



2025

Investors Prospectus

DafriPremier™ at a glance

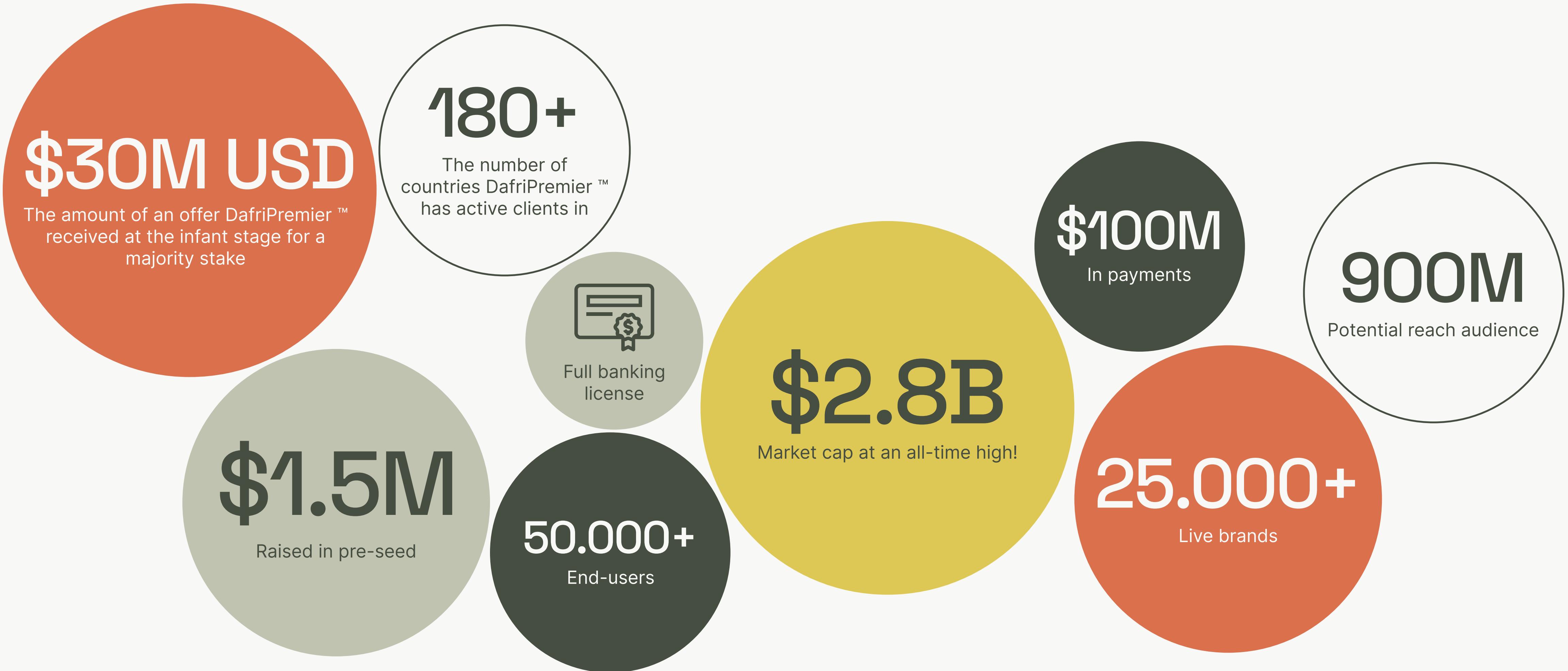


Table of Contents

Our Story	04
Brands on DafriPremier™	05
Core Features	07
Target Market	20
Financial Highlights	21
Business Model	23
FinTech Era	24
FinTech Making Wave in Africa	26
DAFRI On A Mission	28
Long Term Vision	29
Capital Requirement & Purposes	30
Key Figure	31
Conclusion	32

Our Story In Years

DafriPremier™ was founded on the notion that Africa should have its own payment company built by those who understand its culture and market dynamism.

/2020

In 2020 a group of aggrieved digital entrepreneurs were left stranded following an arbitrary decision taken by one of the payment giants to disable and dislodge the cashout mechanism available to Africans on their platform. This left a multitude of Africans with funds in their wallets without an alternative to get their funds out, laying the foundation and idea for nowadays DafriPremier™.

/2021

In 2021, we raised \$1.5 million in a pre-seed round through strategic ICO and launchpad events. In the same year, we acquired the banking status of First Standard LTD, and our native token DBA Currency reached an all-time high of \$39 per token with a staggering \$2.8 billion in market capitalization.

/2022

In 2022, our confidence was buoyed by an interest from SoftBank, one of the largest investment banks in the world. In the same year, we gained the sympathy of Absa Bank and Standard Bank at the main sponsor lounge at the Blockchain Africa conference where we delivered a keynote address.

"Simplify the way you send or receive money online™"

/2023

In 2023, a subsequent interest came in light of a R602 million (\$30 million) offer made by a South African holding company for a majority stake in the startup. In the same year, a decision was taken to overhaul the system and rebrand that will adopt a less restrictive trading name, a decision taken in the best interest of the brand.

/2024
-
2025

In 2024/2025, we rebranded to DafriPremier™ and released our elegantly designed super intuitive new system with increased features and an ecosystem that is interconnected to global financial institutions with a combined user base that exceeds 900 million, each of them a potential or already a DAFRI client.

Brands On DafriPremier™

Live On DafriPremier™

"From street vendors to coffee shops, hair stylists, and world-class start-ups – we're lucky enough to be working with entrepreneurs from all walks of life. Xolane Ndhlovu, Founder, DafriBank Digital LTD"



