



Thrive **with** Ease

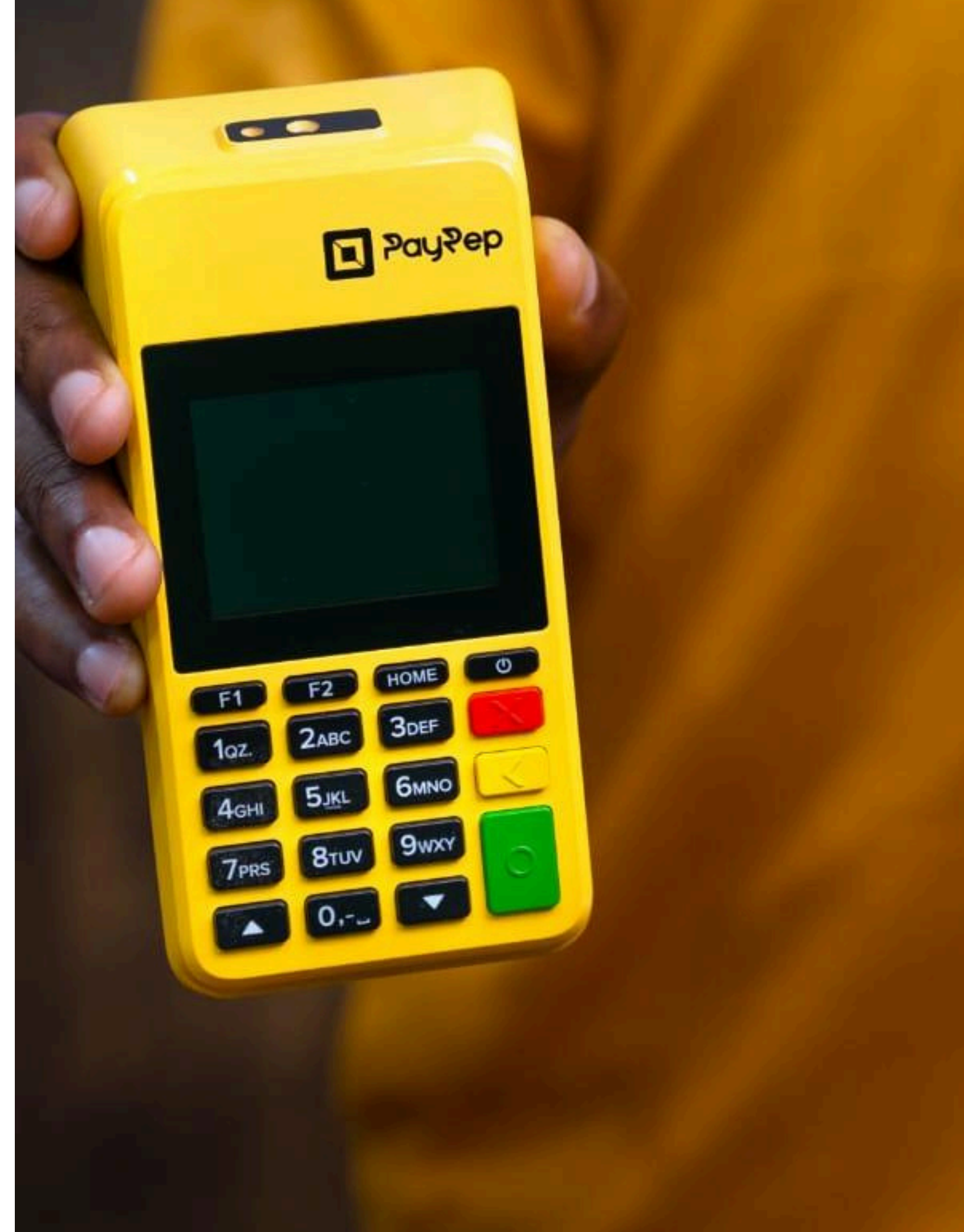
An Ecosystem for Payments, Bills, Micro Credit, Health Insurance, and Pensions for Farmers and Rural Traders

SDG1: No poverty

SDG 8: Decent work and economic growth

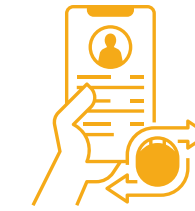
SDG 10: Reduced Inequalities

SDG 17: Partnership for Goals



Problem & Market Data

“51% of farmers and MSME traders do not have access to.....”



