



# HELPENDE HANDE

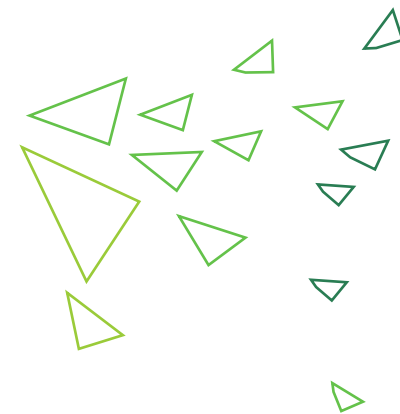
*metou*

A Solution for the African Diaspora to Send Funds to the 60% of Sub-Saharan Africans who cannot easily receive money.



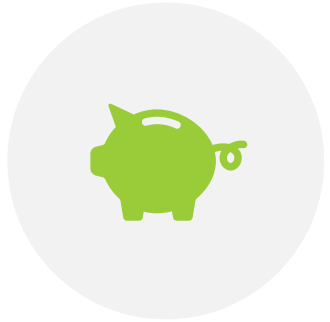
# About Us

We are professionals with 126 years technology experience, including 24 years of international Mobile Financial Solutions.



# The Challenge

(initial Launch is for Fund Transfers into Nigeria)



## Bank Accounts

60% of Africans (700 Million) DO NOT have a Bank Account.



## Money Transfer Operators

Western Union, MoneyGram, etc., provide a service sending funds to Africans with Bank Accounts, or have the Identification required to pick up their funds at a local bank or financial agent



## \$25 Billion Every Year

Nigerian Diaspora sent \$25 Billion to family and friends in Nigeria, each year, the past four years.  
(Nigeria's population is twice that of the UK).



## \$15 Billion

\$15 Billion is sent each year to Nigerians with Bank Accounts and Mobile Wallets (mobile phone link to a bank account)



## \$10 Billion

\$10 Billion is carried each year into Nigeria and hand delivered to Nigerians without accounts.

# The Solution



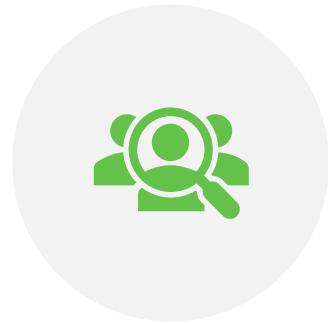
## GOAL

Allow funds to be sent **DIRECT** to the mobile phone of those who cannot normally receive financial support from friends and relatives outside Nigeria



## Banks

Central and Commercial Banks offered regulations allowing Metou to provide a “managed unbanked” service. Backend bank transaction software was acquired



## Marketing

5 Million Nigerian Diaspora live in 7 major communities inside the USA. Association membership, incentives, churches and social networks are employed.



## Local Partnerships

Largest Nigerian Financial Service companies are providing a service to the recipient of funds – to immediately spend, share and make purchases in their LOCAL community.



## Why is this Different?

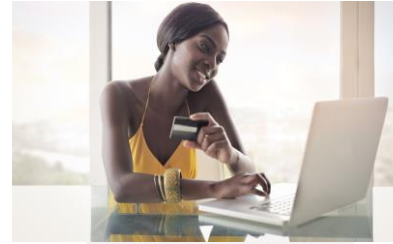
**Metou provides the unique service of sending a fund notice to ANY Nigerian mobile phone. Currently, in-country P2P is the only similar service**

**metou**



# The Product

## Online Solution



Full-Service Web site for fund transfer, bill pay, SIM top-up, and cryptocurrency transfers – sending funds to a Nigerian mobile phone.

## Customer Management



Card and Customer Administration; Transaction Processing; Cash Transfers.

## Receiver Services



Fund notice in the receiver's Mobile Phone may be converted to local currency at 100K locations across Nigeria

# The Customer

## The Nigerian Diaspora – an Affluent Client

In the USA, Nigerians are purported to be the most educated in America surpassing Chinese and White Americans with the highest percent of people with advanced degrees and college graduates.

