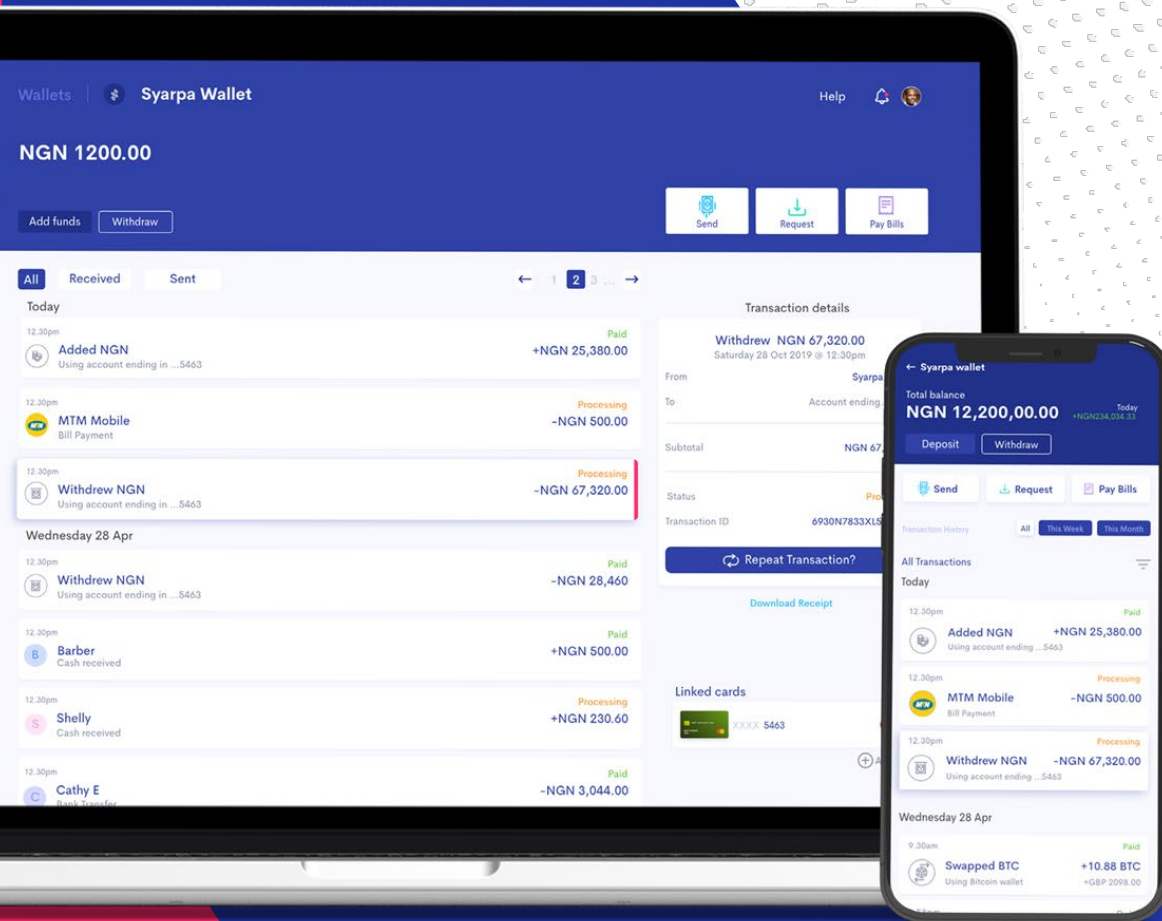




# Crypto & Fiat

## PAYMENT SOLUTION

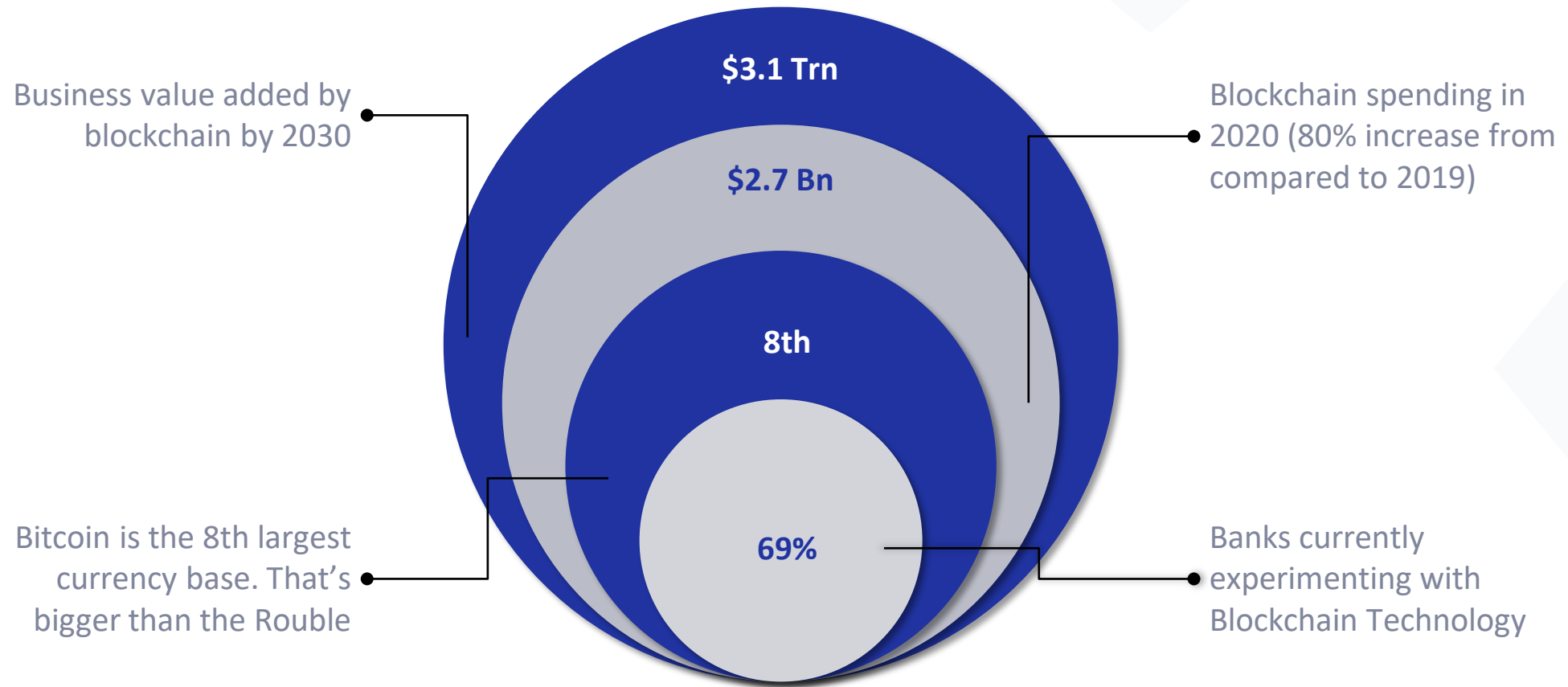
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Syarpa seamlessly integrates Fiat and Cryptocurrency without limitations

