



Summary in 5 points

1. Sustainable Development

We strive for affordable banking as set by SDG goal 8.3 *'encourage formalization of micro (...) enterprises (...) through access to financial services'*

2. Solve a real problem?

Underbanked Africa

3. Do business locally?

Local customers, local merchants and network of local retailers/partners

4. Break even in 1 year?

Yes, goal of 13000 customers to enter into the green

5. 50% of initial capital?

Yes, we are gathering EUR 200K

What's the Problem?



Africa is heavily unbanked



Old fashion incumbent banks not providing (affordable) solutions



Diaspora transfer money to family back home at high costs



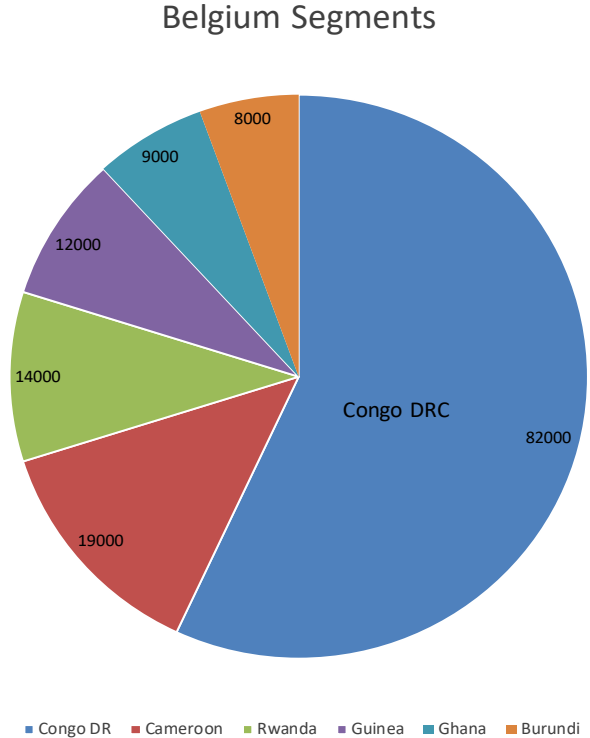
2/3 of unbanked adults have a mobile phone



Unbanked shops

The Market: sub-Saharan diaspora (Belgium)

- 1) Congo DRC with 82000 is the biggest group
- 2) Followed by Cameroon 19000
- 3) Total Market Size in Belgium is 168000

