


**START LENDING,  
CHANGE LIVES.**



**POSITIVITI**

MICRO LENDING  
THAT MAKES A DIFFERENCE





# We're Revolutionizing The Way Lenders and Borrowers Interact

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

Lenders can trust us to manage their lending funds 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.

### Why Choose Positiviti Lending?

With a near-perfect default rate, Positiviti Lending has become the microfinance vehicle of choice for individuals looking to achieve higher return rates. Positiviti also actively implements Know Your Customer parameters and utilizes its borrower assistance program to ensure borrowers remain low-risk. This allows Positiviti Lending to multiply exponentially, making the program an ideal choice.

### How Are My Lending Funds Being Used?

When you lend funds through Positiviti, your support extends beyond lending. Your funds are lent via micro-loans to assist numerous micro, small, and medium enterprises (MSMEs). These micro-loans support emerging markets and underserved enterprises, enabling them to take the next step toward financial success and contribute to ongoing community growth. This funding allows MSMEs in Kenya to expand their development and eventually will enable Positiviti to expand to other territories worldwide.

### What is Micro Lending?

Micro-lending encompasses small-scale loans to micro, small, and medium enterprises (MSMEs) entrepreneurs without a collateral requirement. These loans serve as a lifeline for individuals, whether providing day-to-day essentials or seeking to kick start or grow their ventures by promptly providing them with the necessary funds. Micro-lending facilitates economic empowerment and fosters entrepreneurship by bridging the gap between financial institutions and underserved communities. This approach helps individuals achieve sustainability and business goals. Ultimately, micro-lending contributes to socio-economic development by promoting financial inclusion and self-sustainability.

### AFRECASH

Positiviti streamlines micro lending through AFRECASH, a mobile app that offers borrowers low interest loans and flexible repayment schedules. Additionally, the USSD method, providing an alternative for users to access our services without a smartphone or internet connection. This innovative financial solution ensures ease of use and accessibility for all borrowers.



# How Positiviti Lending Works

1

We Lend Your Funds

2

Micro-loans Are Issued

3

Micro-loans Return with  
Principle & Interest

4

Interest Gains Are Reported  
To You, The Lender

## Catalyst For Growth, Catalyst For Change



### Creating A Solution

With our mobile app, Afrecash provides the financial means for emerging markets within Kenya, essential for fostering economic growth, reducing poverty, and bridging the gap between economic opportunities and marginalized communities. This empowers individuals or micro, small, and medium enterprises (MSMEs) with financial flexibility to elevate their lives or businesses to the next level. By bridging the gap, we promote growth and innovation.



### Africa & Beyond

Positiviti Lending is committed to empowering Kenyan entrepreneurs through tailored micro-loans, catering to the needs of the region's 50 million-strong population. We are also planning to expand into new countries to extend our financial empowerment and economic growth mission.

