

Business Name: MuaPay

Empowering Africa's Unbanked with Smarter Financial Solutions.

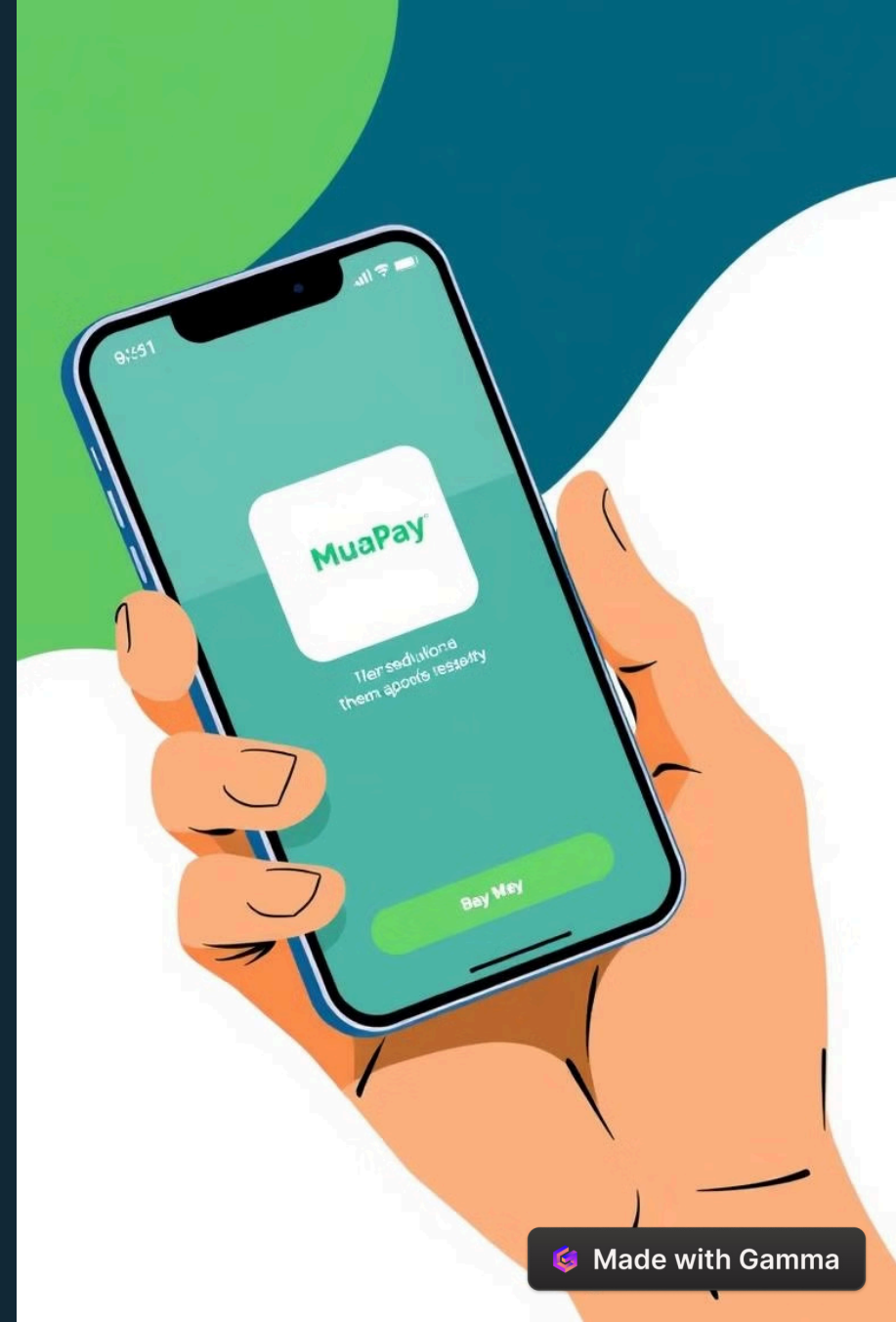
Erick Mau, Founder & CEO

Date: 25th September, 2024



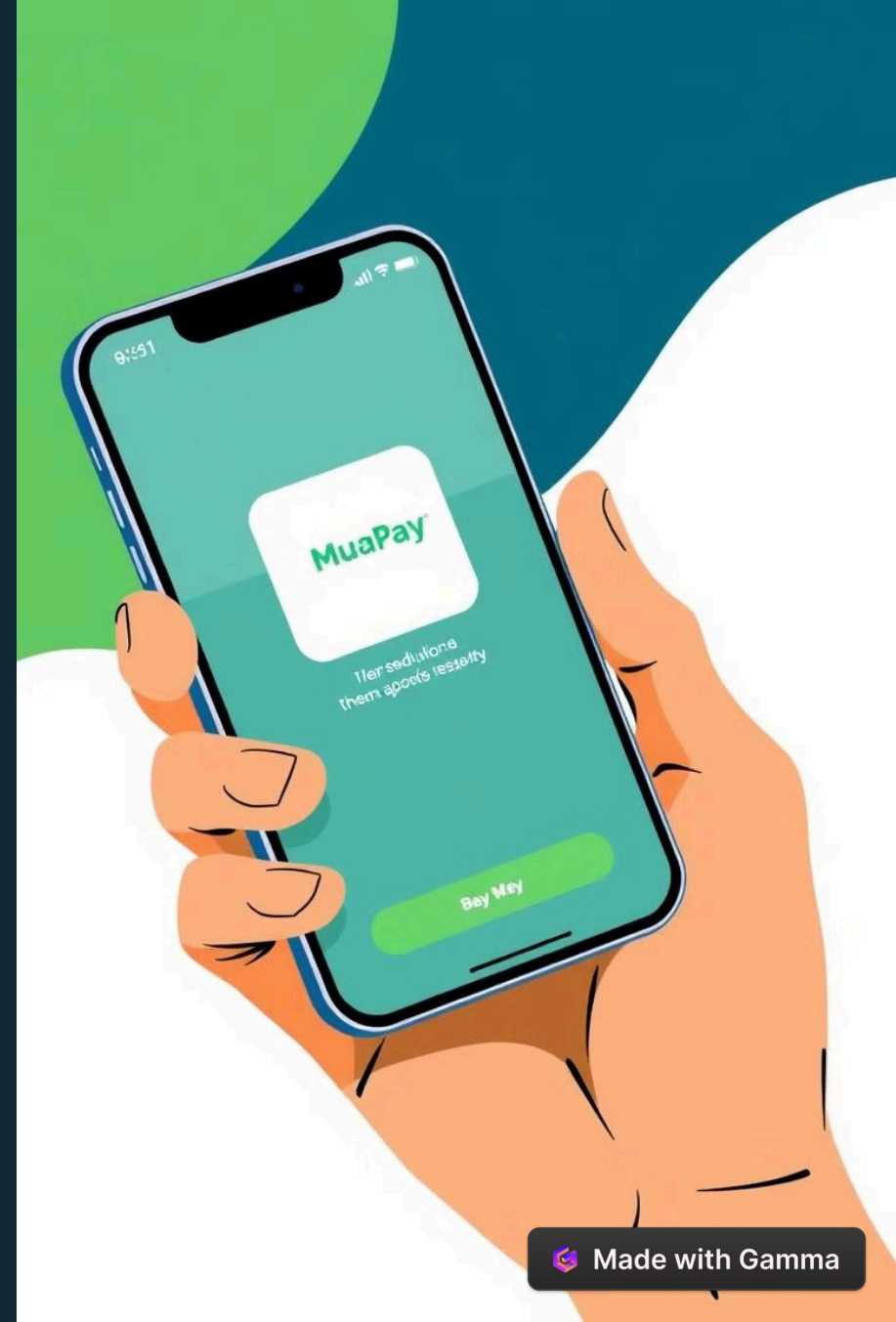
The Problem

- Over 60% of Africa's population remains unbanked or underbanked.
- Many individuals lack access to affordable credit, relying on informal lending with high interest rates.
- Traditional banks often overlook small savers and lenders due to lack of credit history or high operational costs.



The Solution

- Mua Pay, offers a mobile platform providing **micro-loans**, **savings accounts**, and **financial literacy tools** to underserved populations.
- The platform uses **alternative data** such as mobile money transaction history, airtime purchases, and utility payments to assess creditworthiness.



What is MuaPay?

- MuaPay is a revolutionary digital payment platform that provides **instant access** to micro-loans through mobile phones.

Digital Wallet

A secure digital wallet to save and manage your money.

