



***Banking and  
payments made  
simple.***

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THIS DOCUMENT IS BEST PREVIEWED IN SLIDESHOW MODE



**TRANZFAR**

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## EXECUTIVE SUMMARY



*Tranzfar aims to create an industry leading, global financial technological platform that creates financial solutions that improve the interconnectivity between Africa and the rest of the world. Tranzfar primarily target Africans in the western diaspora with family, social, and business links back in Africa and Africans in Nigeria, Ghana and Kenya with family, social, and business links in the west.*

*Existing products include the remittance of money into to Africa, insurance and airtime payments on behalf of recipients based in Nigeria. Products being developed for release in 2022 include , 'Reverse Payment' feature allowing customers to send money out of Africa in exchange for forex, a 'Request Payment' feature for recipients in Africa allowing individuals and businesses to request payment from individuals and business partners abroad, and a Global challenger bank allowing Africans to register for foreign currency accounts in their own names.*

*Tranzfar, which became cash flow positive in 2020 had revenues of £1.1 million in 2021, is expecting revenues of £10 million in 2022, and revenues of £50 million in 2023. Tranzfar is looking to raise £10 million to achieve this target.*

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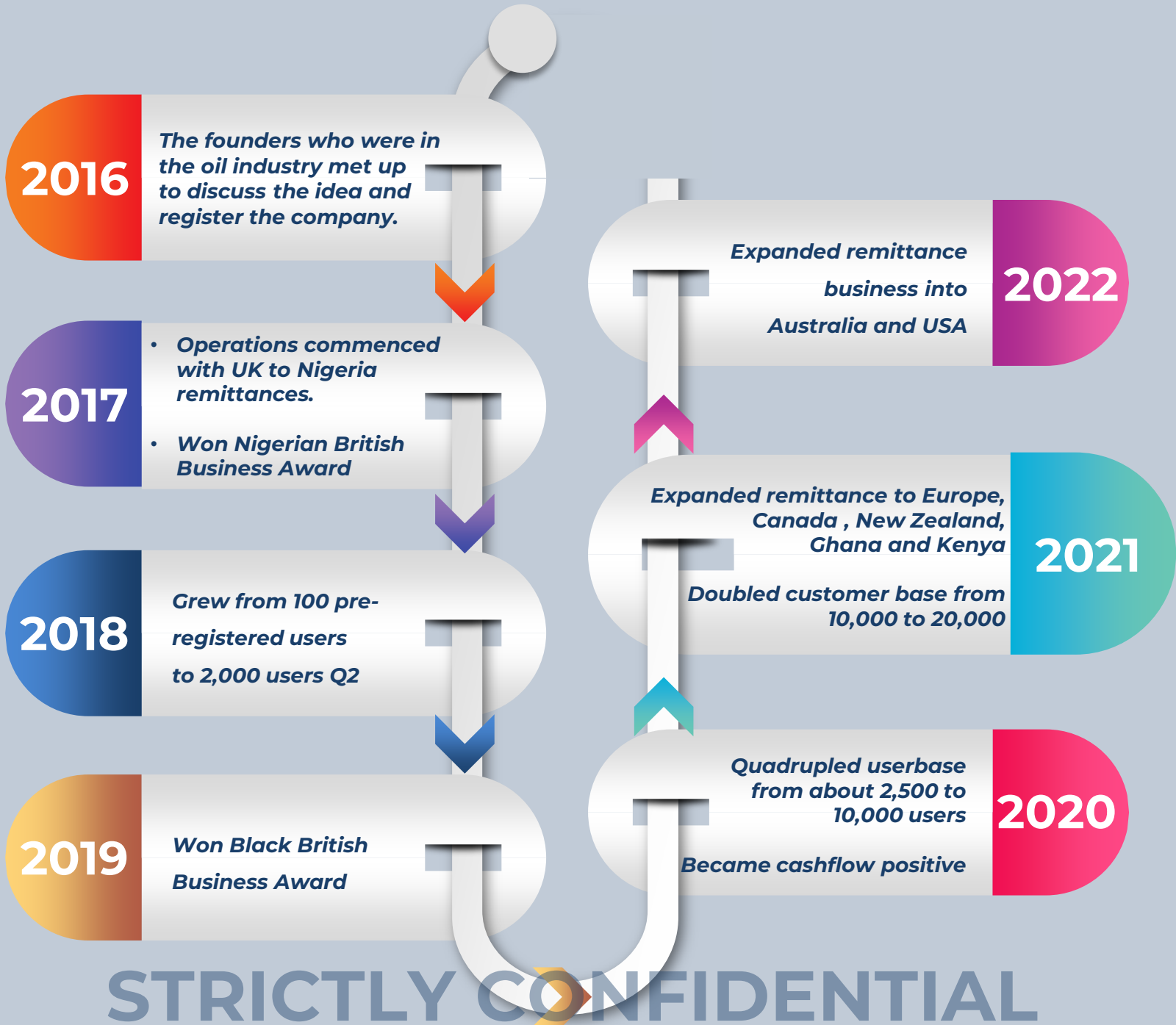
## OUR VISION



*Our vision is to become the world's leading African financial technology platform, providing innovative digital financial products on behalf of the African diaspora and users in Africa.*

*Our aim is to greatly increase the level of financial connectivity between Africa and the world, one product at a time.*

## OUR STORY



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## Product 1 : Sending Money To Africa

