



MAMLAKA HUB
— SPOKE —
TRADE NETWORK

From Village to Global Markets Building
Robust Supply Chains





THIS IS OUR MAIN MISSION.

MHS ability to develop an attractive and proven value proposition, with potential for commercial and impactful returns is a first in the market. The challenge is now to scale, and scaling relies heavily on access to affordable capital to provide innovative supply chain finance solutions.

While incumbents such as traditional commercial banks can easily draw from their own balance sheets, new Supply Chain trade techs like MHS working to serve small actors in the agricultural supply chain often have limited access to appropriately priced and structured investment capital.



GET TO KNOW US

In the face of Global pandemics and Geo political instability a new resilient supply chain underpinned by robust Financial services is being built by MHS creating opportunities and reducing the twin threats of hunger and poverty. MHS is an AgriTech trade Finance firm building Global standards Agricultural supply value chains in Africa to enhance food security.

We partner and invest in agribusinesses, build farmers markets, agro-processing cottage industries, cold storages traditional retail outlets and modern supermarkets to build a Food and agricultural bank using cooperative banking models to tap into latent potential of SMEs the driving force of Africa's economy.

Our solutions leverage on data and deploy AI, machine learning along supply chains to provide:

- 01** Market efficiencies and commodity forecast
- 02** Liquidity and collaboration amongst traders
- 03** Access to digital and global marketplace through a sustainable trading platform
- 04** Streamline supply chains: cleaning, packaging, branding and white labelling for supermarkets to warehousing and logistics
- 05** Escrow and open account trade services

Summary

Introduction of the new African Continental Free Trade Area will eliminate significant barriers to intra-African trade and actors such as MHS are crucial to reenergize the regions trade volumes and strengthen supply chains

Stable supply chains in Agriculture and auxiliary industries has now gone from a "nice to have" to a necessity

MARKET GAPS

- High cost of agricultural inputs
 - High cost of logistics
 - Non-convertible currencies
 - Languishing Agricultural commodity exchanges (ZAMACE)
 - Lack of affordable cross border escrow services in a thin market
 - Afrocentric trade finance banking services: FIs deploy a western model that is difficult for African SMES
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FINANCIALS

- High cost of Borrowings (107% p.a)
 - Unmet trade finance demand in Africa USD 81.80
 - Total African merchandise trade USD 1031 B
 - Banks intermediate 40% of total African trade compared to global average of 80%
 - 1.7\$ trillion trade finance gap
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CUSTOMERS

- Producers (including Small Holder farmers) industrial/agro processors,
- Manufacturers,
- Packaging,
- Logistics,
- Warehousing,
- Supermarkets and women organizations (including cross border informal traders along border posts)



OUR SOLUTIONS

EMBEDDED TRADE FINANCE

- Link trade parties within the value chain and enhance the trade process
- Ease upfront burdens
- End-End supply chain finance

TECHNOLOGY

- Trade platform that competitively match buyers and sellers
- Use Ai and ML to harness data from physical and financial supply chains
- Blockchain and smart contracts
- Track & Trace

PAYMENT CHANNELS

- Mobile money
- Agency banking
- Stable coins & Tokens
- Escrow Services
- Universal Paybill Number

