



**Smart core banking built to take credit from
boardrooms to rural markets**

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The Headaches of Microfinance Banks in Africa

No credit history for rural and informal borrowers	High default rates due to poor borrower visibility
Legacy systems that can't leverage AI-driven decisioning	90% of SMEs across Africa are uninsured, creating risk for both lenders and borrowers.
Legacy core banking systems that don't support rural agent networks	The absence of intelligent tools has left \$9B+ of informal credit needs unmet.

The Next Leap in Financial Inclusion

Nigeria alone has

900+

Licensed microfinance banks

40M+

Informal Traders (The informal sector makes up 55% of the Nigerian GDP)

93%

Of Employment in Nigeria is informal and most of this informal traders lack access to credit

Pan African Potential

Ghana, Kenya, Uganda, and others Afric have similar microfinance needs.

Chaincore generates revenue per MFB SaaS, per insurance policy embedded, and per credit decision scored, creating scalable profit aligned with MFB growth.

Africa has

10,000+

MFBs and MFIs

How Big Can This Get?

The TAM only estimates for MFBs, we intend to scale into providing Core Banking solutions for commercial banks in 5-10 years, The average commercial bank spends \$5 - \$15m annually on foreign CBAs currently

Product Stream	Volume Estimate	Revenue Model	TAM Estimate
Core Banking Software	10,000 MFBs (Africa)	\$25,000/year avg	\$250m/year
Embedded Insurance	20M loans/year	\$1 loan commission	\$20m/year
Infrastructure & APIs	Growing open API ecosystem	Licensing and API Subscriptions	\$10-\$20m/year

Our Chaincore Promise

Chaincore combines core banking with AI-powered credit infrastructure and embedded insurance for SMEs

Full banking operations (accounts, loans, ledger etc)

AI-driven credit scoring using mobile behavior, POS behaviour, transaction patterns, and geolocation

Social Collateral: Enable MFBs to create group-based lending schemes where traders are jointly liable.

Offline-ready USSD & agent toolkit for rural reach

MFBs can customize repayment frequency to match cash flow patterns of informal traders. (weekly, daily, or market-day-based repayments (e.g., every Friday post-market).

Integration with agent banking networks or USSD tools to collect cash from traders directly.

Offer micro-insurance that protects the business (fire, flood, theft, health). Insurance tied to loan, claims offset part of default risk.

Inside Chaincore

Real-time financial visibility: Automated accounting built for MFB compliance, from ledgers to liquidity

Unified Client intelligence dashboard:

Manage borrowers, assess risk with AI-driven insights, embed insurance, and access public credit profiles, all in one view.

The screenshot displays the Chaincore dashboard interface, divided into several key sections:

- Left Sidebar (SUB MENU):** Contains navigation options: Charts of Account (highlighted), Balance Sheet, Trial Balance, Journal, General Ledger Report, and Provisional Report.
- Top Left (MAIN MENU):** Includes Dashboard, Transactions, Task, and a FUNCTIONS section with Clients and Individual options.
- Top Right (Client Overview):** Shows the client profile for Aiyegbusi Temitope (aiyegbusitope@gmail.com), marked as Active. It includes tabs for Loan Account, AI Credit Report, Public Credit Report, Alternative Scores Report, and Insurance.
- Center (Charts of Account):** A table listing account categories with search, filter, and export options. A 'Create New GL Account' button is also present.
- Right Panel (Client Details):** A grid of fields for personal and identification information.

Code	Name	Type	Amount
> 100000 - 190,000	ASSET	Asset	\$40,000.00 Dr
> 200000 - 290,000	LIABILITY	Liability	\$40,000.00 Dr
> 300000 - 399,999	EQUITY	Equity	\$40,000.00 Cr
> 400000	INCOME	Income	\$40,000.00 Cr
> 500000	EXPENSE	Expense	\$40,000.00 Dr

First Name	Middle Name	Last Name	Father's Name
Tope	Ayokunle	Aiyegbusi	Segun
Email Address	Phone Number	Gender	Client ID
aiyegbusitope@gmail.com	+234 902 893 9012	Male	12348901
		Nationality	Citizenship
		Nigerian	Nigerian
		Identification Type	Primary Identification Exp Date
			6 April, 2025
		Client Signature	Alternative Identification Type
		Temitope.jpg	International Passport
		State	City
		Lagos	Surulere
		State	City
		Lagos	Surulere

How we make money

REVENUE STREAM	DESCRIPTION	REVENUE MODEL
SaaS Subscription	Core banking software subscription for MFB	\$20K-\$80K annually, tiered by size
Embedded Insurance	Revenue per loan covered with insurance via Chaincore partners	5% commission per loan
AI Credit Intelligence & Rural Credit Graph API	APIs used by fintechs and platforms for credit decisions	Usage-based, per API query
Custom Onboarding & Integration	One-time setup for large MFBs or enterprises	Fixed implementation fee

Milestones & Momentum

We're actively building the infrastructure our partners are asking for.

