POSITIONING RESEARCH & RECOMMENDATION

Koppoh Finance Positioning Document

Where Koppoh Finance stands, what it stands for, who it stands with and why it wins from there.

The Recommended Positioning

THE POSITIONING STATEMENT

For growth-motivated Nigerian MSME founders who are rejected by banks and exploited by predatory lenders, Koppoh Finance is a business finance readiness and matching platform that fixes the documentation gap and connects them to fair, fit-for-purpose capital.

Unlike digital lenders who just approve or reject, Koppoh makes you fundable first, then matches you to the right lender.

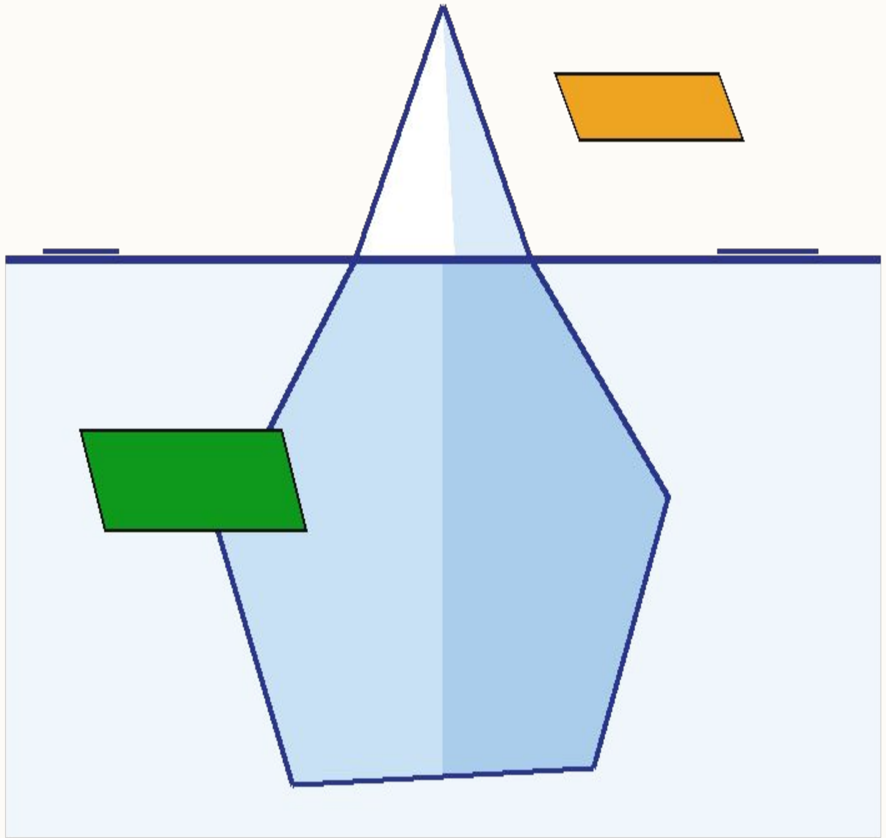
SHORT FORM:

Koppoh Finance: Structure first. Then capital.

TAGLINE:

Get fundable. Get matched.

The Problem We Are Solving



WHAT EVERYONE SEES (ABOVE THE WATERLINE)

"I need a loan for my business."

WHAT IS ACTUALLY HAPPENING (BELOW THE WATERLINE)

67% of bank rejections are caused by a documentation and collateral gap, not by an unviable business.

The businesses are real. The revenues are real. The potential is real. But without proper records, CAC documents, and structured accounts, no formal lender can say yes.

51% of informal MSMEs have stopped trying to borrow at all.

They have been rejected, exploited, or simply lost faith. They now self-fund, borrow from family, or do nothing and miss every growth opportunity that requires capital.

Who We Serve: The Educated but Blocked Founder

THE PRIMARY ICP: CONFIDENCE: MODERATE (HYPOTHESIS)

Growth-motivated, digitally active business owner

CAC registered | N5M to N50M monthly revenue | 1-9 staff

THEIR SITUATION:

Rejected by at least one bank, primarily on documentation. May have used a digital lender at high cost. Knows their business is viable. Does not know how to fix what makes them look unbankable.

WHAT THEY WANT:

To become loan-ready and secure N1M to N20M in working capital or expansion financing for a specific growth opportunity, without being humiliated, exploited, or ignored.

WHY CURRENT OPTIONS FAIL THEM:

Banks reject them. Digital lenders exploit them. They don't know government funds exist. Nobody guides them to fix what actually causes the rejection.

What Koppoh Has That No Competitor Has

The Live Academy

[VERIFIED UNIQUE]

An active education and readiness coaching program, live since October 2025. No direct competitor – Moniepoint, FairMoney, OPay, Carbon, Branch, Zedvance – has any comparable education offering. Carbon offers free credit reports. Lendha has bookkeeping tools. Nobody runs a full readiness programme.

Structure First. Then Success.

