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Koppoh Finance

PRODUCT ONE PAGER

A comprehensive internal synthesis and strategic assessment of Koppoh's planned digital financing hub for African MSMEs.

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What is Koppoh Finance?

Koppoh Finance is a planned digital financing hub within the Koppoh ecosystem that aims to help African MSMEs access business capital without the barriers commonly associated with traditional lending. Koppoh shows it as a solution for entrepreneurs who have growth potential but struggle to secure financing from conventional financial institutions.

IN KOPPOH’S WORDS

“Stop begging banks that don't see your potential. You know your business can grow, you just need the money to make it happen. Through our digital financing hub, you get access to capital without the impossible requirements. Restock your shop. Buy that equipment. Expand to the next level.”

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What does the product actually do?

Based on Koppoh's website, we can infer that the product, Koppoh Finance, intends to help businesses prepare for and access business financing. Koppoh Finance could essentially work like a financing facilitator for businesses: a business owner comes to Koppoh and says what they need money for, how much they need, and gives some information about their business. Koppoh then uses that information to figure out what type of financing makes sense and which available financing options they may qualify for, instead of the business owner having to search through banks and lenders themselves.

PREPARATION & CONNECTION

Koppoh could then show them the best-fit options, help them prepare the necessary documents or become finance-ready if needed, and connect them with the financing provider to complete the application and receive the money.

IN SIMPLE TERMS

From the confusing process of:
“I need money for my business, but I don't know where to get it”

Turns into:
“Tell us what you need, and we'll help you find the right way to finance it.”

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What problem does it appear to solve?

Poor Access to Funding

Traditional institutions impose impossible requirements, collateral demands, and exclusionary criteria on viable MSMEs.

Weak Business Structures

Many promising enterprises lack formalized governance, compliance, and structured operational systems.

Lack of Business Training

Founders often operate without formal business education, financial management training, or strategic tooling.

Poor Documentation

Inadequate financial records, unorganized bookkeeping, and lack of verifiable transaction histories block lender review.

Difficulty Managing Growth

Entrepreneurs struggle to scale sustainably and navigate operational complexity without external guidance.

THE CORE MSME CHALLENGE

Although MSMEs account for over 90% of businesses in Africa, many fail because entrepreneurs are building alone without structured support.

So Koppoh asks: "How can promising African businesses access capital when traditional lenders don't believe they're investment-ready?"

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Who is it intended for?

PRIMARY TARGET AUDIENCE

African entrepreneurs and Micro, small, and medium enterprises (MSMEs).

It specifically targets businesses that are trying to obtain funding and grow sustainably.

PROFILE 01

Owner-Managed Businesses

Founders who run daily operations directly and need hands-on, simplified access to finance without bureaucracy.

PROFILE 02

Early-Growth Companies

Businesses demonstrating early traction and market demand that require capital to scale operations.

PROFILE 03

Working Capital Seekers

Enterprises seeking inventory restocking, equipment purchases, or cash flow financing for expansion.

PROFILE 04

Underserved by Banks

Promising entrepreneurs who are neglected, rejected, or burdened by impossible requirements from conventional banks.

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What are its major features/capabilities?

Business Onboarding & Profiling
Comprehensive intake capture of business model, operations, and structure.

Financing-Needs Assessment
Intelligent evaluation of required capital amount, use case, and timeline.

Eligibility & Credit Assessment
Pre-qualification checks against lender criteria without predatory credit score penalties.

Matching Marketplace
Directly matches businesses with suitable financing products and compares terms.

Digital Application & Submission
Seamless, paperless document upload and application packaging.

Application-Status Tracking
Real-time visibility from submission to approval and disbursement stages.

Financing Provider Connections
Direct integration with institutional lenders and financing partners.

Finance-Readiness Guidance
Actionable guidance telling SMEs exactly what to improve before applying.

IN SHORT — THE USER EXPERIENCE JOURNEY

“I need money” ➔ “Here’s what I qualify for” ➔ “Here are my best options” ➔ “Apply” ➔ “Track my funding”

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How does it work at a high level?

OVERALL CUSTOMER JOURNEY PHILOSOPHY

“Structure first. Then Success.”

STEP 1

Business joins Academy

Entrepreneurs enroll in business education & foundational capacity building.

STEP 2

Improves readiness

Organizes business records, financial statements & corporate governance.

STEP 3

Applies for financing

Submits pre-qualified requirements through the digital financing hub.

STEP 4

Funding decision

Connected to matching capital providers for approval & disbursement.

STEP 5

Business grows

Deploys working capital to restock, acquire equipment & expand.

STEP 6

Future scale

Taps potential future fundraising, equity rounds & media support.

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What company/business is behind it?

Koppoh Finance is being developed by **Koppoh**, a Nigerian company focused on supporting African MSMEs through digital business solutions.

KOPPOH'S MISSION

"To empower African MSMEs to scale sustainably by providing growth infrastructure, funding access, and strategic visibility through digital innovation."

THE 4 CONNECTED ECOSYSTEM SOLUTIONS

1. Koppoh Academy [LIVE]

Business education, training, and capability building for founders.

2. Koppoh Finance [COMING SOON]

Direct financing access, facilitation, and capital matching.

3. Koppoh Fundraise [COMING SOON]

Investment readiness, deck packaging, and institutional investor access.

4. Koppoh Media [COMING SOON]

Business visibility, storytelling, brand exposure, and customer reach.