B2B COMMODITY MARKETPLACE

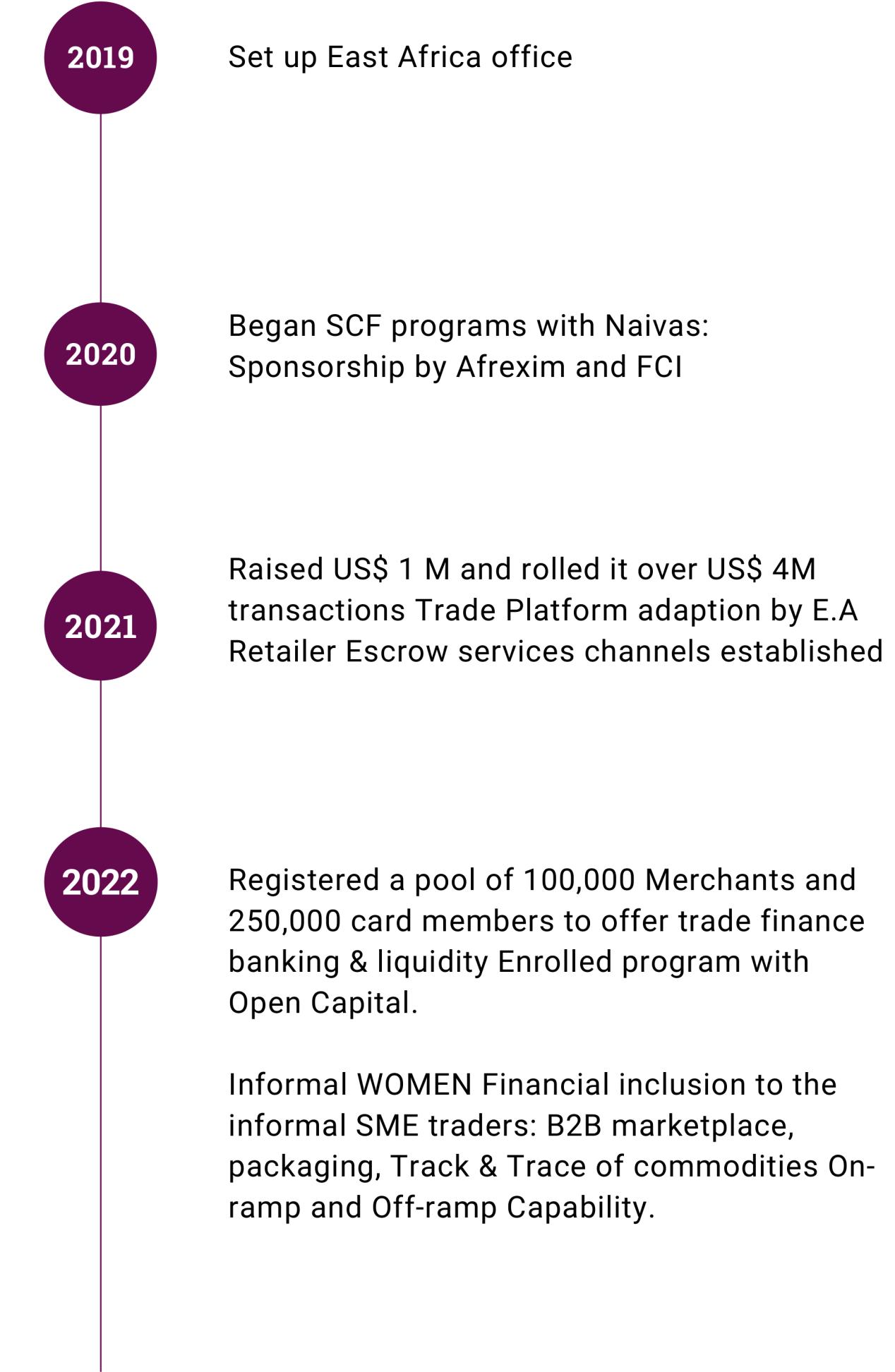
- Cleaning,
- Packaging,
- Market transparency,
- warehouse receipt,
- Access to market (Farm to Market)

Our first key milestone.

RAISED US\$ 1 M AND ROLLED IT OVER US\$ 4M

Traction & Milestones

This is our expected growth chart.



Growth Story



2019

- Set up Mamlaka Hub and Spoke Kenya office

2020

- Joined Factors Chain International
- Built trade platform that caters for market realities
- Enrolled the largest supermarket in East & Central Africa
- Began deploying SCF programs in agriculture and automotive sector

2021

- USD 2M credit guarantee Afrexim bank
- Received 1.5M USD venture Garden Group turned it over in 4 cycles to 4 M USD transactional trade
- Engaged informal women cross border traders
- Began first cross border transactions
- Trade Platform adaption by E.A Retailer

2021

- Joined Africa DeFi alliance
- Began Pilot with Celo to pilot financial empowerment for small holder farmers
- Completed technical program with Open Capital
- DL Tea to provide value additionalities for farmers
- Enrolled Karunguru coffee farm (2000 farmers)
- Partnered with Kenya Industrial Research & Development to incubate agro-business
- Signed two large wholesale stores to package and process rice and sugar
- Began packaging initiative for Busia Women Association

MHS OFFERING

HUB & SPOKE MODEL

MHS gets access to data from customers and integrating into their upstream and downstream at minimal costs.

Extended \$1.5 M USD to a pool of more than 15, 000 merchants and 250, 000 customers.

TRADE ECOSYSTEM PLATFORM

MHS has invested in a trade platform and payment channels to run SCF programs for leading corporates in East Africa.

Onboard a significant number of SME suppliers and harness data to offer liquidity in trade transactions.

