

<u>THE</u> Business platform
that PAYS



Presents

BizzPays Story





Mr Damilola Bhadmus



Mr Francis Gatsinzi



Mr Eric Nyangezi

story

BizzPays

EDIB International



Chief Kwame Springer
Chairman



Mr Alexander Takpi-Young
Head Of Africa



Mr Julian Phillips
EDIB Financier

The BizzPays Story

EDIB International was financing the acquisition of a bank in Nigeria and then wanted to build something for the business community of Nigeria, and subsequently across Africa, for the everyday people who make up 99% of the country.

A 21-year-old Nigerian, Mr Damilola Bhadmus, a lead tech developer, met with EDIB's Chairman, and they discussed BizzPays and what business owners needed and wanted, not just in Nigeria, but across Africa.

Mr Damilola Bhadmus and his associates, Mr Francis Gatsinzi, Director of Sales, and Mr Eric Nyangezi, Head of Technical Operations, both Rwandan refugees based in the UK, went on to build BizzPays for the African businessperson.

And the BizzPays story started…

Introduction

BizzPays is a payments, income-creation, business-assistance and financial-services platform designed to ignite businesses and bridge traditional fiat currencies and digital assets within a single, secure ecosystem.

The platform empowers business owners, sole traders, individuals, merchants, SMEs and enterprises to seamlessly send, receive, manage and transact using both conventional and blockchain-enabled payment solutions.

By combining financial inclusion, digital commerce and emerging financial technologies, BizzPays is positioned to become a leading payments infrastructure provider across Africa.

BizzPays also provides a low-barrier entrepreneurship model, enabling individuals to establish and operate digital businesses through the BizzPays platform with minimal start-up costs.

Market Opportunity

BizzPays addresses significant challenges faced by millions of underserved individuals and small businesses across Africa, including:

* Limited access to financial services
* High transaction costs
* Restricted access to digital commerce
* Limited opportunities for additional income generation

The platform is specifically designed to empower the emerging middle class, entrepreneurs, freelancers and SMEs by providing practical financial tools and revenue-generating opportunities.



Africa & Nigeria Market Opportunity

Africa is home to over 244 million businesses, of which approximately 44 million are small and medium-sized enterprises (SMEs). The continent's broader economy is projected to grow by between 4.1% and 4.4% over the coming years, making Africa one of the fastest-growing regions globally.

Nigeria alone is home to at least 39.65 million businesses. The vast majority, approximately 96%, are micro, small and medium-sized enterprises (MSMEs), which employ roughly 84% of the working population. Nigeria's overall real GDP growth rate is projected at 4.1%.

BizzPays operates through a fully compliant financial technology framework, providing secure payment services across Nigeria's rapidly expanding digital economy.

Through its regulatory partnerships and operating structure, BizzPays is positioned to deliver payment solutions nationwide, supporting consumers, merchants, SMEs and enterprise clients across all 36 states and the Federal Capital Territory (FCT).

A Market Undergoing Digital Transformation

Nigeria is Africa's largest fintech market and one of the fastest-growing digital payment ecosystems globally.



Key Market Highlights

- Over ₦1.6 trillion in digital and electronic payments are processed daily.
- Increasing smartphone penetration continues to accelerate digital adoption.
- Financial inclusion initiatives are bringing millions of new users into the formal financial system.
- Regulatory reforms continue to support innovation and growth within the fintech sector.

Strong Industry Growth

Between 2020 and 2022, Nigeria experienced unprecedented growth in digital transactions, with NIBSS transaction volumes increasing by over 900%, demonstrating a clear shift towards a cashless and digitally enabled economy.

This growth creates a significant opportunity for scalable payment platforms such as BizzPays to capture market share and drive long-term value creation.

Vision
To become Africa's leading digital payments and financial empowerment platform, enabling millions of individuals and businesses to participate in the global digital economy.

BizzPays aims to create sustainable wealth-building opportunities by providing accessible payment solutions, digital commerce tools and multiple income-generating channels that promote financial independence and economic growth.

Mission
Our mission is to empower individuals, entrepreneurs and businesses through innovative financial technology solutions that simplify payments, expand access to economic opportunities and accelerate financial inclusion across Africa.

We Achieve This By:

* Delivering secure and seamless payment solutions.
* Enabling businesses to reach new customers and markets.
* Creating opportunities for recurring and passive income generation.
* Supporting entrepreneurship through low-cost business creation tools.
* Building strategic partnerships that stimulate investment, innovation and sustainable economic development.