Payment Gateway

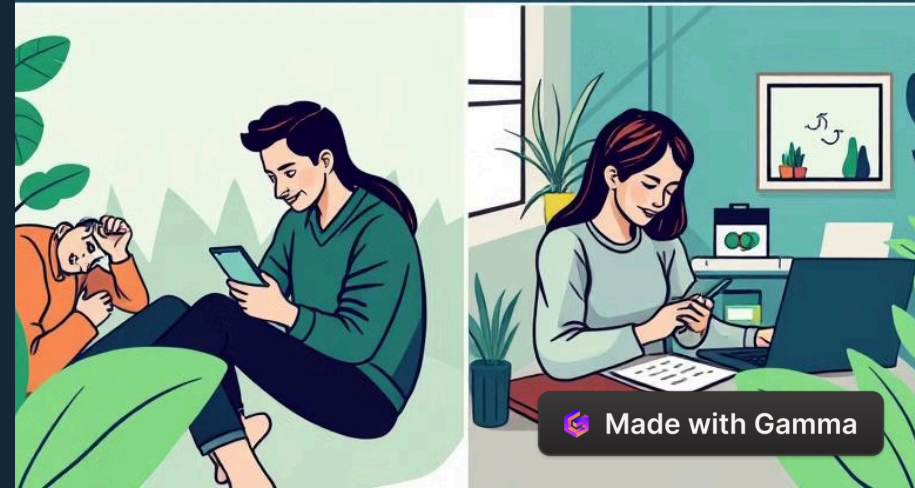
Integrate MuaPay's payment gateway into your website or app for seamless borrowing.

Merchant Solutions

A suite of tools and services designed to empower businesses with online borrowing capabilities.



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Key Features of MuaPay

MuaPay offers a comprehensive suite of features designed to make financial life easier.

1 Fast and Secure Transfers

Send and receive money instantly with advanced security measures.

2 Bill Payment

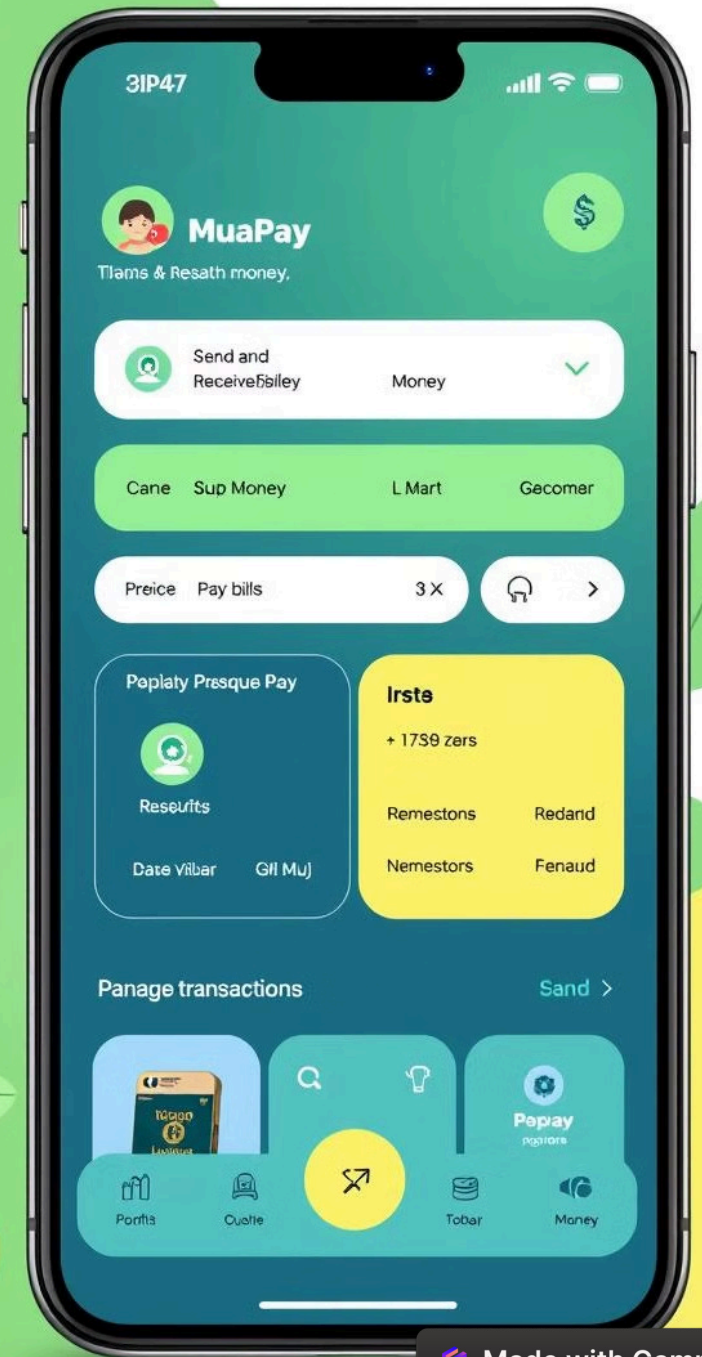
Pay bills conveniently and track payment history.