Transaction Records



Health Insurance



Micro Credit



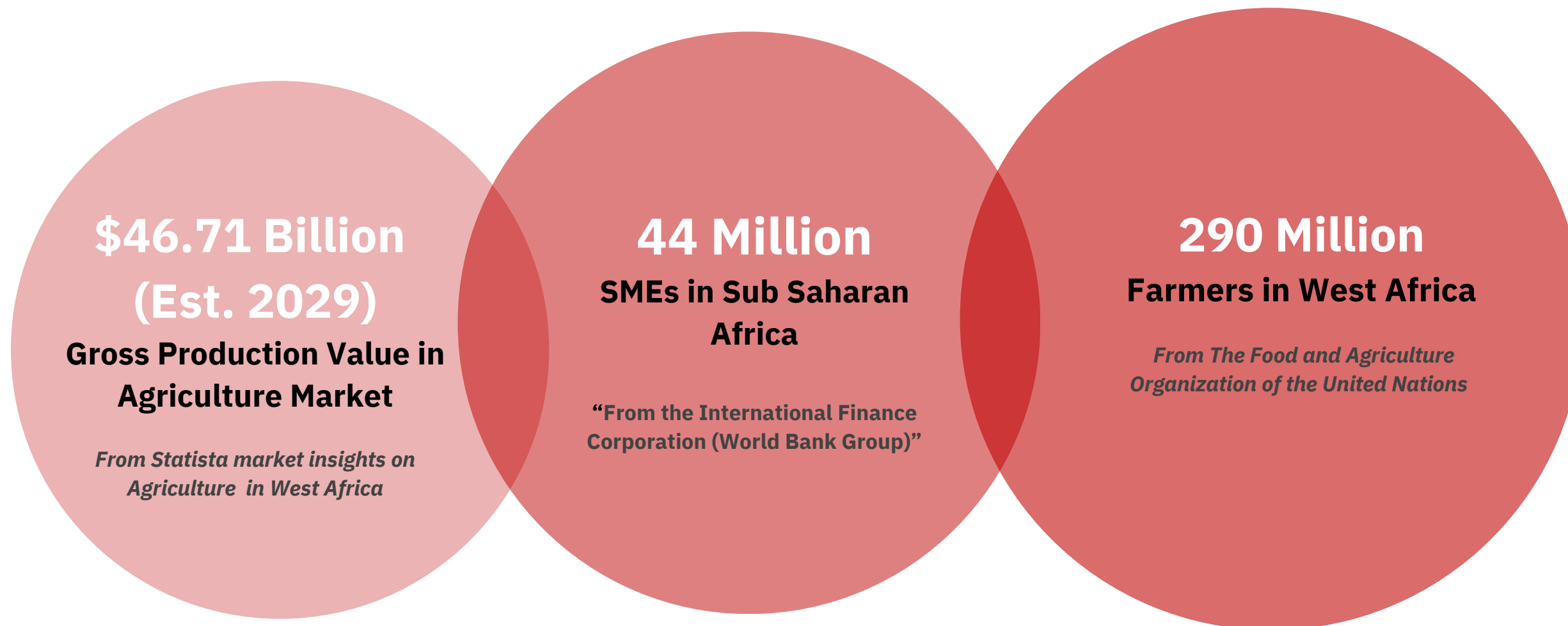
Payments



Pension Savings



Bills Payment



There is currently a \$331 billion MSME Finance Gap across Africa which needs targeted digitized solutions

Source: IFC, SME Finance Forum

<https://pressroom.ifc.org/all/pages/PressDetail.aspx?ID=17513#:~:text=In%20Sub%2DSaharan%20Africa%2C%20there,solutions%20to%20close%20the%20gap.>

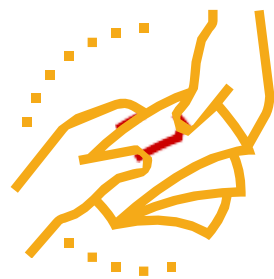
Creating a Payment Ecosystem for Rural Traders and Farmers

We provide an Agency Network as a Service Platform to Banks, Insurtech and healthtech companies 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**.