There are more than 5 million Nigerians in the USA, including:

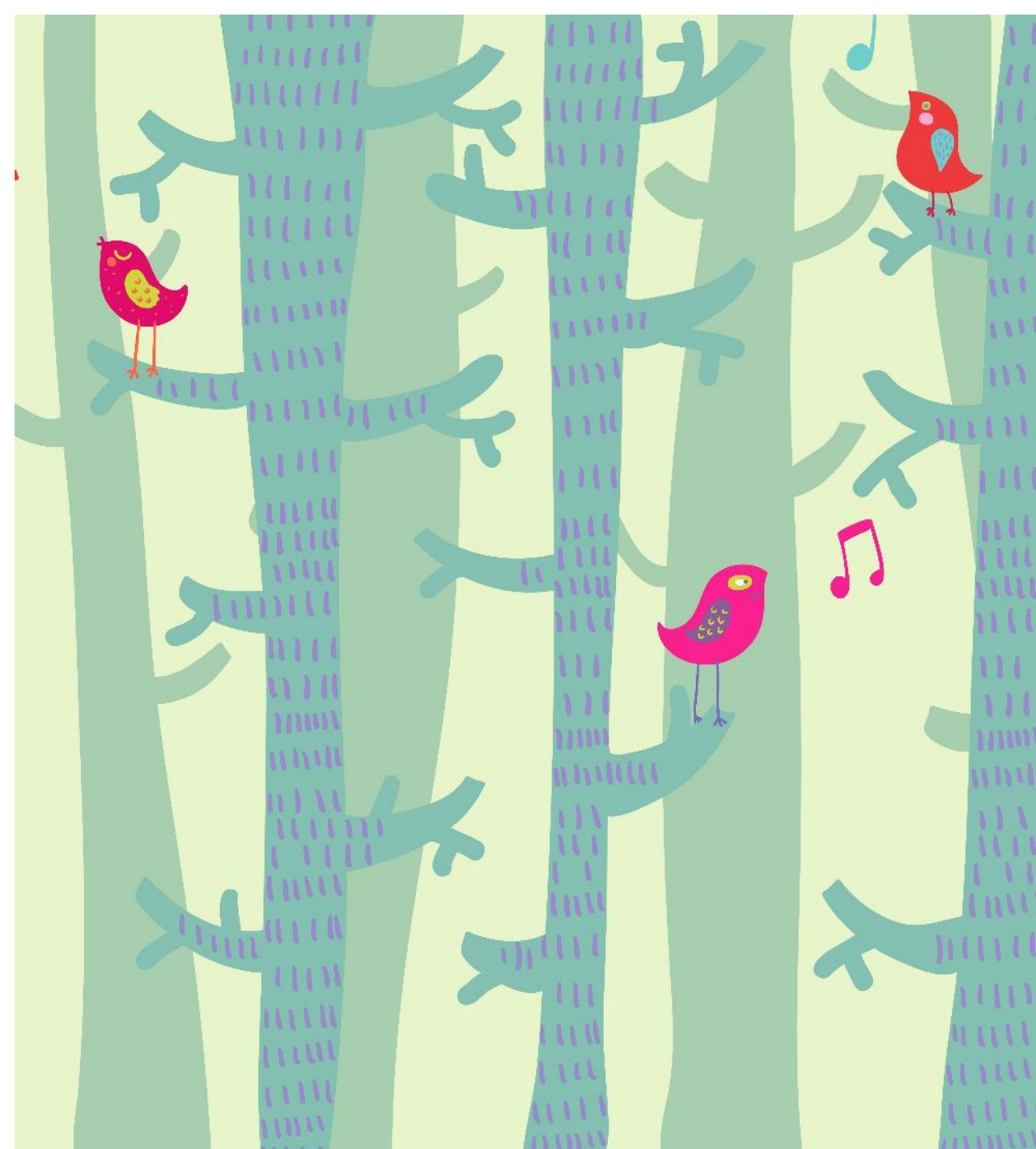
- 115,000 Nigerian medical professionals
- 174,000 IT professionals
- 87,000 Pharmacists
- 49,500 engineers
- 250,000 legal, financial, real estate and related business professionals

\*US Census Bureau, July 2015 Data

An average of \$200, per month, is sent by each Diaspora to family and friends inside Nigeria.

