



## OUR PURPOSE

CedisPay's purpose is connecting People to what is financially important in their lives (financial fulfilment) through friendly, reliable, low cost, fast financial services such as loans, development of good financial habits etc.

To apply for a loan, please use the pre approval calculator here ([www.cedispay.com.gh](http://www.cedispay.com.gh)) by entering your valid email address and phone number or email us at [sales@cedispay.com.gh](mailto:sales@cedispay.com.gh)



# Making Finance Friendly and Fun with CedisPay!



At CedisPay, our purpose is to connect people to what's financially important in their lives in a friendly and approachable way. We believe that financial services don't have to be boring or intimidating. Instead, we're making finance fun and accessible to everyone!

## Loans Made Fun

We're starting with loans, and we're making it fun! Our loan process is designed to be:

- Easy and stress-free, like a game
- Quick and convenient, with instant decisions
- Flexible and tailored to your needs, so you can borrow with confidence

## Making Finance Fun

But that's not all! We're also making finance fun by:

- Gamifying our services, with rewards and badges for achieving financial milestones
- Hosting financial literacy workshops and webinars that are actually enjoyable
- Creating a community of like-minded individuals who support and encourage each other

## Join the Revolution!

Join us in revolutionizing the financial services sector, one smile at a time!



# *CedisPay* Purpose



We do not dictate to you what is financially important in your life, whatever your financial goals are we are here to support them in a responsible manner and to empower you to achieve your financial well-being.

# OUR VALUES

*Trust is CedisPay's unstoppable Value. Doing what is right all the time (Integrity), having empathy and being a team player, pursuing excellence in all we do, being passionate about customers' financial fulfillment and having a learning mind-set all together build trust among CedisPay employees, customers, shareholders and the community.*

- **INTEGRITY** – Doing all things at CedisPay “the right way” – from lending to hiring and beyond.
- **TEAM PLAYERS** – We are each other's biggest fans.
- **EXCELLENCE** – We are uncompromising in our pursuit of excellence in all we do.
- **PASSION** – We are diligent and dedicated – this is not just a job for us.
- **INNOVATION** - We are a Growth mindset organization. We are always learning something new.

To apply for a Loan please contact us:  
0248 903 997, 0244 680 960 or  
026 867 6710 or  
[sales@cedispay.com.gh](mailto:sales@cedispay.com.gh)



# CedisPay Target Customers: Are You Committed to Join?

At CedisPay, we're building a community that values financial responsibility and growth. Our ideal customers are committed to:

- Saving regularly
- Living within their means
- Paying bills on time
- Continuous financial education

Join us in celebrating financial progress and achieving freedom.



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**CEDIS**  
MICRO-  
CREDIT  
ENTERPRISE **PAY**



# OUR VISION

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CedisPay vision is to be earth's most customer centric financial institution with fulfilled employees that leaves no one behind.



To apply for a loan, sign up and apply online by scanning the QR Code on the left or visit <https://cedispay.com.gh/>, or call 0248 903 997 or 0542 900 195 or [loans@cedispay.com.gh](mailto:loans@cedispay.com.gh)



# OUR MISSION

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CedisPay's mission is to make financial access, choice and control a reality for millions of people around the world.



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# CedisPay Mission

**\*Access\***

**Leveraging innovative  
financial technologies  
to ensure access to  
financial services.**

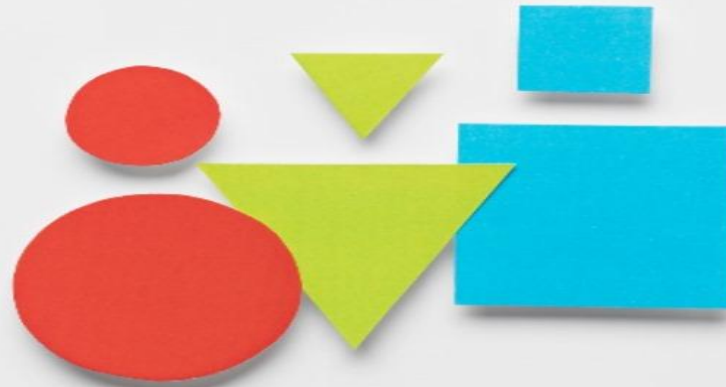




# CedisPay Mission

## Choice\*

***Providing individuals with diverse options to suit their financial needs and preferences. We provide choices like salary loan, business loans, secured and unsecured loans.***