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

Our Competitive Advantage

	Payments	Health Insurance	Pension Plan	Micro-credit & credit Scoring	Remita & Government Bills
 Moniepoint	✓	✗	✗	✓	✓
 ThriveAgric	✗	✗	✗	✓	✗
 OKO	✗	✓	✗	✓	✗
 CROP2CASH	✓	✓	✗	✓	✗
TradeBuza	✗	✗	✗	✓	✗
 xchange	✓	✓	✓	✓	✓

With our extensive agency network, we aggregate essential financial services for farmers and traders onto our innovative digital banking platform. Leveraging our Microfinance Bank license, we can surpass the offerings of our competitors and foster a collaborative ecosystem.

Traction

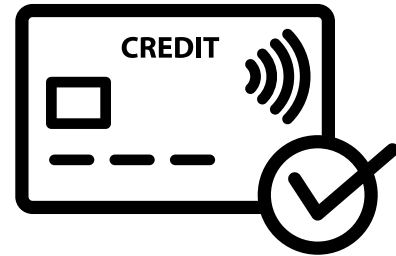
8000

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

2024 MRR

\$16,912.00

N25,452,560.00

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

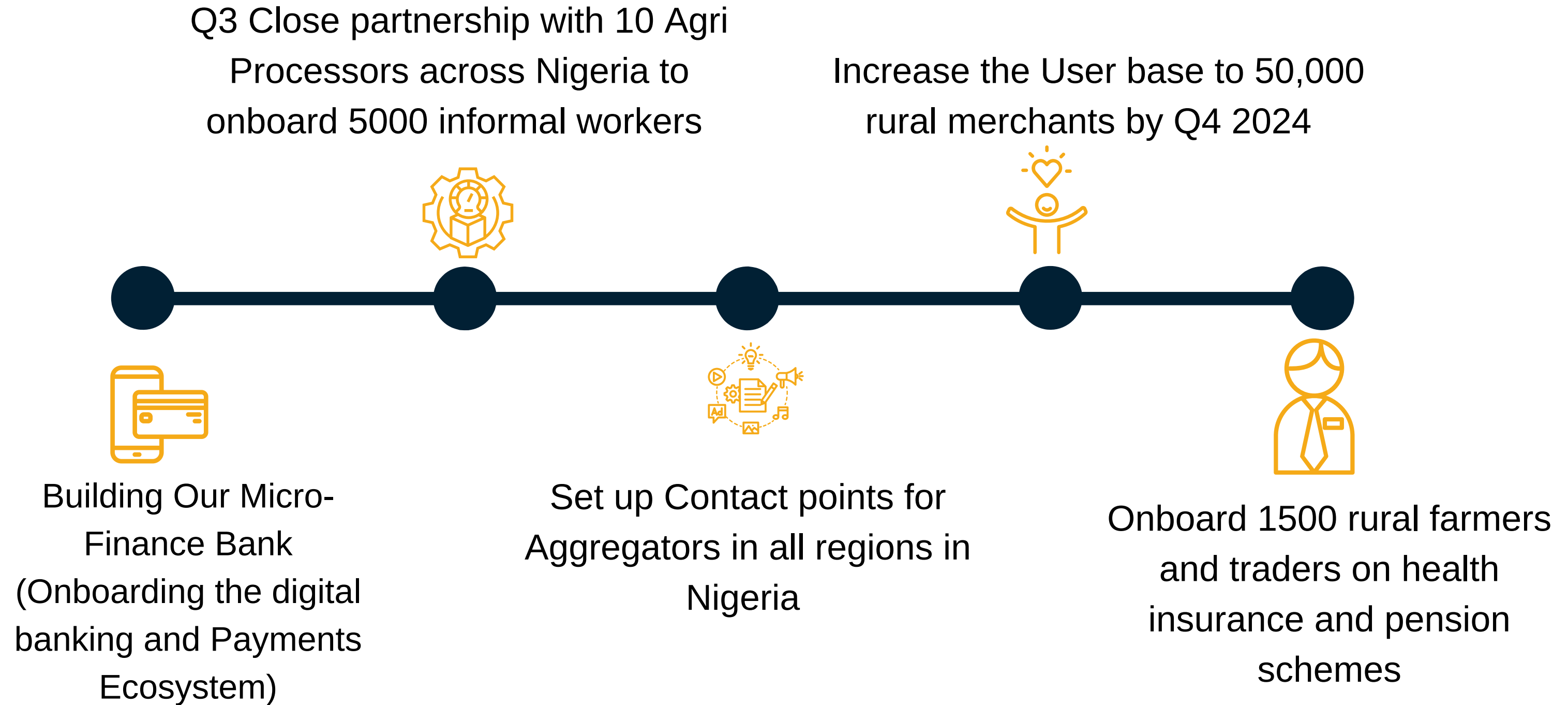
UNDP BOOST:
Pitch Back
Series 2
“Most Impactful
Pitch”

