

Making it easier for millions of Africans, access to digital services combined with stable secured payment and financing.

· · · • • Investor deck 2022



Manage are



We are a basic necessities marketplace dedicated to African merchants and SMBs in various categories (Renewable energy, Foods, Healthcare) combined with Decentralised Finance services powered by an instant settlement & transfer blockchain infrastructure.

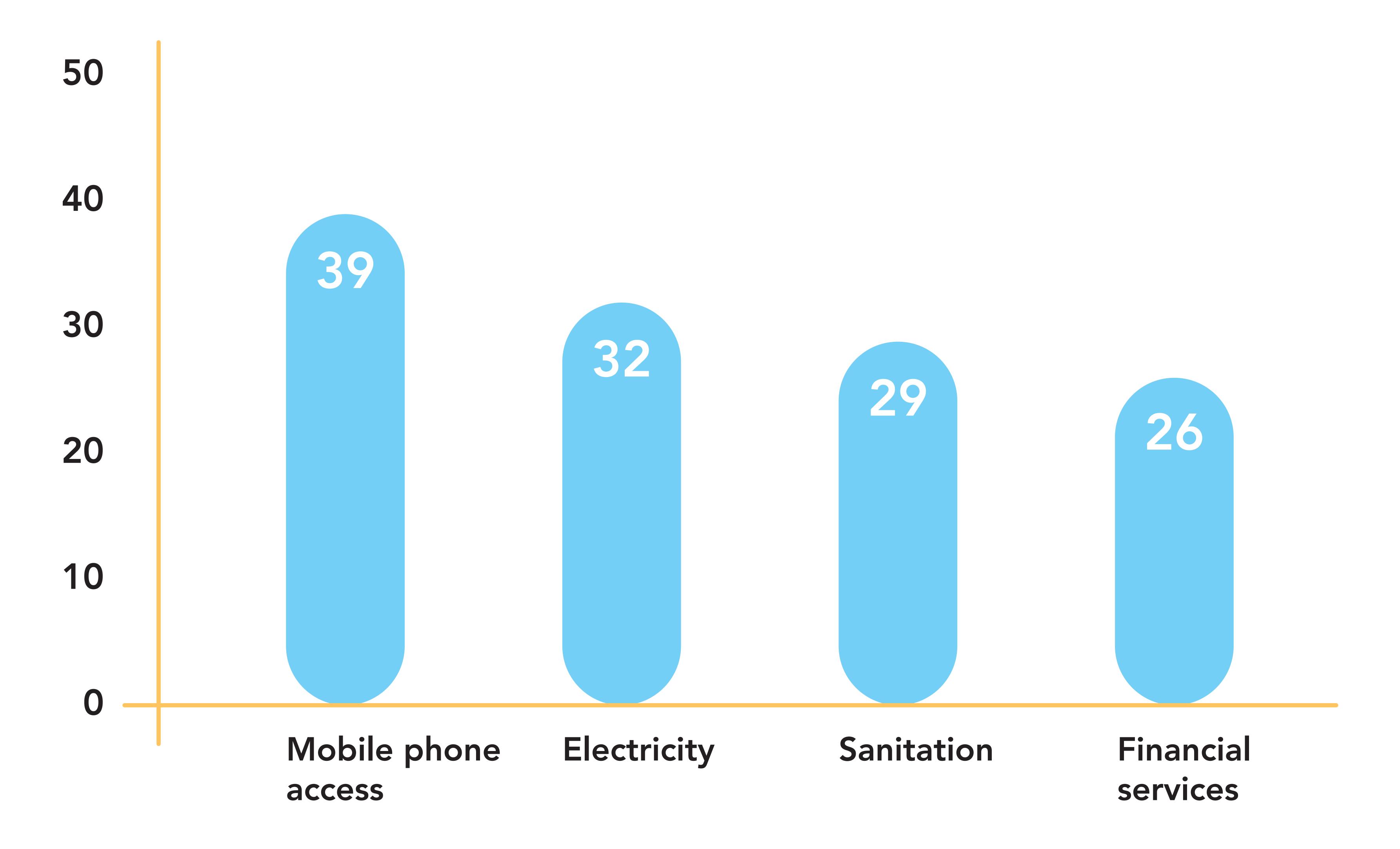
Our marketplace is backed by Ecobank Visa/Mastercard and Mobile money payment gateway, and 100% of our marketplace revenue in Togo, Benin, and soon Ivory Coast and Nigeria is transacting through our partner bank account.

We are already delivering our service to 25 customers (households, shops and institutions) in Africa, our goal is to enable African population and diaspora to pay goods in the continent with a full digital experience.

The problem

Africa has huge unmet needs for infrastructure, reflected by lack of access to basic necessities.

Share of population in sub-Saharan Africa whith access to:





The enigma



Despite available funds & demand, projects do not reach financial close.

The Appetite \$550 Billion

Investor appetite for Africa (for infrastructure sector)