[VERIFIED UNIQUE]

A readiness journey that guides the borrower to fix their documentation gap before any lending decision is made. Every other player in the market approves or rejects. Koppoh is the only player that helps you become approvable first.

Trust Built Through Education

[PROBABLY UNIQUE]

The relationship with the customer begins in the Academy, before any financial product is offered. Trust is earned through education, not through a loan approval. This makes the eventual financing ask feel like a next step, not a cold sell.

The Value Chain: From Unbankable to Funded

THE JOURNEY KOPPOH ENABLES

STEP 1 -- Academy teaches structure

Records, accounts, business documentation fixed through guided learning.

STEP 2 -- Documentation gap is closed

The founder now has what formal lenders actually need to say yes.

STEP 3 -- MSME becomes fundable

Not just 'applying' -- genuinely qualifying. No more automatic rejections.

STEP 4 -- Finance matches to vetted lenders

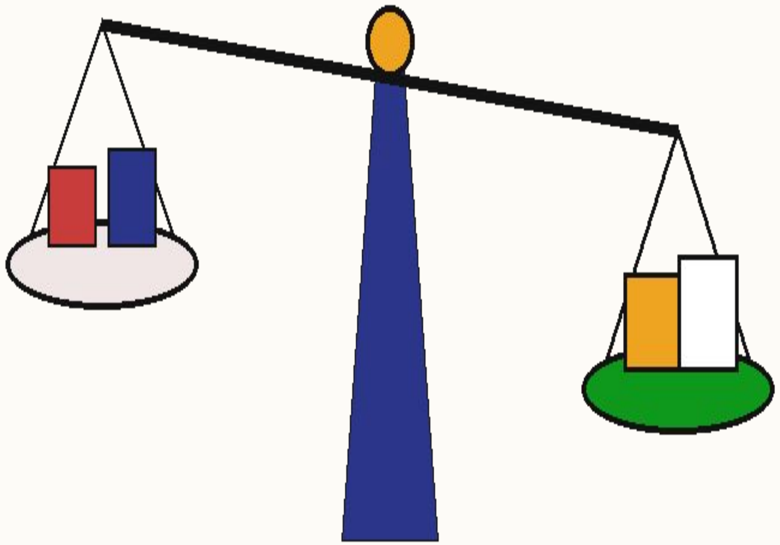
Koppoh connects the now-ready MSME to a panel of fair-terms lenders.

STEP 5 -- Fair, fit-for-purpose capital

The right amount, at the right rate, with no harassment on default.

NO COMPETITOR OFFERS ALL FIVE STEPS.

Choosing the Right Market Frame



A. SME Lending Platform [REJECTED]

Koppoh is not a lender. This frame puts us against Moniepoint, FairMoney, OPay on speed, scale and price, all races we lose.

B. Business Financing Marketplace [PARTIAL]

Accurate but vague. Signals choice, not readiness. Puts us against KiaKia and Sycamore but loses the Academy's value.

C. Financing Readiness Platform [STRONG]

Captures the Academy's core job. Differentiates from all lenders. Risk: does not signal that financing actually happens.

D. MSME Financing Hub [REJECTED]

Too vague. No differentiation. No value signal. Every player could claim this.

E. Business Finance Readiness & Matching Platform [RECOMMENDED]

Captures both Academy (readiness) and Finance (matching). Differentiates from lenders and education-only players. Makes the full journey obvious.

Four Positioning Options - Evaluated

OPTION 1 RECOMMENDED

The Financing Readiness Platform

Fix the documentation gap that causes 67% of rejections. Unlike lenders who judge you on what you don't have, Koppoh helps you build what you need first.

Differentiation: HIGH | Evidence: HIGH | Risk: May feel slow to urgent borrowers

OPTION 2

The MSME Financing Intermediary

Connect you to vetted lenders with multiple options instead of being locked into one.

Differentiation: MODERATE | Evidence: MODERATE | Risk: 'Intermediary' is vague and cold

OPTION 3 STRONG

Structure First, Then Capital

Get your business structure right, then get matched to fair capital. Extends the existing Academy brand directly into Finance.

Differentiation: HIGH | Evidence: HIGH | Risk: 'Structure' may feel like homework

