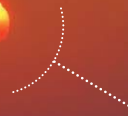


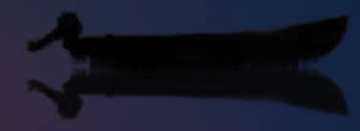


Creating Prosperity in Frontier Markets using **Microfinance** and Social Entrepreneurship.

Presenting **era92 Finance**



era92 is our symbol for the new era for African CREDIT.



WHAT IS era92 Fund?


era92 Fund is an umbrella of financial management solutions for impact investment and democratisation of capital for vulnerable communities across Africa.

The fund renders its solution in two arms

> **era92 Finance:** The Microfinance arm offers savings and loan services to young people and women alongside other financial support services.

> **era92 Ventures:** This is an impact investing initiative of era92 fund that offers patient capital to innovative, high-impact social enterprises that spark household and SME labor productivity across Africa.

We are focused on creating prosperity Using Microfinance and Social Enterprise in frontier markets.



“Alleviating poverty is not the same as creating prosperity. era92 Fund is here to think and do things differently.”

– Emmanuel Trinity

era92 Finance

Affordable, accessible credit for Ugandans who are locked out of the banking system.

era92 Finance is a microfinance lending platform, built for the African Market.

We are a hybrid, app & agent-on-street based microfinance platform in Tier 2/3/4 towns & villages in Uganda, thereby providing last mile credit to excluded individuals who find it difficult to access credit.

We are registered as a microfinance bank that offers Savings and Loans services to Ugandans both in rural and urban settings.

We believe that financial access and control is a fundamental human right enabled through the democratization of capital.



THE PROBLEM: CREDIT ACCESS IN UGANDA

Individuals living in some of the world's most challenging economies have long been unbanked. In fact, 1.7 billion people globally do not have access to formal financial services; 56 percent of them are women. More than 200 million micro, small and medium-sized enterprises in emerging economies lack adequate financing to thrive and grow. Without access to financial services, the world's poor struggle to start or expand a business, save for a child's education, pay for health care, plan for the future or cope with unexpected emergencies.

Today, more than 2 billion people are considered financially excluded meaning they have no access to formal financial services. Yet having access to basic services such as savings, bank accounts or credit can transform the lives of those living in the poorest communities, especially young people and women, reducing poverty, increasing social equality and giving them the opportunity to fulfil their potential.

In Uganda alone, it's still hard for 20+ Millions Ugandans to access capital from banks today.

As a social enterprise, we recognise the zealous young adult who has big dreams but lacks assets or even security to build that which they envision, simply because the available banking services aren't designed for them.

Similarly, women living in excluded slum societies find difficulty in proving their creditworthiness because they are born poor and live hand to mouth every single day.

In addition to that problem, few major microfinance banks have an app and that's the bare minimum. Most Microfinance apps are built around limited ideas that are decades old, making them feel like an afterthought.

era92 Finance addresses these problems by providing a hybrid approach that combines both app technology and agent-on-street solutions centered on increasing access to capital for the most excluded.

era92 Fund has established era92 Finance with the aim of breaking the barriers to financial inclusion in East Africa. This will improve household incomes and increase well-being and security through the use of agents, mobile financial services and tools.

Without a strong credit score and security, daily life in Uganda is more expensive and it is harder to rise above poverty

In the short term, lack of credit means 'basics' become hard to access and it becomes more difficult to rise above poverty.

In the long term, it can be challenging to build a better financial future

Individuals find it hard to invest in life improving opportunities....



College tuition



Build a Home



Start a Business



era92 Finance solutions is focused on the additional barriers faced by young people and women across Africa at a time when financial exclusion and youth unemployment are two major issues for the developing world.

