



Thrive **with** Ease

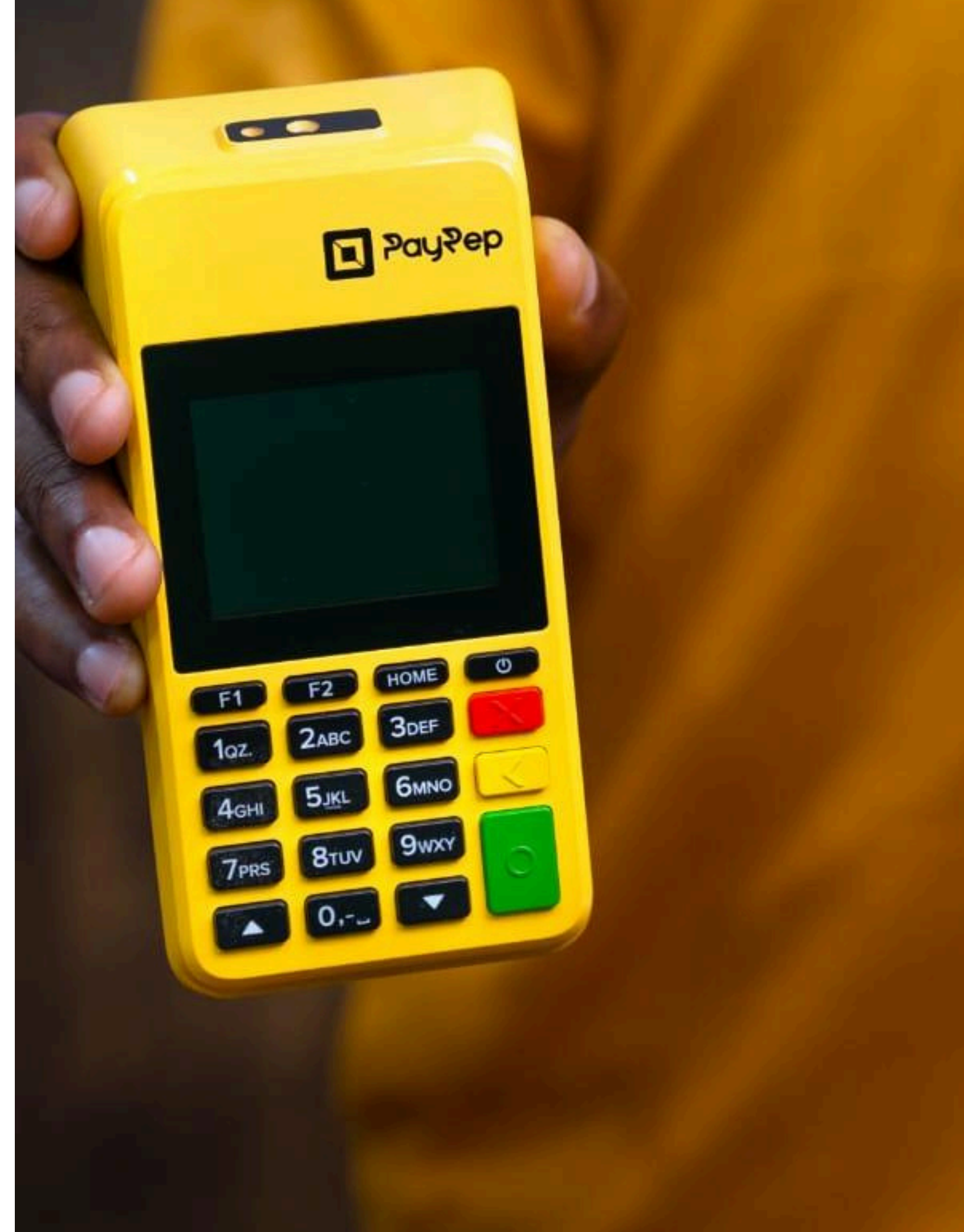
An Ecosystem for Payments, Bills, Micro Credit, Health Insurance, and Pensions for Rural Traders

