

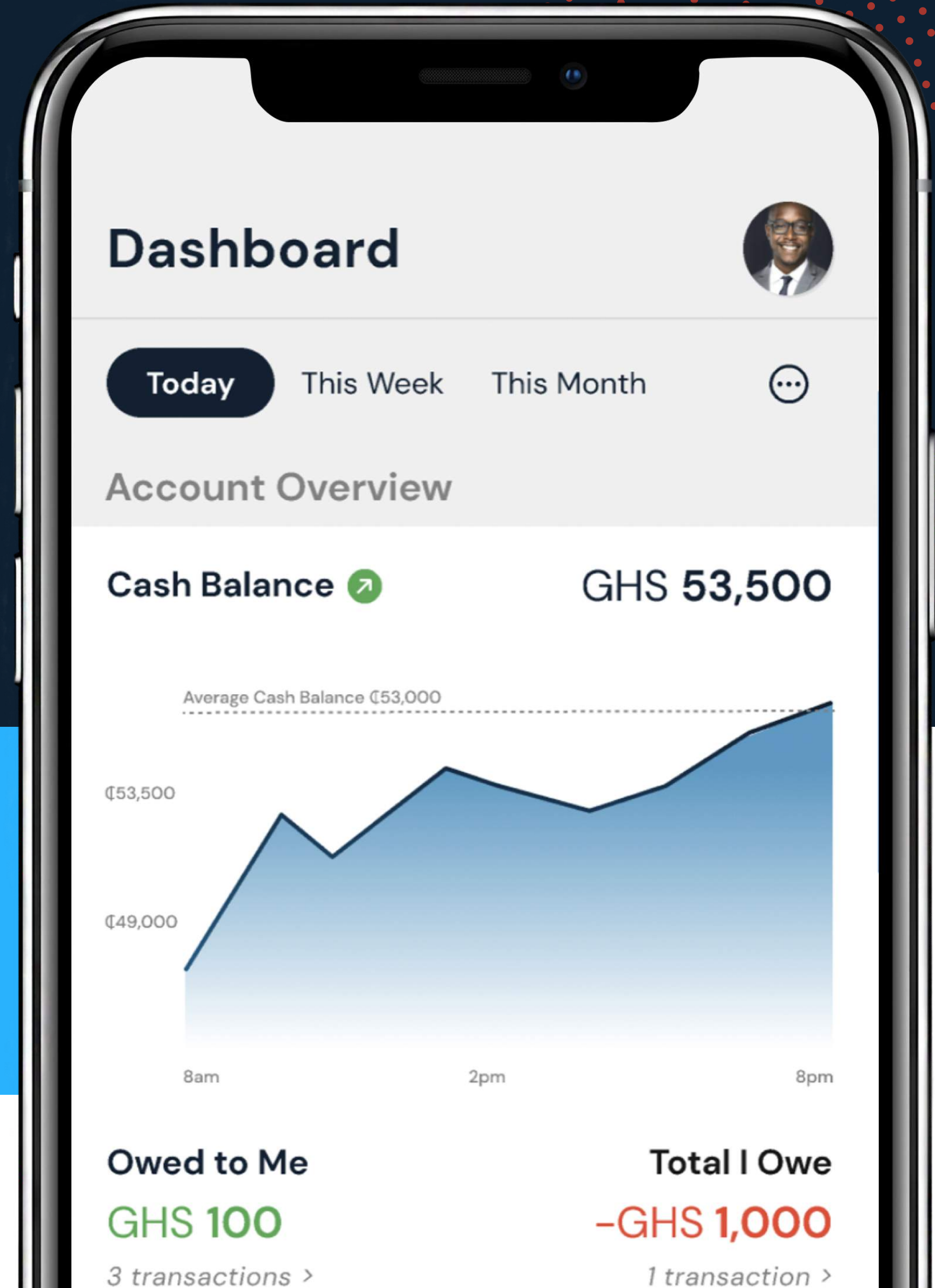


The super-app

f o r 1 5 0 M A f r i c a n B u s i n e s s e s

April 2022

Confidential - Not for distribution





Building for African entrepreneurs is a huge opportunity.



By 2050 half of the world's population will be Africans and most of them will be entrepreneurs.



By 2030, 43% of Africans will be middle or upper class.

Despite the size of the market and growing purchasing power they are **horribly underserved.**