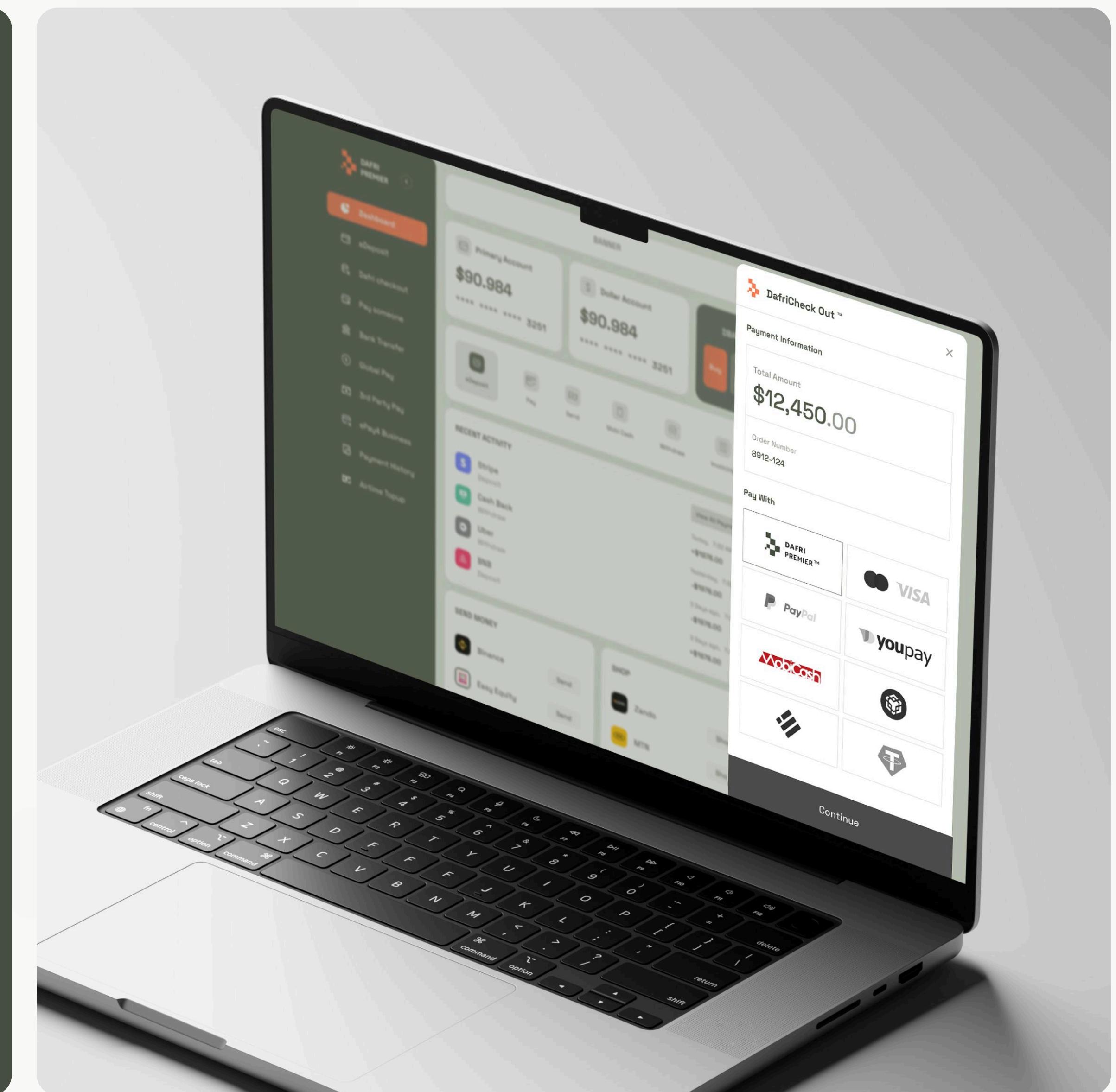
and 1500 others

DAFRI Core Features

Dafri Check OUT™

Case Study

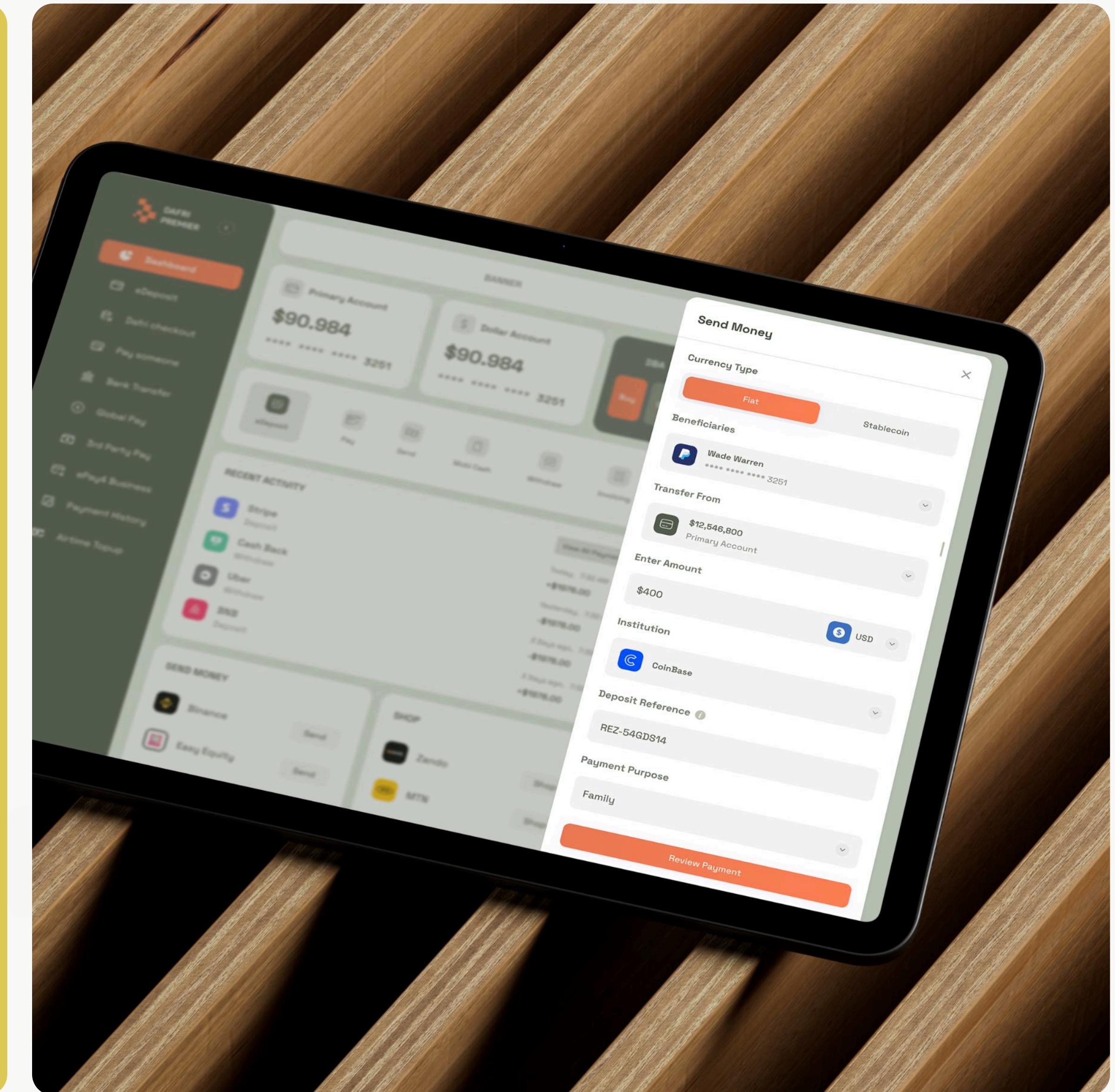
Businesses and brands are relying on DafriCheck Out™ Terminal API that requires no additional coding or integration to accept seamless multiple instant payments such as Visa, Mastercard, Mobi Cash, and DafriPremier™ payments. Our API provides access to African fiat liquidity and treasury management services. Connect your business to Africa with one API. ***Status - Built and operational.***



