



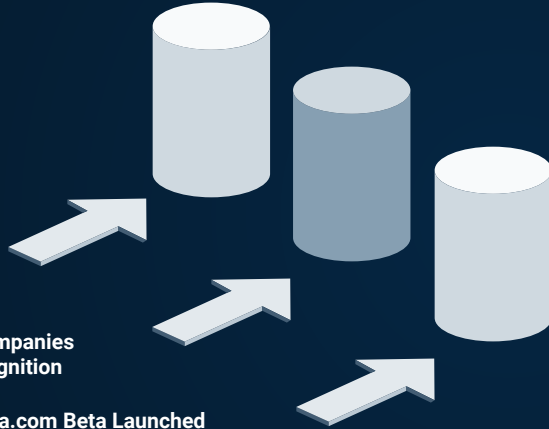
**THE
MOST
CONVENIENT**
Digital payment

OUR COMPANY

2020 - Developed Payment Gateway
Sandbox - Lipia.co.ke Playground

2021 - CIO Africa Top 100 Companies
Awards, Bronze Mark of Recognition

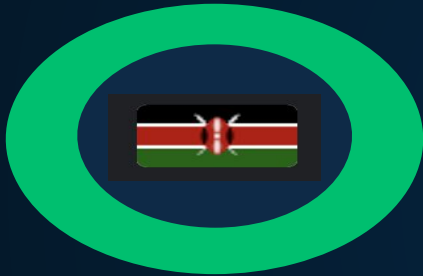
2021 - Tynypesa.com Beta Launched



Tynypesa.com is a product of a US company, Ana Confidential, Inc. Our team has won several awards including the CIO Africa Top 100 companies in 2021.