Finalist of
Alliance for
Financial
Inclusion
Showcase 2024

HiL Justice
Accelerator
2023 with a
Grant Award

PSSP- Super Agent License from the Central Bank Of Nigeria (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

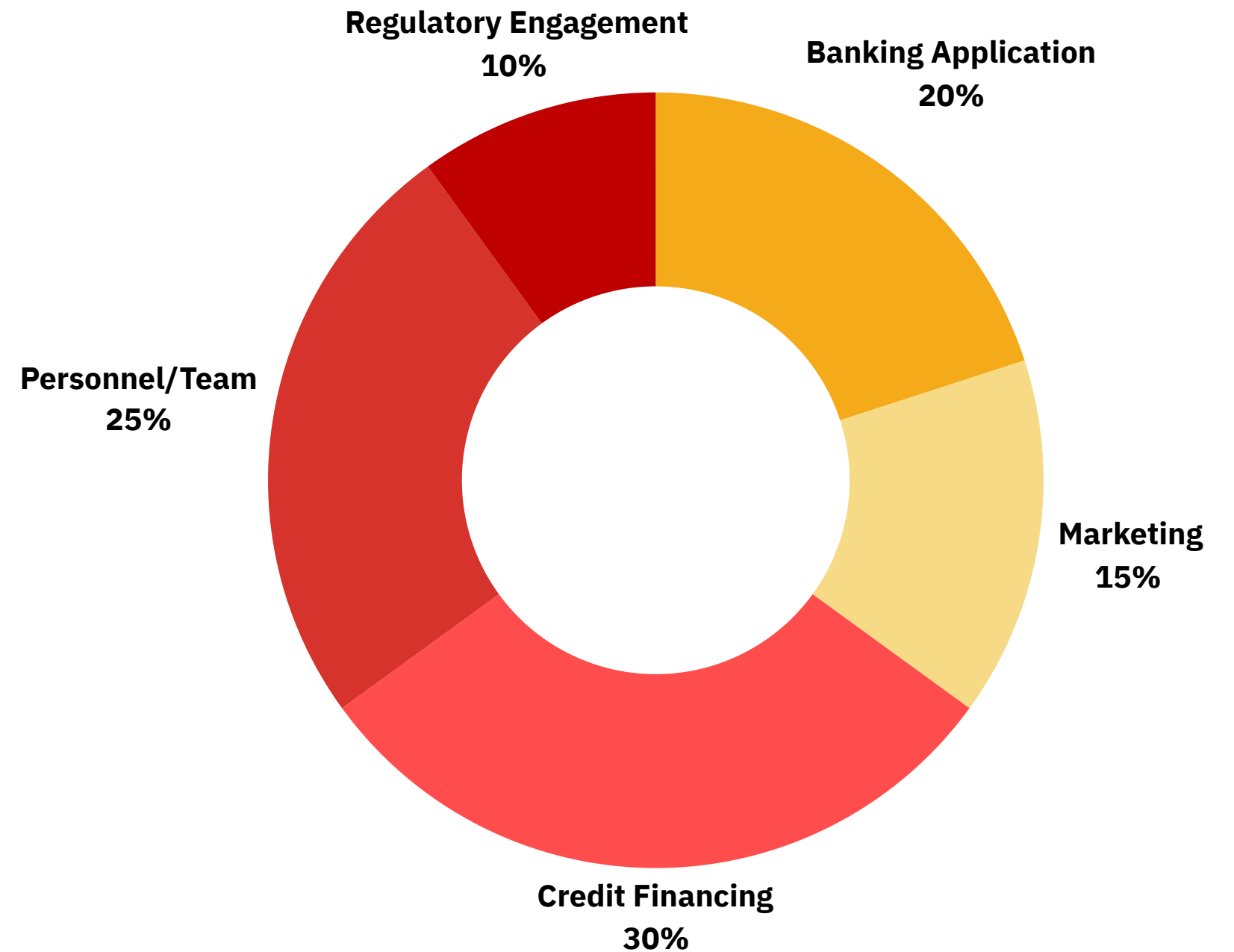
OUR ASK: 1,000,000.00 USD

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
Co-CEO/ Co-Founder