\*World Bank



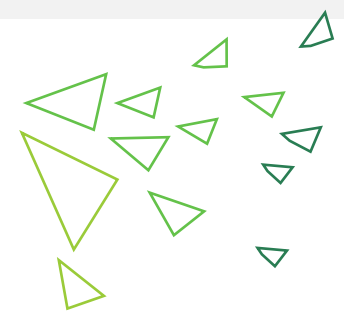


# A Worthwhile Business ?

The Business Model, the Opportunity,  
Financial Forecast, Competition, Growth –  
all Projections

# Business Model -

## How Will Metou Make Money?



### WHO IS THE TARGET CUSTOMER?

5 Million Nigerians – most reside in Maryland (Prince Georges and Baltimore counties), New York (New York City, Nassau and Westchester counties), Texas (Harris County, Fort Bend, Fort Worth, Dallas, and Travis County).

Money is typically used for seed, school fees, food, and medications.

### WHAT IS THE CUSTOMER'S PROBLEM?

Nigerians Send Money Home!

In order to send funds to family and friends in rural areas, money is sent to a village leader who will travel to a commercial bank (for a fee). Money is often sent to a relative in a larger village where funds are converted to cash at a local bank.

### HOW WILL METOU REACH CUSTOMERS?

We are using an SaaS model – key local persons will sign Diaspora for discounted ANNUAL services. Metou is joining all Diaspora organizations, providing a discounted service to those who use Metou through their non-profit association web sites. Also, churches, Social Networks, and Humanitarian Organizations.

### IS THIS VENTURE PROFITABLE??

This is a very profitable venture – even as a low-cost service. No brick & mortar. Metou pays a fee per transaction service provided by partners. Backend bank transfers, bank regulation monitoring, payment gateways, and in-country distribution. Metou will typically collect \$3-\$4 per transaction. The sender pays the fees listed above.

### HOW WILL METOU GENERATE REVENUE??

Metou collects a fee at the time of online fund transfer. This fee is moved into the USA Metou bank. (The funds transferred are moved to a commercial Nigerian bank). Expenses are minimal – the backend customer management, the card processor, and the in-country service provider will support their own segment of this service.



# Market Opportunity

**\$25B**

SENT HOME EACH YEAR

Nigerians in the USA and the UK send money home to support family and friends – each year

**\$10B**

CASH CARRIED IN

Money carried into Nigeria and given to family and friends who cannot easily receive by existing formal transfer providers

**\$47M**

NET PROFIT 3<sup>rd</sup> YR

Metou is projected to acquire 6% of the USA Cash Carry business by the third year.

# Competition



# Growth Strategy

How will we scale in the future

## Phase 1

4th Qtr 2020

- Operations Monitoring
- Selected Diaspora
- Start SaaS model with customer signing for Annual services
- Testing Support

## Phase 2

1st Qtr 2021

- Full-Service Operations
- Marketing to all USA Diaspora
- Support Holiday transfers to Family and Friends
- Add UK/EU to Metou services

