



**E & M TECH
AT A GLANCE**



Introduction to E&M Technology House



E&M Technology House is a Kenyan-based software company dedicated to delivering intelligent digital solutions that drive operational efficiency, automation, and sustainable growth for businesses across sectors. Our core focus lies in developing platforms that streamline business operations, improve service delivery, and enhance customer engagement.

150+

Certified solutions implementation engineers and growing.

4+

Customer presence in 4+ countries (Kenya, Congo, Uganda & India)

E&M TIMELINE

2022

- COREBANKING
- ERPS
- GRATIUP

2024+

- CORE & ERPs
- TECH UPSKILLING
- BPO/ITES
- VALUE CHAIN
- CYBER SECHUB

2024

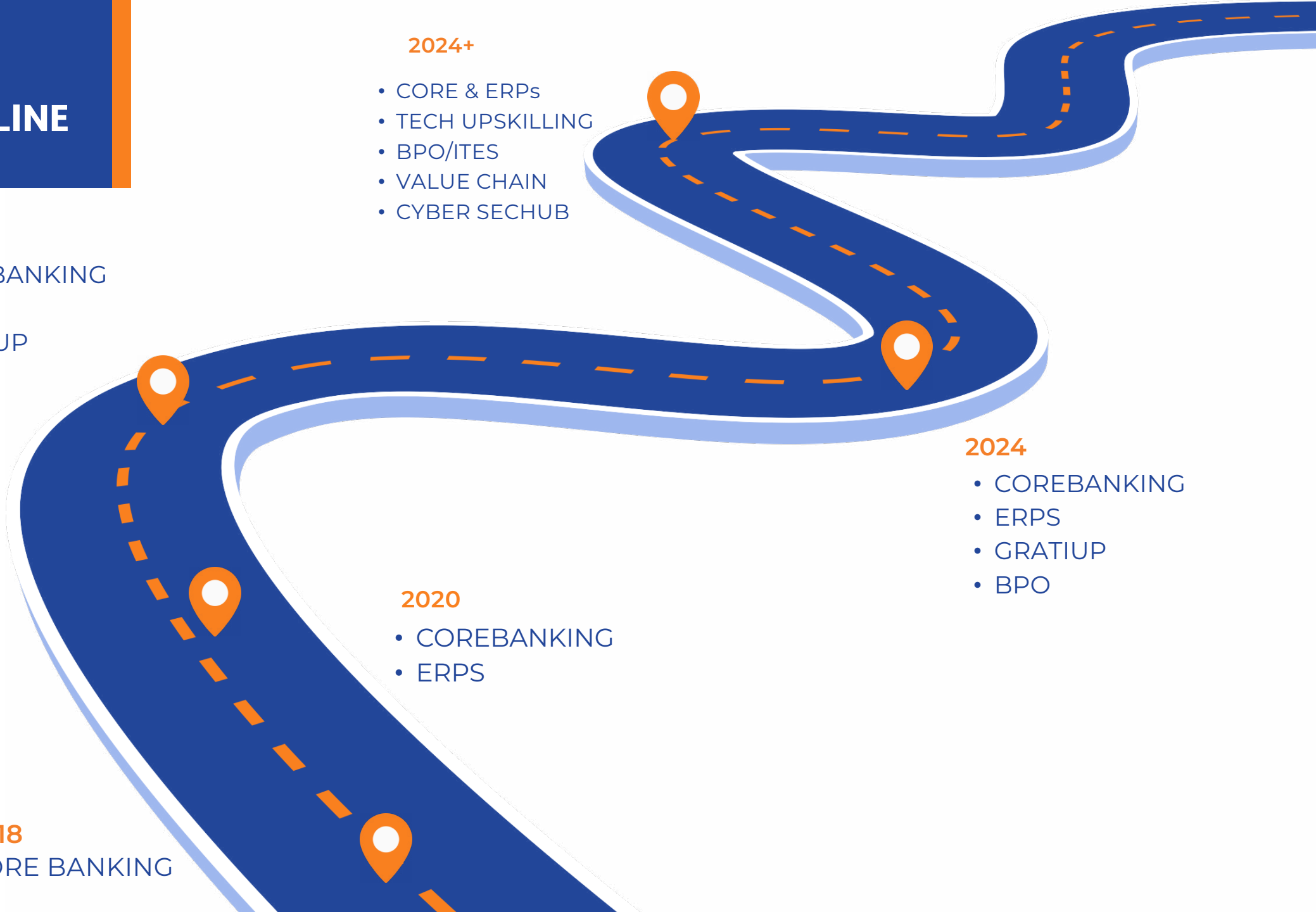
- COREBANKING
- ERPS
- GRATIUP
- BPO

2020

- COREBANKING
- ERPS

2018

CORE BANKING



Our product Offerings includes:

- 1 Core Banking Implementation and Support Services
- 2 Enterprise Resource Planning (ERP) Systems
- 3 SACCO and Microfinance Management Solutions
- 4 Church Management Systems
- 5 Property Management Systems
- 6 Agritech Automation Systems
- 7 School and Education Management Systems

Our Clients

We have a track record of deploying scalable, secure, and user-centric applications for clients.



End-User List

Emtech House's solutions are currently in use across multiple institutions, including:

Financial Institutions & SACCOs:

Transport & Logistics:

Government & Public Sector:

Private Sector Clients:

Schools & Institutions

Church Organizations



Strategic Partners

Emtech House works closely with various stakeholders and providers to enhance system delivery, interoperability, and compliance.

MPESA / Safaricom

Mobile payments and SMS gateway integration

Microsoft Azure / AWS:

For cloud redundancy where applicable

Oracle

Financial Systems Development & Integrations where applicable

Others Include:

Data handling and ICTA certification as compliance on Government Regulations.

