




*Fast . Reliable . Simple*

**SALARY ADVANCES**  
Improved Proposal

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*Empowering Employers and  
Employees with Hassle-Free  
Salary Advances.*



To deliver fast, reliable,  
and simple financial  
solutions for empowered  
workplaces.

## **Our Mission**

*Fast . Reliable . Simple*

# About us



# The Problem

## *Unplanned Borrowing Disrupts Business Operations*

### + Unforeseen salary advance requests:

Most businesses budget for payroll but not for emergency employee borrowing requests.

Employees often turn to predatory lenders with high-interest rates, hidden charges, or exploitative practices when they lack better options.

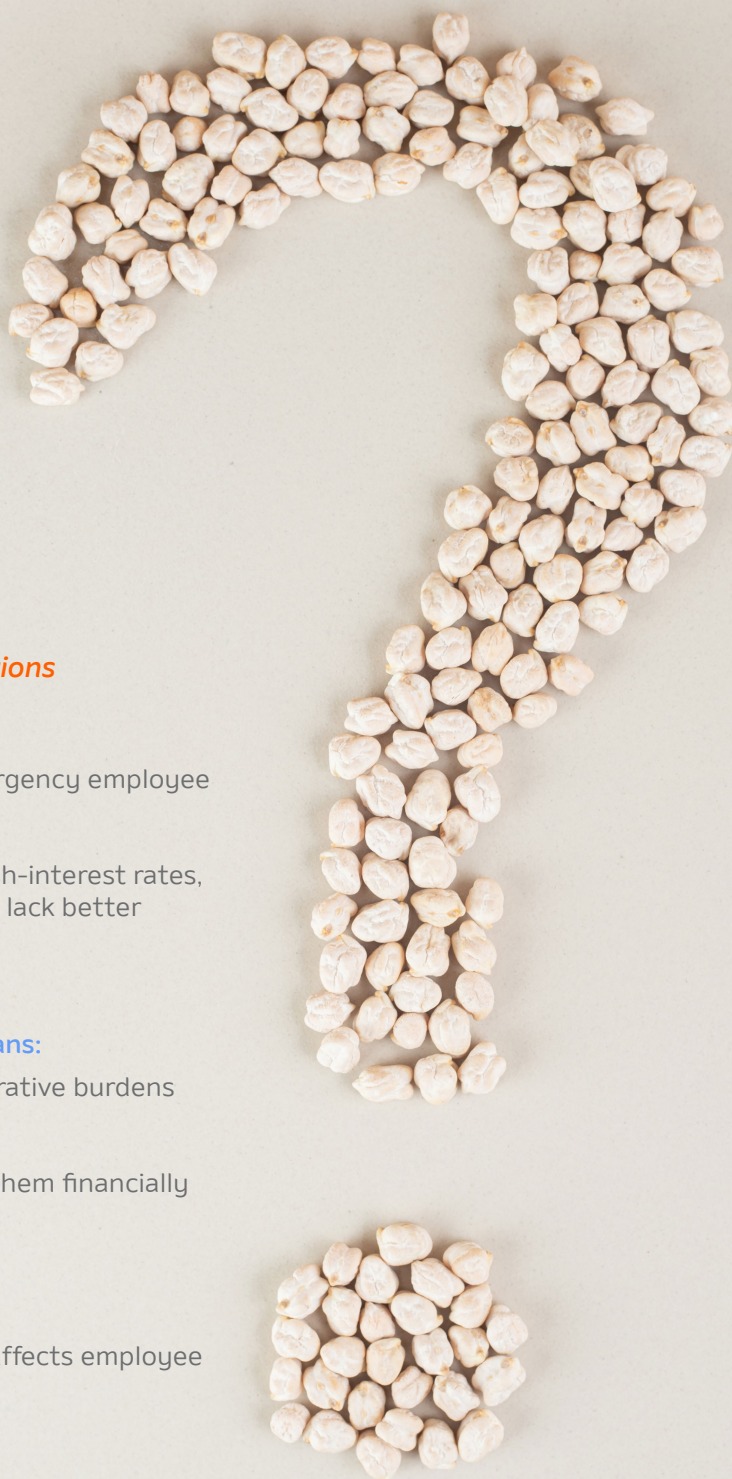
### + No structured system for managing employee loans:

Without a reliable system, employers face administrative burdens and confusion.

Employees struggle to meet urgent needs, leaving them financially vulnerable.

### + Employee distress impacts productivity:

Financial stress caused by lack of affordable credit affects employee focus, morale, and productivity.



## The Solution



### *Partner with Bingwa Capital*

Bingwa Capital helps businesses provide employees with a secure and fair salary advance system, without disrupting cash flow or increasing administrative work.

By offering affordable and transparent loans, Bingwa:

- + Protects employees from predatory lenders with high rates and hidden fees.
- + Cushions employees from stress by ensuring quick access to funds during emergencies.