Remittance flows to the Middle East and North Africa region rose by 2.3% to

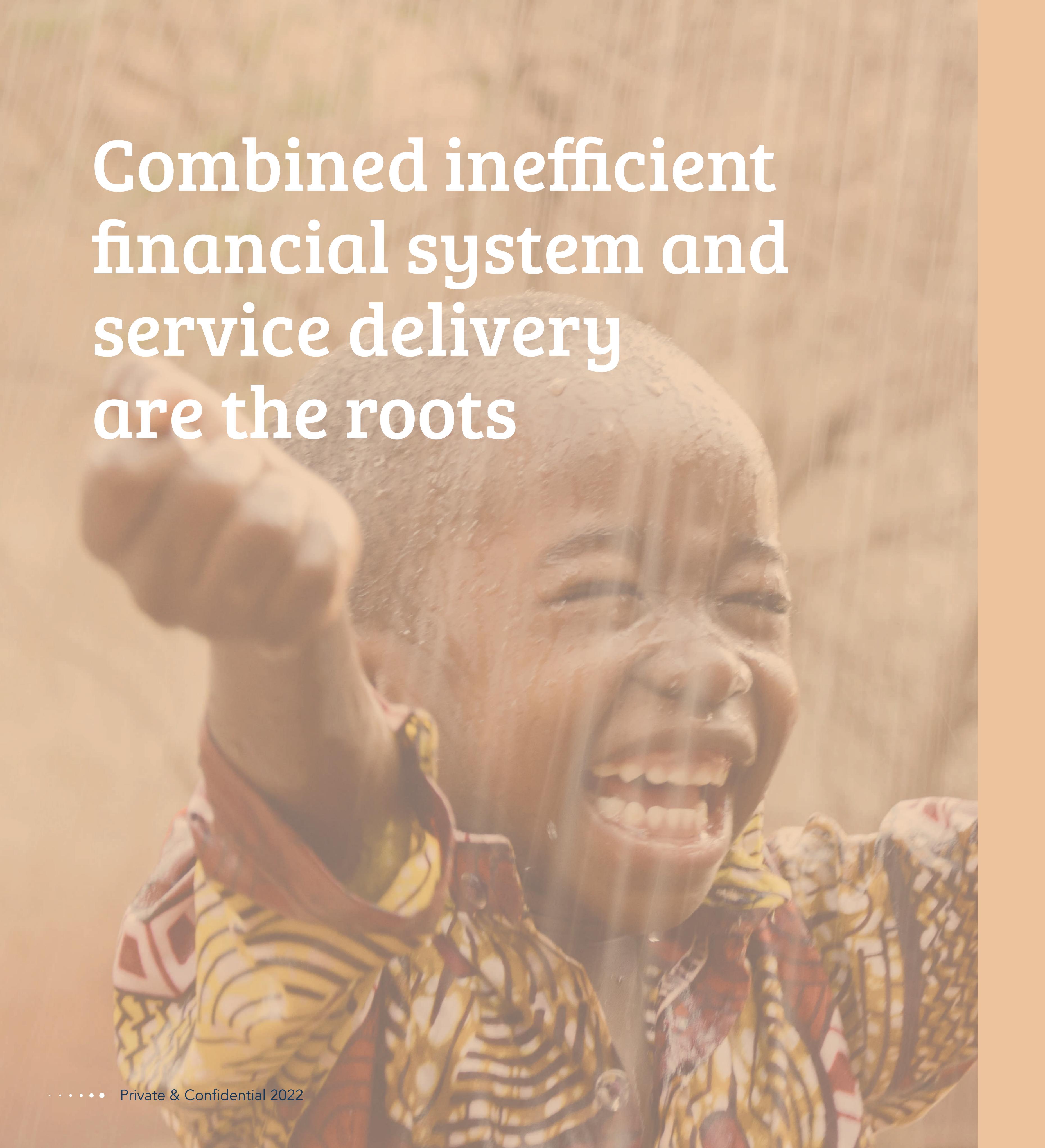
~\$56 billion in 2020

The paradox

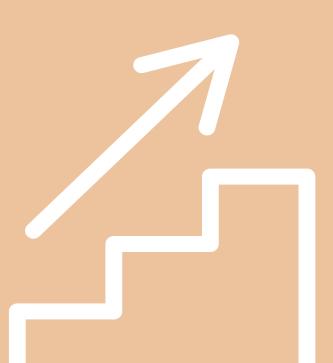
of infrastructure projects are unable to close funding.

425%

of available investments would be needed to meet Africa's infrastructure needs and SDG targets for energy, water, and sanitation.







High cost of remittances

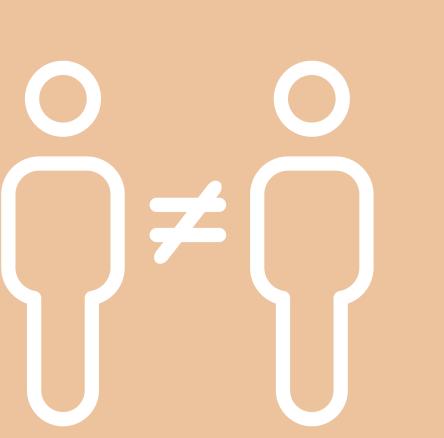
9% remittance fee — the highest rate in the world

This leads to resistance in remittances from African diaspora which is one of the major source of income for many countries



18/2 Unbanked population

Only 346 bank accounts per 1,000 adults



Open Discriminant banking system

Low access to loans to SMBs

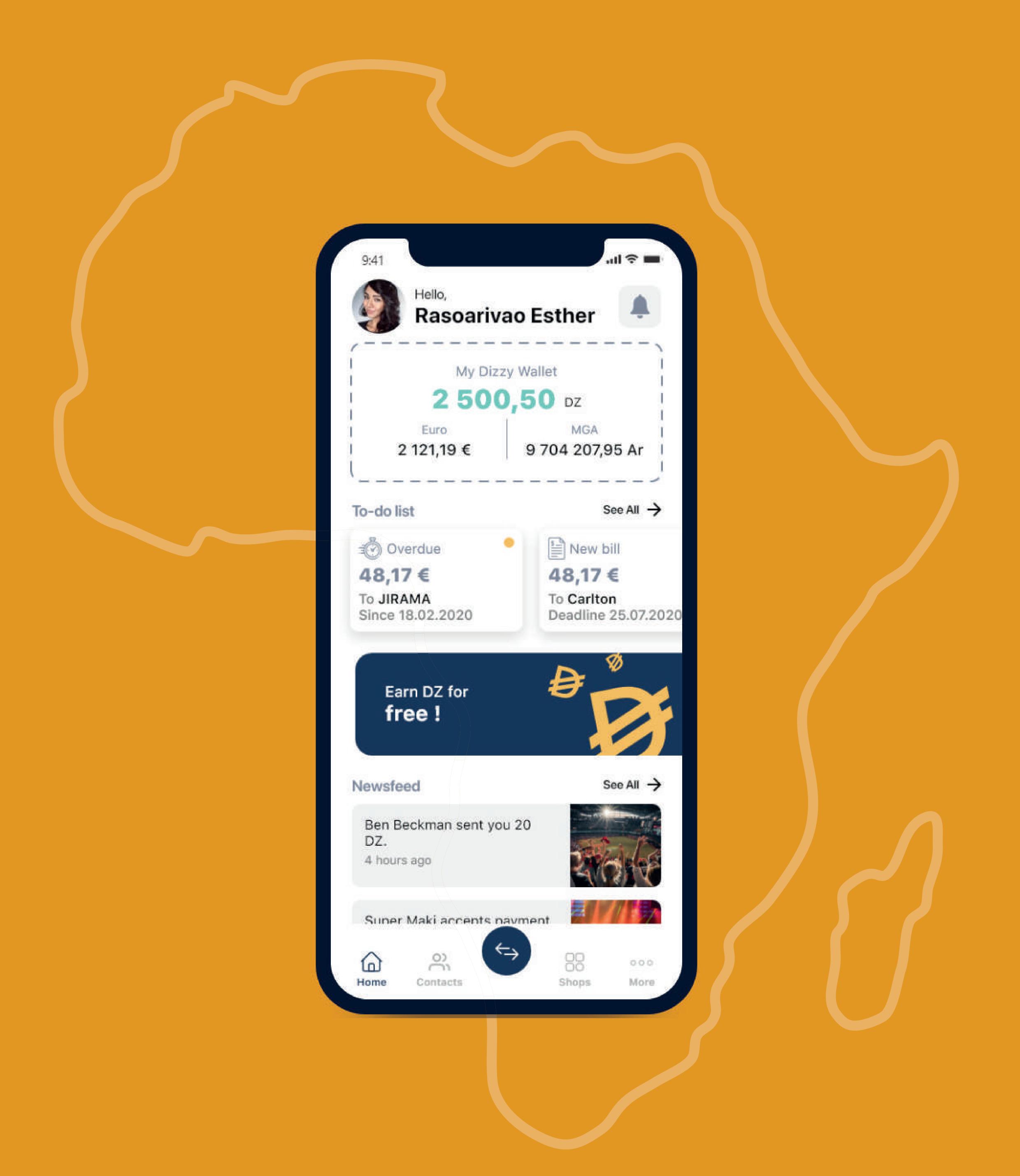




We are building a continent-wide instant settlement & transfer infrastructure

Secure Non-discriminant Decentralised

Our infrastructure and ecosystem



5
Online Marketpkace
Buy.Sell.Transfer



Instant Settlement

To merchants

3

Free Instant Transfer

To merchants & consumers

Mobile Money on-ramp & off-ramp

To/from \$Dizzy & crypto ecosystem

Ethereum blockchain (Our stablecoin)

DizzitApp

Our SuperApp

.