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Why does the company have this product?

BEYOND EDUCATION: THE FULL GROWTH SYSTEM

Koppoh believes African businesses need more than education; they also need access to finance, visibility, and strategic support. Finance is one pillar of the company's broader mission to help businesses scale sustainably.

Structured Education

Providing the knowledge and frameworks required to build disciplined business practices.

Access to Capital (Finance)

Unlocking capital so prepared businesses can purchase inventory, buy machinery, and expand.

Visibility & Support

Amplifying customer reach through Media and scaling investment through Fundraise.

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What stage is it at?

Pre-Launch Stage

This is not publicly stated, but we'll assume it is in the pre-launch stage.

Publicly Tagged: 'Coming Soon'
Listed alongside Fundraise and Media as upcoming extensions to the live Academy platform.

STRATEGIC IMPLICATIONS

Opportunity for Product Definition

Pre-launch timing allows shaping product architecture, partner criteria, and user experience prior to public debut.

Building Readiness Pipeline

The Academy is actively seeding and training cohorts of MSMEs who will become the first pre-qualified applicants for Finance.

Securing Capital Partnerships

Provides runway to onboard institutional lenders, credit funds, and grant facilities before activating the portal.

What is the apparent goal?

GOAL 01: INCREASE ACCESS TO BUSINESS FINANCING
Democratizing access to capital by removing prohibitive collateral and arbitrary lending barriers for viable entrepreneurs.

GOAL 02: IMPROVE MSME SURVIVAL
Directly reversing the high 5-year failure rate among African small enterprises by bridging critical liquidity crunches.

GOAL 03: ENCOURAGE BETTER BUSINESS PRACTICES
Incentivizing MSMEs to adopt formalized bookkeeping, financial discipline, and structured corporate governance.

GOAL 04: CREATE A PATHWAY FROM EDUCATION TO FUNDING
Establishing a seamless progression where business learning directly unlocks tangible capital disbursement.

GOAL 05: SUPPORT LONG-TERM ECOSYSTEM GROWTH
Serving as a recurring retention and enablement pillar across the wider Koppoh digital innovation ecosystem.

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Why is it being built/launched now?

Koppoh does not explicitly explain why it is launching Finance now. But the timing aligns with several critical market dynamics:

MARKET FACTOR 01

Persistent MSME Financing Gaps

African MSMEs face persistent financing gaps despite their immense economic importance to Africa. Koppoh highlights that these businesses make up over 90% of businesses on the continent, yet many fail within five years due to lack of capital.

MARKET FACTOR 02

Digital-First Financing Momentum

There is increasing investment in digital-first financing, business education, and targeted intervention programs aimed at structurally improving MSME access to capital across Africa.

MARKET FACTOR 03

Logical Ecosystem Progression

Koppoh's own ecosystem structure suggests that once entrepreneurs are educated through the Academy, financing is the natural and logical next step in their growth journey.

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What do we already know?

✓ DIGITAL FINANCING HUB
It is designed and structured as a dedicated digital financing hub.

✓ CORE MISSION
It aims to improve direct access to business capital.

✓ TARGET FOCUS
It specifically targets African MSMEs and growth-minded entrepreneurs.

✓ CURRENT STATUS
It is still officially marked as 'Coming Soon.'

✓ ECOSYSTEM INTEGRATION
It sits squarely inside the 4-pillar Koppoh ecosystem.

✓ PREREQUISITE BEHAVIOR
Businesses will be encouraged to organize their records before seeking funding.

✓ CUSTOMER PROGRESSION
It follows the Academy in the structured customer journey.

KEY TAKEAWAY
Koppoh Finance is firmly positioned around structure, readiness, and structured support preceding capital deployment.

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What don't we know yet?

THESE CRITICAL OPERATIONAL AND STRATEGIC QUESTIONS ARE NOT YET UNANSWERED PUBLICLY:

BUSINESS & CAPITAL MODEL

? Is Koppoh the lender or a marketplace connecting businesses to lenders?

? Who provides the capital?

? Will funding be loans, grants, invoice financing, revenue-based financing, or another model?

? What industries receive priority?

? What eligibility criteria apply?

ASSESSMENT & PROCESS

? What documents are required beyond improved business records?

? How are businesses assessed?

? What does the application journey look like?

? What happens after approval?

OPERATIONS & TERMS

? How are repayments handled?

? Will there be a mobile app?

? How will pricing and interest rates work?

? Which countries will be supported at launch?

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What assumptions are we currently making?

THESE ARE WORKING ASSUMPTIONS I HAVE MADE, NOT KOPPOH'S PUBLIC CLAIMS:

ASSUMPTION 01: The Academy is the primary acquisition channel for Finance.
Training cohorts directly feed qualified loan applicant demand.

ASSUMPTION 02: Better-prepared businesses are more likely to qualify for funding.
Documentation and structure resolve the primary reasons banks reject MSMEs.

ASSUMPTION 03: Funding readiness is a core part of the value proposition.
The preparation journey itself delivers immediate structural value to founders.

ASSUMPTION 04: Finance is intended to strengthen customer retention within the Koppoh ecosystem.
Keeps entrepreneurs engaged as they progress from education to funding and media.

ASSUMPTION 05: The product will rely on partnerships with financial institutions or investors rather than Koppoh lending directly (unconfirmed).
Koppoh acts as an intelligent aggregator and facilitator rather than carrying balance sheet risk.