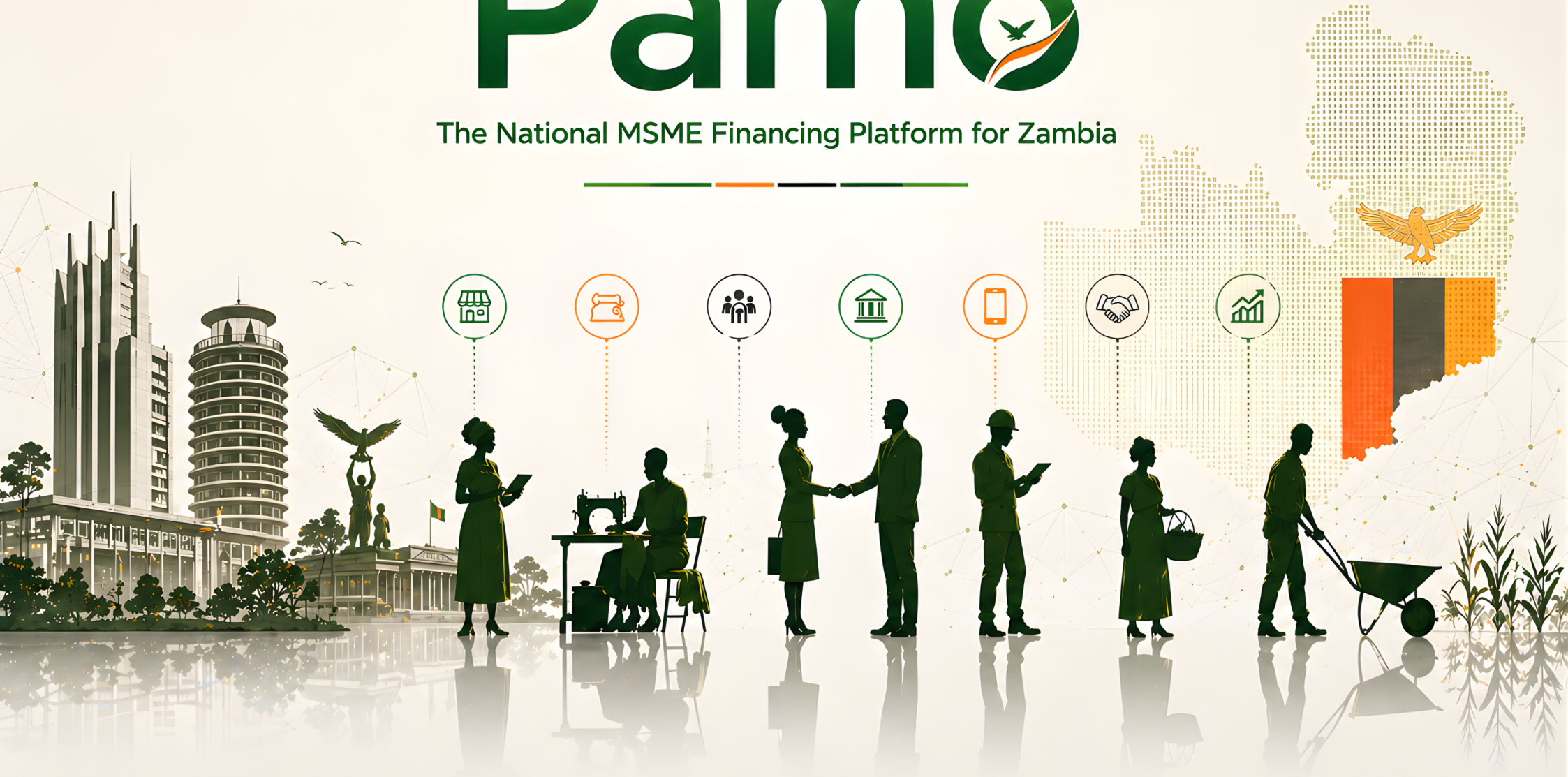


# Pamo

The National MSME Financing Platform for Zambia

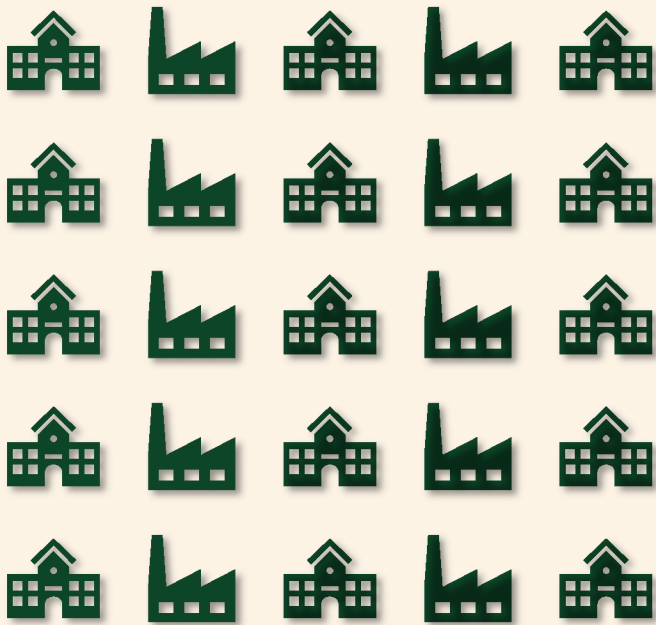


# Pamo

The National MSME Financing Platform for Zambia

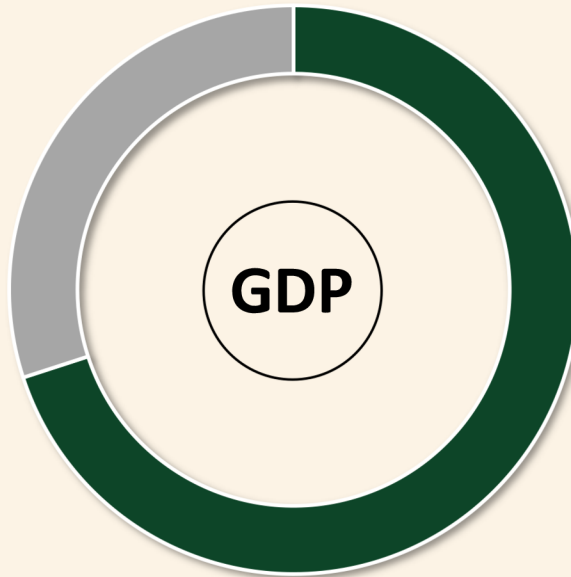


# MSMEs ARE AT THE HEART OF ZAMBIA'S ECONOMY



97%