SDG1: No poverty

SDG 8: Decent work and economic growth

SDG 10: Reduced Inequalities

SDG 17: Partnership for Goals



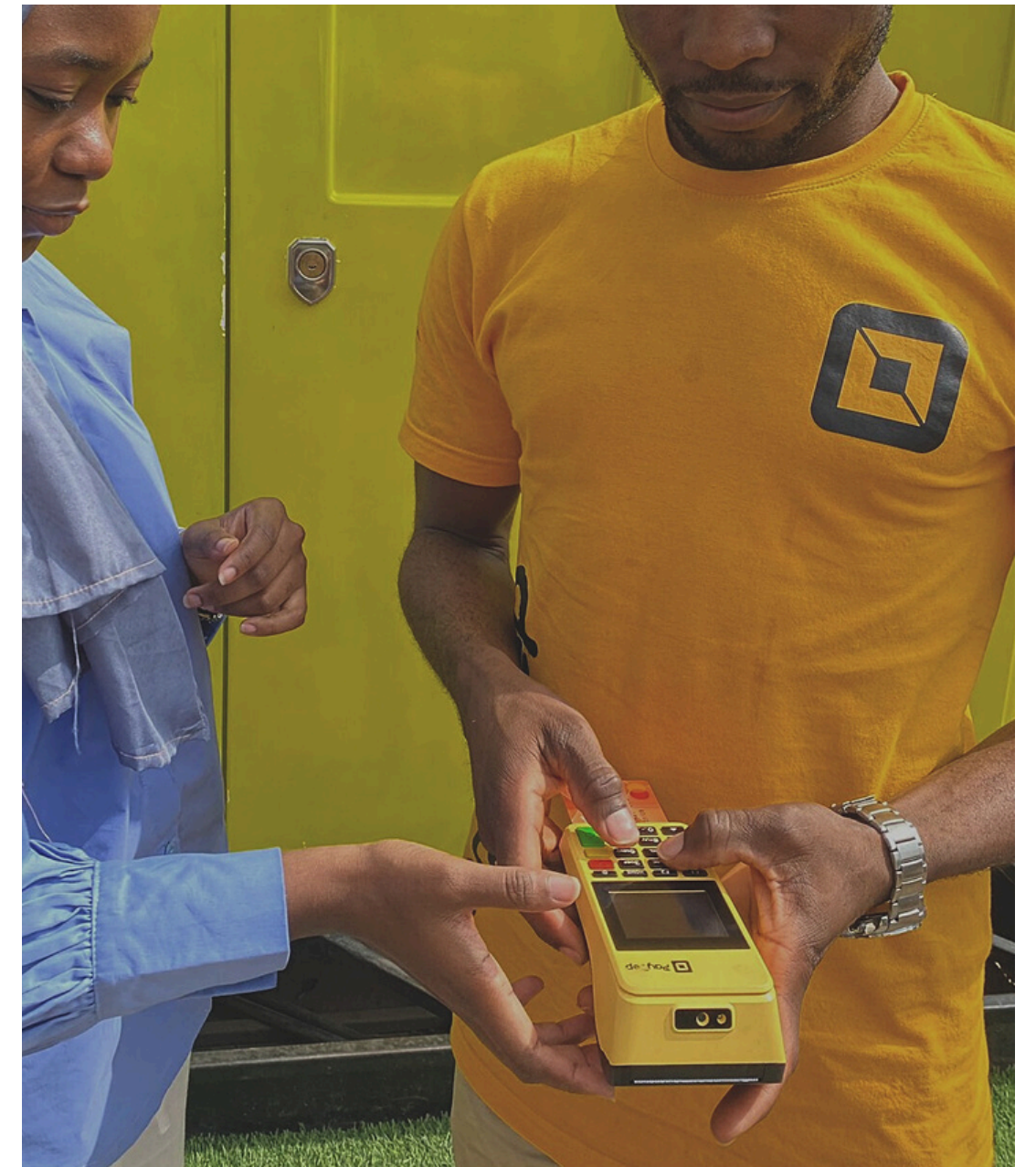
The Problems we are Solving

The backbone of Nigeria's economy is the MSMEs. Yet, There are **38.9 million MSMEs** in Nigeria and **70%** of these MSMEs lack *access to finance & financial services* such as payments, micro-pension remittances, micro-credits, and government subsidies. This critical absence not only undermines their ability to live fully but also threatens the sustainability of their livelihoods. (SMEDAN Report)