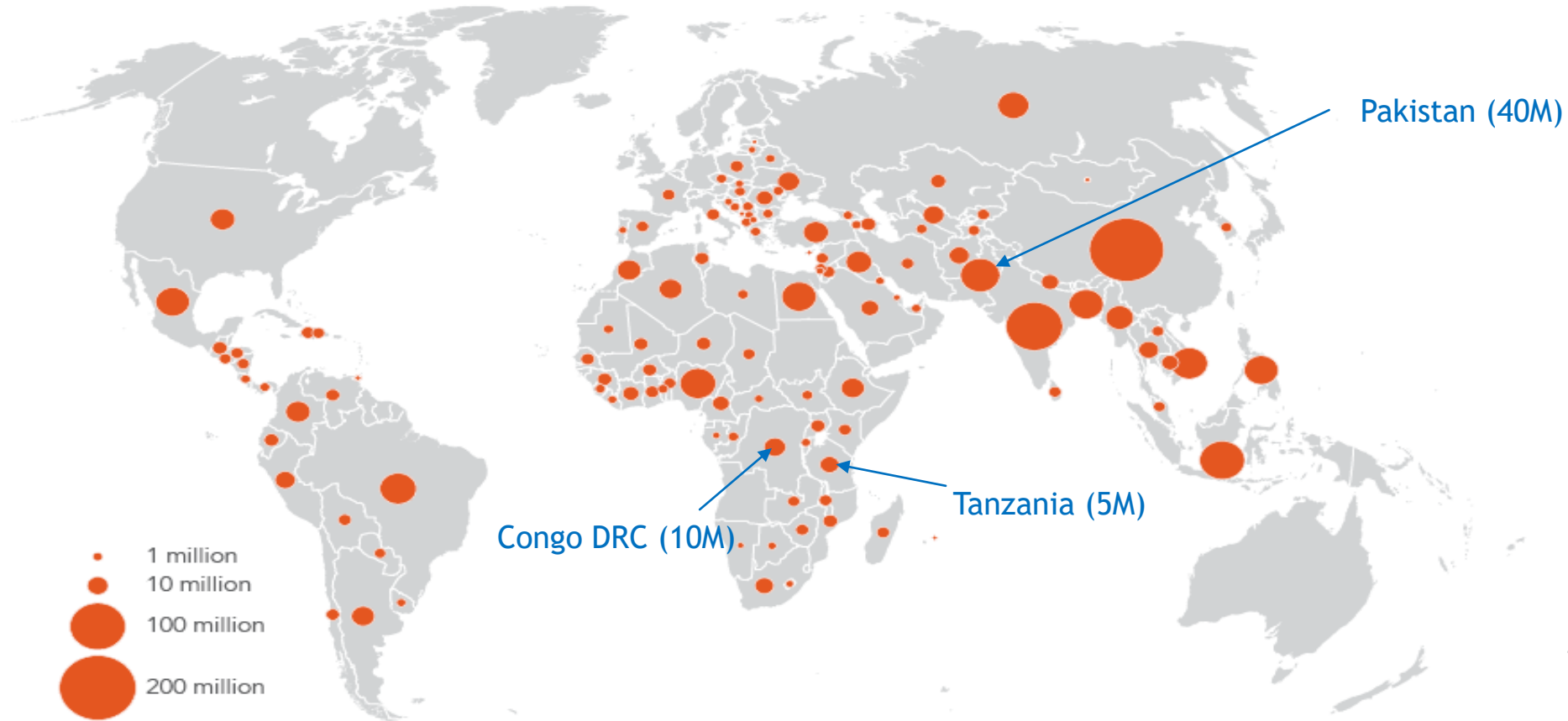


The Market: Africa, Asia mobile owners

Adults WITHOUT an account owning a mobile phone(2017)

Two-thirds of unbanked adults have a mobile phone

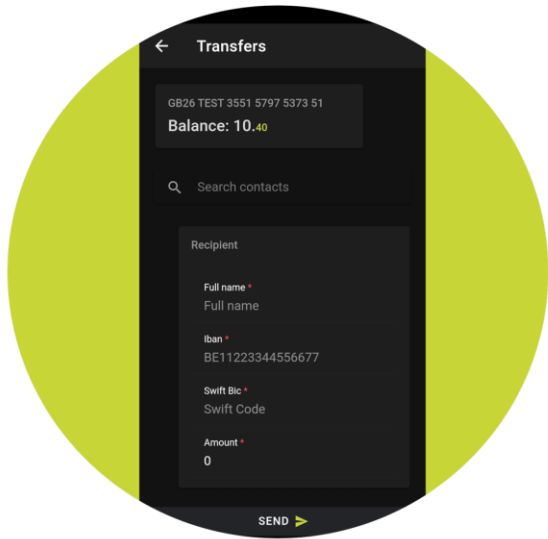
Adults without an account owning a mobile phone, 2017



Sources: Global Findex database; Gallup World Poll 2017.

Note: Data are not displayed for economies where the share of adults without an account is 5 percent or less.

Our Solution: affordable mobile banking!



Digital Banking



Physical/Virtual Cards



NFC Payments



4G Card Terminals

Business Model

Digital First Banking

- EU license + BaaS provider
- UK license (Brexit...)
- No branches
- Cloud based
- Mobile First (iOS, Android, Windows app)
- Promote Virtual Accounts
- Own ATMs or partner retailers

