

Fintech Platform for Payments, Global eCommerce, and Micro-Financing



paysokosystems.com Las Vegas NV

LEAD INVESTOR



David Sweetser

Investing in PaySoko, which offers digital tools and access to micro-financing, presents a highly advantageous opportunity due to the emerging market in Africa. The African continent is currently experiencing rapid growth in various sectors, including technology and finance. PaySoko digital tools cater to the increasing demand for technology-driven solutions, enabling individuals and businesses in Africa to easily transact within each other. Moreover, the provision of micro-financing through its platform empowers entrepreneurs and SMEs, fueling economic growth and fostering financial inclusion in underserved communities.

Invested \$1,000 this round and \$110,000 previously

Highlights

- 1 Cross-border payments platform for 1.4B+ Africans doing business, regardless of their geolocation.
- 2 A New Peer-to-Peer Funding Infrastructure yielding 20–30% return PA (not guaranteed).
- 3 \$400k+ raised. Experienced, award-winning team.
- 4 Aiming for a profitable business model with blockchain technology and machine learning algorithms.
- 5 Solutions for an African Economy that comprises 70% of the world's \$1 trillion mobile money market.
- 6 Partnerships include major NGOs, Governments, and Banks in the US, Kenya, and internationally.

Our Team



Moses Kusasira CEO

Serial entrepreneur, mobile POS pioneer, tech expert. Successfully raised \$4MM+ for his companies. Previously with UPS, Expedia, & Agilysys.



Pete Munyasia COO

Enterprise financial system strategist. Over 20 years in IT consulting. Previously worked at RIM, Blackberry, Fujitsu North America, and American Airlines.



Ed Hohmann CTO

Serial entrepreneur and founder of international technology companies, with decades of systems management experience.



Tommy Richardson Treasurer

Advised strategic financial planning for diversity-impact programs that became award-winning and adopted internationally.

PaySoko Systems, Inc. Global Fintech Platform

paySOKO SYSTEMS

Fintech Platform for Payments, Global eBusiness, & Micro-Financing

PaySokoSystems.com

OVERVIEW

Team	Stage	Raising
<p>The PaySoko management team has 100+ years combined experience in senior executive commerce roles</p> <p>The team has previously worked at successful enterprise B2B companies, including Hewlett Packard, Expedia, UPS, Agilisys (ADYS) & InfoGenesis POS/Payments</p>	<p>Seed Round stage</p> <p>1000+ SME Merchants Onboarded</p> <p>Two Product Lines:</p> <ul style="list-style-type: none">PaySoko Global Payments/eBusinessChama Network Micro Financing <p>Operations in US & E. Africa (Kenya)</p>	<p>Raising total \$1M</p> <p>\$545,000 already raised</p> <p>Series A round - Q3/Q4 2023</p> <p>Funds enable build out for Chama Network</p> <p>Micro-Financing capability</p>

CHAMA NETWORK DadaSoko polygon Social Media Gateways GlobalSoko

PROBLEM

Businesses in Africa lack:

- Complete Payment Infrastructure**
There are tens of millions of SME businesses, but there is no simple way to accept credit/debit cards and online payments
- eBusiness/eCommerce Solutions**
Millions of merchants lack eBusiness solutions and are unable to easily build mobile stores and sell online
- Micro-Financing Infrastructure & Solutions**
Most businesses need some type of working capital, yet most SMEs cannot qualify at banks or lenders

SOLUTION

PAYMENTS	<p>Payment Links - enable easy mobile and credit card payments, transfers, deposits, and withdrawals</p> <p>Split Payments - small merchants can sell a set of items bundled together as a single product</p>	
EBUSINESS	<p>eBusiness Microservices - eCommerce, on-demand services, contributions, tips and donation links, single product pages</p>	
MICRO-	<p>Built on Blockchain</p> <p>Peer-to-Peer Lending</p> <p>Group Credit Pool Lending</p>	

