



Paypal for Africa

meCash is enabling small businesses to send and receive cross-border payments for goods and services using blockchain technology.



November 2022

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1 | Executive Summary

We are seeking **\$250k for 10% equity at \$2.5 million valuation**. This will enable us **obtain a license** and build **MVP Product stack**.



Regulation

- **On/Off Ramp** - Licensed partners
- Obtain **Small Payment Institution (SPI) / Int'l Money Remittance Licenses (IMTO)**



Traction

- **15 paying customers** (~\$50k TPV)
- **700+ SMEs** in the waiting list
- **200+** SMEs calls
- **2 Licensed Partners** onboarding in progress

2 | Vision

meCash is building **PayPal for Africa**. Enabling **small businesses** to **send** and **receive** cross border payments **within the continent** and the **rest of the world** .

3 | Problem

Payment across Africa is slow, expensive and inefficient.



\$3.4b

Fees make up ~24% of transaction
value



44m

SMEs under-served by existing
channels



40%

Intra-Africa payments cleared in
North America

4 | Opportunity

55 countries with a population of 1.3 billion and combined GDP of \$3.4 trillion have now signed the largest free trade area in the world (AfcFTA). Intra-Africa trade is expected to rise by 15%-25% by 2040.



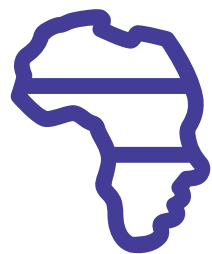
\$16.5t

Intra-Africa commercial payments /
annum



\$1.2t

Value of imports from China to Africa /
annum



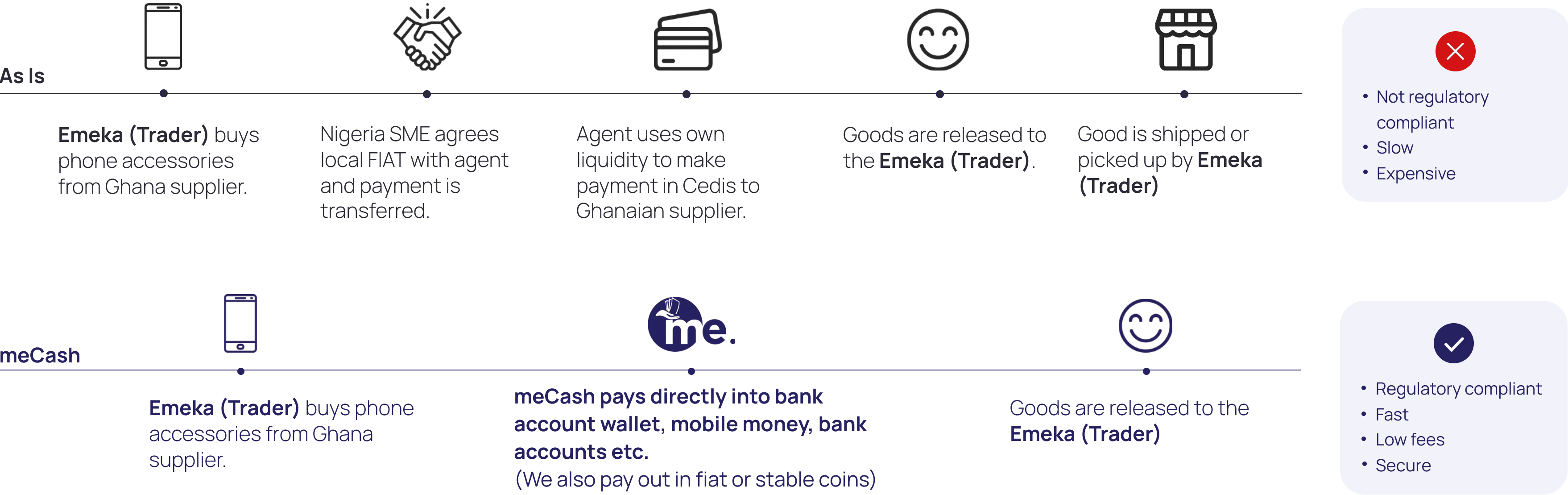
\$70b

Projected intra-Africa trade volume
by 2040

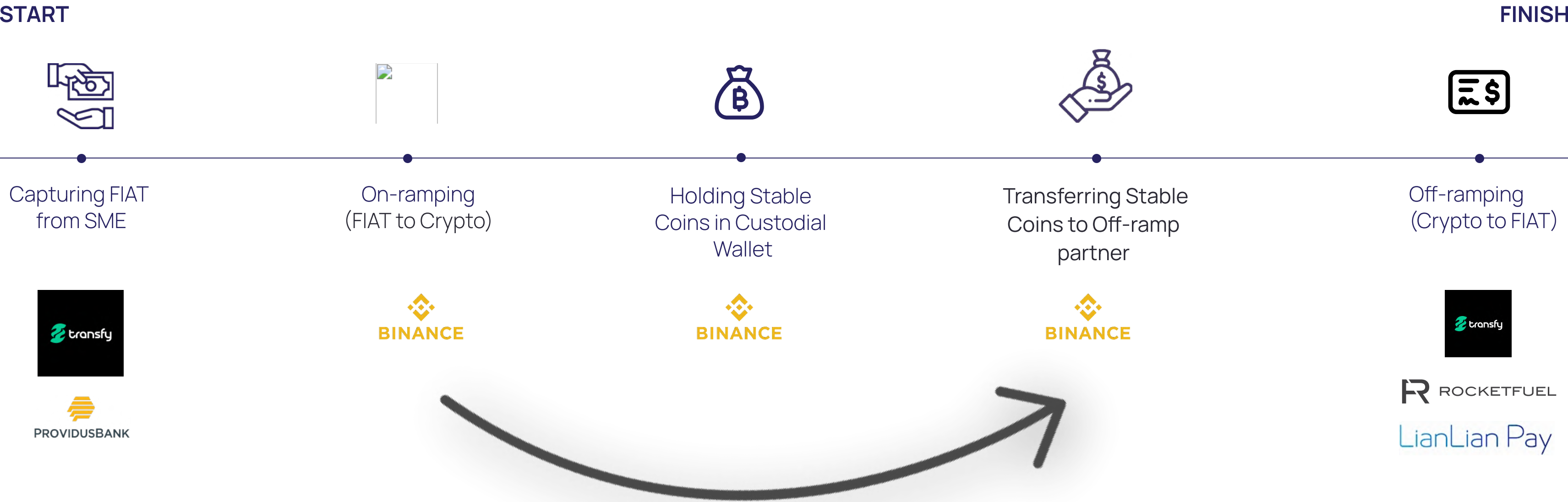
*AfcFTA

5 | meCash Solution

MeCash Solution which is **instant**, **cheap** and **convenient**. vs Intra Africa and Cross border “As Is” is slow, expensive and slow.




How It Works



Product Features


meCash is an **SME-first solution** offering **multi-currency FIAT wallet** and **stable coins** (USDC, BUSD, EuroC) to drive Intra-Africa Trade and Commerce.