# CedisPay Mission

## Control\*

**Empowering customers  
through five key objectives:**

- **Responsible lending**
- **Flexible payment options**
- **Financial education**
- **Low-cost financial services**
- **Convenient and speedy delivery.**

## OUR CULTURE

### INCLUSIVENESS

*is CedisPay's culture and identity. It is embedded in our DNA and our unstoppable habit. This habit is CedisPay's catalyst sauce for success and it sparks a chain reaction and binding force of other CedisPay habits which includes...*

- **CUSTOMER OBSESSION:** Be obsessed with excellent customer experience.
- **FAITH:** Don't give up on anyone
- **STRONG BRIDGES:** Develop long term relationship with the customer
- **INTEGRITY:** What is right is what is right. Each customer deserves it.
- **SIMPLIFY AND INNOVATE:** Creatively simplify complexities
- **EXECUTE:** Deliver products and services with customized solutions for customer financial goals and achieve positive client experience.





# CedisPay Core Belief

- The mind, body, and soul are intricately connected.
- Financial stress can be a significant obstacle to achieving true fulfillment.
- Convenient online access to financial services is essential, but it's only the beginning.
- True financial wellbeing encompasses:
  - Empowering individuals to take control of their finances
  - Making informed decisions
  - Keeping more of their hard-earned money
  - Living worry-free
  - Providing for oneself and loved ones
  - Holistic wellbeing is prioritized in all we do.



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# CedisPay Marketing Message

## **Empowering Financial Freedom, Simplified**

Our core values propel our mission to make financial services accessible, user-friendly, and empowering.

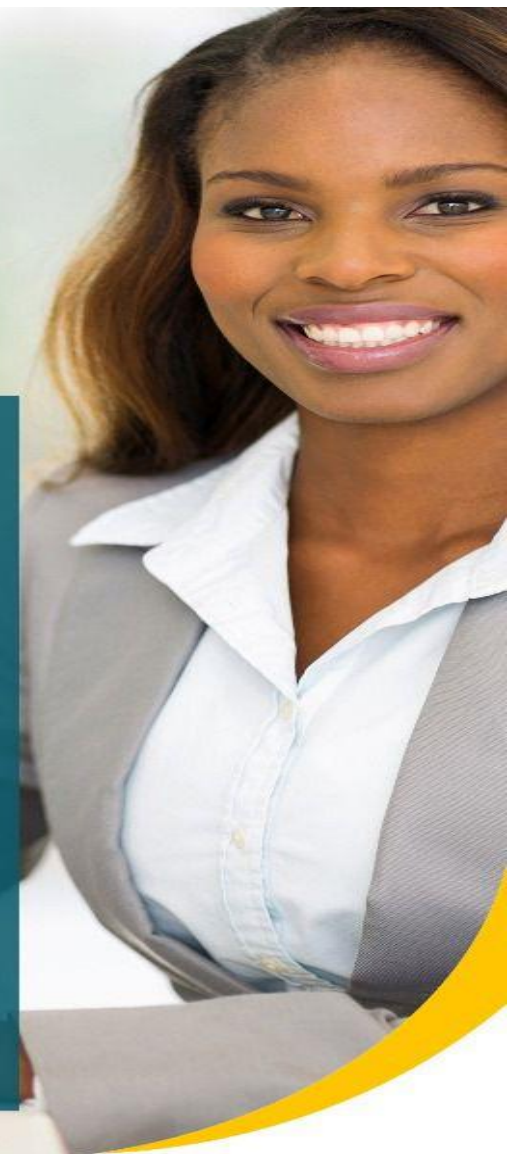
### **Our marketing message is anchored in three pillars:**

**Simple:** We champion simplicity, breaking down barriers to make financial services inclusive for all.

**Responsible:** We embrace responsible financial practices that prioritize our customers' well-being and prosperity.

**Collaborator:** We forge strong partnerships with industry leaders - pension trustees, employers, mobile money operators, fintech innovators, payroll processing companies, and more - to co-create tailored solutions that empower our customers to achieve their financial aspirations.

*By living these values, we strive to unlock financial freedom and peace of mind for individuals and businesses alike.*



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# CedisPay Marketing Communication Strategy

## 1. Simplicity:

**Accessible & easy-to-understand finance**

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## 2. Financial Wellbeing:

**Responsible lending, flexible payments, & financial education**

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## 3. Partnership:

**Collaborating with pension trustees, payroll processors, banks, & employers**



# CedisPay: Empowering Financial Freedom, Holistic Wellbeing, and a Purposeful Life"

At CedisPay, we are a team of innovators and problem-solvers dedicated to empowering individuals and families.