FINANCING

Lenders can loan Crypto or Fiat currencies



PAYSOKO BENEFITS

Payments/eBusiness Infrastructure and Micro-Financing Platform

- 01 PaySoko provides financial services, e-payments, and e-business infrastructure for SMEs in Africa and globally
- 02 PaySoko enables SMEs to accept most forms of payment globally, including mobile money and credit/debit cards
- 03 PaySoko provides SMEs the ability to create mobile-first online stores, enabling competitive advantages in the marketplace
- 04 PaySoko is also a Micro-Financing platform providing financial services, such as short-term loans, to SMEs and individuals

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WHAT IS CHAMA NETWORK?

A New Peer-to-Peer Funding Infrastructure

PaySoko Chama Network is a peer-to-peer micro-lending platform that enables SMEs to gain access to capital while providing safe, high value returns to investors

The Chama Network micro-lending platform connects with the PaySoko Payments platform to seamlessly enable merchants to repay their loans directly from sales revenue



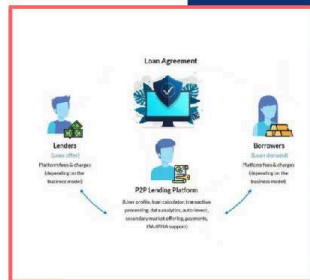
WHAT IS A CHAMA?

A Chama is an informal cooperative society that is normally used to pool and invest savings by people in East Africa, and particularly Kenya. The chama phenomenon is also referred to as "micro-savings groups". [en.wikipedia.org/wiki/Chama_\(investment\)](https://en.wikipedia.org/wiki/Chama_(investment))

HOW CHAMA NETWORK WORKS

- Chama Network provides the ability for SMEs to create virtual organizations on the blockchain called Chamas
- These organizations include one or more Investors and 10 – 20 SMEs (borrowers)
- Investors invest into credit pools for these organizations
- These organizations are controlled by their members through a voting system
- When an SME wants to borrow, they simply apply for the loan and the Chama votes whether or not to give that SME the loan, based on their history

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INVESTOR VALUE PROPOSITION



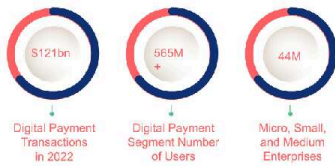
* This is the estimated financial projection and is not guaranteed

MARKET OPPORTUNITY



Exponential Growth of Digital Payments in Africa

1.4 Billion+ Population



Source: statista.com/euridomofinancialafrica
Source: statista.org/analysis/supporting-small-and-medium-enterprises-sub-saharan-africa-through-blended-finance



CASE STUDY

DADASOKO

DadaSoko customers purchase groups of items (ensembles) from multiple vendors in the US or Africa with a single Credit Card or mPesa transaction.

PaySoko instantly routes the individual item payments to the appropriate vendor accounts, including the models, stylists, and makeup artists, etc. involved in the ensemble creation.



COMPETITIVE ADVANTAGE



Business Model

FLAT FEE & PERCENTAGE OF TRANSACTION AMOUNT



SAAS MONTHLY FEE

The PaySoko Business Model is based on charging a Percentage of each Transaction plus a Monthly Fee for Businesses using our Digital Business Transformation tools

TEAM



Moses Kusasira
CEO, Founder

Social Entrepreneur, and



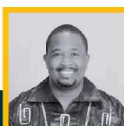
Ed Hohmann
CTO, Co-Founder

Social Entrepreneur and



Tommy Richardson
CEO, Co-Founder

C-Suite operational leader with 20+ years



Pete Munyasia
COO, Co-Founder

Enterprise financial

- ★ Mobile POS pioneer, tech expert
- ★ Successfully raised \$1MM+ for his companies
- ★ Previously with UPS, Expedia, & Agilysys