MARKET ANALYSIS

Kenya

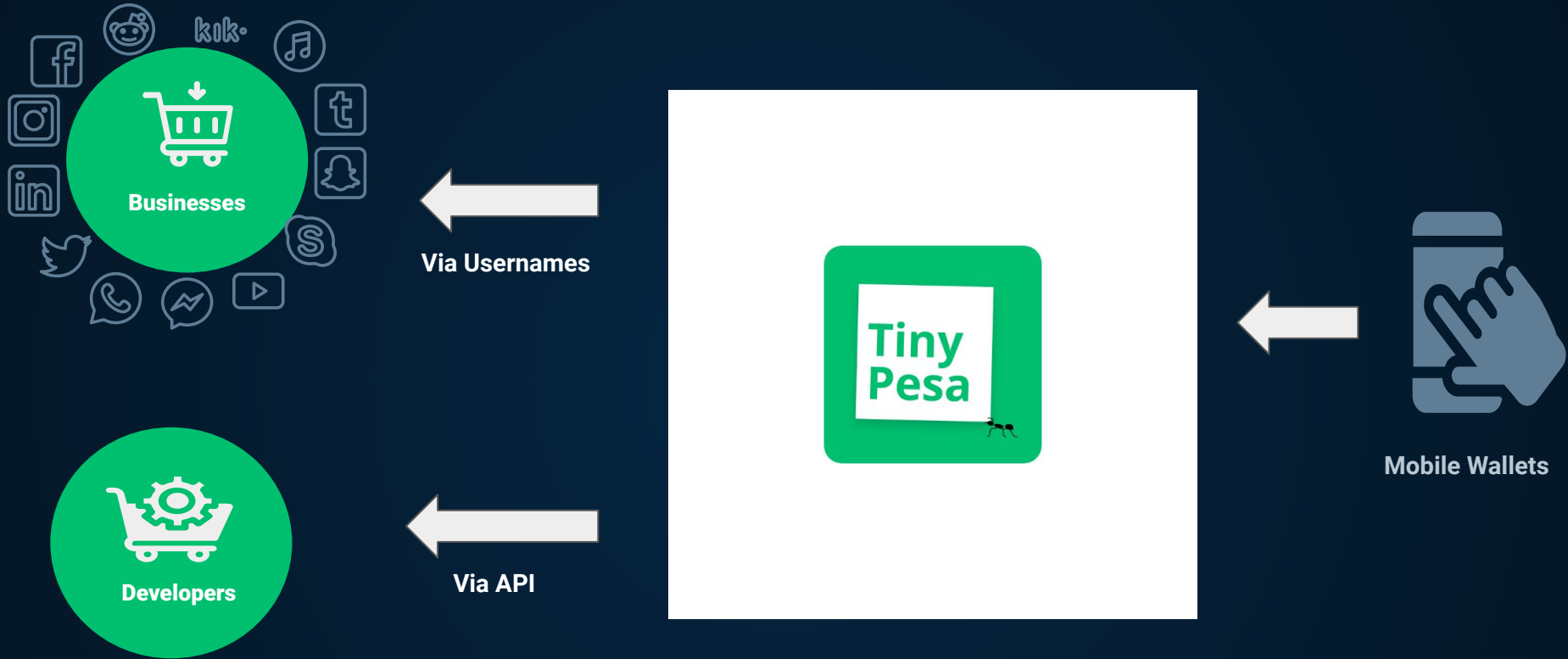


- Social Users - **11 million**
- Population (18 - 35) - **13 million**
- MSMEs - **7.4 million**
- Registered Businesses - **10 million +**
- Mobile wallets - **30 million**
- Annual Mobile wallet transactions - **15 Billion**
- 159 million active mobile wallets in Africa
- USD \$ Remitted Annually - **\$3.5 billion**
- Avg Bank charges - **7.08 USD + 0.84%**

To put this increase into perspective, between July and Sept 2020, at least \$ 2.291 billion passed through Mpesa business wallets alone.

<https://www.fsdkenya.org/blogs-publications/digitisation-business-and-payments-in-the-time-of-covid/>

HOW TINYPESA WORKS



Tinypesa is the most convenient tool for accessing instant digital payments

SOLVING THE PROBLEM OF INCONVENIENCE

1. Less than 5 mins setup for registration of a business mobile wallet from over 2 months https://youtu.be/AKNgZ_-E1ls
2. **FREE** digital payments platform for entities
3. Tinypesa Integrates with Social sellers' already existing platforms e.g. Youtube Business <https://www.youtube.com/c/CARNVERSATIONS>
4. The easiest Payments API to integrate in Kenya for developers as evidenced <https://twitter.com/kenkimanimugo/status/1472221775933190144?s=20>
5. Can integrate seamlessly with **Vodafone, MTN & Airtel** APIs