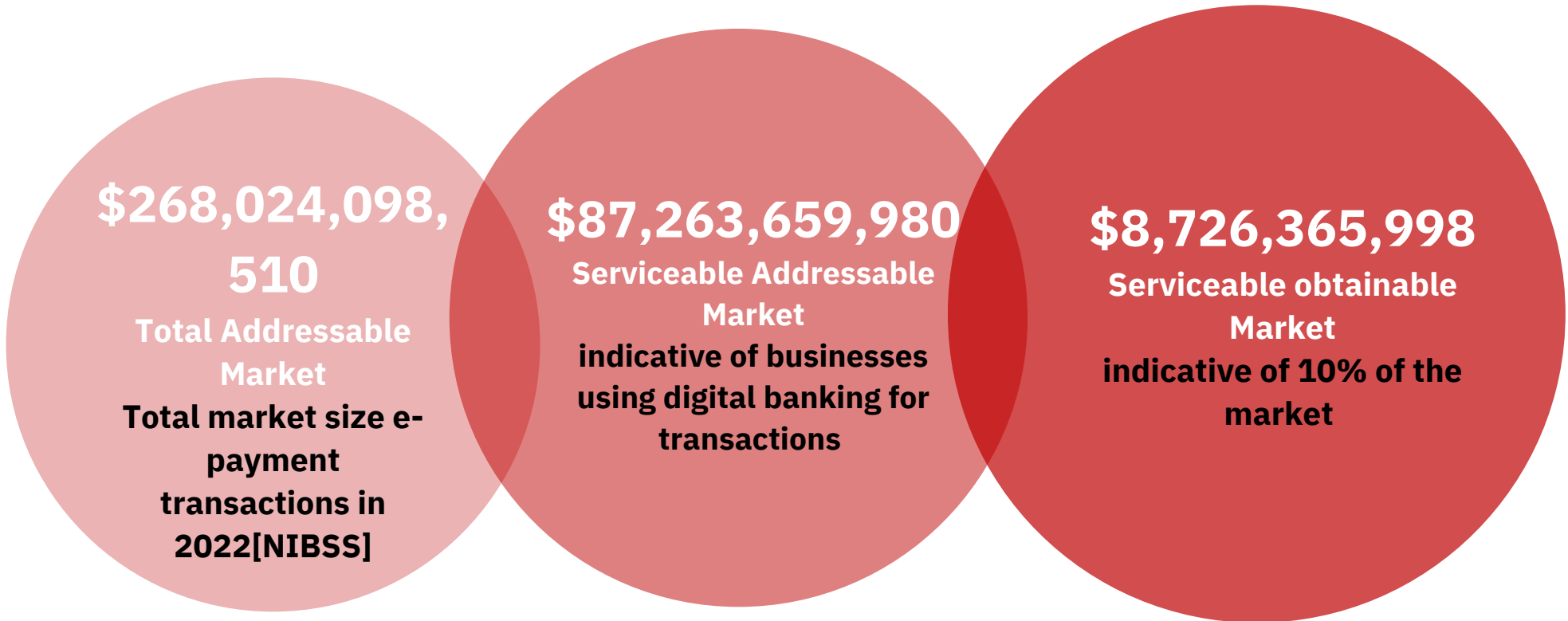


Creating a Payment Ecosystem for Rural Traders and Farmers

We provide an Agency Banking As a Service Platform to Banks, Insurance companies, other fintech's to make their services available to last mile customers using technology and our Agents Networks. We are enabling extension of micro credit, health and general insurance, Remitta payments to rural residents, farmers and rural traders and currently have over 8,000 Agents across 300 local governments.



Market Data



689,700,000

Unbanked persons in Sub-saharan Africa in 2024

72,000,000

Unbanked and Informally banked persons in Nigeria in 2024

3%

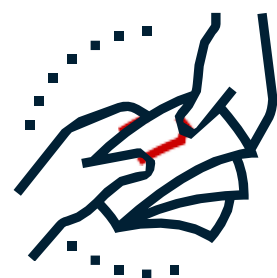
Health Insurance Penetration in Nigeria

1.9M

Agents currently extending Cash In-Cash Out services in Nigeria

Our Services and Business Model

Our Business Model entails earning a commission on every transaction that passes through our platform



Micro-loans



Micro-Pension



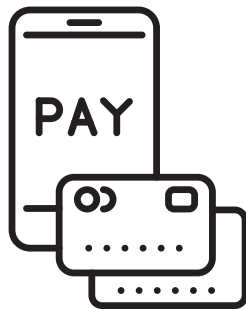
Phone Number enablement as a Pension & Health Insurance ID



