INVESTÄ

COMBINED PITCH DECKS

INVESTÄ

Investor fundraising narrative, then licensed broker partnership materials. Demo-stage product concept — not live brokerage or regulated investment services.

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PART 1 OF 2

Investor pitch

Product thesis, remittance beachhead business case, and illustrative ask for early conversations.

INVESTÄ

Invest in Africa. From anywhere.

Investor pitch — product concept & simulated MVP for accessing selected African capital markets through regulated partners.

ILLUSTRATIVE · DEMO STAGE

THE PROBLEM

African markets are hard to reach from abroad.

Diaspora and global investors want exposure to African growth — but brokerage rails, FX, custody, and local licensing are fragmented across exchanges.

Fragmented access

JSE, NSE, NGX, ZSE each need local brokers, rails, and compliance — not one retail UX.

Opaque journey

Quotes, fees, and corridor status are rarely explained in one calm product surface.

Trust gap

Cross-border investors need regulated partners — not another unlicensed “global broker” claim.

SOLUTION

One product layer. Local brokers underneath.

INVESTÄ is the consumer app and B2B routing layer — discovery, portfolio, cash, and fees — while licensed brokers execute and settle in each market.

Retail & diaspora

Browse markets, simulate invest / sell / withdraw, understand fees and corridor status.

Institutions & brokers

Partner onboarding, API sandbox, and revenue visibility for diligence conversations.

We do not replace local brokerage. We route eligible activity to regulated partners — when live services are permitted.

MARKET OPPORTUNITY

Diaspora capital + deepening African exchanges.

Cross-border demand for African equities is real; the product gap is trusted, corridor-aware access — not another generic trading app.

Four beachhead markets

South Africa (JSE), Kenya (NSE), Nigeria (NGX), Zimbabwe (ZSE) — educational depth today, partner path tomorrow.

Diaspora & remittance adjacency

$31.5B inbound remittances (2024) across beachhead countries — a funded adjacency for investment and payout corridors.

B2B distribution

Banks, wealth apps, and brokers can embed African market access via API — once corridors are live.

Remittance totals: World Bank WDI. Capture / profit math on following slides is an illustrative scenario — not a forecast.

PRODUCT SNAPSHOT ILLUSTRATIVE · DEMO STAGE

A full illustrative journey — already built.

Guests can browse, buy, sell, and withdraw without registration. Everything is simulated and labeled — designed for partner diligence, not live money.

- ZSE depth (e.g. Econet) + JSE educational listings
- Illustrative IPOs & MarketData status chips
- Corridor roadmap (partner outreach → sandbox)
- Cash withdrawals with demo fee schedule
- Broker onboarding + in-product fees
- Platform revenue dashboard (demo aggregation)
- Legal pack: Terms · Privacy · Risk
- B2B API sandbox for partner conversations
- Waitlist & guest demo entry

HOW IT WORKS

Acquire → route → execute locally.

01 **Discover**

Public site educates on African markets; guests explore shares and IPOs.

02 **Route through INVESTÄ**

App + API share order, portfolio, and cash layers — eligibility and FX checked first.

03 **Licensed broker in-market**

Regulated desk executes, handles settlement stubs, and works with local payout rails.

04 **Confirm & settle**

Fills update the portfolio; retail fees and partner contract charges record in-product.

BUSINESS MODEL ILLUSTRATIVE · DEMO STAGE

Simple retail fees. Partner contracts on the side.

TRADE

25 bps

Demo transaction fee on buy/sell notional (0.25%). Shown on every illustrative order.

WITHDRAW

€0.50 + 10 bps

Demo cash-movement fee. Live rates will be set with regulated partners per corridor.

B2B: API access and broker coverage agreements — billing stubs exist for diligence demos. Demo / illustrative fees — not live pricing. No real money is charged.

BUSINESS CASE · REMITTANCE BASE

ILLUSTRATIVE · DEMO STAGE

$31.5B inbound remittances to beachhead markets.

World Bank personal remittances received (2024) — the funded pool adjacent to INVESTÄ investment and cash corridors.

Nigeria NGX	$22.1B	**Kenya** NSE	$5.0B
Zimbabwe ZSE	$3.5B	**South Africa** JSE	$0.9B

COMBINED (2024)

$31.5B

ILLUSTRATIVE 10% CAPTURE

$3.15B

Source: World Bank WDI BX.TRF.PWKR.CD.DT (personal remittances received, 2024). Derived capture / revenue / profit figures are illustrative scenario assumptions — not a forecast. “10% capture” means addressable remittance-influenced flow — not remittance market share claimed today.

BUSINESS CASE · UNIT ECONOMICS ILLUSTRATIVE SCENARIO · NOT A FORECAST

10% of remittance flow → revenue & profit ranges.

Apply demo fees to $3.15B of influenced volume ($31.5B × 10%). Assumption-driven — not current revenue.