Crypto Ecommerce

Case Study

We understood that the vast majority of brands and businesses wish to tap into the rapidly growing crypto user base, however, indisposed due to the volatility associated with novel technology. With the conscious knowledge of the above, we are building a crypto checkout infrastructure that will enable businesses and brands to accept crypto payments that settle in fiat. **Status - In progress.**



Fiat/Crypto Bridge

Case Study

Aiding crypto-blockchain adoption in Africa and beyond. The overall crypto market capitalization has grown to a whopping \$3.4 trillion in recent years with governments and public companies around the world jumping on the bandwagon. Under this boom lies the ability of the consumers to easily transition between the traditional currencies to crypto which requires the support of traditional financial institutions to thrive. Especially in Africa, converting a sovereign currency to that novel cryptocurrency is a daunting task. Crypto institutions with a footprint in Africa are relying on DafriPremier™ fiat to crypto onramp/offramp bridge. CMC Top 50 are live on DafriPremier™.

Status - built and blasting



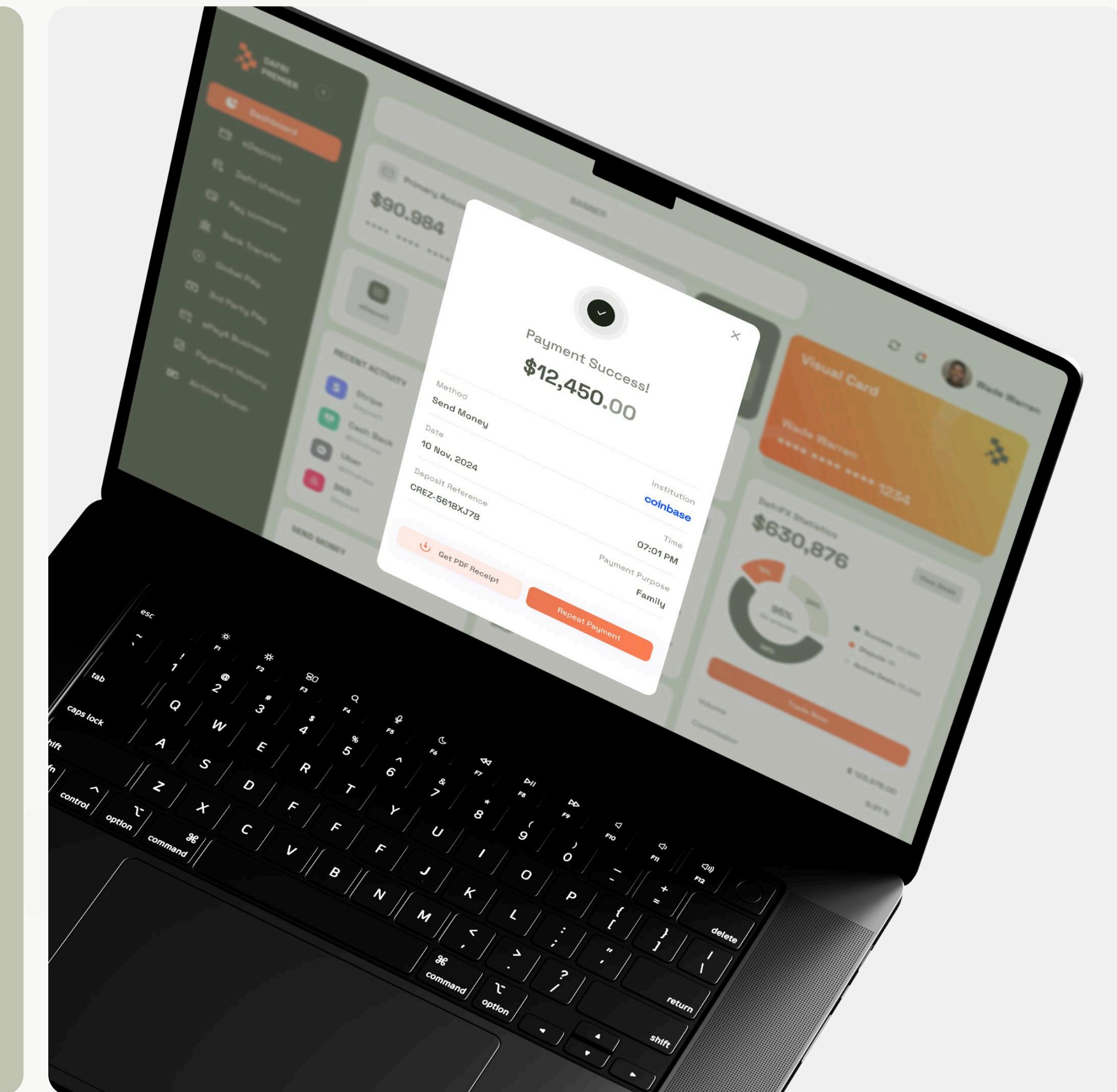
\$3.4 Trillion

The overall crypto market capitalization has grown to a whopping in recent years

Accounts & Subscription

Case Study

Colossal brands and businesses such as Multichoice are relying on our scheduled payment feature to accept account or subscription payments from rapidly growing digitally focused clients who prefer paying monthly subscriptions from their digital hustling wallets over local banks. **Status - built and active.**



DafriMobi Cash

Case Study

The DafriPremier™ MobiCash is an independent mobile payment system we launched that allows users to send money to any cell phone number in the world from their DafriPremier™ account. The recipient doesn't have to be a Dafri Client to receive the money. The eWallet payment has been one of the most popular methods to send quick cash to loved ones in South Africa where a chunk of bank revenues are derived from this segment. **Status - in Progress.**