Health Insurance



Government Bills Payment



Withdrawal and transfers

Traction

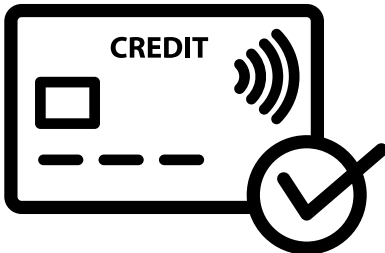
8000

Pool of agents/merchants



\$325,000

Credit Disbursed



300

Local Government Presence



2023 GMV

\$97,796,666.45

N112,417,817,763.33

2023 Revenue

\$201,100.94

N231,166,662.42

Recognized by
GIZ/DTC as
one of the 20
SME Enabling
Platform in
2023

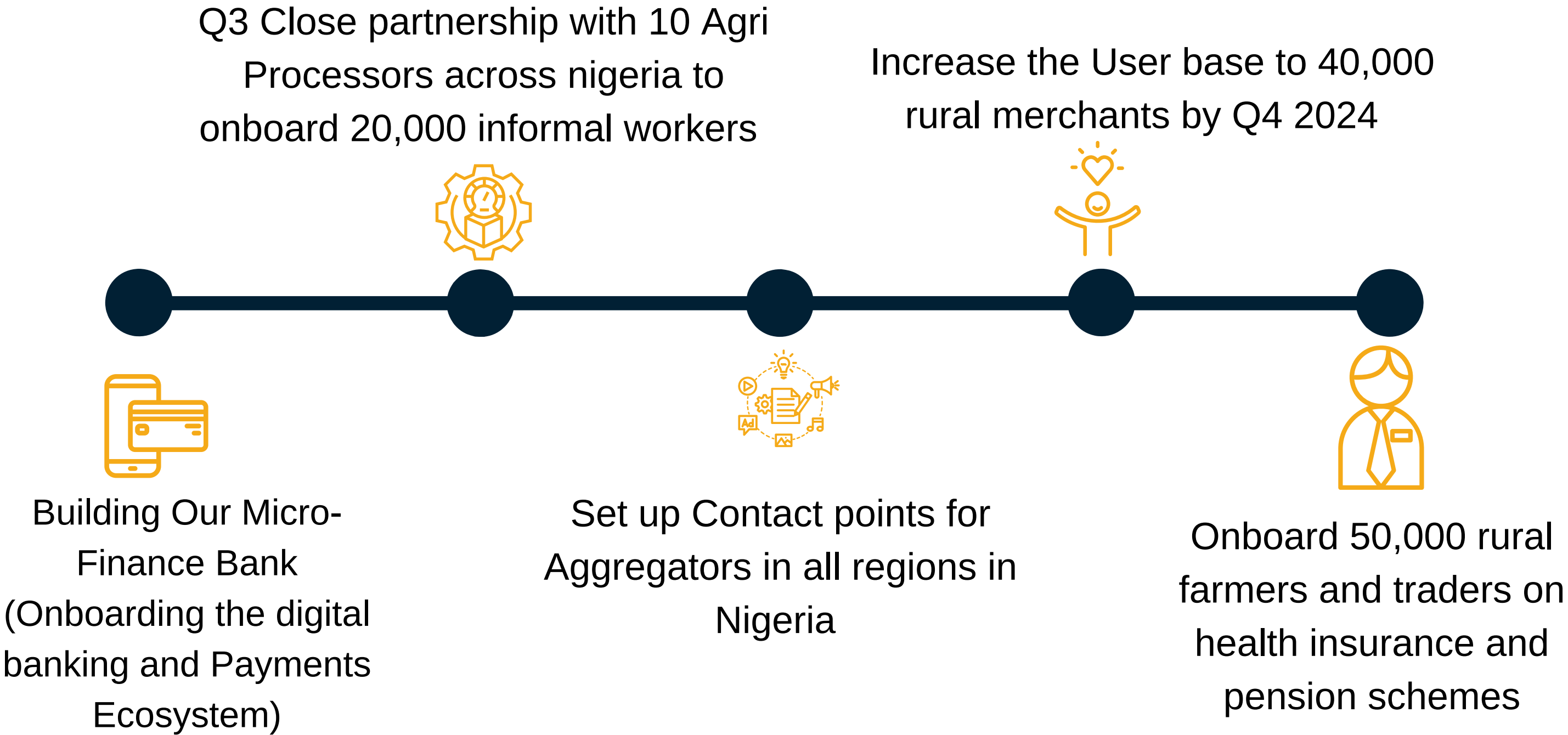
UNDP BOOST:
Pitch Back
Series 2
“Most Impactful
Pitch”

Finalist of
Alliance for
Financial
Inclusion
Showcase 2024

HiiL Justice
Accelerator
2023 with a
Grant Award

PSSP- Super Agent License from the CBN (2023)
Micro-Finance Bank License (2024)

Vision Board (2024)



Partnerships

We are building a sustainable model through partnership



Xpress Payments

Payment Terminal
Service Provider
Partnership



Awabah

Payments for
Pensions &
Health
Insurance via
POS



VFD Bank

Banking as a Service



9 Payment Service Bank

Cash flow for
expansion and
growth of
transactions
base through
BaaS.



