Providing informal retailers the tools to improve their businesses by combining new digital financial services with existing distribution networks.
86%* of retail transactions in Sub-Saharan African occur through informal channels. (i.e. kiosks & open-air markets.)

>150 million** informal retailers in emerging markets globally. (largest employment sector outside of agriculture)

~4-6 million** informal retailers within Nomanini’s target markets. (highly informal & cash-based, reached by FMCG value chains)

Source: *Next Billion, Deloitte, **Analysis of data from FMCGs.
INFORMAL RETAIL MSMEs LACK TOOLS FOR GROWTH

Need customers due to inability to provide commodity digital services that enable cross selling.

Lack time due to leaving point of sale & queuing to pay suppliers, deposit cash or waiting for transactions to complete.

Lose sales due to inability to finance inventory and pay suppliers consistently.
A Retailer-facing application connected to a platform with management dashboards for an array of stakeholders to operate.

Android smartphone users can download the app, use a terminal or third-party trading applications.

Platform for interoperable business banking wallets which integrates to local services, payments and banks.

Enables support teams, field representatives, loan officers, etc to monitor and manage a network of retailers.
TRADER SOLUTIONS FOR STANDARD BANK

Current execution is in play with Standard Bank (‘SBK’) to deploy a solution labelled ‘Trader Solutions’.

Informal retailers benefit from low-cost access to the solution (financed / leased by SBK) and are able to:

- Vend & attract customers from a single wallet
  - Offer commodity digital services: all prepaid airtime, electricity, bill payments and cash in / out.

- Pay suppliers conveniently from point of sale
  - Make supplier payments conveniently and safely without having to leave their shop.

- Gain instant access to financing
  - Finance inventory with access to instant loans against FMCG supplier lines to grow their business

Expected Outcome for the Solution:
~$30m annual increase in sales revenue per 100,000 informal retailers

* Forecasted 30% participation x 5-15% increase in sales on average FMCG basket; based on SBK’s target of reaching 100k informal retailers

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Nomanini leverages strategic partnerships (banks, FMCG value chain) to deliver a business banking wallet for informal retailers at scale.

**Banks**
(Economic Buyer)
Connecting the banks’
digital financial services
and the informal retail
ecosystem. Banks are
able to expand their
customer base.

**Informal Retailers**
(End User)
Access digital tools &
working capital. Retailers can
attract consumers by vending
digital products,
pay suppliers electronically &
access credit.

**FMCG Value Chain**
(Channel)
Unlock value through
digitising & ultimately
optimise relationships
between informal retailers
and FMCG distributors /
manufacturers.

Transactions through the platform provide data for loans, a means of accumulating savings, and business intelligence for actionable insights - which ultimately boosts profits for all participants.
THE LANDSCAPE

Nomanini combines **high-volume micro-payments** with **financial services** that can be delivered with FMCG value chains.

<table>
<thead>
<tr>
<th>Key Feature</th>
<th>Mobile VAS</th>
<th>Pymts VAS</th>
<th>FMCG solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internally-controlled <strong>cohesive technology stack</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Can process <strong>high-frequency &amp; low-value payments</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Support <strong>open-loop mobile money &amp; bank transactions</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Multi-tenant, white-labelled</strong> for third party clients</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>MSME-focused <strong>financial services</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Provide <strong>FMCG value chain</strong> solutions</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

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Nomanini has partnerships with **Africa’s largest bank** and the **world’s largest FMCG company**.

<table>
<thead>
<tr>
<th>Year</th>
<th>Event/Partnership</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011-12</td>
<td>Direct to Retailer &lt;br&gt;Developed mobile airtime vending device &amp; sold directly to informal retailers in SA.</td>
</tr>
<tr>
<td>2013-15</td>
<td>Vending Platform &lt;br&gt;Developed white labelled e-vending for existing mobile distributors in 7 countries.</td>
</tr>
<tr>
<td>2016-17</td>
<td>Growth in Mozambique &lt;br&gt;Acquired 2k retailers, with 5k on order, prior to the economic crisis.</td>
</tr>
<tr>
<td>2018</td>
<td>Pivot to Banks &lt;br&gt;Built business banking propositions with Moza Banco to reach retailers.</td>
</tr>
<tr>
<td>2019</td>
<td>Standard Bank Partnership &lt;br&gt;Signed strategic partnership to create financial services for retail MSMEs.</td>
</tr>
<tr>
<td>2020</td>
<td>Nestlé Partnership &lt;br&gt;Strategic partnership to digitise payments in FMCG value chain.</td>
</tr>
</tbody>
</table>
STRATEGIC HORIZONS

Forecasted expansion potential for the Nomanini solution.

2020 - 2022
Expand in Africa within SBK

Grow into 10-15 of SBK’s 19 markets. Leverage Nestlé value chain to acquire 100k retailers. Surpass break even.

2021 - 2023
Expand in Africa beyond SBK

Leverage SBK reference case & partnerships to secure further top banks within Africa & other global FMCGs.

2022 +
Expand into Global South

Leverage FMCGs to partner with top global banks. Focus on regions with low financial inclusion, high informal trade & cash usage (i.e. S/SE Asia, ME and LATAM).

Series-A2

Series-B

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EXPANDING WITH STANDARD BANK

Current and future **Trader Solutions** roll out within African markets.

**Ghana**
- Ongoing discussions for launch in 2020.

**Zambia**
- Piloting market fit.
  - Targeting 3000 merchants by end of 2020.

**Lesotho & Eswatini**
- Launch: H1 2020
  - Targeting 1000 merchants by end of 2020. *(combined)*

**Mozambique**
- Launch: H1 2020
  - Targeting 1500 merchants by end of 2020.

**Ethiopia**
- Ongoing discussions for launch in 2020.

**Tanzania**
- Ongoing discussions for launch in 2020.

**Malawi**
- Ongoing discussions for launch in 2020.
22-PERSON STRONG TEAM

Management Team, each with over 15 years of relevant experience.

Vahid Monadjem  
CEO and Co-founder  
Electro-Mechanical Engineer  
ex-McKinsey & Company

>15 years of innovation and consulting experience across telecoms, consumer goods, utilities, petrochemicals and retail.

Werner Pyke  
Head of Product  
BIS  
ex-Flash and ex-ACI/S1

>15 years of experience in both the South African emerging markets payments industry, and the US banking industries.

Dale Humby  
CTO and Co-founder  
Electro-Mechanical Engineer  
Google Developer Expert

>15 years of experience leading development on various bespoke embedded and M2M electronics and software projects.

Shaun Nicholls  
COO  
BCOM Informatics  
ex-SBV and ex-SGS

20 years of experience of operational leadership across Africa and within payments in the SA banking industry.

Chabala Kuanda  
BDM  
BSC and MBA  
ex-Coke and Samsung

20 years experience in informal market development with FMCG, Beverages, MNOs & electronic companies in Zambia incl. Coke & Samsung.

Directors

Ali Monadjem (Co-founder)  
ex-McKinsey & Company

Vincent Kouwenhoven  
ex-KPN, eVA Fund

Wim van der Beek  
MD, Goodwell Investments

Vandy Massey  
Founder, Enguage

Reg Swart  
ex-Fundamo, ex-VISA

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