ELOVIA

INSTITUTIONAL ECOSYSTEM

INSTITUTIONAL BROCHURE 2026

# THE ELOVIA ECOSYSTEM

A women-centred architecture connecting public benefit, enterprise capability, future responsible finance and governed technology.



Women-centred enterprise. Responsible opportunity.

ONE MISSION. DEFINED RESPONSIBILITIES.

# An integrated pathway with clear accountability

ELOVIA brings together four complementary parts. Each legal organisation retains its own governance, funds, decisions and responsibilities. ELOVIA ONE provides the technology platform that connects the journey without obscuring accountability.

FOUNDATION

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ELOVIA Foundation advances public-benefit programmes that help women strengthen financial knowledge, enterprise capability and economic agency. Support is designed around real lives, including care responsibilities, informal activity, limited collateral and underserved...

ENTERPRISE PARTNERS

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ELOVIA Enterprise Partners helps women-owned and women-led businesses formalise, organise, strengthen performance and prepare for responsible growth. Each engagement is defined, ethical and evidence-led, with clear scope, milestones and accountable delivery.

CREDIT

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ELOVIA Credit is the proposed lending entity within the ELOVIA ecosystem. Products are being designed for transparent pricing, verified affordability, fair treatment, human oversight and respectful support. Credit products are not yet available and no lending will begin until all applicable...

TECHNOLOGY PLATFORM

## ONE

ELOVIA ONE is the shared technology platform for women-centred enterprise journeys. It helps customers assess readiness, access appropriate support, manage documents and understand which responsible ELOVIA entity delivers each service. It is designed to preserve legal separation, consent an...

ECOSYSTEM PORTFOLIO

# ELOVIA FOUNDATION

ELOVIA Foundation advances public-benefit programmes that help women strengthen financial knowledge, enterprise capability and economic agency. Support is designed around real lives, including care responsibilities, informal activity, limited collateral and underserved communities.

### Financial literacy

Money management, enterprise finance and responsible borrowing education.

### Enterprise-readiness cohorts

Structured learning, diagnostics and action planning for women founders.

### Mentoring and confidence

Practical support that strengthens decision-making and commercial confidence.

ECOSYSTEM PORTFOLIO

# ELOVIA ENTERPRISE PARTNERS

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### Business formalisation

Registration readiness, structure, essential records and governance foundations.

### Financial records

Cash-flow tools, bookkeeping discipline, budgets and management information.

### Strategy and growth

Business models, priorities, milestones and execution planning.

ECOSYSTEM PORTFOLIO

# ELOVIA CREDIT

ELOVIA Credit is the proposed lending entity within the ELOVIA ecosystem. Products are being designed for transparent pricing, verified affordability, fair treatment, human oversight and respectful support. Credit products are not yet available and no lending will begin until all applicable permissions are secured.

### Credit-readiness education

Non-binding preparation that helps enterprises understand required evidence.

### Future working-capital finance

Proposed short-cycle finance aligned to verified business cash flow.

### Future growth finance

Proposed capital for defined productive purposes and sustainable expansion.

ECOSYSTEM PORTFOLIO

# ELOVIA ONE

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### Readiness assessment

Four dimensions: foundations, financial discipline, growth capability and funding readiness.

### Customer workspace

Profiles, cases, milestones, secure documents and progress tracking.

### Service routing

Consent-based referrals to Foundation, Enterprise Partners or future Credit workflows.

ENGAGEMENT PATHWAY

# Learn. Build. Prepare. Grow.

The platform adapts the pathway to the woman, the enterprise and the responsible service entity.

01

### Learn

Practical knowledge and programmes shaped around real circumstances.

02

### Build

Formalisation, records, mentoring and resilient enterprise capability.

03

### Prepare

Evidence and non-binding readiness for appropriate opportunities.

04

### Grow

Milestones, market access and accountable long-term support.

OUTCOMES AND ASSURANCE

# Governance that protects mission and trust

Institutional credibility depends on separation, documented decisions, transparent partnerships and evidence that controls operate in practice.

## 01

### Entity separation

Distinct governance, funds, contracts, records and accountable decisions.

## 02

### Customer protection

Clear communication, dignity, vulnerability support and complaints governance.

## 03

### Data and security

Purpose-led processing, access control, audit trails and resilience testing.

## 04

### Licensing discipline

No regulated lending until every applicable permission and launch gate is complete.

LEADERSHIP AND PARTNERSHIP

# Cynthia Faith Ebadan

FOUNDER AND GROUP CHIEF EXECUTIVE OFFICER

Cynthia leads the women-centred strategy, operating model and institutional relationships across the ELOVIA ecosystem, drawing on banking, enterprise finance and gender-focused financial-inclusion experience.



**Institutional collaboration**

Programme commissioners • development institutions • responsible funders • women’s networks • universities • financial infrastructure • professional advisers

# Build women’s economic opportunity with ELOVIA

Partner on capability, enterprise development, evidence, technology infrastructure or future responsible finance - through the clearly identified ELOVIA organisation.

**CONNECT**

**www.elovia-one.com**

Institutional information only. Services are delivered by the identified responsible entity and remain subject to applicable law, due diligence and approvals.