The **UNSDGs** we are supporting

Eliminate Poverty

Create Decent Work and Economic Growth

Reduce Inequality

Mobilize Sustainable Cities and Communities

OUR SOLUTION

Say **Hello!**
to **era92 Finance**

DIGITAL MICROFINANCE

era92 enables the underbanked to access credit and build a credit history

| OUR PRODUCT |

Digitalizing Micro Lending

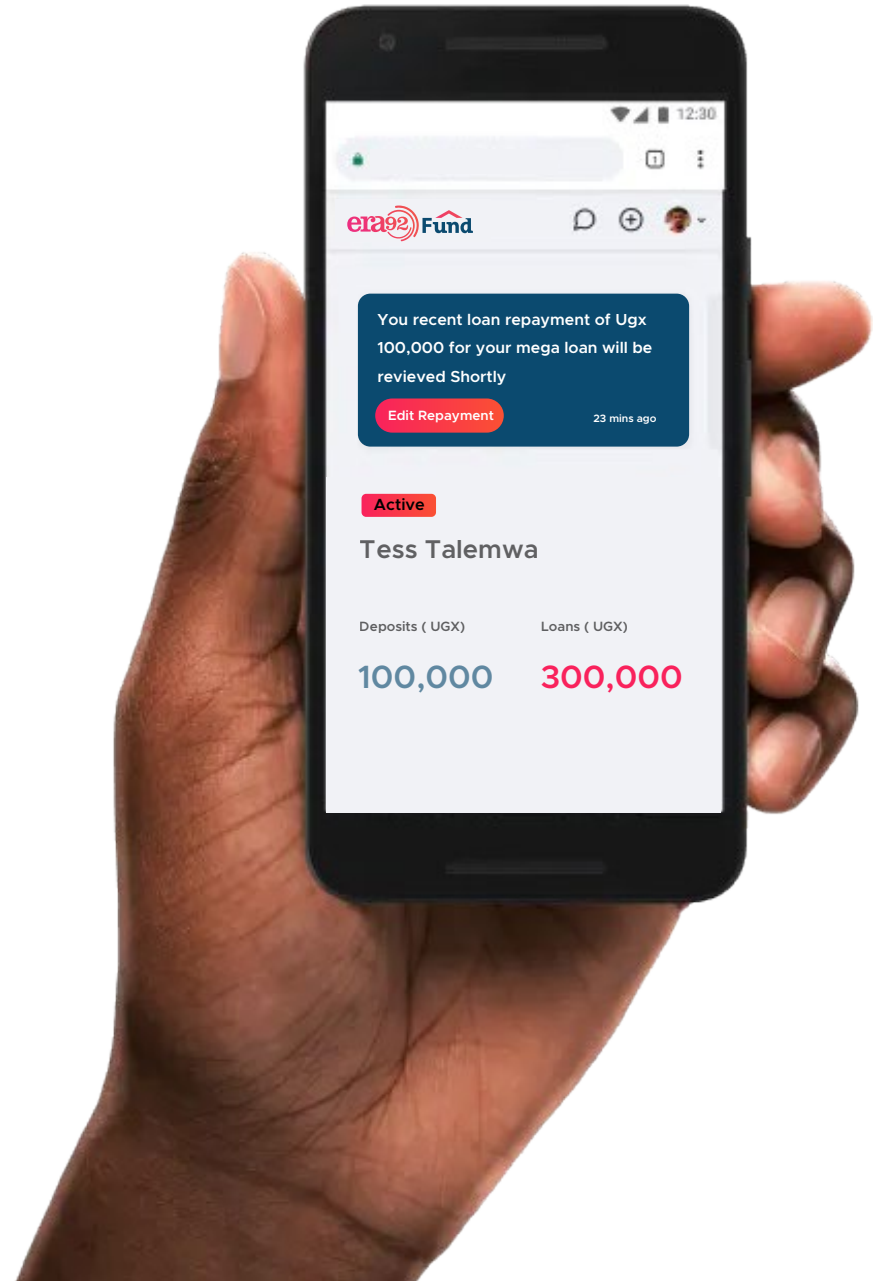
era92 enables the underbanked to access credit and build a credit history

With era92 Finance, clients can:

- Apply and get their loans approved online with the app
- Easily know how much they have saved and how much they owe
- Quickly register for an account online from anywhere
- Build their credit score so they can borrow more
- Process loans with less paperwork required

Soon members will be able to:

- Have virtual credit cards
- Send money to other members of era92 Finance
- Buy airtime or data using their savings on the app





**OUR
MICROFINANCE
PRODUCTS**

Products

Us4Women Loans

The absence of formal financial histories contributes to women's exclusion from formal financial systems. Women's inability to prove their creditworthiness prevents them from accessing affordable credit.

The **Us4Women** product has been created to enable women especially in vulnerable settings to immediately gain access to credit, also enabling them to build their credit history by beginning with borrowing a small amount, and over time, borrowing a sizeable amount.

Asset Financing

With Asset Financing, era92 Finance is providing the financial assets young people and women need to start their small businesses. Users can easily access assets like computers and cameras under a tailored payment plan, while women can access tailoring machines, fishing boats & agricultural equipment.

Young Mula

The offer is designed to enable young adults to acquire tools, materials and other assets that will help them start businesses to earn a living.

