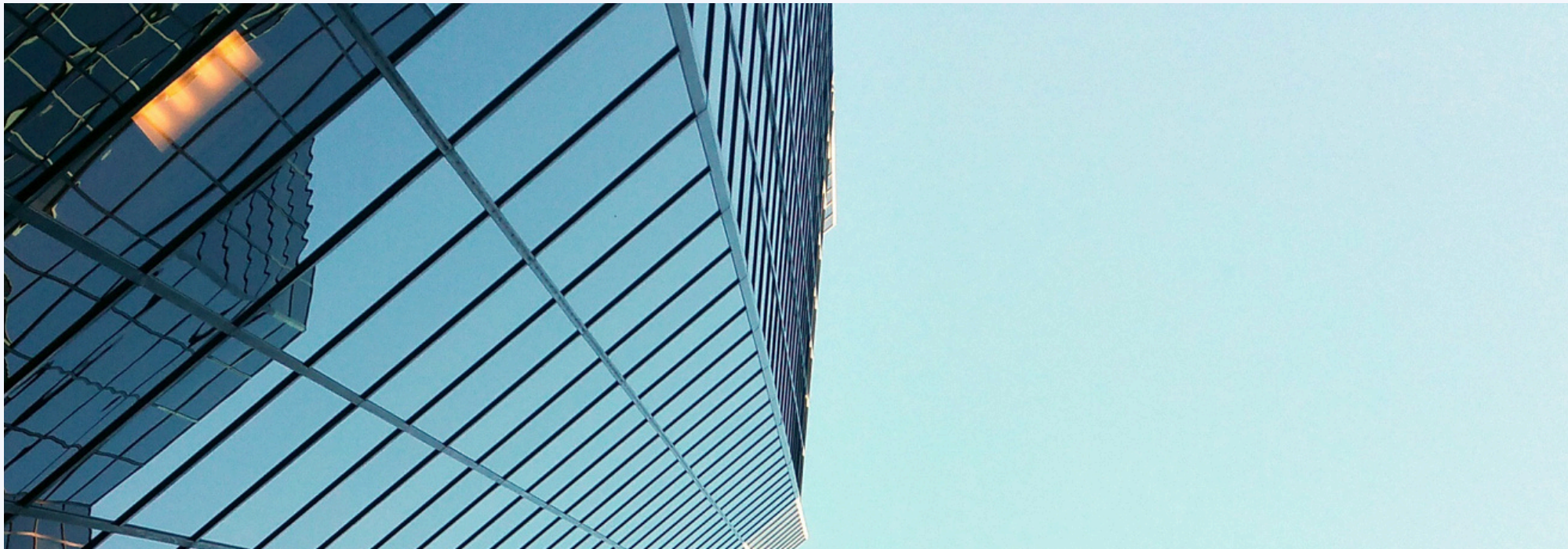




**ZWIPI FINANCE**

Building Wealth, Building Community



# Company Profile

**2026**

Empowering individuals and businesses  
with accessible, transparent financial  
solutions.

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Building Wealth, Building Community



A BRIEF STORY ABOUT THE COMPANY

ZWIPI FINANCE

# ABOUT US

We bridge the gap between traditional banks and real-life township, peri-urban, and rural financial needs. Our goal is to build a trusted financial ecosystem today that matures into a community-owned Zwipi Mutual Bank tomorrow where ordinary people are not just clients, but future co-owners.





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# OVERVIEW



## A BRIEF STORY ABOUT THE PRODUCT

Zwipi Finance is a South African, community-focused fintech company that provides ethical lending, savings, and digital financial solutions to underserved and unbanked individuals, families, and small businesses.



## WHAT IS ZWIPI FINANCE ?

We bridge the gap between traditional banks and real-life township, peri-urban, and rural financial needs. Our goal is to build a trusted financial ecosystem today that matures into a community-owned Zwipi Mutual Bank tomorrow—where ordinary people are not just clients, but future co-owners.





