



CREATING SUSTAINABLE INCOME OPPORTUNITIES IN THE FINANCIAL SERVICES SECTOR



OPPORTUNITY PRESENTATION TO PROSPECTIVE ASSOCIATES

INTRODUCTION

- PAYSTAR is a structured Exponential Growth Organisation established to DISRUPT the Financial Services Sector in Nigeria.
- We maintain that a Change in the Business Model of Financial Services Marketing will create 300,000 sustainable White-Collar Jobs.
- That the Financial Services Market has the potential to deepen the Nigerian Economy by as much as N6trn per Annum.
- That a huge opportunity exists for Financial Entrepreneurs willing to take advantage of this opportunity.
- This presentation lays out the opportunity and how you the Prospective Associate can become a Certified Independent Financial Adviser (CIFA) on the PAYSTAR Platform.

THE UNEMPLOYMENT CHALLENGE

- New data published by Nigeria's National Bureau of Statistics (NBS) pegs the **underemployment** rate at **16.6 percent**, while the **unemployment** rate at **23.1 percent** in the third quarter of 2018 from **22.7 percent** in the second quarter of 2018.
- **65 percent** of Nigerian youth faced unemployment as at September 2016.
- It is projected that the unemployment rate for this country will reach **42.5 percent by 2022**, with consequences that are better imagined, if the trend is not urgently reversed.

ARE YOU PART OF THIS DISHEARTENING STATISTIC?

- Are you captured in this statistic?
- Do you know anyone who belongs there?
- Do you have free time and want to earn more income?
- Are you retired but willing to become financially active?

If you answered yes to any of this, lets look at the opportunities that are out there



**COULD THIS BE
THE IDEAL OPPORTUNITY FOR YOU?**

HAVE YOU THOUGHT ABOUT THE RIGHT OPPORTUNITY?

- It MUST allow you to earn in proportion to your EFFORT.
- It must not require you to earn anything from recruiting people.
- It must be befitting prestigious enough for you to be proud of what you do
- It should be more of a crusade than a job and allow you to earn money by helping others.
- It should not require too much money to get started
- It should NOT just support, but must enhance work-life balance.

WHICH IS THE RIGHT OPPORTUNITY?

- It must be complementary to whatever you are doing now.
- It must be sustainable and should leave you with a profitable business you can leave behind when you are gone.
- It must leverage on technology that allows you to harness 10x your capacity.

IF WE TOLD YOU ALL THIS IS POSSIBLE



WOULD YOU BE INTERESTED?

**WE INVITE YOU TO CONSIDER
THAT AN IDEAL OPPORTUNITY
IS AVAILABLE**

NOW

**BECAUSE OF DISRUPTIONS
IN THE
FINANCIAL SERVICES SECTOR**

WHAT IF WE TOLD YOU... YOU CAN

- Work for yourself, but not by yourself
- Start part-time or full-time
- Represent Nigeria's largest/most innovative Financial Companies
- Enjoy best-in-class ongoing training by these Financial Companies
- Introduce products to family, friends and prospects in a professional and consultative manner
- Earn multiple streams of income (nine financial products and counting)

YOU CAN

- Earn enterprise-class commissions from Original Financial Product/Service Providers
- Meet high net-worth individuals and become a person of influence in your community
- Assist entrepreneurs and SMEs in your community achieve their dreams for the greater good of all

FINANCIAL SERVICES – THE NEXT GROWTH FRONTIER

- Experts agree that even as oil resources dwindle, the financial services sector represents the next growth frontier for the country:

INSURANCE

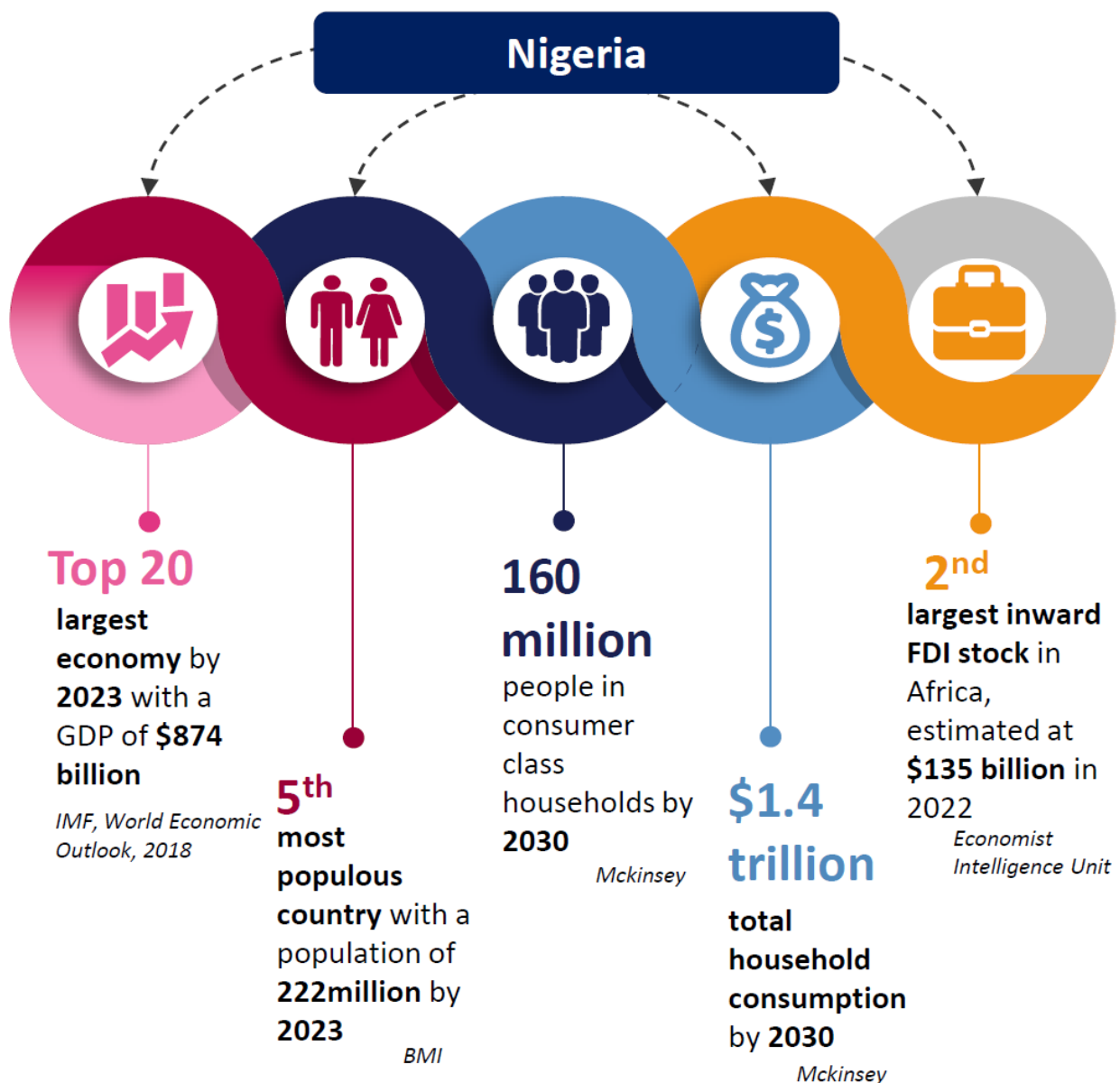
Experts calculate that in spite of **the insurance sector being the most capitalized in Africa**, with combined statutory capital of N177tn by the end of 2010, it generated a **premium income of only N300bn**. Yet, going by the risk leverage ratio under the **Basel II Accord**, the industry may well be **able to support some N3.5tn in premium income**.

Less than 2% of commercially insurable risks are covered by one form of insurance or the other.