Key Features B2B for merchants

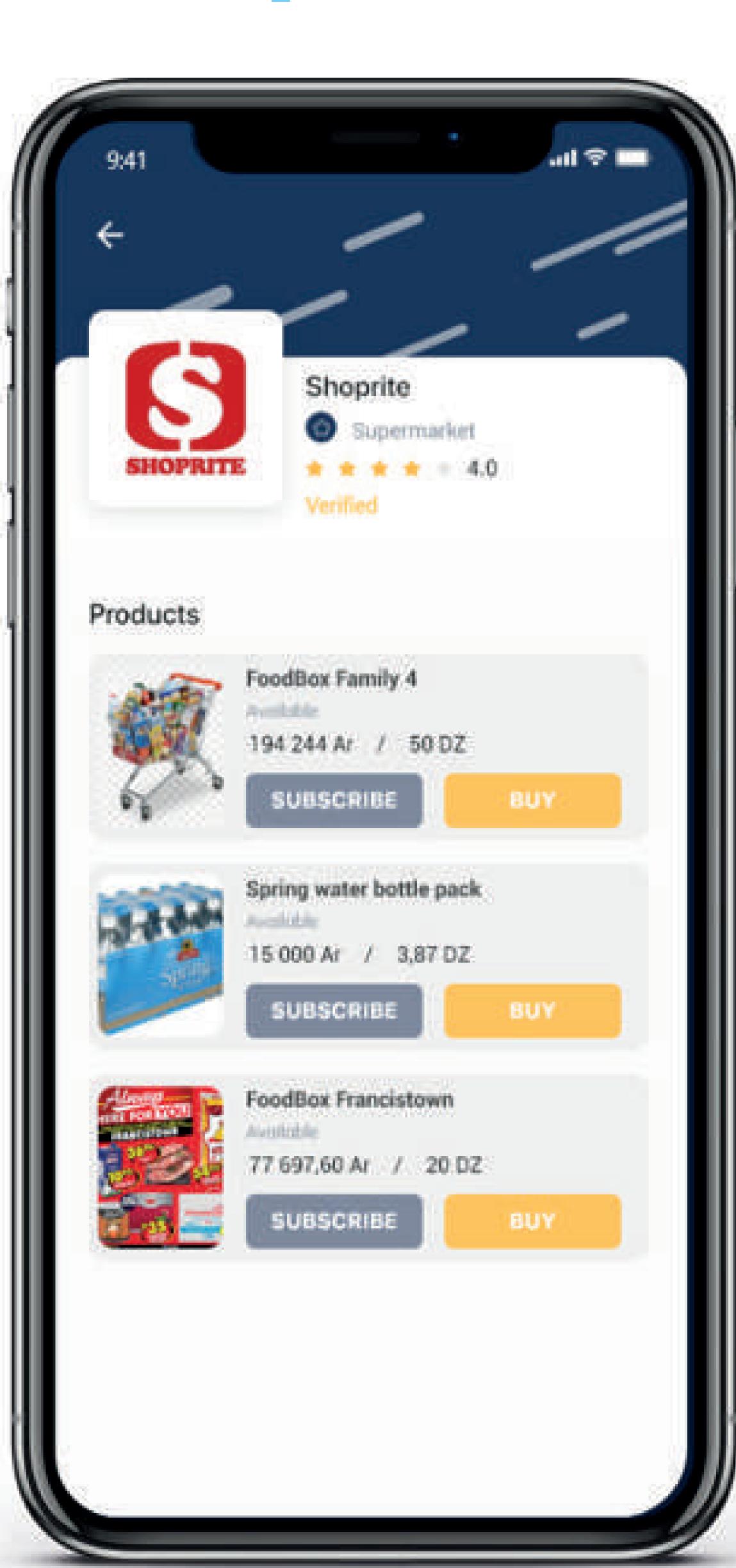


Sell to local & Diaspora

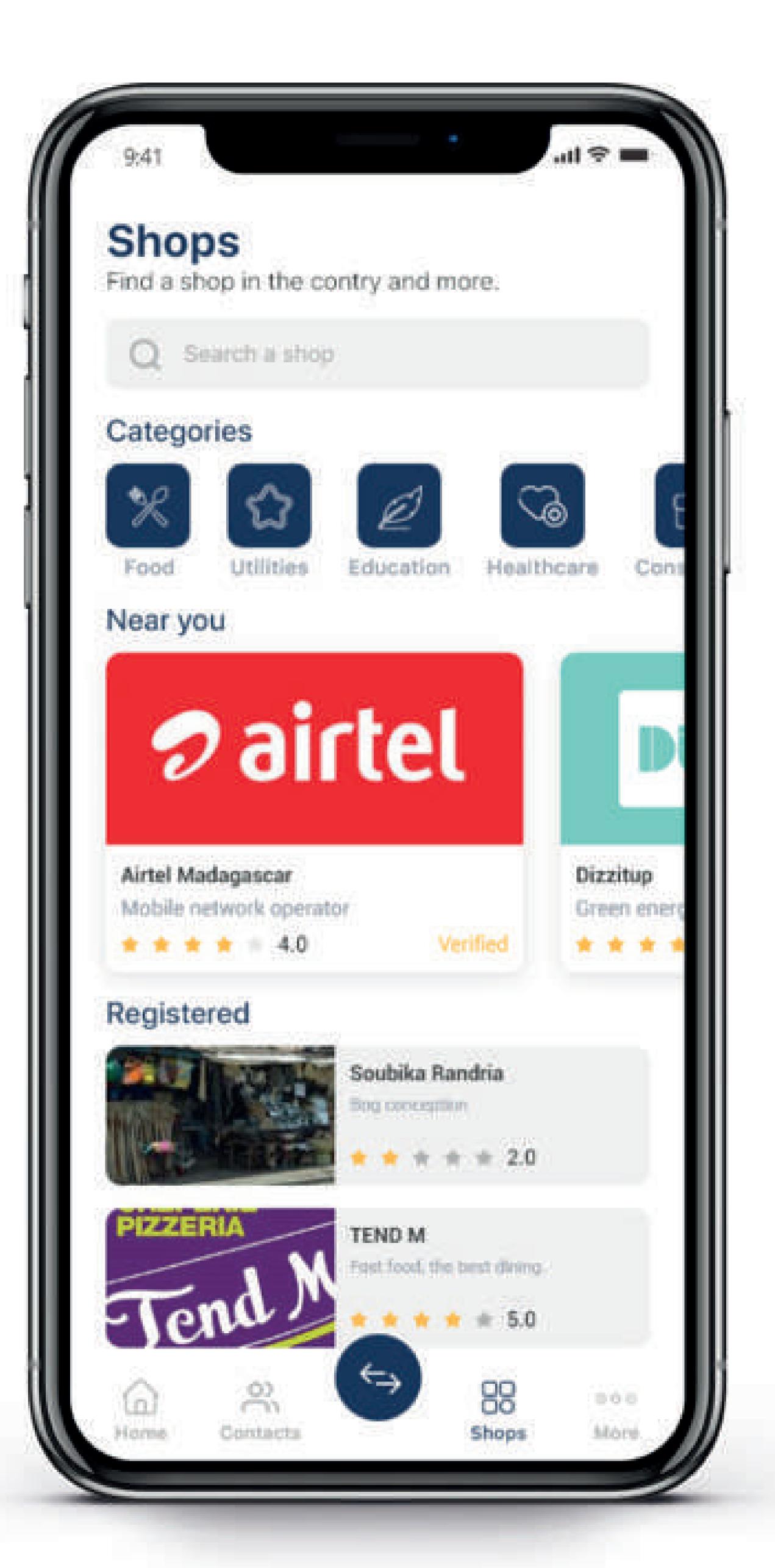
1. Marketplace

Access to global marketplace for selling basic necessities:

- Food
- Education
- Healthcare
- Tech
- Services
- Renewable Energy



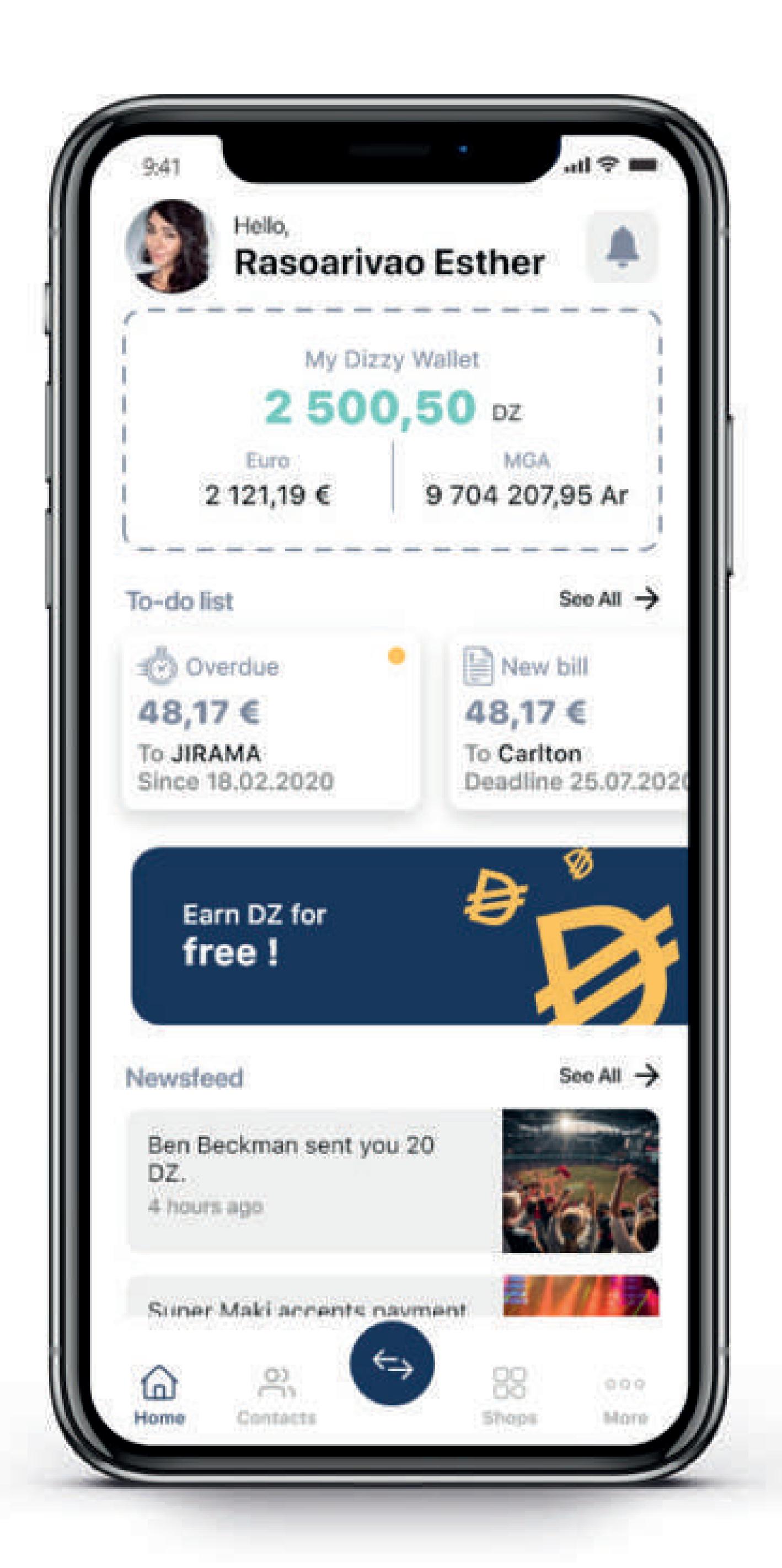
Cash or Protect revenue

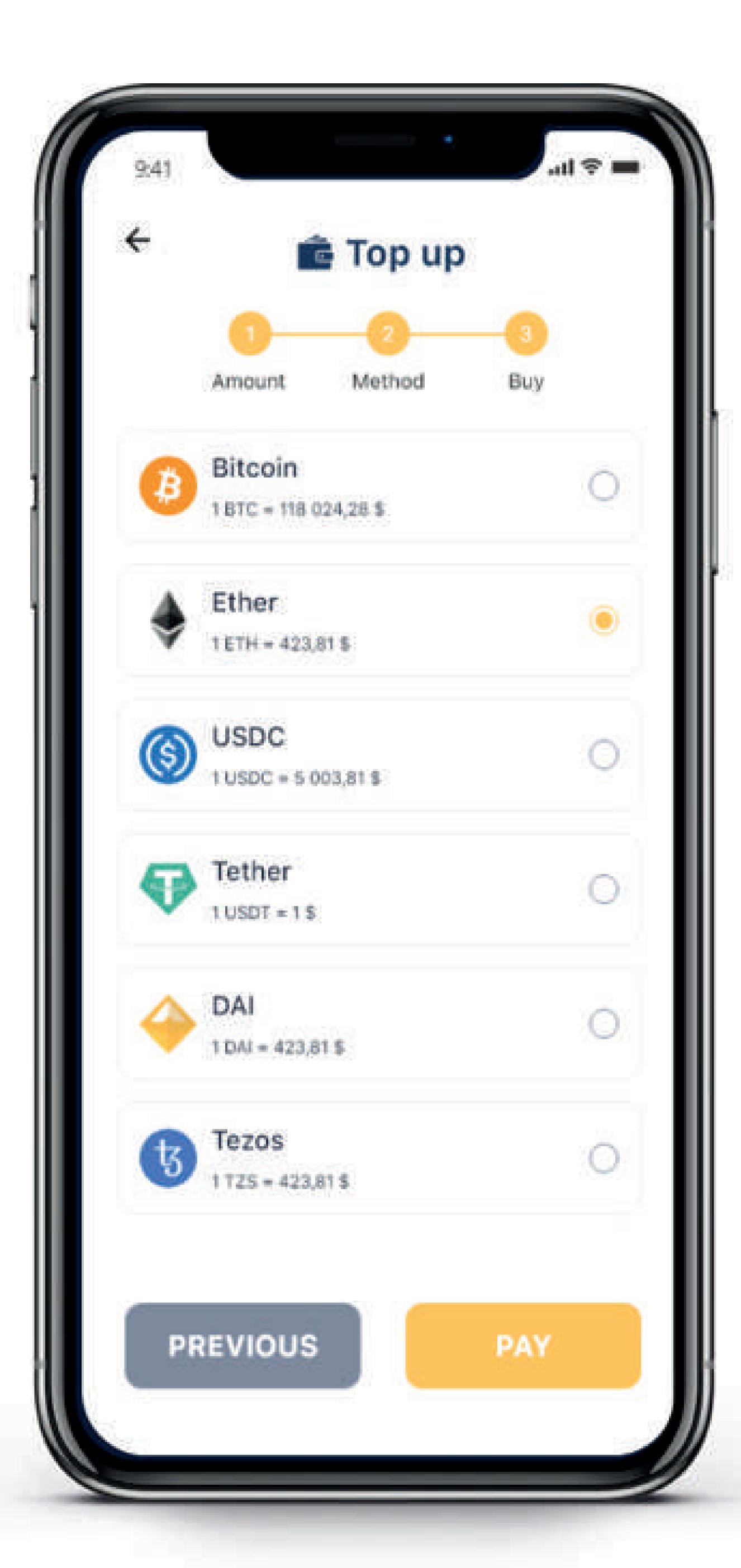


2. Instant Settlements

- In local currency through Mobile money or bank transfer
- In \$Dizzy (USDC) within DizzitApp wallet

Key Features for customers





Top-up DizzitApp wallet by Mobile Money (MoMo)



 A smooth, accessible stablecoin-enabled MoMo for USEFUL services (not speculations like buying real goods and sending money to their loved ones - Top-up through Visa/Mastercard, MoMo, Bitcoin and cryptos

