Koppoh

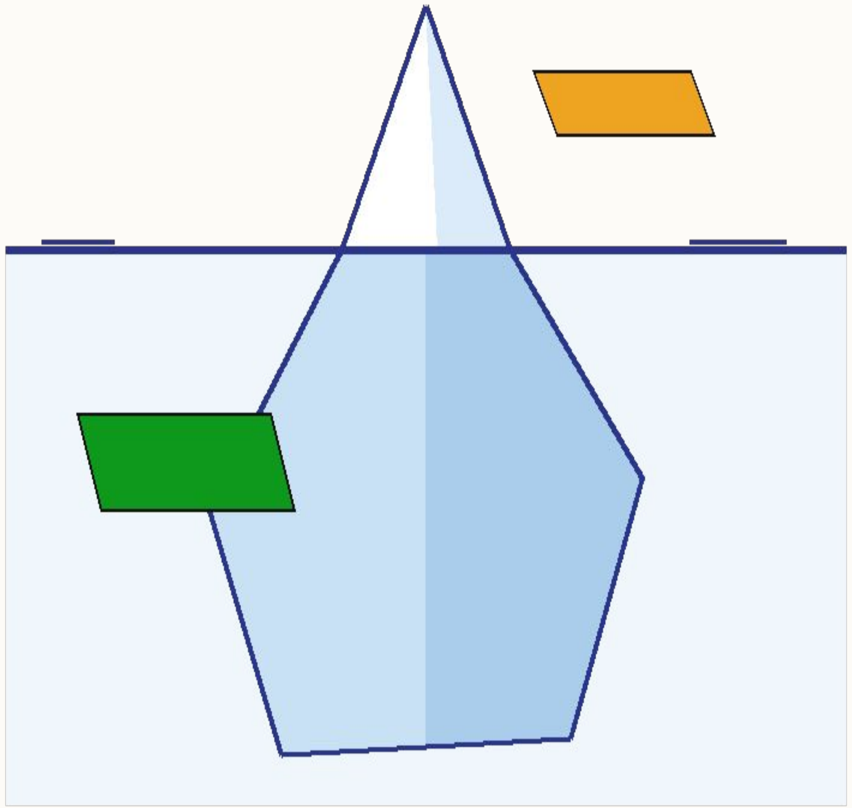
Koppoh Finance
Messaging Framework

Who We Are Talking To

PRIMARY ICP -- THE 'EDUCATED BUT BLOCKED' FOUNDER

Who they are	Growth-motivated, digitally active business owner. CAC registered. N5M-N50M monthly revenue. 1-9 staff. Trading, distribution, service-based, food processing, or fashion.
Their situation	Rejected by at least one bank or feel like they would be rejected, mostly because their paperwork was incomplete or because they don't have the required assets or similar issues. May have used a digital lender at high cost.
What they need	N1M to N20M in working capital or expansion financing for a specific growth opportunity. And to be treated like a real business while getting it.
What they care about most	Trust (will they harass me?), total cost (interest eats profit), speed (money when the moment is there), dignity (be seen as a real business).
Their exact words	"I have all the machines, I have clients, and yet I get nothing from the banks." / "It's like they don't see me as a business person."

The Core Problem We Message Against



WHAT THE CUSTOMER SAYS (ABOVE THE WATERLINE)

"I need a loan for my business."

WHAT IS ACTUALLY HAPPENING (BELOW THE WATERLINE)

67% of Nigerian bank rejections are caused by a documentation and collateral gap not an unviable business. $331B is the estimated MSME funding gap across Africa. $32.2B Nigeria MSME finance gap

The business is real. The revenue is real. The customers are real. But the paperwork doesn't exist to prove any of it to a formal lender.

THE FRAMING RULE FOR ALL MESSAGING:

DON'T say: 'MSMEs lack access to capital.'

DO say: 'The access to capital is there. But it seems MSMEs are blocked from it. We fix that.'

The Value Proposition

PRIMARY VALUE PROPOSITION

We help MSMEs become businesses that can be financed and remove the barriers standing between them and capital.