# Blockchain Market Growth

Syarpa to be powered by  
blockchain

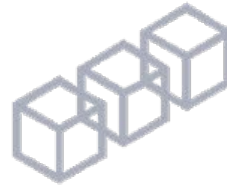


# Blockchain Market Opportunity

200m+ Crypto users with greater than 100% increase in last year.  
77m+ bitcoin wallets created with constant increase yearly

## Customers

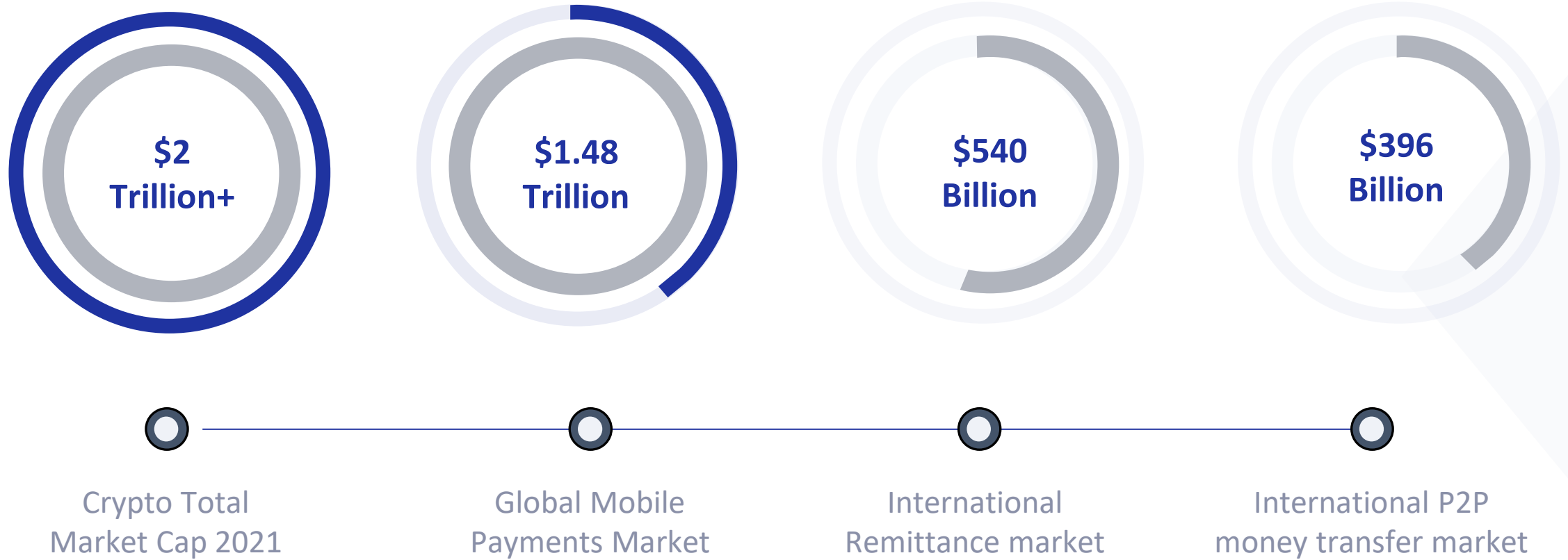
- Everyone is talking about Crypto: “Crypto” Google searches hit all-time high in Jan 2021
- Digital currency will become modern currency for every financial activity
- A payment and wallet solution that answers the market needs
- Over \$2trn Crypto total market capitalisation in 2021



## Merchants

- Retailers and SMEs inclusive for easy payment integration
- Over 40% of major brands/organisations are accepting or looking to accept Crypto
- Top 10 global companies are accepting or looking to accept Crypto
- Over 100,000+ organisations and banks are experimenting with, or building on, blockchain
- Mainstream adoption of Cryptocurrency has hit an all-time high

## Addressable Markets







**Syarpa**

## What Users are Experiencing

Traditional banks and money transfer operators have failed in their offering of cost effective and user friendly international money transfer solutions and have denied people from enjoying full financial capabilities across fiat and crypto.