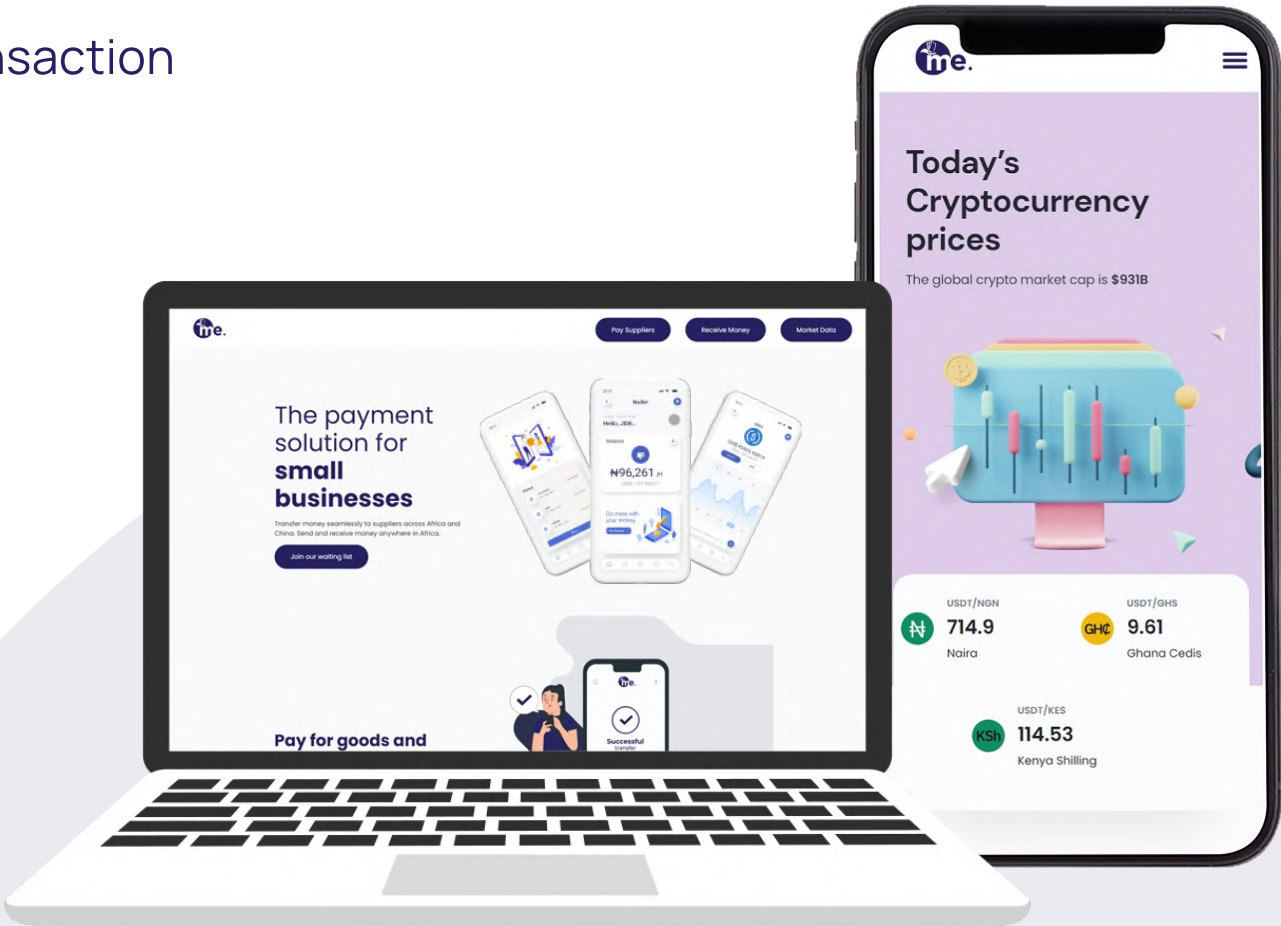
 **Exchange Calculator**
Instant access to real-time exchange information across Africa

 **Pay Suppliers**
Settle cross-border transactions in seconds rather than days. Pay for good and services quickly, securely and at low-cost

 **Multi-currency Wallet (FIAT / Stable Coins)**
Enable businesses store value in a stable coin of their choosing to hedge against currency fluctuations.