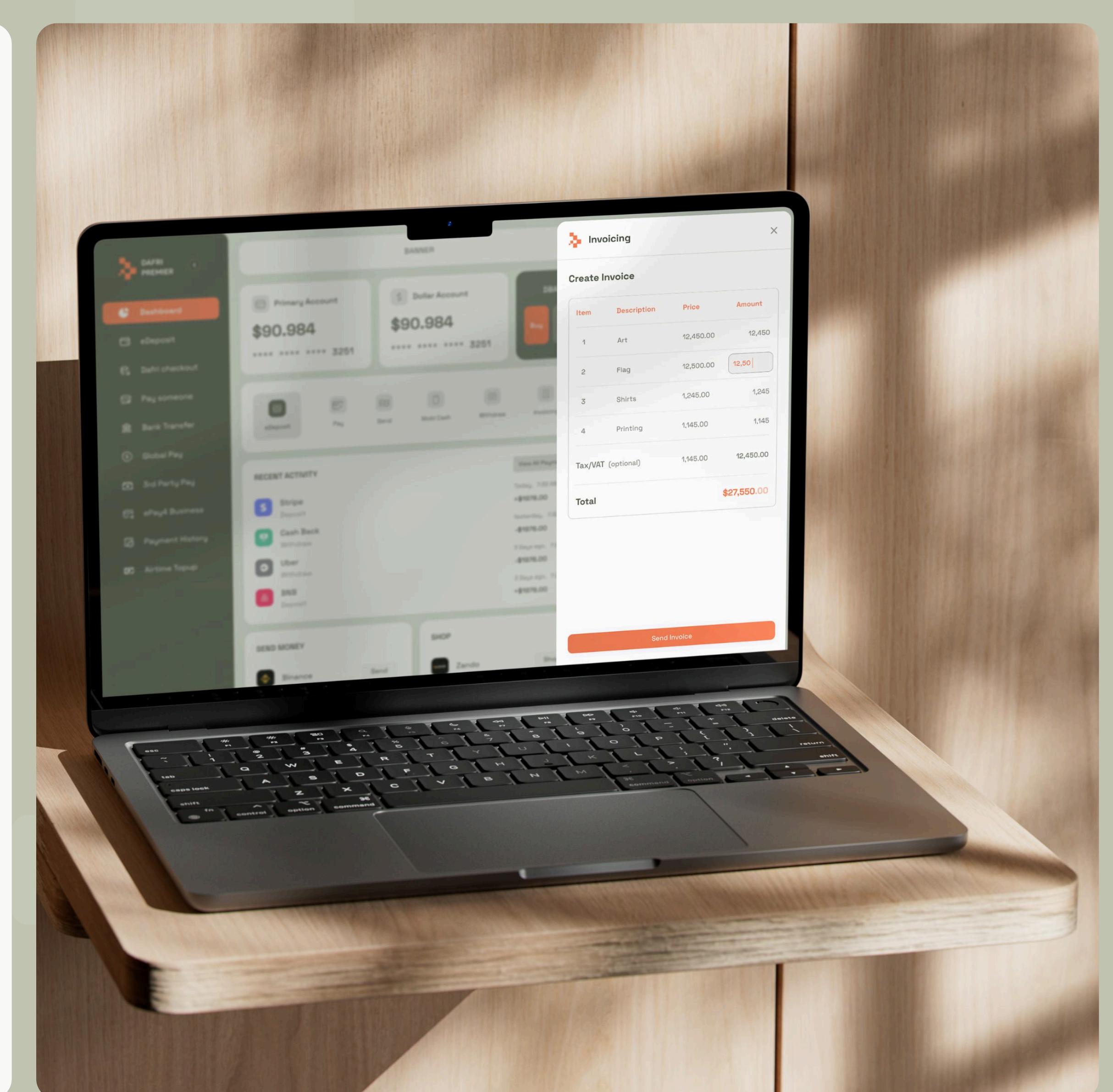


Invoicing

Case Study

The DafriPremier™ MobiCash is an independent mobile payment system we launched that allows users to send money to any cell phone number in the world from their DafriPremier™ account. The recipient doesn't have to be a Dafri Client to receive the money. The eWallet payment has been one of the most popular methods to send quick cash to loved ones in South Africa where a chunk of bank revenues are derived from this segment.

Status - in Progress.