The users of this product can utilise the asset / resource while making set payments for an agreed period of time at an affordable rate.

Business Plug

The business plug product is designed to offer loans, savings, and business skilling to growing startups and SMEs with a focus on businesses with traction.

Why Our Products ?

- **DESIGNED WITH THE USER AT THE CENTRE**

- **DIGITALLY ACCESSIBLE**

- **AFFORDABLE RATES**

- **CUSTOMISED PACKAGES**

- **INCLUSIVE OF USUALLY EXCLUDED COMMUNITIES (SLUMS & RURAL AREAS)**



| BUSINESS MODEL |

Three-Tiered Revenue Model

era92 Finance benefits from three revenue streams:

- Interest rates on loans + Processing Fees
- Banking charges and transactions on customer accounts
- Managed investments (real estate, startups: See the Appendix for era92 portfolio)

| TRACTION |

Since Launching in April 2021

Outstanding Loan Portfolio

\$150,000+

Sign Ups

1000

Active Clients

600

Branches

2

Social Impacts / Jobs Created

1600+

Our Loan **repayment rate** is standing at **96%**

Securing Vital Partnerships



Early Key Investors

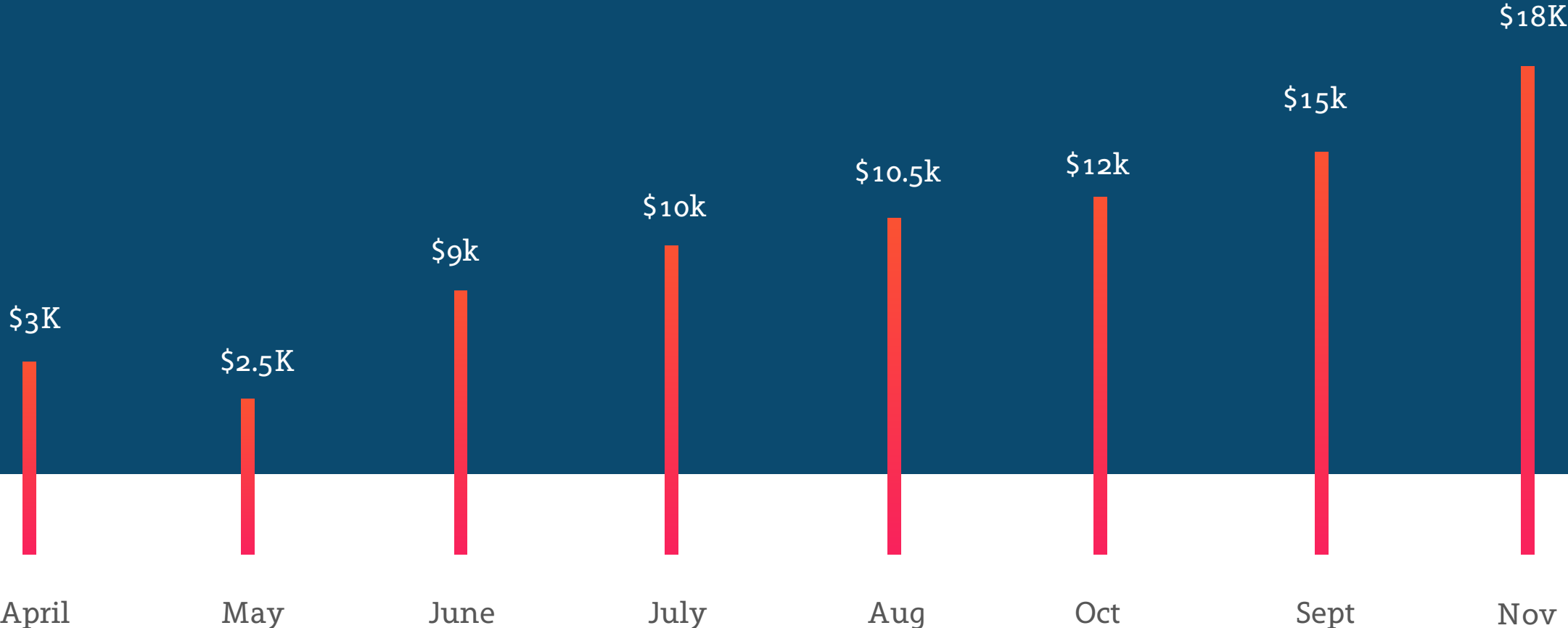


Our agreements with our service providers are worth nearly **\$2M** in incentives over the next 5 years based on our current projections.