Commodities traded:

- Gains,
- Animal feds,
- fruits & vegetables,
- livestock,
- fisheries and
- horticulture

STRATEGIC PARTNERSHIPS

MS integrates with companies to create transformational trade network:

- Banks,
- Insurance,
- Large scale farms,
- Logistics,
- Warehousing,
- Freight

Through our plug-and-play B2B model, we successfully imported crude palm oil from DRC to substitute high cost of imported oil from Asia. Our aim is to support the growth of indigenous SMEs.

TRADE ECOSYSTEM PLATFORM

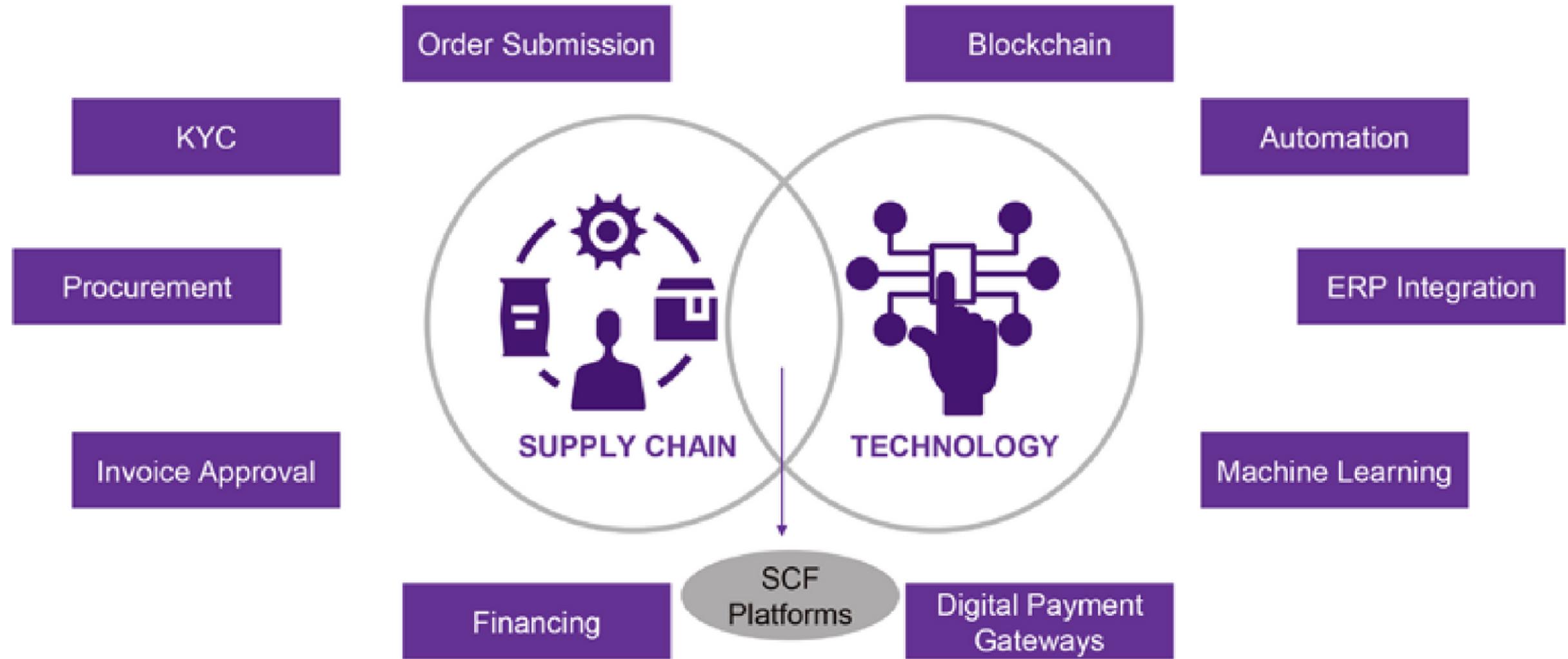
From the smallest SMEs to the largest multinationals, MHS provides innovative structures and solutions such as Escrow and wallets for RTGS both local and cross-border.