### KEY PROBLEMS



*Customers who use established providers (Western Union, Moneygram, etc.) and banks are offered relatively low exchange rates to Africa. Bank fees to Africa are also very high averaging around £25 per transaction.*



*Parallel market offer customers higher rates but also charge higher fees to Sub-Saharan Africa at an average of 10% on all volumes sent. Customers do not enjoy the security of regulation and accountability.*



*Huge discrepancy between official African rates, and the parallel rates - which reflect true market value. Discrepancy caused by inefficient economies and poor government policy. No private entity is currently bridging this gap.*

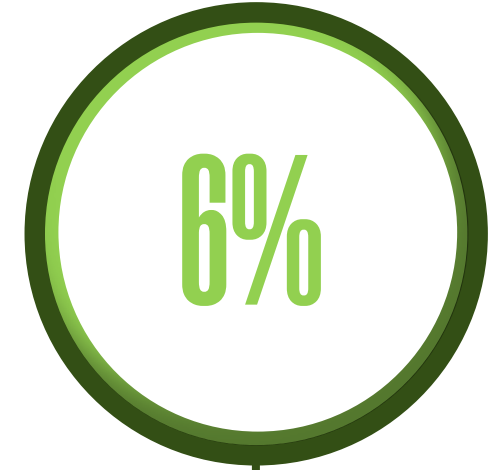
OPPORTUNITIES

Product 1: Sending Money To Africa



*Sent to Sub-Saharan  
Africa in 2021*

*Sent to Nigeria alone*



*Expected growth  
this year*

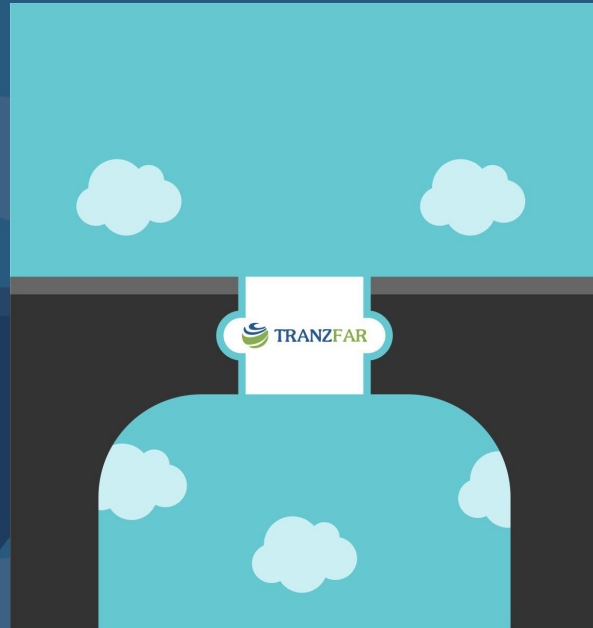


## REMITTANCE SOLUTION



### ***Bridging the gap***

*between the official and  
parallel market rate while  
offering competitive fees.*



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***Regulated, fast  
and seamless  
platform.***

***Specific  
remittance  
platform/features  
to send money to  
Africa***



## Product 2: Sending Money From Africa

### KEY PROBLEMS



*Sub-Saharan Africa capital export restrictions make it difficult for customers to acquire foreign currencies locally. Customers therefore source foreign currencies from 'parallel market' as an alternative.*



*Customers in Africa struggle with low global financial connectivity due to a high-risk perception on payments emanating from Africa.*



## Product 2: Sending Money From Africa

### OPPORTUNITIES



*Spent on  
international fees*

*Huge demand for foreign  
currencies due to volatile  
African exchange rates*



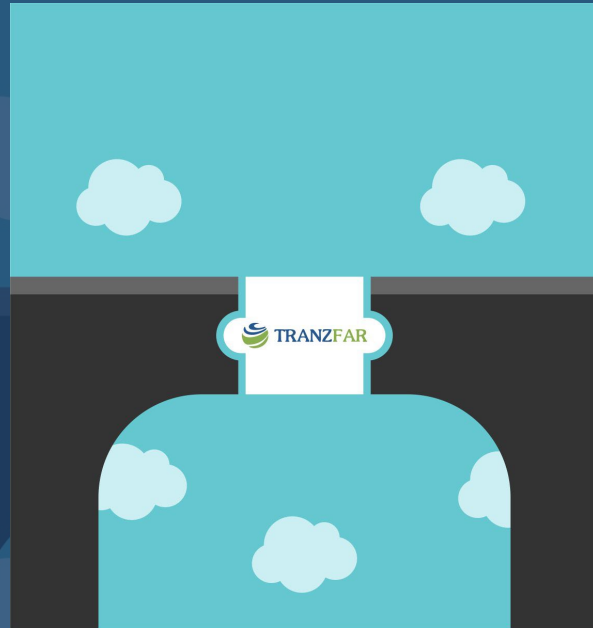
*Opportunity to upsize the  
existing market via greater  
customer-to-customer  
connectivity.*

## REMITTANCE SOLUTION



### ***Bridging the gap***

*between the official and  
parallel market rate while  
offering competitive fees.*



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***Regulated, fast  
and seamless  
platform.***

***Specific  
remittance  
platform/features  
to send money  
from Africa***



## Product 3: Retail & Corporate Banking (Multicurrency Banking)

### KEY PROBLEMS



*Retail and corporate access to foreign currency accounts is extremely limited, and extremely expensive where available to African residents.*



*Extended time delays in sending foreign currencies from Africa-based foreign currency bank accounts (domiciliary accounts) to foreign countries, in the rare instances these accounts are available.*