Our Impact
Empowering People.
Growing Businesses.
Driving Financial Inclusion.
Building Africa's Digital Economy.

Payment System



QR Code System

BizzPays QR Code System (BQRCS). Every BizzPays business has a QR code for the business and for every person who works in the business. Our objective is to turn every person in Nigeria/Africa into a business or service provider. This allows everyone to be on the BizzPays Platform.

The BQRCS holds the following information for each user:

First Name	Surname	National ID	Mobile number	Business	Business Group	Position	Discount	BizzPage	Business Address	Phot ID
					Housing	Owner	Yes	www.com		
						Staff				

Business Card

BizzPays QR Code System (BQRCS) allows you to pass all of your information from members to members and from members to non-members, which prompts them to sign up and become a member.

The person who introduces you will earn 15% of the BizzPays fees charged, giving you a residual income into your savings account. The more businesses you introduce, the more income you can generate.



Building Africa's Next-Generation Payments Network

BizzPays is developing a fully integrated digital payments ecosystem that connects traditional financial services, digital assets, merchants, consumers, and financial institutions through a single interoperable platform.

Our infrastructure is designed to facilitate secure, seamless, and real-time transactions across multiple payment channels, creating a scalable foundation for digital commerce throughout Africa and emerging markets.



Key Capabilities

- Multi-channel payment processing
- Fiat and digital asset interoperability
- Real-time transaction settlement
- Cross-border payment enablement
- Open Banking integration
- Merchant and consumer payment solutions
- Secure and compliant financial infrastructure

Strategic Advantage

By combining traditional banking rails with next-generation digital payment technologies, BizzPays creates a unified ecosystem that removes friction from financial transactions while enabling broader financial inclusion and economic participation.

One Platform. Multiple Payment Networks. Unlimited Opportunities.

Comprehensive Financial Technology Ecosystem
BizzPays has developed a suite of integrated technology solutions designed to support the evolving needs of consumers, merchants, financial institutions, and enterprise clients.
Together, these solutions form a scalable, secure, and interconnected financial ecosystem capable of supporting millions of transactions and users.

Core Platform Components

Merchant & Business Solutions
- Merchant Management Platform
- SmartPOS Solutions
- Payment Gateway Services
- Business Wallet Infrastructure

Consumer Financial Services
- Fiat Wallets & Instant Transfers
- Digital Asset Wallets
- Card Issuance & Management
- Consumer Payment Services

Digital Asset Infrastructure
- Digital Asset Exchange
- Staking & Yield Services
- Asset Custody & Settlement



Banking & Financial Integration
- Open Banking Connectivity
- Banking-as-a-Service (BaaS)
- Real-Time Settlement Rails
- Financial Institution Integrations

Risk, Compliance & Customer Protection
- Dispute Resolution Management
- Fraud Prevention & Monitoring
- KYC / AML Compliance Framework
- Transaction Security & Risk Controls

Platform Benefits
✓ Unified customer experience

✓ Multiple revenue streams

✓ Scalable cloud-based architecture

✓ Regulatory-ready infrastructure

✓ Cross-border payment capability

✓ Merchant and consumer financial inclusion



Investment Proposition
BizzPays is creating the foundational infrastructure required to power the next generation of digital payments, commerce, and financial services across Africa's rapidly growing digital economy.

Next-Generation Payment Processing
BizzPays has developed a proprietary payment orchestration platform that combines traditional financial infrastructure with Web3-enabled technology to deliver faster, more secure, and more cost-efficient payment processing for merchants and consumers.

The platform intelligently routes transactions across multiple payment networks, ensuring optimal settlement paths, reduced processing costs, and enhanced transaction reliability.



What is Web3?
Web3 represents the next evolution of the internet, built on blockchain technology and decentralized infrastructure.

Unlike traditional payment ecosystems that rely heavily on intermediaries, Web3 enables direct, transparent, and secure interactions between participants while maintaining trust, compliance, and transaction integrity.



For businesses, this creates opportunities to:
- Reduce transaction friction
- Improve settlement efficiency
- Enhance payment security
- Enable global payment acceptance
- Support digital asset interoperability
- Increase operational resilience

BizzPays Merchant

Merchants at the Core of the BizzPays Ecosystem
Merchants are the foundation of the BizzPays network, providing the products, services, and customer experiences that drive platform growth and transaction activity.