### *How it works:*

We sign a Memorandum of Understanding (MOU) with your organization.

Employees are onboarded into our system and prequalified for loans based on:

- + Net salary after statutory and company deductions.
- + Days worked within the month.

Loans are capped at 50% of net salary, ensuring employees borrow responsibly.

Employees apply directly via USSD, web, or mobile app, and receive their funds instantly.







# Why Bingwa Capital?

## *The Bingwa Advantage*

### + Zero Risk for Employers:

Loans are calculated based on the employee's worked days and net pay, ensuring no liability to the employer.

Repayments are managed through payroll deductions.

### + Affordable and Transparent:

Employees benefit from an interest rate of just 7.5%, with no hidden charges or fees.

### + Monthly Program Integration:

Salary advances align seamlessly with your payroll cycles for smooth implementation.

### + Streamlined Operations:

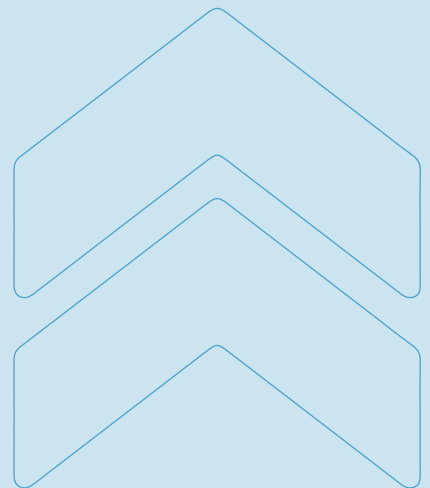
Bingwa manages the entire process—from onboarding to repayment—saving your HR and finance teams time.

### + Boost Employee Morale:

Employees feel supported, reducing stress and improving focus at work.



# Employee Benefits



## *Fast. Reliable. Simple.*

**Safe Borrowing Limits:** Loans are tailored to employees' earnings, ensuring they borrow responsibly without falling into financial traps.

**Affordable Rates:** At 7.5%, employees are shielded from high-interest loans and exploitative fees.

**Instant Access:** Employees avoid the delays and frustrations of conventional borrowing, reducing stress during urgent situations.

**Protected from Predatory Lenders:** Bingwa provides employees with a safe and transparent alternative to exploitative lending practices, ensuring their financial well-being.

**Cushioned from Financial Stress:** With Bingwa, employees feel supported and confident in managing their finances.



# Employer Portal

01

**Real-Time Tracking:**

Monitor employee loans and repayments through an intuitive portal.

02

**Employee Updates:**

Easily update employee details, such as terminations or new hires, to keep the system current.

03

**Automated Reporting:**

Generate detailed loan and repayment reports with just a click.







## FAQs

### Q: What happens if an employee quits without notice?

A: Lending according to days worked ensures there's no liability to the employer. Loans are fully covered by the employee's earned income.

### Q: What happens if an employee leaves the company?

A: Employers can update their employee details on the portal to deactivate their access.

### Q: Are there any costs for employers?

A: None! Partnering with Bingwa is 100% free.

### Q: How quickly can employees get their funds?

A: Instantly! Loans are disbursed within 2 minutes of application.

### Q: Do employees need guarantors to borrow?

A: No. Borrowing is based solely on an employee's worked days and net salary.





## *Our impact so far*

Partnered Employers

**50+**

Employees Supported

**5000+**

Employee Satisfaction Rate

**99%**



# What our clients are saying

Testimonials

Since partnering with Bingwa Capital, we've seen a huge improvement in employee morale.

The system is simple to use, and the fact that loans are capped at net salary ensures no one over-borrows. It's a win-win for both us and our employees.

**Mary Mwikali, HR Manager,  
DRAK Holdings Kenya Ltd**

Bingwa Capital has eliminated the stress of managing employee salary advances. Their system is efficient, and the check-off structure gives us complete peace of mind.

Our employees love the quick access to funds, and we're happy to see them more focused at work.

**Peter Lemayan, HR Lead,  
Coby Ceramics**

What I love most about Bingwa is how they balance affordability with transparency. There are no hidden fees, and the repayment process is seamless.

Our employees feel supported, and as an employer, I don't have to worry about any liabilities.

**Esther Njeri, HR Director,  
Milestone Century Ltd**







#### Improve Retention

Supported employees are more likely to stay.



#### Boost Productivity

Financially secure employees stay focused at work.



#### Streamline Operations

Eliminate the administrative burden of handling salary advance requests internally.



# Lets Get Started

**01**

Sign an MOU with us to formalize our partnership.

**02**

We onboard your employees and prequalify their loan limits based on their net salary and days worked.

**03**

Empower your employees with instant access to funds, and watch morale and productivity soar.

## Contact Us Today

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