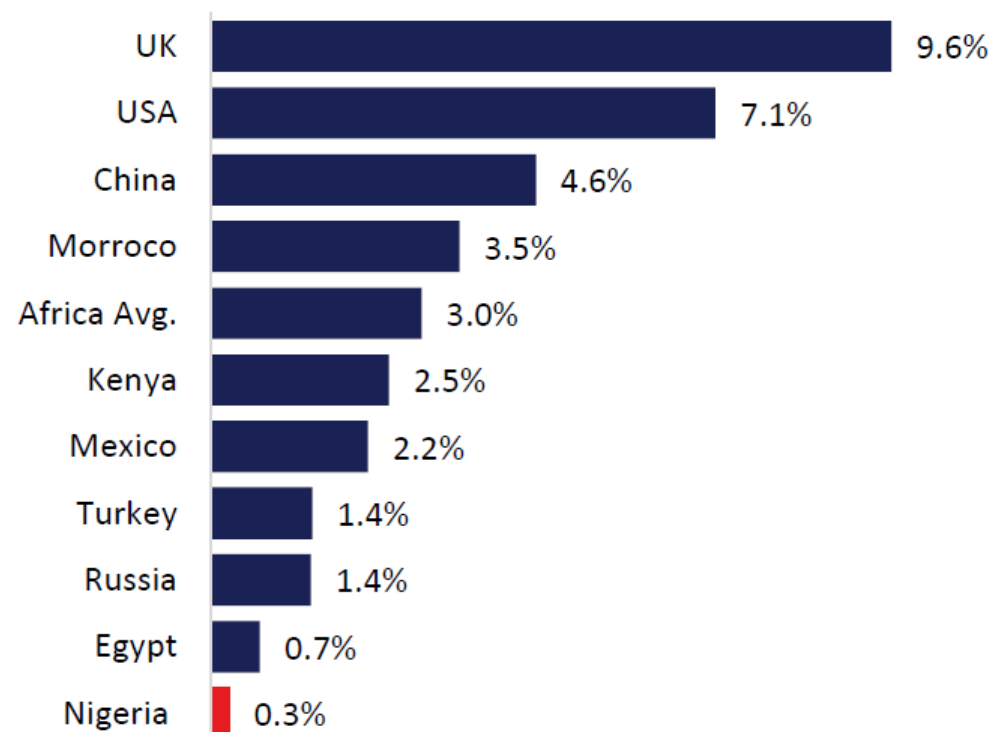
INSURANCE SIZE & PENETRATION IN AFRICA

No	Countries	Population as at 2017	Gross Domestic Product (GDP-2017)	Gross Written Premium (GWP-2017)	Insurance Penetration	Current Minimum Capital Base (Composite)
1.	South Africa	56.7m	\$349.29b	\$47.79b	13.7%	\$1.15m (RBSF)
2.	Morocco	35.7m	\$109.82b	\$3.71b	3.4%	\$10.5m
3.	Egypt	97.5m	\$303.00b	\$1.57b	0.5%	\$3.6m
4.	Kenya	49.7m	\$79.51b	\$1.99b	2.5%	\$4.4m
5.	Algeria	41.3m	\$178.28	\$1.21b	0.7%	\$25.2m
6.	Nigeria	190.8m	\$376.28b	\$0.90bn	0.2%	\$13.9m

DEMOGRAPHICS IN NIGERIA



Insurance Penetration in Select Countries



Source: Swiss Re and CardinalStone Analysis

Evolution of the Gross Written Premium (NGN'Billions)