# ZWIPI FINANCE

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## VISION

To build Africa's most trusted community-owned financial ecosystem.



## MISSION

**01**

To build Africa's most trusted community-owned financial ecosystem.

**02**

To empower communities through savings, responsible lending, and technology-driven financial access—creating long-term wealth and opportunity.

**03**

Zwipi exists to help people move from survival to stability to wealth creation.



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# VALUES

- Integrity
- Excellence
- Respect and Dignity
- Inclusivity and Teamwork
- Accountability
- Transparency





# ZWIPI FINANCE

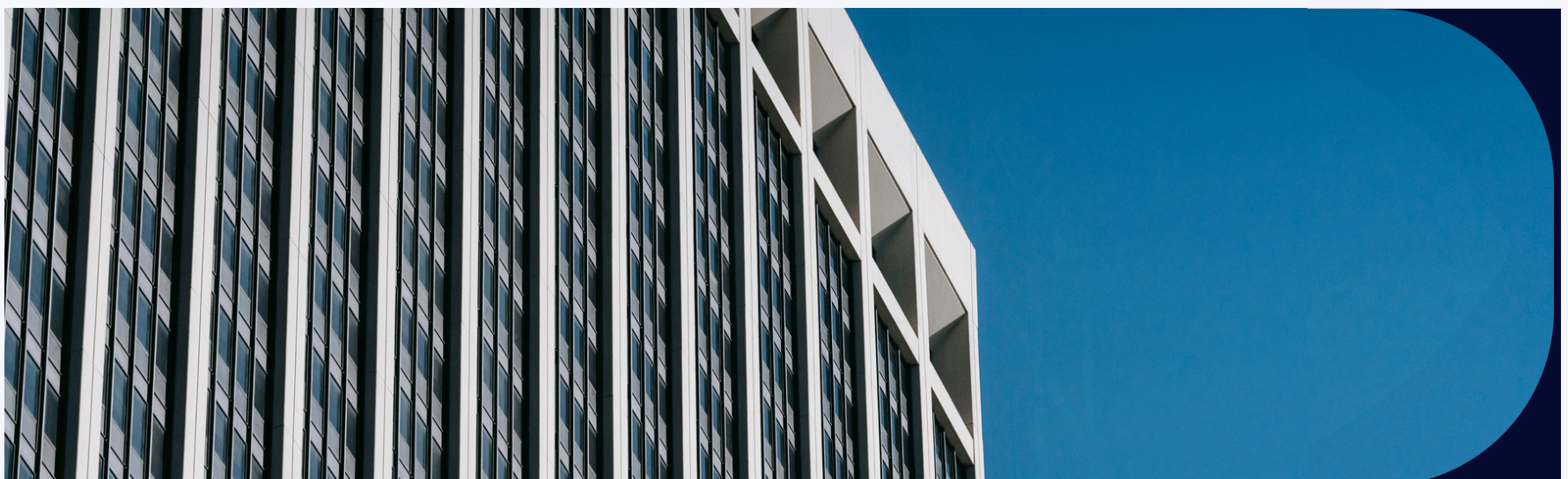
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## OUR STORY AND COMMUNITY FOCUS



**WE FOCUS PRIMARILY ON COLOURED AND BLACK COMMUNITIES, WHILE REMAINING INCLUSIVE TO ALL SOUTH AFRICANS. OUR CLIENTS INCLUDE:**

Working individuals needing responsible short-term relief. Small and micro businesses needing working capital. Property sellers and pensioners needing bridging solutions. Households and communities seeking water, energy, and education security. Our approach combines fintech tools, human support, and community structures like stokvels to build trust and long-term relationships.





# PRODUCTS & SERVICES

OUR SOLUTIONS ARE DESIGNED AROUND THE REALITIES OF OUR CLIENTS:

**01**

## SAVINGS & MEMBERSHIP

A structured 3-year savings and membership platform forming the foundation for future Zwipi Mutual Bank ownership.