Slow  
Processing Time



Multiple Fees



Complex User  
Experience



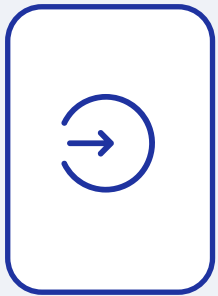
Difficulty using  
Crypto



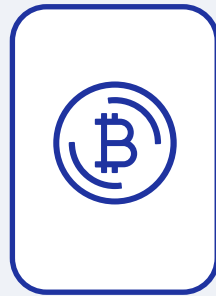
## How Syarpa makes it simple

Sending Crypto from UK to Nigeria and other African countries and Vice-versa is simple and super-fast with Syarpa

Old Way - Slow, Complex, Multiple Fees



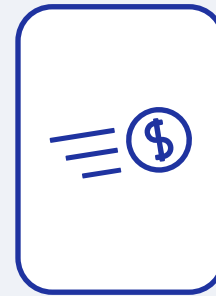
Log in into exchange



Sell Crypto (\$)



Transfer fiat to bank (\$)

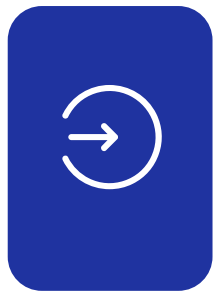


Send funds to IMTO (\$)

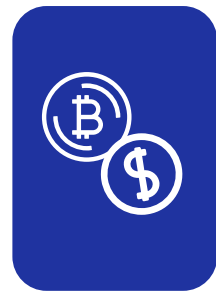


Recipient receives funds

**Syarpa** - Fast, Convenient, One Low Fee



Log into Syarpa



Provide fiat or crypto



Send fiat



Recipient receives funds

(\$) - Fees applicable



## Syarpa Transfer

STATUS – [Web Live](#)

Our first consumer product which supports Cross border payments, Crypto to fiat and Fiat to Fiat

The screenshot displays the Syarpa mobile application interface. The main screen shows a transaction history under the heading "Good morning Shola" and "Start making fast and secure money transfers". The history is organized by date, with "Today" and "Saturday 4 October" sections. Each transaction entry includes a timestamp (12:30pm), a recipient's name and account type, the amount sent in USD and BTC, and the status (Pending or Paid).

Overlaid on the right side of the screen is a "Transaction details" modal for a transfer to Brandon Banks. It shows the amount sent, fee, total amount paid, and charge status. A "Repeat Transaction" button is visible at the bottom of this modal.

In the foreground, a "How much do you want to transfer?" modal is open. It allows the user to select between "Cash" and "Crypto" delivery methods. The "Bank transfer" option is selected, showing the transfer number and the amount to be sent (527,020.28 NGN). It also displays the current rate (924.80 GBP) and the expected arrival date (January 22nd). The modal includes a breakdown of the rate, fees, and the total amount to be paid, followed by a prominent "Pay" button.

Date	Time	Recipient	Account Type	Amount (USD)	Amount (BTC)	Status
Today	12:30pm	Brandon Banks	Bank account	-USD 1541.28	-BTC 0.036	Pending
Saturday 4 October	12:30pm	Shola Oma	Bank account	-USD 1288.54	-BTC 0.054	Pending
12:30pm	Floyd Motsi	Bank account	-USD 1288.54	GBP £1000.00	Paid	
12:30pm	Brenda Collinder	Bank account	-USD 1288.54	GBP £1000.00	Paid	

Transaction details	
Brandon Banks Monday 28 M	
You sent	
They received	
Fee	
Total amount paid	
Charge Status	
Transfer Status	
Transfer number	
Reference	
Current rate	BTC
Repeat Transaction	
Download Receipt	

How much do you want to transfer?	
Cash Crypto	
Delivery method Bank transfer	
You send	527,020.28 NGN
They receive	924.80 GBP
Should arrive by January 22nd	
Rate	NGN 1 = GBP 0.0018
Fees	NGN 0.99
Amount you pay	NGN 527,021.27
Pay	





## Syarpa P2P

STATUS – Closed Testing

Decentralised solution that allows peer to peer off-network exchange of Crypto and Fiat within the full control of Syarpa systems

The screenshot displays the Syarpa P2P interface. On the left is a sidebar with navigation options: Activity, Recipients, Invite, and P2P (highlighted). The main area is titled 'My offers' and features a filter bar with 'Live' selected, along with dropdowns for Asset (All), Status, and a date range. Below this is a table of offers:

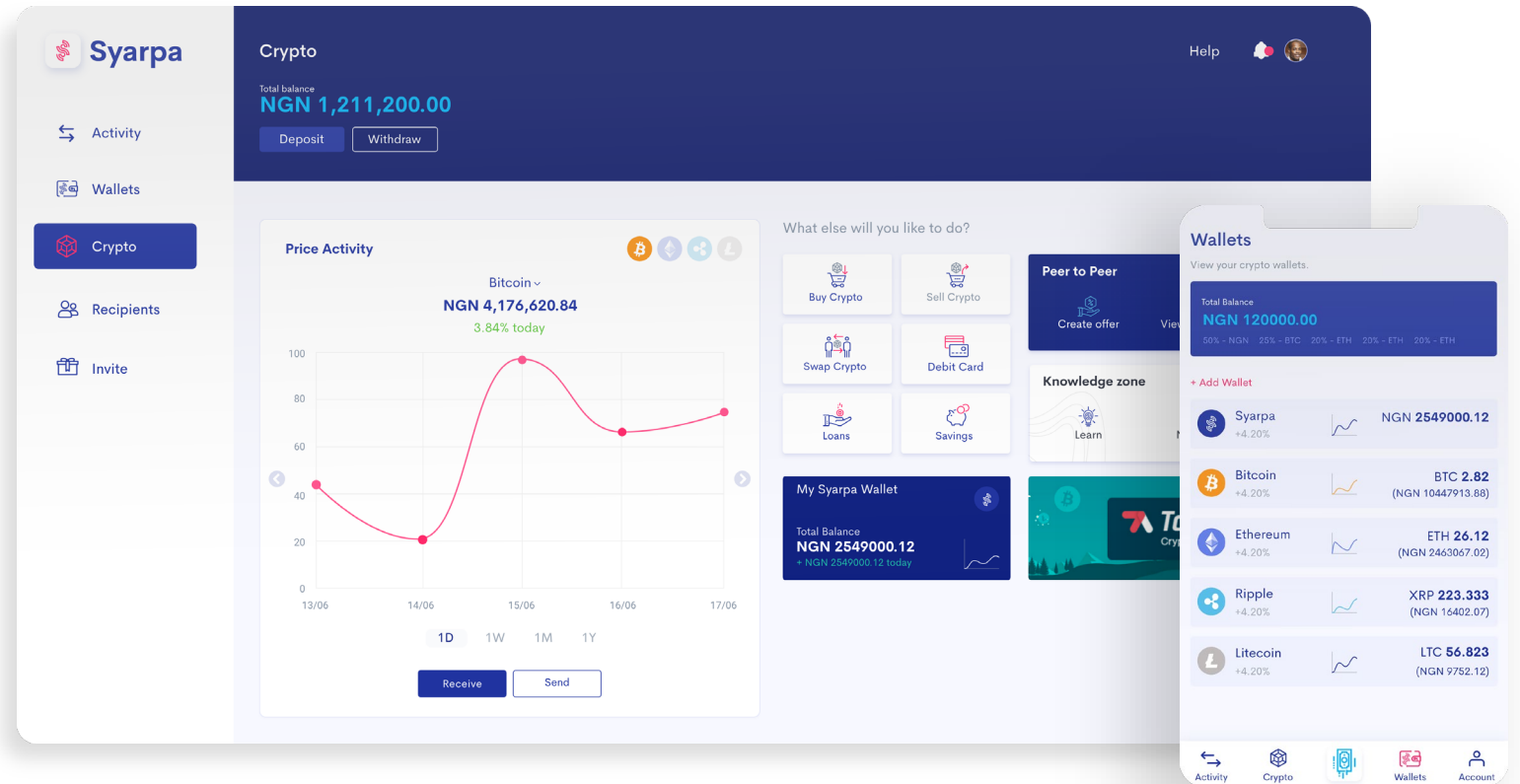
Type	I HAVE		I WANT	Limit
Sell	239,278.34 NGN 1 GBP = 566.89 NGN	→	450.00 GBP	GBP 100.00 - GBP 230.00
Buy	491,743.57 NGN 1 GBP = 566.89 NGN	→	924.80 GBP	NGN 566.89 - NGN 566.89
<span style="color: red;">●</span> sold Sell	491,743.57 NGN 1 GBP = 566.89 NGN	→	924.80 GBP	NGN 566.89 - NGN 566.89
Buy	491,743.57 NGN 1 GBP = 566.89 NGN	→	924.80 GBP	NGN 566.89 - NGN 566.89
Buy	491,743.57 NGN 1 GBP = 566.89 NGN	→	924.80 GBP	NGN 566.89 - NGN 566.89
Buy	491,743.57 NGN 1 GBP = 566.89 NGN	→	924.80 GBP	NGN 566.89 - NGN 566.89

Overlaid on the right is a 'Congratulations!' modal showing a user's offer: 'I HAVE 200.00 GBP' and 'I WANT 0.0049 BTC' (with a note '1 BTC = 42183.89 GBP'). The modal includes a 'Done!' button and a bottom navigation bar with icons for Activity, Send, P2P, and Account.

## Syarpa Exchange

STATUS – In Development

Wallet services that  
give users ability to  
store, spend and swap  
Crypto and Fiat