Buy basic necessities to beloved in Africa

Have access to thousands products and services from
 African merchants and buy them for local consumption

Exchange value for free (\$Dizzy Wallet-to-Wallet)

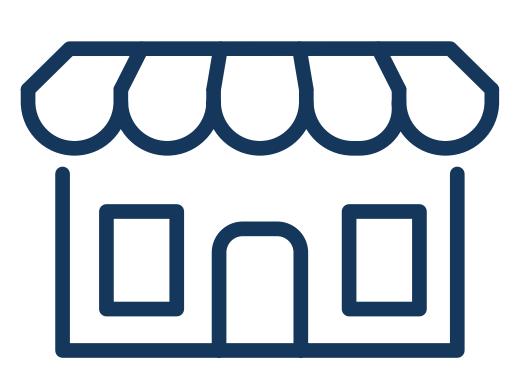
- Top-up into Wallet by Visa/Mastercard, Mobile money, Bitcoin/crypto
- Send instantly \$Dizzy (USDC) for free
- Cash-out (Wallet to Mobile money) in local currency

How it works?



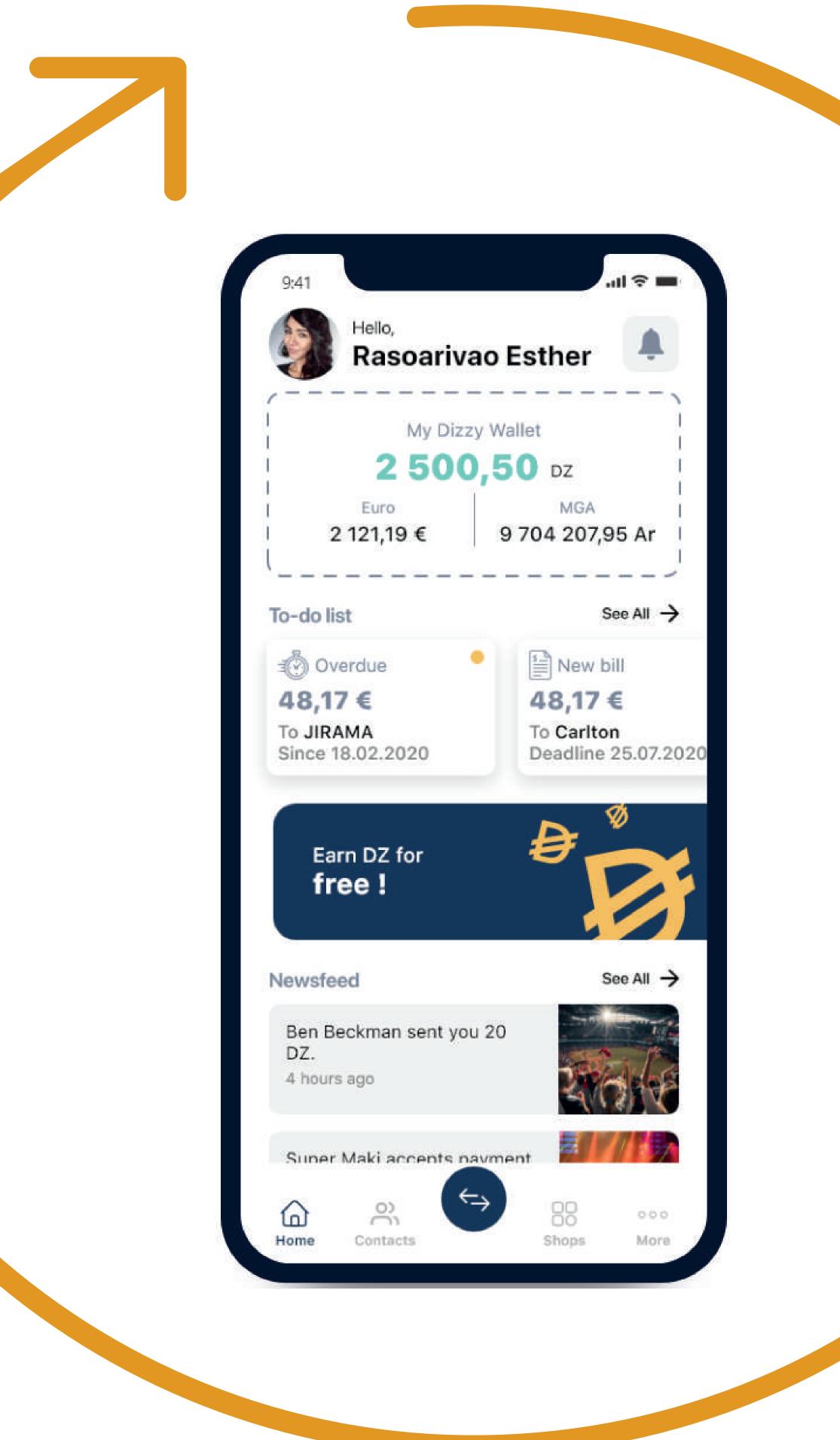
DizzitApp

Sell necessities across Africa



Merchants / SMBs (Africa)