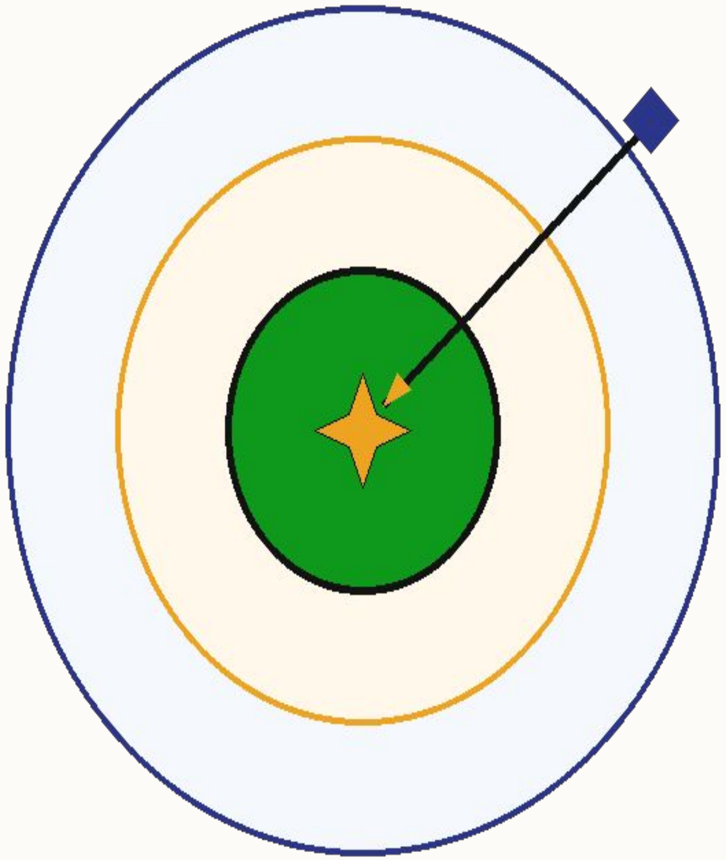
OPTION 4 STRONG

The Trusted Financing Bridge

A partner who educates you, prepares you, and connects you to fair capital and profits from your success, not your desperation.

Differentiation: HIGH | Evidence: MODERATE | Risk: 'Trusted' must be earned, not stated

Why the Readiness Frame Wins



1. It centres the Academy the only verified unique asset.

The Academy is Koppoh's only asset that no competitor has right now. 'Readiness' puts it at the heart of what Koppoh does.

2. It differentiates from every competitor.

All lenders approve or reject. KiaKia connects. Lendha provides tools. Nobody guides the founder to become fundable. That lane is open.

3. It attacks the root cause, not the symptom.

67% of rejections are documentation-related. 'Readiness' fixes the actual problem. 'Lending' only addresses the outcome.

4. It attracts the right customer.

The 'educated but blocked' founder cares about becoming fundable, not just accessing credit. 'Readiness' speaks directly to their situation and frustration.

5. It is defensible.

A competitor can launch a loan product in weeks. It cannot launch a trusted education-to-financing pipeline quickly. The Academy relationship is the moat.

How the Positioning Differs From Every Alternative

vs. Moniepoint, FairMoney, OPay, Carbon, Branch
They lend. Koppoh prepares.

Every direct lender approves or rejects based on what you already have. Koppoh fixes what is missing first, then connects you to lenders who will say yes because you now qualify.

vs. KiaKia, Sycamore (P2P marketplaces)
They connect. Koppoh prepares then connects.

P2P marketplaces match borrowers to individual lenders -- but they offer no readiness support and small ticket sizes. Koppoh fixes the gap that causes rejection before any matching happens.

vs. Lendha (bookkeeping + loans)
They provide tools. Koppoh guides a journey.

Lendha gives SMEs accounting tools and then lends to them. Koppoh runs a structured readiness journey, then connects to a vetted panel -- not just one lender.

vs. BOI, NIRSAL, DBN (government funds)
They offer cheap money. Koppoh makes you eligible for it.

Government credit is slow and documentation-heavy. Koppoh's readiness journey is exactly what it takes to access these funds -- and Koppoh could even become a referral partner for DBN/BOI pipelines.

vs. Self-funding, esusu, family loans (the true incumbents)
They keep you safe. Koppoh helps you grow.

Informal capital is trusted because it carries no harassment risk. Koppoh must offer the same trust and add the growth outcome that informal capital cannot scale to.

The Risks in This Positioning -- and How to Manage Them

RISK	MITIGATION
Readiness feels slow to urgent borrowers	Position as 'the fastest way to become creditworthy' show that one readiness journey saves months of repeated rejections. Speed of qualification beats speed of disbursement.
Competitors launch readiness features	Koppoh's moat is the relationship, not the content. A competitor can publish loan-readiness articles. It cannot replicate the Academy's existing trust relationship overnight. Deepen the relationship before they can copy.
Academy-to-Finance conversion is low	Measure intent-to-borrow from Academy members before launch. Have a fallback: readiness as a standalone paid product monetises the Academy even if Finance conversion is slow.
'Another loan app' perception	Lead with education, not lending. Academy-first messaging across all channels. Visible fair-terms commitment backed by FCCPC compliance.
Two-sided marketplace stalls on lender supply	Secure 1-2 anchor lender partners before public launch. Consider a partner-originated model as a fallback so readiness can connect to capital even without a full marketplace.

The Position Koppoh Finance Can Own

Koppoh

The only financing platform that makes you fundable before it matches you to capital.
Not another loan app. The last step between you and the loan you actually deserve.

Structure first. Then capital.