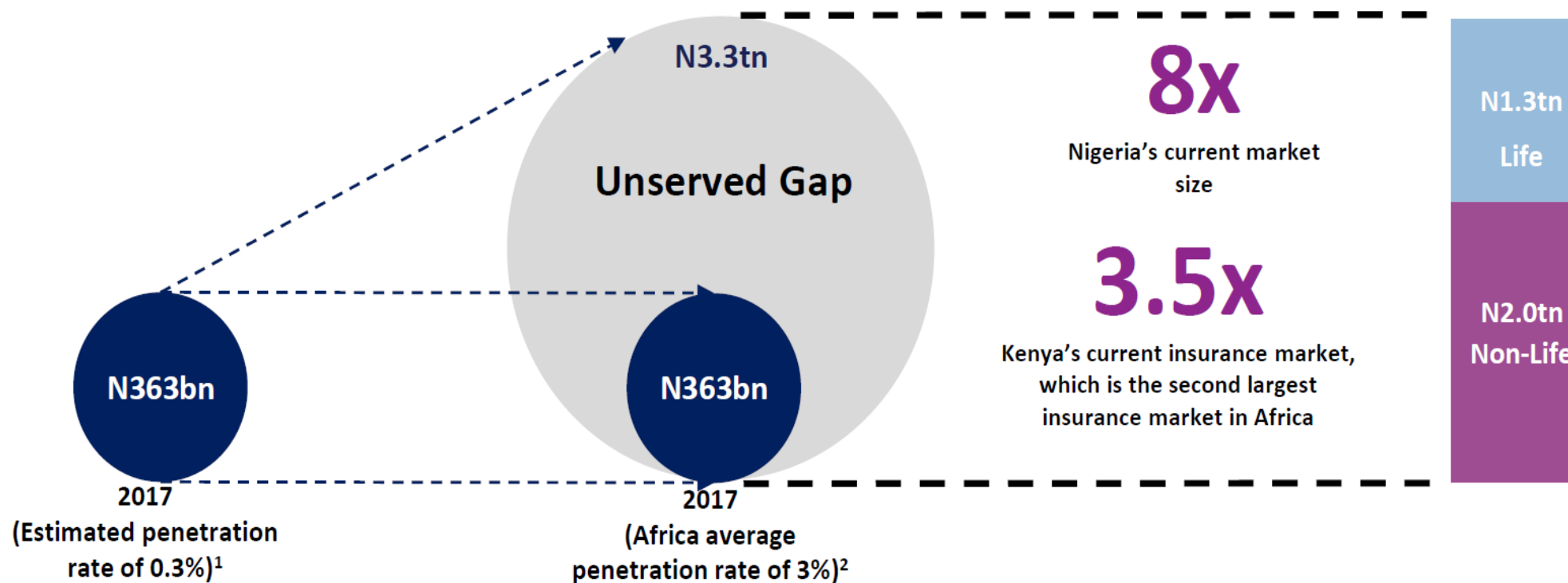
DEMOGRAPHICS IN NIGERIA

Key Investment Highlights

Highly under-penetrated industry with growth prospects ^{3/3}

Recipient: Blackstone

Nigeria- Gross Written Premium



Sources: 1. BMI; 2. Swiss Re, CardinalStone Analysis

DEMOGRAPHICS IN NIGERIA

Key Trends to Narrow Nigeria's Unserved Gap

Increasing Awareness



- Increasing sensitization of the public on the availability and benefits of insurance products through traditional media and other platforms

Improving Trust



- Industry players are prioritising claims payment
- Industry claims payment improved by 40% over the last two years¹

Improving Accessibility



- Leverage of Nigeria's significant mobile (83%) and internet (50%) penetration to improve customer access points

Growing Income



- Development of tailored, flexible products for different customer segments and increasing disposable income to encourage consumer spend

Active Regulation



- Planned implementation of the 2nd phase of the MDRI expected to boost market penetration and grow GWP to **c.N1 trillion** by 2020

FINANCIAL SERVICES – THE NEXT GROWTH FRONTIER

Almost everyone agrees that Nigeria, with the sheer size of its population should be the number one insurance market in Africa, but this sector **contributes just 0.72% to the Gross Domestic Product, compared with 3% in Morocco and 12% in South Africa.**

MORTGAGE

Commercial loans are no longer readily available to developers as banks insist on up-takers before these massive loans are made.

Without home ownership there can never be any sustainable wealth creation.

We need 720,000 new homes a year just to meet MDG targets, in addition to a **deficit of 16 million homes to date.**

The mortgage industry alone is a N156 trillion market.