Instant settlement either in \$Dizzy (USDC) or local currency (FCFA, Naira, Ariary, Birr, Shilling, ...) through Mobile Money



Buy necessities anywhere, pick-up or delivery locally



Consumers
(Africa & World-wide)

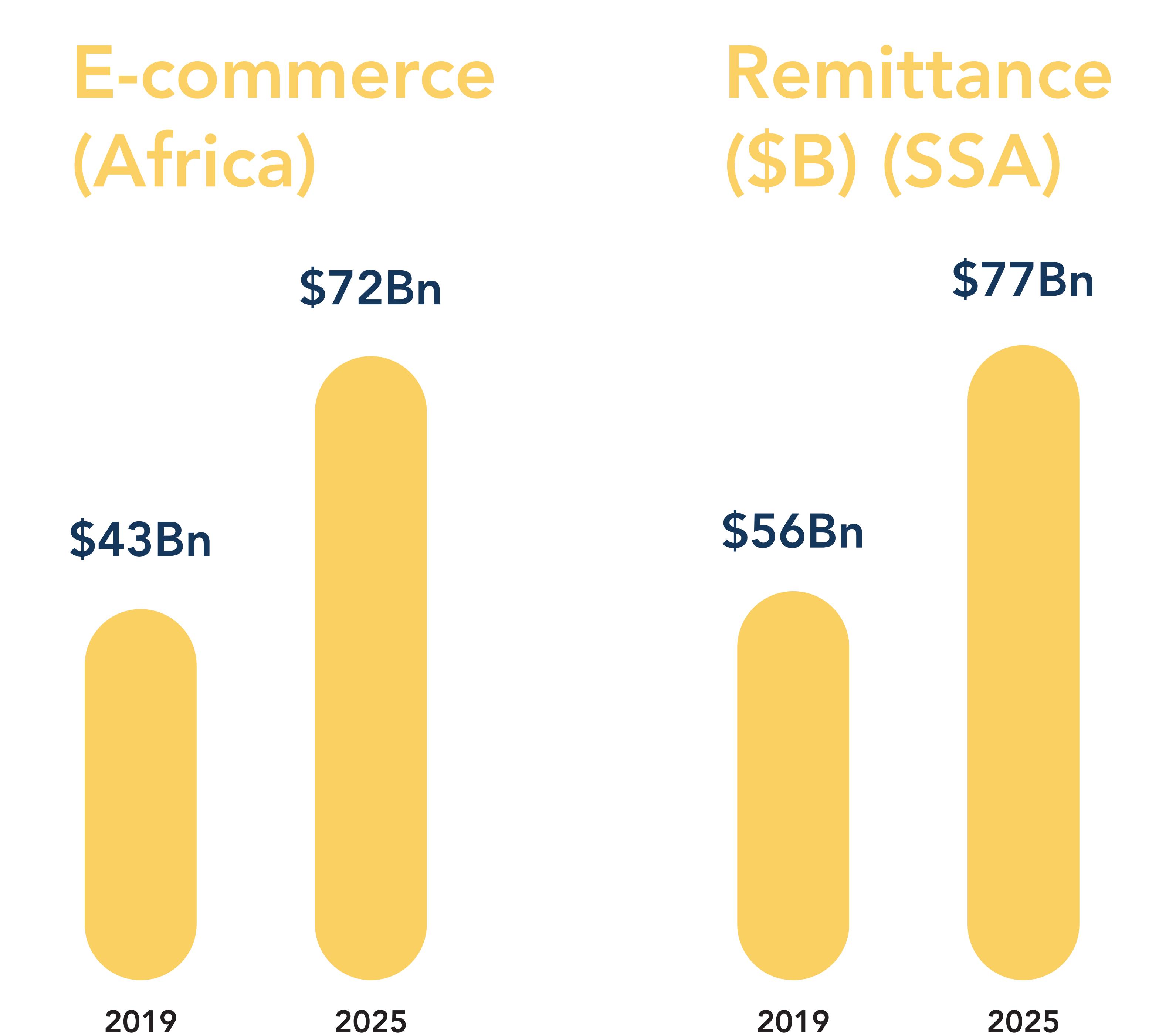
DizzitApp Wallet-to-wallet value transfer



Payments & remittances

\$150Bn Potential Market







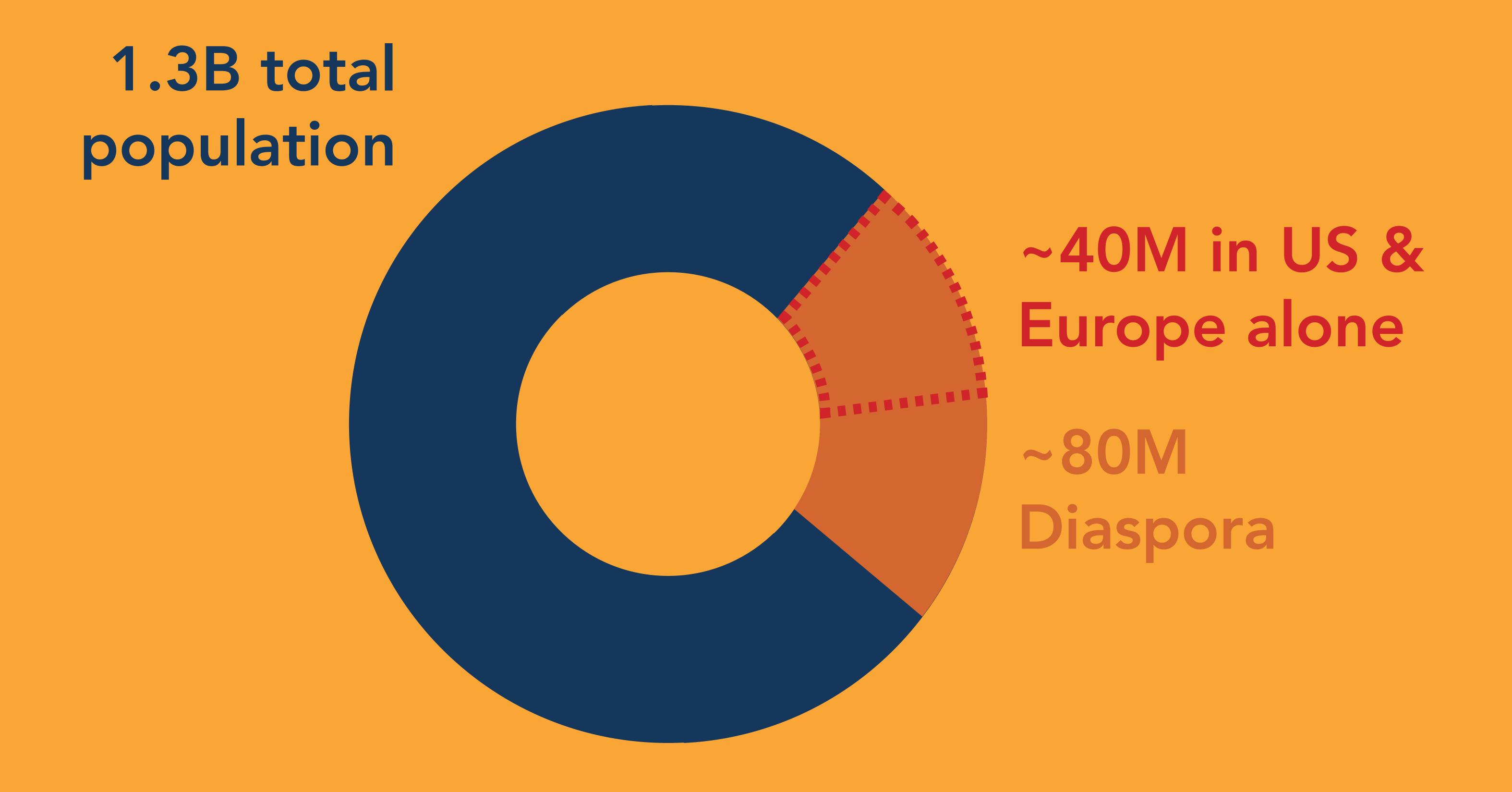
The Africa mobile money market reached a transaction value of US\$ 365.4 Billion in 2020.



