



# Thrive **with** Ease

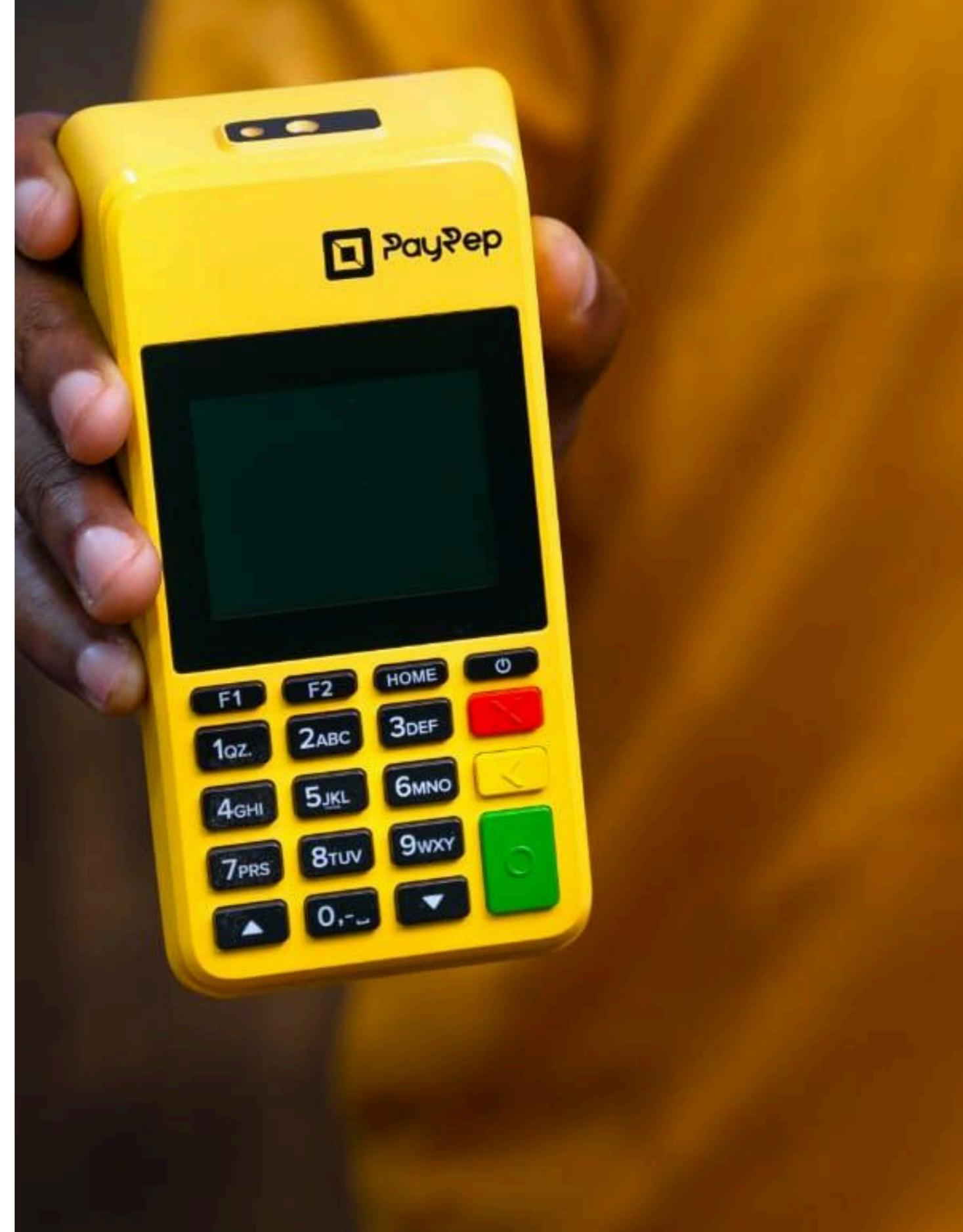
An Ecosystem for Payments, Bills, Micro Credit, Health Insurance, and Pensions for Rural Traders

**SDG1:** No poverty

**SDG 8:** Decent work and economic growth

**SDG 10:** Reduced Inequalities

**SDG 17:** Partnership for Goals



## The Problems we are Solving

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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)

