



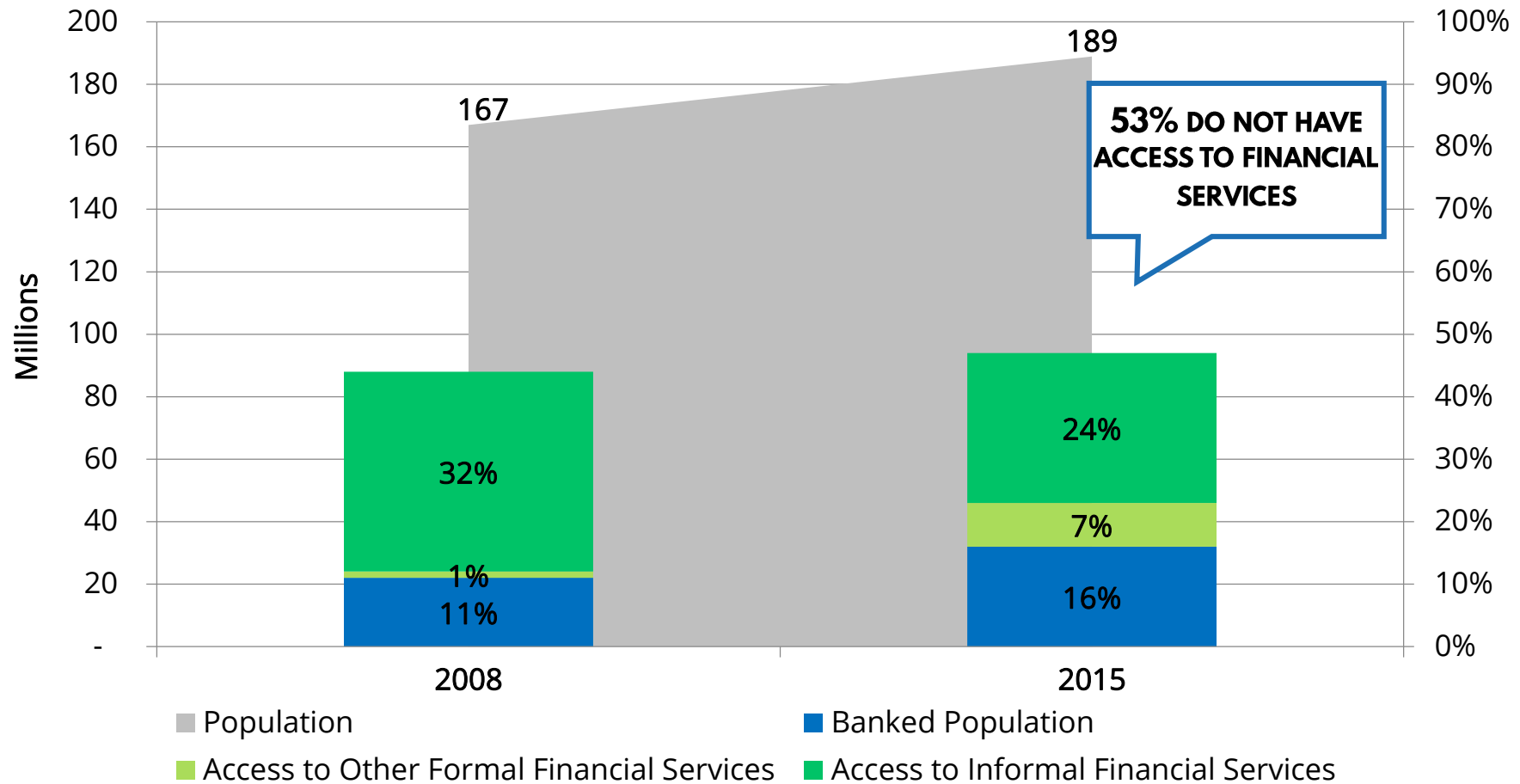
# **TEZ FINANCIAL SERVICES**

**RESPONSIBLE FINANCE & INVESTMENT SUMMIT**

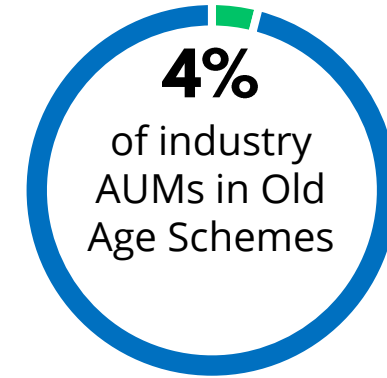
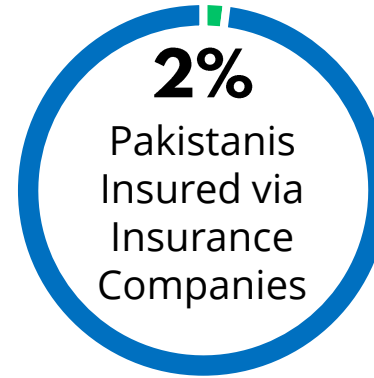
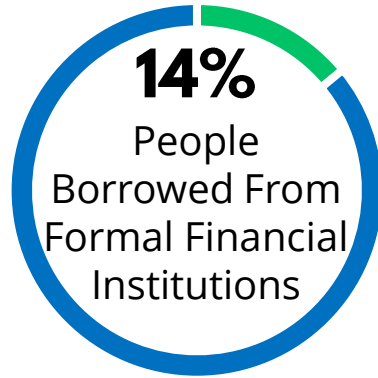
ZURICH - MAY 2017

# FINANCIAL INCLUSION IN PAKISTAN

Despite Pakistan having 43 banks, only 16% people have a formal bank account compared to 46% in South Asia.



# THE LANDSCAPE



**61%** use retailers or shopkeepers as prime source of credit

**58%** people Save at Their Homes

**32%** worry about unforeseen medical expenses ; **22%** worry