3 Merchant Dashboard

Comprehensive tools for merchants to manage transactions and track sales.

4 Mobile App and Website

Access MuaPay anytime, anywhere with a user-friendly mobile app and web platform.

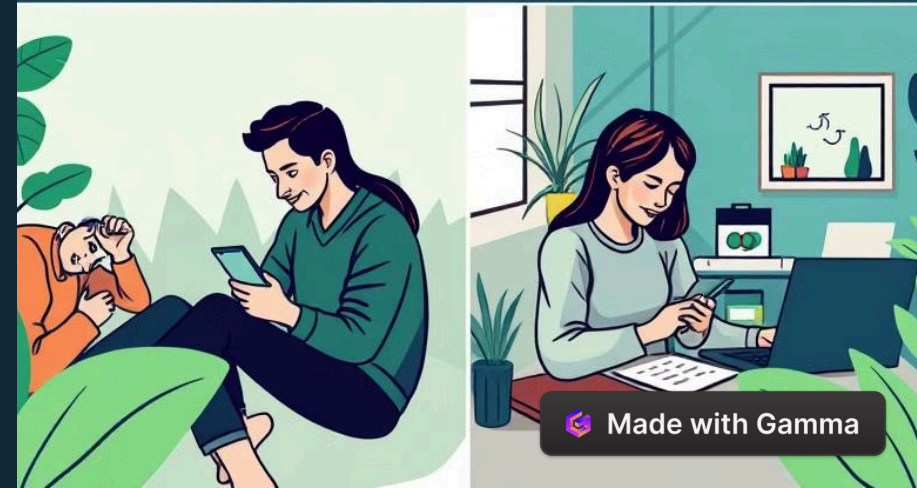


Target Market

- Unbanked individuals aged 20-55 in urban and rural areas across Kenya, Uganda, Tanzania, Nigeria and South Africa majority of whom have smart phones.
- Sub Saharan Africa has **over 300 million mobile money users**, but only **34%** of adults have a bank account. Mobile money transaction volume grew by **39%** in 2023/ 2024 .



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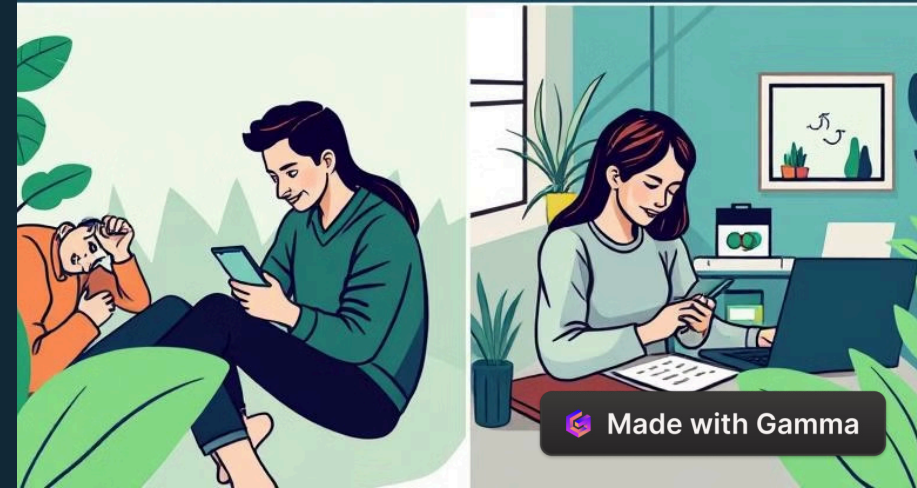


Market Size

- **Total Addressable Market (TAM):** \$5 billion – based on the potential revenue from micro-lending and mobile banking services across sub-Saharan Africa.
- **Serviceable Addressable Market (SAM):** \$1 billion – focusing on key markets in East and West Africa, with high mobile penetration rates.
- **Serviceable Obtainable Market (SOM):** \$250 million – targeting 5% of the market in the first two years.