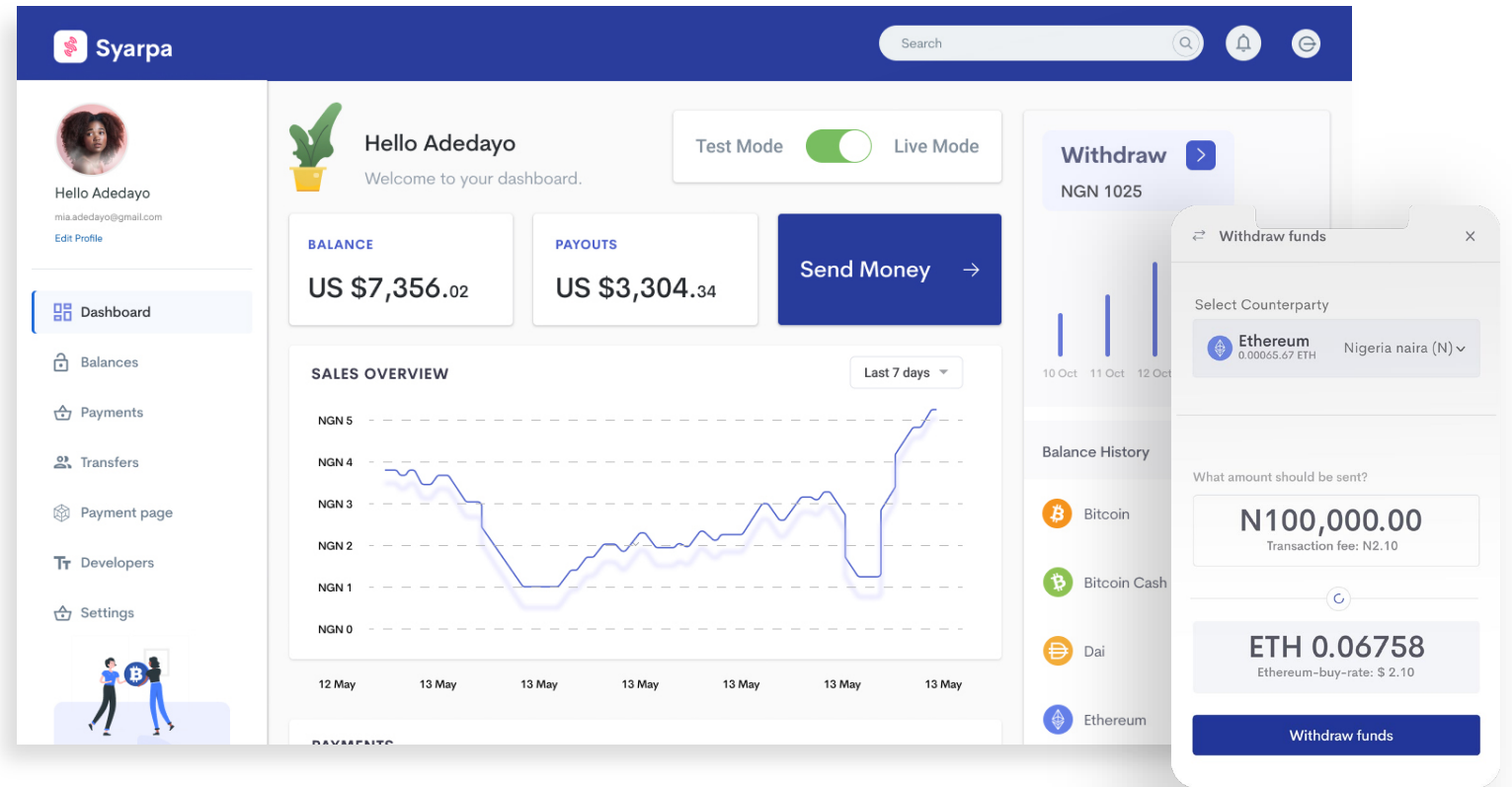




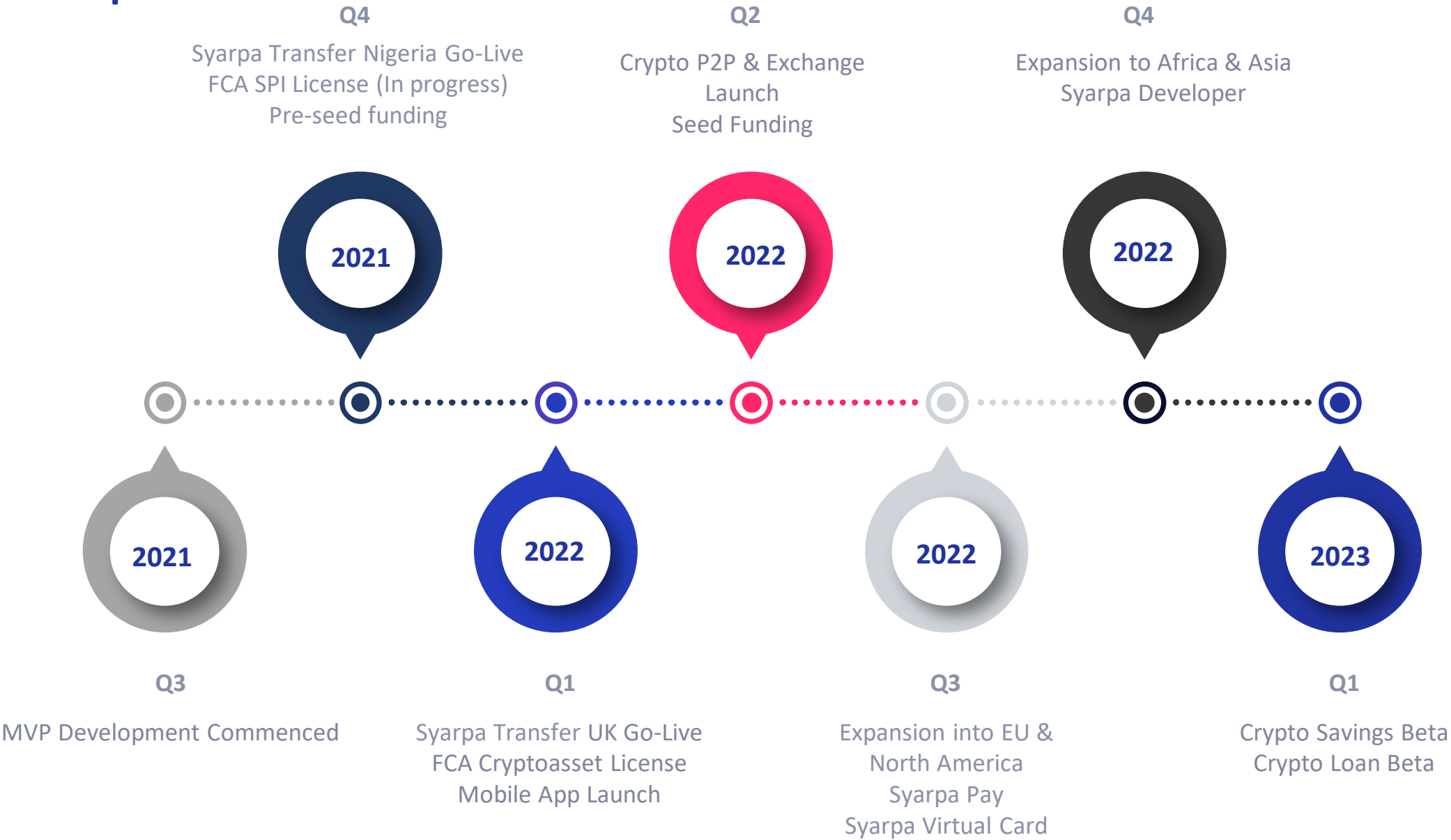
## Syarpa Pay

STATUS – Pending

Our B2B product  
which is crypto  
payment merchant



# Roadmap



# Meet Our Team



**Adedapo Sodipo**

Founder and CEO

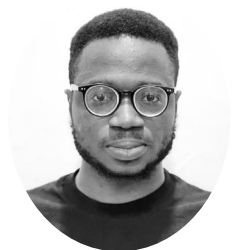
Led the Payments Solution transformation for Santander Bank. Previously Digital Strategy Lead at Barclays Bank. Strategy Consultant for HSBC on BaaS solution. Co-founded Zuwin Invest & Properties



**Olalekan Ojuko**

CTO

Skilled in Application Design & Development, Application Testing and Business Strategy. Previously worked with WBN Productions in New Jersey USA, Ulvac Incorporation in Chigasaki Japan, Bitranet Technology India, FPG Technologies



**Titus Adenugba**

CPO

Blockchain Product manager/Solution architect. Previously Growth & Strategic Lead at Spherium- DeFi service offerings. Senior Product Manager & Head of Tokenomics at Glitter Finance



**Opeyemi Tokoya**

CMO

Executive Director with Socialiga. CEO and Founder of 99 Edge & 99 Apartments. An accomplished RAN Engineer working with LM Ericsson



**Walter Majongwe**

CDO

A driven creative. Experienced in User Experience and Product Design. Previously Lead Designer on for the Ford GT digital dash board. Successfully designed revenue generating digital products for companies such as Globaldata Plc, Ebsta and GTB



**Simi Otsu**

Head Client Services

Ex-Assistant Shift Lead, Customer Service, and Operations, AccessBank Contact Center. Client services, WithoutABox, EthCommunications. Administrative officer, Wedding Mall



**Tolu Omoyeni**

Community Manager

Leads Corporate Communications at Softcom where she develops content and executes effective strategies to promote and positively represent the organisation in the media. Seasoned content writer



**Jonathon Haldane**

Advisor

Independent Technology, Operations and Strategy Consultant, previous clients include: Barclays Wealth, Santander Bank, Lloyds Banking Group, ING Direct, Lloyd's of London, CNA Financial and the European Commission. Founder, Red J Consulting



**Kunle Adebajo**

Advisor

Previously Lead Product Manager for instant digital Payday loan, Quickbucks and other digital loan products in Access Bank. Worked in Business Development capacity in Interswitch's Lending Service and Product Development role in 9Payment Service Bank