## Phase 3

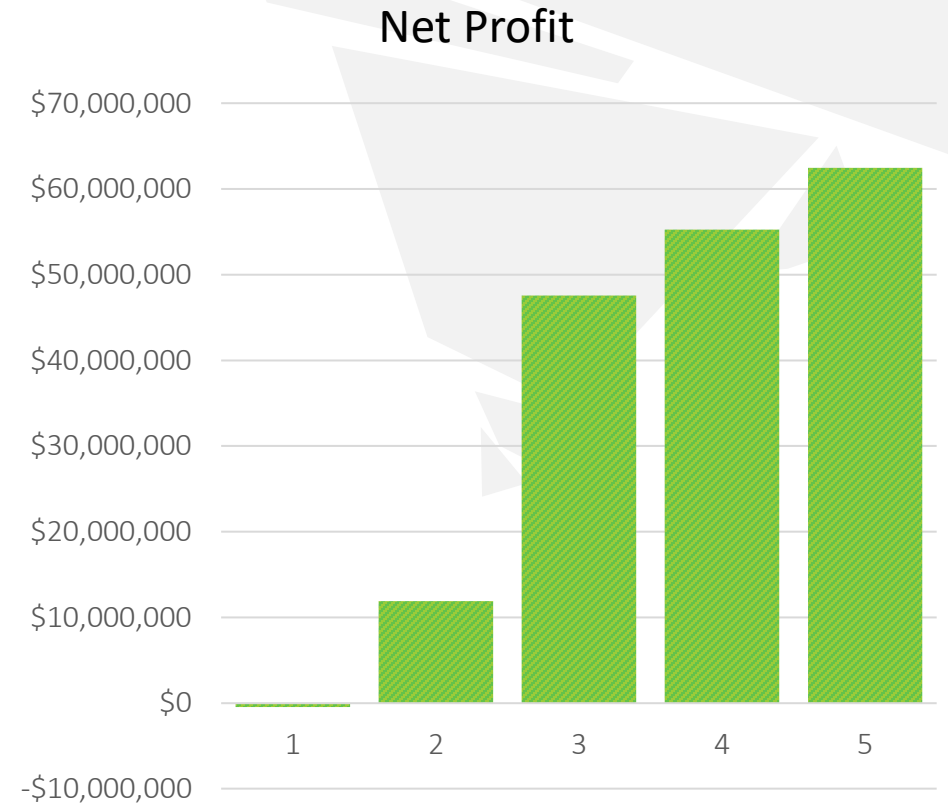
March 2021

- Operations include 29 African countries.  
Africa HUB provides this link to every African country with Cross Border Licensing –transfers are to Mobile Wallets in these additional countries.