*The above negatively impacts import & export businesses, travelers and students studying abroad (multiple use cases).*

### Product 3: Retail & Corporate Banking (Multicurrency Banking)

#### OPPORTUNITIES

**\$100BN**

*Recorded Import &  
Export Trade, as of today  
despite high-friction  
payments*

*Absence of Paypal etc, has left a huge  
opportunity for a seamless way for  
retail customers to pay for (send) and  
sell (receive) foreign currency  
payments. Huge opportunity to create  
and power international retail trade.*

**RETAIL**

**MARKET**

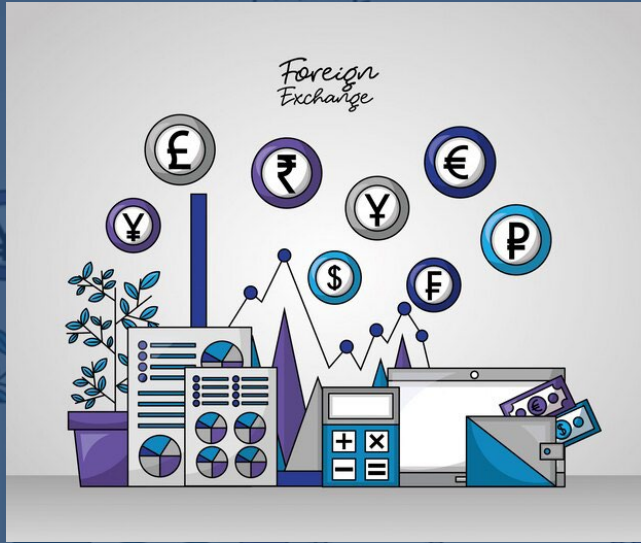
*Multiple use cases creates the  
opportunity to upscale and  
democratise the market via mass  
customer acquisition across Africa.*

