

MORE FOR YOU



At Sycamore, we believe that everyone should be empowered to achieve their dreams. Our Peer to Peer lending platform is designed with this belief in mind.

🔍 Visit www.sycamore.ng to get started



Sycamore
...More for you

COMPANY BROCHURE





 @sycamoreng

 medium.com/@sycamorefinance

 15, Modupe Johnson Crescent, Surulere, Lagos.

 @sycamore-finance

 +2348097341810

 info@sycamore.ng

 @sycamore.NG

 @FinanceSycamore



At Sycamore, we believe business is a means for both economic and social empowerment. Do you feel the same way?


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MESSAGE FROM OUR BOARD



It is no secret that access to finance is one of the most difficult challenges for individuals and small businesses. Safe, trusted and reliable means of investment are also becoming increasingly scarce with questionable investment schemes springing up to fill the gap.

The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) estimates that there are over 40 million Micro, Small and Medium Enterprises (MSMEs) in Nigeria, even though they only contribute 1% to Nigeria's gross domestic product (GDP). This is a reflection of larger problem faced by MSMEs the world over. Such low productivity can no doubt be improved with timely access to the required capital. Sycamore is on a mission to reverse this trend, by ensuring that businesses and individuals are empowered with reliable and timely access to finance. On behalf of the board and management team, we would like for you to join us to make this a reality.

- Mr. Bade Aluko, Board Chairman

Mr. Bade Aluko is the Chairman of Chinook Capital, FASYL Technology Group and Great Nigeria Insurance Plc. He has over 3 decades experience in the ICT sector and has been in executive management positions for over 20 years.



OUR PURPOSE

To ensure that individuals and businesses are financially empowered to achieve their goals. We do this through our Peer to Peer lending platform, where lenders get to earn great returns, and borrowers have ready access to finance to achieve their dreams.

OUR VISION

To be the trusted provider of innovative financial solutions across the developing world

We are advocates for the following SDGs



OUR KEY OFFERINGS

✓ Lending (Investment)

We offer secure lending and investment plans with very attractive rates (10% to 18% per annum depending on your investment amount).

For individuals and corporate bodies seeking to earn reliable, timely and periodic returns that can adjust to your needs, our platform was developed with you in mind.

| Lending plan | Range | Tenor |
|-----------------|-------------------------|----------|
| Lenders' Lite | N100,000 – N999,999 | 3 Months |
| Lenders' D-Lite | N1,000,000 – N9,999,999 | 6 Months |
| Lenders' E-Lite | Above N10,000,000 | 6 Months |



✓ Borrowing

We strongly believe everyone should have ready access to finance to meet their personal or business needs. Our peer to peer lending platform is made up of quality lenders, who share this belief and have invested their resources to making this a reality.

Business Loans

We offer group loans to entrepreneurs and businesses who require short term working capital, or as bridge financing for short term projects. The process is fast, secure, and online via our website www.sycamore.ng (except for inspections for collateral).

Personal Loans

The Sycamore personal loan is targeted towards salary earners in the employment of notable corporations. The process is entirely online via our website www.sycamore.ng, and requires little or no physical interaction.

Group Loans

The Sycamore Group Loan is a simple “all-purpose” loan offered to employees of a company for a period of up to 12 months. Repayments are made monthly from the employee’s salary and will be either remitted by the company or paid directly by employees themselves monthly via cheque or/and direct debit from their salary account.

HOW IT WORKS

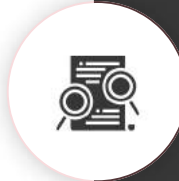


OUR UNIQUE APPROACH



Alternative Data

We analyze a broad range of alternative data points ranging from social media to bank statements.



Psychometric Analysis

In determining the eligibility of a borrower, one of the things we consider is the character and integrity of individual by way of behavioural deduction.



Secured Lending

Depending on our risk assessment of the loan applicant in question, some of our loans are collateralised with movable assets.



WHY CHOOSE SYCAMORE?