Africa is home to roughly
1.2 billion consumers
today, projected to increase
to 1.7 billion by 2030.

Opportunity & Trends

Largest diaspora globally:





Competitive Edge

Marketplace + Remittance mix differentiates us in the fragmented competitive environment



E-commerce



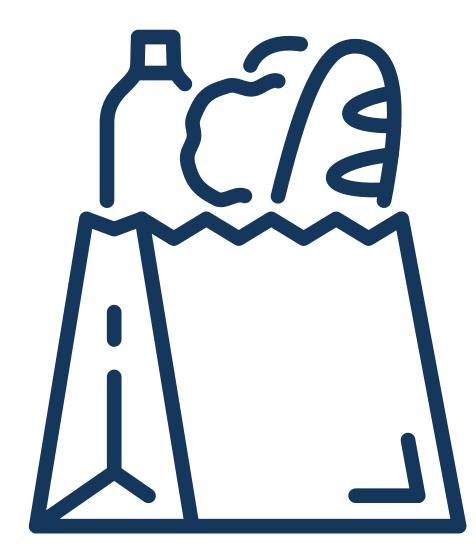












Remittance



















Integrated Ecommerce & Remittance

Scalability, security and cross-border capabilities seal the deal!!



Management Team

DizzitUp

Created by serial entrepreneurs of African roots...



Madagascar

Solofo Rafenombolatiana Co-founder & CEO

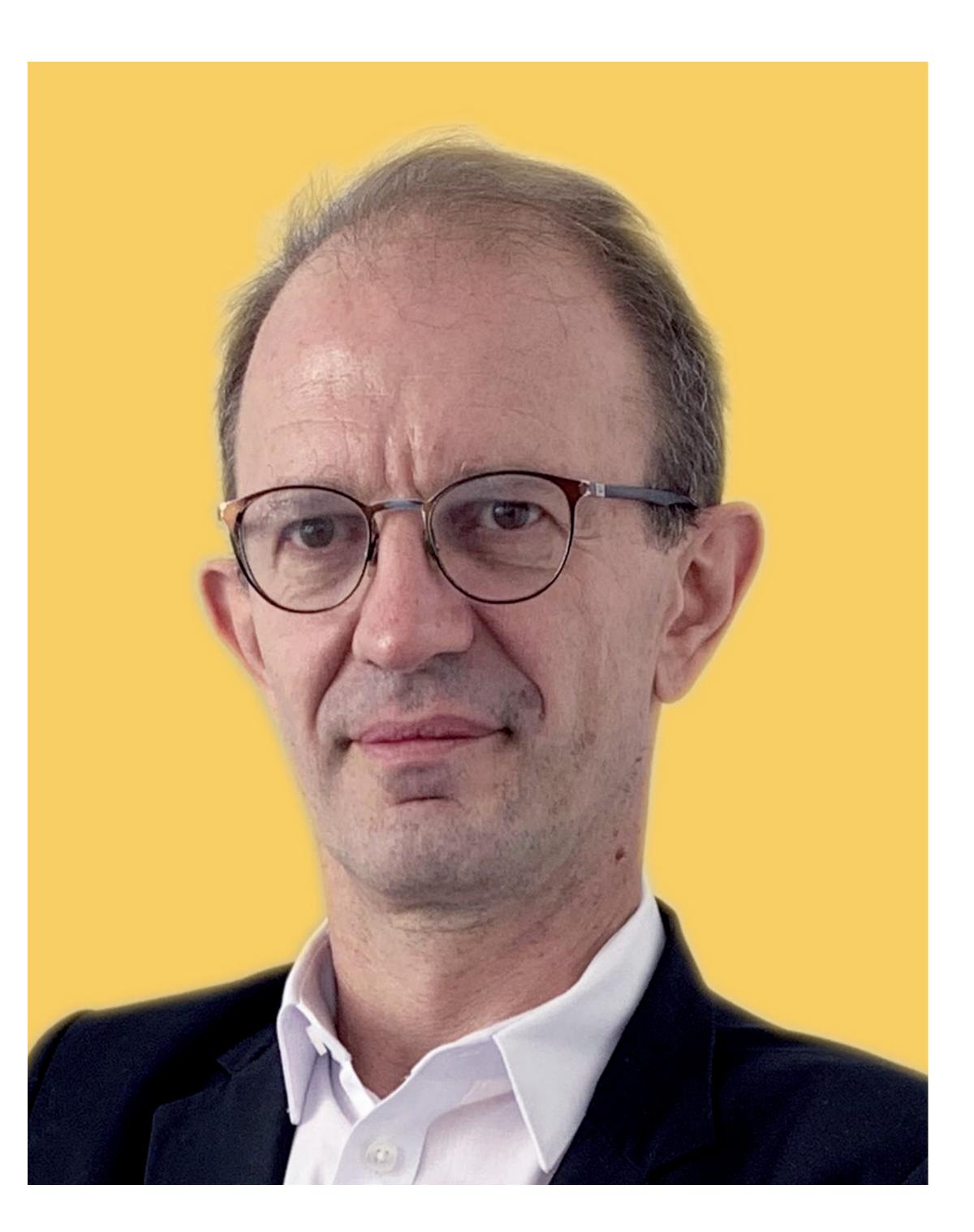
- 15+ years Management experience with MNCs across the globe
- Created and developed 4 startups in Mobile services, Cloud CRM, Entertainment & Fintech
- Co-founder of Sunny Live Music & Nosy Be Jazz festival (Madagascar)



Madagascar

Kezar Fidaly Co-founder & COO

- 20+ years in designing the strategy, selling and delivering IT Services in most of the industries in Emerging Markets
- 15 years experience in MEA based out Dubaï



France- Congo

Cédric Nicolas Co-founder & CTO

- Born, raised in 4 African countries
- Computer engineer, entrepreneur, Corporate finance specialist
- Set up a commute carpool service in France, called Wedrive



Cynthia Mayaka CFO

- A Tax, Customs, Excise and International Trade expert
- Rich industry experience spanning across various sectors; from the Kenya Revenue Authority to global Professional Services and Consultancy firms and now the Tax Appeals Tribunal, Kenya.