FINANCIAL SERVICES – THE NEXT GROWTH FRONTIER

MOBILE PAYMENTS

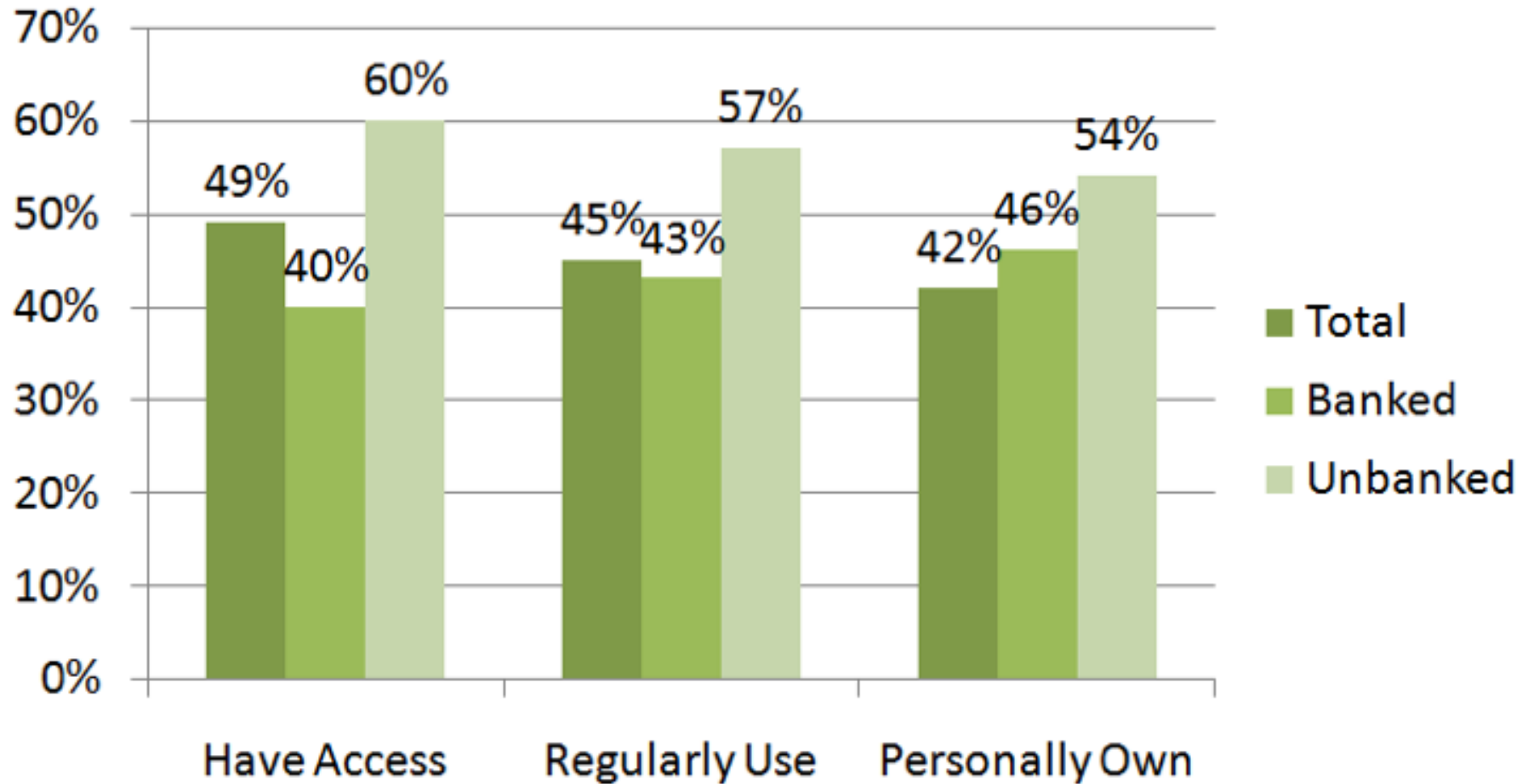
Today there are **127 million activated SIM Cards** in Nigeria and network signals now **covering almost 85% of the populated land mass**.

The **convergence of mobility and finance** has created the **opportunity to bring the un-banked and under-banked into a structured financial environment**.

Over 42 million adult Nigerians have access to a prepaid mobile phone, **60% of them (25 million) are un-banked – a significant potential for mobile financial services providers**.

The **Central Bank of Nigeria** has opened the space to everyone - Banks, Payment Switching Companies, Telecommunication Companies, and Card-based Service Providers – and the possibilities are limitless.