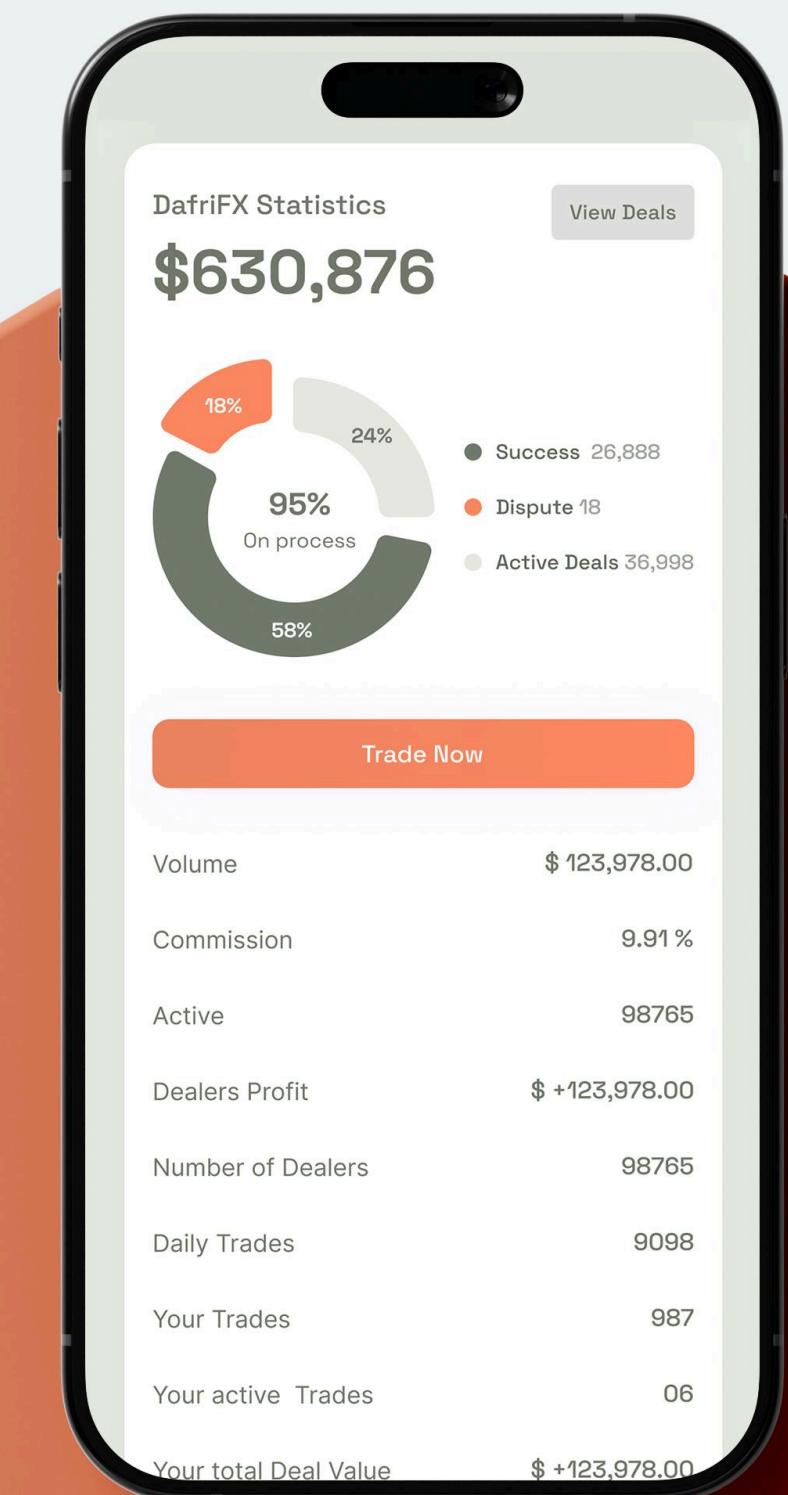


DafriFX

Case Study

One of our demand products. DafriFX was introduced following multiple requests from our users to create a conducive environment that would enable them to earn revenue while assisting fellow consumers achieve their digital economic ambition. We built the world's most advanced FX marketplace that enables our users to buy and sell currencies among each other in a trusted environment.

Status - built and in full swing.

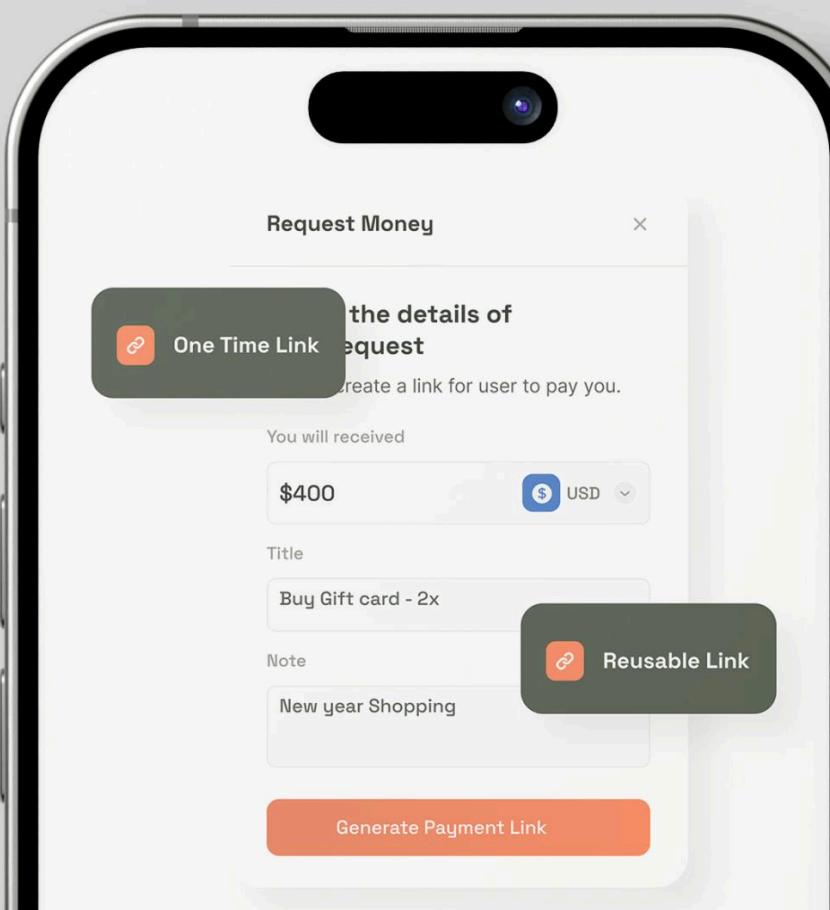


Payment Links

Case Study

Meeting money without borders. We built a payment infrastructure that allows our users to accept payments on the go. Simply use the DafriRequest® to generate a one-time or a reusable payment link to send an email with a clickable PayNow button to your customers or clients. Easily create and share Payment Links over social media, email, and more - no website or coding required.

Status completed and active.



How it works

Generate your link

Create a secure, one-time or reusable Payment Link directly in DafriPremier™ and instantly download a corresponding QR code, if needed.

Share your link

Share your Payment Link via email, social media, SMS, and more, or embed it into your invoices alongside your branding.

Get paid

Track payments and get notified by email when you receive a payment. Funds can directly settle into your

Escrow Payment

Case Study

As the digital revolution thrives, so does the inherent risk. Mitigating these risks lay in the hands of financial institutions ensuring that the environment is safe for consumers. Given the above, we built the most advanced Escrow mechanism that enables individuals and organizations to close any type of transactional deal online.

Status built and active.



DAFRI Core Features



Fluid CrossBorder Payment

Case Study:

With our fluid cross-border liquidity our users can send money to over 2000 banks globally on a real-time conversion rate.

Status completed and active.



P2P Marketplace

Case Study:

Our P2P Marketplace is a towering marketplace with 100 percent fraud protection on transactions which has attracted among others, thousands of traders across the globe to our P2P system daily. **Status completed and active.**



DAFRI Freelancer Hub

Case Study:

We plan to build a Hub within our ecosystem that will enable freelancers worldwide to load their profile, get noticed, get hired, and get paid right within the DafriPremier™ App.

Status Not started.

DAFRI Core Features



Premier Influencers Directory

Case Study:

We want to make it easy for brands and businesses to find trusted influencers to work with from our pre-vetted list of global influencers down to local ones within the DafriPremier™ App. **Status Not Started.**



Auto-settlement

Case Study:

DAFRI clients decide on a settlement mechanism. Our Auto-settlement sends the client's money to a local bank Account listed on their DafriPremier™ account every time someone pays or sends money to their DafriPremier™ Wallet.
Status completed and active.



DafriJobs

Case Study:

We built a system that enables companies and agencies to post jobs, find the right talents, and hire and pay them within the DafriPremier™ App.
Status Not Started.