African Entrepreneurs

VS

US & EU Entrepreneurs



xero

Bill.com

intuit quickbooks

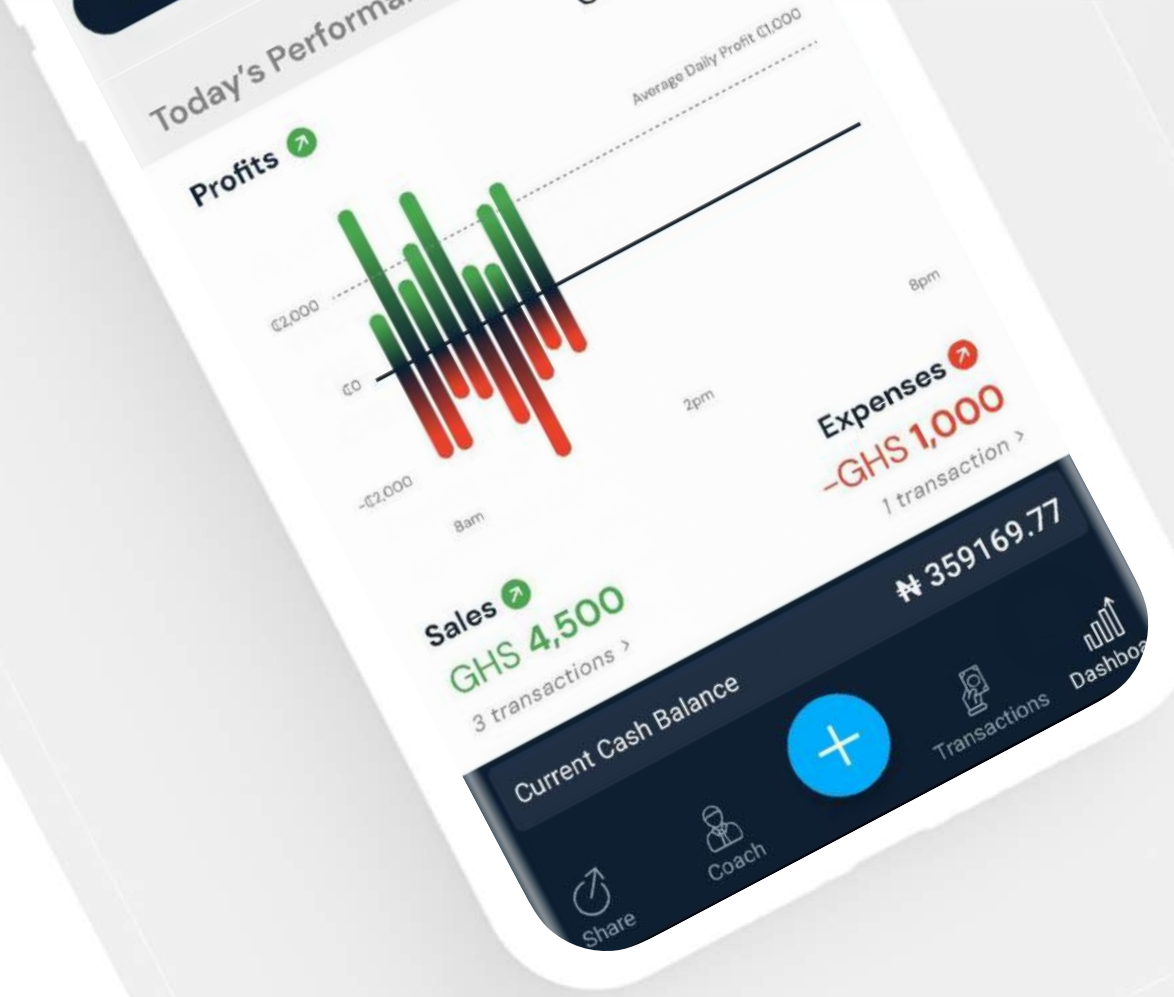
stripe



Klarna.

**This is a cause of the
continent's \$331B MSME
credit gap.**

OZÉ is the
operating system
for businesses in
Africa.



Request Payment

Amount Requested: **GHS 77**

Network Provider: **MTN Mobile Money**

Mobile Money Number: **+233 550 633 112**

Account Owner: **NANA KWESI SARPONG**

You are charging your customer **GHS 1.54** extra to complete this request.

Buttons: DELETE, SAVE, RECEIPT

Share

Redeem 20

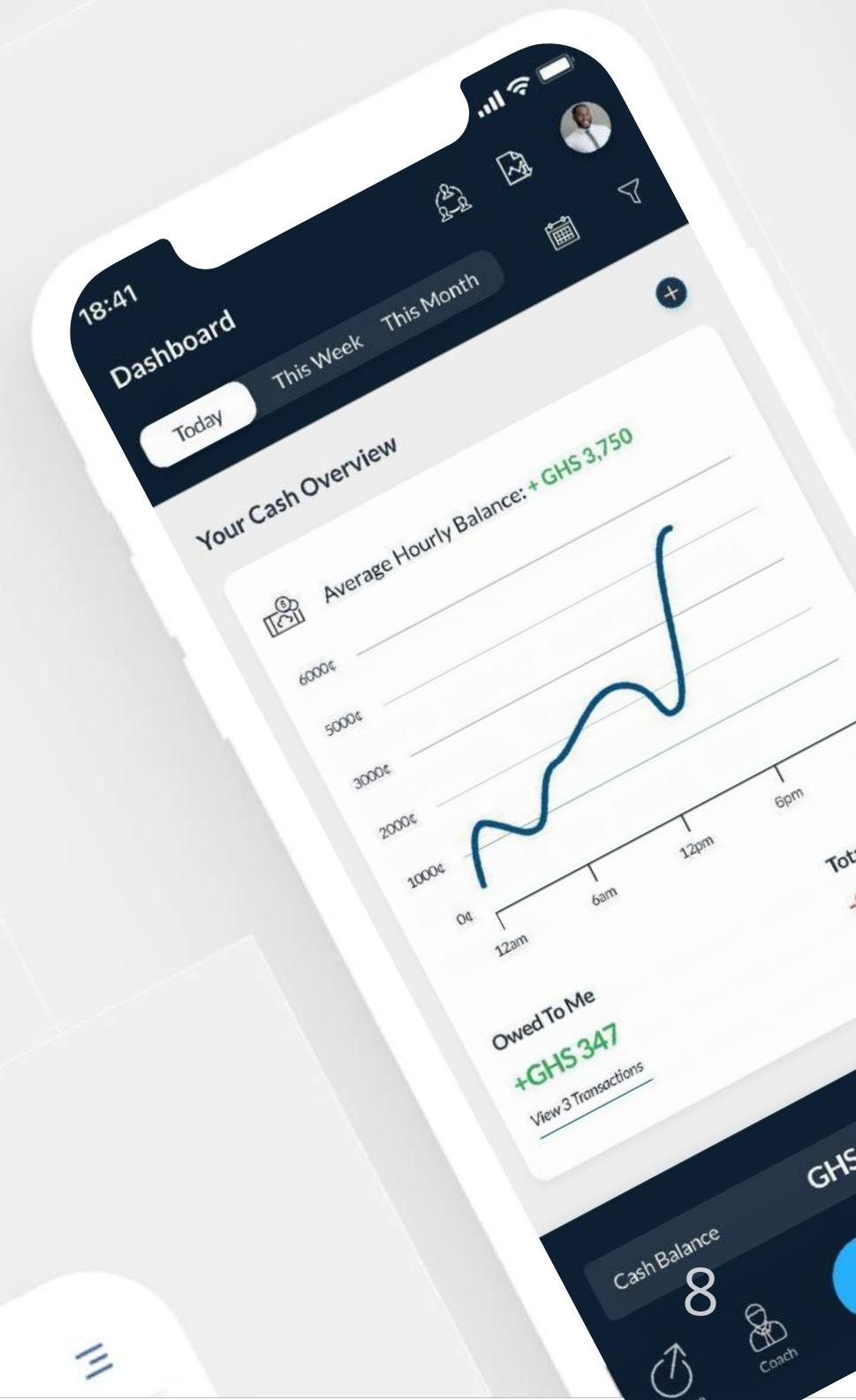
Invite Friends & Earn Great Rewards

Share OZÉ with your friends and other entrepreneurs and receive OZÉ coins for each person who signs up and records their first transaction!