## MULTI-CURRENCY BANKING SOLUTION



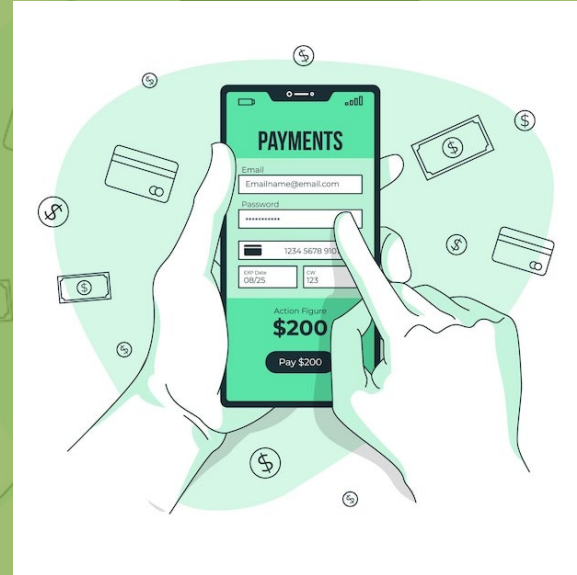
## *Provide USD, EUR & GBP accounts*

*to African Retail and Corporate customers.*



*Use accounts to facilitate seamless payments in multiple industries*

*Education, Online Retail, Peer-to-peer.*



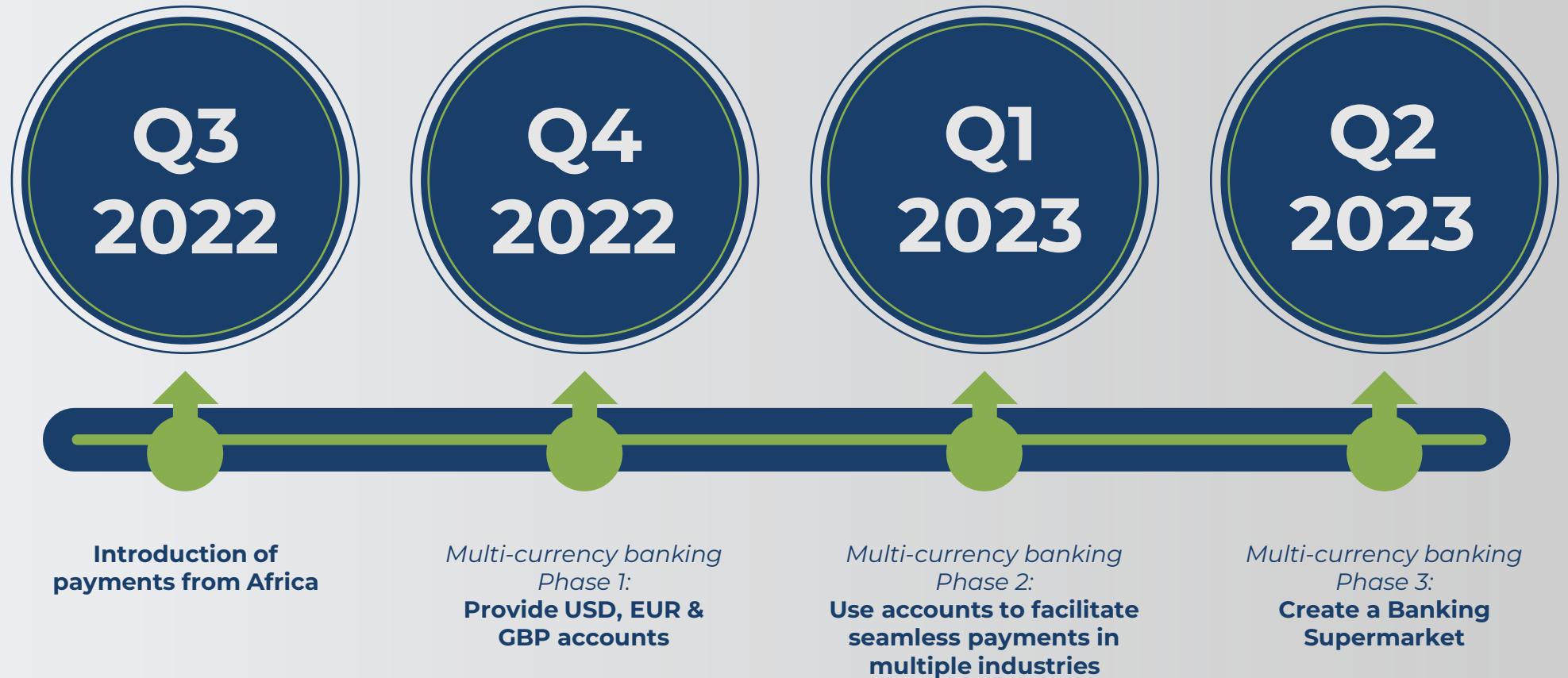
## *Create a Banking Supermarket*

*that can be used to develop other financial solutions.*



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## SOLUTION TIMELINE





**BUSINESS  
MODEL**

**SENDING MONEY TO AFRICA**

Transaction Fees

FX Margins

