

Success For People Microfinance

SANAD ElevateHer Investor Pitch

Female-Led • Award-Winning •
Transforming Rural Finance

The Problem We Solve

- Rural women & youth remain excluded from formal finance.
- Lack of collateral, documentation, and limited digital access.
- Climate-vulnerable incomes restrict creditworthiness.
- Traditional banking models do not serve rural MSMEs effectively.

Our Solution

- digitised vsla financing enabling transparent, data-driven lending.
- gender-responsive agricultural & climate finance products.
- digital working-capital tools including group loans model.
- tech-enabled systems reducing costs and expanding reach.

Why SFP Stands Out

- Female-led and female-owned institution with deep community trust.
- Winner of Best Agribusiness Finance Institution (3 consecutive years).
- 60,000+ clients across 9 regions—majority women.
- Strong partnerships with ABC Fund, Rabo Foundation, AGRA, USAID, Mastercard Foundation.

Traction & Impact

- 80% women clients; strong rural footprint.
- 56.9% of portfolio in agriculture.
- Digitised VSLAs empowering young women (18–35).
- Growing digital payments, loan processing, and monitoring tools.

Financial Strength

- Quarterly revenue: USD 220,003 • Monthly: USD 73,334
- Monthly expenses: USD 28,500 • Margin: USD 44,834
- Break-even: Under 1 month
- Digitisation ROI payback: 8.8 months
- Strong 36-month Base & Optimistic growth scenarios.

Funding Track Record

- ABC Fund – USD 587,500
- Rabo Foundation – USD 700,000
- AGRA – USD 502,000
- USAID Feed the Future – USD 200,000
- Mastercard Foundation – USD 400,000 (Women & Youth VSLA Empowerment)

Our Request to SANAD

- Seeking USD 1.5M blended financing.
- Digitise 1,500+ VSLAs and onboard 25,000+ women & youth.
- Scale gender-responsive agricultural & climate finance.
- Strengthen MIS, mobile channels, and credit analytics.
- Enhance governance, gender KPIs, and investment readiness.

Leadership Team

- Victoria A. Antwi — Chief Executive Officer
 - Founder and visionary leader with 15+ years in inclusive finance.
 - Champion for women, youth, and rural economic empowerment.
- Michael Gyekye Ayim — Head of Operations
 - Leads operational excellence, efficiency, and service delivery.
- Samuel Nartey — Head of Finance
 - Oversees financial strategy, reporting, treasury, and compliance.
- John Cobbinah — Head of Internal Audit
 - Ensures governance, internal controls, and audit integrity.
- Emmanuel Ofori — Head of Risk & Compliance
 - Leads enterprise risk management, credit oversight, and regulatory compliance.

Why Partner with SFP

- Female-led, award-winning institution aligned with SANAD's mission.
- Deep rural penetration and proven operational excellence.
- Scalable digital VSLA model for high-volume, low-cost outreach.
- High-impact focus on women, youth, and climate resilience.
- Strong governance and a track record of absorbing global capital.