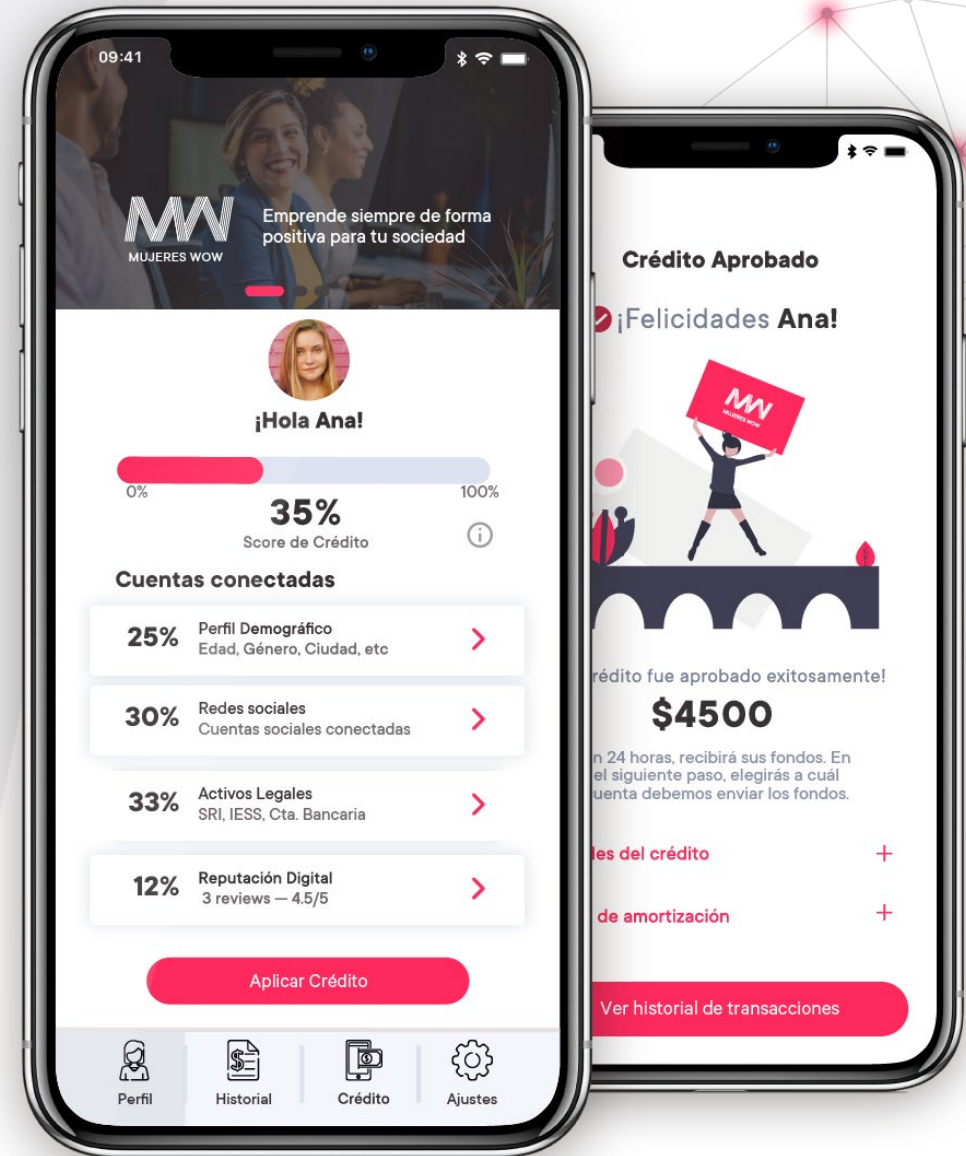




Alternative credit scoring platform
targeting **female entrepreneurs**

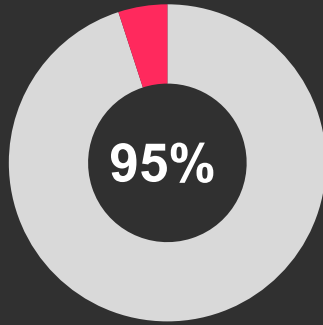


Problem

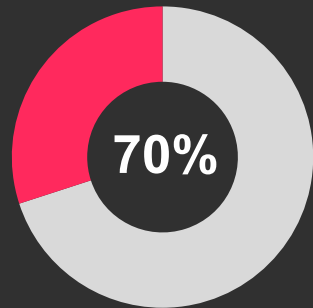
Globally, there is a **\$2 trillion lending gap for small and medium enterprises (SMEs)**.
Women-owned SMEs are more affected.

