



Impact Fintech

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Qamwan ®

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We live in a time of profound
and accelerated transformation.



And the vulnerable populations require financial products to achieve greater well-being, under an Impact Investment approach.

Key Factor: Impact Fintech

QAMWAN Impact Fintech

Digital platform of active financial products to finance Impact Investments of organized vulnerable populations ; with resources from specialized funds, with the mandate of promoting resilience and well-being in marginalized or vulnerable people.

Vulnerable populations

Groups of people with greater restrictions and greater vulnerability to Climate Change, with limitations to carry out economic activity of value, despite having natural capital, assets and markets.

They have a presence, but not a formal one, in production chains, due to lack of management capacity or empowerment.

Investment of Impact?

Qamwan reference: *Global Impact Investing Network*, with a structure that rests on metrics for the following four pillars:

1. **Location:** Digital financial products to finance business plans in vulnerable areas, posed by primary producer organizations.
2. **Intentionality:** Investments involve resources from the vulnerable area, within a value chain, as factors that receive a formal economic income.
3. **Accountability:** Organizations with funding follow an online reporting model via GLOBAL metrics and management itself.
4. **Cost-effectiveness:** Required by the nature of the financing fund and the expectations of the business plan or impact investment of the producer organizations.

An orthodox credit perspective



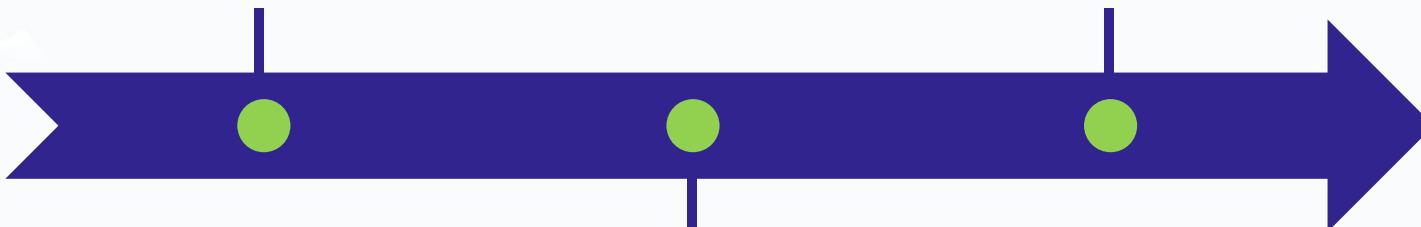
The Qamwan Perspective: Impact Fintech



Online platform
**Financing of Impact
Investments**

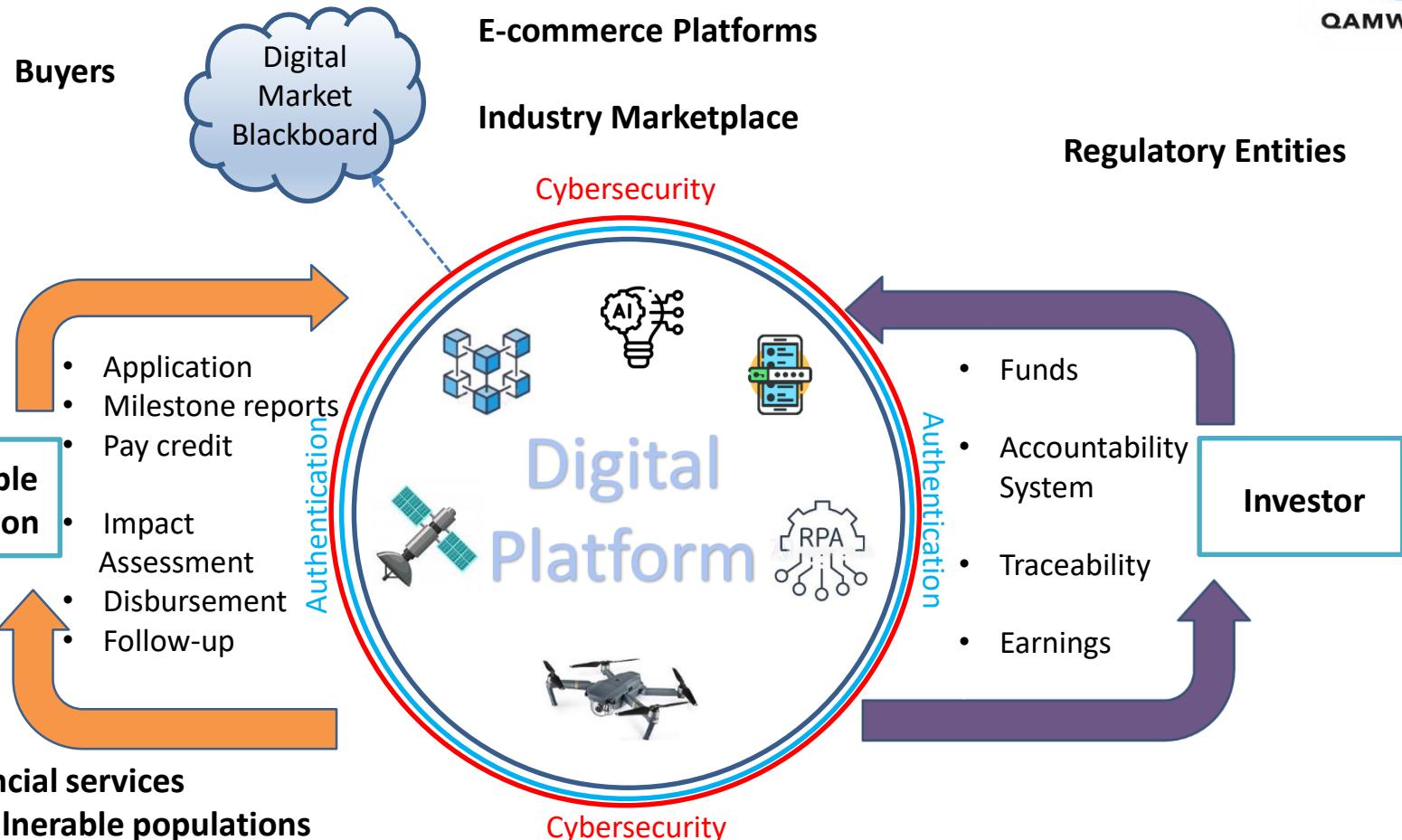