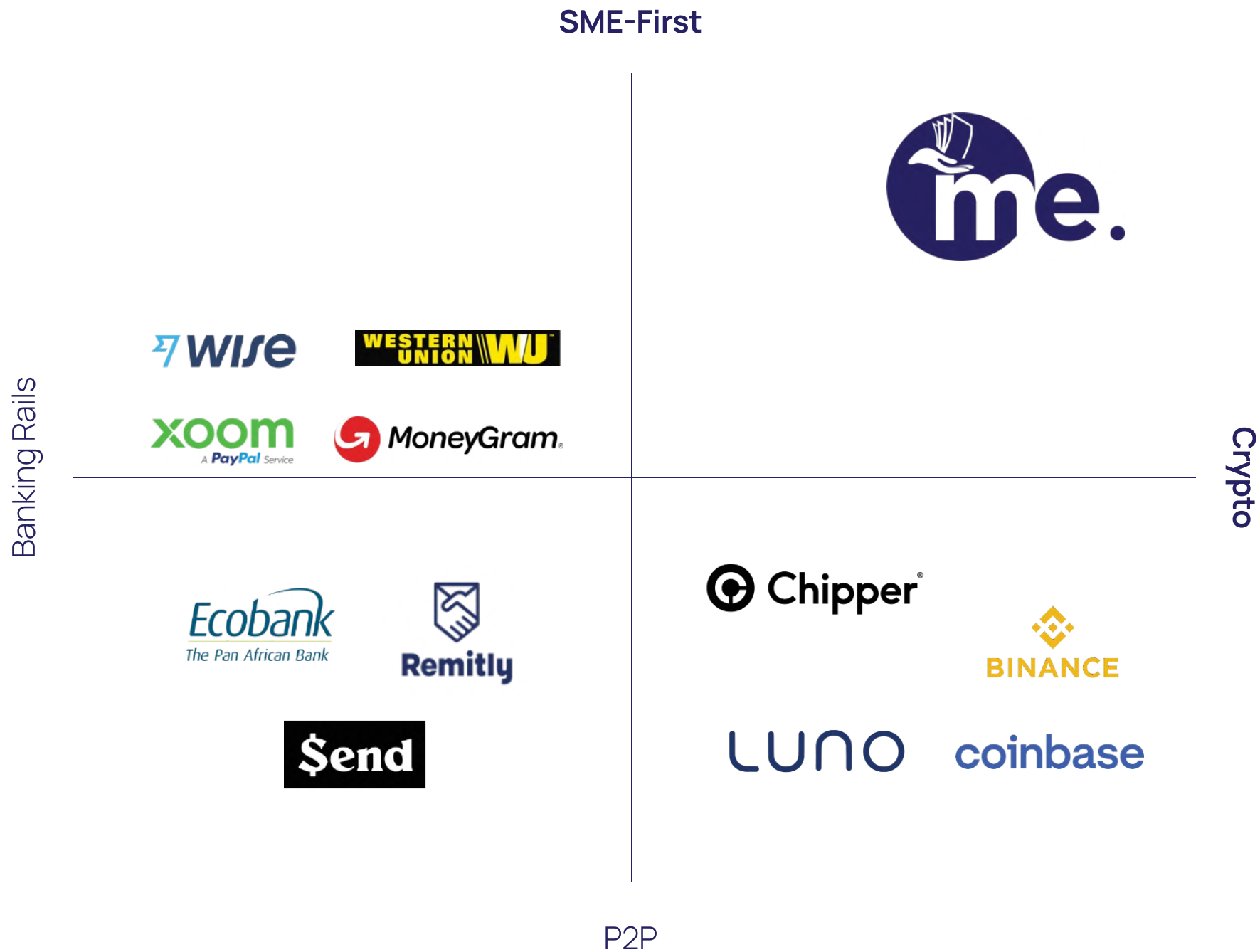
 **Request Payment**
Seamless invoice generation and collection for suppliers

 **Reporting**
Dashbaord of historical transaction to monitor cashflow





























6 | Competitive Landscape

meCash is an **SME-first solution** offering **multi-currency FIAT wallet** and **stable coins** (USDC, BUSD, EuroC) to drive Intra-Africa Trade and Commerce.



Competitive Analysis

	Intra-Africa Focus	SME Focused	Price	Blockchain	Speed of SME Onboarding
meCash 			Under 4%		2 Minutes
Crypto Exchanges  			N/A - P2P		6-8 Weeks
Money Remittance - West to Africa  					
Fintech Unicorns  			Up to 24%		1 Hour
Bitmama/ Fluidcoins/ Laserpay   			Beta testing		Beta testing

7 | Traction

Pilot is focused testing out both **Intra Africa** and **Africa to West routes** - Nigeria, Ghana (RECEIVE country) and SEND markets (Nigeria, Ghana, UK, US).

+15

Paying customers (~\$50K TPV)

+700

SMEs on the waiting list



meCash allows me receive payments from Nigeria. it is fast, cheap and end to end process is smooth. This is better than using the 5days banking service

Troy Obere

CTO, Time Innovations Limited, Ghana



I was able to settle my suppliers in England same day. My goods were shipped on the same day!

Barthelomew

SME, Electronics

Partnerships



- ✓ On/off Ramp Licensed Partner
 - ✓ Settlement partner in 12 markets
- Status : **Onboarding in progress.***



- ✓ On Ramp Licensed partner in Nigeria
 - ✓ mecash as a product to its customer base
- Status : **MOU pending***



- ✓ 4th largest payment company in China - RMB & USD settlement to suppliers
- Status : **Onboarding in progress.***

Our Community

+700

Waiting list

me.