The BizzPays ecosystem is designed to reward active merchant participation through a unique combination of payment processing, loyalty programmes, customer acquisition tools, and token-based incentives.

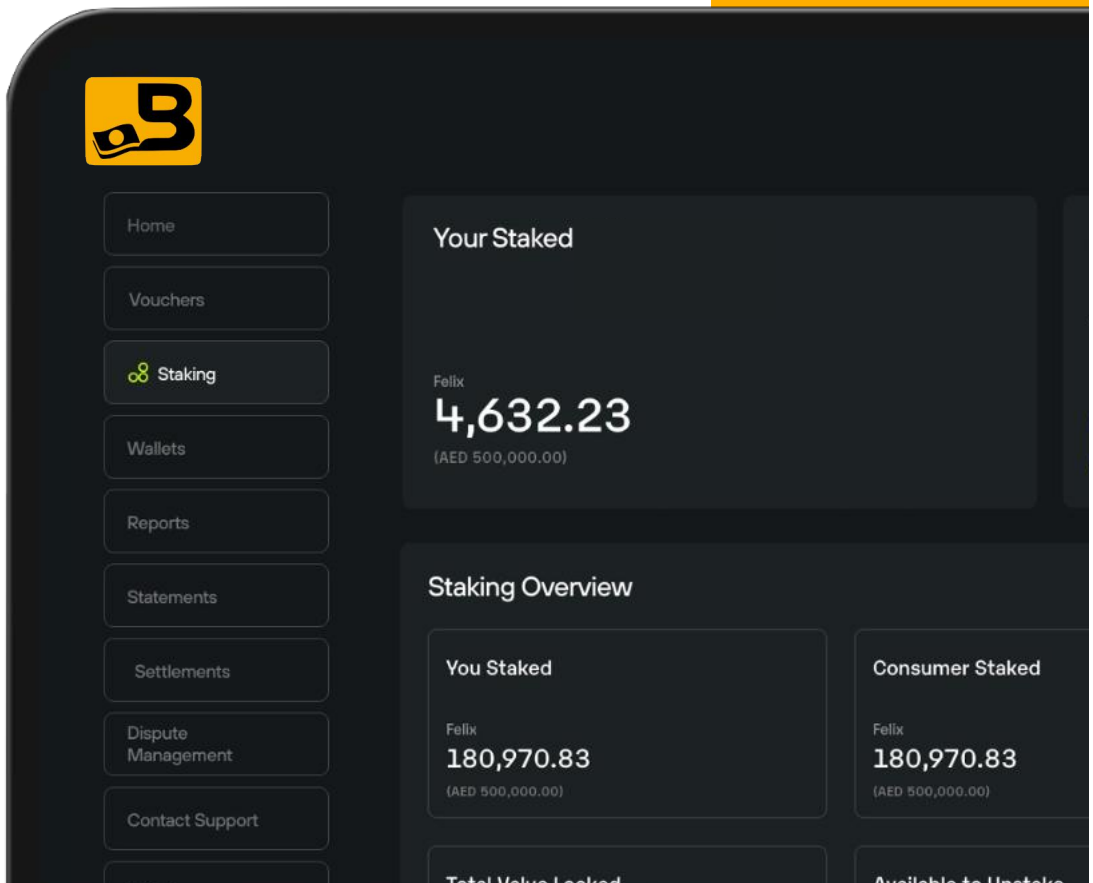
By aligning merchant success with ecosystem growth, BizzPays creates a sustainable platform where businesses benefit directly from increased transaction volume and customer engagement.

Merchant Value Proposition
- Lower payment processing costs
- Increased customer acquisition
- Enhanced customer loyalty
- Additional revenue opportunities
- Access to digital commerce tools
- Participation in ecosystem reward programmes
- Exposure to a growing consumer network

Ecosystem Participation
Merchants who actively engage with the platform can access additional benefits through staking, loyalty programmes, promotional campaigns, and customer engagement initiatives designed to drive long-term business growth.

Strategic Outcome
BizzPays transforms payment acceptance from a cost centre into a growth engine, enabling merchants to increase revenue while participating in the value created by the wider ecosystem.

More Customers. More Transactions. More Growth.



Empowering Businesses Through Innovation
BizzPays has developed a comprehensive merchant platform designed to help businesses participate in both the traditional and digital economies through a secure, scalable, and easy-to-deploy solution.