Problem

Challenges in SME Lending



of firms worldwide are SMEs



of women-owned SMEs lack access to
adequate financing representing a **\$300
billion gap for this segment**

- Slow and heavy processing times for extending loans
- Lack of trust in financial institutions
- Lack of credit score
- Lack of fit-for purpose lending products tailored to consumer's needs

Solution

Mujeres WOW is an **end-to-end lending and credit scoring platform** targeting female entrepreneurs.

The platform **analyzes the social reputation of the applicants and other alternative data**, and then creates a credit score.

Users can then apply for a loan directly in the platform.

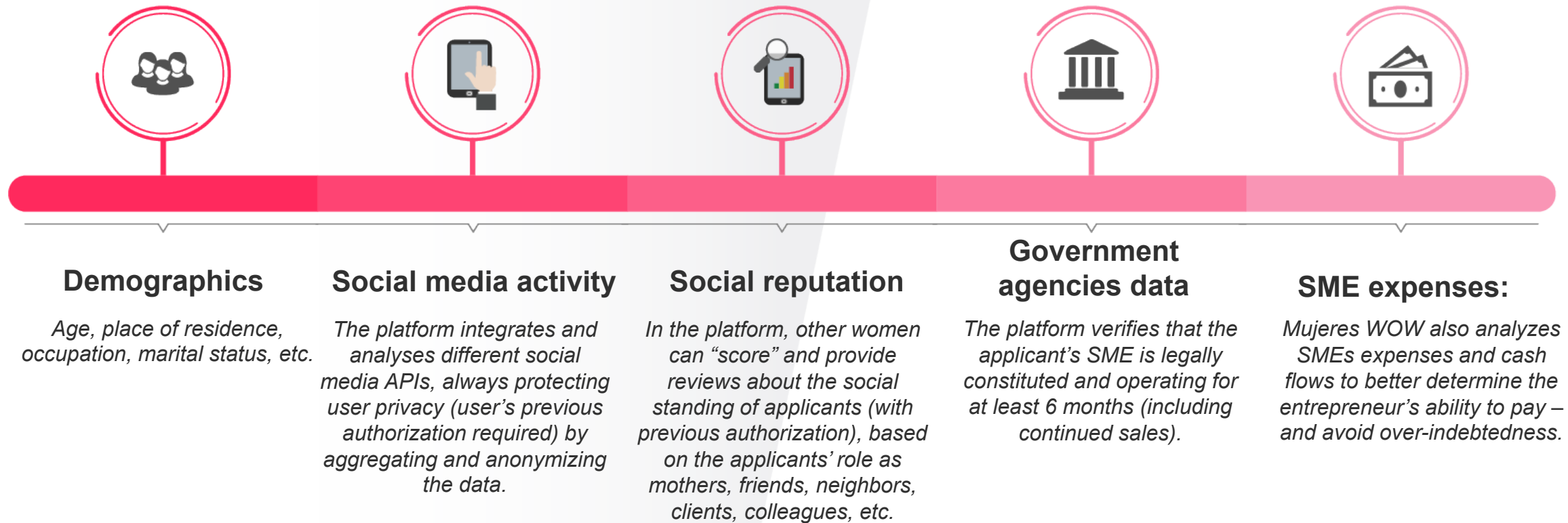


Solution

Mujeres WOW is B2B2C fintech that **targets women-owned SMEs interested in accessing loans** to accelerate their ventures, without the need for collateral or guarantee.

Solution

Delivered through a mobile app, **Mujeres WOW's algorithm** mechanism analyzes five data categories to determine creditworthiness



Target Customer

Yomayra – Small Business Owner



"I'm looking for a business partner someone I trust in"

Age: 33

Work: Small Business Owner

Family: 2 kids, husband

Location: Latin America

Hobbies: Cooking, Volley

Personality

Extrovert Introvert



Sensing Intuition



Judging Perceiving



Innovative

Practical

Hardworking

Responsible

Goals

- To obtain working capital to scale her business
- To belong to a community that empowers her and expand her business skills

Frustrations

- *Banks only seek more money they don't really care about me*
- *It takes a lot of time and effort to obtain a loan*
- *My credit scoring has been an issue in the past*
- *My previous bank was charging me lots of fees that I was not aware of*
- *I am reliable and responsive business woman. I wish there was a way for me to show this to my bank.*
- *I am good at sales, but managing my finances is something I am struggle with.*

Bio

Yomayra, she is creative by nature. Always seeking to innovate in business and bring new proposals for her customers. She looks for working capital loans to scale her business. She has had several disappointments with financial service providers and their unfulfilled promises.