We have worked with small holder farmers to offer additonalities such as:

- packaging,
- white label services and
- suply chain tokens

AGRICULTURE SCF TECHNOLOGY

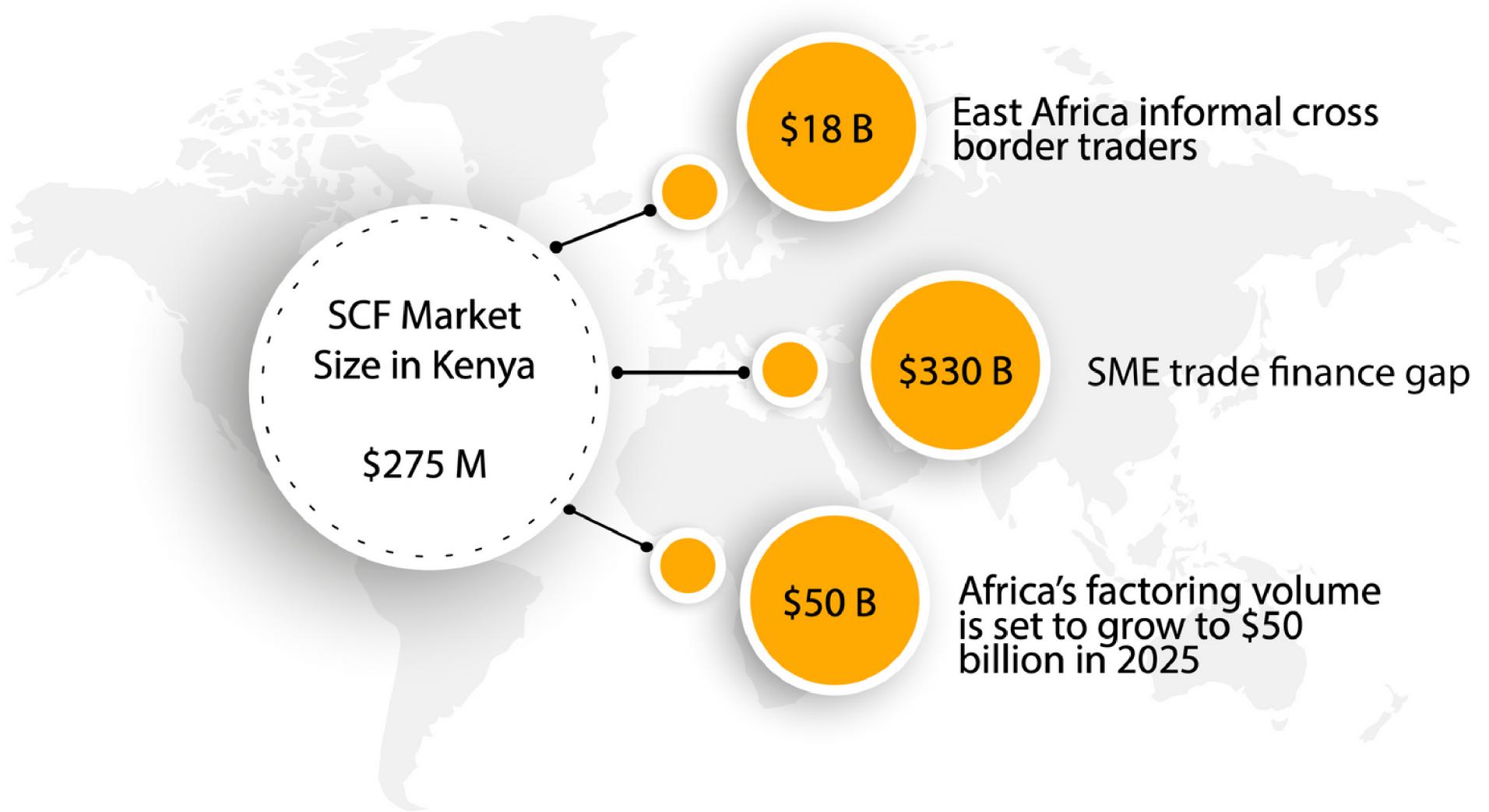
The intersection between each stage of the supply chain and tech is growing rapidly



3% Africa's contribution to global trade fast growing population that needs innovative and robust supply chains to feed itself - this is our mission



Opportunities



MHS Achievement so far:

A

Cross border trade and escrow services

- Amount transacted: 1,000,000 USD

Case Study

- Maize imports from Tanzania & Soybeans from Zambia, Uganda
- Buyers: Local Milling company
- Suppliers: Small holder farmers in Singida Tanzania & Busia Women
- Cross Border traders utilizing cooperative models.

B

Factoring

- Amount transacted: 1,000,000 USD

Case Study

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C

Supply chain Tokens

- Developing a token for cross border currency and smart contract enabler with Impala Pay & Mara Group.