MOBILE TECHNOLOGY ADOPTION



**IF THIS IS A NEW GROWTH FRONTIER,
WHAT
IS STANDING IN THE WAY
OF EXPLOITING THIS OPPORTUNITY?**

FINANCIAL VERTICALS SPELL OPPORTUNITY FOR FINANCIAL ENTREPRENEURS

- Consumers must deal with multiple Financial Service Providers – Pension, Insurance, Mortgage, Health Insurance.
- These Financial Service Companies have multiple Regulators with diverse compliance and capitalization needs.
- This represents an Opportunity for Financial Entrepreneurs

OLD FINANCIAL BUSINESS MODELS ARE BROKEN

- Consider How the Financial Service Companies Expand
Focus on Urban Centers
- Consider How they try to reach their Customers.
Advertising Only
- Consider How they are deploying Technology.
Too little, too late
- Consider How they must meet increasing calls for
Recapitalization.
Poor Focus on Consumers
- Consider How they try to ensure Customer Satisfaction
Call Centers and Poor Response-ability
- **This represents an Opportunity for Financial
Entrepreneurs!**

HOW FINANCIAL SERVICES IS CHANGING

- Consumer information is no longer adequate to drive the growth of the financial sector
- Blue chip financial Service companies still depend on outdated growth models
- Consumers now want services adapted to their peculiar needs

This represents an Opportunity for Financial Entrepreneurs!

WHAT FINANCIAL CONSUMERS WANT

- Consumers want **One Source** for ALL their financial products/services
- **Consumer Education** to help them take informed decisions
- **Responsive Customer Service** with a Human Face
- **Predictive Technology** they can rely on!

WELCOME TO THE REVOLUTION

**Certified Independent
Financial Advisors**

+

**Consolidation of Regulated
Financial Services**

+

Technology

=

**Disruption in the
Financial Services Sector**

THE PAYSTAR ADVANTAGE

TRADITIONAL
FINANCIAL SERVICES
& CONSUMER
PRODUCTS
COMPANIES

+

TV, PRINT,
RADIO &
ONLINE
ADVERTISING

=



+



THE PAYSTAR ADVANTAGE

- Advertising Money is converted to Commissions.
- Financial Services are Consolidated onto the PAYSTAR Platform and Sold everywhere in the Country.
- Improved Commission percentage because of huge distribution advantages.
- Rapid deployment of new Financial Services ensure even larger Commissions for PAYSTAR CIFAs.

HOW YOU CAN BENEFIT FROM THIS

- Become a **Certified Independent Financial Advisor (CIFA)** for less than the cost of a Smart Phone....and for the same amount;
 - ✓ Develop a lucrative career
 - ✓ Earn sustainable income
 - ✓ Receive specialized training, and
 - ✓ Introduce prospects to PAYSTAR products and services.

HOW YOU CAN BENEFIT FROM THIS

- Introduce a portfolio of products by Regulated Financial companies to your family, friends, associates, co-workers, old classmates and strangers. Everyone needs Wealth Management and Financial Security
- Help them choose from Mortgage, Capital Market, Money Market, Insurance, Prepaid Health, and Other Financial Products, and get a Commission when they buy.

PAYSTAR LEVERAGES ON MARKETING

**In Sales you find Customers
for your Product. In
Marketing you find Products
for your Customers.**

PAYSTAR INCOME POTENTIAL

The average **Insurance Salesperson** earns N150,000 per month

The average **Pension Salesperson** earns N120,000 per month

The average **Health Insurance Salesperson** earns N150,000 per month

The average **Broker** earns N180,000 per month

They ALL have Only One Product to Sell

But If One Person Sells all the above Products?

They will **earn an average of N600,000 per month**

PAYSTAR INCOME POTENTIAL

What if we told you that you could earn
between ~~₦~~**6,000,000** and ~~₦~~**24,000,000**
or even MORE a year running your own
private Financial Service Practice, would
you still be interested?

BUT WAIT, THERE'S MORE!!

- Experience joy helping others plan a better quality of life
- Experience earning multiple streams of income that lasts for years
- Participate in an opportunity that offers you the chance to build an international company at your own pace

...AND EVEN MORE!!

- Be part of a Group with group life Insurance
- Receive professional certification that guarantees your career success
- Enjoy group medical health insurance for you and your family
- Own your own website that fully automates your business
- Have access to 1000s of hours of online video and audio training

JOIN THE PAYSTAR REVOLUTION

- No large capital investment required to get started (N170,000)
- No inventory to maintain
- Unlimited territory
- Comprehensive training, marketing and operations support
- Start your business part-time
- Any University Degree qualifies
- Earn multiple streams of income

