



**FileAm**

WOMEN EMPOWERMENT PROGRAM

# FWEP

*Counting her in. One woman, one record,  
one unlocked future at a time.*

An investment prospectus to give underserved Nigerian women financial literacy and an AI-powered compliance tool — and the economic power that follows.

**200K**

Phase 1

**500K**

Phase 3

**1M**

the ambition



## THE GAP WE CLOSE

# Nigeria built an army of women entrepreneurs. The system was never built to count them.



**21.4M**

women financially excluded —  
42.7% of the female  
population

EFinA



**72%**

of Nigeria's 39.6M MSMEs are  
owned or led by women

NBS / SMEDAN



**80%**

of small businesses fail within  
five years — poor records a  
top cause

SMEDAN



**₦2.9Tn**

annual credit gap facing  
women-led enterprises

NBS-cited, 2026

*The barrier isn't willingness — it's complexity, cost and fear. Put an accessible tool in her hand and compliance and credit-readiness rise sharply.*



## HOW FWEP WORKS

# Two moves, working as one.



### MOVE 01

## We go to her

The human, last-mile push — into markets, cooperatives and community centres across all 36 states + FCT.





- ✓ Community Champions onboard her face-to-face
- ✓ Financial-literacy clinics in her language
- ✓ Group filing days at the market
- ✓ USSD & SMS for feature phones



### MOVE 02

## The app empowers her

FileAm stays in her pocket long after the visit — Know · Organise · Comply.

-  Tax-GPT answers, in 4 languages
-  Records build themselves by voice
-  TIN, filing & returns into NRS
-  A live credit-readiness score



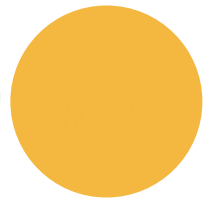
# What it takes to reach her — on the ground.



01

## Map & mobilise

Identify clusters — markets, cooperatives, trade associations — across 36 states + FCT.



02

## Recruit & train

500 women Community Champions trained as trusted, income-earning local guides.



03

## Onboard face-to-face

Group clinics & filing days. She registers, files, and gets her first statement.



04

## Hand off to the app

FileAm continues the work daily — she's now self-serving and credit-ready.



*Every naira of field cost is engineered to convert into a permanently digital, self-serving user — so reach compounds, it doesn't evaporate.*



THE TOOL THAT STAYS WITH HER

# FileAm: an AI compliance companion built for the last mile.



KNOW

## Tax-GPT

Plain-language answers to every tax question — English, Yoruba, Hausa, Igbo. Fear and confusion gone.



ORGANISE

## Records that build themselves

"Sold fabric — ₦22,000" by voice, or a receipt photo, auto-sorted into P&L and a live credit score.



COMPLY


## Talk-or-type filing

Guided TIN registration and returns wired into NRS & State Revenue — plus tax clearance for loans.



## THE RETURN ON HER RECORDS

# Formalisation isn't charity. It's economics.


 **+15%**

### BUSINESS INTELLIGENCE

**She runs it smarter**

Clean automated records show what sells and what bleeds cash. Digital-bookkeeping adopters see meaningful revenue gains.

*Benchmark: digital bookkeeping, industry data*

 **+10%**

### ACCESS TO CREDIT

**Lenders can finally say yes**

A bankable statement turns "no history" into a credit file. Women-led MSMEs with tailored loans grew ~10%/yr.

*Benchmark: KCB / Women's World Banking, Kenya*

MODELLED, PHASE 1 (200K WOMEN)

**₹240,000**

extra per woman, per year · +25% on her income

**₹48 billion**

in new annual economic value created by Phase 1 women

*Illustrative model using external benchmarks. Not guaranteed outcomes.*



## THE TRAJECTORY

# Prove it at 200K. Then 300K. Then 500K.

A phased, evidence-gated expansion — each wave funded by proof from the last. Cumulative ambition: 1,000,000 women.

### PHASE 1 · FOUNDATION

# 200K

women reached

## Build the proof

Anchor-state launch · 500 Champions trained · literacy live · NRS API integrated · baseline data.