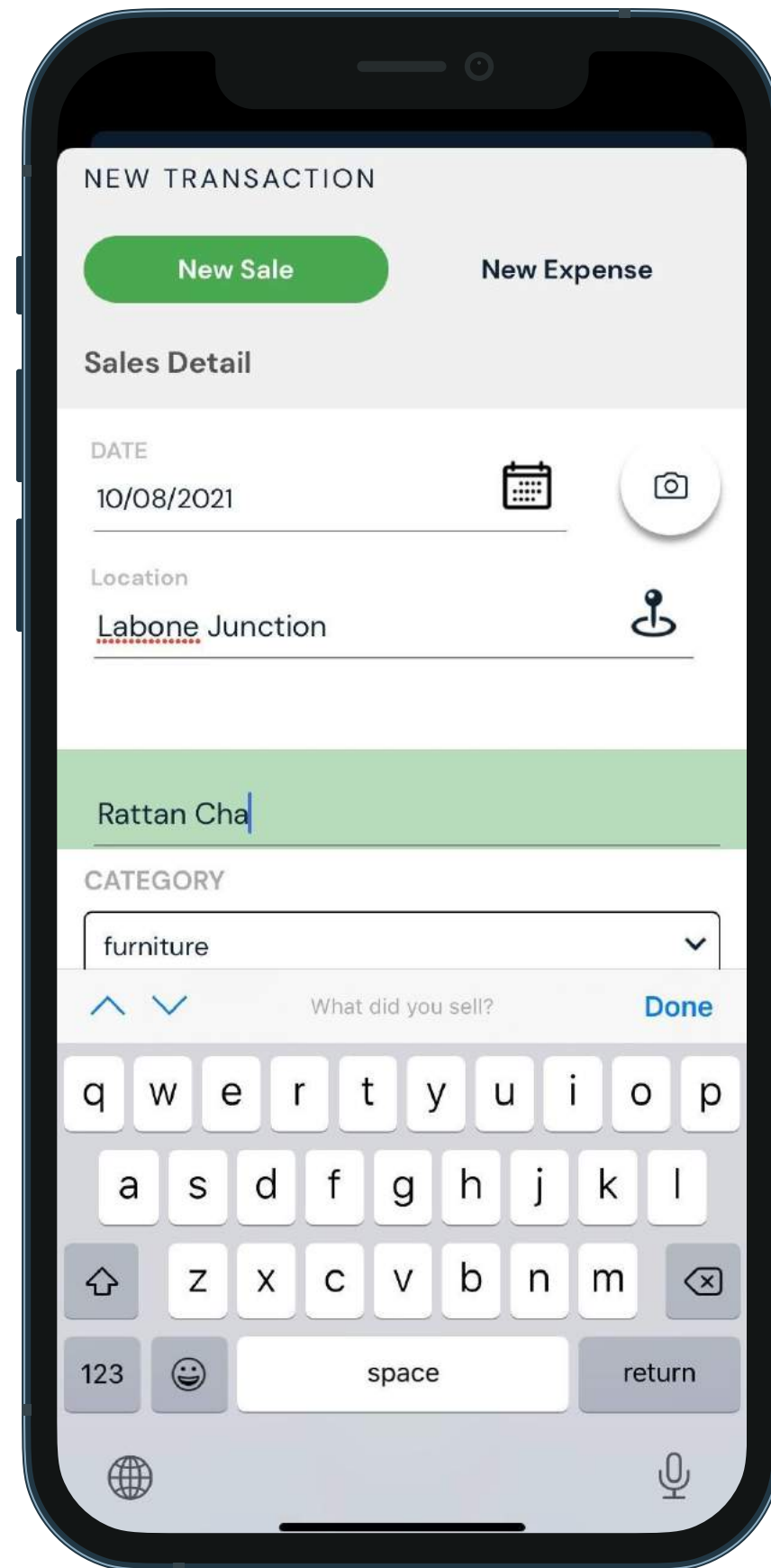
Share OZÉ And Earn Today

URL: <https://apps.apple.com/us/app/id16...>

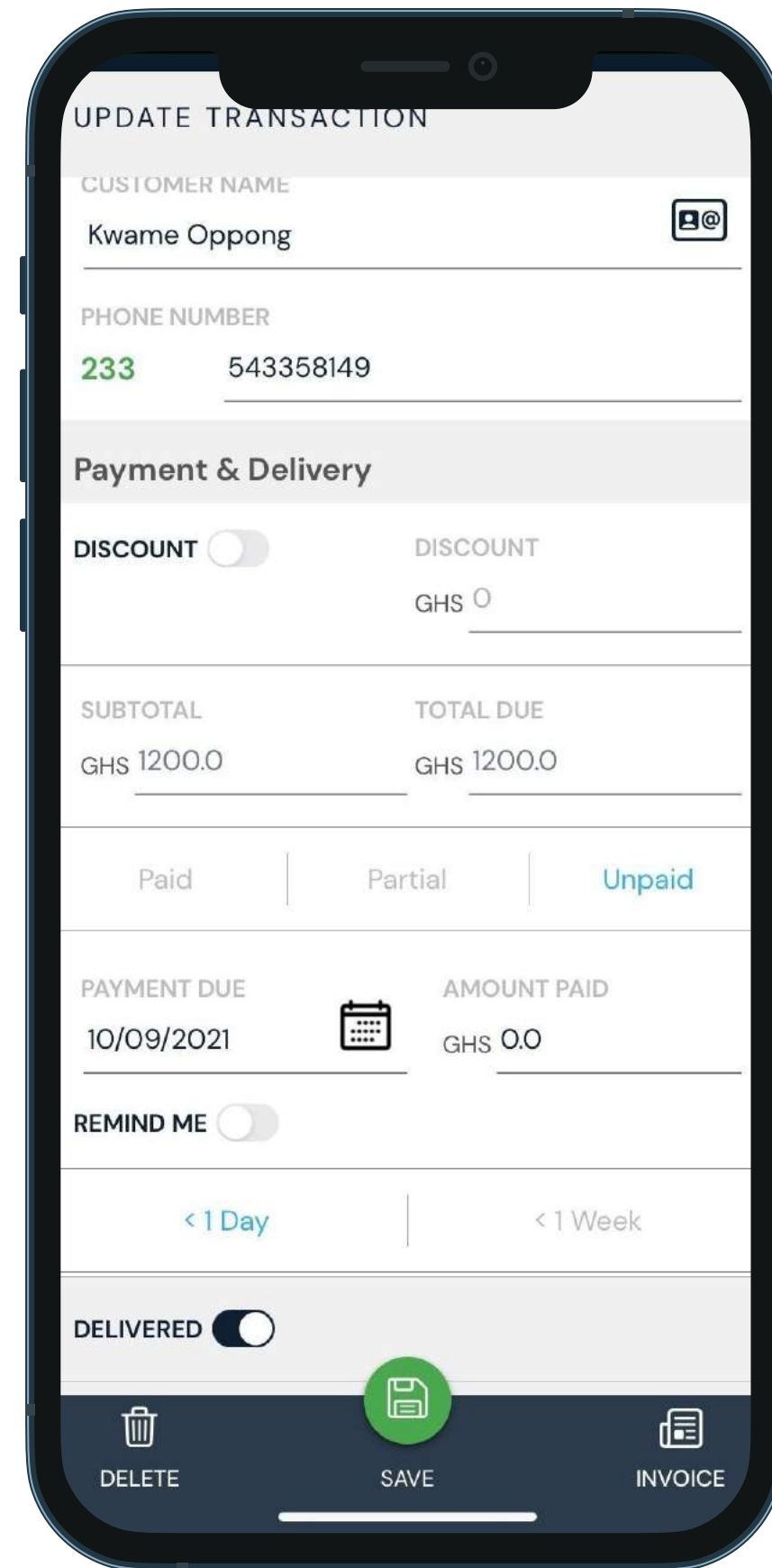
Bottom navigation: SHARE, COACH, +, TRANSACTIONS, DASHBOARD