# Traction

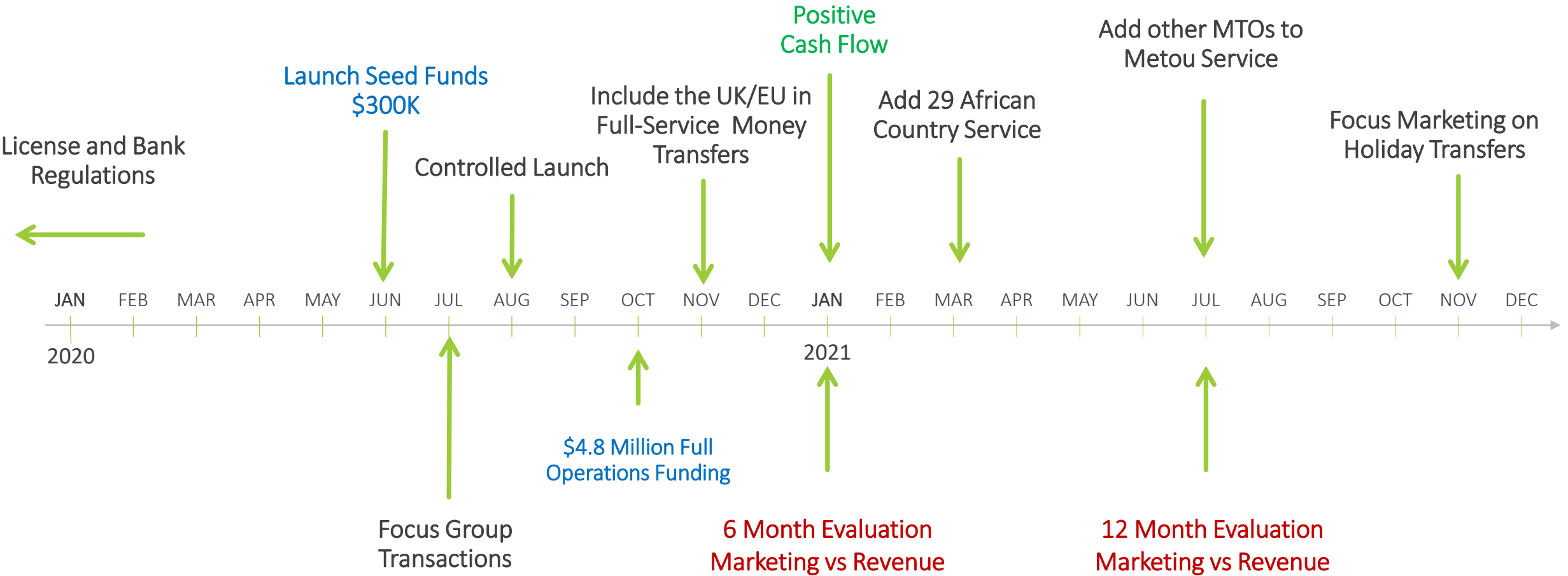
Forecasting for success

	Metou Transactions	Partner Transactions	Gross Revenue	Net Profit
Year 1	2,970,000	17,000	\$2,987,000	(\$442,960)
Year 2	19,800,000	23,000	\$19,823,000	\$11,893,800
Year 3	79,200,000	50,000	\$79,250,000	\$47,550,000
Year 4	92,000,000	102,000	\$92,102,000	\$55,261,200
Year 5	104,000,000	140,000	\$104,140,000	\$62,484,000



# Timeline

Our two-year action plan



# Financials

	Year 1	Year 2	Year 3
Customers	14,935	99,115	460,500
Transactions	2,970,000	79,200,000	92,102,000
Sales	5,940,000	158,400,000	184,204,000
Average Price per Sale	2.00	2.00	2.00
Revenue @ 90%	5,346,000	142,560,000	165,784,000
• Cost of Revenue @ 30%	1,782,000	47,520,000	55,261,200
<b>Gross Profit</b>	<b>3,564,000</b>	<b>95,040,000</b>	<b>110,522,800</b>
Expenses			
• Sales & Marketing	3,886,960	74,766,200	50,032,800
• Customer Service	60,000	8,120,000	12,240,000
• Product Development	36,000	236,000	660,000
• Service Expansion	24,000	24,000	40,000
<b>Total Expenses</b>	<b>4,006,960</b>	<b>83,146,200</b>	<b>62,972,800</b>
<b>EBIT</b>	<b>-442,960</b>	<b>11,893,800</b>	<b>47,550,000</b>

# The Team



**Rick May**

CEO/Chairman  
45 Years International  
Technology  
Marketing.  
12 Years in Mobile  
Financial Services



**Dave Bernard**

Technical Advisor /  
Board Member  
CEO International  
Technical Services  
Company.  
Former operator of  
Money Transfer  
Services



**Terry Richard**

VP Africa / Board  
Member  
Former Nigerian Navy  
Officer, Current  
Manager at Amazon.  
Related to Many Bank  
Officers



**Emilian Elefteratos**

Advisor,  
CEO of Medal, Inc.  
Former officer of BT,  
Cisco, and Verifone



**Aminu Bello**

Nigeria Technical /  
Board Member  
Owner Nigeria  
Financial Services  
Technology



**Bill Marks**

VP Marketing  
Former VP Media at  
AT&T, Coca-Cola  
Worldwide.  
Chief Strategy Officer  
at Group Salus