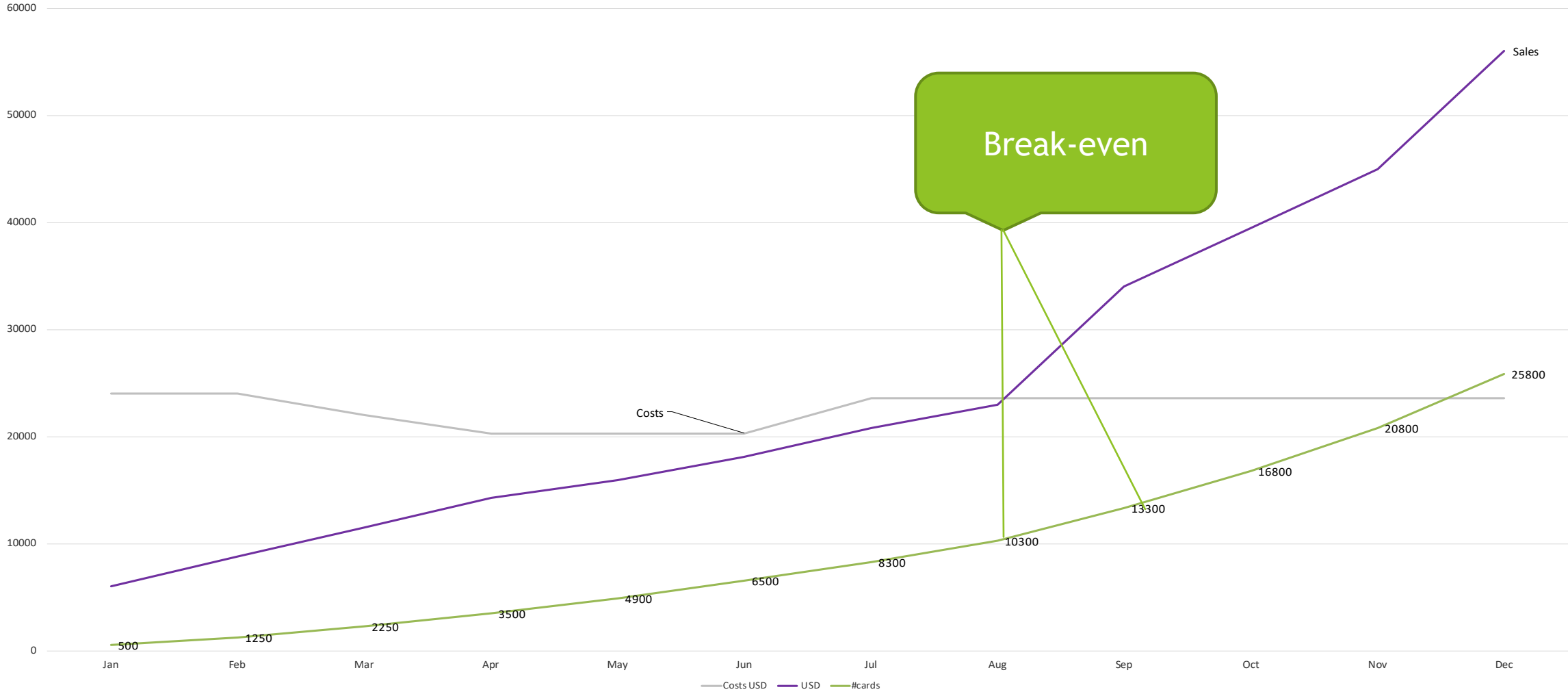
Mobile Payments

- NFC
- Intra payments
- FB/WhatsApp
- International
- Online

Revenue streams

- Cards issuance
- Payments
- ATMs
- Wire transfers
- Remittance
- Merchant accounts
- Card terminals
- Loyalty programs

Financials



Competitors

European Banks

- +Incumbents
- +Ancient
- +Network
- Ancient
- Costs
- No diaspora products

Rawbank

- +Local player
- +Number one
- +Network
- Not digital only
- Drc Congo only
- Costs
- No diaspora customers