about financial implication of death

**60%** worry about not having enough money for old age

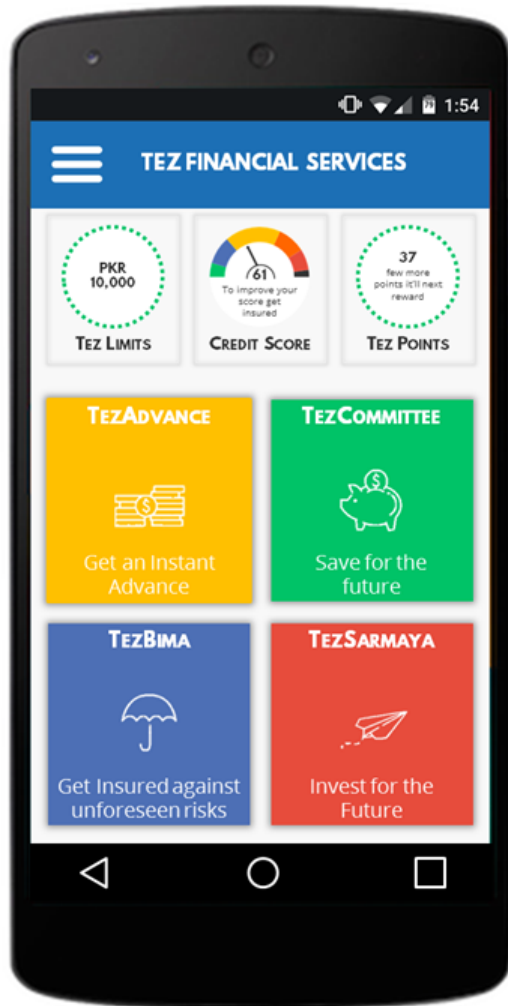
## FINANCIAL INSTRUMENTS NEEDED FOR

UN & UNDER-SERVED WHO NEED FINANCIAL ACCESS TO MEET THEIR LIQUIDITY, INVESTMENT & PROTECTION NEEDS

SERVED POPULATION WHO EXPERIENCE POOR SERVICE DELIVERY OR LACK OF AVENUES TO PARK THEIR FUNDS

# TEZ FINANCIAL SERVICES

One mobile application that aggregates financial services for the un-banked, under banked and millennial users  
Enabling them access to financial inclusion without any friction!