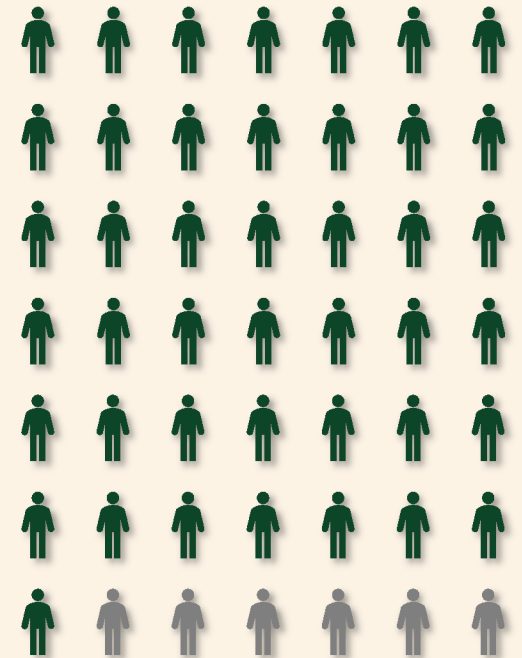
Share of All  
Businesses



GDP

70%

Contribution  
to GDP

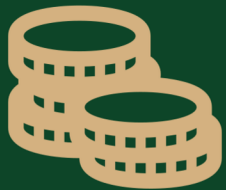


88%

Contribution to  
Employment

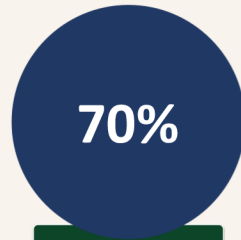
# THE PROBLEM STATEMENT: A SEVERE CAPITAL DISTRIBUTION GAP