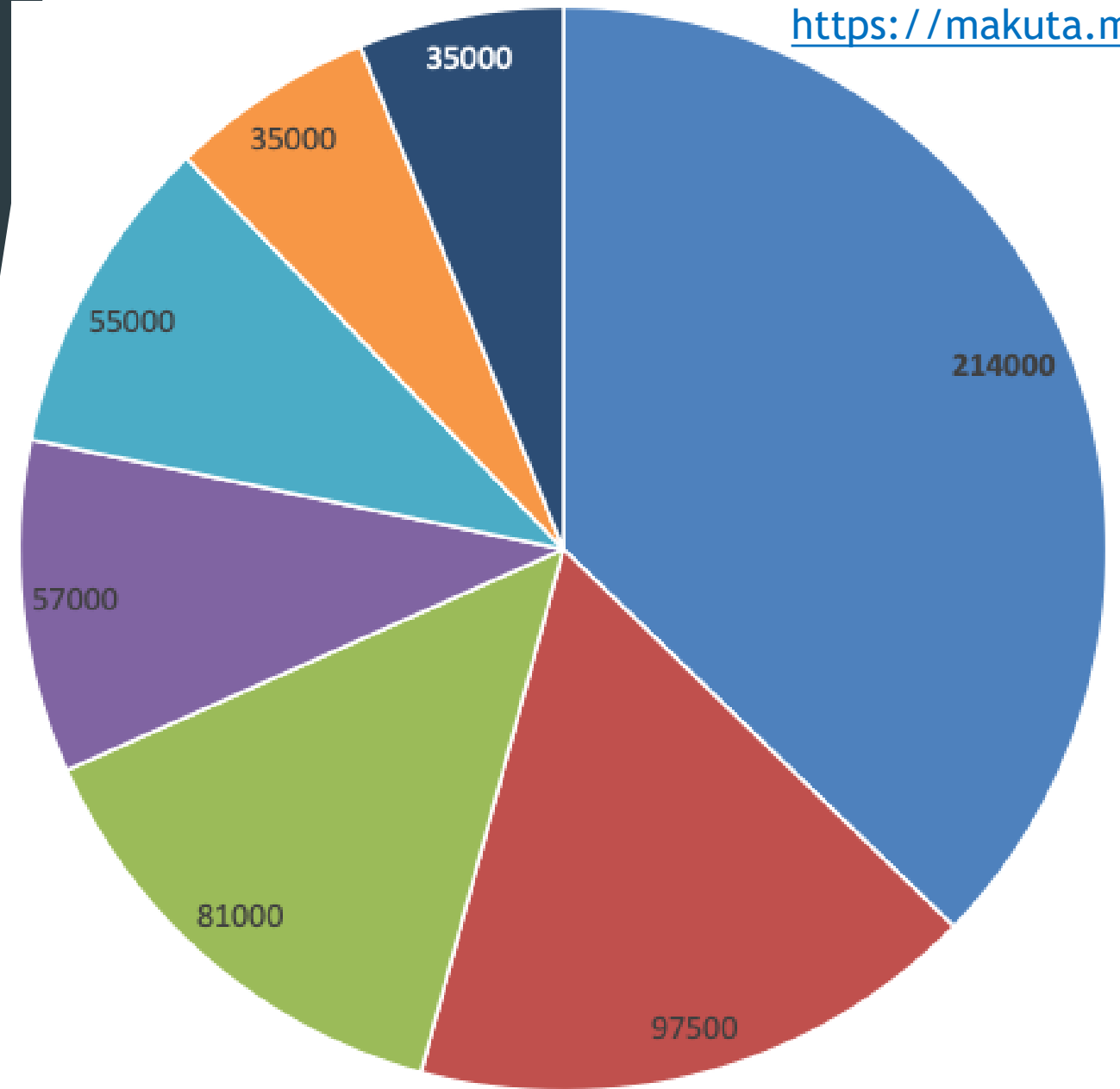
Equity Bank, Ecobank

- +Kenyan player.
- +Well financed
- +Panafrican
- + Acquired local player
- No diaspora
- Not digital only
- Operating costs

Use of Funds

- 1) Using a BaaS (Bank As A Service) provider + MasterCard setup
- 2) IT: mobile app + Cloud + Security
- 3) Purchase of ATM machines
- 4) Card Terminals (Sumup, iZettle)
- 5) Marketing + Local Partnerships
- 6) 2-4 employees (1st year)

TOTAL: 400,000 USD (+/- 400,000 EUR)



■ Baas ■ IT ■ ATMs ■ Marketing ■ Deposits ■ Employees ■ Survival

Makuta Team

Congo Drc



Sales
Patrick Castanier
(BA Business)

Belgium



PR + Marketing
Tiffany
Van Eeckhoudt
(Psychology)

Belgium



Technology
Thierry Nsaka
(MSc Business + IT)

Thank You!

Makuta Digital Banking