**SENDING MONEY FROM AFRICA**

Transaction Fees

FX Margins

**MULTI-CURRENCY BANKING**

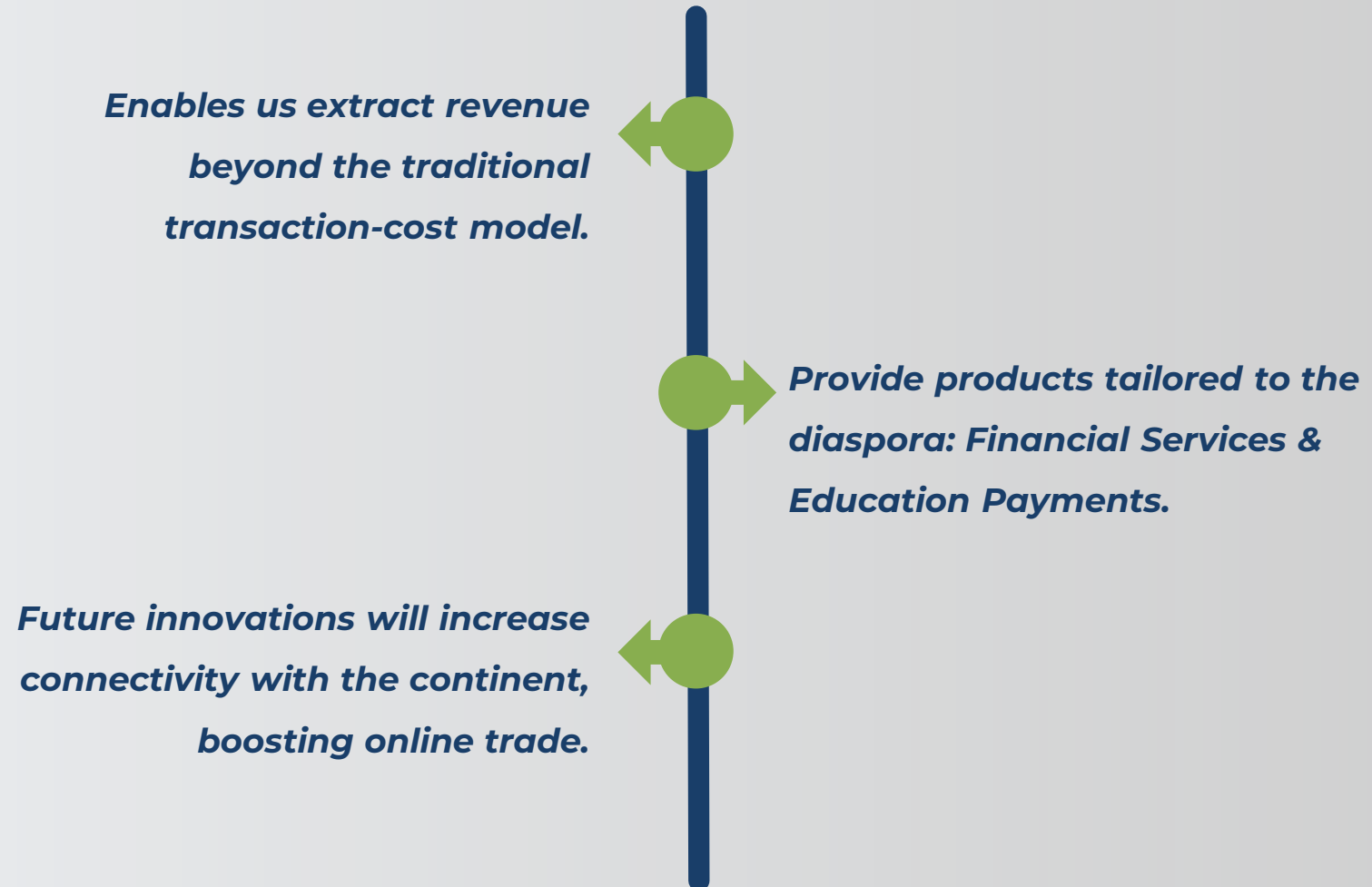
Transaction fees

Subscription fees

FX Margins

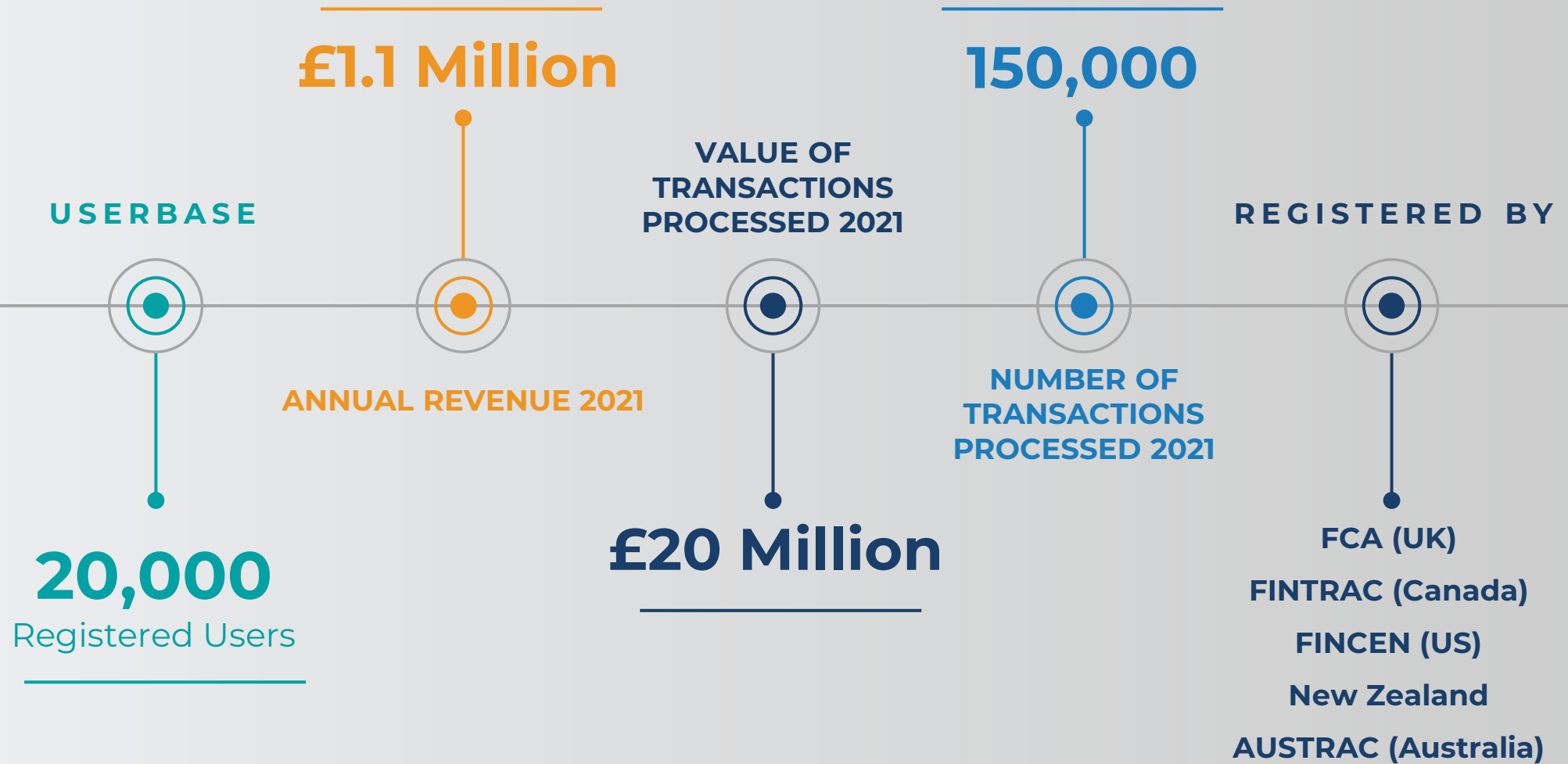
## WHAT MAKES US DIFFERENT

**Highly focused approach to each African economy and its diaspora:**



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## TRACTION



## TRACTION



**Achieved cash flow positivity in 2020**



**Operates across 93 payment corridors covering 34 countries; EU, UK, US, Canada, Australia and New Zealand, Nigeria, Ghana and Kenya).**