## Credit Gap to MSMEs



**USD 1.5 Bn**

~5% of GDP

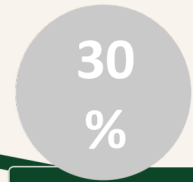


MSME

<4% of Credit



Others



Of MSMEs rely on Self financing for business

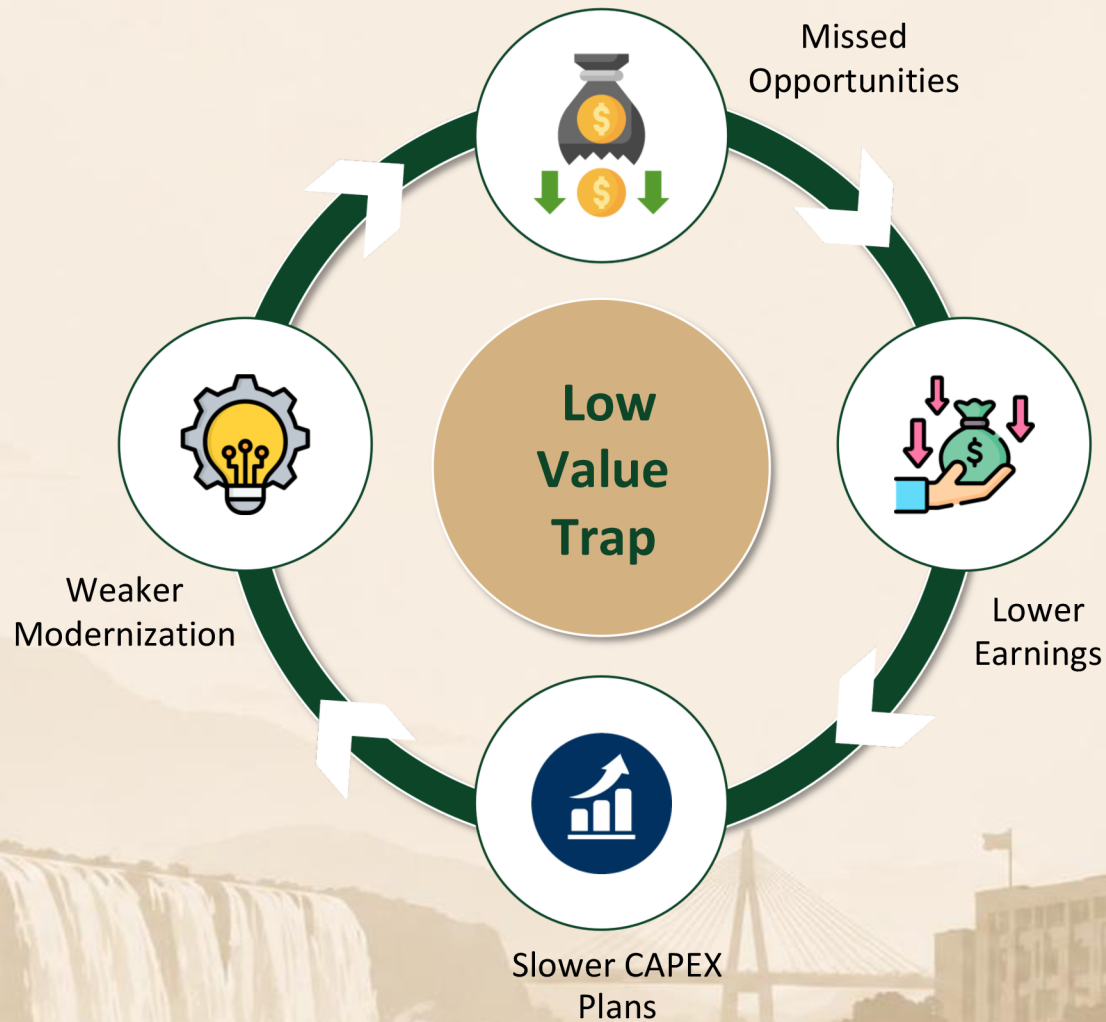


MSMEs Identify Finance as Major Constraint



MSMEs Lack Access to Formal Finance

# MISSED OPPORTUNITIES AND WEAK FINANCES KEEP MSMEs IN LOW VALUE TRAP



## Lower Economic Growth

Aggregate lower earnings means Zambia Economy performs below capacity, below potential