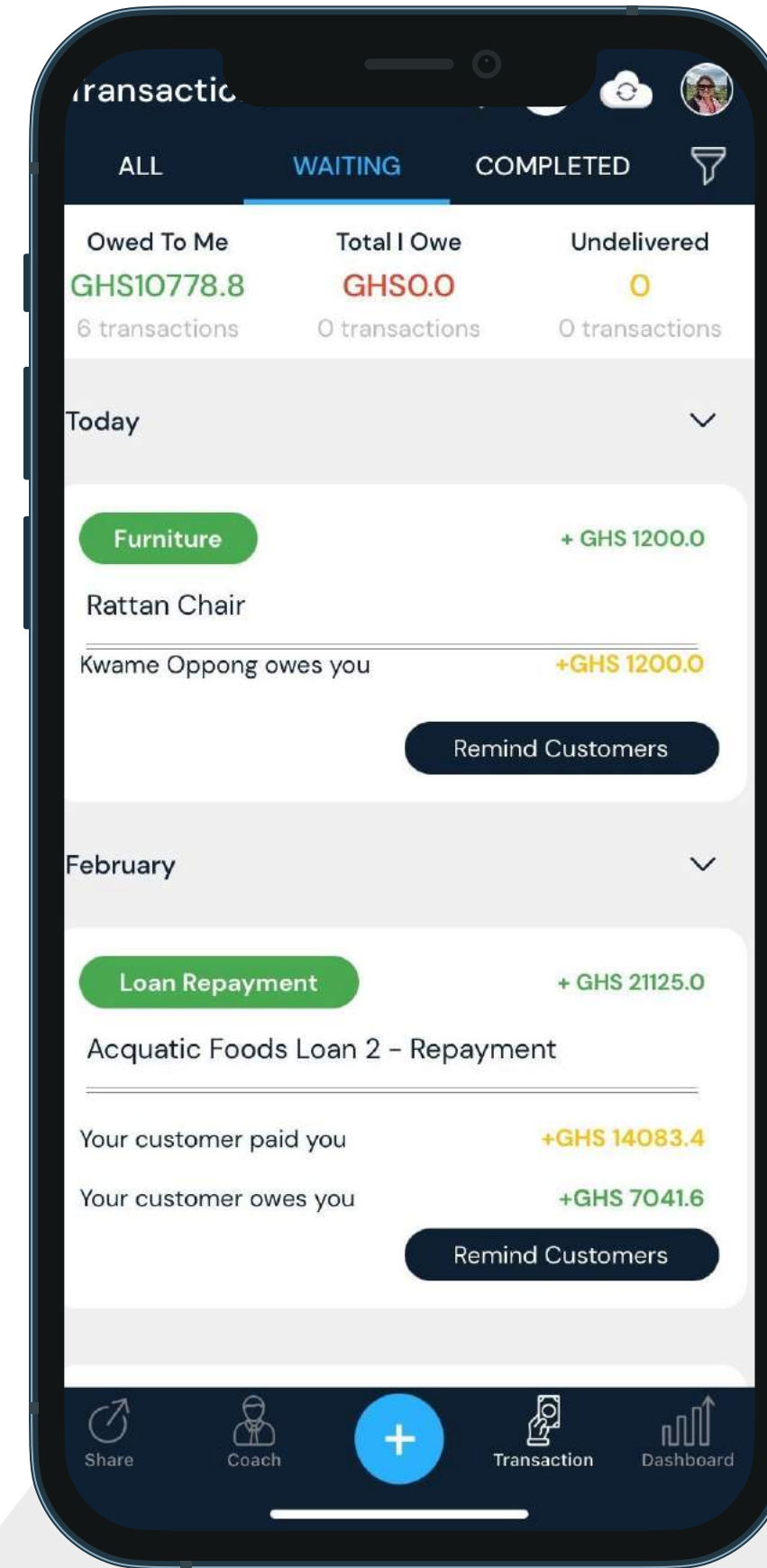
OZÉ replaces the ledger book with a powerful recordkeeping, payments, & credit management tool.