Join Waitlist

1 Info

Name* :

Email* :

Country of Residence* :

Nigeria

Country of Supplier :

Preferred Currency of Trade :

Sign Up

+264

Twitter followers

23:21

make the most of your cash with meCash

m

meCash

@meCash14

Follows you

meCash is enabling small businesses to send and receive cross-border payments for goods and services using blockchain. Get your real time rates @mecashrates

Financial Services London linktr.ee/meCash

Joined September 2022

804 Following 209 Followers

Followed by Chiomalzzi, Oasiis, Bolaji Ogundare, and 4 others

Tweets Tweets & replies Media Likes

Pinned Tweet

m

meCash @meCash14 · 15/10/2022

meCash is a cross border payment solution, enabling African small businesses to send and receive payment from africa and China. Now you can pay suppliers, pay customers and settle invoices and bills in other African countries.

WHO ARE WE

+83

Instagram followers

23:17

_mecash

m

MeCash

Enabling small businesses to send and receive cross-border payments for goods and services using blockchain. Get your real time rates @mecashrates linktr.ee/meCash

Followed by itssirberne, mecashrates and 12 others

Following Message

Grid

Reels

Stories

Search

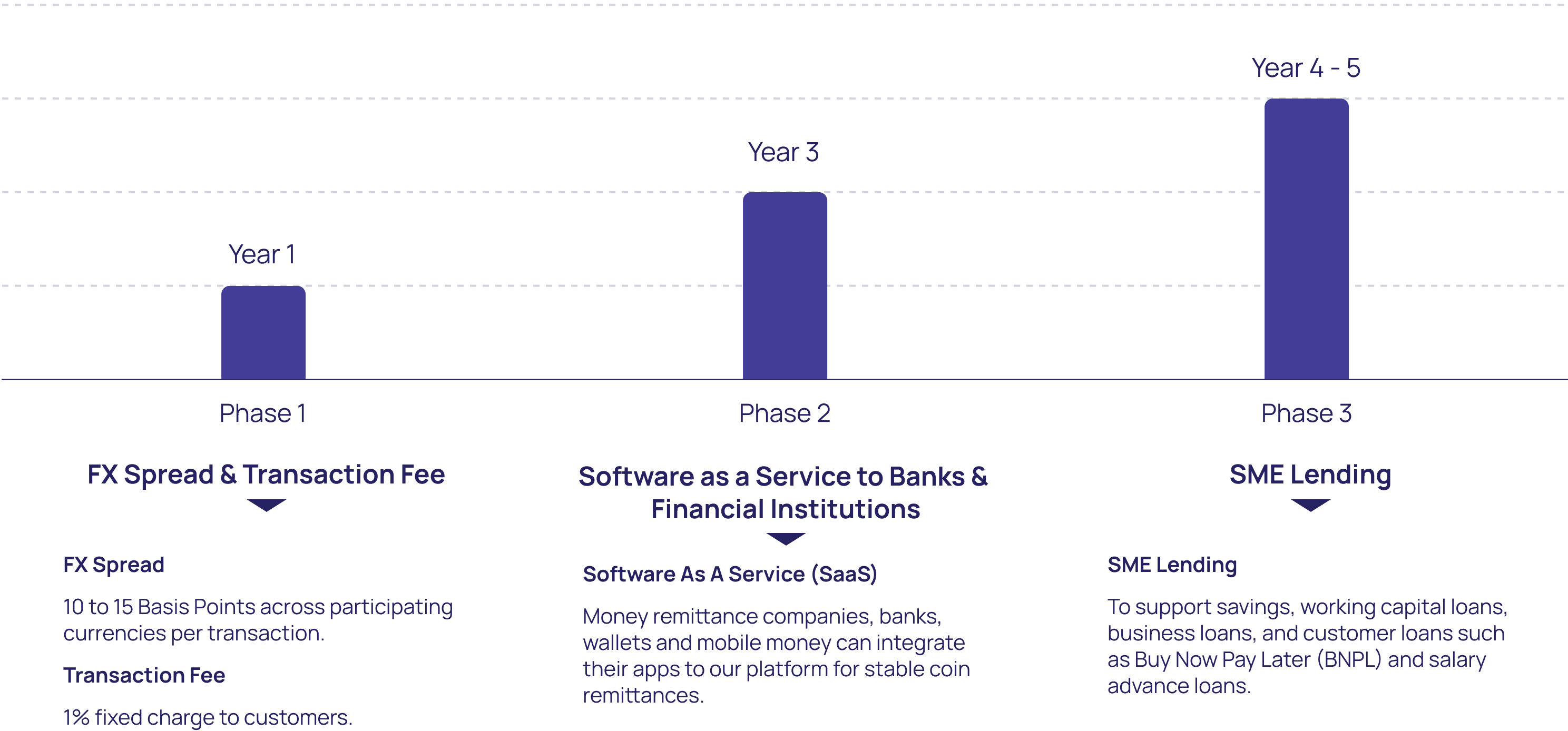
Grid

Reels

Stories

Search

8 | meCash Revenue Model



9 | Roadmap



10 | The Team

We are a team of C-Suite executives and entrepreneurs with emerging markets and International experience in Payments, Technology, Financial Services and Telecommunications.