MVP Core Banking Suite at 60%

1 Signed MFB ready to onboard at launch

1 MFB committed to a trial period post-evaluation

Partnership secured with insurance provider for embedded coverage

Ongoing collection of informal borrowers profile in credit sandbox to train AI models

Backed by AWS Activate with \$1,000 in infrastructure credits



 aws activate

Why we are better

	Chaincore	Bankone	Oradian
Core Banking	✓ Yes	✓ Yes	✓ Yes
AI Credit Scoring	✓ Built-in	✗ No	✗ No
Group Lending	✓ Yes	✗ No	⚠ External
Rural Credit Graph	✓ Growing	✗ No	✗ No
Embedded Insurance	✓ Built-in	✗ No	✗ No
Rural Agent Toolkit	✓ Yes	⚠ Basic	⚠ Partial

Advisory Team

Advisory Board includes ex-bank executives, compliance officers, and credit risk professionals who have led transformations at Nigerian financial institutions.

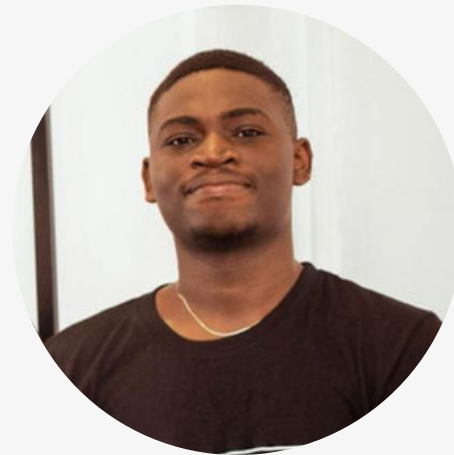
- Ex. Renmoney and Creditville
- Ex. Access Bank, AZA Finance
- Ex. Barclays, Paypal
- Ex. FSDH, Bamboo

Together, we blend deep engineering expertise with real-world financial operations and governance.



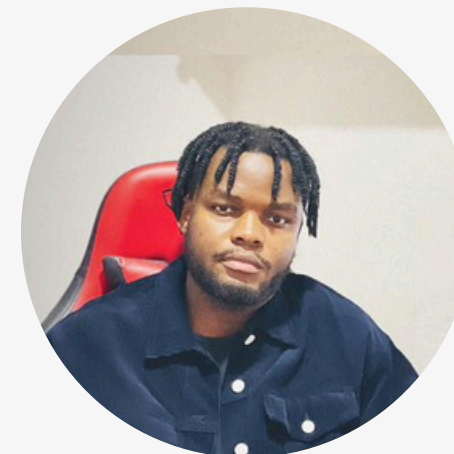
Nicolas Akpas - CEO/Founder

Founder at Chainconsults, where he's spent 7 years building fintech and infrastructure tools for startups and institutions like Bamboo and Pal Pensions and others across Africa. Now leads product, growth, and architecture at Chaincore.



Ebenezer Akpas - Co-founder

Python & ML Engineer, ex-Symphony (San Francisco). Focused on web3 infrastructure, rural data modeling, and decentralized credit graph systems.



Nnamdi Osuji - Head of Engineering

Backend engineer with core banking expertise; helped build Africa's first commercial core banking system at Sterling Bank. Leads logic, scalability, and performance at Chaincore.

Financial Outlook

Metric	2025 (Q4)	2026	2027
Active MFBs Onboarded	2	20	50
Total Revenue	\$40,000	\$402,000	\$1,015,000
Operating Expenses	\$18,750	\$75,375	\$150,525
Net Burn (Profit)	\$21,250	\$326,625	\$864,475
Breakeven Point	4 MFBs	Achieved	Achieved
Runway (Post-Raise)	24 months	-	-
Monthly Burn	\$6,250	\$6,250	\$12,543

What We Need to Take Credit to Rural Markets

This raise powers our mission to bring structured credit to Africa's informal economy.

- 65% on Product Development & Personnel
- 25% on Sales & Marketing
- 10% on Devops & Infrastructure

\$150k

We're raising \$150K for **5%** equity to onboard our first 20 MFBs, complete key integrations, and launch embedded insurance features. This round positions us to capture real market share from day one.



Moniepoint took “banking” to rural markets, **Chaincore** is taking credit to rural markets.

We're building Chaincore for the people in photos like this, the real economy at the edge of inclusion.

Why we are building Chaincore

It's simple: only 14% of Nigerians have credit history, meaning **84%** remain invisible to the credit system, most of whom live in rural communities. Our bold vision is to grow credit penetration to **85% by 2030**. No developed economy thrives without accessible credit, and for us this is more than just building software (**even though we love that part**). We're building a platform that could **define a generation**, one that removes the **final barrier** to true financial inclusion in Nigeria first and then across Africa.



Thank you for reviewing our deck. I'd love to continue the conversation, especially around our Agent Toolkit and how our features are designed to deliver credit to even the most remote corners of our continent.