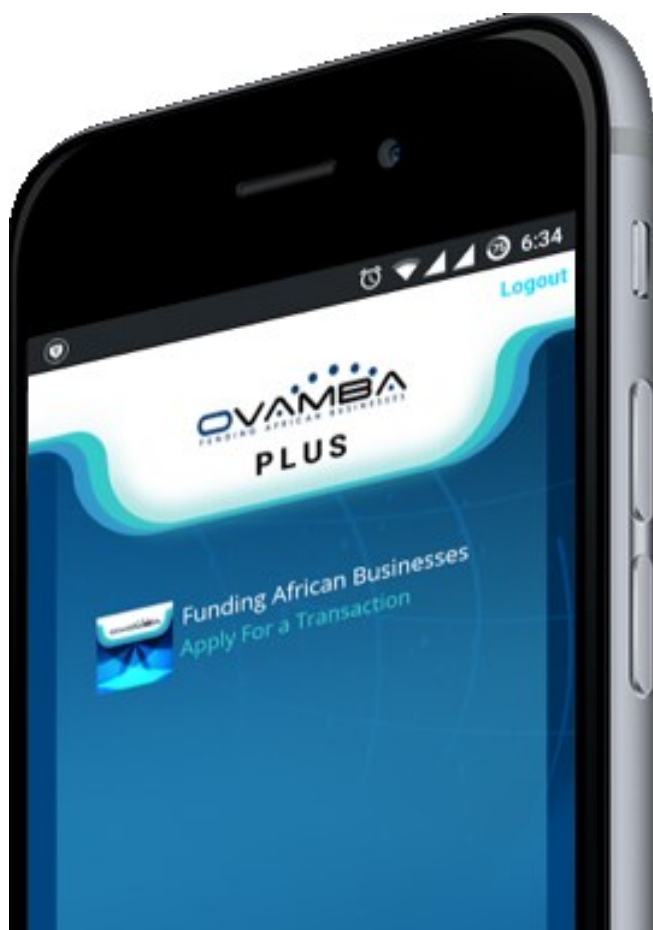


**FINANCIAL  
INCLUSION VIA  
TRADE FINANCE  
& TECHNOLOGY**



# PARTNERSHIP OPPORTUNITIES WITH OVAMBA

Introduction

2020



Strictly confidential – addressee only. This is a business plan summary. It does not imply an offering of securities.

Ovamba is looking for Local Partners to collaboratively support enterprises who license BankPartner™, Pamoja™ or Jasmeera™

Training & Support Is Available for Qualified Partners

License Ovamba's Innovations



Become A Partner

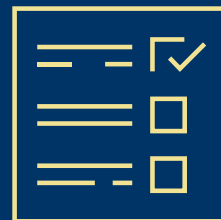


# Overview



Partnership options to consider:

1. License Ovamba's technology for your own business or financial institution
2. Become an Authorized Licensor in your market to financial institutions<sup>1</sup> and other qualified enterprises (non-exclusively or exclusively)



The Steps to qualify include:

- NDA & Demonstration
- DDQ (Due Diligence Questionnaire) & Strategy Plan
- Review of documents and partnership agreements
- Confirmation of financials & investment
- Pilot design & planning
- Partnership & Go-To-Market implementation
- Ongoing support



<sup>1</sup> Specifically Bank Partner

# Our products build wealth for emerging market businesses

## **BankPartner Elite™**

'Trade and Banking Solutions for a Digital World'

SaaS based alternative finance solution for small business traders

## **Jasmeera™ Crowdfunding Solutions**

The Power of The Crowd –  
Adapted for Your Market

Inventory driven crowdfunding solution for retail investors

## **Pamoja™ Growth & Performance Management**

'Together We are Stronger. We Build Wealth When We Collaborate'

Risk & Performance improvement mobile apps & SaaS based systems

## **PanTrax™ GPS Asset Tracking**

'Protecting What your Value'