Modupe Diyaolu
Co-Founder & CEO

Formerly PayPal, Amex, Barclays, Lloyds and RBS



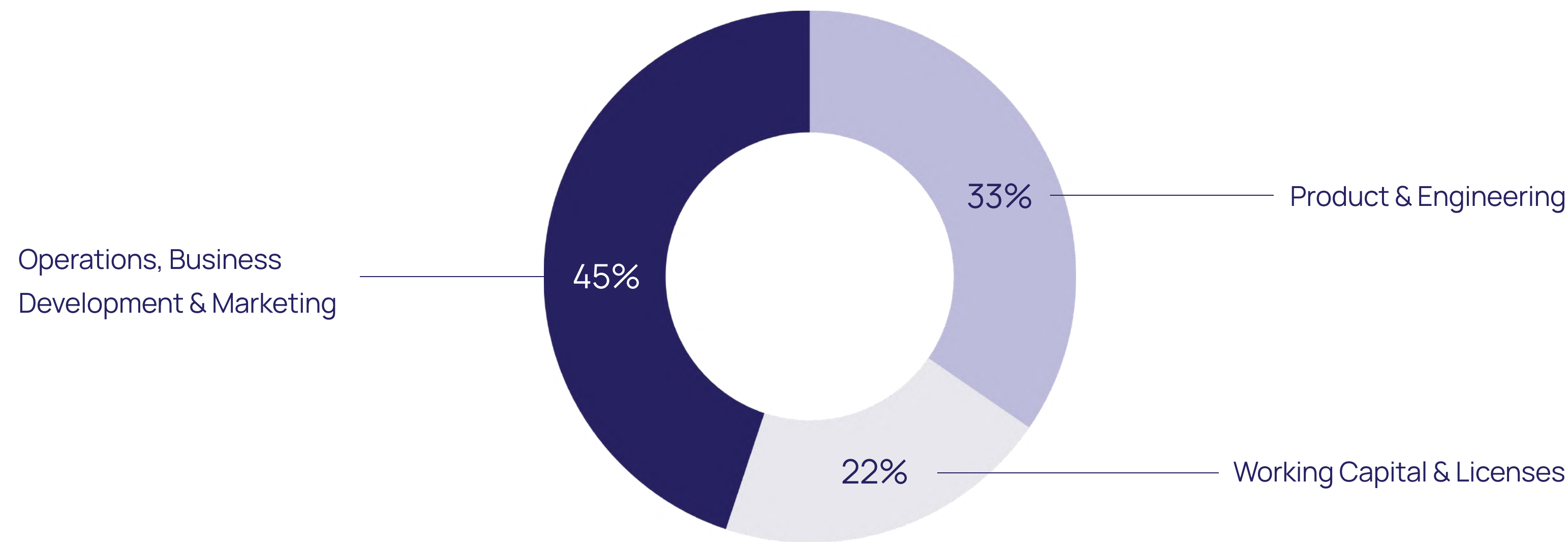
Adebusola Adegbuyi
Co-Founder & CTO

Formerly American Express, Systemspecs, Swift



11 | Use of Funds

\$250k raise for 10% equity at \$2.5million Valuation.



Thank You

 modupe@me-cash.com

 <https://www.me-cash.com>

 <https://www.linkedin.com/company/mecash/about/>



GTM

How we plan to acquire our first 1,000 customers via **meCash waiting list**, **Referrals and Partnerships** with **Financial Institutions**