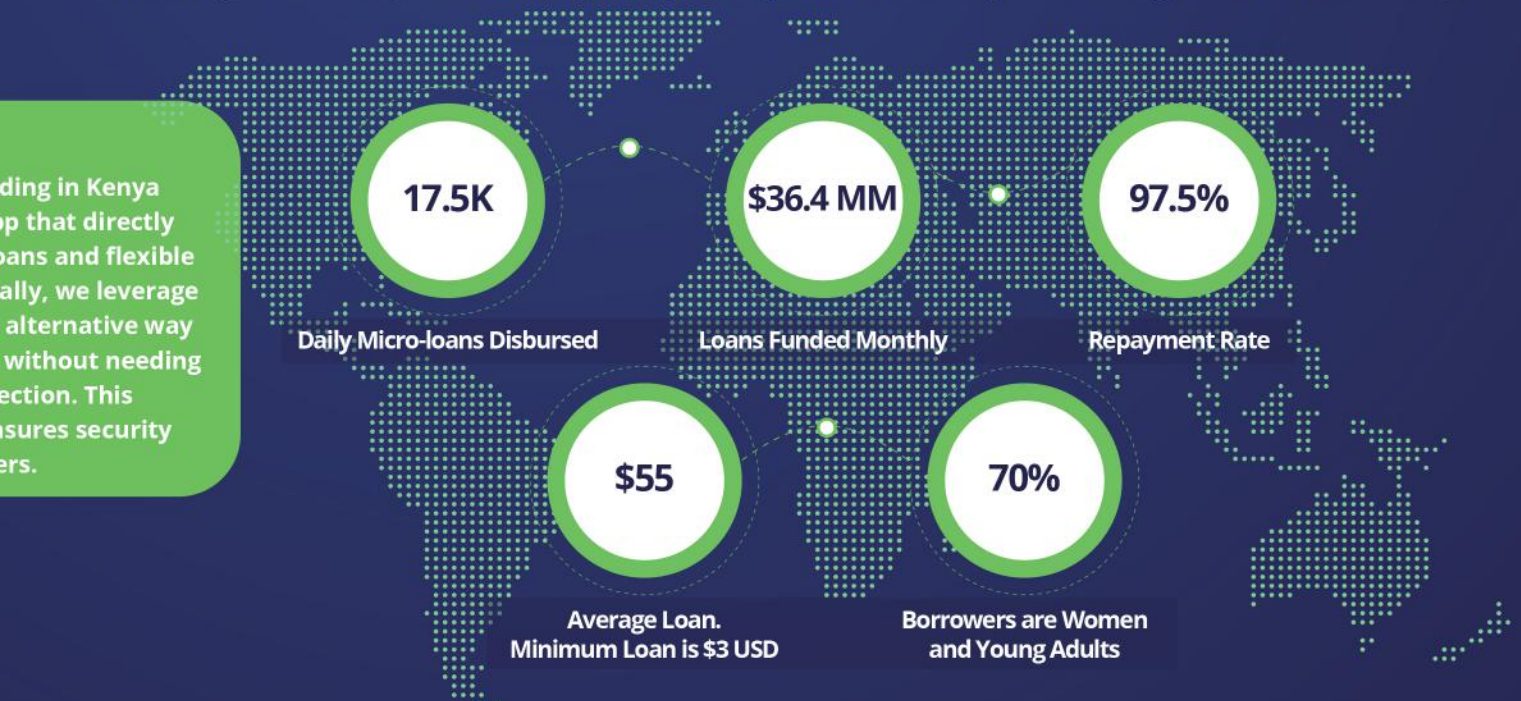


### Lend & Save

Maximize your money's potential with a micro-lending strategy. Positiviti Lending ensures smarter, safer long-term financial planning, allowing for increased savings without halting current cash flow stability. Take action with your finances today and witness the growth.

## Positiviti's Impact 2023

We average 260,000 requested loans per day. Our system has the capabilities to give out 3.0MM loans per day.



# Yearly Growth



Chart not to scale. Numbers are rounded to the nearest hundred thousandth.

## Become A Lender



## Lending Levels

### Silver Member

Lending Below

**\$50.0K**

Earn 1%  
Dividend Monthly

Annual Returns:  
12%

### Gold Member

Lending Over

**\$50.0K**

Earn 3%  
Dividend Monthly

Annual Returns:  
36%

### Family & Friends Plan (Up to 5 People)

Lending Over

**\$50.0K**

Earn 3%  
Dividend Monthly

Annual Returns:  
36%

### Platinum Member

Lending Over

**\$1.0MM**

Earn 3%  
Dividend Monthly

Annual Returns:  
36% + 3% Bonus

## A Win, Win Situation

Our microloan services are presently accessible in Kenya, targeting a shortfall of \$5.2 billion. Positiviti Lending is committed to providing essential capital to individuals and entrepreneurs in underserved communities, empowering them to expand their businesses and create local job opportunities. Become a member of Positiviti today and start earning 12% to 36% per annum.

Don't just take our word for it; Explore our video testimonials where borrowers share their experiences and how a micro-loan from Afrecash has opened doors for them. These authentic narratives showcase the real impact of micro-loans, demonstrating the ripple effect of financial empowerment in communities.

## Video Testimonials: Real Stories, Real Impact.



Scan QR Code  
To Watch Video  
Testimonials



## Partner With Positiviti Lending

Contact us at:

Toll Free: 1-833-593-0135

Email Address:  
info@positivitolending.com





## Our Mission

At Positiviti Lending, we're dedicated to our borrower-lender relationship at a peer-to-peer level. We strive to empower individuals and small businesses with accessible, secure, and affordable micro-lending solutions. Our advanced technology simplifies the application process for borrowers while offering our lender members an avenue to shape their future through lending. We bridge financial gaps for borrowers, ensuring significant returns for our members.

We prioritize fair terms, fostering clear communication from pre-application to repayment for our borrowers and ensuring transparency for all parties involved. With expertise in credit risk management and micro-lending, we blend modernized solutions with traditional principles, paving the way for innovative approaches.

***Discover our revolutionary approach today by learning more about us!***

## 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



# BECOME A LENDER

EARN 12% UP TO 36% APR ON YOUR MONEY



## POSITIVITI

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THAT MAKES A DIFFERENCE

[positivitilending.com](http://positivitilending.com)

1-833-593-0135

*"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.*

Positivity Lending operates as an International Peer-to-Peer Micro Lending program. Participation is subject to our terms and conditions, which lender members are advised to read and understand before engaging with our platform. Positivity is a sponsored program within the framework of World Workforce International Inc., a 501(c)(5) nonprofit organization. Please note that Positivity Lending is not a bank, is not FDIC insured, and does not guarantee returns. While the program aims to facilitate profitable lending, potential principal loss can occur due to inherent risks.