The 5 Key Messages We Should Use

1	"We fix the main barrier between you and the capital you need."	67% of rejections are documentation-related, not a bad business. The Academy teaches the exact things banks actually need.
2	"We make you fundable before you apply."	Every other lender says 'apply and we'll see.' Koppoh says 'get ready first, so when you apply, you qualify.' And you can apply many more times after because your business is ready
3	"Fair capital. Not predatory lending."	On our platform, we match you to vetted lenders with transparent rates and we never call you at midnight or harass yur business
4	"Even though you're an MSME, Your business is real. Your financing opportunity should be too."	The emotional job: be treated as a credible business owner because you have put in the work and you are one, not a risk, not a charity case.
5	"Structure first. Then capital."	The entire Academy-to-Finance pipeline in four words. Connects the existing brand promise directly to the financing outcome.

The 4 Messaging Pillars

PILLAR 1

READINESS

Get Fundable

We fix the documentation gap and others that keeps you from getting capital.

> Academy teaches records, structure, and documents

> 67% of rejections are collateral/documentation-related (EFInA)

> No other player offers readiness coaching before lending

PILLAR 2

MATCHING

Get Matched

We connect you to the right lender for your business, not just any lender.

> Vetted lenders, not random apps

> Multiple options, not locked into one set of terms

> Fair, transparent rates that fit your business profile

PILLAR 3

TRUST

Be Treated Right

We built a relationship with you before we ever talked about money.

> Our product is education-first, no financial product required to join

> Trust is the #1 decision criterion for SME borrowers

PILLAR 4

DIGNITY

Be Seen

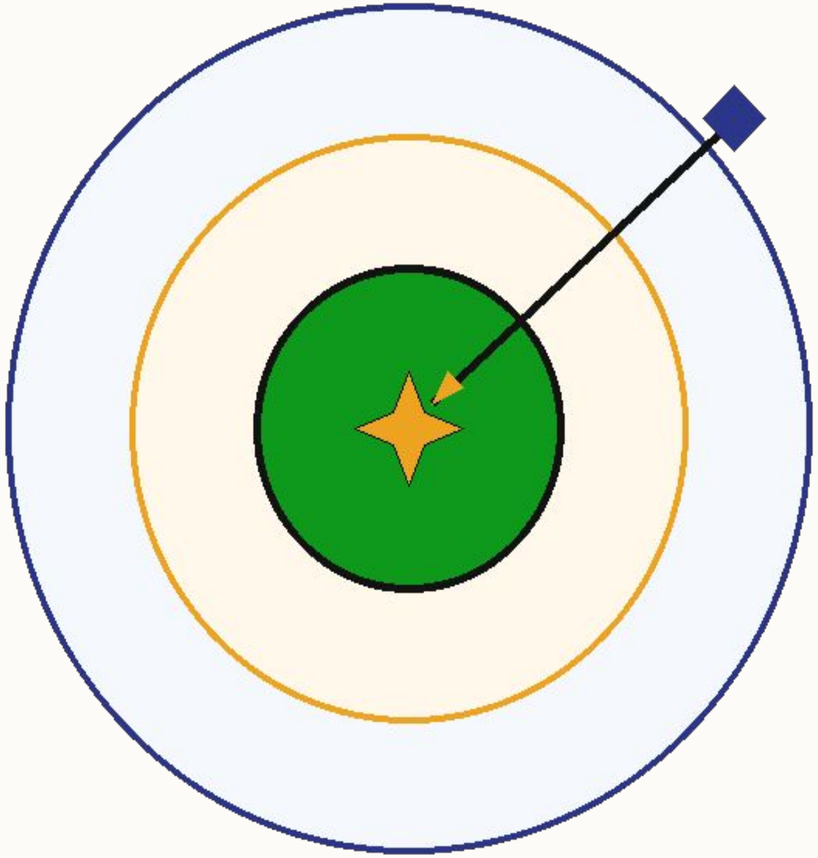
You have a real business. We treat it like one.

> Every business is worth preparing for

> No collateral required for most matched products

> No humiliation. No begging. Structure first.

Elevator Pitch: How to Explain Koppoh Finance



30-SECOND VERSION

"You know, most MSME owners in Africa have a real business with customers, revenue, growth, but surprisingly can't get a bank loan because their paperwork isn't right or there's always one requirement or another. And then they often go to digital lenders who end up charging them 30% a month and harass them. Koppoh Finance creates a better way. We first guide MSMEs to get their structure right, i.e, their records, documentation, the things banks actually need. Then we match them to fair lenders who fit their business. We make you fundable first, then connect you to the right capital. Structure first. Then capital."