DAFRI Core Features

DafriDoller Account

Case Study:

An additional Dollar account for as little as \$2.99 pm available to personal & business accounts.
Status completed and active.

Virtual Card

Case Study:

We planned to launch and provide our users with virtual cards enabling them to spend the money in their DafriPremier™ with their visa Cards.
Status Not Started.

Deal or no Deal Crypto

Case Study:

As part of our strategic marketing. We planned to launch a TV show where participants participate to win USDT. Tickets will be purchased in DafriPremier™.
Status Not Started.

Airtime, Data & Gift Card

Case Study:

We built a system that enables users to top Airtime, Data, and buy Gift cards in over 100 countries" Global brands such as Adidas, Amazon, and Binance are live on our Gift card scheme.
Status completed and active.

Target Market

A huge addressable market

**Age group
16 to 65 years**



**Digitally focused
businesses of all sizes**

Professional service providers, influencers, practitioners, and digital hustlers rely on DafriPremier Invoicing and Check Out infrastructure for their day-to-day business transactions.

**Global brands and startups
aiming to gain a foothold on
African soil**



Local and international institutions such as FX Brokerage firms, crypto exchanges, wallets, betting institutions, and casinos rely on DafriPremier for a proper inroad into the African market.



**Africans in the Diaspora who
want to send money home to
their loved ones**



Financial Highlights

US\$1.8B

US\$258,156,23
(Yr 8) = Net profit

US\$810.8M

US\$118,379,567
(Yr 7) = Net profit

US\$540.6M

US\$52,589,372
(Yr 6) = Net profit

US\$300.1M

US\$32,576,778
(Yr 5) = Net profit

US\$105.2M

US\$9,746,456
(Yr 4) = Net profit

US\$46.9M

US\$3,645,600
(Yr 3) = Net profit

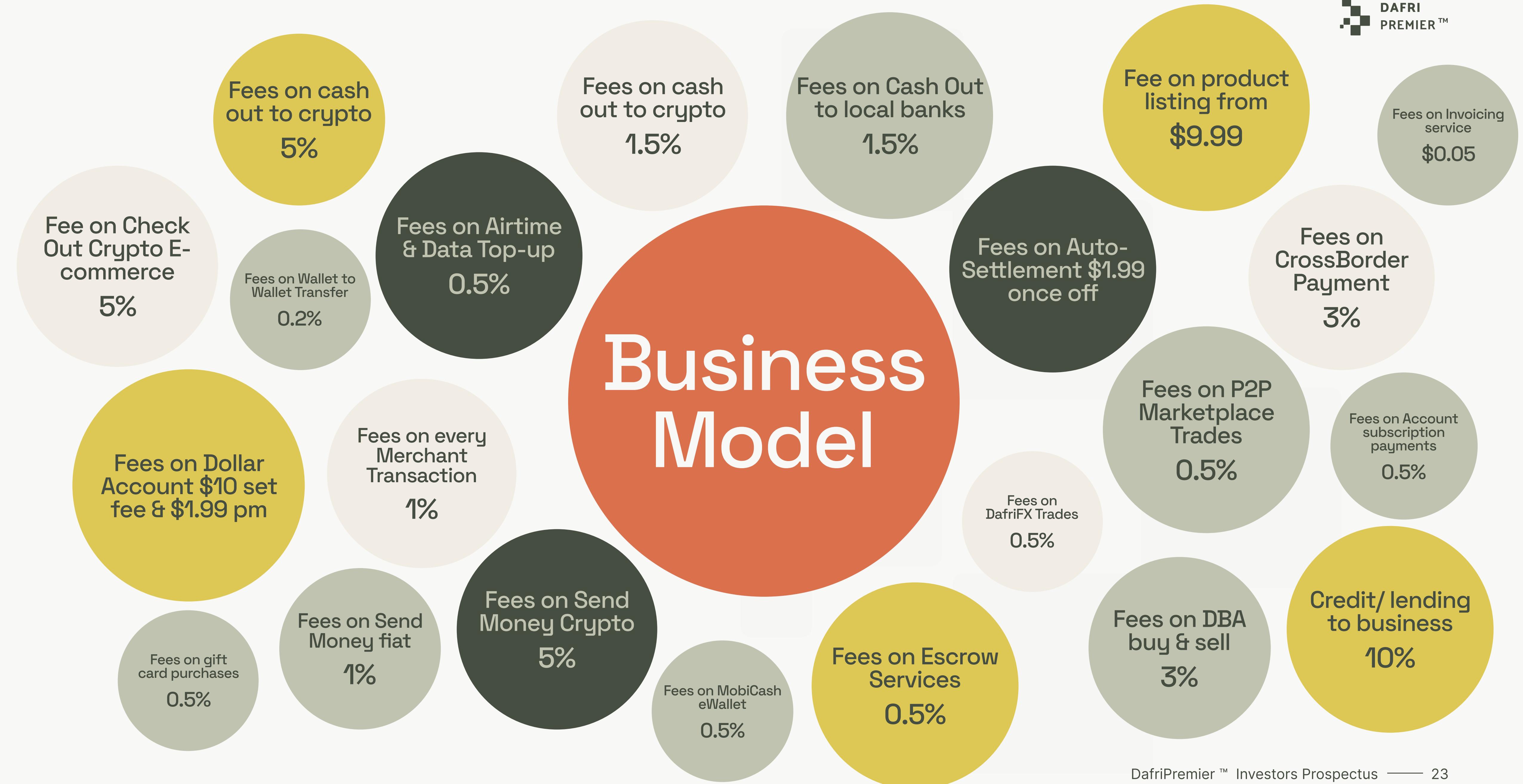
US\$19.3M

US\$1,751,500
(Yr 2) = Net profit

US\$6.6M

US\$432,000
(Yr 1) = Net profit

Revenue



FinTech Era

Over the past decade, technological progress and innovation have catapulted the fintech sector from the fringes to the forefront of financial services. The growth has been fast and furious, buoyed by the robust growth of the banking sector, rapid digitization, changing customer preferences, and increasing support of investors and regulators. During this decade, fintechs have profoundly reshaped certain areas of financial services with their innovative, differentiated, and customer-centric value propositions, collaborative business models, and cross-skilled and agile teams.

Banking is facing a future marked by fundamental restructuring. As researchers recently noted, banks and nonbanks are competing to fulfill distinct customer needs in five cross-industry arenas in this new era: everyday banking, investment advisory, complex financing, mass wholesale intermediation, and banking as a service (BaaS).