Our platform was built with the interest of our lenders and borrowers at heart. Whether you are an investor or borrower, be rest assured that you have made an excellent choice with Sycamore as a financial partner.

| Benefit for Borrowers | Benefit for Lenders |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Same day loan disbursement after application and submission of relevant documents | Investments are secure, as our borrower loans are backed by insurance and physical collateral |
| Dedicated relationship manager to attend specially to you | Dedicated relationship manager to attend specially to you |
| Flexible and realistic documentation requirements | Flexible repayment terms: upfront, monthly or at maturity |
| Instant disbursement of funds via transfer to your staff member's account of choice | Enjoy convenience and transparency through real time monitoring of your investment on our platform. |

OUR TEAM

Our team is made up of seasoned industry professionals, who are committed to serving you.



BABATUNDE AKIN-MOSES

Chief Executive Officer

Babatunde has extensive consulting and finance experience with about a decade spent cumulatively at Shell, KPMG, PwC and Pezesh (a P2P lending Fintech in Kenya). He is also a First-Class graduate of Economics, a chartered accountant and an MBA graduate from Lagos Business School/IESE Business School Barcelona.



ONYINYE OKONJI

Chief Marketing Officer

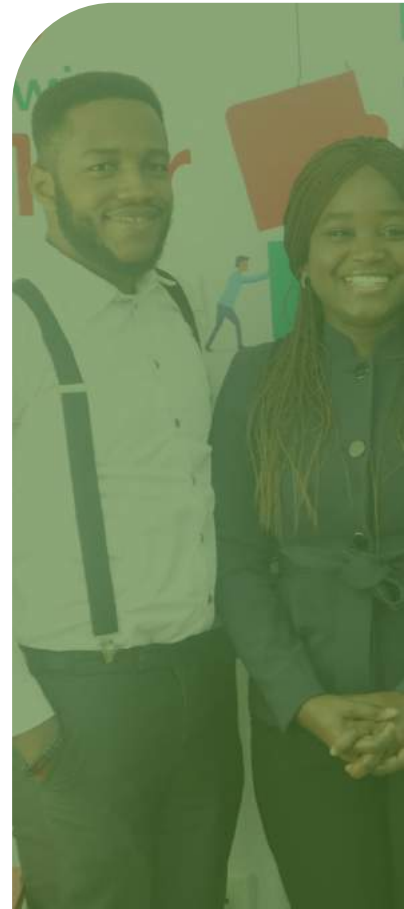
Onyinye has a decade of diversified experience in business development having worked for leading companies like RenMoney and Page Financials. She is a graduate of Psychology from Covenant University, holds a professional diploma in HRM and an MBA from Lagos Business School/IESEG School of Management France.



MAYOWA ADEOSUN

Chief Operating Officer

Mayowa is a corporate finance and risk expert with experience working for the Central Bank of Nigeria, Leadway Assurance and Accenture. He is a graduate of business administration with a major in finance obtained from Morehouse College, Georgia (USA), and an MBA from Lagos Business School.





OUR VALUES

The following values are Sycamore's guiding principles towards making strategic decisions, delivering great services and ensuring sustainability of the business:

Integrity *"We go the extra mile to keep our word"*

Customer Obsession *"Going above and beyond to provide excellent service"*

Bias for Action *"We just get it done"*

Innovation *"Scaling sustainable solutions with technology"*

Respect *"Everyone gets a say"*

SOLUTIONS THAT WORK FOR YOU





TaxiMoni

Powered by  Sycamore

A special loan product for transport workers in Lagos



ACCESS
N20,000

PAY FOR 4 WEEKS

ACCESS
N50,000

PAY FOR 8 WEEKS

ACCESS
N100,000

PAY FOR 16 WEEKS

BENEFITS

- Apply offline through an agent or online
 - Recieve cash when you need it
 - Pay in bite-sizes every week

www.taximoni.com

info@taximoni.com

| 0908 294 4444

Achieve more with Sycamore