**Oloruntobi Adejuwon**

Advisor

Specialist in start-up advisory and consultation; capital raising; and taxation



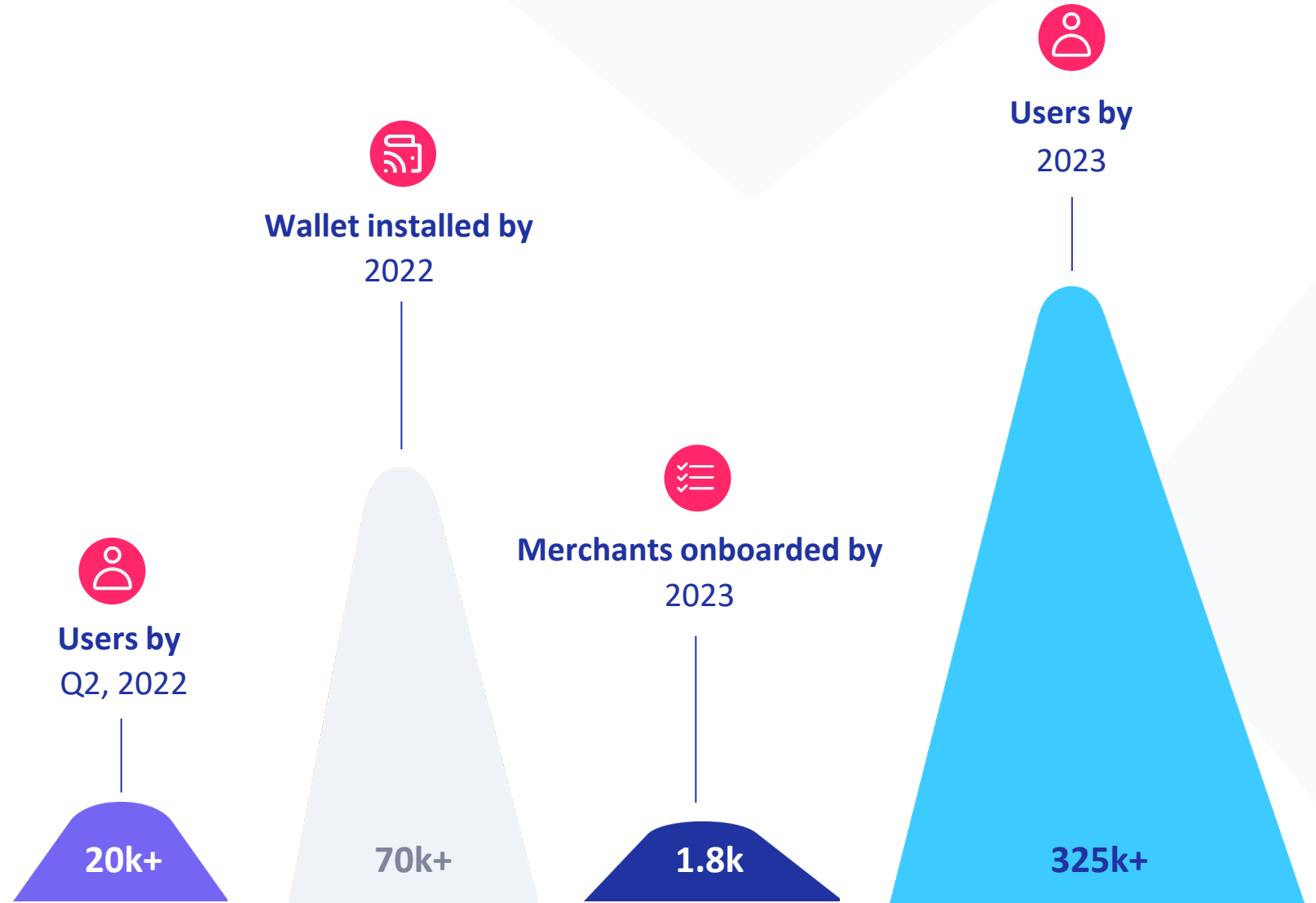
# Marketing Strategy

## Multiple Optimisable UA channels – D2C GTM Strategy

01. Social & Influencer
02. Direct
03. Target Ads
04. Referral Scheme

## Enterprise partnership – B2B GTM Strategy

01. Global partnerships
02. Developers
03. SMEs





## Competition Feature Analysis

Competitors	Crypto Exchange Fee	Money Remittance	Crypto Wallet	B2B SDK	Exchange	Merchant	P2P
 <b>Syarpa</b>	<b>0.45%</b>						
 <b>wise</b>	n/a						
<b>Skrill</b>	1.5%						
 <b>Bundle</b>	c.1.0%						
<b>ZUMO</b>	0.5%						
<b>buycoins</b>	c.1.0%						
 <b>crypto.com</b>	3.5%						

## Revenue Model



### Syarpa for Customers

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- 01.** 0.45% Crypto exchange fee
- 02.** Ave. \$2.50 charge on Fiat transactions
- 03.** \$5.00 per month card maintenance fee



### Syarpa for Merchants

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- 01.** Accept Crypto payment
- 02.** 0.5% transaction fee model
- 03.** Instant Crypto to Fiat conversion