Current Valuation: \$1.8m

| TRACTION |

Revenue since April 2021





**GO TO
MARKET
STRATEGY**

Customer acquisition strategy depends on stage of development

Bootstrap

April-Dec 2021

STRATEGY

Run a hybrid microfinance
Recruit customers and run as a traditional microfinance for a period of 8 months in 2021

CHANNEL

Via community outreaches,
and referrals from all our beneficiaries from the communities we serve.

ESTIMATED COST

FREE

MVP

Jan-April 2022

Graduate all our existing offline group of committed customers to co-develop the product

Via partnerships with financial empowerment groups & organizations which provide other services to our target group e.g. food banks, NGO's Regional Communities etc

FREE

Soft Launch

May-June 2022

Launch to a larger customer base which spans a number of communities

In partnership with similar local organizations to launch events, press, promotions and local advertising referrals from MVP testing, website sign-ups from organic search.

Budgeted \$10,000 for local advertising and sponsored events to raise awareness.

Steady State

July 2022+

Use paid media and referrals to grow customer base quickly

Targeted social media advertising, paid search, referrals from existing customers, leverage Influencers, customer referrals, distribution channels.

Paid online advertising, equivalent to \$2 per customer acquired

An aerial photograph of a beach with numerous wooden fishing boats pulled up onto the shore. People are seen walking around the boats and on the beach. The water is dark blue, and the sky is a lighter blue. The text is overlaid on the left side of the image.

MFI Market Size

When properly harnessed, microfinance offers a variety of benefits to the African people. Foremost, microfinance initiatives can effectively address material poverty, and the income to attain goods and services.

\$10B Projected Market by 2024

The microfinance industry in Africa currently has a gross loan portfolio of \$8.5 billion and attracts a consumer base of 8 million people. According to **Mix Market microfinance institution's** data, the African continent has one of the fastest-growing MFI bases.

Target demographics

Millennials (ages 24-40):
15M Uganda

Key Prime Prospect

1. Hip, rural and, modern, aspirational
2. Desire to start a business or already small business and needing capital for growth

Older Gen Zers (ages 14-24):
10M Uganda

Feeder Prime Prospect

1. Seeking independence and uniqueness
2. Aspirational
3. Desire financial stability in their future

Total Target: 25M Uganda

An aerial photograph of a person in a small, narrow boat on a body of water. The water is dark blue with ripples, and the sky is a warm, golden-orange color, suggesting sunset or sunrise. The boat is positioned in the upper right quadrant of the image. The overall scene is serene and evokes a sense of journey and exploration.

| VISION |

Path to Impact and Profitability

We've analyzed comparable businesses to get a sense of the range of valuations in the microfinance and digital finance industries.

era92 Finance aims to disburse **10,000** new loans totaling **\$2 million over the next 5 years**, a large proportion of which will be to women and women-owned businesses.

Over the next 5 years, we will continue to scale our customer base and leverage new and existing partnerships, with the goal of democratizing capital and increased profitability.

Working with development partners, era92 aims to establish 6 new branches by 2026, reaching approximately 40,000 new borrowers. The program focuses on regions affected by conflict and where the private sector is at the very early stages of development.