CAPTURED FLOW
$3.15B
10% of beachhead remittances

GROSS FEE REVENUE
$9.1M /yr
Trade 25 bps + withdraw €0.50+10 bps

CONTRIBUTION PROFIT
$4.6M /yr
After ~50% partner/rail COGS — before opex

SENSITIVITY · CAPTURE SHARE

Capture	Flow	Revenue	Profit
5%	$1.57B	$4.6M	**$2.3M**
10%	$3.15B	$9.1M	**$4.6M**
15%	$4.72B	$13.7M	**$6.8M**

- 40% of captured volume settles as investments @ 25 bps trade fee
- 60% settles as cash corridors @ €0.50 + 10 bps withdraw fee
- Avg withdrawal ticket $250 (illustrative) for flat-fee roll-up
- 50% contribution margin after partner/rail COGS & fee share
- No historical AUM, revenue, or remittance market share claimed

GO-TO-MARKET

Corridor-first. Partner-led. Product as proof.

1. Beachhead corridors

Prioritize JSE and NSE partner outreach; NGX sandbox storytelling; ZSE educational depth.

2. Broker LOIs

Sign coverage with licensed dealing members before any live routing claims.

3. Diaspora & waitlist

Convert demo explorers into waitlist interest for when eligibility opens.

4. B2B embed

Wealth and remittance partners distribute African market access via API once rails exist.

LANDSCAPE & MOAT

Honest: we are early. Moat is corridor depth + trust.

Global brokers

Strong UX, weak African exchange coverage and local settlement.

Local desks

Licensed and trusted in-market — harder for diaspora to discover and use from abroad.

INVESTÄ (vision)

One product surface + regulated partners per corridor. Demo proves UX; licenses unlock money.

Defensibility comes from signed broker coverage, corridor compliance craft, and a product diaspora actually finish — not from this demo alone.

TRACTION & STATUS ILLUSTRATIVE · DEMO STAGE

Built for diligence. Not claiming production scale.

What exists

- Simulated full guest journey (buy / sell / withdraw)
- Four-market educational catalog + IPO profiles
- Fee engine, revenue dashboard, broker onboarding UI
- Legal pack and corridor status pages
- Waitlist + B2B API sandbox stubs

What we do not claim

- No production AUM or live trade volume
- No fake user counts or partnerships
- No active broker licenses on this demo
- No real client money or deposits held
- Quotes / FX / performance chips are illustrative

ROADMAP

From demo to regulated corridors.

NOW

Product & diligence

Polish demo, corridor storytelling, waitlist, partner conversations.

NEXT

LOIs & license path

Signed broker coverage targets for JSE / NSE; payout partner diligence.

THEN

Sandbox → limited live

Controlled pilots where legally permitted — real KYC, FX, and settlement.

LATER

Scale corridors

NGX / ZSE live routing, B2B embeds, mobile-native distribution.

TEAM

Founding team

Placeholder for named founders — fill before external fundraising conversations.

CEO / Product

Name · bio TBD

Markets / Partnerships

Name · bio TBD

Engineering / Compliance

Name · bio TBD

Advisors / angels: add when confirmed. Do not invent affiliations.

THE ASK ILLUSTRATIVE · DEMO STAGE

Seeking seed to turn corridors live.

Illustrative fundraising framing for discussion — not a priced round or committed term sheet.

TARGET (ILLUSTRATIVE)

Seed · amount TBD

Replace with your raise size before sharing externally.

USE OF FUNDS

- Broker LOIs & license-path legal
- Corridor KYC / FX / payout partners
- Product hardening toward limited live
- Founding hires (markets + compliance)

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Invest in Africa.
From anywhere.

Let’s talk corridors, partners, and the path from this demo to regulated access.

Contact: **[email placeholder]** · Waitlist · Explore demo

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PART 2 OF 2

Broker partnership

Partnership values and economics for licensed dealing members — not a fundraising deck.

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BROKER PARTNERSHIP

Partner with INVESTÄ

Distribution and digital access for licensed brokers across African exchanges — you keep the license, custody, and local execution. We bring the corridor and the clients.

For licensed firms · ZSE · JSE · NSE · NGX · continental partners

THE OPPORTUNITY

Diaspora capital wants African markets — through desks they can trust.

Cross-border investors need regulated local execution. Digital platforms need dealing members who already hold exchange seats and payout relationships. INVESTÄ is the product layer that connects both.

Diaspora demand

Eligible investors abroad seeking familiar African listings — banks, telcos, industrials — with calm product UX.

Cross-border friction

FX, KYC, and corridor eligibility are hard for a single desk to productize alone across multiple markets.

Digital access

One INVESTÄ journey routes illustrative order flow toward the licensed broker covering each market.

WHO WE SERVE

Investors get access. Brokers get flow.

Investors

Individuals and businesses exploring JSE, NSE, NGX, and ZSE through one account experience — educational catalogs today, designed for regulated partner execution tomorrow.

Why brokers win

- Incremental order flow from corridors you do not have to build yourself
- Clients booked under your license — not a competing desk
- Fee share negotiated in coverage agreements; transparent demo schedule already in product

VALUE PROPOSITION

We do not replace local brokerage.

INVESTÄ onboard regulated brokers and payment partners per location. Fintechs and banks integrate once via our API. Your firm facilitates trades and cash where you are licensed.