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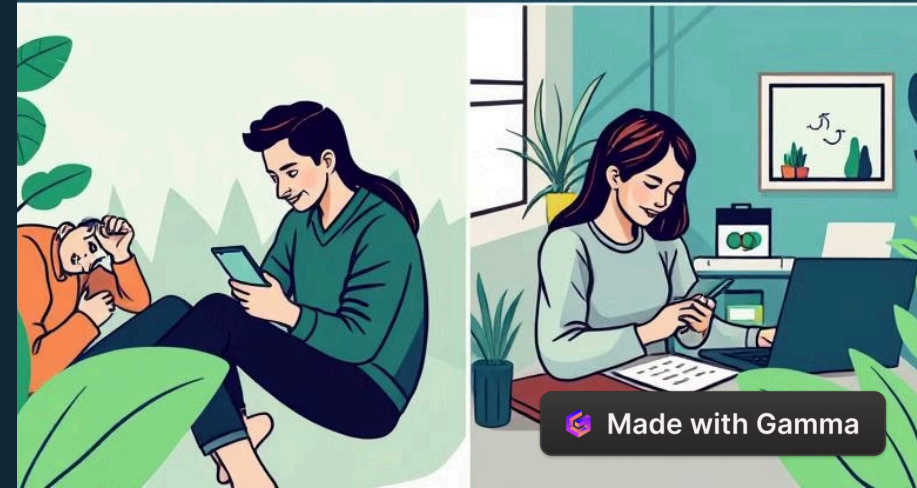


Competitors

- **M-Kopa, Branch, Tala, and Jumo** are current competitors offering digital credit and micro-loans.
- **Differentiation:** KuaPay focuses on **integrating savings, credit, and financial education** into one app. Unlike competitors, we use **deep data analytics** for more accurate credit scoring and **offer savings options**, not just loans.



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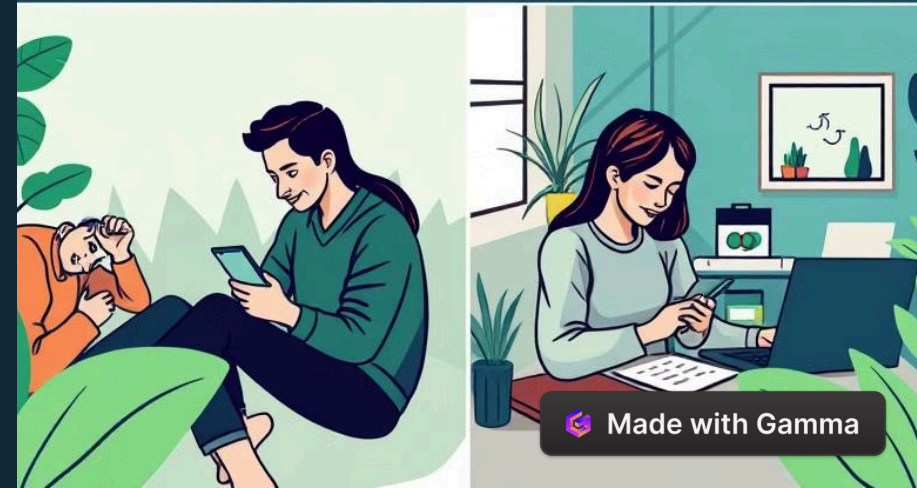


Product Differentiation & Unique Value Proposition

- **Alternative Credit Scoring:** Uses non-traditional data (e.g., mobile money usage, utility bills) for credit assessment.
- **Comprehensive Platform:** Combines micro-lending, savings, and education in one platform.
- **Localized Focus:** Tailored to the financial needs and challenges of specific African countries.



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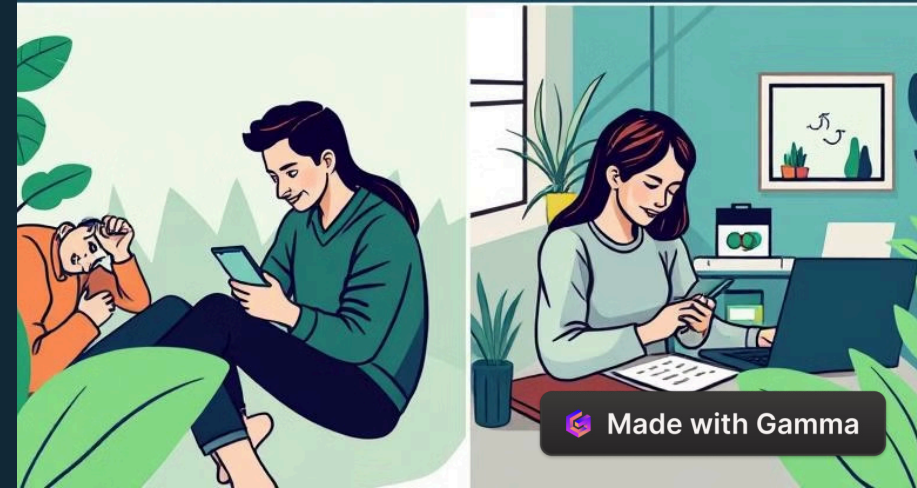