Remita

Payments for
Government
Services via POS

Our Ask

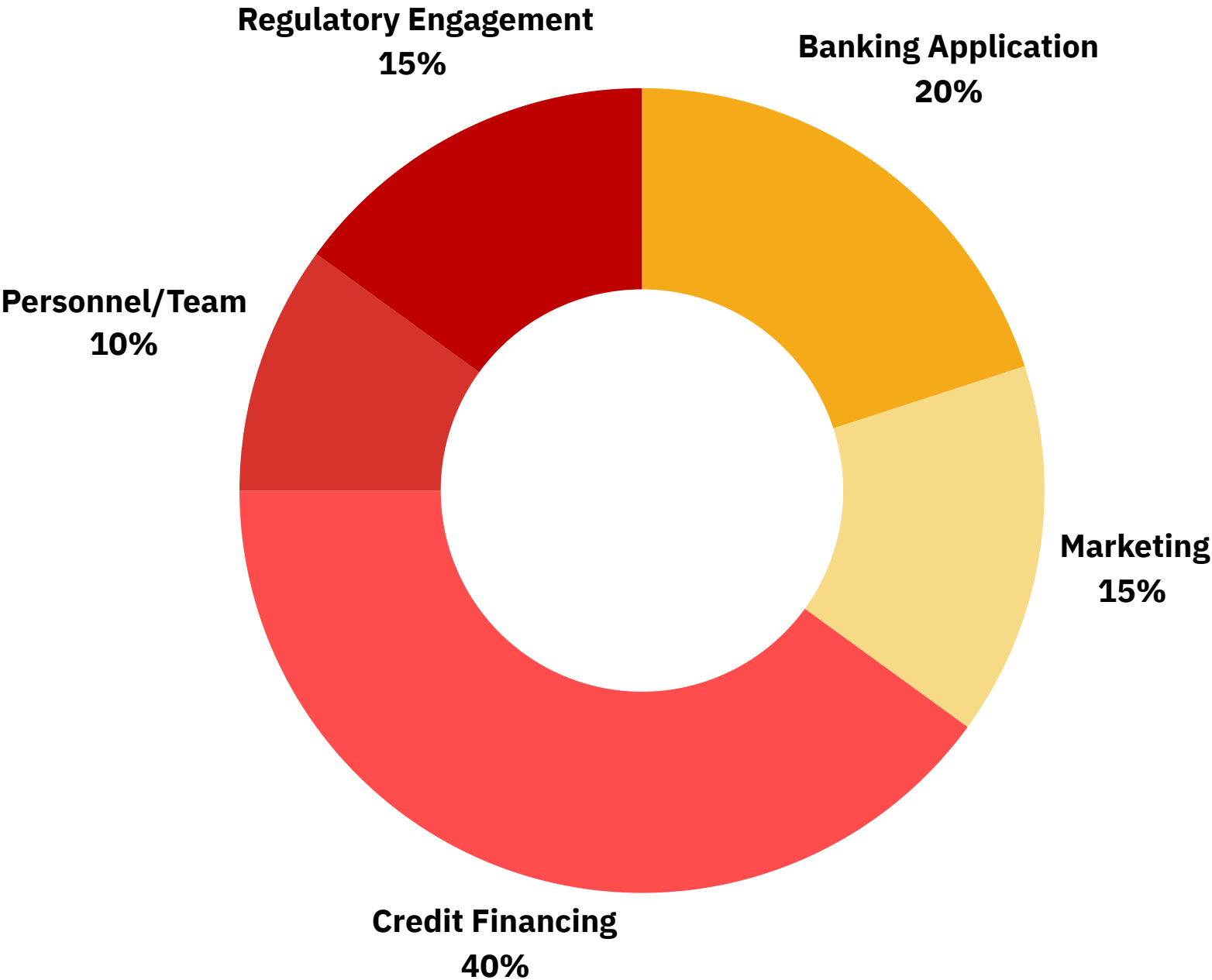
OUR ASK: 1,000,000.00 USD

The investment amount will be put towards team growth, business expansion and full establishment of PAYREP MFB by Q4 2024

Proposed Funding Structure

**Equity :
\$500,000**

**Debt:
\$500,000**



The Leadership Team



Muhammad Ismail
MD/CEO



Rukayat Suleiman
Head of Operations



Damilola Adeyemo ACA
CFO



Darajah Abubakar
Head of Sales



Salim Yakubu
CTO



Aisha Iya Abubakar
Engagement Manager



Abiola Jimoh
CCO