



# Annita

Africa's Digital Heart Beats.

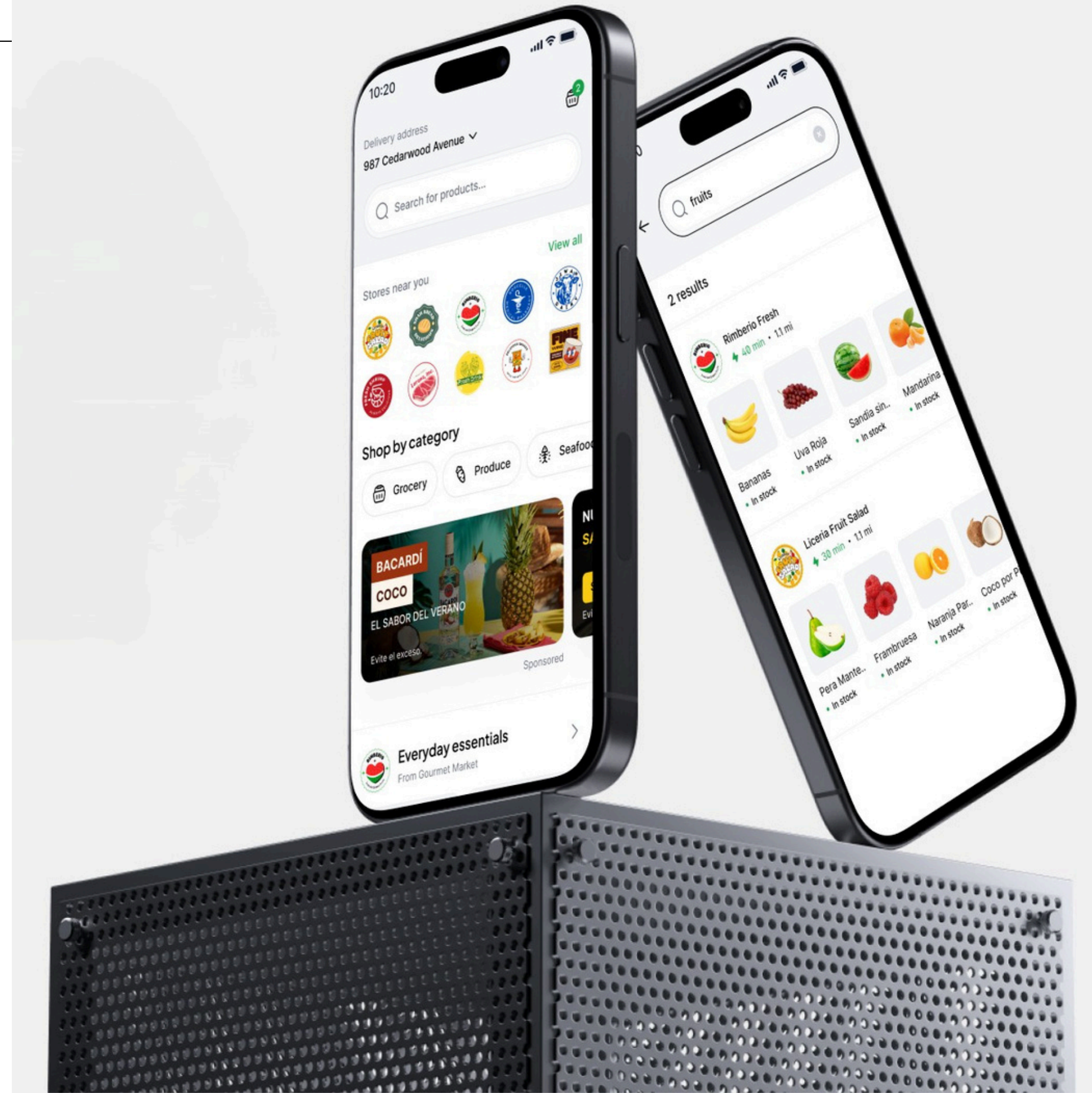
# Problems

- 01. Rural MSMEs Can't Scale Without Internet.**
- 02. Limited Financial Access in Rural Areas.**
- 03. MSMEs Pay Too Much for too many Tools/Software.**
- 04. MSMEs Struggle to Reach New Markets.**
- 05. MSMEs Lose Profits to various high Platforms Fees.**



# Our Solutions:

- 01. MSMEs can Sell, Scale and Operate Offline.**
- 02. MSMEs can Move, Store, Issue, and Grow Money Without Borders.**
- 03. All-in-One affordable Platform.**
- 04. Pan-African Marketplace Linked to AfCFTA.**
- 05. MSMEs Keep 100% of Sales.**





# Market Fit & Opportunity

**Total Available Market (TAM)**

**\$712 billion - 2050**

**Serviceable Available Market (SAM)**

**\$45–60 billion annually**

**Serviceable Obtainable Market (SOM)**

**\$500 million – \$2 billion**

## Supporting Context:

- 44M+ MSMEs across Sub-Saharan Africa (World Bank)
- MSMEs contribute 50% of Africa's GDP (UNDP)
- Digital payments market: \$1.5T by 2030 (MasterCard/Genesis)
- World Bank – MSMEs contribute over 50% of Africa's GDP and employ the majority of the workforce.
- UNDP Africa – Digital economy growth projections up to \$712B by 2050.