Our Leadership



Eliud Muriuki
Chief Technology Officer
& Founder



Julius Njuguna
Chief Commercial Officer
& Co-Founder



Evans Odhiambo
Chief Operating Officer



Mark Nderitu
Head of Core Banking



Nelly Kariuki
Head of Human Resource

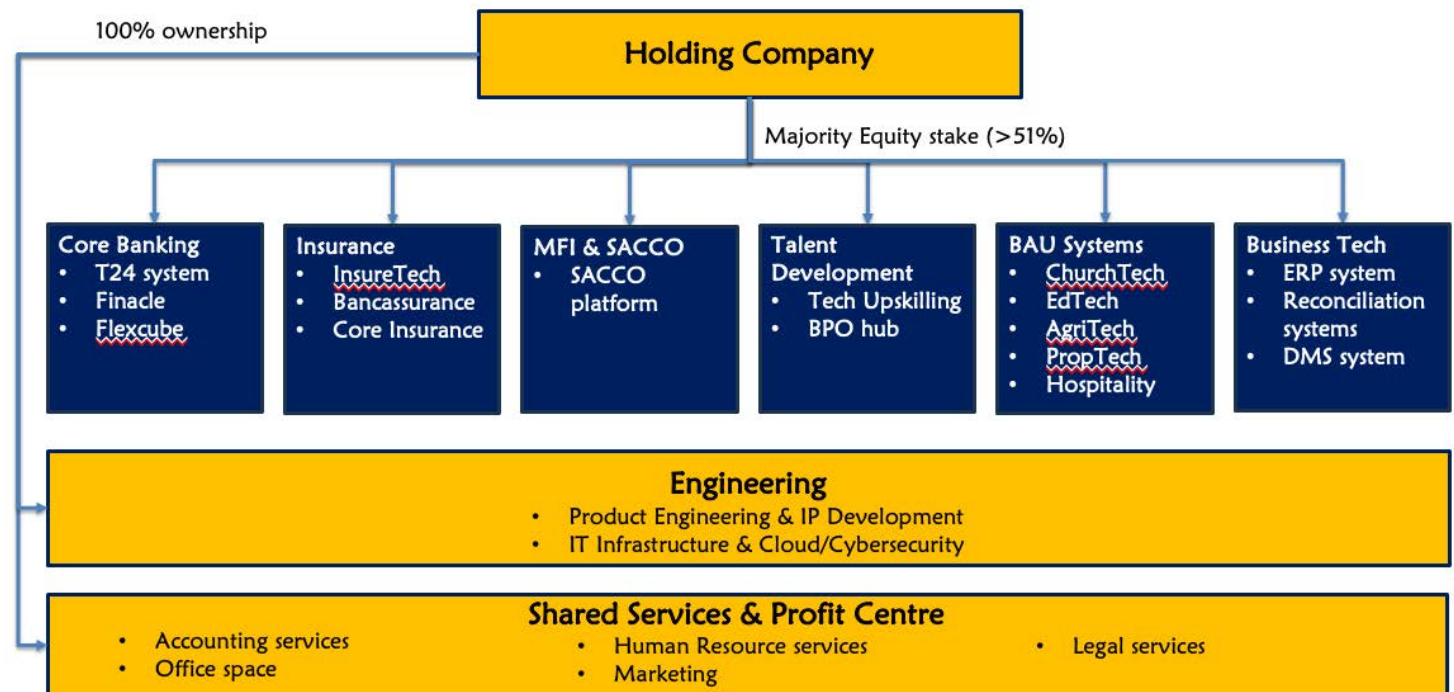


Richard Njoroge
Finance Lead

Our Strategy

Deliver Value through
Digitization of Business
Ecosystems by Offering
Affordable and Consumer
Centric Market Driven Solutions
backed predominantly by Local
Talent

Proposed Venture Factory Structure



Our Value Proposition

1. Increased adoption of bespoke IT solutions – IT becoming a real differentiator of Value
2. Proven Market Traction in High-Growth Sectors

- **Financial Sector**

- Banks
- SACCOS

- **Agriculture**

3. Viable and Scalable IP Portfolio with Monetization Potential
4. Recurring and Data-Driven Revenue Streams

Focus on revenue share models as opposed to one-off sales

5. Talent Development as a Strategic Asset

**Skilled Pipeline
Future Markets**

6. Captive Customer Ecosystems and Shared Services Model

**IP driven ventures will be housed under the
Venture factory**