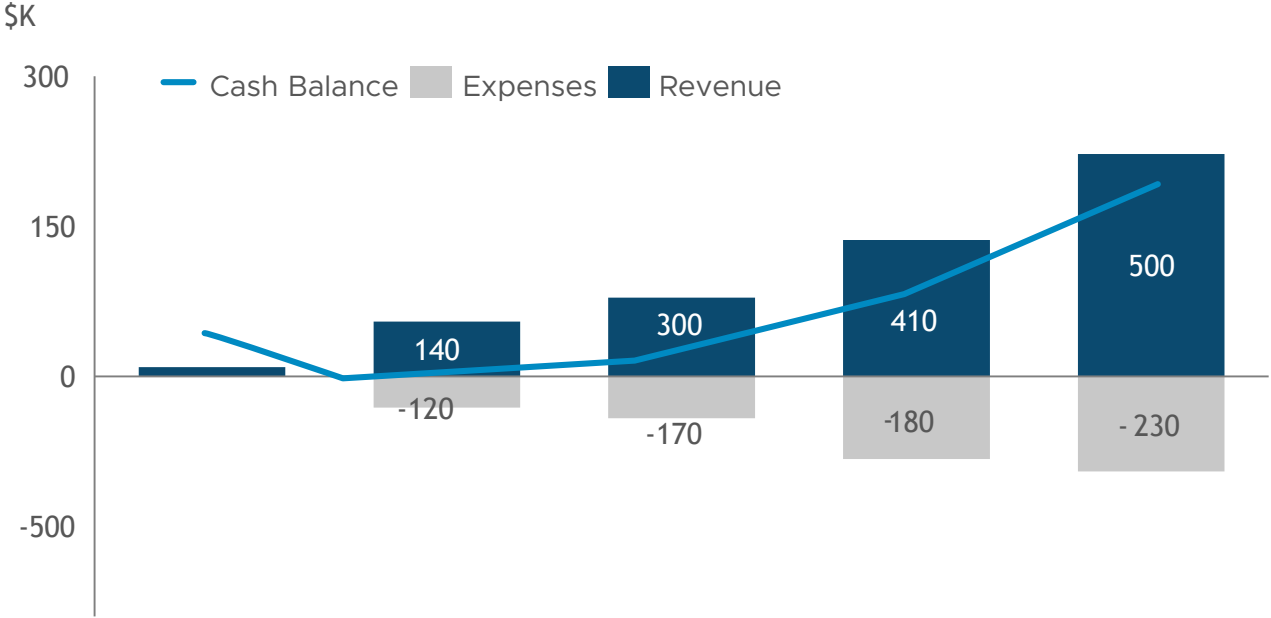
| INVESTORS |

\$100K raised

era92 Finance investors include:

- **\$25,000** era92 Group
- **\$55,000** Deposits
- **\$20,000** Angello & Macaulay Associates

Financial projections show profit in Y5



	2020	2021	2022	2023	2024
Profit		(\$20)	(\$130k)	(\$230k)	(\$370k)
Customers		1000	2300	5,000	10,000

Key components

REVENUE

- Customer base:
 - Total number of end users grows at 120% after year 2

COSTS

- Total salaries: \$2,000/month starting in Q3 2021 growing 3% annually
- Operating expenses: \$200/month; growing 3% annually
- Professional services expense: \$500/month; growing 3% annually

| CAPITAL NEEDED |

Raising \$600,000 For Growth

Use of funds:

Drive rapid growth through product/service line expansion, and New Market Entry

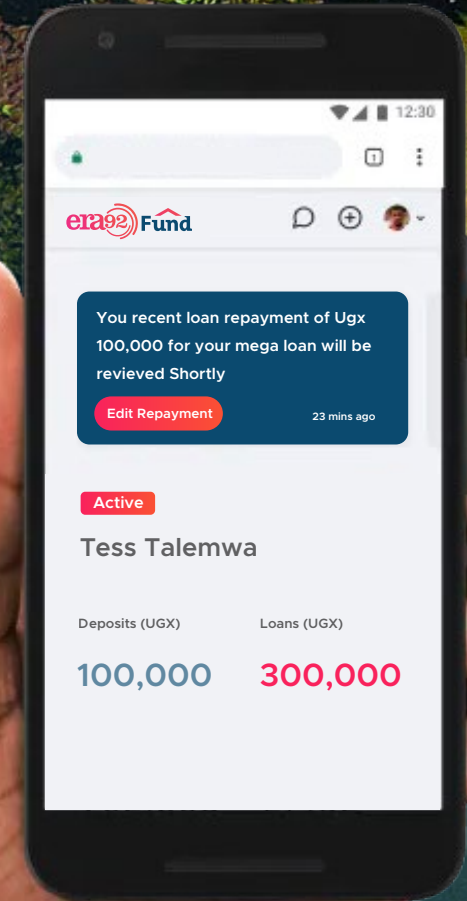
- Platform Development: **25%**
- Capital: **55%**
- Branch Expansion: **10%**
- Marketing and Sales: **10%**



