



Welcome to cross platform mobile money



95% of Africa is unbanked

Mobile Money is heavily limited to same network Transfers

Lack of an online platform to connect mobile money to the rest of the world

Problem

VugaPay is a mobile money platform

Mobile money API solution for developers

Bitcoin & PayPal to mobile money

Pay bills and services

Online mobile money

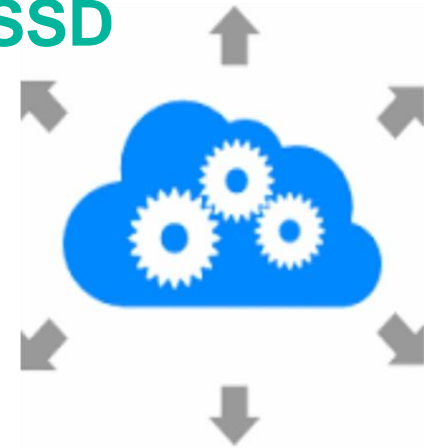


Cross platform, web, mobile app, USSD(feature phones)



Open source SDK for:

- Web
- Mobile
- USSD



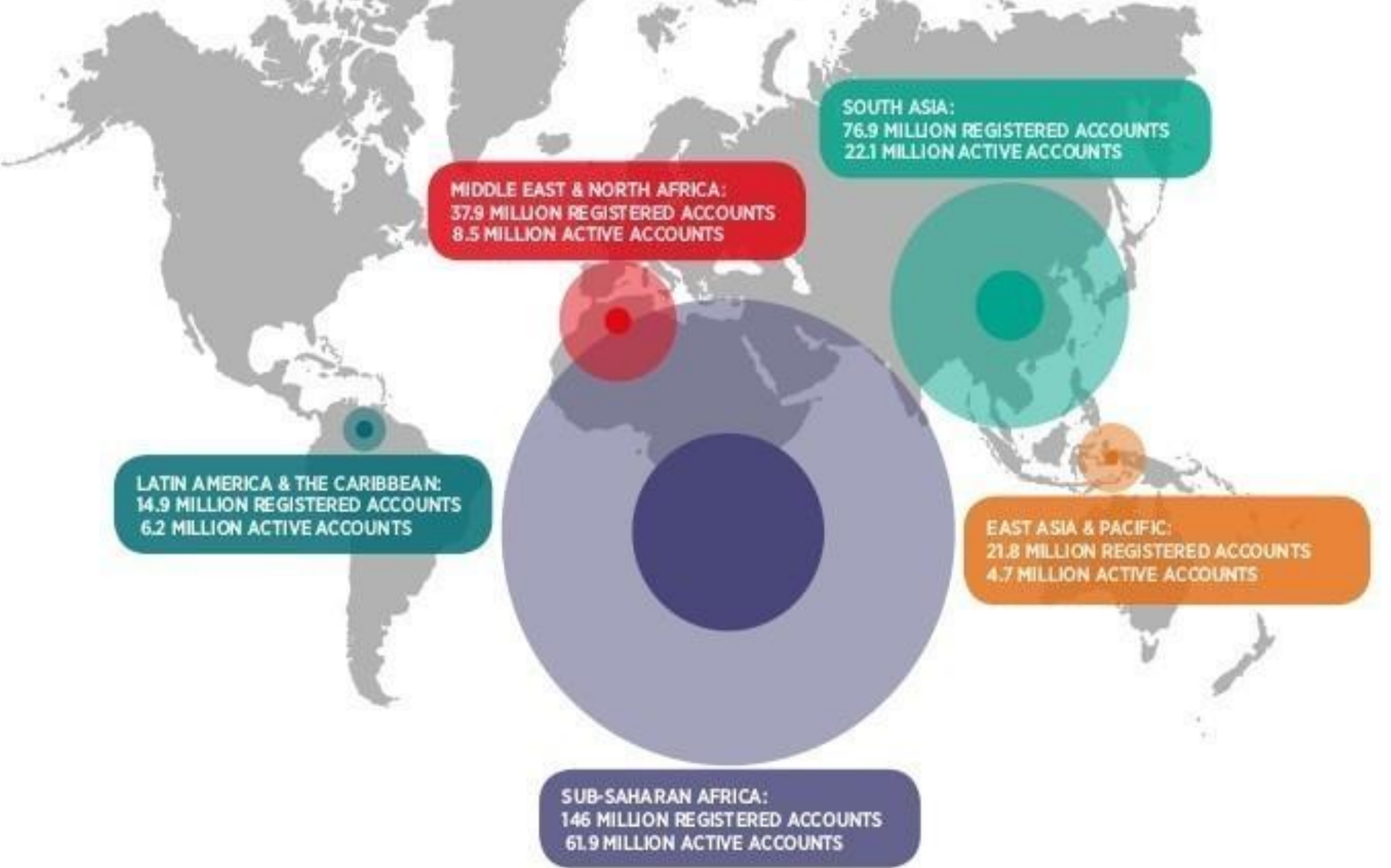
Product



VugaPay Operates in 8 African markets

**Rwanda, Uganda, Tanzania, Kenya, Congo
Malawi, Niger, Zambia**

Core







The mobile money market



75%

of Africans will have mobile money accounts by 2022.

	SimbaPay 	SendWave 	WaveMoney 	VugaPay 
Cross-network Transactions	NO	NO	NO	YES
Cross-boarder Transactions	YES	YES	NO	YES
API / SDK	NO	NO	NO	YES
Bitcoin to mobile money	NO	NO	NO	YES
PayPal to mobile money	NO	NO	NO	YES

Competition

We take a **commission of 5%** on each transaction

We assume average users will make **2 trans/month**

Each transaction will be an of average of **\$10**

Estimated revenues per User/ Year: \$12

Business model

**There are over 30 million+ active mobile money accounts
in East Africa Only**

**If just 100k of them use VugaPay in YR1, 300k in YR2
& 500K in YR3**

\$1,200,000 annual revenue in year 1

\$3,600,000 annual revenue in year 2

\$6,000,000 annual revenue in year 3

Revenue / Potential Valuation

We're looking for
\$500k to reach 100k users in 12 months



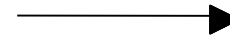
\$500K

Angel round



**100K
USERS**

Avg Transaction \$10
5% per Transaction



**\$1.2M
Revenue**

Over 12 Months

Financing



Patrick Muhire
CEO/Co-Founder



Ceddy Muhoza
CTO/Co-Founder



Lars Geissel - Advisor

Team



Rwanda TV

70,000 users

Google play store



VugApp

3,000 users

Google play store



IwacuMag.com

5,000 Daily visits

www.iwacumag.com

What We Developed Before