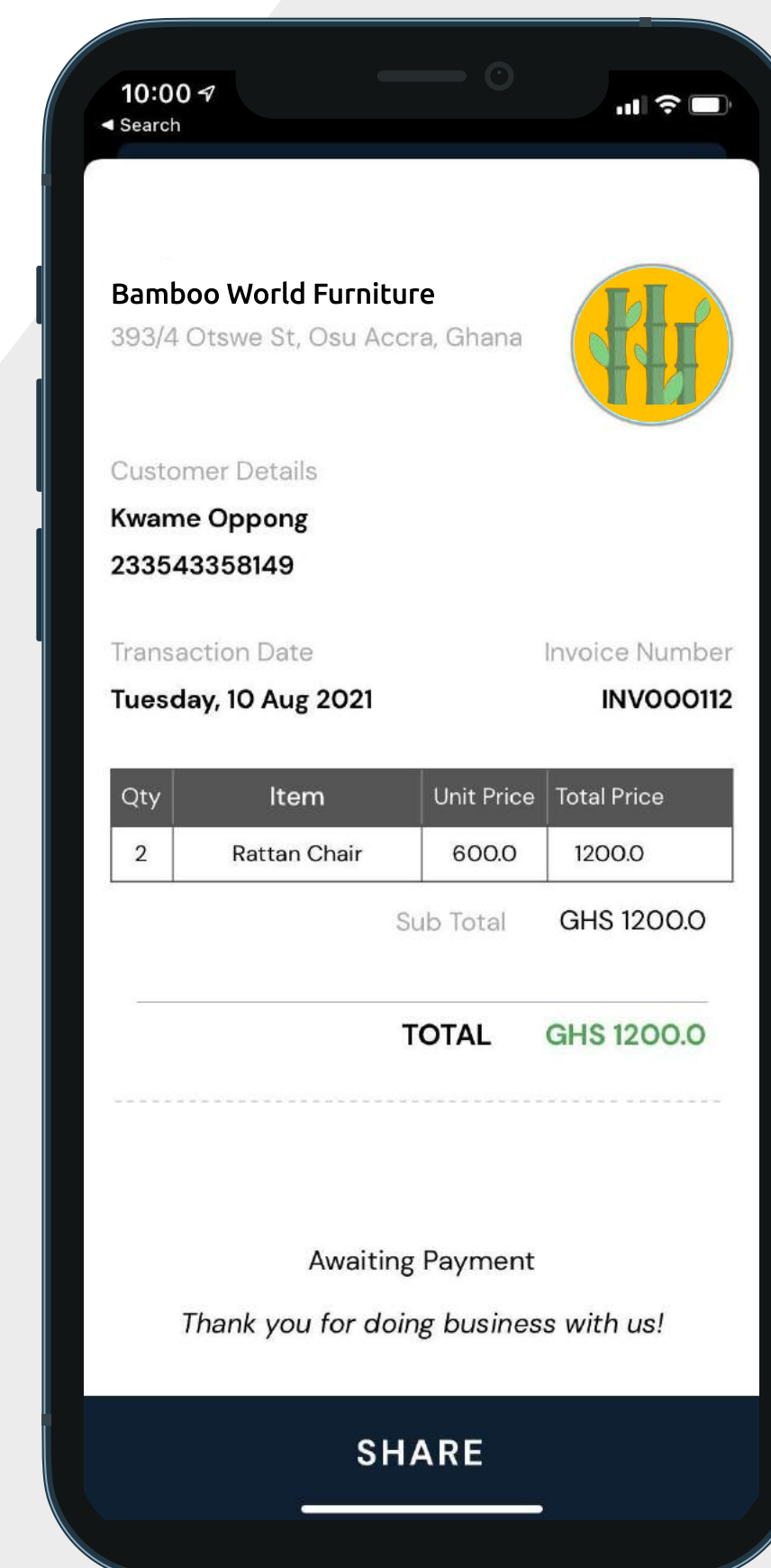
Record Transactions
(even offline!)



Mark Unpaid

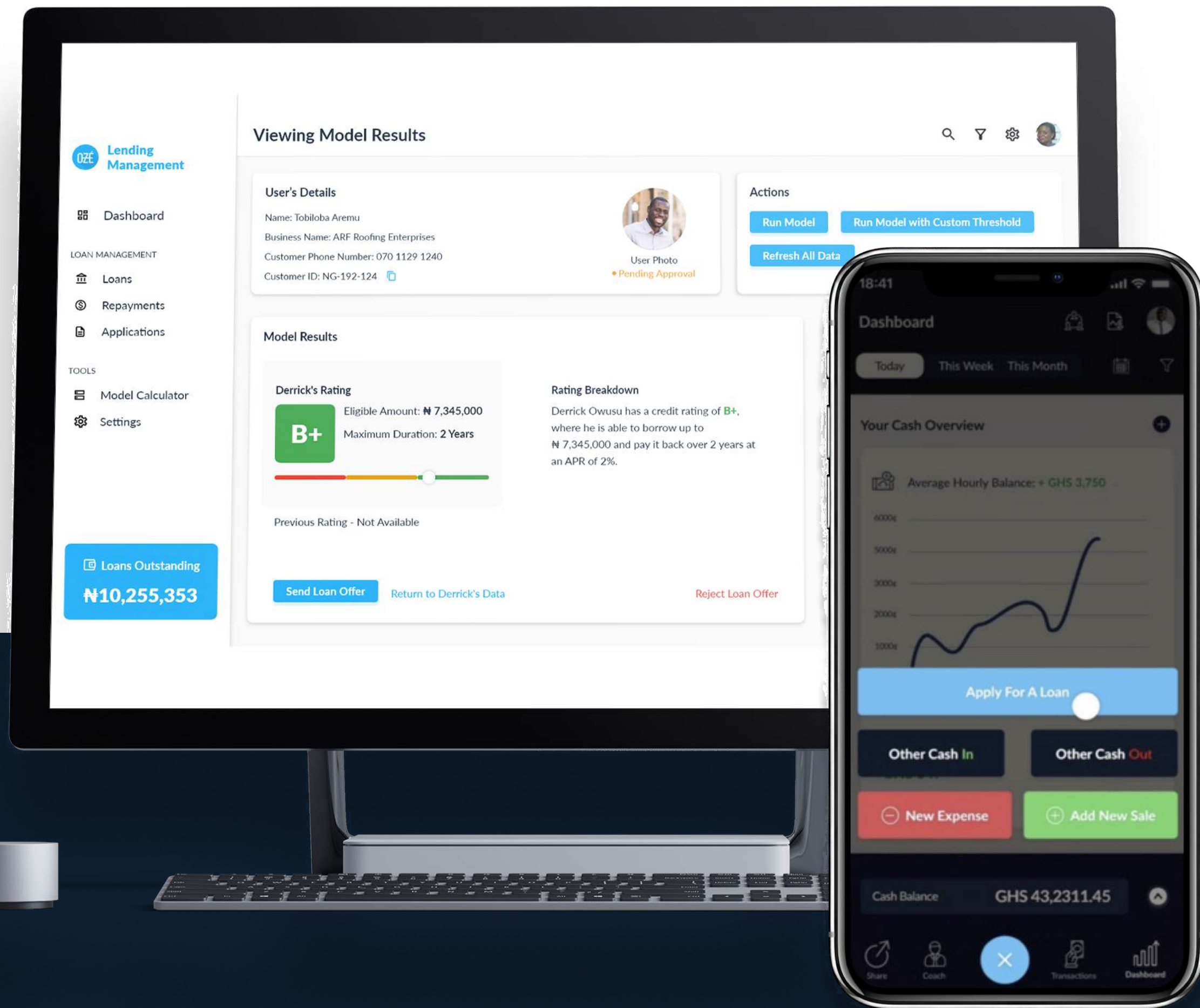


Remind Customers
to Pay and Get Paid



Send an Invoice
(or receipt)

With OZÉ, business can do more than manage operations; they can access capital to grow it.