Long-term financing with a
sustainability perspective

Tailored and more
accessible solutions for
vulnerable populations,
direct impact on well-being



- Sustainable value chain
- Impact-based assessment on the well-being of vulnerable populations
- Empowerment of vulnerable populations with capacity to manage supply, production, markets and financial returns
- Emphasis on operational cash flow
- Qualitative and quantitative qualification

The General Qamwan Model Impact Fintech



Opportunities for Qamwan Fintech Impact



- Reduction of the digital gap in vulnerable populations/rural areas.
- Strengthening of rural associations by the state.
- Potential clients with “underutilized” revenue-generating capacity, by a supply chain characterized by dominant positions.
- Supply chains exist; markets exist; but with marginal participation of producers.
- Funds specialized in financing impact investments. Peru is an attractive market.
- Technologies that bring rurality closer, that automate the relationship, monitoring and reporting of results; via digital technologies “working in the field.”
- Customization of the technological platform to rurality, in general: “record data, Qamwan calculates.”

Qamwan White March



- Credit for working capital for 40 members of La Florida Coffee Cooperative; in the central jungle.
- Credit for the production of organic ginger, in the central jungle.
- In folder, business plans for S/ 350,000.

¡Gracias!

COOPERATIVA
“LA FLORIDA”

Qamwan Fintech de Impacto promueve el fortalecimiento los socios productores de café de la Cooperativa, en especial, de sus mujeres socias. Un crédito otorgado para apoyar el manejo sanitario del gran café de La Florida para el mundo.

CAC La Florida
Chanchamayo - Perú

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Fotografía de: Priscila Guizado Vidal



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