



Opportunity everywhere



JUMO is the market leading banking as a service platform that uses AI to power financial services in emerging markets.

JUMO was founded in 2015 and offers savings and credit products to entrepreneurs, as well as financial services infrastructure to partners such as e-money operators and banks. The platform has two foundational capabilities:

- Core** – which provides end-to-end, next generation banking infrastructure and
- Unify** – the Artificial Intelligence processor that transforms data to reduce the cost and risk of lending.

In just over five years of operation, JUMO has enabled the disbursement of more than US\$4 billion in loans and reached over 20 million customers and small businesses. They are active in six African markets including Ghana, Tanzania, Kenya, Uganda, Zambia and Côte d'Ivoire.

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## Our mission

JUMO is powering an unparalleled banking technology platform that's building prosperity for people and partners.



## Active markets

- Ghana
- Kenya
- Tanzania
- Uganda
- Zambia
- Côte d'Ivoire

Loans built and run by JUMO	Partner	Country
VitKash	MTN & MANSA BANK	Côte d'Ivoire
QWIKLOAN	MTN & Letshego	Ghana
XpressLoan	MTN & Ecobank	Ghana
Ahomka	MTN & Absa	Ghana
KopaCash	Airtel	Kenya
Nivushe	Tigo & Absa	Tanzania
TIMIZA	Airtel	Tanzania
Wewole	Airtel	Uganda
MoSente	MTN	Uganda
KASAKA loans	MTN & Absa	Zambia
Na Sova	Airtel	Zambia

Savings built and run by JUMO	Partner	Country
TIMIZA Akiba	Airtel & Absa	Tanzania
KASAKA savings	MTN & Absa	Zambia

## Some of our high profile investors

Goldman  
Sachs

PROPARCO  
GROUPE AGENCE FRANÇAISE DE DÉVELOPPEMENT

LEAPFROG  
INVESTMENTS

finnfund

>EF  
Vostok Emerging Finance

BROOK  
ASSET MANAGEMENT

ATHENA  
Capital Advisors

## Awards and recognition from prestigious institutions

Google Developers  
Launchpad

SME FINANCE  
FORUM

apps4africa  
INNOVATION  
AWARDS  
2017  
WINNER

BAI  
GLOBAL INNOVATION  
AWARDS  
Winner  
2019

Industry  
Awards  
2019  
WINNER

Goldman  
Sachs

FAST COMPANY

CBINSIGHTS

mastercard  
foundation

GIIRS  
Impact Rated

AFRICAN BANKER  
AWARDS 2018

London  
Stock Exchange Group



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