Draw them in  
through  
**NANO-LOANS**



- Short TAT (Within Minutes)
- Short Tenure (1-4 Weeks)
- Transparent Pricing (Flat Fee)
- No Collateral

Interest them through  
community-led  
**DIGITAL ROSCAs**



- Scale Efficiency
- Transparency
- Smart Member Verification
- Credit Guarantee

Provide protection via  
Life & Health

**INSURANCE**



- Access to people from all backgrounds
- Data-driven premiums & coverage
- Frictionless claims experience

Economically empower  
them via avenues of

**INVESTMENTS**



- Tailored asset allocation based on risk profile, investment objective and horizons
- Hybrid investments to suit liquidity needs
- Frictionless redemption experience

# THE POTENTIAL

## **PAKISTAN NANO-CREDIT POTENTIAL USD 8.5 BILLION**

170 MILLION UNSERVED AND UNDERSERVED  
BORROWERS \* USD 50 (AVERAGE LOAN SIZE)

## **PAKISTAN SAVINGS POTENTIAL USD 117 BILLION**

PERSONAL DEPOSITS: USD 50.4 BILLION USD  
NATIONAL SAVINGS SCHEMES : 32.4 BILLION  
MICRO SAVINGS: USD 1 BILLION  
CURRENCY IN CIRCULATION: USD 33 BILLION

## **PAKISTAN LIFE INSURANCE POTENTIAL USD 4.4 BILLION**

1.5% AS A % OF GDP (USD 295 BILLION)

## **PAKISTAN PENSION POTENTIAL OVER 50 MILLION PEOPLE**

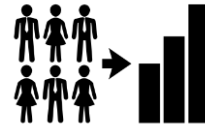
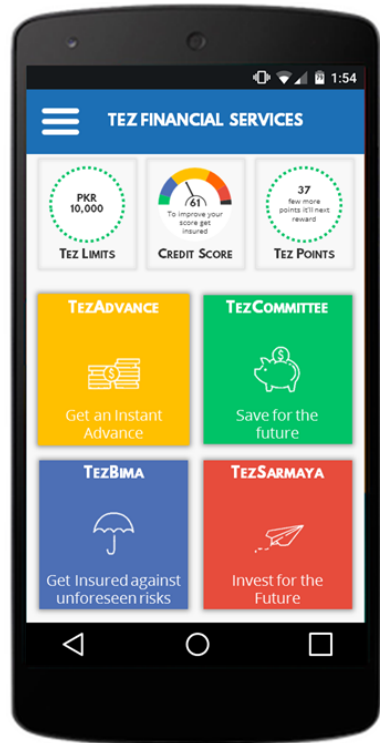
AGED ABOVE 30 TO RETIREMENT

# THE PILLARS

Pakistan Smartphone Users:  
Now: 40 Million  
2020: 80 Million

Powerful Algorithms Driven By  
Artificial Intelligence

Strategic Partnerships  
(MFBs, Insurance Cos, AMCs)