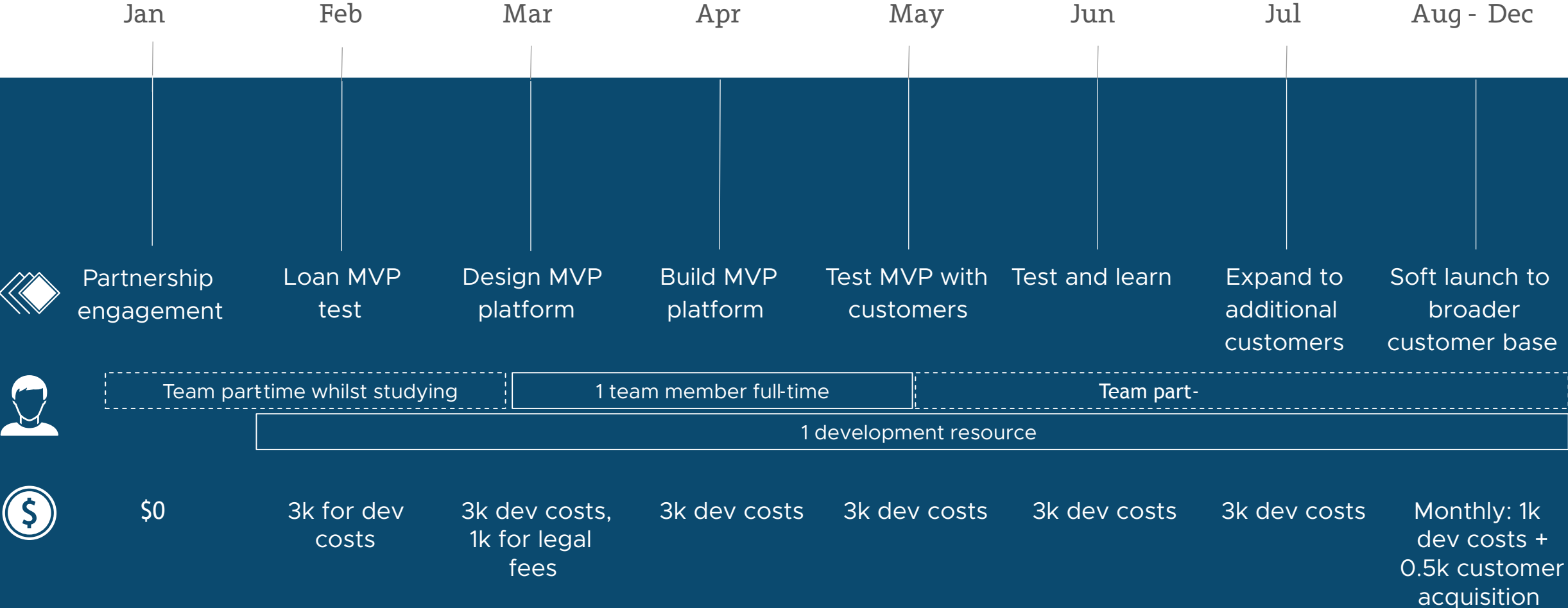
| COMING SOON |

What we are crafting

era92 Finance will introduce the era92 app. It will offer features where users have the ability to access their savings, borrow money and track their loan repayments. era92 Finance is partnering with Stanbic Bank to offer era92 Finance account holders the ability to send fiat to other users. They can also add fiat to their Stanbic accounts.



\$50k would fund development of more robust MVP





In Summary

Concept: Affordable, accessible credit for Ugandans who are locked out of the banking system.

Opportunity: Support a scalable solution to help Africans build financial security

Ask: **\$600k** funding to support growth, MVP testing and development

Next steps: Further MVP testing, develop beta version of app

Contact: info@era92fund.com

Meet The Founders



**Emmanuel Nsabaanye
Trinity**

Founder and CEO

Purpose driven Serial Social entrepreneur on a lifelong mission to tip the scales of unequal opportunities.



Noela Wimaana

Co-Founder / Head of Operations

A scrappy problem solver bringing together smart people towards solving impactful challenges.

Team



Wandera Ronald

Chief Technology Officer



Resty Namaynja

Finance

Advisory Board



Chidi Okpala

C.E.O Asante Finance Group



Malcolm Johnston

Founder: Angello Foundation



Tony Macaulay

Leadership Consultant



**Are you ready
to make a return
and a Difference.**

Invest in era92 Finance

A scenic sunset over a lake. The sun is a bright orange orb in the center of the sky, with horizontal bands of orange and yellow light. Bare tree branches frame the top and right sides of the image. In the foreground, a wooden dock extends from the bottom center towards the water. A small, dark canoe is on the water to the right, with its reflection visible. The background shows a dark silhouette of a forest on a hillside.

Thank you

Contact: info@era92fund.com

Web: www.era92fund.com

The logo for era92 Fund. It features the text "era92" in a pink, sans-serif font, followed by a stylized icon of three concentric, curved lines. To the right of this icon is the word "Fund" in a white, sans-serif font. The entire logo is enclosed in a white, rounded rectangular border.

era92 Fund