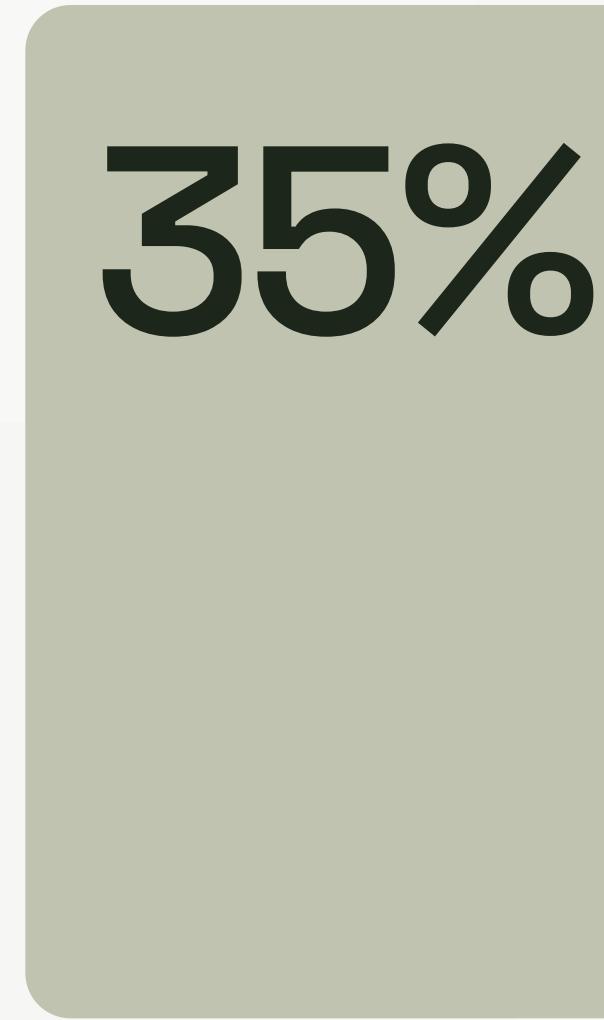
At the same time, macro tailwinds are powering the growth of fintechs and the broader financial services ecosystem. Digital adoption is no longer a question but a reality: around 73 percent of the world's interactions with banks now take place through digital channels.

Around 73% of the world's interactions with banks now take place through digital channels



73%

In 2022, 35% of the small and medium-sized enterprises (SMEs) in the United States considered using fintechs for lending



35%

Fintechs could post annual revenue growth of 15% over the next five years



15%



FinTech Era

Moreover, retail consumers globally now have the same level of satisfaction and trust in fintechs as they have with incumbent banks.⁴ In fact, 41 percent of retail consumers surveyed by McKinsey in 2021 said they planned to increase their fintech product exposure. The demand—and need—for fintech products is higher across developing economies. In 2022, for example, Africa had almost 800 million mobile accounts, almost half of the whole world's total.

B2B firms' demand for fintech solutions also is growing. In 2022, 35 percent of the small and medium-sized enterprises (SMEs) in the United States considered using fintechs for lending, better pricing, and integration with their existing platforms. And in Asia, 20 percent of SMEs leveraged fintechs for payments and lending.

Investors are adapting to a new financial paradigm with higher interest rates and inflation, which has altered their assessment of risk and reward. McKinsey's research shows that revenues in the fintech industry are expected to grow almost three times faster than those in the traditional banking sector between 2023 and 2028. Compared with the 6 percent annual revenue growth for traditional banking, fintechs could post annual revenue growth of 15 percent over the next five years. These trends are also coinciding with—and in many ways catalyzing—the maturation of the fintech industry.

FinTech Making Wave in Africa

Today, roughly **1.4 billion people** call Africa home and more than half of these citizens do not have a bank account. This is why the African fintech sector is one of the fastest growing in the world, attracting the likes of telcos and multinational corporations. Most citizens have access to a cell phone and SIM card, meaning that the opportunity to provide digital wallets for mobile money is massive.

The rise of fintech and mobile money in Africa is spurred on by providing financial freedom to the unbanked. Telcos and fintech providers can reach citizens where banks cannot. Currently, the top five African countries with fintech investment potential are South Africa, Nigeria, Egypt, Kenya, and Ghana. These are multi-billion dollar industries that are still growing at a rapid pace.





OVER 40%

Of all Fintech revenue in Africa is from South Africa



Capitec Bank

Capitec Bank's share price has risen by over 30,000% over the last two decades. This means that a \$10 million invested in the company twenty years ago would be worth roughly \$3.4 billion today.



Flutterwave \$3B Valuation

Flutterwave raised \$474.7 million in funding. Its latest round was a \$250 million Series D secured in February 2022 with a valuation of \$3 billion.



US\$1,3B

Was raised in 2021 alone by the Fintech start-up industry in Africa



\$230B

What is the African Fintech market likely to reach by 2025



\$3 B In USDT Payments

Tether-backed company Yellow Card with a focus on Africa announced in 2024 that it has facilitated a staggering \$3 billion in USDT payments since its 2019 launch.

DAFRI On A Mission

With over \$100 Million in payments, DAFRI is not far from its chief objective of becoming a public company one day given that our system is under-marketed at this moment which will be given special attention with your investment. An increase in user base will by virtue become an increase in transactions

Long Term Vision

To acquire a commercial digital banking license and set up a commercial bank in South Africa and Nigeria. Albeit these will no doubt be independent ventures under the DAFRI umbrella as we are unlikely to disrupt the current DAFRI ecosystem and be restricted to one specific jurisdiction which will defeat the logic in light of the principle upon which the current DAFRI system is founded and built.

From the outset, DAFRI has had its eyes fixed on becoming a public company and has been taking giant strides in that direction of late. The DAFRI ecosystem is not just an idea on paper but one already built, tested, and blasting a trail on the heart of the African FinTech industry with its elusive quality being experienced in more than 180 countries.



Capital Requirement & Purposes

We are seeking up to \$40 Million in funding to pilot our Virtual Card concept, Licensing, product development, intensive marketing, and MobiCash rollout in the Banked and Unbanked regions.

The required Capital will further assist in the improvements of our system and intensive marketing, for our diagnostic report suggested that our system is under-marketed.

A system of such a broad product should in all sense of fairness boast at least a million users and with proper marketing which some of the funds will be used for, this target can be achieved with ease.

We are seeking to raise funds through a variety of options which include investment for a percentage stake in the company, a strategic private token sale for institutional investors which terms of investment will be discussed with the prospective investors.