# Revenue Performance & Projections(2021-2025)

2021	2022	2023	2024	2025
\$500 (MVP launch)	\$2,500	\$8,000	\$17,000	\$20,000-25,000
Growth Rate Story:	2021-2022: (early traction)	2022-2023:(rapid scaling)	2023-2024: (market validation)	2024-2025: (sustainable growth)

## Our Revenue Model (v1.0)

Markup base model	Merchant Service Fees.	Prioritization Fees (visibility boosts for sellers).	Installment Payment Service Fees.	Sponsored Ads + Targeted Marketing.	Fintech Services Fees	Logistics Fees
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# Tractions

3,000+ sellers onboarded since 2021.	800+ active MSMEs currently selling.	1,500+ total buyers, with 500+ paying customers.	80% repeat purchase rate — customers trust us.	\$50 average transaction value.	CAC = \$4 — 5x lower than industry average.	90% customer satisfaction, 80% seller retention.
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## Go-To-Market & Growth Timeline

Phase 1 (2021–2025) – Foundation & Traction	Built MVP, launched marketplace & fintech pilot. Onboarded 3,000+ MSMEs with \$4 CAC, 80% repeat purchases, and 90% satisfaction. Proved Annita is not just an idea, but a working business solving real African problems.
Phase 2 (2026–2030) – Pan-African Expansion	Enter AfCFTA markets with cross-border logistics & integrated payments. Onboard 15,000+ new MSMEs, scaling to 50,000+ total users. Projected to hit \$1M+ ARR, positioning Annita as Africa’s trusted MSME growth partner.
Phase 3 (2030–2063) – Ecosystem Leadership	Dominate as Africa’s all-in-one MSME platform, serving 1M+ businesses and consumers. Expand services beyond commerce: fintech, AI insights, logistics, and global trade connectivity. Become the digital backbone of Africa’s economy, creating jobs, financial access, and prosperity across the continent.

Category	Competitors	Type	Annita's Competitive Advantage
E-commerce Platforms	Jumia, Konga, Kilimall, Takealot (regional)	Direct	Pan-African marketplace linked to AfCFTA, enabling MSMEs to reach 54+ African markets from day one. Offline-first functionality allows rural businesses to catalog products, process orders, and manage inventory without constant internet. Unlike competitors who require constant connectivity, Annita synchronizes when connection is available. Revenue model: Optional prioritization fees, sponsored ads, and targeted marketing - MSMEs keep 100% of base sales.
Fintech / Payments	Flutterwave, Paystack, Okra, M-Pesa, Chipper Cash	Direct	Integrated, borderless financial services that work online and offline across African currencies. MSMEs can process payments, manage cash flow, access credit, and conduct cross-border transactions even in low-connectivity areas. Unique advantage: Built-in MSME credit scoring using transaction data. Revenue model: Competitive merchant service fees (2-3% vs industry 3-5%) and installment payment processing fees.
Logistics & Delivery	DHL, FedEx, Sendy, Kobo360, MAX.ng, local courier networks	Direct	Fully integrated, multi-modal logistics network with offline capability and local partnership integration. Reduces operational complexity by eliminating need for multiple courier relationships. Cost advantage: 20-30% lower delivery costs through route optimization and local partnerships. Handles both urban and rural deliveries across borders.
Digital Tools / Software	QuickBooks, Zoho, Shopify, Ecwid, WooCommerce, local accounting software	Indirect	All-in-one, offline-capable platform replacing 5-10 separate costly tools (e-commerce + accounting + inventory + marketing + payments + logistics + AI analytics). Cost savings: MSMEs save \$200-500/month in software subscriptions. Revenue model: Tiered subscriptions (\$10-100/month) with modular add-ons.
AI / Business Intelligence	Local AI startups, SAP Analytics, Tableau, traditional POS systems	Direct	Embedded AI insights for demand forecasting, inventory optimization, customer behavior analysis, and market expansion recommendations - all working offline. Advantage: Purpose-built for African MSME contexts with local market data. Provides actionable insights in local languages with simple dashboards.
Cross-Border Trade Facilitation	Traditional banks, trade finance companies, export agencies	Indirect	Simplified AfCFTA compliance tools with automated documentation, tariff calculations, and regulatory guidance. First-mover advantage in digitizing intra-African trade for MSMEs. Reduces cross-border transaction costs by 40-60% and processing time from weeks to days.