OUR MILESTONES - Traction



1100 +

Number of businesses
Registered



~ 5000+

Subscribers with
multiple transactions



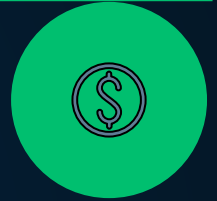
15,000+

Number of Subscribers



70,000+

Number of
Transactions



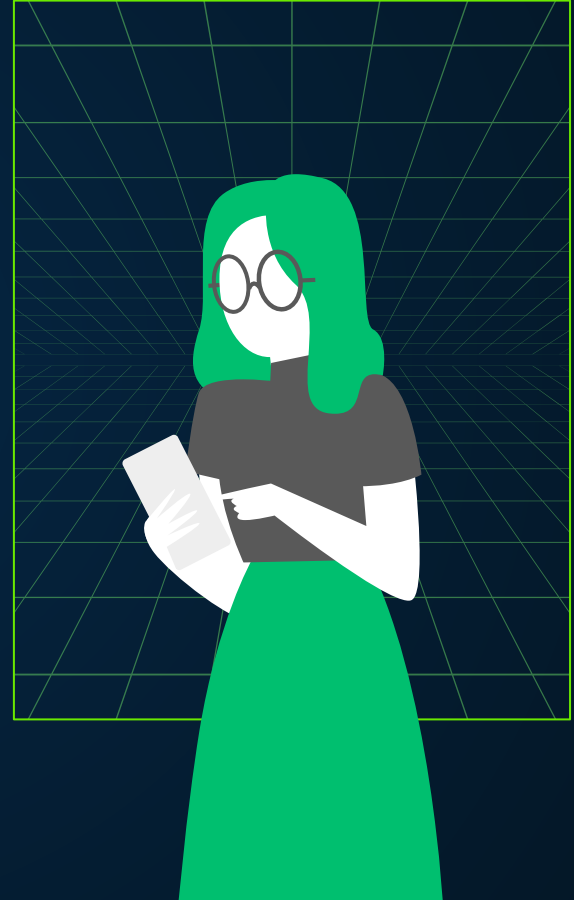
\$300,000+

Amount successfully
moved during beta

Potential Revenue Per Transaction

6X Margin

Our innovation gets Tinypesa connected entities to utilize our SMS tokens per transaction



Tinypesa Vs Competitors

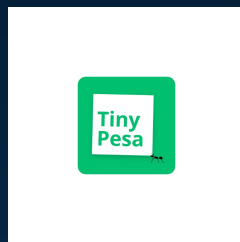
Competitors



Value is created via transaction costs by building their own wallets



Customers



Developers & Businesses



Customers (Subs)

TINYPESA's is a convenient tool for developers & businesses. Their customers derive benefit from free & convenient transactions. Tinypesa will be charging for Custom SMS tokens for entities which benefits both entities.

TINYPESA DOES NOT COMPETE WITH TELCOS' MOBILE WALLETS, IT'S AN ABSTRACTED BUSINESS LAYER SITTING ON THE TELCOS' MOBILE WALLET INFRASTRUCTURE

Payment Platforms	Local bank or Mpesa Fees	Transfer Period	Minimum Transfer	Services
Payoneer	No charges for local bank	2 - 5 Biz days	\$20 to other users \$50 to local bank	Online & POS Payments
Pesapal	3.5% per online payment & 2.9% POS	3 Business days	\$10	Online & POS Payments
iPay	Free upto 15 transactions more than 15 \$5.95 pm plus transaction fees	1 Business day	\$1	Online & POS Payments
Dusu Pay	< 50 Transactions pm is Free. Standard pkg is \$9.99 & Enterprise Pkg \$29.99	3 Business days	\$2	Online & POS Payments
Tingg	Transaction fees dependent on amount	Set-up several hours, Payment instant thereafter	Variable	Online Payments
Tinypesa 	No charges for both customers (subs) or bank transactions	Instant	No minimum	Free Transactions Customized upselling SMS Custom website Simplest API integration Usernames provide privacy Reversal Protection Easy & convenient Online payment integrations