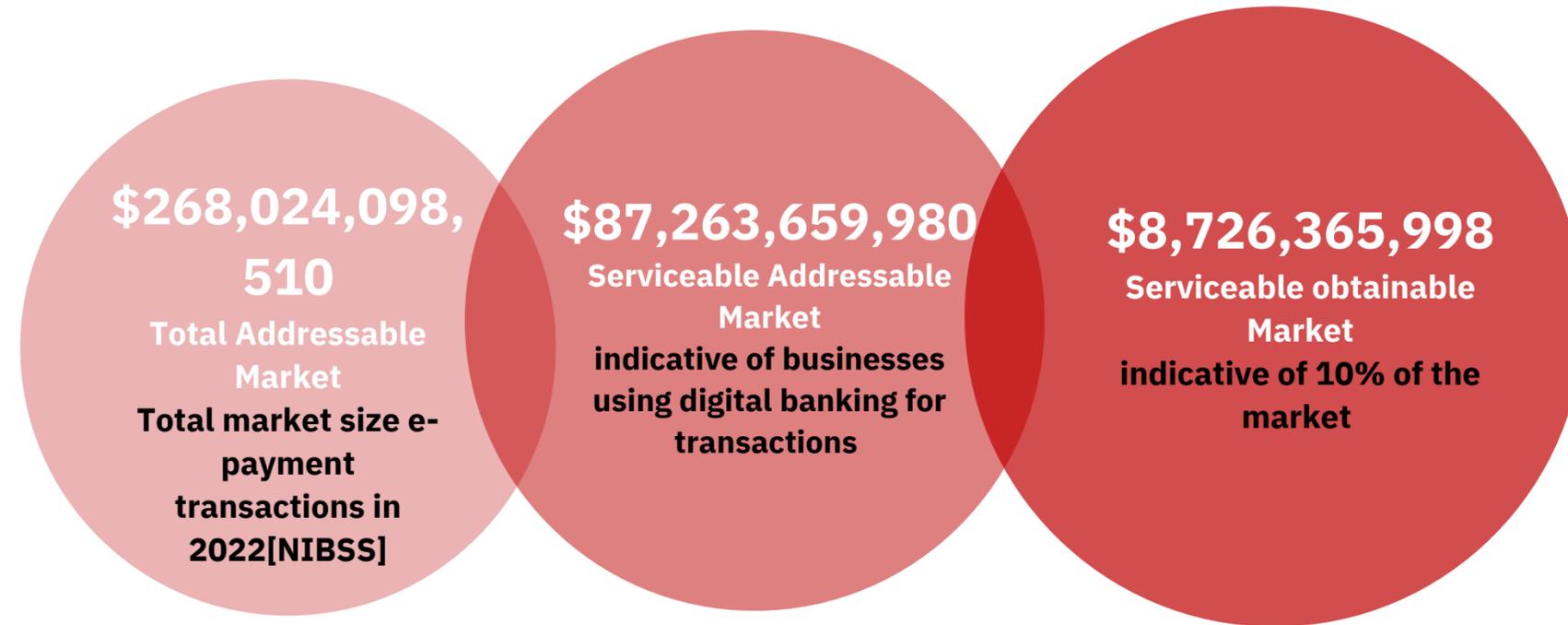


# Creating a Payment Ecosystem for Rural Traders and Farmers

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

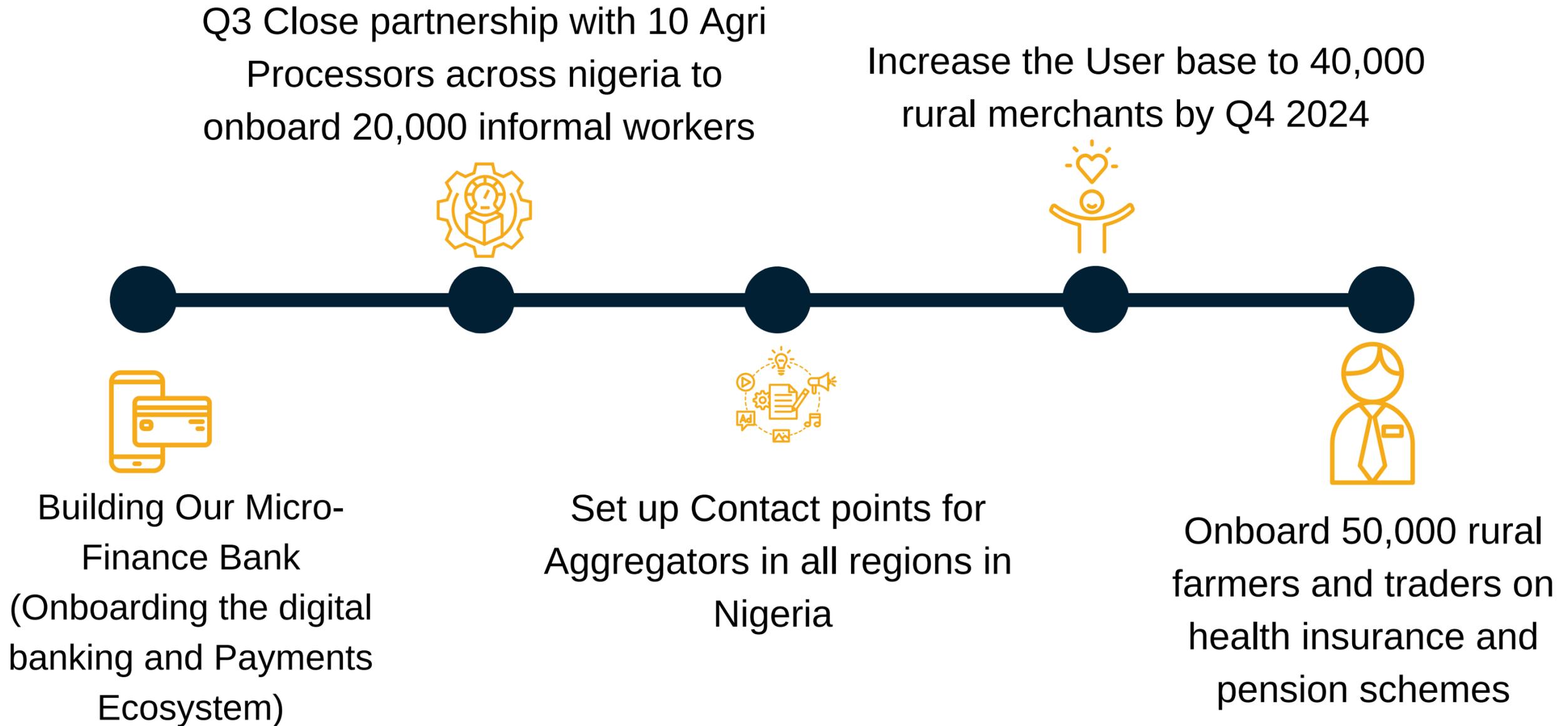
UNDP BOOST:  
Pitch Back  
Series 2  
“Most Impactful  
Pitch”