The platform combines payment acceptance, loyalty programmes, digital asset capabilities, and business intelligence tools within a single integrated ecosystem.

Comprehensive Merchant Services
Payment Acceptance
* Instant payment processing
* Real-time settlement capabilities
* Multi-channel payment acceptance
* Cross-border transaction support
* Digital asset and fiat payment options

Smart Point-of-Sale Solutions
* Advanced POS technology
* Mobile and in-store payment acceptance
* Integrated inventory and transaction management
* Real-time reporting and analytics

Loyalty & Customer Engagement
* Digital rewards programmes
* Voucher and promotional campaigns
* Customer retention tools
* Personalised marketing capabilities



BizzPays Consumers

One Platform. Unlimited Possibilities.
BizzPays is building a next-generation Consumer Super App that seamlessly combines traditional financial services, digital assets, commerce, rewards, and lifestyle experiences into a single integrated ecosystem.

By bridging Web2 convenience with Web3 innovation, BizzPays delivers a simple, secure, and intuitive platform that enables users to manage their financial lives, access exclusive opportunities, and participate in the digital economy from one application.

Empowering the Digital Consumer

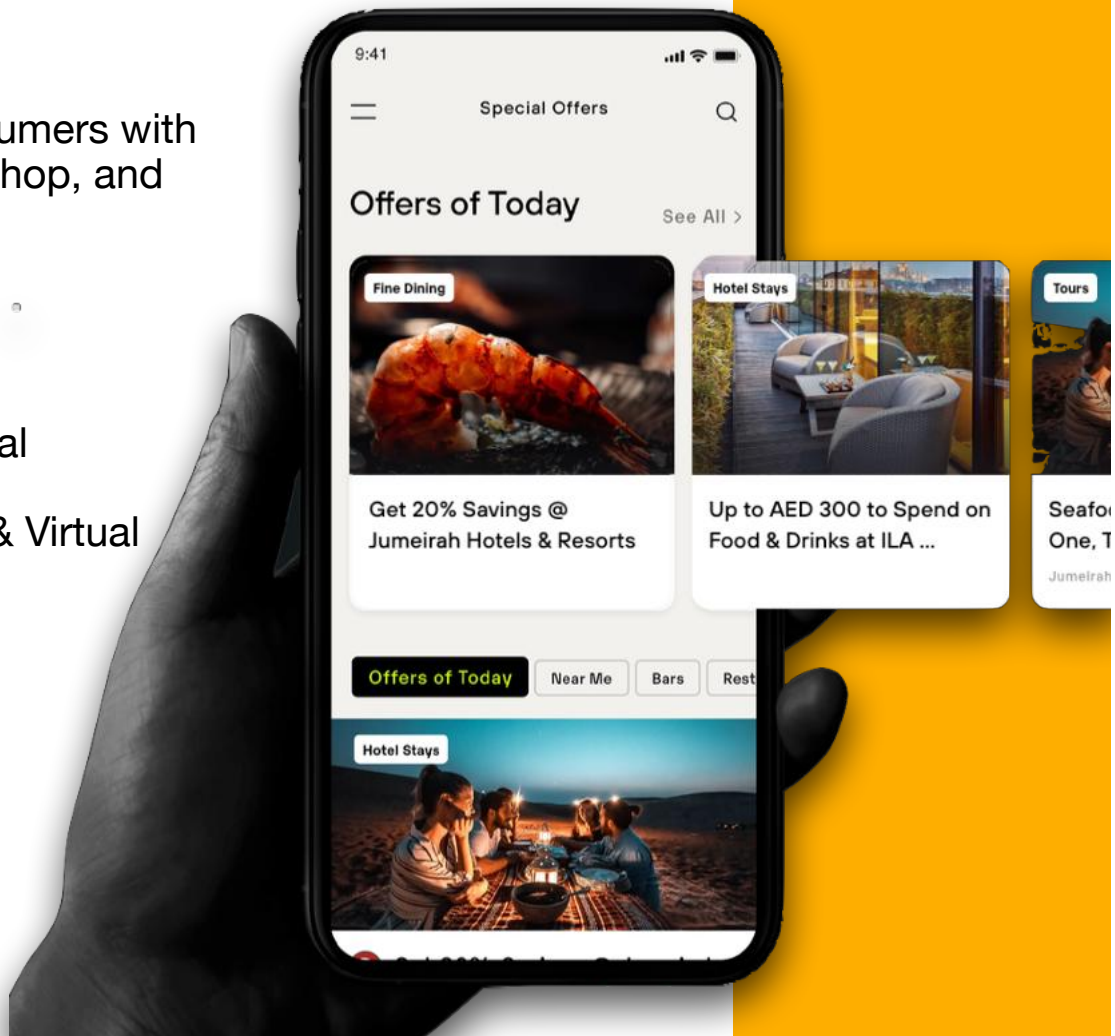
The BizzPays Super App is designed to provide consumers with everything they need to transact, save, earn, invest, shop, and engage within a connected ecosystem.