5-Month Financial Projection

- **Customers Acquired:** 10,000 users by month 5.
- **Revenue:** \$50,000 projected monthly revenue by the 5th month.
- **Product Development:** Launching a savings feature in month 4.
- **Partnerships:** Secured partnerships with mobile operators and local financial institutions in Kenya, Uganda, Tanzania, South Africa, and Nigeria.



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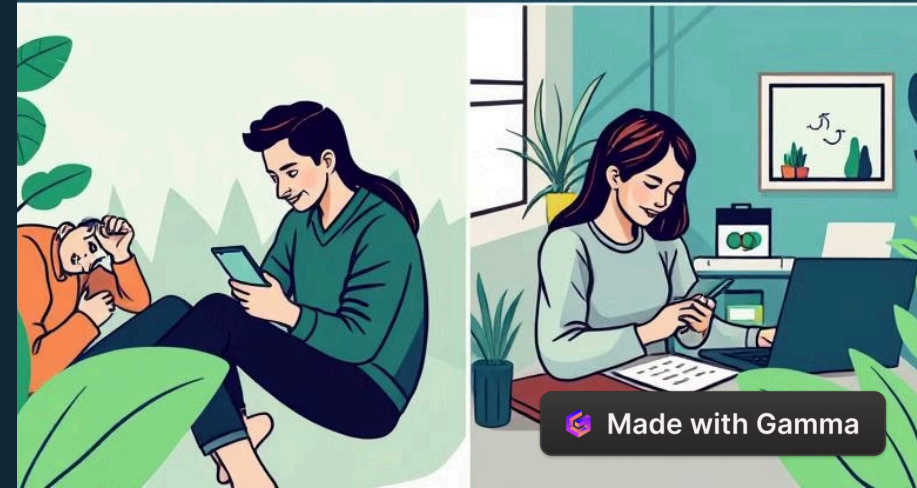


Revenue Model

- Revenue Streams:
- Micro-loan interest rates (e.g., 3-5% per loan)
- Transaction fees on savings withdrawals
- Subscription fees for premium financial literacy content
- **Pricing Strategy:** Affordable loan interest rates to attract high volume, small transaction fees.



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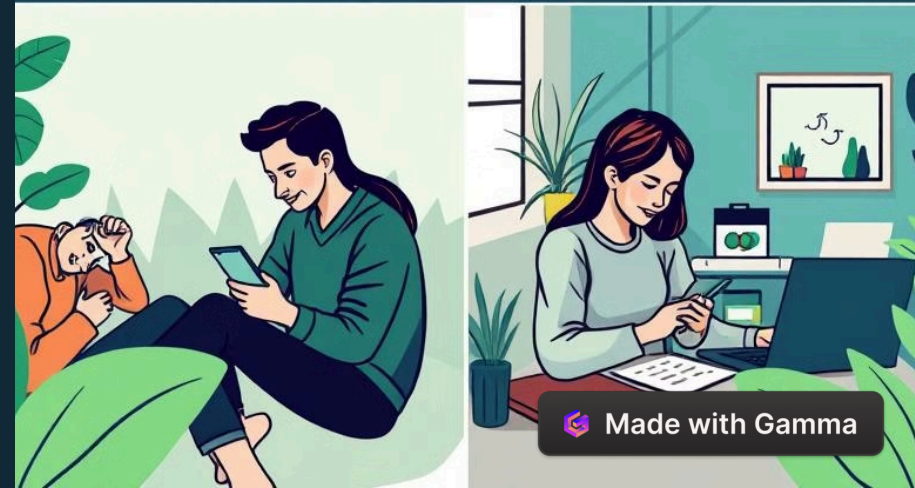


Profit Margins

- **Gross Profit Margin:** 30% on micro-loans (after operational costs).
- **Net Profit Margin:** Projected 20% within the first year.