First 100 Customers

- meCash waiting List
- Word of mouth
- Organic social media campaigns



First 1,000 Customers

- Referrals
- Partnerships with PSP and FIs
- Informal payment agents

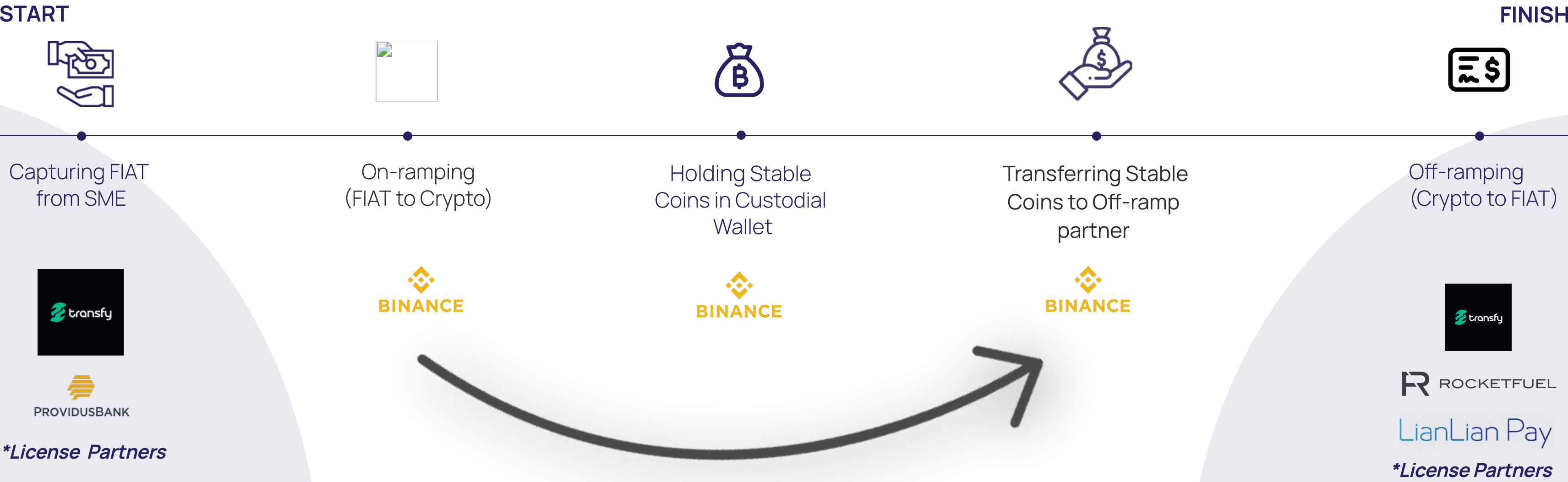


First 5,000 Customers

- SEO
- Partnerships with PSP and FIs
- Informal agents onboarding
- eCommerce and marketplace Partnerships

Regulation

meCash **requires on/off ramp license partners.** We are **currently onboarding with 2 partners** (access to 12 markets). In **Q3 2023**, we will have obtained our **own license in at least 1 market.**



Regulation

On/Off Ramping

We will be using licensed payment processing companies for on ramp and off ramp in FIAT

Custodian Wallet

We will begin with a custodial wallet; requiring no license. however, we are looking at low cost/low entry European Crypto licenses

Cross Border FIAT Remittance and Customer Balance on Wallet

The minimum entry license is an **International Money remittance licenses** (IMTO) / Small Payment Institution (SPI). This is required for the SEND markets. In the short term, we will leverage on licensed partnerships. In the medium term, we will obtain our own IMTO licenses

Ability to hold balance requires a Payment Services License (PSP). In the short term, meCash will be a "pass through" wallet for FIAT balance. Wallet "balance" will only be available for stable coins.

Product Roadmap

MVP

Onboarding

- Capture Personal Details
- Authentication
- Identity Verification (KYC)

Make Payment

- Real-time Rate estimation
- Add and manage supplier details
- Add and manage payment methods
- Make Payment
- Notifications (Email, Text)
- Transaction History

1.0 Beta

Onboarding

- Single Sign-On
- Biometrics Support

Wallet

- Stable Coin Wallet
- View Balance
- Fund Wallet
- Withdraw from Wallet

Account Management

- Profile Management
- Security Management
- Notification Preferences
- Help & Support

2.0

Accept Payment

- Generate Invoice
- Send Invoice
- Receive Payment
- Generate Receipt

Wallet

- Fiat Support
- Multicurrency Support
- Wallet-to-Wallet Transfer

APIs

- Third Party Payment Integration

Mar. 2023

Apr. 2023

May 2023

Jun. 2023

Jul. 2023

Aug. 2023

Sept. 2023

Oct. 2023

Nov. 2023

Unit Economics