Motivation

Price



Community



Trust



Brands & Influencers



Preferred Channels

Friends Recommendations



Online & Social Media



Referral



E-mail



Value Proposition

Our solution offers a comprehensive value proposition to female entrepreneurs looking for financing as well as financial institutions aiming to extend their loan portfolio

- **End-to-end digital loan processing:** Mujeres Wow digitizes all the lending process, from origination and underwriting to disbursement and servicing.
- **Financial Literacy:** Mujeres WOW implements an online module to provide SMEs with financial literacy education and business skills training.
- **Transparency on fees:** Our platform will show all fees charged to the end-user along the way as well as all commissions made to Mujeres WOW from our banking partners.





Value Proposition

- **Word-of-mouth Scalability:** Our credit scoring model is based on trust and community. To approve a credit, an applicant needs to have several referrals from their social and professional circles.
- **Encrypted data and aggregation:** Mujeres WOW values privacy and security. As such, we have developed highly secured encrypted data provisioning and storage – which, at all times, is anonymized and aggregated.
- **Integration of SME expenses:** Our platform has a module where the applicant will register their monthly expenses.
- **Alerts/Visibility on loan terms and repayments:** The applicants will have full visibility around amortization tables, interest rates and monthly payments always, so they can better manage repayment.

Traction

550+



Subscribers in web platform
in just 5 weeks

\$55,000



In earned media (TV, print,
radio, social media, etc.)

600+



Instagram followers

\$27,000



In monetary prizes from various
international startup challenges

- We have **gained significant traction** (*finalized market research, validated concept and high fidelity prototype*) **without external funding** and minimal amount of investment capital.
- **Our founding team has substantial technical expertise** to develop prototypes and credit risk modelling, which can be leveraged to meet objectives and gain further traction.

Traction



How Mujeres WOW makes money?



Revenue streams for our solution will be generated from the following sources:

- **Annual subscription** from licensing out our technology (end-to-end loan processing) - per year per financial institution using our platform.
- **A fixed fee** from each loan issued (origination)
- **A variable fee** based on each API call for our scoring algorithm (underwriting)
- **Additional fees** from collection and repayment and other services (servicing)

Competitive Landscape

Our competitors are other lenders and credit scoring companies, which offer similar services to financial institutions and SMEs



Lenddo's patented score is a powerful predictor of an individual's character or willingness to pay
<https://lenddo.com/>



Lidya provides financing based on the cashflow in your bank account and without collateral
<https://www.lidya.co/us/en/home/>



Konfio provides access to agile credit that will boost growth to SMEs
<https://konfio.mx/>



Team Powering Mujeres WOW

Our team is interdisciplinary with more than 20 years of global experience in marketing, entrepreneurship and product development related to fintech

Ana Monteverde

Co-Founder & Chief Executive Officer

- 10+ years of experience in entrepreneurship, business development and sales strategies
- Previously, he held corporate positions in the US, Ecuador and Spain for LATAM Airlines and Ministry of Tourism of Ecuador. Founder of start-up Ecuadoor App.
- Master's Degree in Entrepreneurship and Business Development at University of Girona

Gabriela Monteverde

Co-Founder & Chief Marketing Officer

- Creative advertising with 12 years of experience in Publicitas Saatchi & Saatchi and Norlop JWT.
- Award-winning expert in advertising and marketing in Ecuador and Argentina.
- Master's Degree in Digital Communication from CASA GRANDE University

Carlos Monteverde

Co-Founder & Senior Advisor

- Senior positions in global payments (F500 corporates), World Economic Forum, Ernst and Young and Columbia University of NY.
- Extensive experience in developing fintech products. Several awards in Ecuador, Australia and USA.
- Master's Degree in Business and Sustainability from University of Sydney and Columbia University of NY.



[@wowmujeres](#)

www.wowmujeres.com

info@wowmujeres.com