Case Study

- Payment vouchers used to purchase fertilizer and pay school fees.

REVENUE MODEL

PRODUCTS:

- Supply Chain Finance
- Dynamic Discounting
- Escrow services and open account trade

Success Factor

MHS programs have helped create strong and stable supply chain networks with participation from Traders: A crucial Success factor.

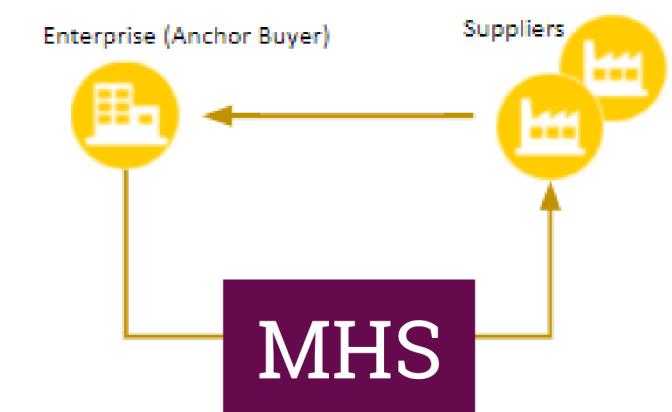
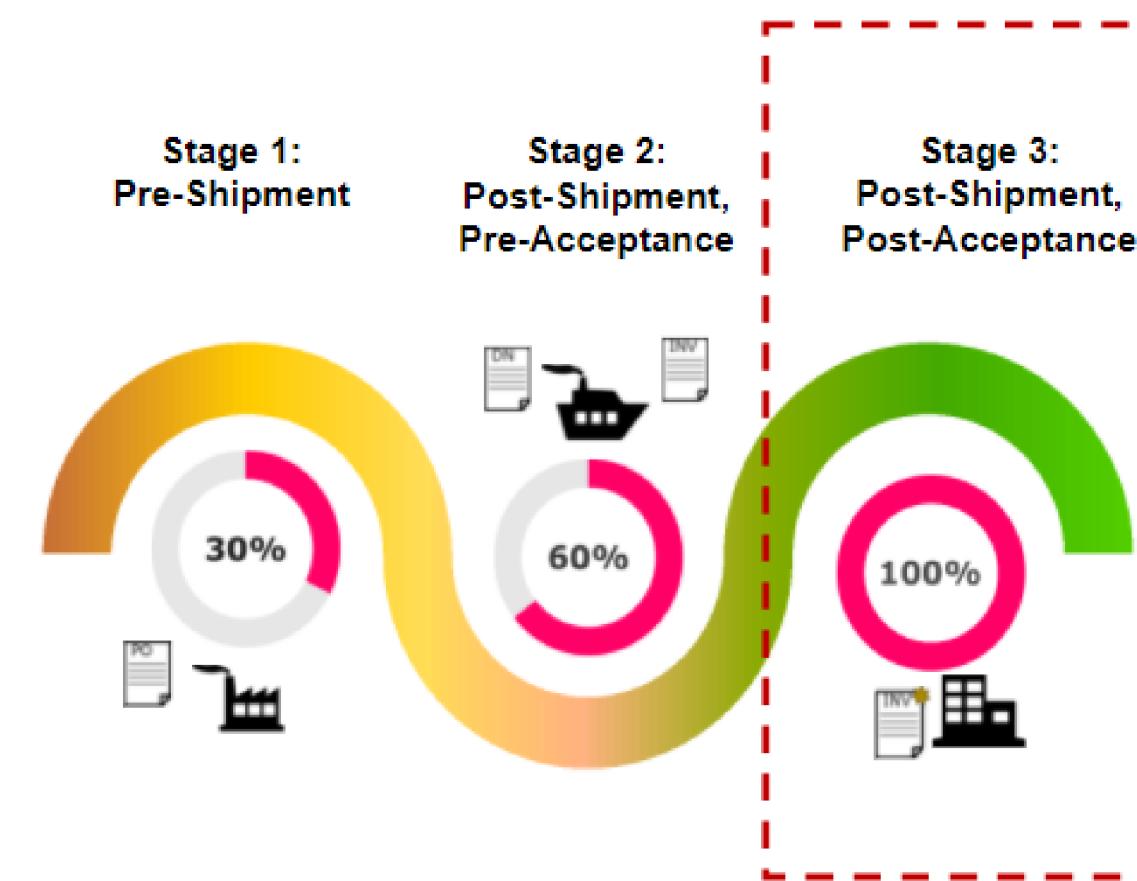
Joining the dots on ESG