**02**

## PERSONAL & HOUSEHOLD FINANCE

- Salary advances and personal loans.
- Pension and provident fund bridging loans.
- Property bridging loans.

**03**

## BUSINESS & ENTREPRENEUR FINANCE

- Cash flow loans for small businesses.
- Purchase Order (PO) and Invoice Finance.

**04**

## COMMUNITY ASSET SOLUTIONS

- Water tank and solar/energy system financing with vetted installers.
- Education and skills development loans.

**05**

## FUTURE DIGITAL OFFERINGS

- Zwipi Stokvel App – Stokvel management App for multiple Stokvel management.
- Zwipi Wallet – digital wallet for deposits, transfers and payments.
- Zwipi Cards and Card Machines – low-cost everyday banking.



## OUR ROADMAP

### 2025

#### Launching Zwipi Wallet

Scale Zwipi Stokvel, deepen the loan book, launch Zwipi Wallet MVP.

### 2026

#### Zwipi App and Card

Roll out Zwipi App and Card; expand to more townships and peri-urban hubs..

### 2027

#### Zwipi Marketplace

Launch Zwipi Marketplace, embedded insurance and customer rewards.

### 2028

#### National Expansion

National expansion, institutional partnerships and capital raising towards Zwipi Mutual Bank licensing.



# GOVERNANCE, COMPLIANCE & RISK

South African individuals and small businesses often face serious financial barriers that limit growth and stability. Many communities still rely on informal or unreliable financial systems, making it difficult to access safe, quick, and transparent financial support when it is needed most.



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# SOCIAL IMPACT & EDUCATION

Zwipi is not only a lender, but an enabler of better financial behaviour:



- Short, practical personal finance and small business training videos.
- Templates, checklists and basic mentorship for small business clients.
- Community engagements and stokvel sessions that promote saving, responsible borrowing and long-term planning.
- By combining finance with education, we build stronger clients, stronger communities, and a stronger
- future shareholder base for Zwipi Mutual Bank.



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# WHY ZWIPI?

## STAKEHOLDERS CHOOSE ZWIPI BECAUSE WE OFFER:

- A clear path from microfinance to a community-owned mutual bank.
- Transparent, responsible and compliant lending practices.
- Deep community roots, supported by stokvels and local partnerships.
- A scalable fintech strategy aligned to real-world township and rural realities.
- Zwipi Finance is building more than a loan book; we are building a movement for financial dignity and
- generational wealth.



# SOLUTIONS

## A BRIEF STORY ABOUT THE SOLUTIONS

Zwipi Finance is building more than a loan book; we are building a movement for financial dignity and generational wealth.

### **SIMPLE, ACCESSIBLE PERSONAL & SHORT-TERM LOANS**

Zwipi provides fast, flexible funding solutions with easy application processes.



### **BUSINESS LOANS & CASH-FLOW SUPPORT FOR ENTREPRENEURS**

Zwipi offers business funding, bridging finance, and purchase-order solutions that help entrepreneurs stabilise cash flow.

### **SECURE COMMUNITY-DRIVEN SAVINGS (STOKVEL SOLUTIONS)**

Zwipi offers a structured platform that allows communities to save together safely.



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# BOARD OF DIRECTORS



**KELVIN JOEL**



**DEON GOVENDER**



**MYRTLE C WILLIAMS**



**EMILE ALEXANDER**



**JAMES KHOZA**



**BRANDON BERGMAN**



**ALBERT AFRICA**



# ZWIPI FINANCE

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# THANK YOU

Thank you for taking the time to learn about Zwipi Financial Services. We value your interest and look forward to partnering with you on your financial journey.

## ADDRESS

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## TELEPHONE

+2767 - 889 - 7998

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## WEBSITE

[www.zwipifs.co.za](http://www.zwipifs.co.za)

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