7. Strong Financial Foundation and Growth
8. Local Presence and Market Comprehension

5 Year Financials

Financial Summary						
Income Statement (KES)	2020A	2021A	2022A	2023A	2024	4YR - CAGR
Income	18,860,834	51,003,220	116,581,413	215,016,642	213,373,034	83%
Cost of sales	(12,243,503)	(27,672,439)	(61,929,493)	(94,033,666)	(57,274,912)	
Gross Profit	6,617,331	23,330,781	54,651,920	120,982,976	156,098,122	120%
<i>Gross profit margin</i>	35%	46%	47%	56%		
Other income	0	338,301	296,740	921,076	62,875,967	
Operating costs	(6,509,260)	(19,094,968)	(39,112,785)	(88,873,508)	(141,316,075)	
EBITDA	108,071	4,574,114	15,835,875	33,030,544	77,658,014	418%
<i>EBITDA Margin</i>	1%	9%	14%	15%	36%	
Depreciation	(489,104)	(1,769,570)	(1,722,683)	(2,921,477)	-4,163,871	71%
EBIT	(381,033)	2,804,544	14,113,192	30,109,067	73,494,143	
Finance Costs	(45,250)	(518,198)	(982,050)	(1,475,513)	(356,738)	
EBT	(426,283)	2,286,346	13,131,142	28,633,554	73,137,405	
Tax	-	(685,045)	(3,927,536)	(8,725,185)	(21,565,766)	
Profit After Tax	(426,283)	1,601,301	9,203,606	19,908,369	51,571,639	
<i>Net profit margin</i>	-2%	3%	8%	9%	19%	
ROE	-2%	8%	36%	30%	33%	



THANK YOU