- ★ founder of international technology companies
- ★ Electronics and software engineer and systems analyst
- ★ Independent consultant to Fortune 500 companies

- ★ Entrepreneur, 6 companies & startups
- ★ Has closed 6-figure deals with Fortune 500
- ★ Previously in management at NBA, Agilysys, and Walt Disney

- ★ system strategist
- ★ Over 20 years in IT consulting
- ★ Previously worked at IBM BlackBerry, Fujitsu North America, and American Airlines

ADVISORS

David Sweetser

- ★ Serial entrepreneur, founder, and investor
- ★ Managing partner, board member, director, and Co-CEO executive at billion dollar international corporations
- ★ Decades of investment, real estate, and retail experience

Jordan Woods

- ★ Successful Silicon Valley founder/advisor (\$200M+ raised)
- ★ Enterprise Blockchain & Fintech Expert
- ★ Best-selling tech author and speaker

Radhika Iyengar

- ★ Top 100 Women of the Future, TEDx speaker, Top 5V Women in Tech
- ★ Government blockchain policy advisor
- ★ Best-selling tech author and speaker

Bobby Soper

- ★ CEO & President of \$1 billion+ company
- ★ Strategic industry advisor to executive teams

GO TO MARKET STRATEGY

Business Agents

Businesses are onboarded via the agents model, which is the standard in Africa

Strategic Partnerships

PaySoko strategic partners include banks, governments, and third party telecoms brands to offer everyone complete access to PaySoko features and capabilities

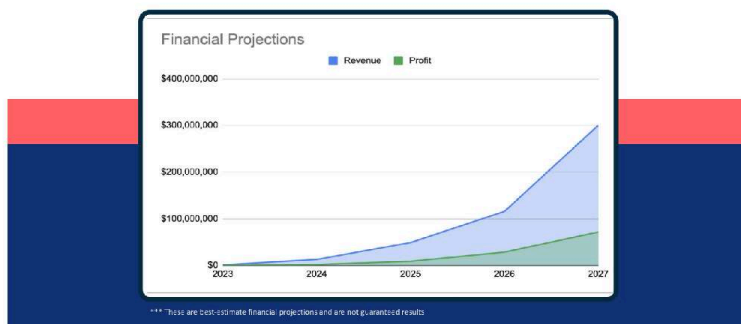
Marketing Partnerships

PaySoko partners with celebrities and influencers to organically market the platform

Machine Learning

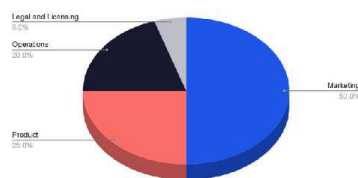
Customer behaviour is continuously analysed to determine micro-loan qualification and optimization

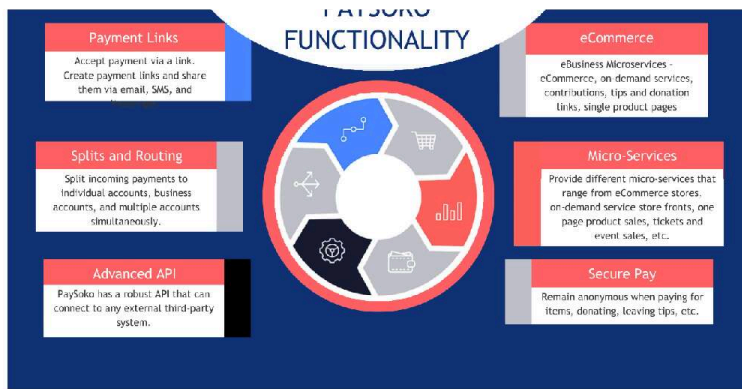
FINANCIALS



ASK & USE OF FUNDS

- ★ \$1M (12-month runway)
- ★ Onboard hundreds of Chamas and thousands of businesses
- ★ Market leadership





BENEFITS



Downloads

[Ecosystem.PNG](#)