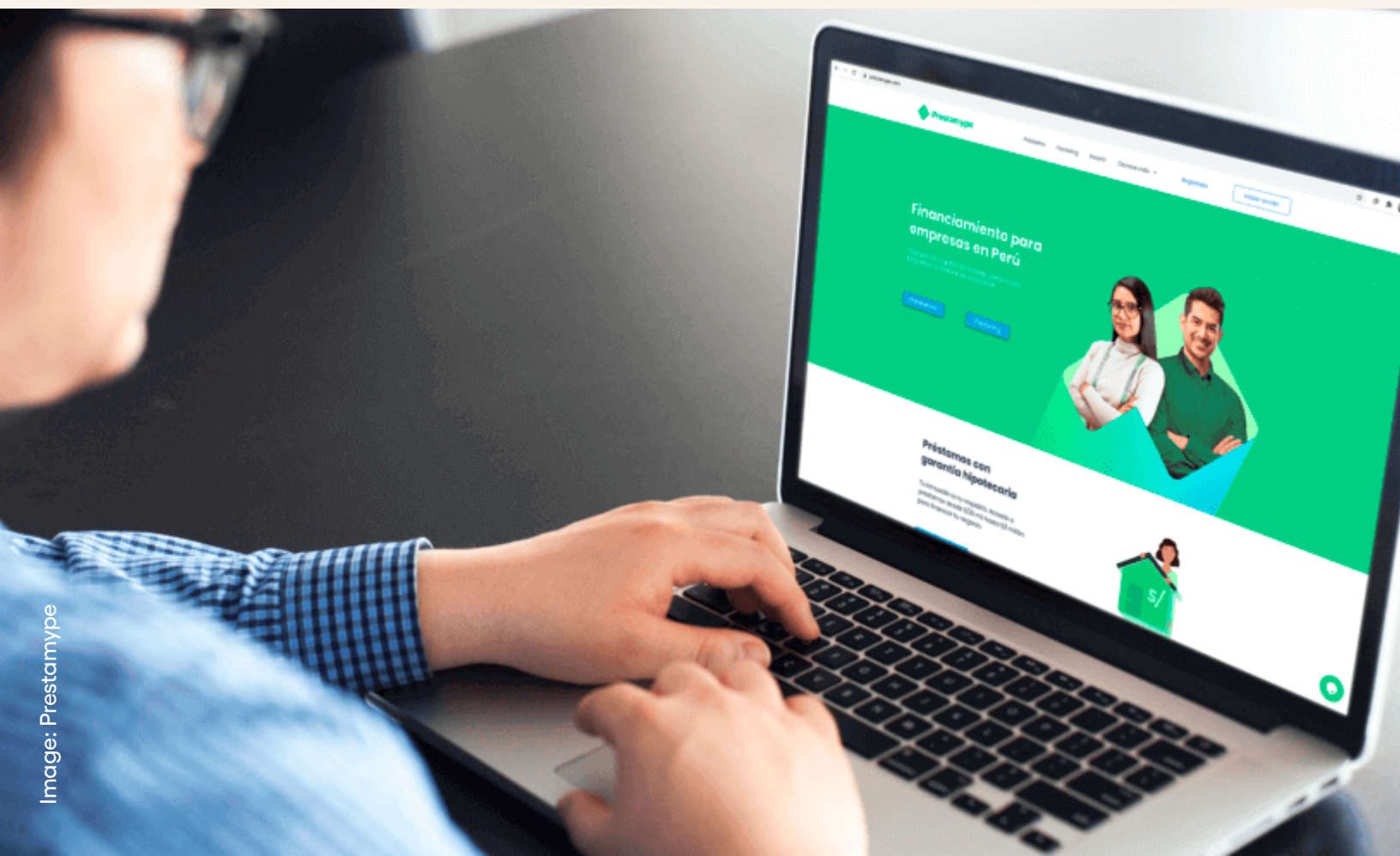


Driving Business Strategy Through Impact Data

Case Study: Prestamype

2025



About ALIVE

ALIVE is a fund manager that invests critical growth capital in high-impact, scalable businesses that leverage technology and other game-changing innovations to address the challenges faced by low-income communities in Latin America, thus creating an opportunity to achieve significant positive social impact while achieving risk-adjusted financial returns for investors.

At ALIVE, we invest in companies that place impact at the core of their business model and value proposition. Impact is therefore a competitive advantage, and understanding and managing impact is essential for driving growth and ensuring customer success.

Why measure impact?



To generate actionable business insights, enhancing both impact and business performance.