Asset protection, tracking, tracking and value maintenance

# Why Become a Partner?

## Ovamba value proposition

## Benefits to Licensed Partners

### Clear and specific value proposition

- Ovamba presents the benefits of a turn-key solution for a market currently untapped by traditional finance
- Margins are attractive and business scales quickly
- Matching capital available\* – aligning interest between Ovamba and Authorized Reseller

### Early Engagement

- Ovamba developed the model with the input and feedback of experts from trade, finance, banking and supply chain / value chain sectors
- Ovamba has made a significant investment of time and resources to create buy-in and ensure a successful launch with selected partner teams

### Craft Flexibility into the Model

- Team size and initial investment outlay is flexible to accommodate varying market structures and trade flows
- International and local trade flow based structures
- On demand logistics / warehousing model designed for scale and growth without adding capex

### Social Impact

- Widespread measurable impact to the least served: women, youth, last milers, ethically disenfranchised groups
- Contribute to the development of emerging market business ecosystems
- Do good whilst doing well

# Ovamba requires key characteristics of its Authorized Reseller Partners

Competency	<ul style="list-style-type: none"> <li>• Good analytical and reasoning abilities</li> <li>• <b>Strong instincts &amp; business skills</b></li> <li>• Market &amp; sector knowledge</li> </ul>	<ul style="list-style-type: none"> <li>• Generates customer &amp; team loyalty, staff enthusiasm, high performance, and commitment</li> <li>• <b>Committed to SME growth</b></li> </ul>	<ul style="list-style-type: none"> <li>• Prepared to invest 100% “sweat equity”</li> <li>• Disciplined attention to detail</li> <li>• <b>Secure financial position (liquidity)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Highly motivated and success-oriented</li> <li>• Able to recognize and seize business opportunities</li> </ul>
Background	<ul style="list-style-type: none"> <li>• Business and management experience/training</li> <li>• Banking or investment</li> <li>• Commercial sectors</li> <li>• Import/Export knowledge</li> </ul>	<ul style="list-style-type: none"> <li>• Worked with or led teams</li> <li>• Experience in service/retail industries</li> <li>• Experience with small businesses</li> </ul>	<ul style="list-style-type: none"> <li>• <b>History of hard work</b></li> <li>• Connected &amp; respected in business community</li> <li>• Few other commitments</li> <li>• Patience!</li> </ul>	<ul style="list-style-type: none"> <li>• P&amp;L responsibility</li> <li>• Desire to be part of Ovamba’s success</li> <li>• Motivated by excellence</li> </ul>
Skill set	<ul style="list-style-type: none"> <li>• Business planning</li> <li>• <b>Problem solving and judgment</b></li> <li>• <b>Financial management</b></li> <li>• <b>Marketing acumen</b></li> </ul>	<ul style="list-style-type: none"> <li>• Negotiation and influence</li> <li>• Training, coaching, team building</li> <li>• <b>Customer-service abilities</b></li> </ul>	<ul style="list-style-type: none"> <li>• Organization and planning</li> <li>• Detail- and system- oriented</li> <li>• Relationship developer</li> <li>• Shares Ovamba’s vision</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Initiative leadership</b></li> <li>• <b>Innovative</b></li> <li>• <b>Opportunity developer</b></li> <li>• <b>Can support a brand with integrity</b></li> </ul>
Behaviour attributes	<ul style="list-style-type: none"> <li>• Ambitious, but realistic, profit expectations</li> <li>• Proficient money manager</li> <li>• Ethical</li> </ul>	<ul style="list-style-type: none"> <li>• Team player</li> <li>• Encouraging, supportive</li> <li>• <b>Africa focused</b></li> </ul>	<ul style="list-style-type: none"> <li>• Can grow leaders</li> <li>• Encouraging, supportive of others</li> <li>• <b>Community-oriented</b></li> </ul>	<ul style="list-style-type: none"> <li>• Wishes to see others succeed</li> <li>• Leads from the front</li> <li>• Create a culture of excellence</li> </ul>