The OZÉ business app provides unique insight into an entrepreneur's performance creating a competitive advantage in lending.

Pilot Results:

0%

Default Rate

6X

ROI

58%

Reduction of NPL

Currently, **40,000** businesses use
OZÉ every week,
growing at **35% monthly**.

> \$50M

Transaction Value

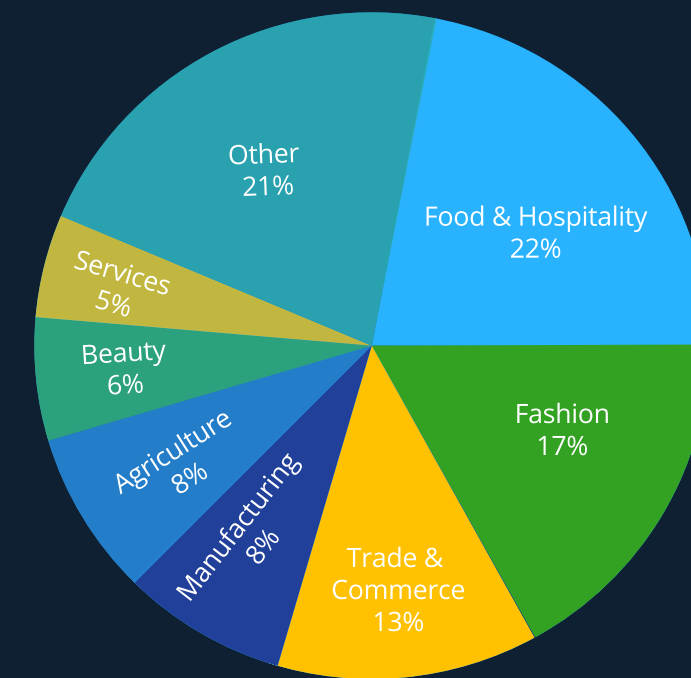
115k

Monthly Active Users



Our Sweet Spot

is a young business owner with a differentiated product selling over social commerce.



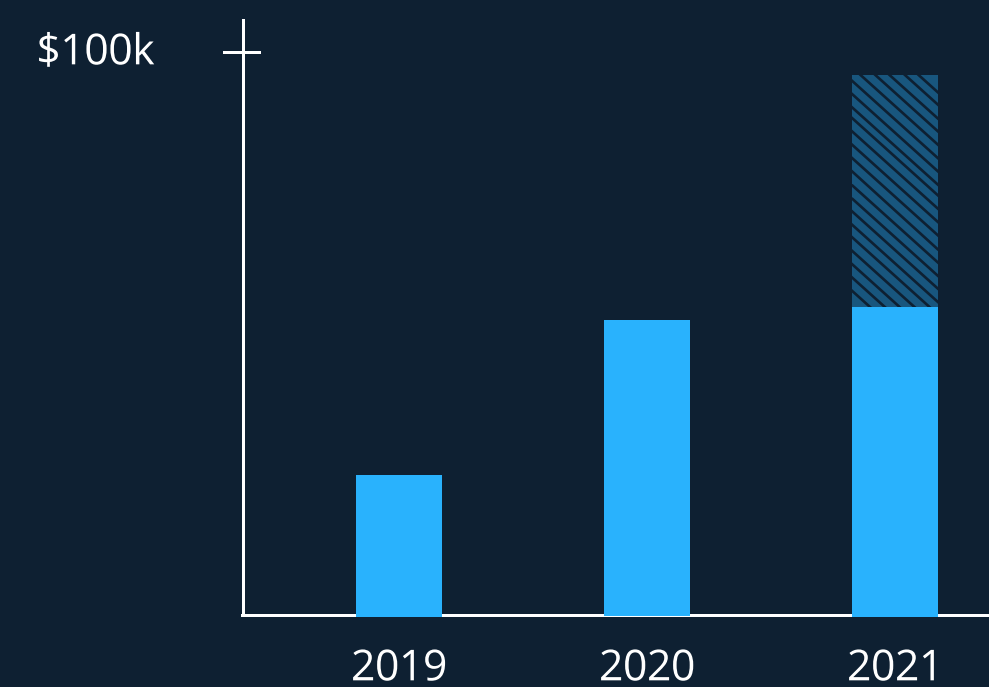
66%

of our customers are youth

\$33,500

Typical OZE entrepreneur will earn in 2021 revenue, up from \$23,500 for 2020.

Beauty Company Revenue



\$154,500

Average revenue of the top 20% of OZE earners

OZÉ's Flywheel drives engagement and revenue

Cost of Acquisition

\$3.23

Per Registered User

Revenue Streams

- Premium Subscriptions (\$2-\$20 per month)
- Loan Origination (25-30% of interest income)
- Payment Processing (0.1-0.25% of volume)