Core Consumer Services

Digital Wallets
- Fiat Currency Wallets
- Digital Asset Wallets
- Instant Transfers & Payments
- Multi-Currency Support

Rewards & Loyalty
- Digital Vouchers
- Cashback Programmes
- Merchant Rewards
- Loyalty Points & Incentives

Financial Services
- Open Banking Connectivity
- Personal Financial Management
- Payment Cards & Virtual Cards
- Secure Digital Transactions



Wealth & Participation
- Staking & Reward Programmes
- Ecosystem Incentives
- Digital Asset Services
- Financial Growth Opportunities

Commerce & Lifestyle
- Social Commerce Marketplace
- Travel & Hospitality Offers
- Dining & Entertainment Experiences
- Concierge & Lifestyle Services

A Unified Customer Experience

The BizzPays Super App eliminates the need for multiple applications by bringing payments, rewards, banking, commerce, and lifestyle services together within a single user experience.

Users benefit from:
- One account across multiple services
- Real-time payments and settlements
- Personalised offers and recommendations
- Exclusive member benefits
- Enhanced security and privacy
- Seamless digital experiences

Why Consumers Choose BizzPays
- One App for Payments, Rewards & Commerce
- Access to Traditional and Digital Financial Services
- Exclusive Discounts, Offers & Experiences
- Integrated Loyalty & Rewards Programmes
- Secure and Convenient Transactions
- Personalised Consumer Experiences
- Future-Ready Digital Financial Ecosystem

Vision for Consumer Adoption

BizzPays is creating a platform that makes advanced financial services accessible to everyone, accelerating digital inclusion and empowering consumers to participate confidently in the future of finance and commerce.



BizzPaysCards



Rewards & Benefits

- Cashback on qualifying purchases
- Merchant rewards and promotions
- Exclusive BizzPays offers
- Loyalty programme participation

Customer Benefits:

✓ Digital-first banking experience
✓ Global payment capabilities
✓ Enhanced financial visibility
✓ Secure transactions and account management
✓ Rewards on everyday spending

Ideal For

Consumers seeking a modern, cost-effective, and globally connected financial solution that combines payments, spending, and financial management in one platform.







Premium Value Proposition

✓ Banking & Payments
✓ Rewards & Cashback
✓ Digital Assets & Staking
✓ Multi-Currency Accounts
✓ Lifestyle & Concierge Benefits
✓ Wealth-Building Opportunities

Elite Card Advantages

✓ Global Multi-Currency Banking
✓ Premium Rewards & Cashback
✓ Private Concierge Services
✓ Comprehensive Insurance Coverage
✓ VIP Events & Experiences
✓ Wealth & Treasury Services
✓ Priority Support & Relationship Management
✓ Exclusive Merchant Privileges

The Black Card Promise

BizzPays Elite Black Card members enjoy a world-class combination of banking, payments, rewards, concierge services, and exclusive lifestyle benefits designed to enhance every aspect of their personal and professional lives.



BizzPays Wallets

There are 6 BizzPays Wallets

1. **Business Account**
2. **Client Account**
3. **Deposit Account**
4. **Savings Account**
5. **Personal Account**
6. **VIP Account**





Business Account
Run your day-to-day business through this account.



Client Account
Separate your business funds from your client funds.



Deposit Account
Place funds in your deposit account in order to put deposits on BizzPays items.



Savings
A minimum of 10% of your profits should go to tithes (give back).
10% should be put aside for rainy days.



Personal Account
Wages
Pay bills
Entertainment, etc.

BizzPays Credit Scoring



Expanding Access to Credit Through Data & Technology
BizzPays is developing an AI-powered Credit Intelligence Platform designed to help individuals and businesses establish, monitor, and improve their creditworthiness using both traditional and alternative data sources.