15-SECOND VERSION

"Koppoh helps Nigerian SMEs get their business structure right then matches them to fair capital. We make you fundable first. Then we help you get access to capital you need"

SOCIAL BIO (160 chars)

Removing Financing Barriers for African MSMEs | Become Fundable. Get matched to fair capital.

Proof Points: What Backs Up Every Claim

AVAILABLE NOW

> 67% of bank rejections = collateral + documentation
  Source: EFInA

> 51% of informal businesses won't borrow
  Source: Moniepoint 2025 Informal Economy Report

> $32.2B Nigeria MSME finance gap
  Source: IFC 2025

> 40+ competitors mapped; none owns readiness + matching
  Source: Market Research (14 Aug 2026)

> Academy live since October 2025
  Source: Observed fact

> "Structure first. Then Success." is established brand positioning
  Source: Company positioning

STILL TO COLLECT

> Number of Academy graduates matched to capital
  Why: Proves pipeline conversion

> Approval rate of Academy graduates vs. cold applicants
  Why: Proves readiness improves outcomes

> Average cost of capital for matched borrowers
  Why: Proves fair pricing claim

> Academy graduate testimonials
  Why: Human proof that education delivers value

> SME success stories post-Finance launch
  Why: Proves the full journey works

> Lender partner endorsements
  Why: Proves the intermediary model is credible

The Rules of the Messaging

7 MESSAGING PRINCIPLES

1. Lead with the problem, not the product.
The customer cares about their documentation gap, not Koppoh's platform.

2. Use the customer's language.
"Get fundable" beats "become creditworthy." "Fair capital" beats "optimized financing."

3. Be specific.
"67% of rejections are documentation-related" beats "most SMEs struggle to get loans."

4. Be honest.
Don't claim 'instant loans.' Claim 'the fastest way to become creditworthy.' Koppoh's journey takes time.

5. Differentiate from lenders.
Every message should reinforce: we're not a lender. We make you fundable.

6. Earn trust, don't claim it.
Don't say 'we're trustworthy' -- show it through education, transparency, and actions.

7. Sell outcomes, not features.
"Get matched to fair capital" beats "access our multi-lender panel."

7 MESSAGING DON'TS

X Don't call Koppoh a "lender" or "loan platform"
It's not a lender. This creates false expectations and destroys trust instantly.

X Don't promise "instant loans"
The readiness journey takes time. False speed claims destroy the trust we're building.

X Don't say 'we're the best' without proof
Trust is earned. Let proof points speak -- not superlatives.

X Don't bash competitors by name
Position against the problem (being unbankable), not against companies.

X Don't use jargon ("embedded finance," "alternative lending," "P2P")
The target customer doesn't use these terms. Plain language wins every time.

X Don't promise what isn't built yet
Finance isn't live. Don't promise matching until it exists. Premature promises destroy the trust the Academy has built.

X Don't claim "trusted" without earning it
Trust is a result, not a feature. Show it through actions.

Objection Handling: What They Say, What We Say

"Is this another loan app?"

"We're not a lender. We're the people who teach you to become fundable -- then connect you to fair lenders. We don't hold loans. We don't charge interest. We don't harass."

"They'll steal my data."

"We only share your information with the lender you choose to apply to. We don't sell data. We don't share it without your permission."

"The interest will eat my profit."

"Because we match you to multiple vetted lenders, you compare offers and choose. We don't profit from high interest -- we profit from successful matches."

"I don't qualify."

"Most SME owners who come to us have been rejected before. The problem isn't your business -- it's your paperwork. Our Academy teaches you to fix the exact documentation gap that causes 67% of rejections."

"Applying is a waste of my time."

"That's why we start with the Academy, not an application. Fix your documentation first -- so when you're matched to a lender, you actually qualify."

"I can just go to Moniepoint/Carbon directly."

"You can. But they'll approve or reject you on what you have today. Koppoh fixes the gap first, then matches you to the lender that fits -- better terms, higher approval odds, documentation that works for future financing too."