\$5000

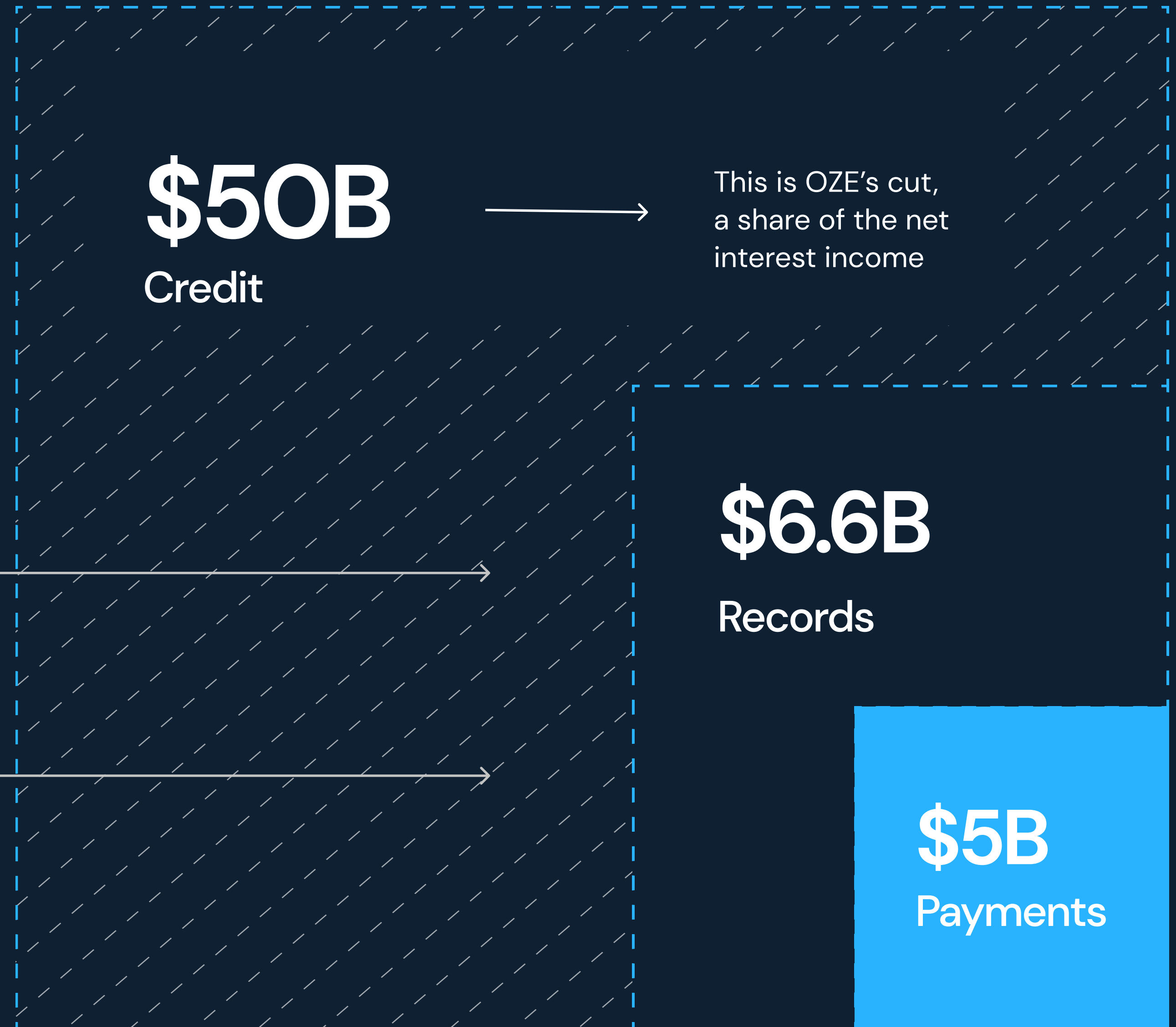
Lifetime Value
Gold Subscription Customer



Solving these problems is a \$60B and growing market opportunity.

- Premium subscriptions on the app, customers are paying on average \$54 per year
- Starting in Q3 we'll be integrated with PSPs and paid a commission each time a user sends and receives money

\$60B opportunity



Our team's unique experience in finance, marketing, strategy, and grassroots development is our strength.