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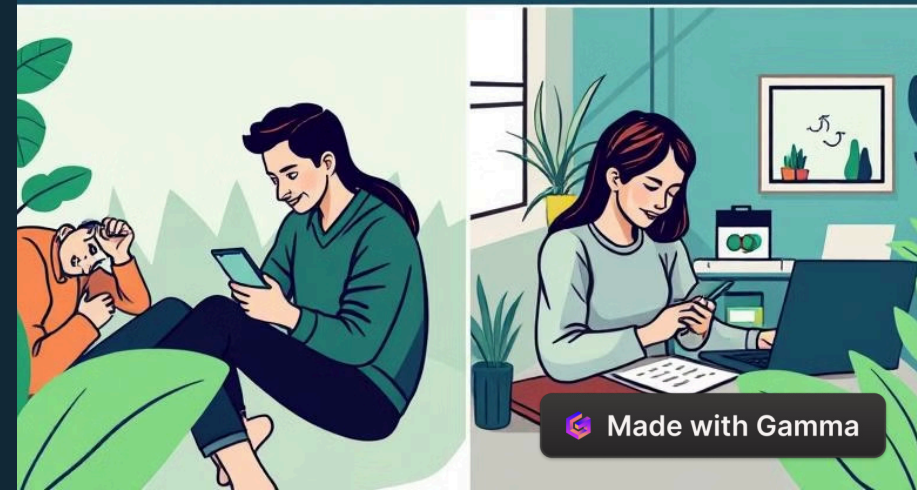


Customer Acquisition Strategy

- **Marketing Channels:** Digital marketing (Facebook, WhatsApp), partnerships with mobile operators, community outreach, and influencer marketing.
- **Sales Funnel:**
 - Awareness: Social media campaigns and mobile ads
 - Consideration: Referral programs and discounts
 - Purchase: Simple onboarding through mobile app download
- **Budget for Marketing:** \$10,000/month for digital ads and partnerships.



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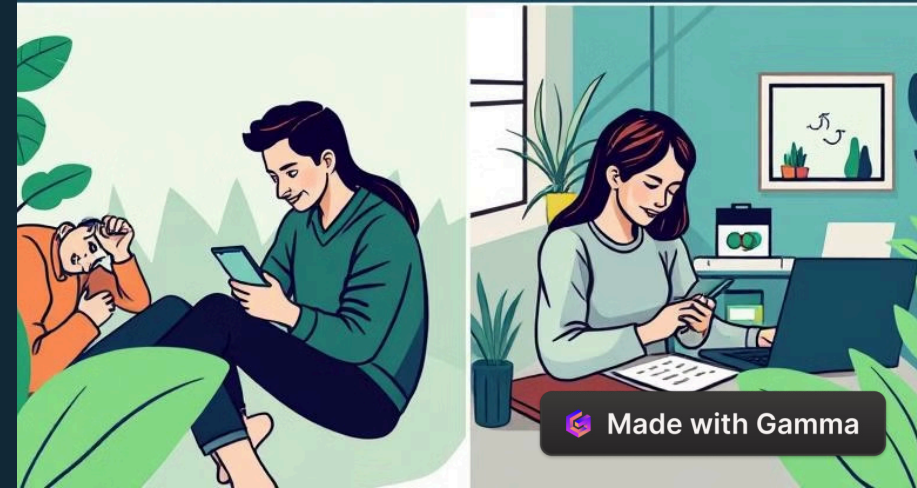


SDGs Addressed

- **SDG 1: No Poverty** – Providing affordable financial solutions to low-income individuals.
- **SDG 8: Decent Work and Economic Growth** – Enabling entrepreneurship and financial independence.
- **SDG 9: Industry, Innovation, and Infrastructure** – Using innovative mobile technology for financial inclusion.
- **SDG 10: Reduced Inequalities** – Addressing financial inequalities for unbanked populations.



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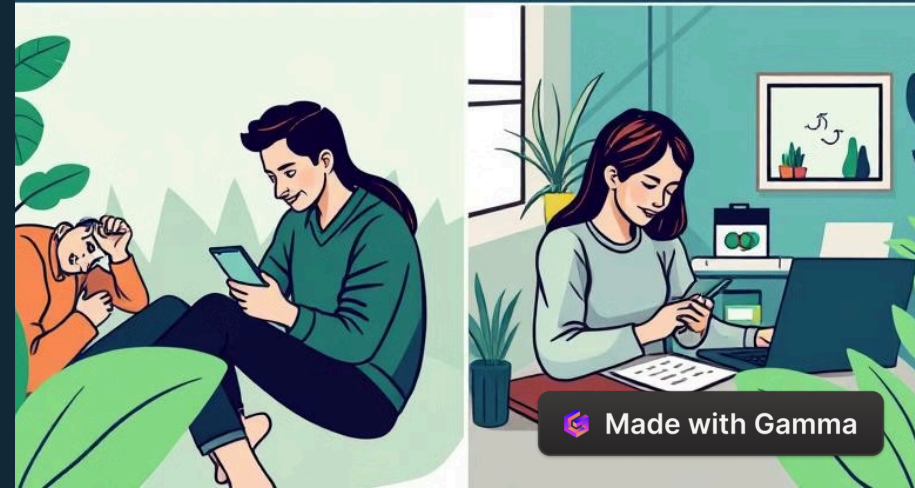


Funding Ask

- Amount Requested: \$500,000 for a 12-month runway.
- Equity/Return: Offering 10% equity in exchange for investment.



