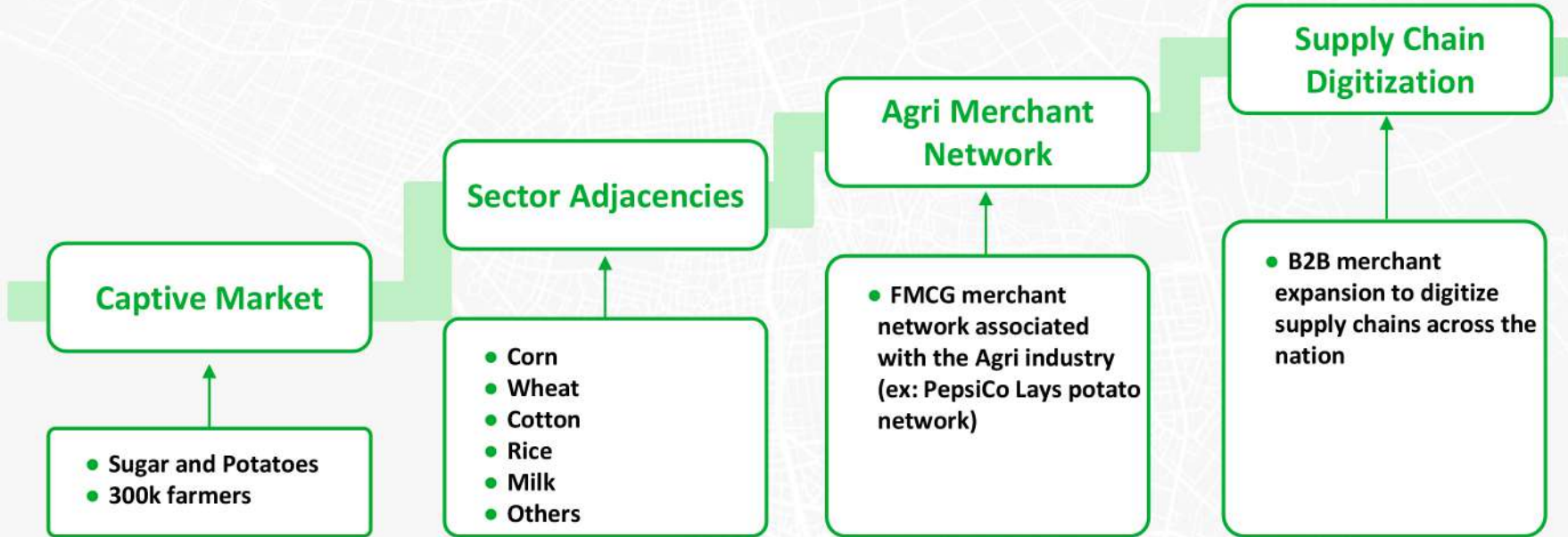


Section IV

Where are We Headed

Growth Levers – Captive Market to Sector Adjacencies



Build Pakistan's largest Agri data network, expand tax net, and create financial inclusion for women, youth and freelancers

Our Revenue Streams

1 Instant Payments

- Transactional fee charged upfront for Instant settling of purchase invoices for farmers upon receipt of materials

2 Transactional

- Acquiring and issuance through MDR & interchange fee
- Charges on usage of white label wallet and Interbank fund transfers

3 Marketplace/Partnerships

- Percentage commission model curated for utility bill payment, mobile top ups, insurance products & lending
- Further monetization through e-commerce & float income from partners