**SOCIO-DEMOGRAPHIC**



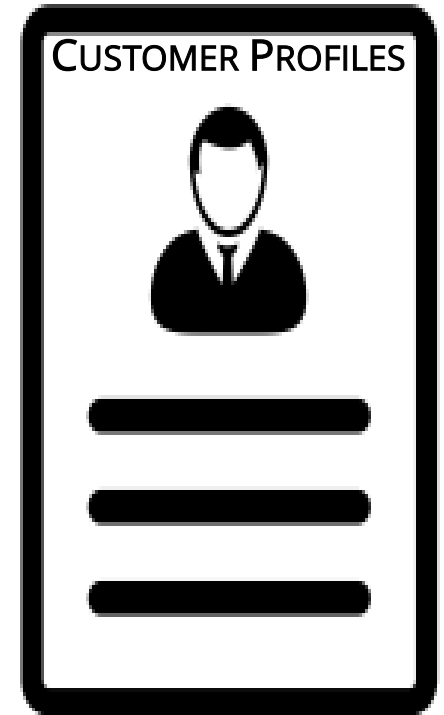
**BEHAVIORAL DATA**



**GEOGRAPHIC DATA**

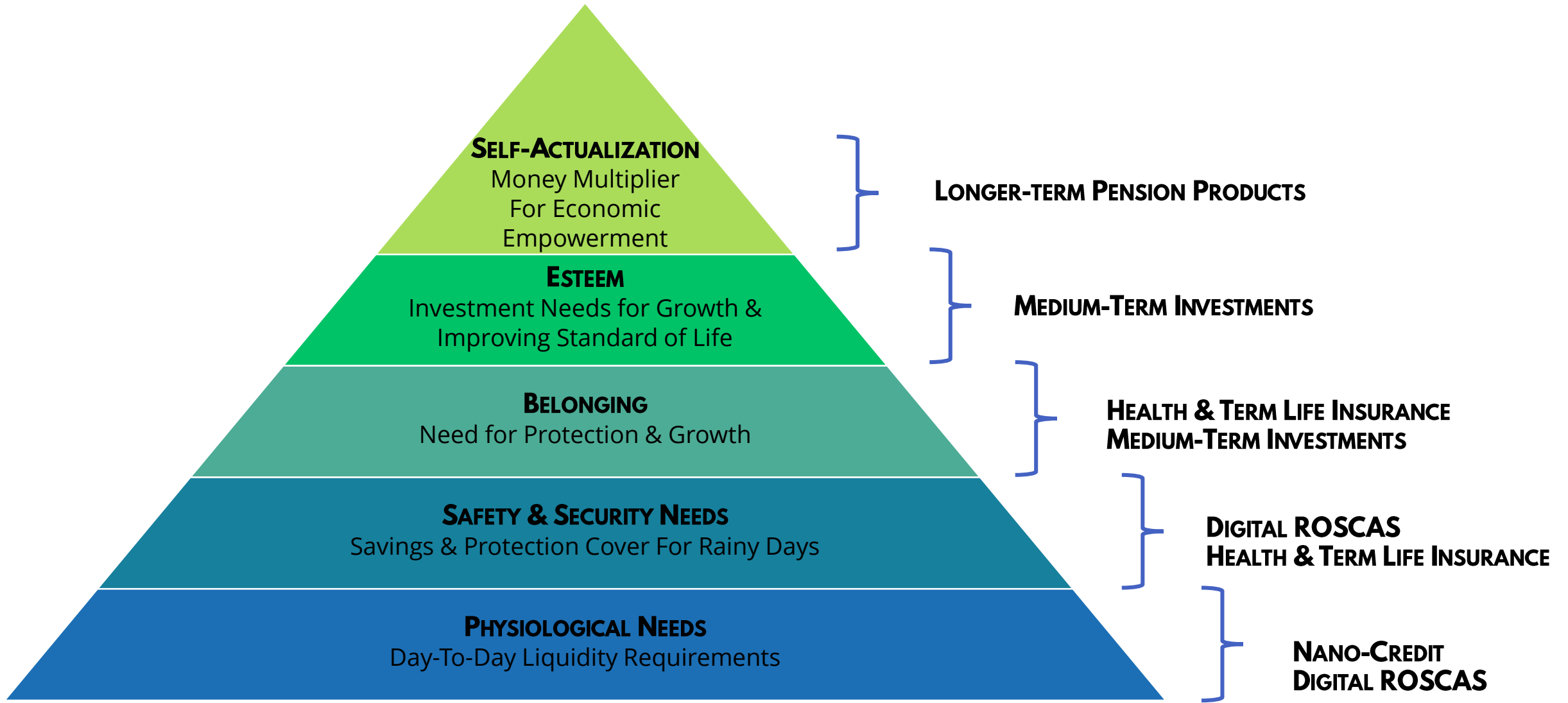


**FINANCIAL DATA**



**HARNESSING THE POWER OF SMARTPHONE PENETRATION TO INTEGRATE THE UN AND UNDER-BANKED INTO THE FINANCIAL MAINSTREAM**

# FROM FINANCIAL VULNERABILITY TO ECONOMIC EMPOWERMENT



# CLIENT PROTECTION

We believe that protecting clients is not only the right thing to do, but the smart thing to do. We understand the need to deliver transparent, respectful and prudent financial services to all clients, to not only support institutional success but also to elevate provision of financial services to the long-tail customer as a model of responsible financial inclusion practices

**TRANSPARENCY**

**PREVENTION OF OVER-INDEBTEDNESS**

**APPROPRIATE PRODUCT  
DESIGN AND DELIVERY**

**RESPONSIBLE PRICING**

**FAIR AND RESPECTFUL  
TREATMENT OF CLIENTS**

**PRIVACY OF CLIENT DATA**

**MECHANISMS FOR  
COMPLAINT RESOLUTION**



# TRANSFORMING OUR WORLD

## SUSTAINABLE DEVELOPMENT GOALS

NO POVERTY

ZERO HUNGER

GOOD HEALTH & WELL BEING

QUALITY EDUCATION

GENDER EQUALITY

AND MORE....

### THE KEY ENABLER

FINANCIAL  
INCLUSION

Access To Appropriate  
Financial Products

Fair & Transparent  
Access To Credit, Savings,  
Insurance & Investments

Timely Provision of  
Financial Services

# MONETIZATION

## NANO LOANS



Interest earned based on loan amount disbursed

## DIGITAL ROSCAS



Revenue earned from distribution fee, charged to the winner of the committee every month.