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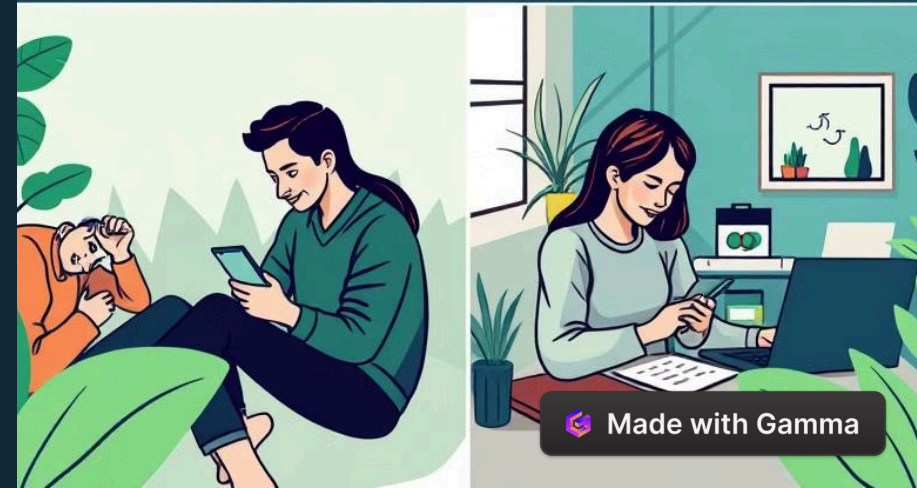


Use of Funds

- **Product Development:** 40% (\$200,000) for improving the platform and adding new features.
- **Marketing & Sales:** 30% (\$150,000) for customer acquisition and partnerships.
- **Operations:** 20% (\$100,000) for daily operations and scaling the team.
- **Other Costs:** 10% (\$50,000) for legal, compliance, and other administrative needs.



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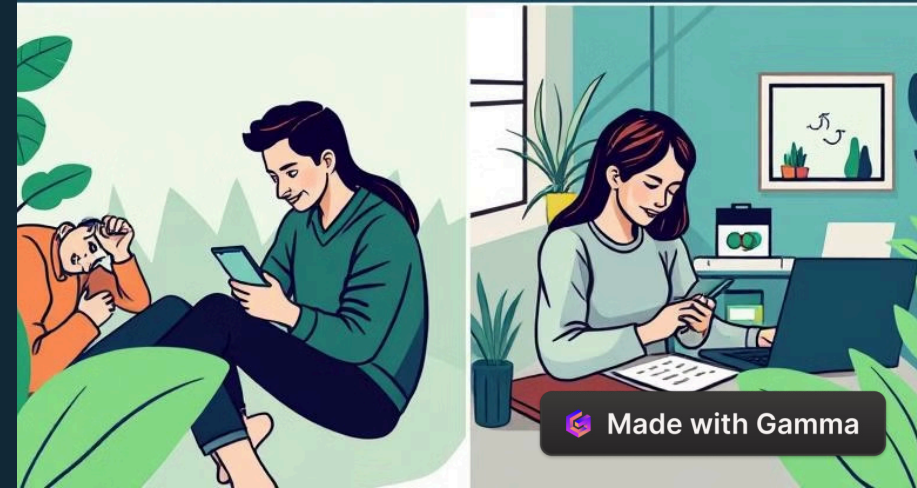
Team Members

Product Development: 40% (\$200,000) for improving the platform and adding new features.

- **Erick Mau** – Founder & CEO, Business Analytics Expert.
- **King Bronx**– Chief Technology Officer, experienced in mobile app development
- **Esther Okoti** – Head of Marketing, expert in digital marketing in emerging markets
- **Frank Otieno** – Responsible for partnerships with telecom operators and local financial institutions



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Thank you

Erick Mau

Contacts:

Mobile: +254728347953

Twitter: Eric_Mau