4 Subscriptions

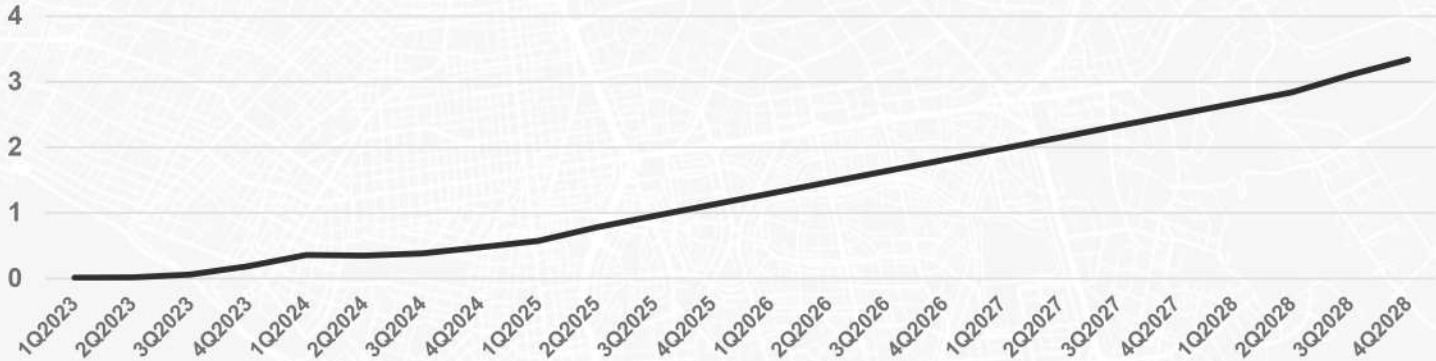
- Charging issuance fee for the Debit Card offered to the customer base
- Annual subscription charges will also be levied

5 Marketing

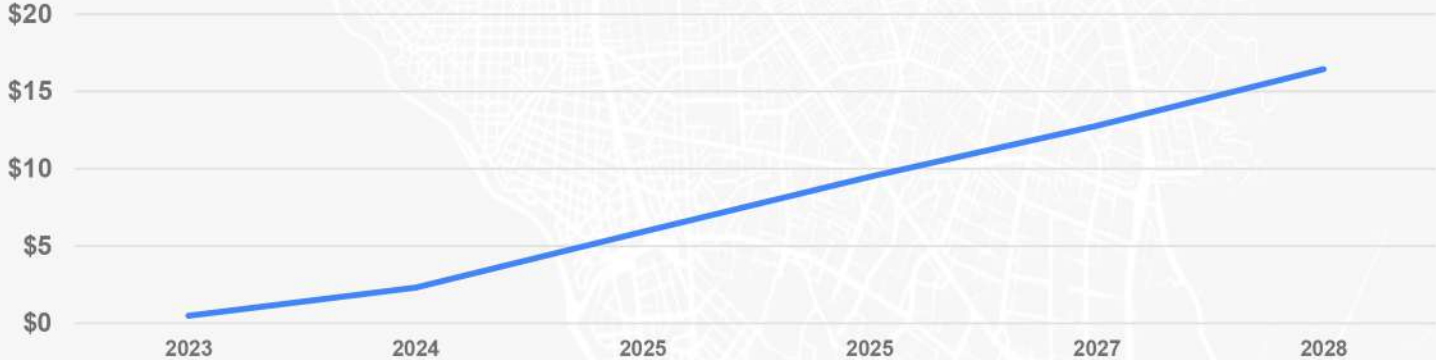
- Monetization of marketing channels/ platforms being extended in the form of In-App/In-platform marketing
- Extension of customer/merchant-based analytics and social/digital media marketing

Projections: Wallets and Gross Revenue

Gross Number of Wallets (Mn)



Gross Revenue (US\$ in Mn)



Capitalization and Use of Proceeds

Raised \$3 Million to Date from Friends/Family/Investors
Seeking to raise \$10 Million in Growth Capital

- Further enhance team by recruiting top talent by leveraging existing presence & network
- Product development (ops and network, hardware, software development). Will synergize & leverage existing database & network
- Focus driven marketing campaign to reach the primary target of unbanked customers
 - Most tech firms have been designing their campaigns to adhere to a metropolitan customers
 - Outdoor/Field based campaigning/marketing is going to be vital for product adoption within the target audience
- Branding & Marketing – making Digitt+ a national brand
- Completing regulatory approvals to prepare for national launch

