteer Structure

- One paid consultant in Kenya for day-to-day ops
- Otherwise, all volunteers

## Recruiting Channels

- Mkono mentors
- Internal promotions
- Students
- Word of mouth referrals

## Why people join & stay



Compelling mission

Strong leadership team

Growth + learning opportunities

Clear expectations from the start

**Mkono means hand in Swahili.** Let's give a hand to young entrepreneurs in low-income countries.  
**Together.**





@mkono\_official



@mkonomicrofinance



Mkono

Learn more at  
**mkono.org**