



POSITIVITI

Micro Lending That Makes A Difference

ENTER A POSITIVE
INVESTMENT UNIVERSE



OUR MISSION

At Positiviti Lending, our mission is to redefine the borrower-lender relationship. We believe in empowering individuals and small businesses by giving them easy access to lending solutions that are reliable, secure, and affordable.

Our proprietary technology simplifies the loan application process and facilitates fast decisions for lenders with a commitment to responsible financial management practices.

To assure fair terms for all involved parties, we also promote strong customer communication throughout the entire journey—from pre-application through repayment.

With years of experience in both credit risk management and banking operations, Positiviti Lending provides modernized solutions while adhering to traditional principles. ***Experience a revolutionary approach now by learning more about us!***

At Positiviti Lending, We Make **Borrowing & Lending** Simple and Hassle-free.

Investors can trust us to manage their investments with our sophisticated loan originator software. Our platform allows us to easily review the creditworthiness of Borrowers. As for Borrowers, our streamlined process makes it easy for them to apply for loans in minutes and get approved quickly. So, whether you're an Investor or a Borrower, let us take care of your financial needs!

We're Not Your Average Lender -
We're Revolutionizing
The Way Investors and Borrowers Interact.



HOW POSITIVITI **LENDING** WORKS



Why Choose **Positiviti**?

With a near-perfect default rate, Positiviti Lending has become the microfinance company of choice for investors looking to achieve higher return rates. Our borrower assistance program ensures borrowers remain low risk and allows us to multiply exponentially in just one year - making it easier to get started with our lending programs.

How Are My **Loans** Being Used?

When you lend funds with Positiviti, your support goes beyond just a loan. Your money is transformed into microloans that help numerous medium and small micro enterprises in underserved countries achieve their goals. These loans are typically needed to take the next step on the road to success for MSMEs – while repayment of these loans provides further growth in our fund, allowing us to reach even more businesses throughout Kenya and eventually to a point to expand worldwide.

Understanding **Microlending**?

Micro lending is a form of peer-to-peer lending that allows individuals to borrow money from each other, without the involvement of a bank. This financial technology allows borrowers to access the funds they need quickly, and it also gives investors the opportunity to earn higher yields, starting at 12% annually at Positiviti Lending.

AFRECASH

Positiviti streamlines lending in Kenya through Afrecash—a mobile app that delivers low-interest loans and flexible repayment schedules straight to the borrower's wallet. This innovative financial solution gives users access to secure, accessible credit options with just a few clicks!

AFRECASH

INVEST IN YOUR FUTURE TODAY



Solving A Problem

Our mobile app (Afrecash) empowers borrowers medium and small micro enterprises (MSMEs) with greater financial flexibility to take their enterprises to the next level. Our easy-to-use platform provides access to microloans, offering a creative solution for those looking to climb out of tight liquidity situations — bridging the gap between small businesses and massive capital investments in today's digital economy.



Africa And Beyond

With Positiviti Lending, we empower Kenyan entrepreneurs to revolutionize the local market and grow their businesses. Our platform provides microloans tailored for this region's 400 million-strong population – nearly 6% of the global total! We know our innovative approach will create jobs, spark economic growth and ultimately make a real difference within these communities.



Lend & Save

Unlock the potential of your money with a microlending strategy. Positiviti Lending makes long-term financial planning smarter and safer, allowing you to enjoy increased savings without jeopardizing current cash flow stability. Put your finances in action today - watch it grow!

POSITIVITI'S IMPACT 2022

325.0K

App Downloads

\$17.0M

Loans funded through Positiviti

99.3%

Repayment Rate

PROJECTED GROWTH

"Micro Lending Market Size will grow from a \$31.87 Billion in 2022 to \$86.82 Billion Market by 2030 - Growing demand through Peer to Peer Lending Platforms"

ResearchAndMarkets.com; as reported by Business Wire (Berkshire Hathaway Company) Dec 16, 2022



A Win, Win Situation

Positiviti is committed to providing critical capital for entrepreneurs in underserved communities, allowing them to build their businesses and create jobs where they live. You can help these small business owners as a microlender while earning 12% – 36% APR. Our microloan services are currently available in Kenya, focusing on eliminating the shortfall of \$300 billion that it experiences every year. Let's join forces today and give startups what they need: access to fair financial opportunities.

BECOME A LENDER



Verify Your Eligibility



Fill Out The Enrollment Application



Start Lending With Positiviti

LENDING LEVELS

Silver Member

Investments Below

\$50.0K

Earn 1%
Dividend Monthly

Annual Returns:
12%

Gold Member

Investments Over

\$50.0K

Earn 3%
Dividend Monthly

Annual Returns:
36%

Platinum Member

Investments Over

\$1.0MM

Earn 3%
Dividend Monthly

Annual Returns:
36% + 3% Bonus



PARTNER WITH POSITIVITI



Scan QR Code To Schedule Call

BECOME A LENDER



POSITIVITI

Micro Lending That Makes A Difference

positivitolending.com

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"GREAT program, best interest returns and the best of all it to support people in needs all over the world." ~ Livier Figueroa

"Great investment opportunity with fantastic returns." ~ LEANN M.