# Funding



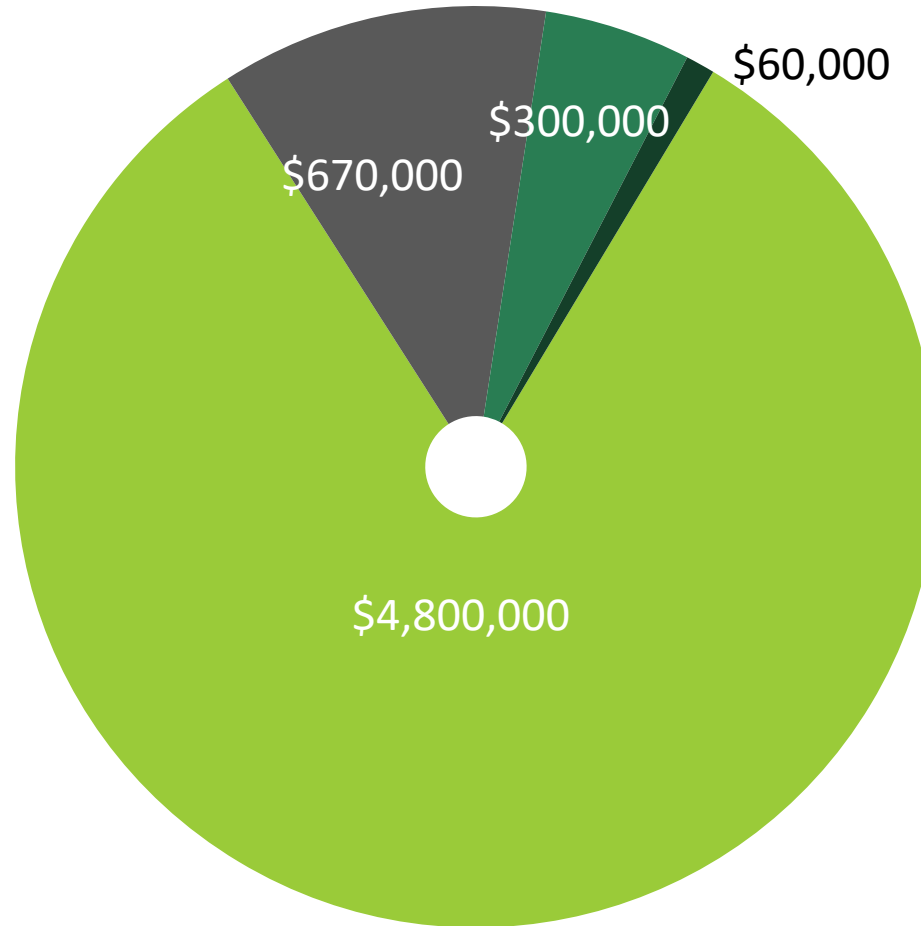
2019 Investors  
\$60K

One person is a Board Member,  
another an Advisor



2017 – 2018 Investors  
\$670K

Friends and Families. Two are  
Founders. Three are Advisors



Launch Funds  
\$300K

Final Turn-on off all licenses,  
banking interfaces, and testing  
for actual transaction services for  
selected Diaspora



Operational Funds  
\$4.8 M

Full Operations and Marketing  
services. Moving to a Positive  
Cash Flow





# Financial Inclusion

A Helping Hand for Those in Need

Metou has taken the responsibility of providing Financial Services to the large unbanked population of Nigeria. The Central Bank of Nigeria defines Metou's service as a "Backfill" of funds into the rural and poor areas of Nigeria.

100,000+ Agents across Nigeria are service providers to the recipient of Family and Friend money transfers.


Agent locations are merchants who have regular footfall, which includes the ability to deliver cash to the Metou fund recipient.


True Financial Inclusion – to the 60% of Nigerians without Bank Accounts


# Thank You

The logo for 'metou' is displayed in a blue, lowercase, sans-serif font with a slight shadow effect, set against a white rectangular background.

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Metou is a Registered Corporation in Delaware & Nigeria 