## Slow Climb up Value Chain

Slow Investments means Zambian MSMEs stuck with low value Services/Products



## Weak Job Creation

Slower Growing MSMEs mean fewer Jobs created for Zambians

# THE SOLUTION

INTRODUCING

# Pamo

Zambia's National MSME  
Financing Infra



Smartphone Native  
Platform for the  
Modern Zambia



## A Unified Platform

Digital Rails bringing together

- MSMES
- Lenders
- Government



## A Digital Platform Offering

Credit based on Real Business

- Products for MSMEs
- Risk Reallocation for Lenders.
- Modern Credit Scoring



## A Policy Execution Vehicle

Designed to support policy

- Policy Insights
- Real time Data.
- Targeted Intervention

# HOW DOES IT WORK?




## 1. ONBOARDING PHASE


## 2. REQUEST CREDIT LIMIT

## 3. TRANSACTION PHASE

## 4. FINANCING PHASE

1  Download App


2  Register on the Platform


3  Provide Basic Details


4  Upload Basic Documents


5  Fillout Application


6  **Intelligent Credit Score**

7  Send Request to Partner Banks


8  Review/Accept offers from Banks


9  Buyer Sends PO to MSME

10  Supplier issues DO +GRN on delivery


11  MSME issue E-invoice buyer

12  **Buyer Approves E-Invoice**

13  MSME seeks Finance against invoice

14  Bank Approves Payment

15  **Amount issued to MSME**

16  **On due date Buyer Pays bank**



**A SIMPLE, DIGITAL AND TRANSPARENT PROCESS**

**ENABLING MSMEs TO ACCESS FINANCE AND GROW SUSTAINABLY**

# FUTURE READY PRODUCT PORTFOLIO

Flexible, Future Ready, Highly Customizable Product Portfolio and Workflow engines to meet the needs of every Sector



**SUPPLY CHAIN  
FINANCE**



**DYNAMIC  
DISCOUNTING**



**EXPORT  
FINANCING**



**ISLAMIC  
FINANCING**

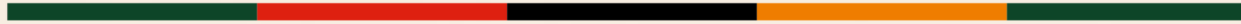


**AGRICULTURE  
FINANCING**



**DISTRIBUTOR  
FINANCING**

# EVERY FINANCING CYCLE STRENGTHENS MSME CAPABILITY, CREDIBILITY & SCALE



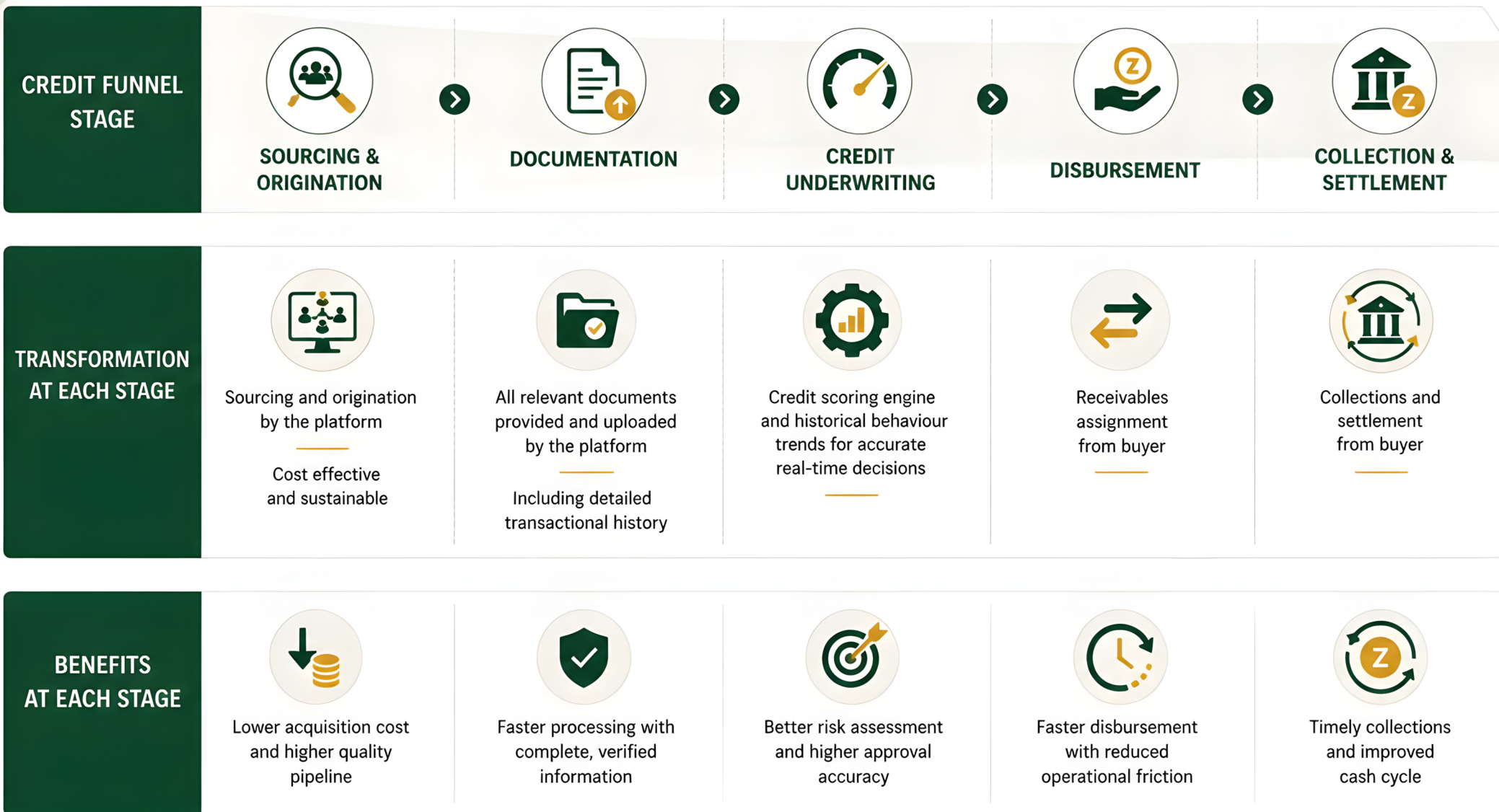
**Pamo**  
Enables MSMEs with the right financing at the right time