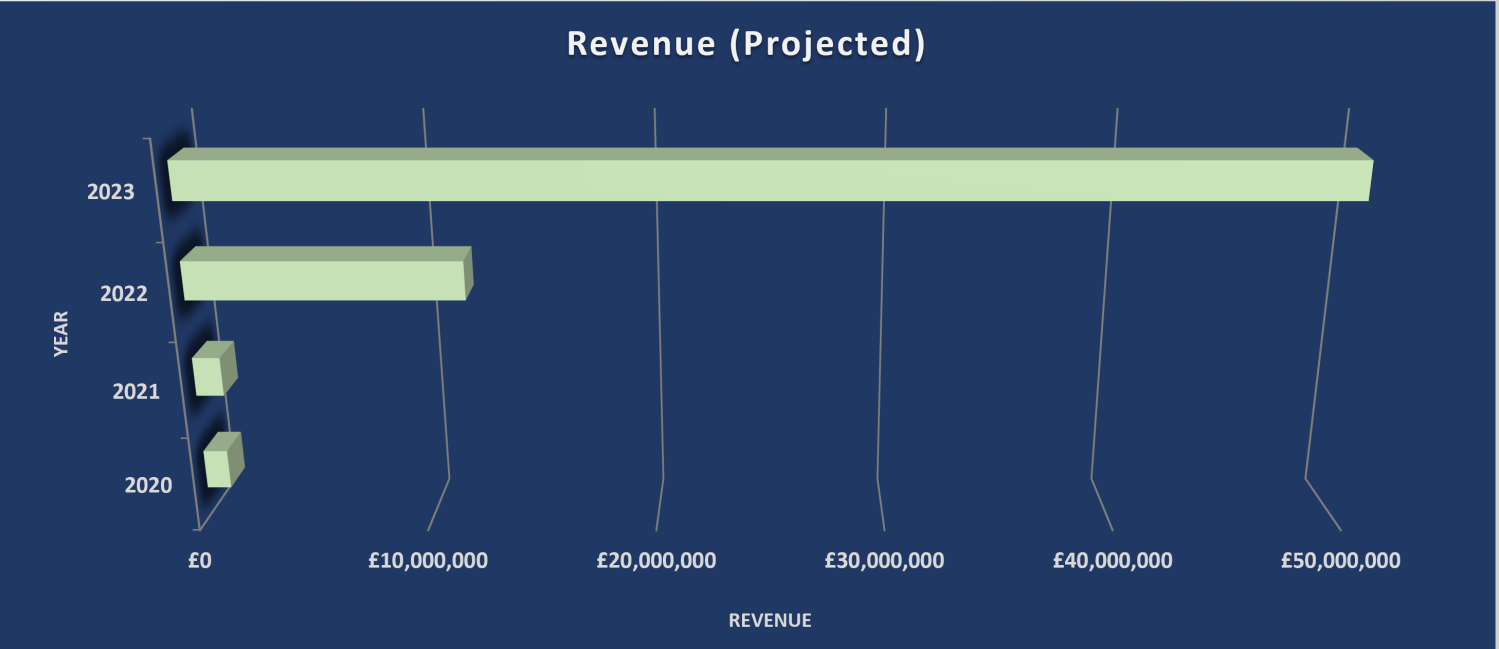
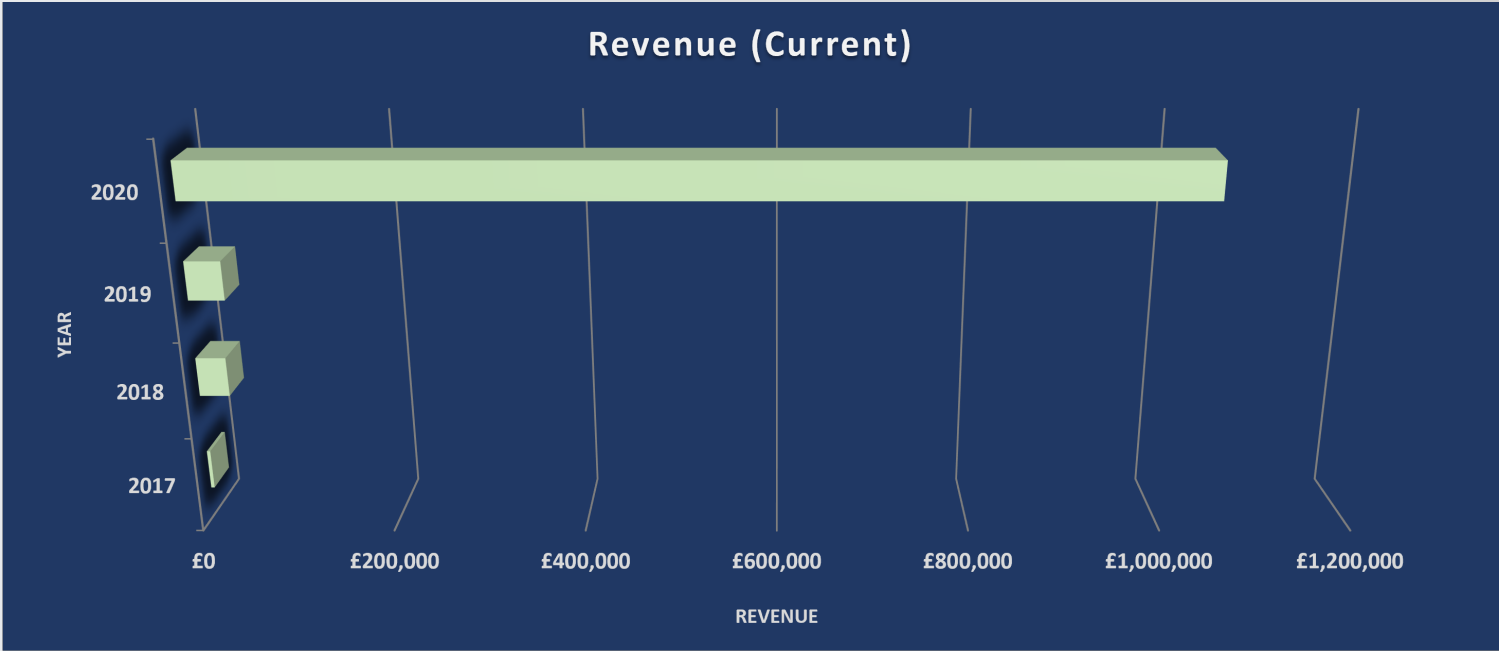


