

CAPITAL RAISING THROUGH SHARE EMISSION

Banking the Unbanked

HIGHLIGHTS

- 80 % of people in Africa are still unbanked.
- Okapi presently has 100K customers in Kenya and Botswana, the Proof of concept countries, and just starting the Democratic Republic of Congo (DRC) which is its target market with more than 95% of 100 M people still unbanked and a landscape poor in mobile solutions. The unbanked are not only the poor without income, but also traders, farmers, formal employees as well as informal employees. It is estimated that 50-90% of employees are still paid in cash in DRC.
- Unbanked are not just poor people. Many merchants, business people and their customers are unbanked. The majority of the unbanked are women.
- The vision of the Company is to reach more than 100 M people in less than 10 years.
- In November 2018, the Company obtained an EU/EES payment institution license from Finansinspektion in Sweden. This license was acquired to capture the large business opportunity of cross border remittance with focus on Europe-DRC corridor. 500 k people from DRC diaspora live in Europe.
- OKAPI is not connected to a Telco, it sits on the Visa Network, it is connected to a pan-African banks network, it has interoperability with other solutions, it is compliant against KYC and AML EU Directives and it is PCIDSS certified.
- The Okapi platform is robust and mature. It is in-house.

FINANCIALS AND INVESTMENT FACTS

Current investors	14 angel investors
Requested capital	EUR 2,000,000
Expected sales in 2020	EUR 500K
Expected net result 2020	EUR -103,5K
Expected sales 2021	EUR 1,200 K
Expected Net result Year 2	EUR -125 K
Estimated EBITDA 2022	EUR 4900 K
Estimated EBITDA Year 2	EUR 1595 K
Location of development	Sweden
Locations of company	Sweden and Africa
Target market	Africa and Europe (remittance)
Current Market.	DRC focus market, Sweden, Kenya, Botswana, Senegal
Current number of clients	100 000

ROI on 3.1M (29.67% shares)	Year 3	Year 5
EBITDA per year	8 255 598	13 954 680
Valuation	82 555 980	139 546 800
ROI	694%	1240%

COMPANY MARKET & OFFERING

- DRC is Okapi's focus market and the entire context is favorable for Okapi breakthrough in DRC.
- DRC has a population of 100 M and more than 95% are unbanked.
- The landscape of digital payment solutions is poor, the market is virgin.
- The new country leadership wants to accelerate payments digitalization.
- The founder Gisele is originally from DRC.
- Covid-19 pandemic is forcing the country to go from cash to digital payments and this is a priority as cash has been declared by WHO as the second fastest way to spread the virus after air.
- The company is one of the few , if not the only one to be able to make an on-line, immediate remittance i.e. the money transferred by the sender is moved instantly to the receiver's account.
- The user does not need a bank account or a Visa card. It is extremely scalable: Okapi can be deployed and used anywhere in many countries without a prior set up to connect to all the banks involved.

CAPITAL RAISING AND STRATEGIC OBJECTIVES & OPERATIVE ACTIONS

OKAPI needs 3 million during to drive revenue and accelerate the growth in DRC. The funds can be debt or equity.

The funds will be used:

- to grow operations in DRC and income streams.
- to grow the remittance project from EU/EES to DRC.
- to drive the salary disbursement projects in DRC with full focus towards government institutions ,international NGO's and large international corporates.
- Intensify marketing to grow the Okapi brand and drive up the number of users and the frequency of transactions in DRC. The goal is to reach 1 million people in a year.

ADDITIONAL INFORMATION

Okapi Finance International AB – Org nr: 556861-2476

CEO: Gisele Mwepu

Tel: +46 70 447 26 87

E-mail: gisele@okapifinance.com

www.okapifinance.com

Linked In: Okapi Finance

Facebook: Okapi Finance

Twitter: Okapi_Finance

Instagram: Okapi_Finance

Youtube channel: Okapi Finance

Epost: info@okapifinance.com

Disclaimer: This document is issued and approved by Okapi Finance International AB. The information and opinions contained herein are for background purposes only and do not purport to be full or complete. Nor does this document constitute investment advice. It may not be reproduced, further distributed or published by any recipient without prior permission from Okapi Finance International AB.