> Your app → INVESTÄ API → licensed broker in-market → exchange & payout rails.

BENEFITS

What partnership unlocks for your desk

Distribution

Reach diaspora and cross-border clients through a product built for multi-market discovery.

Order flow

Buys and sells route to the dealing member covering that market — your book, your fill.

Fee transparency

Demo schedule shows trade and withdrawal fees clearly; live rates set with partners per corridor.

Corridors

Beachhead markets: South Africa, Kenya, Nigeria, Zimbabwe — expand with coverage agreements.

Tech leverage

Partner API for quotes, orders, fills, and cash instructions — sandbox first, production when licensed.

Brand adjacency

INVESTÄ positions African markets calmly; your firm remains the licensed local face of execution.

DIVISION OF LABOUR

What you keep. What we provide.

You keep

Brokerage / dealing-member licenses

Exchange membership and local execution

Custody and client money where required

Settlement and in-market payout rails

Regulatory relationships (FSCA, CMA, SEC Nigeria, SECZ...)

INVESTÄ provides

Product UX for discovery, education, and order intent

Corridor eligibility and illustrative FX framing

Partner API routing to your desk

B2B distribution to fintechs and banks

Onboarding, KYB, and coverage agreement workflow

ECONOMICS

Demo fee schedule — how brokers participate

Trades

25 bps

Illustrative transaction fee on buy/sell notional (0.25%). Shown on confirm screens; rolled into the platform revenue dashboard.

Withdrawals

€0.50 + 10 bps

Illustrative cash-movement fee. Live rates will be set with regulated partners per corridor.

Coverage agreements define fee share, SLAs, and payout rails you back in that location. Demo / illustrative fees — not live pricing. No real money is charged. No real money is charged in this MVP.

PARTNER ECONOMICS ILLUSTRATIVE SCENARIO · NOT A FORECAST

What 10% remittance-influenced volume means for your desk.

Beachhead countries receive $31.5B in inbound remittances (2024). An illustrative 10% capture implies $3.15B of flow that could be steered toward investment and payout corridors you cover — not a forecast.

TRADE NOTIONAL TO BROKERS

$1.26B

40% of captured volume as invest/trade flow @ 25 bps

ILLUSTRATIVE BROKER FEE SHARE

$1.6M /yr

~50% of trade-fee pool via coverage agreement (negotiable)

CASH CORRIDOR NOTIONAL

$1.89B

60% as payouts @ €0.50+10 bps — rail share in contracts

SENSITIVITY · SHARED TRADE ECONOMICS

Capture	Order flow	Broker fee share
5%	$629.8M	**$787K**
10%	$1.26B	**$1.6M**
15%	$1.89B	**$2.4M**

Source: World Bank WDI BX.TRF.PWKR.CD.DT (personal remittances received, 2024). Derived capture / revenue / profit figures are illustrative scenario assumptions — not a forecast. Fee share split is a diligence placeholder — live economics set per coverage agreement. No current order-flow volume claimed.

ONBOARDING

Path from interest to go-live rails

STEP 1

Apply & KYB

Broker submits firm details, beneficial ownership, and markets they cover. INVESTÄ runs KYB against local company registries.

STEP 2

License verification

Confirm active brokerage / dealing-member licenses with the market regulator (e.g. FSCA, CMA, SEC Nigeria, SECZ) and exchange membership.

STEP 3

Coverage agreement

Define which products they facilitate (listed shares, IPOs), fee share, SLAs, and which payout rails they back in that location.

STEP 4

Sandbox integration

Connect to the INVESTÄ partner API: quotes, order routing, fills, cash instructions. Validate with illustrative traffic only.

STEP 5

Go-live rails

Production cutover when both sides are licensed for the corridor. INVESTÄ routes user and B2B orders to the local broker; the broker executes and settles.

COMPLIANCE & TRUST

Honest demo today. Regulated direction tomorrow.

INVESTÄ is a product concept and simulated demo — not a licensed bank, broker-dealer, asset manager, or payment institution.

Quotes, FX, fees, corridor status, and broker names in-product are illustrative stubs. Nothing is submitted to a live exchange.

Intended go-live path: appropriately regulated local partners per corridor — license verification, coverage agreements, then production cutover.

Geographic eligibility will be enforced when live services launch. Brokers remain the regulated face of execution and custody.

MARKET COVERAGE

Corridor snapshot

Roadmap illustration for diligence conversations — not active licenses, LOIs, or live trading.

South Africa JSE Partner outreach

Target: signed LOI with a licensed JSE dealing member.

Kenya NSE LOI target

Target: CMA-licensed broker + payout partner diligence.

Nigeria NGX Sandbox only

Target: SEC Nigeria broker/dealer coverage agreement.

Zimbabwe ZSE Concept

Target: SECZ broker path + EcoCash/bank rail partner.

INVESTÄ

Ready to cover a corridor?

Register as a broker to start partner onboarding interest, or join the waitlist for partnership updates. Live execution needs contracts and licenses — this demo starts the conversation.

Register as broker

Join waitlist

Business overview →

Simulated MVP · not live trading · not regulated investment services