## Social Impact

**EMPOWERING MSMES (SDG 8): CREATE JOBS, DRIVE GDP GROWTH.**

**GENDER EQUALITY (SDG 5): 40%+ VENDORS ARE WOMEN-LED BUSINESSES.**

**POVERTY REDUCTION (SDG 1): ENABLING SMALL BUSINESSES TO THRIVE.**

**DIGITAL INCLUSION (SDG 9 & 10): AFFORDABLE ACCESS TO TECHNOLOGY FOR ALL.**

**ANNITA IS NOT JUST A BUSINESS – WE'RE A CATALYST FOR AFRICA'S ECONOMIC TRANSFORMATION.**

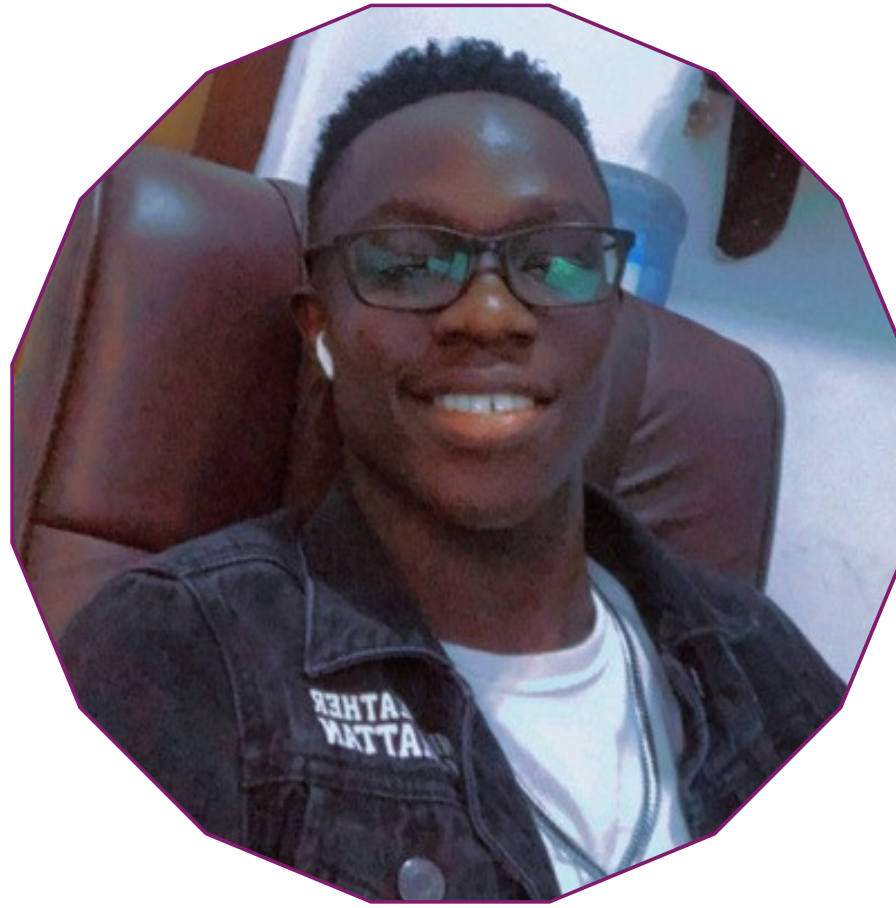


# Meet The Core Team

(Meet the Visionaries Behind Annita)



**Christopher O. Fallah**  
*CEO/Founder*



**Lamber Kpukuyou**  
*Chief Technology Officer (CTO)*



**Siah Fallah**  
*Chief Marketing Officer (CMO)*

# THE ASK

## First Fundraising Round

We're raising \$150,000 for 15% equity at a \$1,000,000 post-money valuation.

Option 1 – SAFE (Preferred)	Option 2 – Convertible Note	Option 3 – Equity
Instrument: Y Combinator SAFE	Interest Rate: 3%	Equity: 15%
Valuation Cap: \$1,000,000	Conversion Cap: \$1,000,000	Investment: \$150,000
Discount: 15%	Maturity: 36 months	Post-money Valuation: \$1,000,000

Use of Funds	
Seller & Customer Acquisition - 15%	\$22,500.00
Market Expansion & Growth - 20%	\$30,000.00
Product & Feature Expansion - 25%	\$37,500.00
MSME Training & Support - 2%	\$3,000.00
Operations & Logistics Infrastructure - 5%	\$7,500.00
Partnerships & Integrations - 3%	\$4,500.00
Talent Acquisition - 30%	\$45,000.00
Total Fundings	\$150,000.00

# Contact Us



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# THANK YOU