**2017 Nigerian British Business Award Winners.**



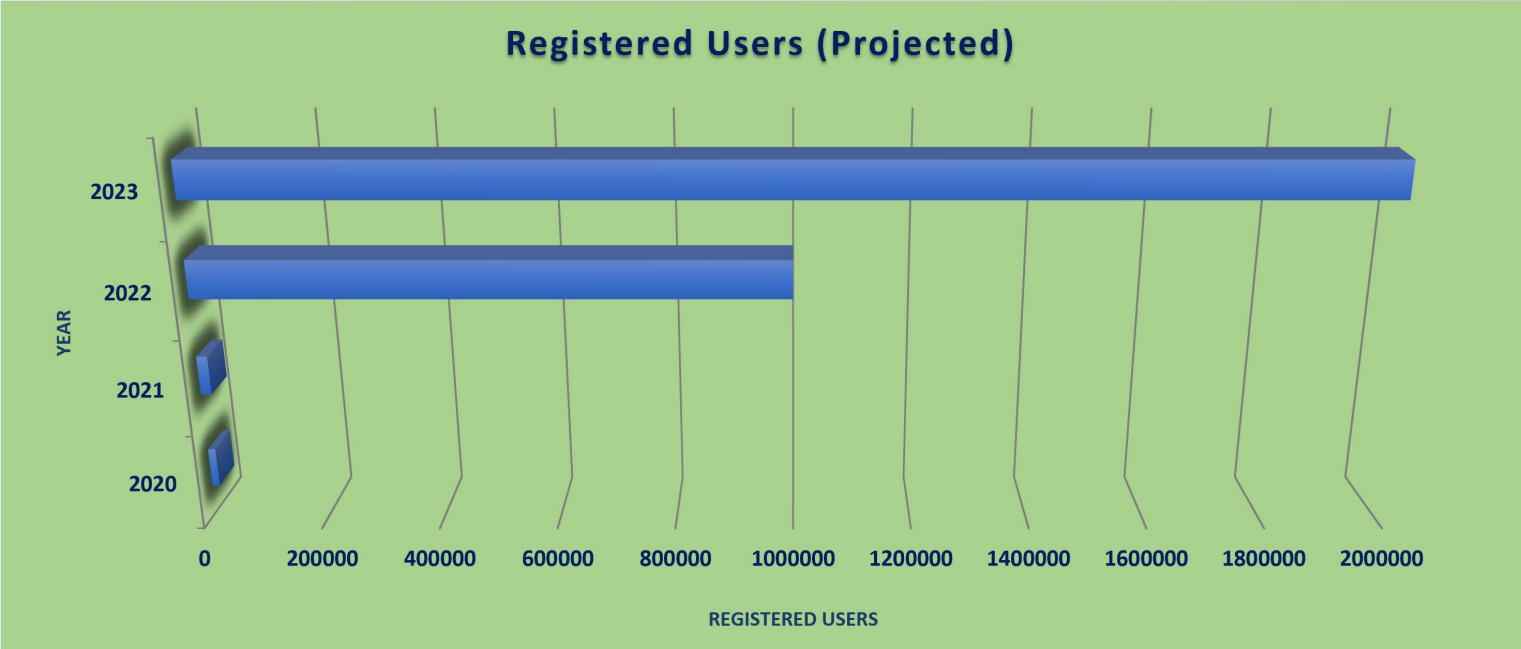
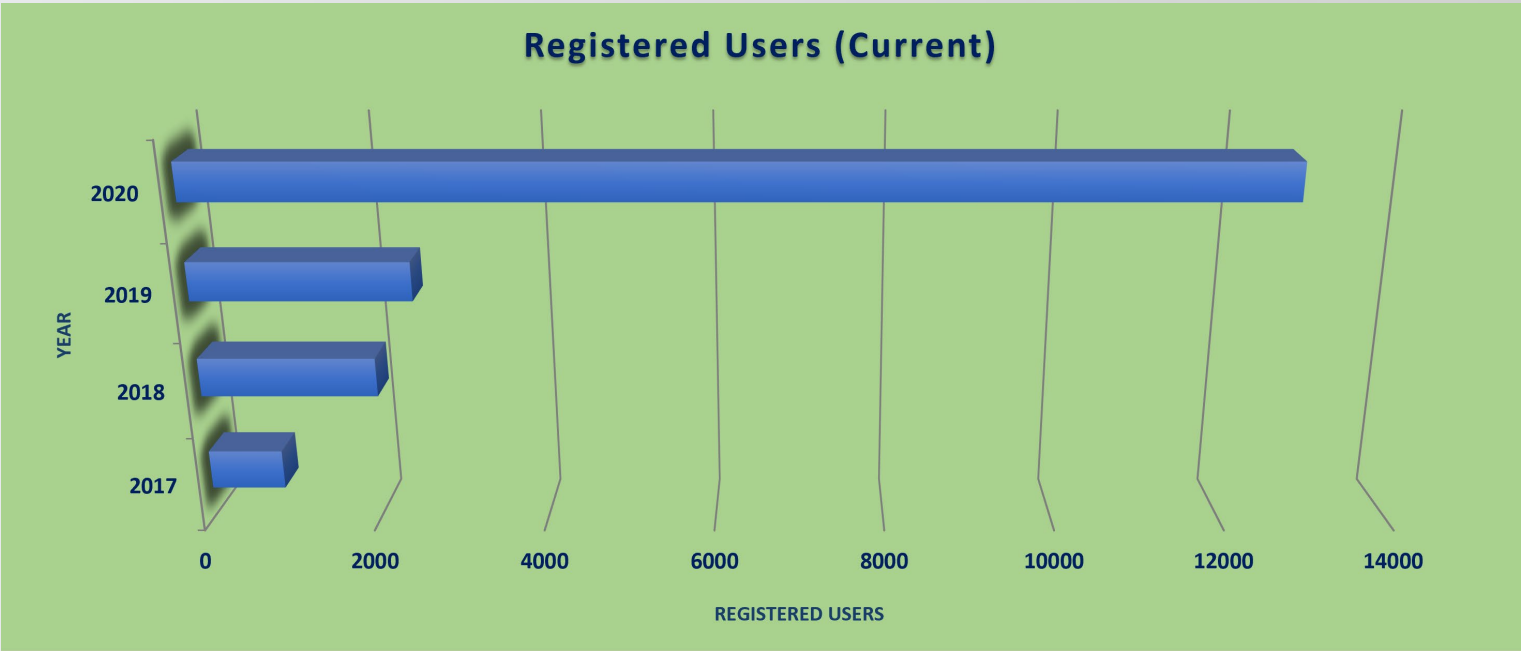
**2019 Black British Business Award Winners & 2021 Black British Business Awards Sponsors.**