**RESULTS**  
MSMEs Can now fulfill even larger orders, and more volume of orders, driving sustainable growth and ceating value and jobs



# TRANSFORMING CREDIT FUNNEL FOR LENDERS



# PAMO: TOWARDS A MORE VISIBLE, MORE PRODUCTIVE ECONOMY



01

## Digital Governance

Institutional View of MSME Activity, Financing Demand & Supply, Transaction Flows, Sector level Performance insights & Risk Concentrations



02

## Formalization

Formalizes 96% Unregistered MSMEs bringing invisible activity into verified digital records – Building a transparent Economy



03

## Capital Participation

Enables banks and financial institutions to deploy private capital into MSMEs at scale by anchoring financing to verified transactions, improving visibility, and reducing credit risk.



04

## Value Chain Development

Enables MSMEs to participate more deeply and reliably in national value chains by linking financing directly to real transactions with anchor buyers— supporting scaling, modernization, and sector competitiveness.

# PAMO: TRANSFORMING POLICY INTENT INTO CONTINUOUS POLICY EXECUTION

PAMO Provides the digital rails that turn policy design into scalable Delivery and targeted impact

1

## Execution at Scale

### PAMO Enables

- Nationwide rollout online
- Transparent delivery
- Consistent participation
- Scalable deployment of Credit

2

## Real time Visibility

### PAMO Enables

- Continuous view of MSME activity
- Programme reach
- Identify gaps in access
- Track economic participation

3

## Evidence Based Refinement

### PAMO Enables

- Convert programme-level data into actionable policy intelligence
- Improve targeting mechanisms
- Optimise delivery

4

## Targeted Interventions

### PAMO Enables

- Government can channel priority-sector financing & inclusion programmes
- Target areas policy support generates the highest development



## THE OUTCOME

Better Execution || Smarter Decisions || Greater Impact || Stronger Economy

# A

New

# Digital

## ZAMBIA

POWERING GROWTH.  
CONNECTING FUTURES.  
TRANSFORMING LIVES.



## AT A GLANCE



**\$600 Mn**

GDP Increase



**\$150 Mn**

Tax Increase



**100,000**

Jobs Created



**\$400 Mn**

Private Credit to SMEs



Driving digital transformation and economic growth for a stronger, connected Zambia.







# About Us

**Fauree** is a digital **infrastructure** firm building full-stack **National** Level Digitization platforms that formalize **participants** and transactions across **priority** sectors. We build the digital rails for Digital **Governance** & Policy Execution –real-time **economic** intelligence.

We transform verified **economic** activity into credit infrastructure, embedding **credit** into normal business **activity** and enabling **regulated** institutions to scale non-collateral based **lending** across **formalized** ecosystems.



# OUR GROWTH STORY

**Agri-Ecosystem**  
*Platform*

**SME Finance**  
*Platform*

**MFI Support**  
*Platform*

Our Systems now manage over 95% Market share of SCF Transactions in Pakistan

**10x**

*YoY Growth  
2022-2026*

**400,000**

*Farmers  
Supported*

**USD 2.0 Bn**

*Projected GMV  
for 2026*

**10,000**

*MSMEs  
Serviced*

**23**

*National Banks  
Partners*

Our Presence – We plan to Enter into 10 Countries in 3 years



# What makes us Different

We differentiate ourselves through deep policy-to-platform expertise, rapid yet stable deployment, and banking-grade institutional engagement. Our work combines architectural flexibility with regulatory alignment, enabling compliant, scalable digital infrastructure built for long-term national use.

With strong domain depth in financial infrastructure and proven experience delivering sovereign-scale programmes, we partner closely with governments, regulators, and ecosystem stakeholders to design, implement, and sustain mission-critical platforms from day one.

**Connect  
with us**



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