## HEALTH & TERM-LIFE INSURANCE



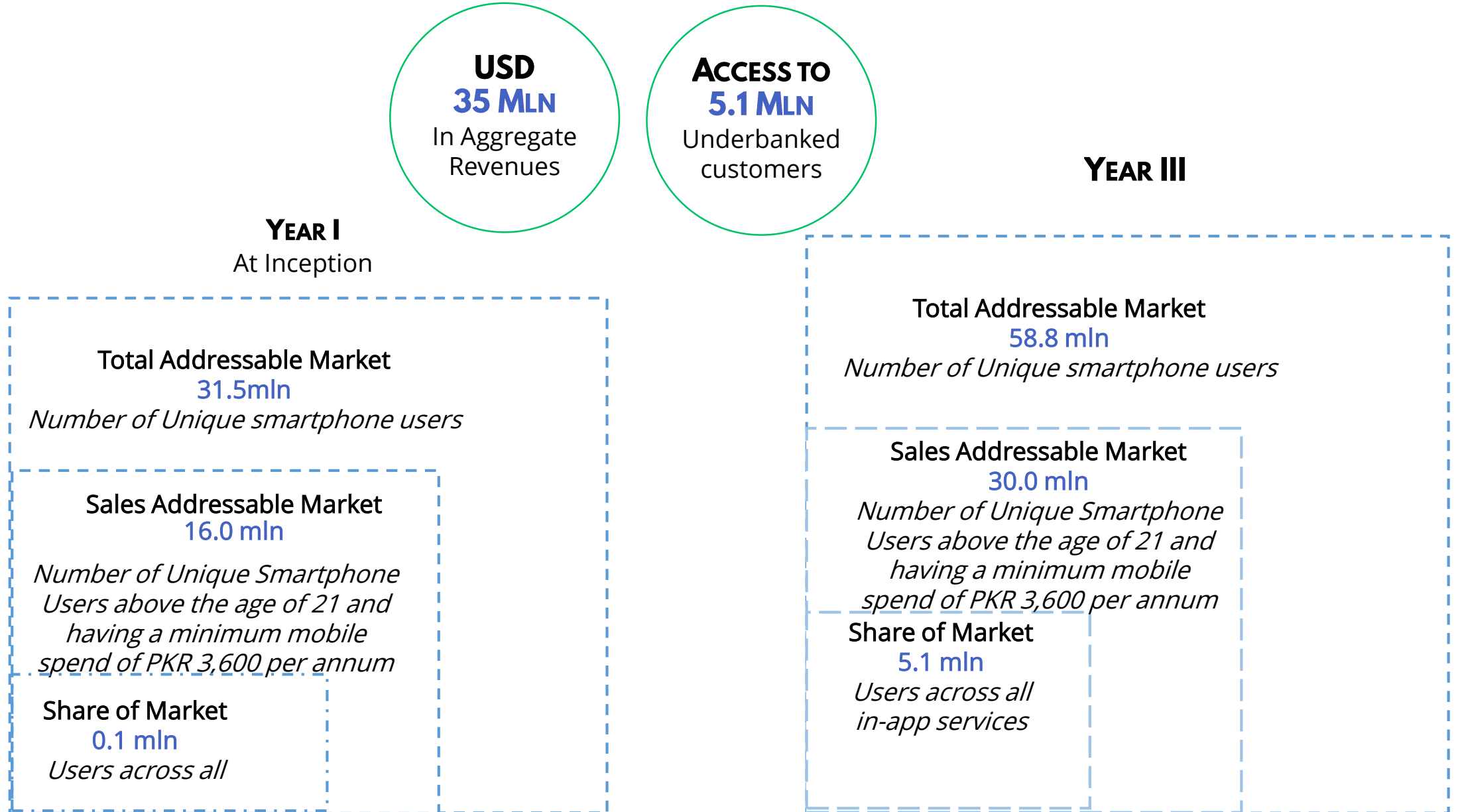
Revenue share arrangement with the insurance partner company.

## INVESTMENTS



Revenue share arrangement with the asset management company.

# POTENTIAL TO SCALE





## JOIN THE REVOLUTION TO BRING POSITIVE EFFECTIVE CHANGE

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