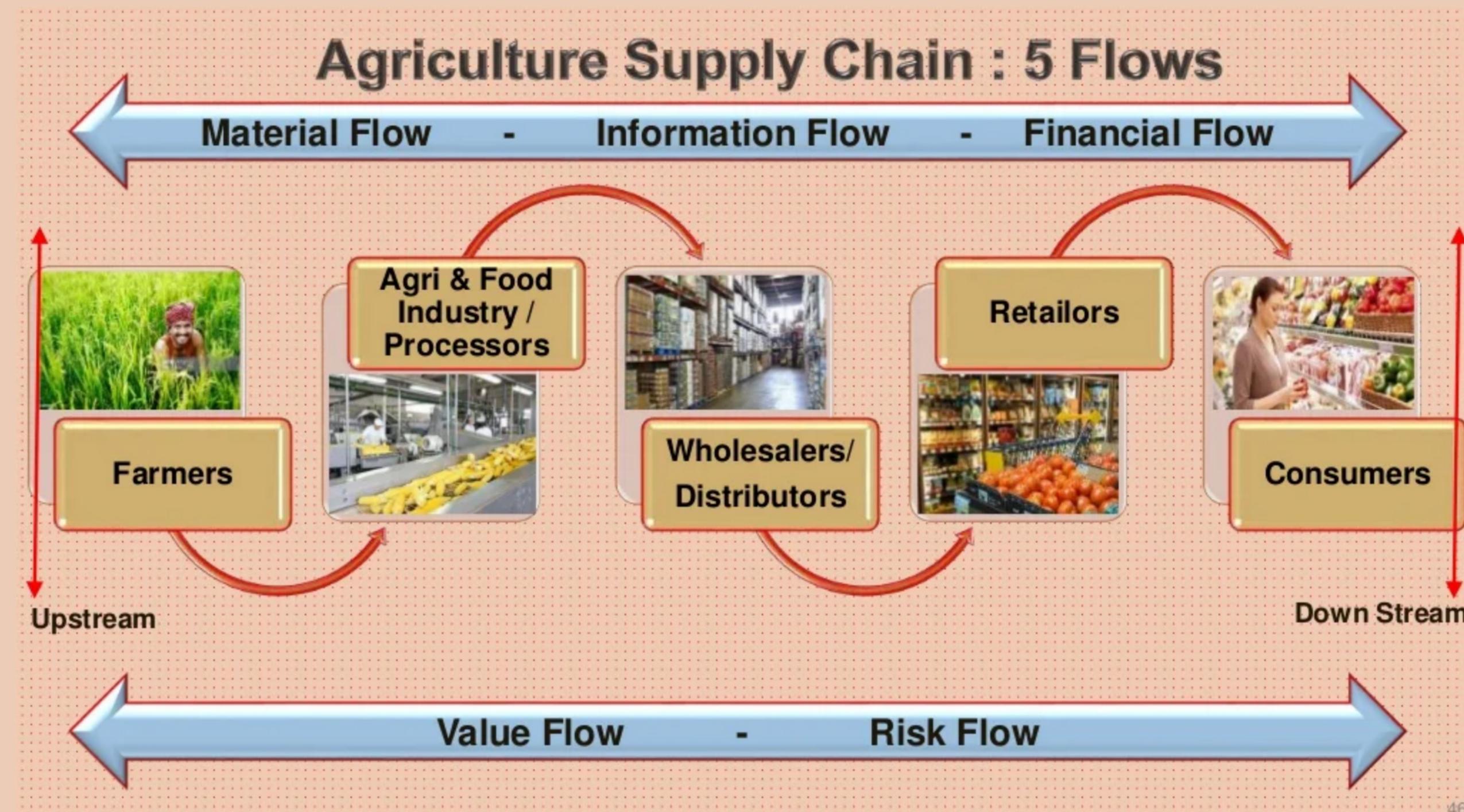
ESG sits at the heart of MHS trade finance business model: Majority of assets are ESG related.

The SCF programmes we run have become vital to overall business viability, and corporates are seeking ways to shore up the long tail of their supply chain in order to survive amid straitened times.

Data from the underlying transactions is leveraged to create benchmarks, incentivizing SMEs to report more, and feed back into the objectives of impact investors.

Supplier Finance





TRADE PLATFORM



Sign-In
Always ensure you are on the right website.
<https://mhsinternational.trade/>

Company Name
Enter your company name.

