

We are an end to end Supply Chain solutions provider based in Nairobi.

We use mobile tools to drive impact through increased efficiency, reduced financial losses to individuals and institutions thereby Changing Lives.



Majority of SME Merchants have short term financing needs in order to replenish inventory through orders, purchases and deliveries from Suppliers. These needs are often urgent and time sensitive and cannot be subjected to normally long loan application processes. Payr provides a secure digital solution for instantaneous access to stock financing credit and guaranteed supplier payments.

### Our Service Offering

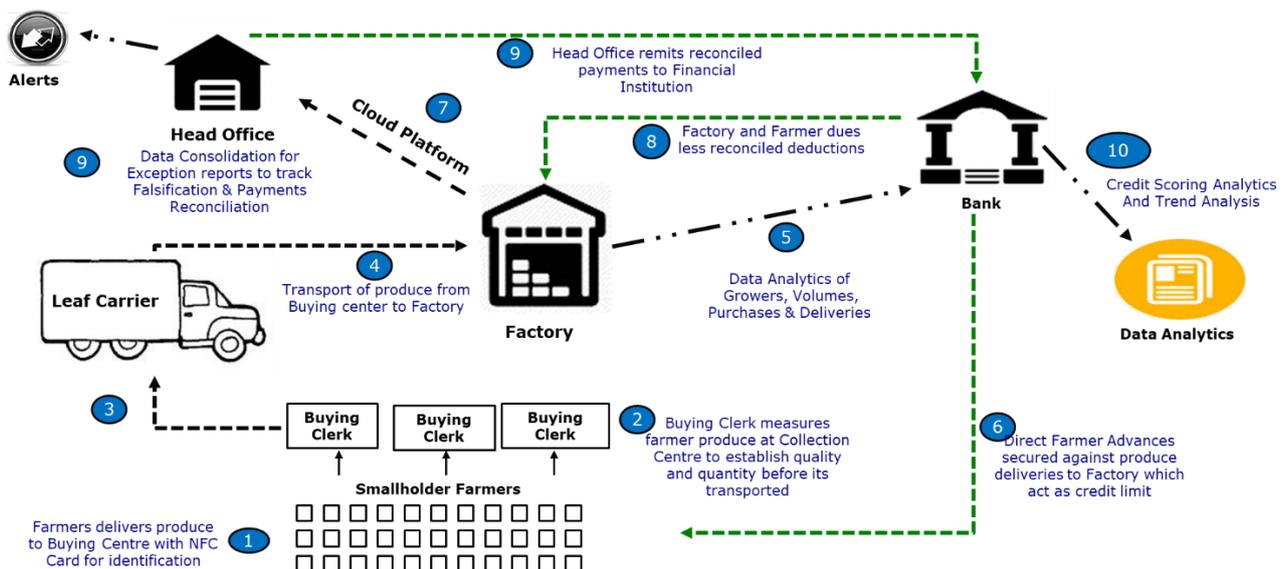
Payr is a Digital Financial Tool that enables Buyers to access credit instantaneously in order to settle invoices to their Suppliers on the strength of their inventory, transaction history or credit scoring through Banks or Financial Wallets. The Buyers can be in the form of Retail Merchants, Distributors, Warehouses, Processors that are intricately linked in a contractual supply chain.



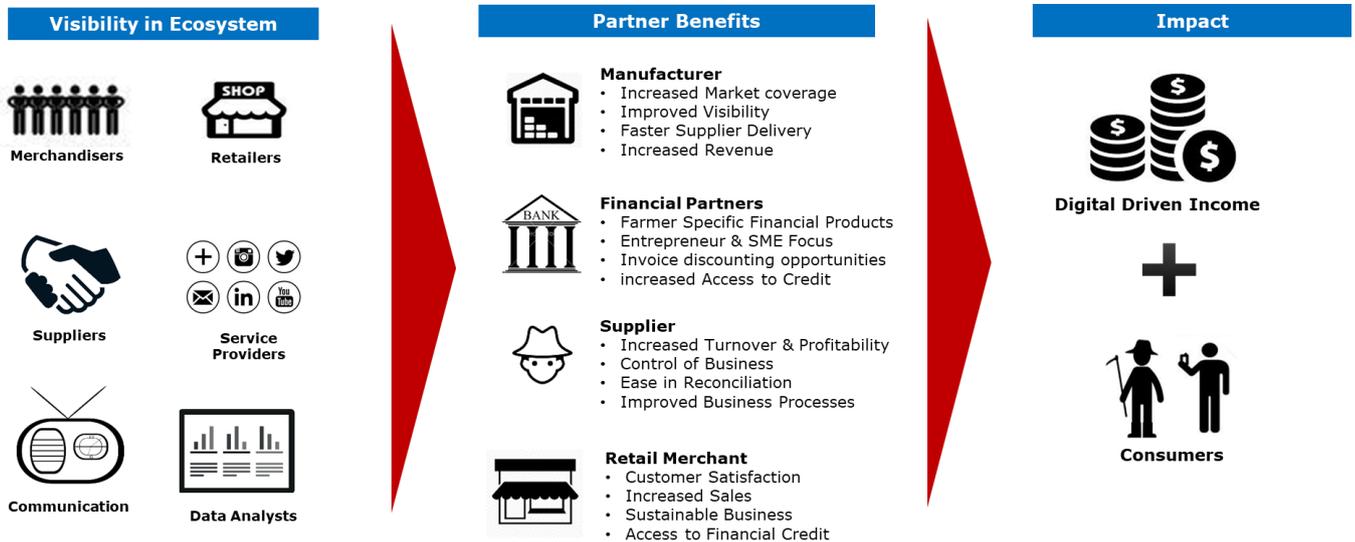
### Why customers use the solution

- Retail merchants can increase their inventory, place orders more frequently and settle debts faster to their Suppliers in real time.
- Manufacturers can pay suppliers, farmers and aggregators on the strength of the digital inventory records they maintain in real time.
- Banks and Financial Service Providers can extend instant loans to Buyers whereby the payments are disbursed directly to the Supplier immediately upon digital confirmation of goods receipts

### Payr is a tool for enabling real time credit disbursement on delivery or order



## Payr Ecosystem Picture of Success



## Virtual City Pilot: Leading Bank in Africa

**Pilot:** Virtual City launched the Payr Solution in September 2019 with the largest Bank in Sub Saharan Africa to provide invoice Discounting and Stock Financing Supply Chain Solutions.

### Key Outcomes:

Virtual City implemented Payr which has:

1. Enabled Retail Merchants to increase the Value of Orders made from their Suppliers
2. Access short term 14 day credit at Bank Rates
3. Enable Suppliers to increase their deliveries to Merchants at no risk
4. Reduced the delivery to payment cycles of Suppliers