PROJECTED  
GROWTH  
(REVENUE)



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**PROJECTED  
GROWTH  
(USERS)**



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## EXECUTIVE TEAM (1)



## RYAN ROMEO, CEO & Co-founder

*Ryan has a Bachelor's degree in Economics and a Master's degree in Technology & Entrepreneurship. He previously worked at Shell International Trading & Shipping Company in various commercial functions, providing bottom-line results in the areas of Oil and Freight. He has a strong passion for Technology & African development and has led the company's growth over the last 5 years.*

## EXECUTIVE TEAM (2)



## OLUSIJI SANYA, CFO & Co-founder

*Olu has a Bachelor's degree in Economics, a Master's in International Finance and a PhD in Economics and Finance. He previously worked on the Commodities Research desk at Goldman Sachs and at BP PLC on the Oil trading desk as an Econometrician. He won the Black British Business Award in 2019 and leads Tranzfar's trading and financial strategy inter alias.*

## EXECUTIVE TEAM (3)



## Phalecs Jagboro, CTO

*Current holder of the Tech Nation UK  
Endorsement for Exceptional promise with a  
decade of experience building and leading  
teams in the financial industry and an  
Entrepreneur First Alumni. Best graduating  
student in Computer Science and has a  
Master's degree in Artificial Intelligence.*

## EXECUTIVE TEAM (4)



## Sola Adepegba, Chief Legal & Compliance Officer

*A dynamic legal practitioner. He possesses a legal academic background via a Bachelor's and Master's degrees in Law and is a chartered secretary. He has over 8 years in Company secretary and regulatory experience within the African financial industry.*

## THE BOARD



### **Bankole Eniola (Chairman)**

*Director at DFS Africa and Consultant to the African Development Bank (AFDB). Bankole has over 10 years- experience in investment banking, working with Deutsche Bank, HSBC, Lloyds Banking Group and UBS.*

### **Paul Onifade (Non-Executive Director)**

*Paul is a Commercial lawyer and works as a Consultant at Taylor Rose MW. Prior to this role he was the Director of Legal at Tate Petroleum. He was acknowledged by Thomson Reuters as one of London's 'Super Lawyers' for three consecutive years (2013- 2015).*

### **John Oshilaja**

*John has 25 years' banking, trading and business consulting experience in emerging financial markets in Latin America, Eastern Europe, and Africa. He previously sat on the Monetary Policy Committee at the Central Bank of Nigeria.*

### **Sarah Essien**

*Sarah is a former Operations Director at Morgan Stanley Investment Bank and has made significant impact during her career in companies across diverse industries including Banking, Insurance, Oil and Gas and Telecommunications.*

### **Tolu Ogunsina**

*Tolu is a Cofounder and CTO at the startup, Playbrush. He was selected as a Forbes 30 under 30 Technology Entrepreneur (Europe) in 2019. He has raised over \$10m in funding and has successfully exited his business. Prior to this, he was an engineer at Amazon and has attained full Cisco certification.*

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## KEY PARTNERS



### CHECKOUT.COM

*Act as our global payment acquirers.*



### CURRENCY CLOUD

*Enable us to acquire payments in multiple currencies and extract competitive exchange rates when converting.*



### FLUTTERWAVE

*Assist in disbursing local currencies into Africa.*



### CLEARBANK

*Offer clearing bank services and challenger bank infrastructure.*



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## FUNDING

# JOIN US IN TRANSFORMING OUR BUSINESS

Funding Required



1

**GLOBAL  
CUSTOMER  
ACQUISITION  
DRIVE**

*2 million users  
by 2023*



2

**CHALLENGER  
BANKING  
SERVICES**

*Enhancement of  
technology  
infrastructure*



3

**SALES  
GEOGRAPHIES**

*Receiving  
African  
countries: From  
3 to 30.*



4

**DELIVERY OF  
ENTERPRISE &  
SMALL  
BUSINESS  
SOLUTIONS**

*Expansion  
of Trading Float*



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# *Thank you*

*[invest@tranzfar.com](mailto:invest@tranzfar.com)*

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