Victor Jekoyomi

CTO

AppZone, Interswitch



Dave Emnett

COO/Co-Founder

Director of Marketing- MSMF
Wealth Manager, Consultant -
Coca Cola, Peace Corps



Meghan McCormick

CEO/Co-Founder

MBA MIT, MPA Harvard, Peace
Corps, Monitor Deloitte



Iyke Idukpaye

Country Director - Nigeria

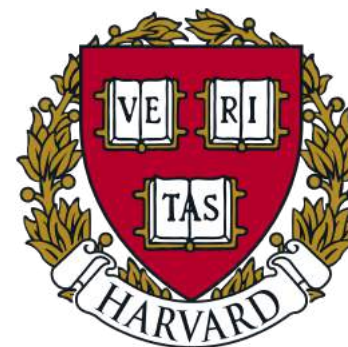
Former UBA Executive



Dr. Tite Yokossi

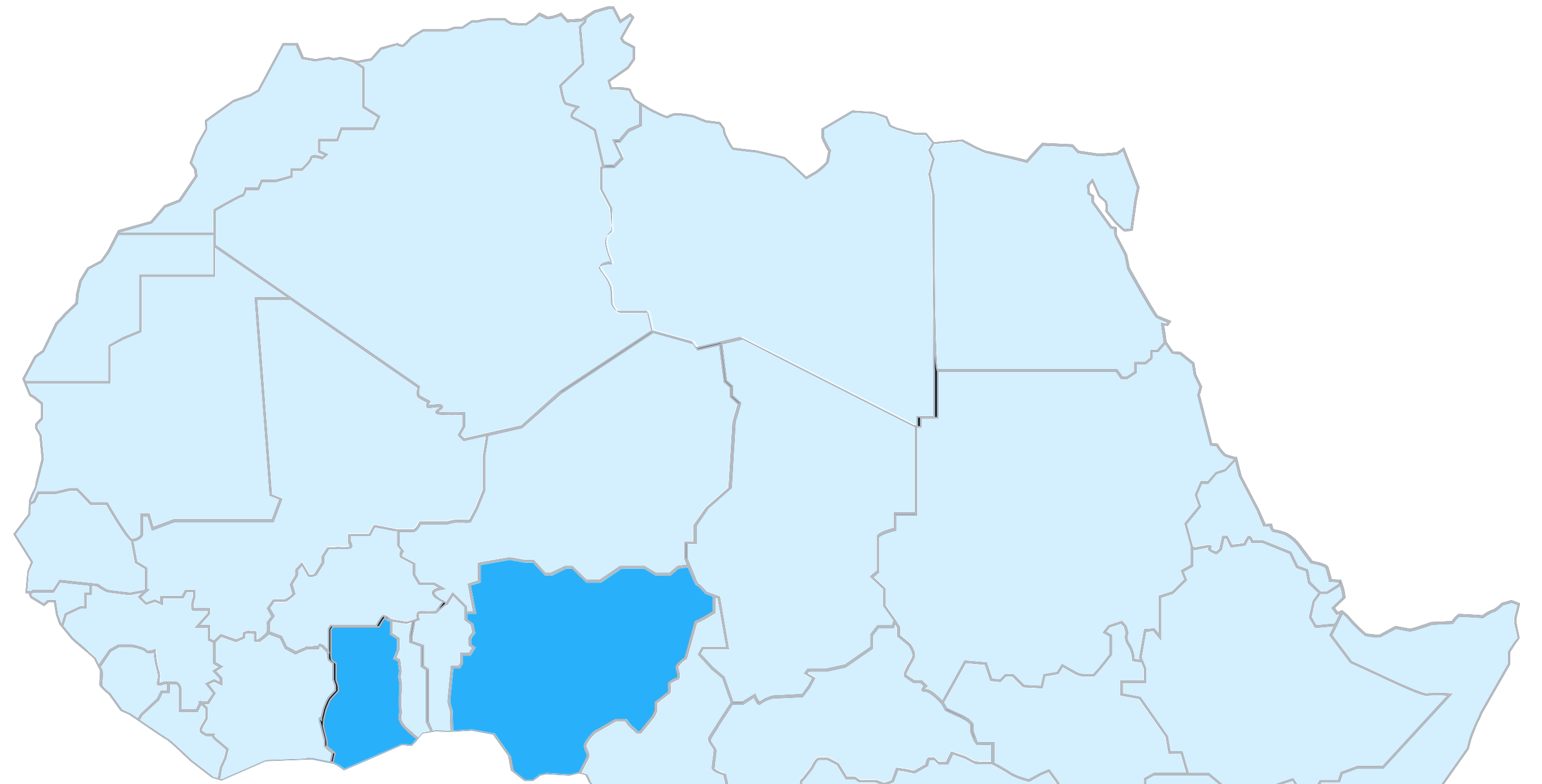
Data & Analytics Lead

PhD. Economics MIT,
Analysis Group



Management is supported by +30 engineers, marketers, designers, analysts, and business coaches.

We are topping up our oversubscribed \$2.7M Pre-Series A round to capitalize on our leadership position in Ghana and grow in Nigeria.



Development and launch of new features

Payments, Cash Now, Inventory, Automation, and Simplification



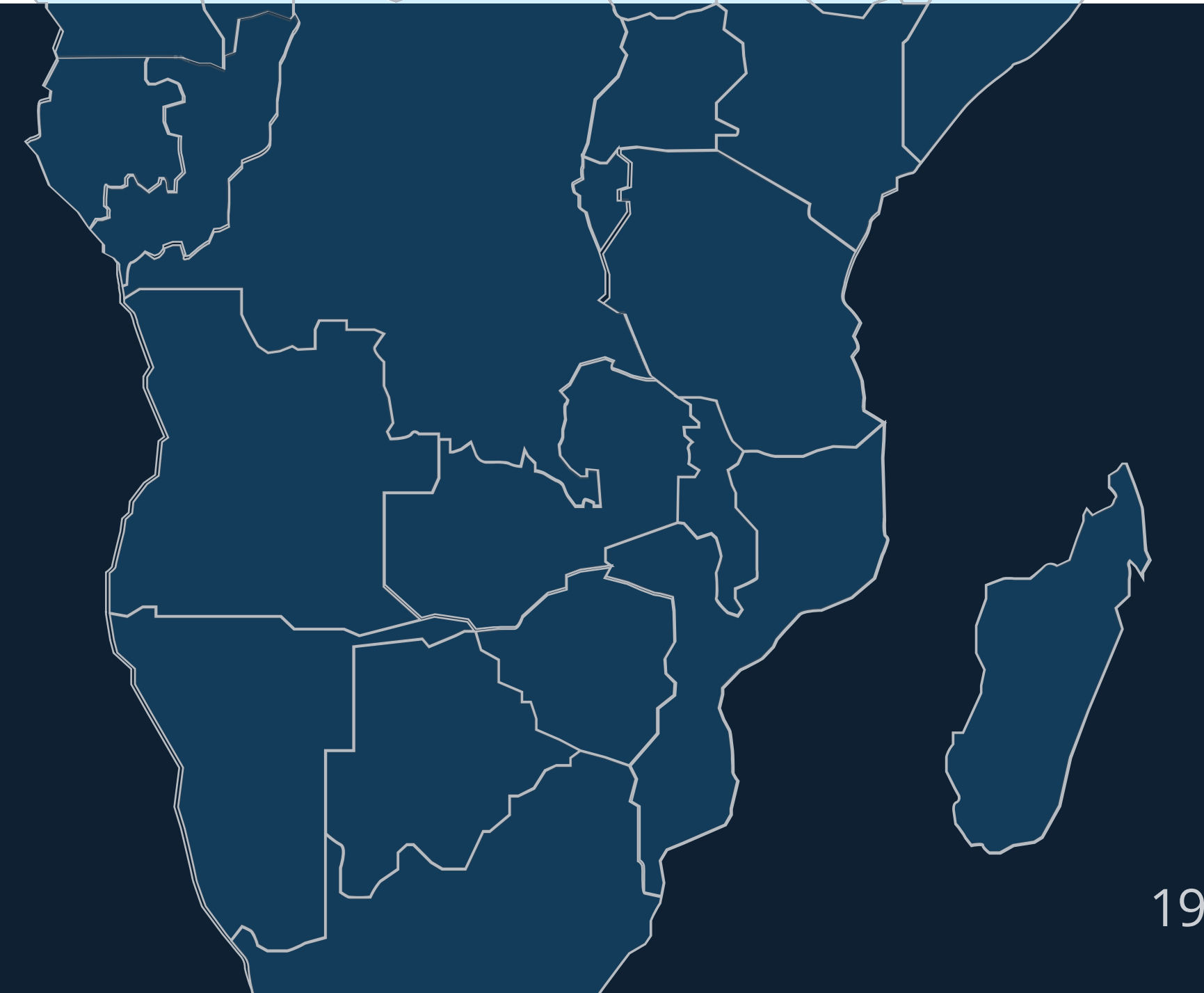
Increase talent density

Key hires include: Head of Marketing, Head of People Team leads for Front-End and Back End, and Product Data Analyst



Implement closed banking deals and close new ones

Go-live with Ecobank, SunTrust, Kwaba, and African Development Bank Contracts. Close 3-5 more high potential deals from the pipeline





Thank you.

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www.oze.guru

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