By leveraging transaction history, payment behaviour, digital financial activity, and ecosystem engagement, BizzPays enables broader financial inclusion and creates pathways to responsible access to credit.

Smarter Credit Assessment
The platform evaluates multiple indicators, including:

- Payment and repayment history
- Utility and bill payment records
- Digital wallet activity
- Transaction behaviour
- Merchant payment performance
- Alternative financial data sources
- Open Banking insights (where applicable)

Helping Consumers Establish and Improve Their Credit Profile

The BizzPays ecosystem provides users with the tools, insights, and financial education needed to build a positive credit history and improve long-term financial wellbeing.

A strong credit profile can help unlock access to lending, financing, mortgages, business funding, and other financial products.

Key Strategies for Building Credit

1. Build a Consistent Credit History - Use approved financial products responsibly and establish a track record of reliable repayment behaviour.
2. Make Payments On Time - Payment history is one of the most important indicators of creditworthiness. Consistent, on-time payments help strengthen a credit profile over time.
3. Automate Financial Commitments - Set up payment reminders or automated payments to help avoid missed due dates and maintain a positive repayment record.
4. Monitor Credit Performance - Track credit activity, score changes, and financial behaviours through the BizzPays platform to identify opportunities for improvement.
5. Develop Healthy Financial Habits - Maintain responsible spending patterns, manage obligations effectively, and build long-term financial resilience.



Consumer Benefits

✓ Improved access to credit and financing
✓ Greater financial awareness
✓ Better lending opportunities
✓ Enhanced financial planning
✓ Increased economic participation
✓ Support for long-term wealth creation

Our Vision

BizzPays is committed to helping millions of consumers and businesses across Africa establish trusted financial identities, improve financial literacy, and gain access to opportunities that support economic growth and prosperity.

Track. Build. Improve. Unlock Your Financial Potential.

BizzPays

Ai Site Tutor

BizzPays Ai Tutor

BBizzPays AI Tutor explains each part of the BizzPays website/app for clients who cannot read. It communicates in the following languages:

- Swahili: The most widely spoken African language (over 200 million speakers), serving as a primary language across East, Central and Southern Africa.
- Hausa: Widely spoken in West Africa, particularly in Nigeria, Niger and neighbouring countries.
- Yoruba: Spoken primarily in southwestern Nigeria and parts of Benin and Togo.
- Oromo & Amharic: Major languages in the Horn of Africa, particularly Ethiopia.
- Igbo: A major language spoken mainly in southeastern Nigeria.
- Zulu: A prominent language spoken in Southern Africa.
- English: The most widespread official language, used in 23 African countries, including Ghana, Nigeria and South Africa.
- French: Official or co-official in 21 African countries, especially in West and Central Africa.
- Arabic: Dominant across North Africa and parts of the Horn of Africa.
- Portuguese: Official in six African countries, including Angola and Mozambique.



