



SARA WITHOUT LIMITS

A category-defining platform for every Nigerian woman—built around capital, care, commerce, career and community.

GLOBAL IDEAS. NIGERIAN REALITIES. ONE WOMAN-CENTRED ECOSYSTEM.

Do not build a pink bank. Build an economic operating system.

Women do not need one more campaign telling them they are powerful. They need infrastructure that removes the friction between ambition and income.

CAPITAL

CARE

COMMERCE

CAREER

COMMUNITY

The strongest systems finance the woman—and surround the business.

INDIA	Branch-linked enterprise credit	Structured loans for women starting new ventures.
UNITED STATES	Local business centres	Counselling, training and capital navigation.
CHINA	Digital credit + federations	Remote lending paired with networks and capacity building.
SPAIN	Advice + unsecured microcredit	Specialist guidance before and during financing.
QATAR	Incubation + high-value networks	Accelerators, training and commercial connections.

Import the mechanisms, not the marketing.

01

Finance outcomes, not products

Start with the job: win customers, survive a shock, return to work, export or care for family.

02

Use behaviour as collateral

With consent, transaction patterns and verified trade can expand access beyond property ownership.

03

Deliver through trusted networks

Women's groups, employers, markets, agents, chambers and cooperatives become distribution infrastructure.

SARA becomes a lifetime economic membership.

SARA ID



SARA WALLET



**SARA GROWTH
GRAPH**



**SARA
PASSPORT**

One verified profile carries her identity, skills, sales history, savings discipline, training, referrals and credit progress across every stage of life.

The relationship compounds—even when her job, business, city or family status changes.

Six propositions Wema is not simply doing today.

01

SARA Opportunity Passport

A portable, verified business identity combining KYC, training badges, invoices, sales and repayment history.

02

SARA Revenue Advance

Working capital that flexes with real cash flow: lighter repayment in slow weeks, faster when sales rise.

03

SARA Purchase-Order Bridge

Wema secures corporate purchase orders first, then finances women suppliers to fulfil them.

Solve the constraints around money.

04

SARA Care Credits

Employer- and partner-funded childcare, eldercare and health credits unlock time for work and enterprise.

05

SARA Market OS

Inventory, invoices, supplier pricing, payments, taxes and micro-insurance in app, WhatsApp and USSD.

06

SARA Export Bridge

Product standards, packaging, FX, logistics, trade insurance and buyer introductions in one corridor.

Three moves that could make SARA famous.

SARA 100

Back 100 scalable women-led companies with capital, procurement, board mentors and export access.

THE CARE ECONOMY FUND

Finance creches, eldercare, pharmacies, food systems and women's health—turning care into investable infrastructure.

SARA CITY

An annual pop-up economy where women sell, hire, learn, pitch and secure live purchase orders—not just attend panels.

Move her from survival enterprise to investable company.

BUILD

Market OS + pricing coach

Know margins, digitise records, forecast stock and separate household from business cash.

WIN

Purchase-order marketplace

Wema partners publish procurement needs; qualified SARA businesses compete for real demand.

SCALE

Growth board + export bridge

Sector mentors, professional services, trade finance and buyer access follow the business stage.

Design by life moment—not a single “female customer” persona.

GIRLS & STUDENTS

Money labs • skills wallet • safe starter account

CAREER WOMEN

Salary optimiser • investing • negotiation • returnships

BUSINESS WOMEN

Market OS • revenue finance • procurement • export

FAMILY CAREGIVERS

Family vaults • care credits • health protection

SINGLE MOTHERS

Flexible emergency line • school-fee plan • childcare network

INFORMAL WORKERS

USSD wallet • daily micro-savings • income protection

WOMEN WITH DISABILITIES

Accessible journeys • assisted service • inclusive agents

MIDLIFE & RETIRED

Pension catch-up • succession • legacy and health planning

Regionalise delivery without stereotyping women.

NORTH

Hausa-first voice journeys; women agents; cooperative and agriculture value-chain finance; privacy-sensitive onboarding.

SOUTH-WEST

Retail, services, creative and technology growth tracks; procurement and export corridors through Lagos.

SOUTH-EAST

Trade, manufacturing and apprenticeship pathways; inventory finance, succession and diaspora commerce.

SOUTH-SOUTH

Agribusiness, fisheries, logistics and energy-service clusters; climate resilience and cooperative insurance.

Local research, language choice and women-led design councils should determine final rollout in every state.

Turn SARA into a household resilience and mobility partner.

CAREER CAPITAL

Skills wallet + returnship

Co-fund certification, career transitions and structured return-to-work programs with employers.

FAMILY CONTROL TOWER

Goals without loss of autonomy

Optional household dashboards for school, rent, health and care—while preserving private individual funds.

RESILIENCE VAULT

Protection before crisis

Automated emergency savings, micro-insurance, pension catch-up and pre-approved support based on consented behaviour.

The next branch is a network of trusted women.

- 01 SARA GUIDES** Certified women agents embedded in markets, workplaces, campuses and communities.
- 02 SARA DESKS** Pop-up business centres offering diagnostics, counselling and onboarding.
- 03 SARA ON WHATSAPP** Voice-note onboarding, local languages, reminders and human escalation.
- 04 SARA DESIGN COUNCILS** Paid customer panels in every region co-create products and test fairness.

Innovation without fairness becomes another barrier.

CONSENT

She controls her data

Explain what is used, why it matters and how to opt out without losing basic service.

FAIR CREDIT

Test outcomes, not intentions

Audit approval, pricing and collections by region, age, disability and income pattern.

DIGNIFIED SUPPORT

No public shame

Private hardship tools, flexible restructuring and human review protect trust.

Test three bold ideas in 180 days.

PILOT A • LAGOS + OGUN

Purchase-Order Bridge

Recruit 200 women suppliers, publish partner demand, finance fulfilled orders and measure repeat contracts.

PILOT B • KANO + KADUNA

SARA Guides + Market OS

Train women agents, deliver Hausa/voice onboarding and test cash-flow-based micro working capital.

PILOT C • ABIA + ANAMBRA

Trade & Export Bridge

Digitise inventory, verify trade history and connect women manufacturers to diaspora and regional buyers.

Measure economic mobility—not vanity activity.





THE AMBITION

**Not banking for women.
Economic infrastructure
built around women.**

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