THE PAYSTAR DIFFERENTIATOR

- No Commission is earned by Recruiting
- Work Directly with Your Clients
- Your Clients do all the Referrals You Need
- Each Relationship is a Long-Term Win-Win opportunity:
 - Your Clients become Financially Secure
 - You earn a Lifetime Income from Satisfied Clients
- Clients work with you as their Trusted Partner
- Don't be Surprised Clients treat you like Family

**Work for yourself,
but not by yourself.**



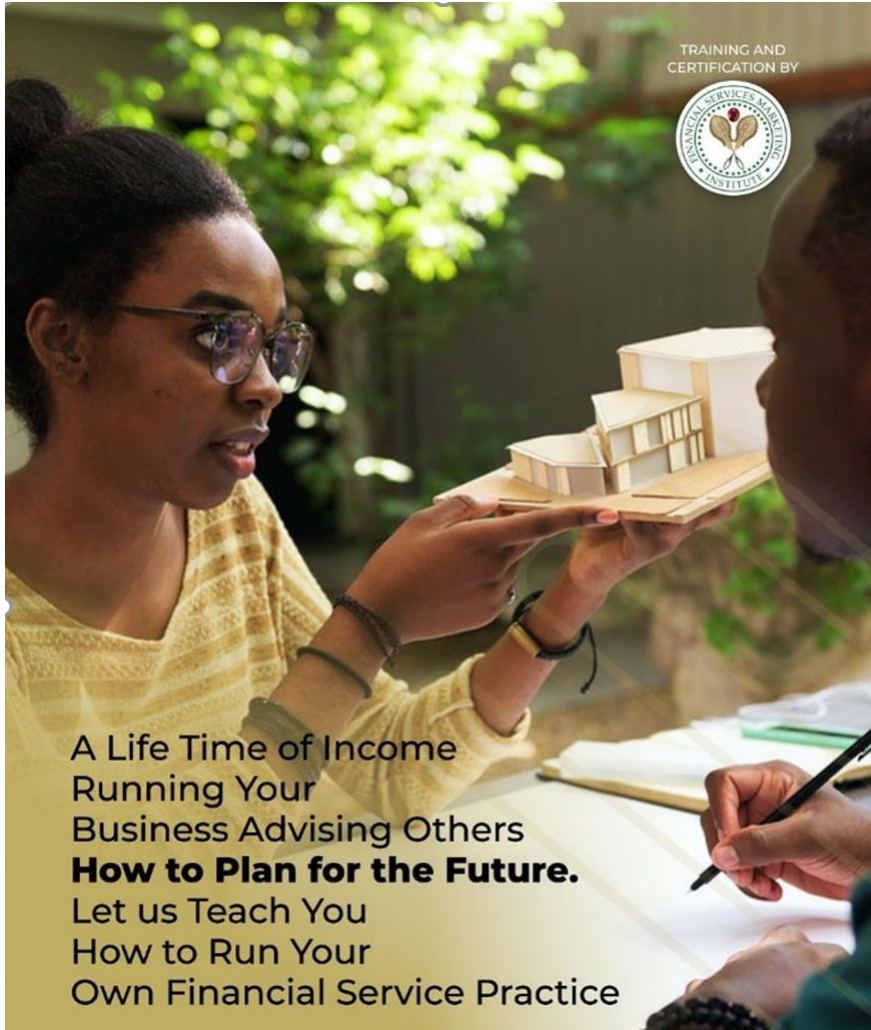
START WITH YOUR COMMUNITY

- Organize Free Seminars on Wealth Management
- Administer a No-Obligation Wealth Questionnaire
- Respond with a Product Portfolio Customization on the Follow-up Meeting
- Invite them to Invest with the Knowledge now Available
- Offer Relevant Products in the PAYSTAR Portfolio
- Start building your own premium list of loyal clients
- Apply the Principle of Preeminence


IT IS ALL ABOUT RELATIONSHIP MANAGEMENT

- Online payment is made by client, Product/Service Certificates are emailed directly to the client with a “thumbnail” stamped with the Associate’s unique identification number..
- Once PFSP receives payment from the client, Commissions are immediately paid to PAYSTAR.
- PAYSTAR does real-time authentication and transmits commissions to the associates. All of this is expected to be in “near” real time.