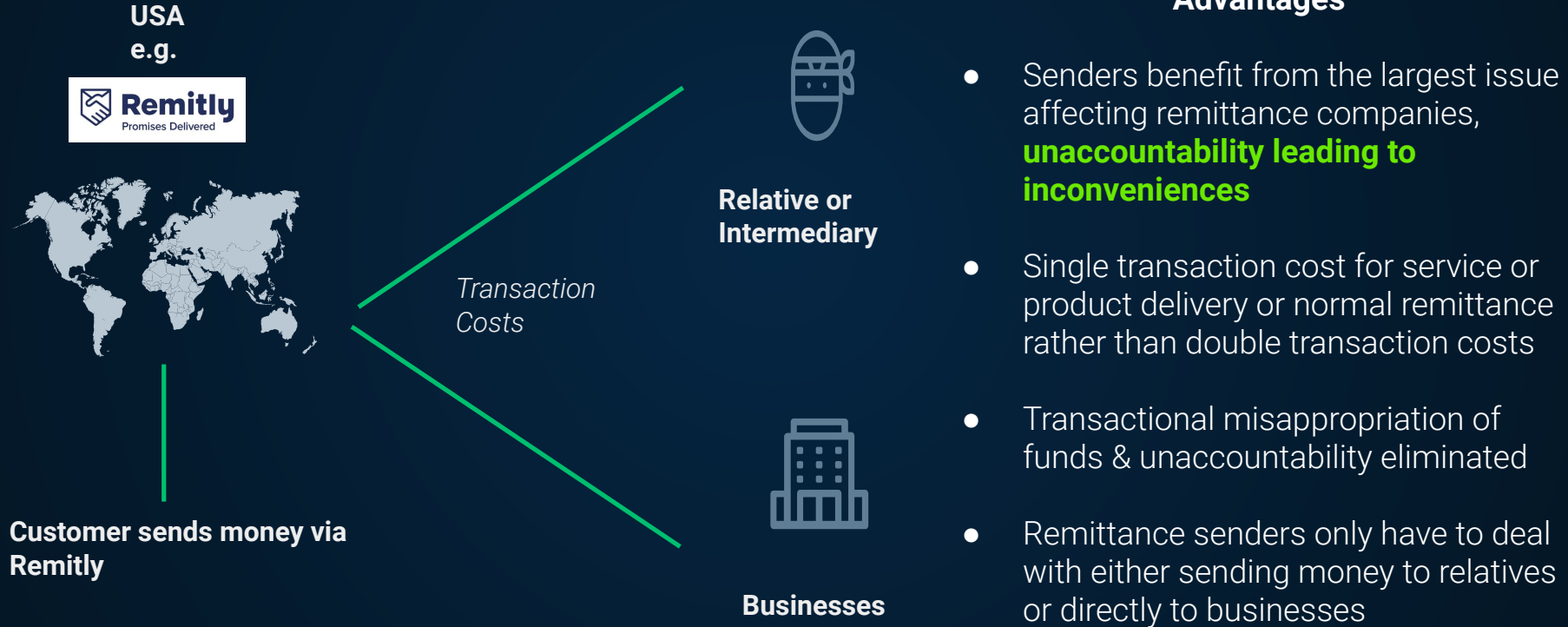
Competitive Analysis

WHAT WE ARE WORKING ON



- Distributed DBs
- Containerization
- KYC improvement using blockchain
- Blockchain for SMS tokens
- Improving UI

LONG-TERM GOAL: TINYPESA AS A TOOL FOR GLOBAL REMITTANCES



OUR TEAM

Koome Mwiti **CEO & Co-founder**

He has a background in Finance & Software Engineering for over 15 years. He has worked as a Lean Six Sigma Black Belt Professional in the process assistant role for Amazon.

Dennis Kariuki **CTO & Co-founder**

He has worked for over 7 years as a Senior Software Engineer and has been instrumental in pivoting award winning SAAS products in Africa as well as extensive familiarity in the mobile payments sector. He is a sign language interpreter too.

Joseph Mwaniki **Operations & Product Manager**

He is an award winning embedded systems engineer & head of Operations at Ana Confidential, Inc. Mwaniki is passionate about proper leadership and governance while ensuring that everything works to complete the ecosystem. He is a sign language interpreter too.

Samuel Githui (SG) **Software engineer**

He is a Full-stack engineer who is responsible for developing the ecommerce plugins e.g Wordpress or Shopify

Martin Kinaru **Software engineer**

He is a Back-end engineer who is also skilled in front end development using React.

Britney Chepkemei **CX - Psychology (Intern)**

Caleb Dunyo

Software Engineer **Ghana (Intern)**

Nathaniel Choge **Investment Banker & MIT Alumnus**

Henry Chabari) **Advisory Head of UX** **Current Ecommerce Giant -** **<https://copia.co.ke> & former** **Cellulant UX Lead**

Tim Slloma **Assistant Director** **PWC - West Africa** **Advisor**



THANKS!

Does anyone have any question?

koome@anaconfidential.com

Try <https://tinypesa.com>



Tiny
Pesa