

Overview

Swahilies is a financial operating system for African SMEs, combining **business management, payments, and credit** enablement into a single platform. It simplifies bookkeeping, enables instant cross-border payments, and unlocks access to affordable credit through data-driven lending.

Problem

SMEs struggle with **poor** financial records, **expensive** cross-border payments, and **limited access** to formal credit, forcing many to rely on predatory lenders.



Solution

Swahilies unifies bookkeeping, payments, and credit into one platform. Enables SMEs to make instant **cross-border payments using multi-currency** rails, including stable coins and access affordable **loans**.



Market

Africa's SME economy represents a \$659B opportunity, driven by a **\$330B credit gap** and **\$329B in cross-border payment flows**.

Traction



- 1,200 paying SMEs
- \$800K processed in 10 months (pilot with only 40 SMEs)
- 5,000+ SMEs on waitlist

Team



John Haule – CEO
(Fintech, policy, TWIF Africa)



Erick Nyaluke – CTO
8+ years - Full stack engineer



Prosper Absalom – Product & BizDev
prev: Momoa, Shoket Payments



Mohamed Ngarama – COO
prev: SME lending & microfinance



Fundraising

Swahilies is raising **\$250,000** to build its credit and lending infrastructure, acquire a PSP license, hire key teams, expand into Zambia via SPENN, and support stablecoin-enabled cross-border payments.