Key Figure

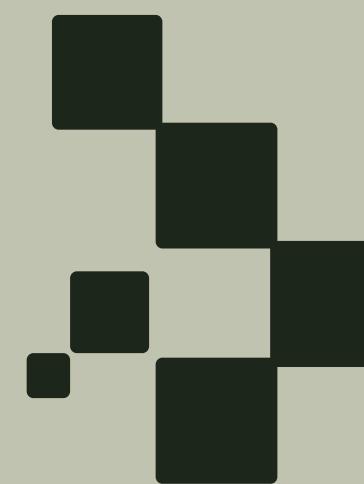
DafriPremier™ is led by Mr. Xolane Ndhlovu, a young South African business executive and a towering investor among crypto investors in Africa who needs no introduction within the realm of the African business community both as an astute businessman and a seasoned philanthropist. Built up DAFRIGROUP LIMITED, a multinational corporation with 16+ group companies. His enthusiasm for FinTech and digital finance led to the founding of DafriBank Digital LTD. Starting with serving customers who find traditional financial platforms insufficient, his vision is to spearhead innovation in the financial sector to improve the reach and convenience of banking for the African populace and the world at large. He is responsible for leading and focusing the board on strategic matters, overseeing the group's business, and setting high governance standards.



In Conclusion

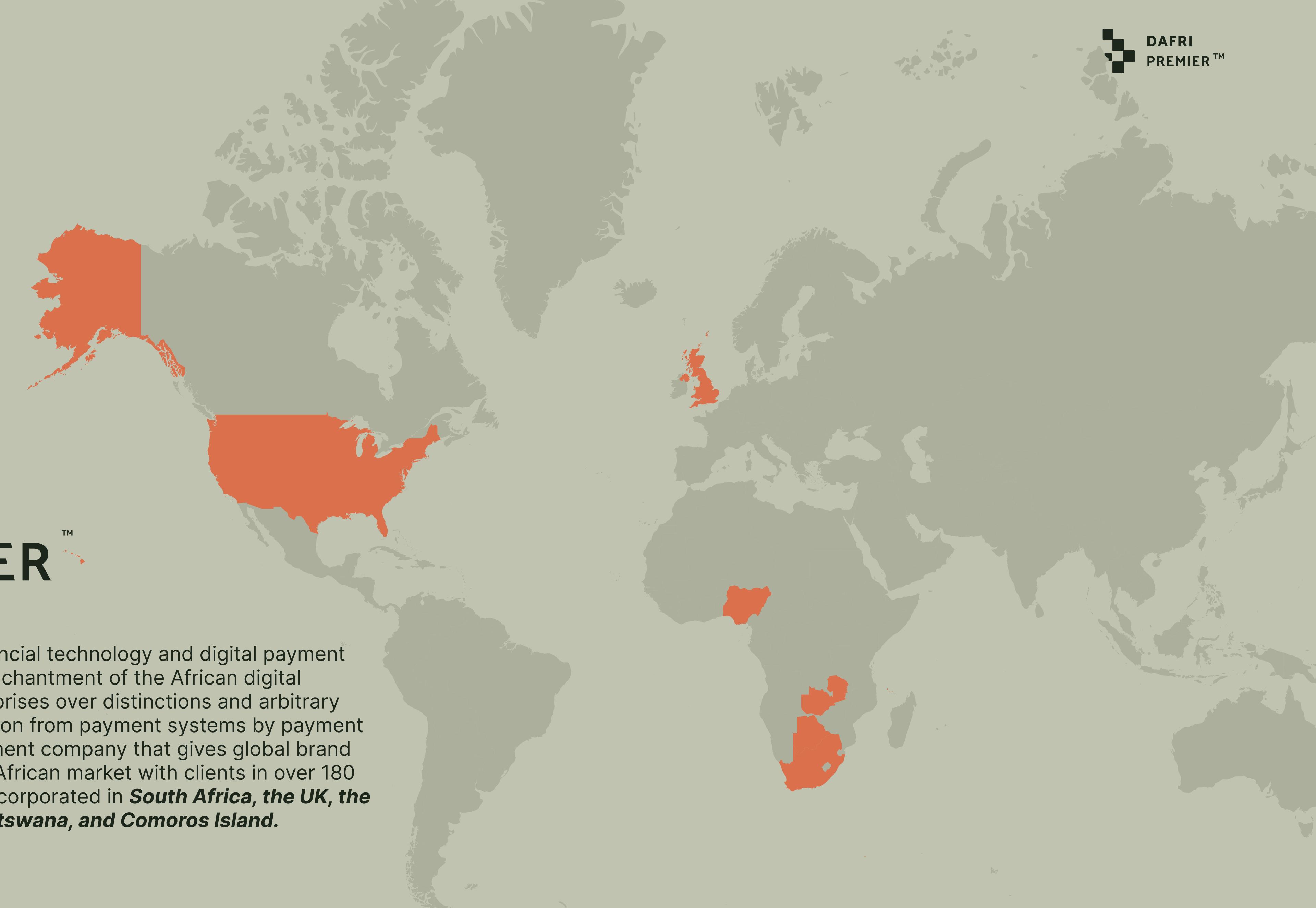
Some of our products boast the capability to operate as an independent system and can raise independent capital. DafriCheck Out, Mobi Cash, Crypto Ecommerce, Fiat Bridge, P2P Marketplace, and DafriFX possess the ability to operate as independent systems and could successfully raise funds independently given the number of one-product FinTech raises in recent years in Africa. Whilst these highly useful products are packed under DafriPremier™ is a testament to the underlying potential that makes DafriPremier™ an investable project. For more information please email vc@dafribank.com

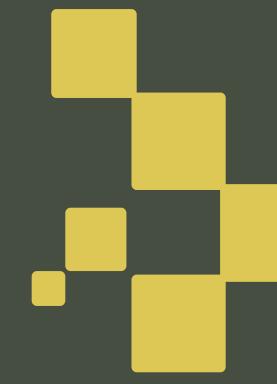




DAFRI PREMIER™

DafriPremier™ is a multipurpose financial technology and digital payment company founded on immense disenchantment of the African digital entrepreneurial class & micro -enterprises over distinctions and arbitrary suspension, harassment, and exclusion from payment systems by payment giants. DAFRI is today the only payment company that gives global brand businesses a proper inroad into the African market with clients in over 180 Countries. DAFRI is a global entity incorporated in **South Africa, the UK, the United States, Nigeria, Zambia, Botswana, and Comoros Island.**





DAFRI
PREMIER™

Thank You

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