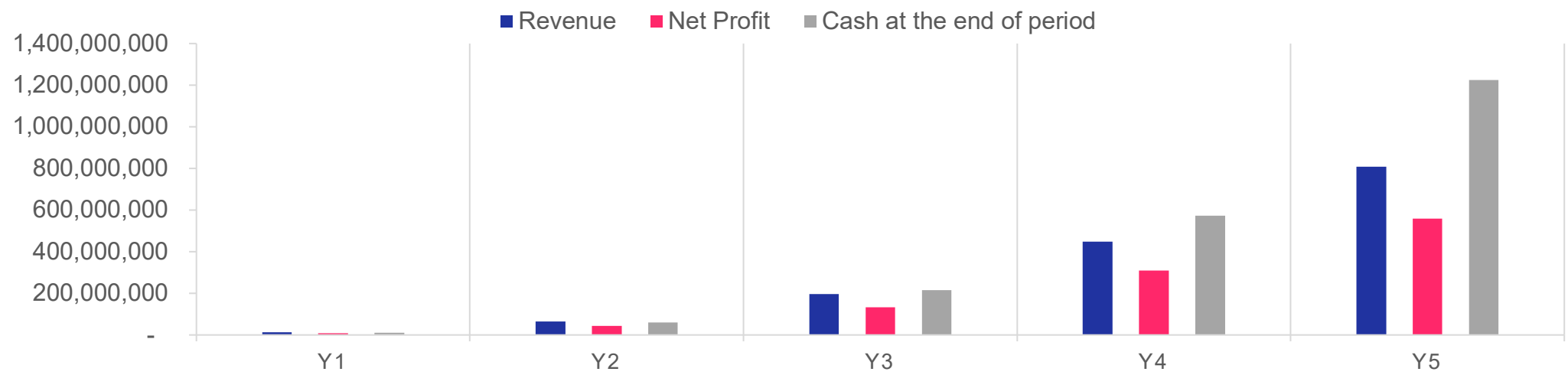


### Syarpa for Developers

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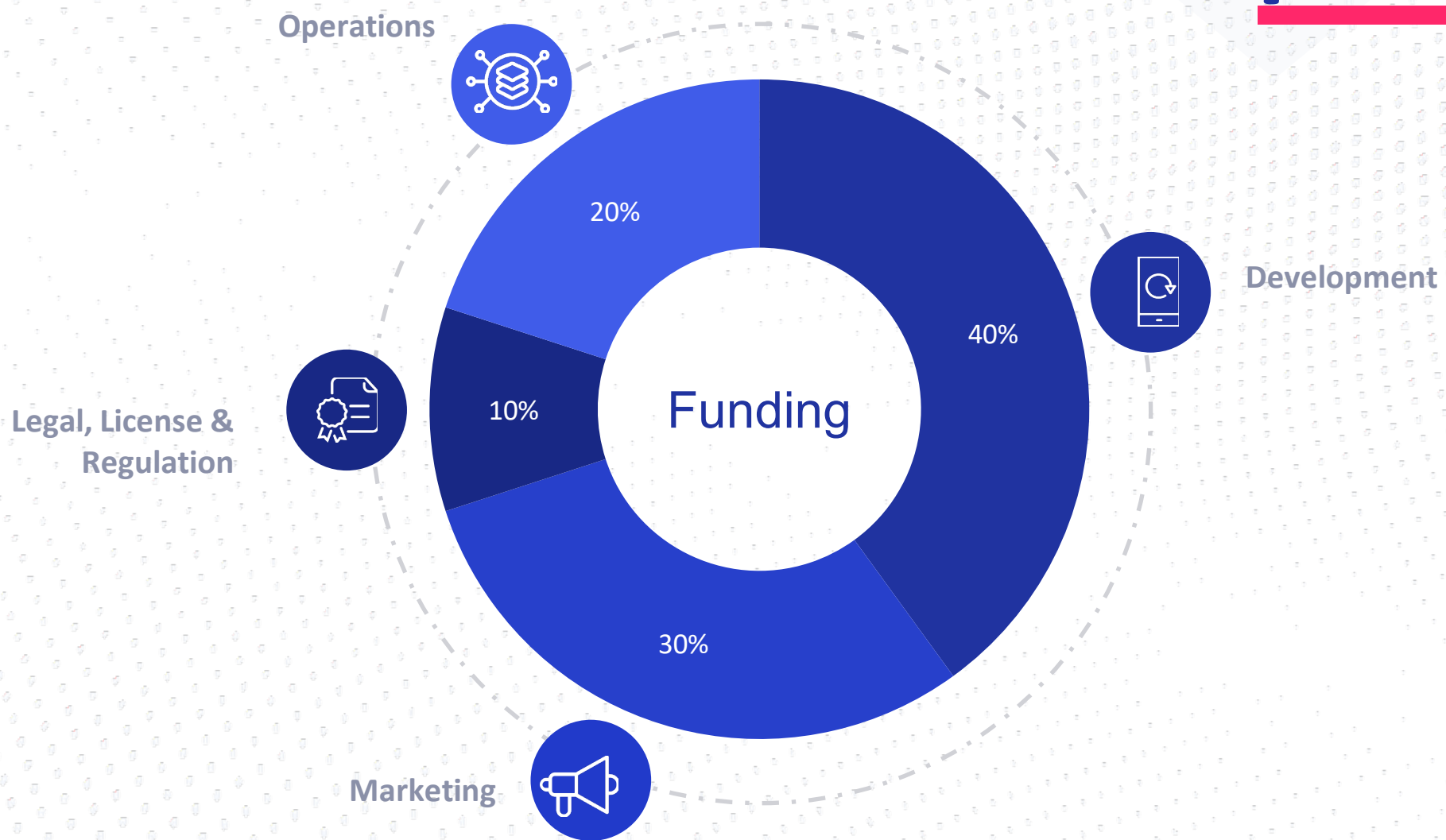
- 01.** Developers use wallet services
- 02.** B2B Subscription
- 03.** 5% growth month on month

# Financial Forecast



	Y1	Y2	Y3	Y4	Y5
Users	100 000	325 000	1 000 000	1 900 000	3 400 000
Revenue (\$)	12,483,835	64,698,411	195,738,677	446,951,402	807,564,316
Gross Profit (%)	90%	90%	90%	90%	90%
Total Costs & Expenses (\$)	3,985,250	11,512,540	31,658,687	65,754,000	117,142,146
EBITDA (\$)	8,498,585	53,185,871	164,079,990	381,197,402	690,422,169
Net profit (\$)	6,883,854	43,080,556	132,904,792	308,769,896	559,241,957

# \$1M



# Vision & Values

- ❑ By 2026, Syarpa would be operating in 50+ countries
- ❑ Syarpa would help millions of users across Africa, S. America, EU, and UK access digital bank with full financial utility in Crypto & Fiat combined
- ❑ Syarpa would help thousands of businesses and Merchants accept payment in Crypto
- ❑ Syarpa would deliver the best user satisfaction at all times

*“Syarpa will provide Crypto and Fiat wallet services that give users full financial accessibility to Store, Spend, Send and Swap seamlessly and safely together.”*





**Syarpa**

**Thank You**

[invest@syarpa.com](mailto:invest@syarpa.com)

07947 597078