Passcode [Forgot Code?](#)
Enter your passcode.

Sign in

[Company name not working?](#)

— LOGIN WITH —

[E-mail](#) [Phone Number](#)

- Access credit worthiness of transactions using trade transactional data from and linking Buyers and Suppliers
- Easy On-boarding Process
- KYC and AML data collection of trade participants
- Improved working capital positions of SMEs leading to growth
- Track and traced commodity from source to consumers
- Transparency and Supply Audit trails
- Single onboarding process and central digital record of trade transactional data

MHS TECH PLATFORM

- Digital Records of Orders & Purchases
- Reporting Dashboards
- Easy to track flow of funds
- Real time supply chain data
- Investor Access to Back-end
- E-Wallet connected to Mobile Money

Investment Ask: US\$ 5M

USE OF FUNDS

- 01 Roll out escrow services due to increased trade from adjacent markets Uganda, South Sudan and Tanzania majority in agricultural produce: Maize soyabean, fisheries and livestock
- 02 Meet increased demand within the existing ecosystems & Unlock latent value of Card services to registered E-commerce Consumers (250,000)
- 03 Deploy Blockchain Protocols on Platform to add layers of data security and Machine Learning for data analysis to streamline workflows and overcome conventionally manual process.
AI and block chain can be used to increase transaction security using smart contracts that have can use embedded computer intelligence to strengthen the trust on which trading is based.
- 04 Build a lean but qualitatively strong team to scale quickly



TERMS: First Equity stake and/or board membership for Series A investor participation round. Current structure is predominantly woman owned.

REGISTERED E-COMMERCE CONSUMERS (250,000)

AI and block chain

Meet The Team

MS. NJOKI MUTHUURI

Ms. Muthuuri is a co-founder and Managing Partner at Mamlaka Kenya since 2015. She has over 15 years SME experience in Development Finance, Technical capacity building. Prior to Mamlaka, Ms. Muthuuri headed a Telecommunication infrastructure implementation & services company in South Africa, served as the Corporate Finance Director Mamlaka South Africa, after successfully raising USD 40M for expansion in the DRC, Ghana, Kenya, Mozambique Tanzania and Zambia for iBurst , Farmers World Malawi US\$ 70 M for Agriculture facility, CBA bank US\$ 90 M for SME on lending Kenya.



MR. THOMAS ABILLA

Thomas has extensive experience in corporate finance having spent over 13 years at Citigroup headquarters in New York, having served as Vice-President with Citigroup's Corporate and Investment Banking Division. His expertise includes reporting global revenues totaling \$3.5 billion in the Financial Institutions and Corporate sales organization, Strategic Planning with a focus on Joint ventures among foreign Financial Institutions. He is also the founding partner at AEP LLC with a focus on Mining and Energy investments in Africa.



MR. MUNGAI NJUNGE

Mungai brings a wealth of experience in debt funding in the MSME market. He is the founder of Mould Capital, a venture capital firm whose primary focus is to provide working capital finance to Micro and Small Enterprises locked out of the conventional banking system. The MSME market is a widely ignored market segment due to the risks inherent but has the greatest impact on the real economy. Before switching gears to lending, he ran a successful software company that provided information technology efficiencies to corporates across the East African region



MHS team has a wealth of experience advising multi-nationals in Africa on diverse assignments including listings, acquisitions, debt issues, BEE transactions, corporate strategy, and business restructuring

Board of Directors

OLESEGUN GEORGE

George has a vast amount of experience in financial services sector having worked at Thomson Reuters from Dunn Loren Merrifield, UBA Global Markets (UBA Capital) as Head of Operations before progressing to the position of Chief Operating Officer; A 2 year stint at top US investment bank Goldman Sachs International where he worked as part of a large project team in the Operational Risk and Controls area.

He joined Goldman Sachs from a major brokerage firm, Tulletts Liberty PLC (currently known as Collins Stewart) where he spent 3 years working on the Fixed income trading floor in a specialist support and projects role.

SHARON OLENDE

Consultant/Specialist in alternative finance products products aimed at providing digital based solutions to undeserved businesses particularly Supply Chain Finance.