### PHASE 2 · SCALE

# 300K

women reached

## Cover the nation

All 36 states + FCT · full agent network · USSD channel · trade-association & government partnerships.

### PHASE 3 · SUSTAIN

# 500K

women reached

## Institutionalise

Embedded in govt women's programmes · self-sustaining platform revenue · Pan-African framework ready.



# What the investment buys — 200,000 women.

**\$3.0M**

**Total Phase 1 ask**

18-month program

**\$15**

**Blended cost per woman**

fully loaded

**57%**

**Goes to field & women**

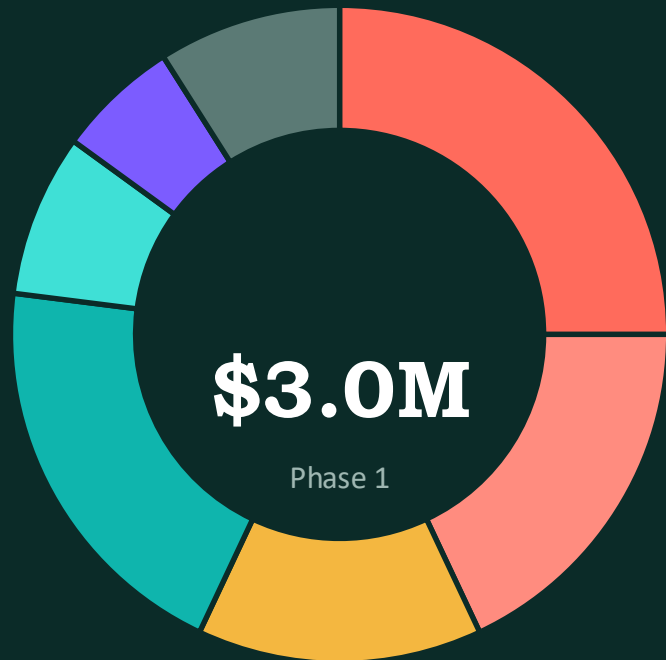
not overhead

Cost line	What it covers	USD	%
Field operations & outreach	Travel, market clinics, group filing days, logistics across 36 states + FCT	\$760,000	25%
Community Champion network	Recruiting, training & stipends for 500 women agents	\$540,000	18%
Financial-literacy program	Curriculum, materials, in-language content, train-the-trainer	\$420,000	14%
App build & AI infrastructure	FileAm engineering, Tax-GPT, NRS/State API integration, USSD	\$600,000	20%
Platform run & support	Hosting, security, helpdesk, content updates (18 mo.)	\$240,000	8%
Monitoring & evaluation	Live dashboards, disaggregated data, independent annual audit	\$180,000	6%
Program management & admin	Team, governance, compliance, contingency	\$260,000	9%
<b>TOTAL · PHASE 1</b>	<b>Fully-loaded, 18 months, 200,000 women</b>	<b>\$3,000,000</b>	<b>100%</b>



## WHERE THE MONEY GOES

# Two engines: the field, and the app.



- Field & outreach
- Champions
- Literacy
- App build
- Platform run
- M&E
- Mgmt & admin



### GOING ROUND TO EMPOWER HER

**\$1.72M** · **57%**

Field operations, 500 Champions, and the financial-literacy program that reaches her where she is.



### THE APP THAT EMPOWERS HER AFTER

**\$0.84M** · **28%**

FileAm build, AI infrastructure, and 18 months of platform run, security and support.

*Remaining 15% — monitoring, evaluation, governance and contingency.*



FileAm



# Fund the catalyst that turns a product into a movement.

Nigeria's women are not waiting. What they are missing is the infrastructure to make their work count — counted by banks, by government, by the economy they already sustain.

**\$3.0M**

Phase 1 ask

**200K**

women reached

**₦48bn**

modelled annual value

[Start a funding conversation →](#)

[hello@fileam.app](mailto:hello@fileam.app) · [fileam.app](https://fileam.app)