Finalist of  
Alliance for  
Financial  
Inclusion  
Showcase 2024

HiL 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

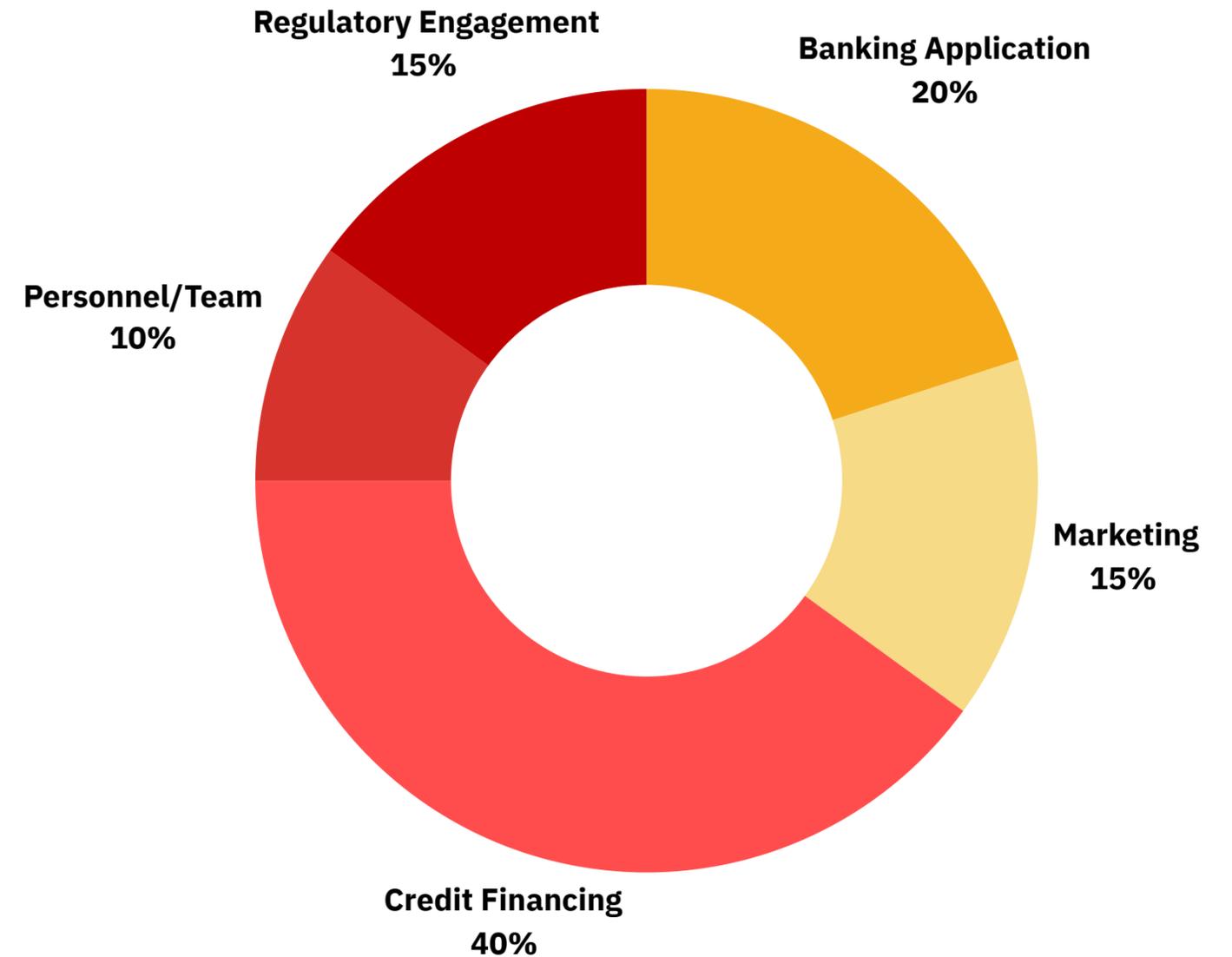
### **OUR ASK: 1,000,000.00 USD**

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**