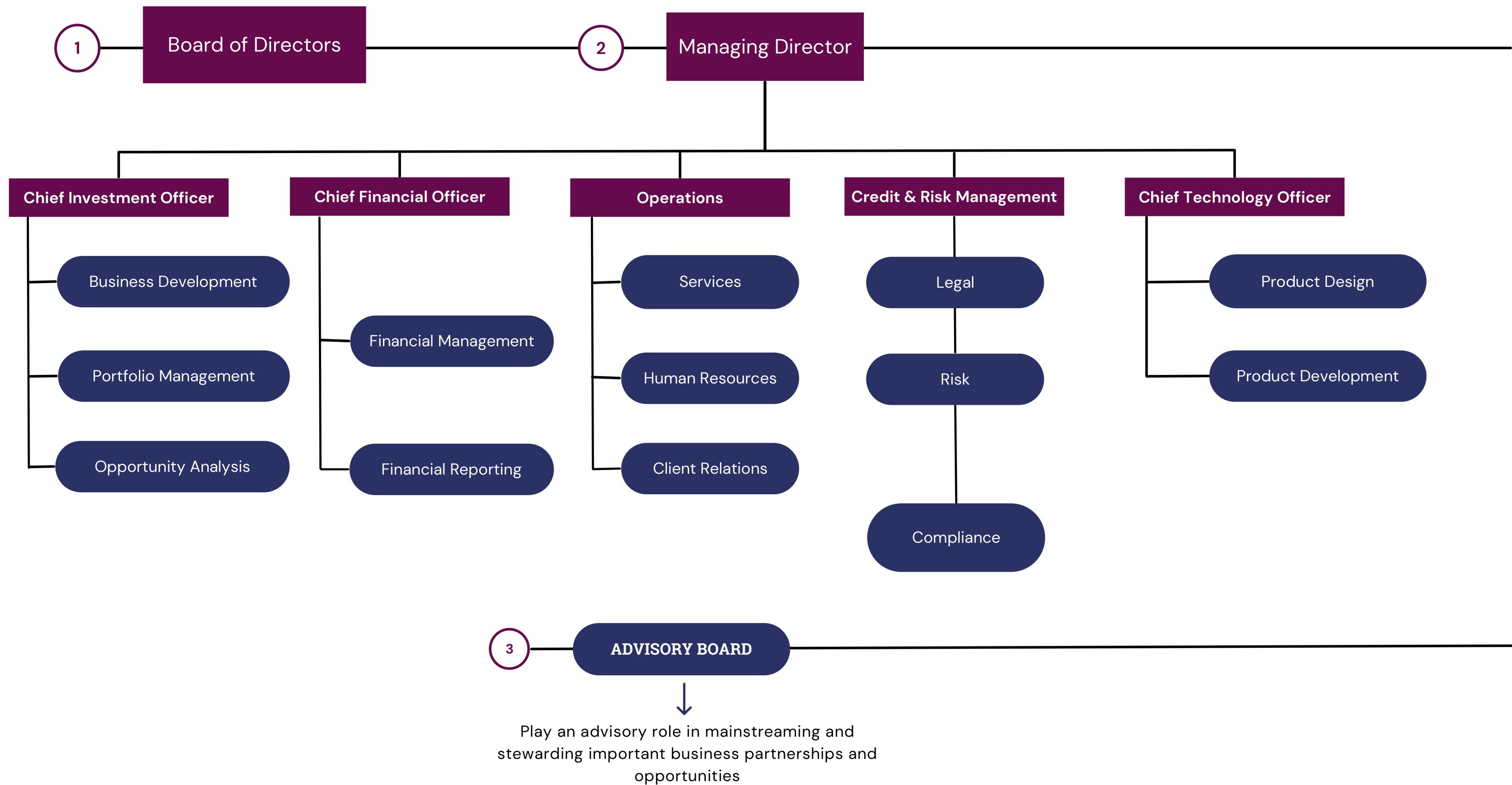
Factoring and other non-collateralize solutions Former banker with solid experience in several international/regional banks with experience in Trade Finance, Product development and management

JEROME BISSAY

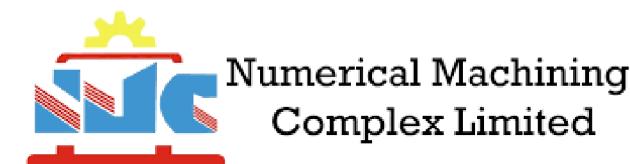
Is a co-founding member of Mamlaka and has extensive experience in Finance and banking within the continent.

Mr Bissay's role includes business strategy development , business engineering and deal placements.

He recently completed a Feasibility Study and a Strategic Business Plan for a green field development bank for the Republic of Cameroon capitalized at USD 450 million.



Strategic partners



THANK YOU.