July 2024 CONFIDENTIAL



NUSU:

Transforming the \$50B FLOW in Remittances from Middle Eastern Immigrant Workers to East Africa

nusu / noo su means 'money'

95% of Immigrant Workers in the Middle East Lack Access to Local Banking Services

This forces them to **Withdraw** their Salaries and **Send** it to a Local Bank Account Back Home via **Black-market Agents.**

Which is **Risky** and **Costly !!!**

It takes **DAYS** for their Money to arrive and are charged **20%+** in commissions

THIS IS A \$50B Opportunity in The East African Community Nationals ALONE !!!

East African Community Nationals: **UGANDA**, KENYA, CONGO, RWANDA, TANZANIA, SOUTH SUDAN, BURUNDI, AND SOMALIA.

\$25 BILLION SCALE:

Within Saudi Arabia, UAE, and Qatar from East African Community Nationals.

\$1.8 BILLION FIRST ATTACK:

Initially serving UGANDAN Nationals alone.

Traditional Solutions: High Transaction/Commission Fees, Payments takes DAYS to complete and High Bureaucracy.

E.g. Local Banks with Digital Banking, Middle East Pre-Paid Salary Cards, Xpress Money, MoneyGram, Western Union, and Mobile Money Agents (Non-Regulated)

Modern Startups: Despite the promise of "Banking the Unbanked" and "low transaction fees", still rely on traditional remittance models, forcing users to move money across borders, incurring hidden fees and delays.

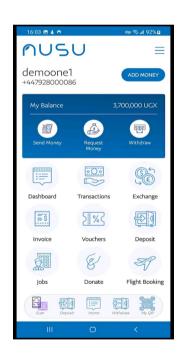
Nusu's All-In-One: Save Money, Transfer Money, and Pay Bills, without having to Move Money

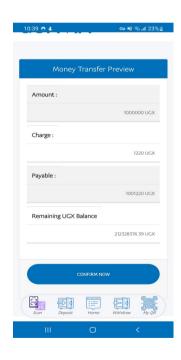
Cashless Is Safer

Users can manage their finances locally and globally in one platform. AND still integrate with existing infrastructure for Cash-in and Cash-out conveniently via Mobile Money, Bank Account or Cash Machine.

NUSU: A Multi-Currency Digital Wallet for Peer-to-Peer Payments

ALL-IN-ONE ACCESS ANYWHERE FLEXIBLE USE







Perfect Timing: Customers Want It

Nusu has already attracted more than 3000 early access users.

Growing Regulatory Support for Fintech in Africa and the Middle East

Mobile-first Market

Growing access to a smartphone and Internet.

Multiple Revenue Streams: Transaction Fees, Forex Spread, and Merchant Payments

Transaction Fees - Up to 3.5% Cash-Out outside of the Nusu App Example: \$28,571,429 * 3.5% = \$1M ARR

Forex Spread - Up to 5% margin on Cash-in/Cash-Out via/ to Foreign Currency method — on international money transfers. Example: \$20M * 5% = \$1M ARR

Revenue Share –
Up to 2% average commission on Jobs, Example: \$20000/yr
* 2% = \$400 (one-time commission)

Up to 4% on Booked Flights, Example: \$400 * 4% = \$16 (one-time commission) and

Up to 3% Merchant Payments – transacted through Nusu App Example = \$33.34M * 3% = \$1M ARR

Built by a Proven Team: Ex-ByRemit, Ex-infoCurity, and

Crypto Cents



Peter Cales Co-Founder / CEO



Gerald Eke Co-Founder / COO

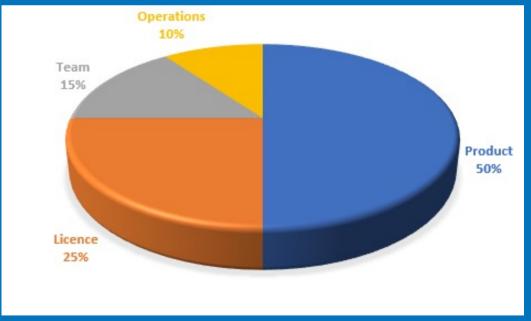








Raising \$700k to acquire our first License by Dec-2024



Oct 2024

Working MVP with 3000+ Early Access Users.

Nov 2024

Apply for Sandbox (Beta) License

Dec 2024

Raise Pre-Seed.

Jan 2024

Acquire Full License and Product Launch

Peter Cales - Co Founder CEO p.cales@nusupay.com