We stand for:

- Financial freedom from excessive debt and financial stress
- Holistic wellbeing that nurtures body, mind, and soul
- Purposeful living that brings fulfillment and joy

Our mission is to provide cutting-edge financial solutions and education that support our customers' overall wellbeing.

We believe that everyone deserves to live a life that is true to who they are and what they value.

*Join us in our journey to empower a brighter financial future for all.*

# CedisPay's Brand Identity

## 3 Key Elements

### 1. *Simplicity*

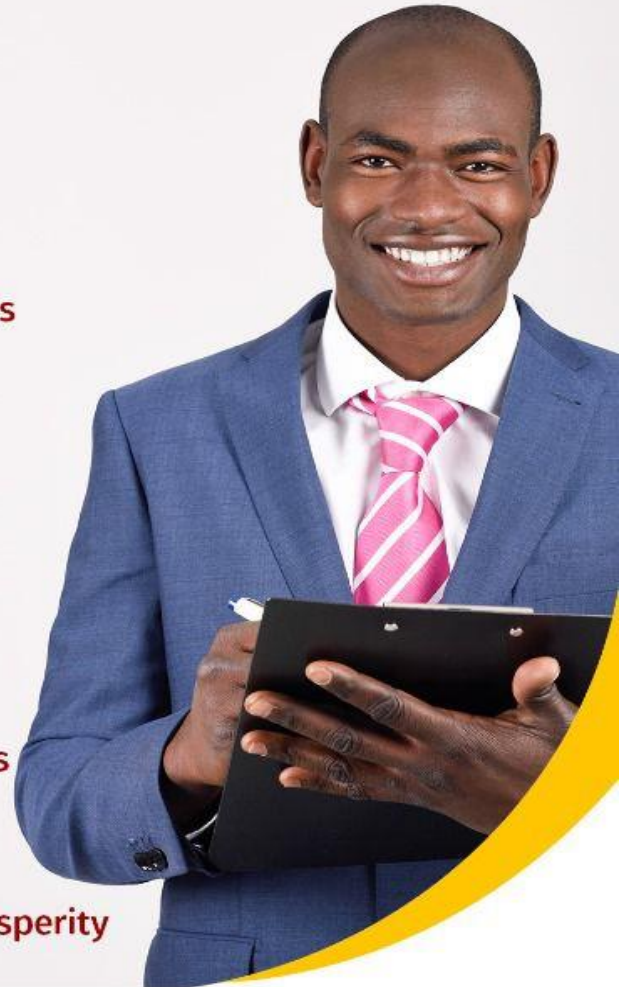
- Easy & clear financial services
- Seamless financial journey

### 2. *Financial Wellbeing*

- Responsible lending
- Flexible payment options
- Financial education

### 3. *Partnership*

- Collaborating with:
- Pension trustees
- Payroll processing companies
- Banks
- Employers
- Connecting individuals & communities to financial prosperity



# The CedisPay Brand Promise

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## Our marketing message

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# CedisPay: We Empower Differently

"If you're the kind of person who believes in taking control of your finances, making informed decisions, and living worry-free, then you have CedisPay!"

Join the thousands of individuals who trust CedisPay to empower their financial wellbeing. With our convenient online services, financial education, and flexible payment options, you'll be on your way to achieving true fulfillment.

Take the first step towards financial freedom. Sign up with CedisPay today and start living the life you deserve!"



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**CEDIS**  
MICRO-  
CREDIT  
**PAY**  
ENTERPRISE

# What sets CedisPay Apart:

**1. \*Empowering Financial Wellbeing:\***

50%+ improvement in financial habits and savings.

**2. \*Customer Focus:\***

91% recommend CedisPay, driving high retention.

**3. \*Innovative Algorithms:\***

Boost profitability by 50%+, evolving with machine learning.

**4. \*Competitive Rates:\***

Low-interest rates ensure competitive value.

**5. \*Market Expertise:\***

Tailored solutions for Ghanaian market needs.

**6. \*Operational Excellence:\***

Fully digitalized for efficiency and convenience.

**7. \*Robust Risk Management:\***

90% on-time payment rate showcases effective risk management.

**8. \*Strategic Partnerships:\***

Collaborations expand reach and offerings.



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CedispayCredit