FROM GRADUATE TO RETIREE THE PAYSTAR OPPORTUNITY FITS




TRAINING AND
CERTIFICATION BY



A Life Time of Income
Running Your
Business Advising Others
How to Plan for the Future.
Let us Teach You
How to Run Your
Own Financial Service Practice



TRAINING AND
CERTIFICATION BY



Earn Money Part time
as a CIFA than You Ever
did Working Full-Time.
We are Teaching Retirees
How to Earn Millions Without
Changing Their Life Style
Let's show you how

CIFA PROFESSIONAL 6-MODULE TRAINING

Certified Independent Financial Advisor (CIFA) certification is exclusive to Associates on the Paystar Financial Services Marketing Platform, Training for which is provided by the Financial Services Marketing Institute.



PROFESSIONAL CERTIFICATION



2022

**CERTIFIED INDEPENDENT
FINANCIAL ADVISER**

CIFA 000001

PRESENTED TO

DR. SAM IKOKU

FOR THE COMPLETION OF A 6 - MODULE COURSE ON
**HOW TO RUN A SUCCESSFUL FINANCIAL ENTERPRISE
ON THE PAYSTAR PLATFORM**





REGISTRAR GENERAL



5 Days of Training

for a Life Time of Income.

**Become a Certified Independent
Financial Advisor (CIFA)**

**and Run Your Own
Private Financial Service**

TRAINING AND
CERTIFICATION BY



APPLY NOW



www.paystarfinancial.com/associate-register

E-mail: info@paystarfinancial.com

Phone: +234 905 286 0777

Professionals and Graduates of all disciplines qualify

TRAINING AND
CERTIFICATION BY



How Disruption
in The Financial Sector
Can Earn You Millions

Run Your Own

**Financial
Service Practice**



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FAST TRACK FRANCHISE OPPORTUNITY





BENEFITS OF THE PAYSTAR FRANCHISE

Confluence for CIFAs (+ Opportunity Expansion)
Performance Bond & Escrow Services
Commercial Credit & Credit Insurance
ATM and Chip-Based Cash Services
HOD Loans (Home Ownership Deposit)
Wealth Management Advisory Service
Agency Banking

WOULDN'T IT BE GREAT?

- To look back a few years from now and say, TODAY, here in this ROOM we helped start THIS ON-GOING REVOLUTION that is changing the Quality of Life of Millions of People?
- To know that you are part of the SOLUTION and not the problem?
- To know that YOU are living the Life of your DREAMs with time to spare for your family and doing only the things you CHOOSE to do?
- TODAY is the day you make that DECISION!!

LEGAL INFO ABOUT ASSOCIATES

SOME LEGAL INFORMATION ABOUT PAYSTAR ASSOCIATES

They are not employees of the company but Independent Agents.

They must be current with their CIFA Certification

They can be terminated if they consistently score below 3-Star on their Client Rating System

Their personal page on www.paystar.biz/name will show their current status (in Good Standing or not, and the Products they are authorized to sell - which is a function of their training)

Each Associate will undergo basic training to become a CIFA. The training will cover financial products, how to sell them, and how to run a Financial Practice. Occasional training will be provided, and paid for by Associates, that allows them to sell more complicated products and derivatives.

They will pay annual membership to be authenticated by FSMI where their certification comes from. Once they miss an update of their membership their www.paystar.biz/name site will go down, and all their links will be refused to process commissions which will revert to Paystar until they regularize their membership. On late regularization – after 14 days - they forfeit any commissions made to PAYSTAR.

Associates are free to use the Fast Track Strategy for growth and will be given permission to set up offices anywhere in the country in line with PAYSTAR Guidelines.

All PAYSTAR Outlets will carry the PAYSTAR Logo and a Unique Identifying Number that ties them to the Associate where appropriate.

Associates will pay an annual membership fee to remain on the Paystar Network.

Associates cannot earn any commissions by recruiting other Associates but can recruit staff to help them run their Fast Track Offices under their direct employment. The terms and conditions of such employment are subject to some oversight by PAYSTAR especially in the area of commitments they can make to the general public.

Fast Track Offices are run as Franchise Outlets and subject to a separate Franchise Agreement that covers signage, business areas, branding, technology and so on.



THANK YOU

To SIGN UP as a PAYSTAR Associate please click on
www.paystarfinancial.com/associate-register
NOW!!