# Our training model includes extensive up-front and ongoing Partner learning and development

## Up front

- Extensive up front training in two stages:
  - 1-2 weeks of online classroom/seminar-based training to teach
    - Basic operating procedures
    - Technology overview and Demo training
    - Brand values/marketing approach
- **At least two weeks of on-the-job exposure** (e.g., support from an existing Operational hub to learn practical realities of managing this business model)

## Ongoing

- Four elements of ongoing training
  - **Corporate-driven:**
    - Operational/strategic changes often delivered via “train the trainer” model (i.e., corporate training function trains field team who in turn teach franchisee)
    - Further technical support for partners via online communications, meetings, reports, e-mails, etc.
    - Ongoing support to the licensees in the region as well as the Authorized Reseller
  - **Field-driven:** Coaching (e.g., marketing, business management techniques) delivered by Ovamba’s best team leaders on a regular basis
  - **Self-selected:** Various subject matter (to cater to different skill sets and learning preferences of partners) available through webinar/online & seminar based forums, etc.
  - **Peer support:** Formal mechanisms (e.g., online forums; liaison with head office best-practice coordinator) and informal networks between other partners (either local or long distance)



# We Provide world-class support to help Partners succeed

## Marketing/concept management



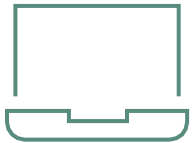
- Access and licensed permission to use brand
- Support with promotion & marketing
- Providing PoS material
- White label services and mobile app deployed on behalf of partners

## Sales/field support



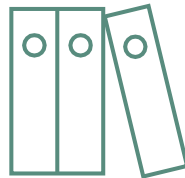
- ERP support via Pamoja™
- Troubleshooting and problem solving
- Customer Relationship Management
- Sales coaching and tactical planning

## IT systems



- Cloud setup
- POS and shop systems
- CRM capabilities
- Additional Fee-based IT services
- IT security
- centralized invoicing and support

## Financial management and planning tools



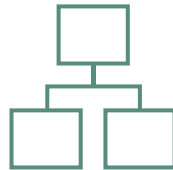
- Pamoja™ Growth and Performance System
- Competitor analysis
- Budgets and target setting
- Accounting standards
- Financial controls
- Asset Intelligence
- End-to-end business processes

## Inventory management and logistics



- Inventory & eCommerce management/planning
- Asset servicing & reporting
- Outbound logistics
- Customer service
- Growing the customer base & retention

## Organization/ training



- On-boarding and training
- Recruiting and staff management (HR)
- Finance, risk, collection & Bookkeeping setup for all reporting to central servicing
- Performance management

## Five Keys to the Ovamba Success Model

- 1 Intensive on-board training program (1 – 2 weeks) with monthly touchpoints (e.g., computer-based, or conventional)
- 2 Proven support systems for successful bank and MFI engagement. Able to be a reliable agent to manage eCommerce and logistics side of transactions
- 3 Maintain and grow network of businesses seeking trade and finance support
- 4 Focus on supporting financial sector with world class managed services
- 5 Uniform financial and performance tracking. (e.g., book keeping, IT systems, operating metrics) Work from the same set of numbers and drivers







## Next steps

If you are interested in becoming an Authorized Reseller:

1. Review and complete an NDA
2. Complete the DD process
3. If considered qualified, complete the Strategic Business Plan Template
4. Conference call to discuss the model and verbal approval
5. AML and approval process – review of investment status
6. Training – business will begin soon after



## Next steps

- DDQ
- A Conversation

[Viola.Llewellyn@Ovamba.com](mailto:Viola.Llewellyn@Ovamba.com)

A photograph of a hand pointing at a sign that says "START". The hand is in the foreground, slightly out of focus, with the index finger pointing towards the sign. The sign is a white rectangular piece of paper with the word "START" written in large, bold, blue capital letters. The background is a blurred image of a person in a white shirt and tie.

# START

For more information:

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