To provide tailored technical assistance and guide our own portfolio strategy and impact strategy



To ensure accountability to our mission and our community — LPs, partners, and end customers themselves.

How do we measure impact?

To measure impact, ALIVE performs recurring measurement studies, with experts such as 60 Decibels. These studies:



Prioritize the client voice to understand lived experiences and outcomes for end clients.



Capture depth of change (e.g., changes in skills, income, well-being) and who is being reached (underserved segments).

About Prestamype

Prestamype is a pioneering fintech that provides accessible funding and financial services to underserved and underbanked micro and small enterprises (MSEs) in Peru. Its primary financial products include asset-backed loans and factoring financing, delivered through a digital platform designed for efficiency and client-centricity.

Founded
in

2017

Joined ALIVE's
portfolio in

2023

Has served more
than

6,500

clients

Has delivered
more than

USD \$450M

in financing

This case study looks at findings from an impact measurement study (conducted in partnership with 60 Decibels) which focused on **Prestamype's** asset-backed loan clients. The study validated how **Prestamype** is delivering on its mission and generating value for its clients, and also how the company can improve its impact and business performance.



INSIGHTS 01

Client Profile & Reach

► GENDER DISTRIBUTION OF PRESTAMYPE CLIENTS



► LOCATION

The majority of Prestamype's clients live in underserved communities in the outskirts of Lima.



► ACCESS

First Time Access:



72% of clients report they had no access to a loan like Prestamype provides.

76% of women report first time access.

Access to Alternatives:



83% of clients cannot easily find a good alternative to Prestamype.

90% of women report no easy access to alternatives.



These results demonstrate that Prestamype's solutions are reaching highly underserved segments in Peru and are likely contributing to impacts which would be unlikely to occur otherwise, particularly for its female clients.

INSIGHTS 02

Impact on Quality of Life

► IMPROVEMENTS OF QUALITY LIFE



59% of clients report that their quality of life has improved because of Prestamype.

► SELF-REPORTED OUTCOMES FOR IMPROVEMENT



44% of clients talk about increased investment in business.

My quality of life improved because I was able to use that money to invest in a small business for my wife.

— Male, outskirts of Lima



35% of clients report increased financial stability.

► IMPROVED ABILITY TO MANAGE FINANCES



54% of clients report that their ability to manage finances has improved because of Prestamype.



*This result places Prestamype in the **top 40% of 60 Decibels'** global benchmark for this data point.*



Clients in underserved communities in the outskirts of Lima are more likely to report "significant" improvements.

INSIGHTS 03

Improvements in Clients' Businesses & Satisfaction

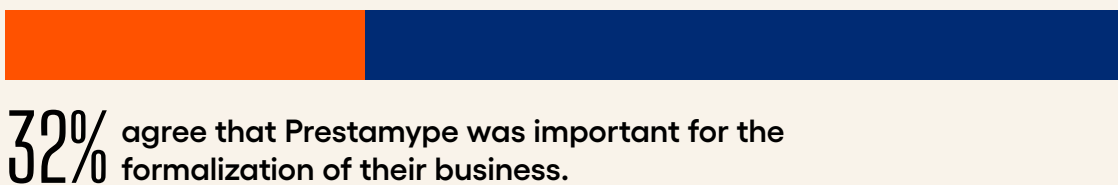
► INCREASE IN NUMBER OF PAID EMPLOYEES



► TOP 3 OUTCOMES OF BUSINESS LOANS



► BUSINESS FORMALIZATION



► OPPORTUNITIES FOR IMPROVEMENT



Clients mentioned they would like to see greater clarity around loan terms, payment flexibility options, new offerings like unsecured loans, and more personal support/advice regarding the financial products.

Actions the Company has Prioritized Based on the Impact Data

The insights gathered from the impact study, complemented by other ongoing technical assistance, have helped **Prestamype** develop the following roadmap to improve overall impact and business performance.



Product:

- ✓ Streamline approvals to speed up disbursements and tailor products to key customer segments.
- ✓ Grow the women-led MSE market with clear targets and tailored product strategies.
- ✓ Boost customer satisfaction through better service and greater transparency on interest rates.
- ✓ Double down on winning products by applying lessons from high-impact pilots like unsecured loans.



Marketing & Communications:

- ✓ Gather testimonials and produce video communications for different customer segments to strengthen acquisition and retention metrics.
- ✓ Conduct a deep analysis of a female customer focused pilot to glean actionable learnings.



Find out more:

www.alive-ventures.com