r Journey as of October 2022



Equity sourced

~\$400k raised by 43 business angels



Partnerships established



angaza)) PAYGO system



Payment gateway West Africa)



Mobile money gateway Marketplace



Customers loans (Madagascar)

Team setup

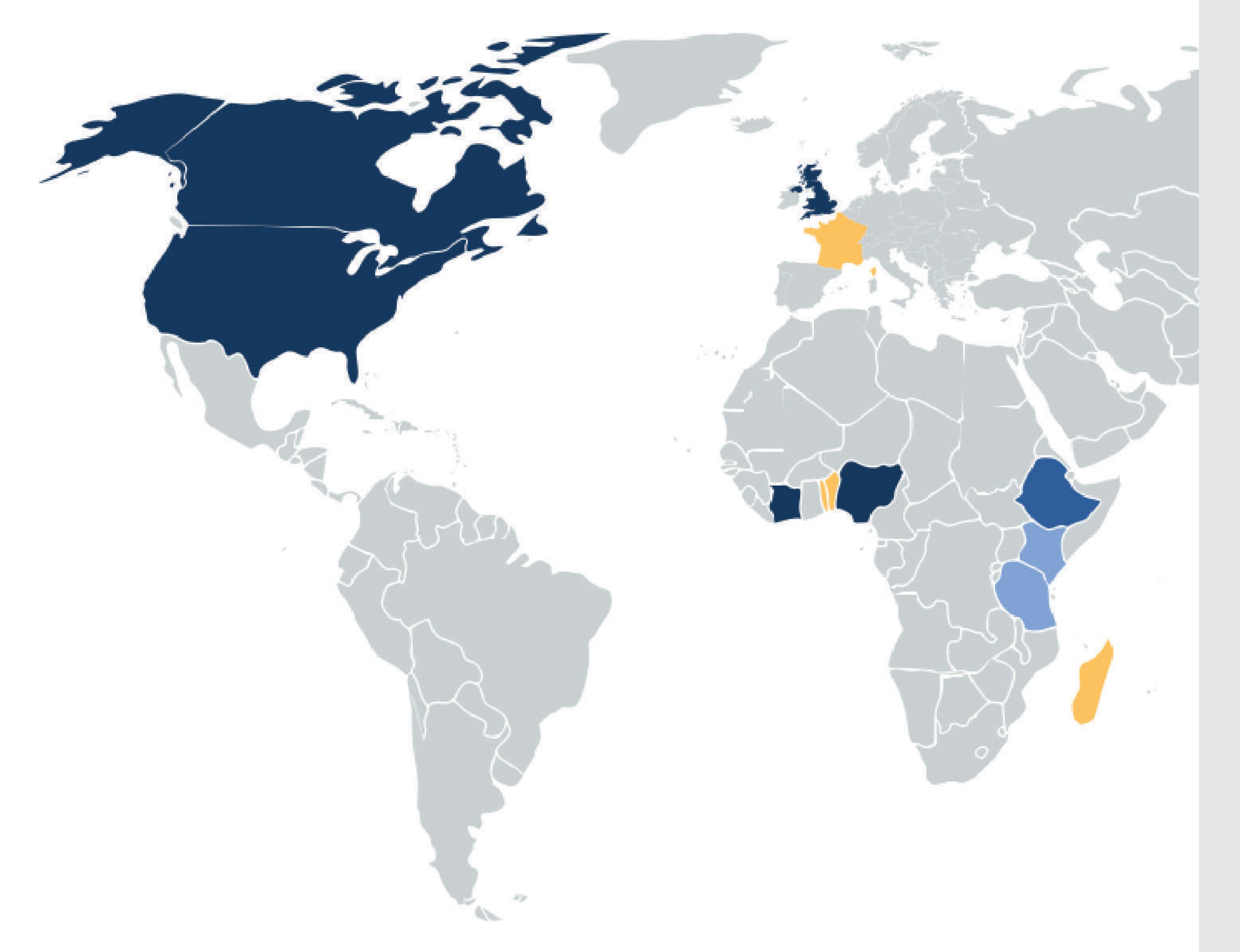
- Team: 15 people in Antananarivo, Lomé, Paris, Nairobi
- 2 Subsidiaries with showrooms in Togo & Madagascar
- Product development in Africa
- Sales & marketing in Madagascar, Togo and France

Customers

- 25 renewable energy customers (Togo and Madagascar)
- 20 registered merchants (Togo)

Growth Roadmap

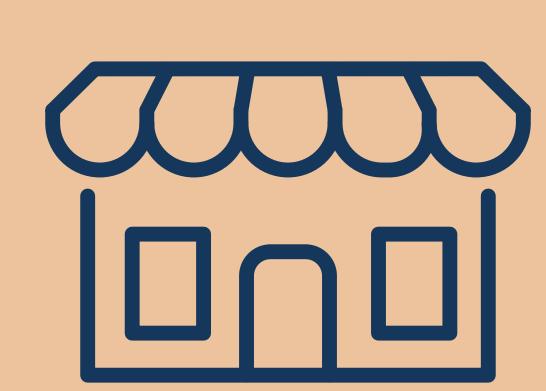




	Country	Services	On-ramp Off-ramp
2022	Togo, Madagascar, Benin, Diaspora: France	Buy, Sell & Transfer	Visa Mastercard MoMo
2023	Nigeria, Ivory Coast (*) Diaspora : UK, US/ Canada	+Save	MoMo Bitcoin Cryptos
2024	Tanzania, Kenya	+ Merchant Corporate Debit cards	MoMo
2025	Ethiopia	+ DeFi (Lend, Borrow, Invest)	MoMo

GTM Strategy





Merchants

Incentivized acquisition

Free subscription and Free Registration for Merchants
Free social media marketing boost program to the first 100 registered merchants per country

On-ground sales

4 Recruiters per city to acquire 40 merchants/Recruiter/Month.

Digital marketing

Supporting content to be produced (shop photos/ video interview/ product images) and pushed over Facebook, Instagram and Tik-Tok.



Local customers

Digital marketing

5,000+ content/ products to be published in 2 years for generating in-bound calls to marketplaces.

Sponsored content on Meta, Tik-Tok & Google Community events involvement



Diaspora

1 Community Manager for each community

Digital marketing

Design and produce "call to buy for your beloved in Africa" content.

Community events involvement

Revenue Model



Cash-out & DeFi* Transaction fee

From Wallet transactions

Sales Transaction fee

From marketplace

4-10%

Vision 2023+

DizzitUp

Tech roadmap:

Currently, we use a Permitted Open Ethereum, Version 2 will move to be on public Ethereum with Polygon as L2, (cheaper gas fees, fast transferless than a minute)

Going public through a worldwide STO (Security Token Offering)

- For 2 main objectives:
- ensuring to our early investors high return exit
- providing African and emerging countries retail investors the opportunity to buy and trade easily DizzitUp digital shares

2 Mainstream Blockchain DeFi

- Services for providing step-by-step easy-to-use, non-discriminant, commerce and community finance services to African consumers and small businesses for a sustainable economic growth across the continent:
- Anti-inflation saving
- Tontine 3.0 (Community Lending/Borrowing)
- Forex market access
- Digital assets market access