BizzPays Platform

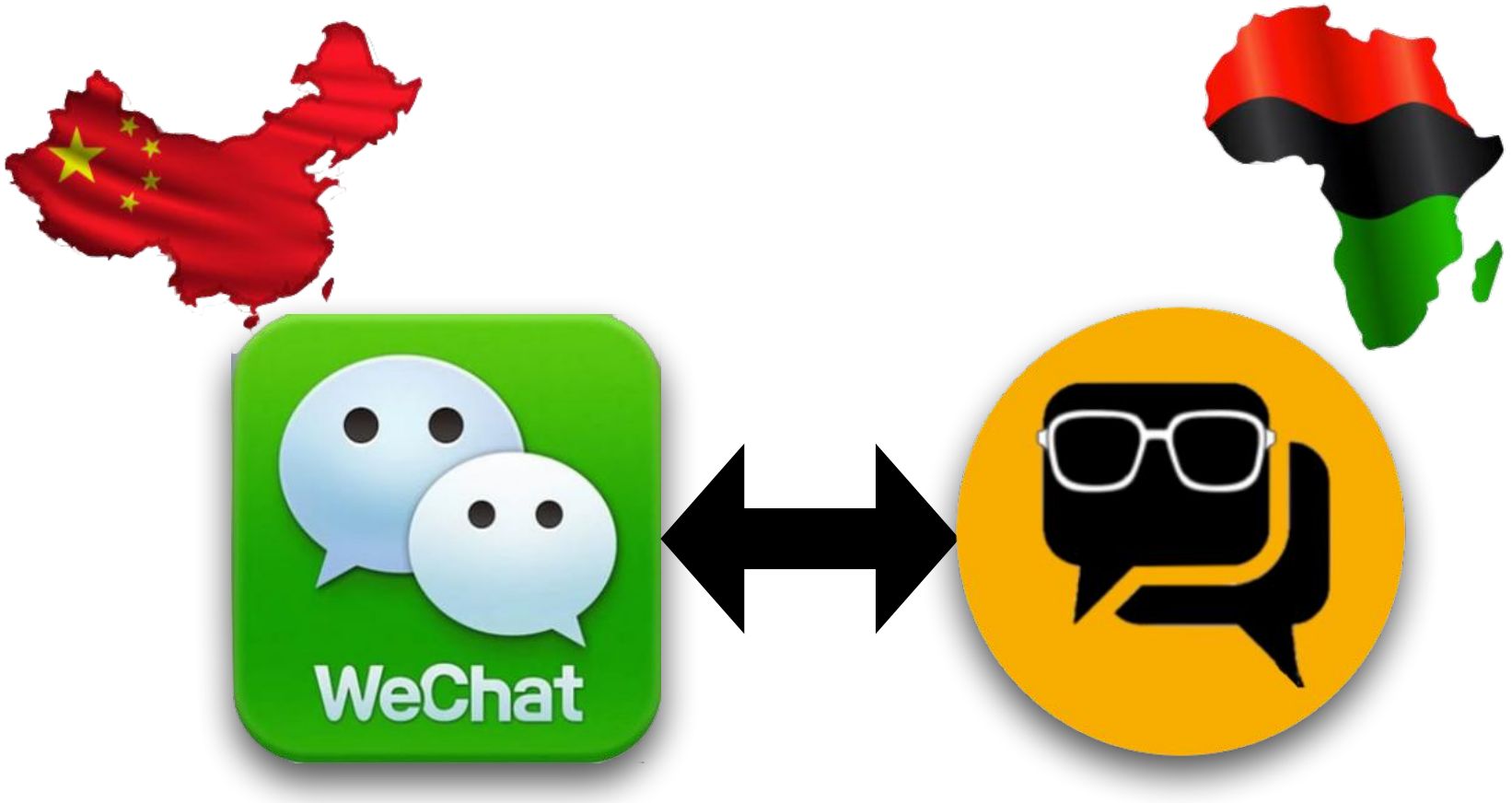


Stripe Stripe is the world's largest independent payment platform, having processed over $1.9 trillion in global payment volume. Other major global players include PayPal (leading in consumer trust), Adyen (for massive enterprise volume), and Airwallex (for global cross-border transactions).

If you are operating locally in Lagos, the most widely used payment platforms specifically adapted to the Nigerian market and African digital commerce include:

- Paystack: A robust platform widely used by Nigerian digital businesses to accept online and offline payments securely.
- Flutterwave: Known for robust cross-border and multi-currency payment infrastructure for scaling African businesses.
- Moniepoint: Dominates offline merchant acquiring with an extensive POS terminal network and offers personal/business banking.
- OPay: A highly popular mobile money wallet and platform for instant P2P transfers, bill payments and merchant transactions.





WeChat will be the platform on which BizzChat will be based. It will allow instant payments from any BizzChat user to any WeChat user, enabling cross-continent communication, business and payments.

It will allow businesses and clients to have accounts in Africa and China, with instant payments made for goods and services - from travel to buying a car.





Messaging & Calls

Bizz Chat Pay

Mini Programs

Official Accounts

Moments

China - Nigeria SWAP Accounts

PLATFORM - WeChat - BizzChat



PLATFORM - We Chat - Bizz Chat

Tencent

Weixin Pay

BizzPays$200 billion worth of trade between Nigeria and China per year.
Naira Accounts
Yuan/Renminbi Accounts
BizzPays will be known as the China-Nigeria payment platform through which businesses can transact.

FREE

Bizz Pays CH

₦ ↔ ¥

NG ↔ CH

PLATFORM - We Chat - Bizz Chat

Tencent

Weixin Pay







PLATFORM - Business

stripe

Tencent

Alipay

ripple

Weixin Pay

BiizzPage

Build your own business website for FREE and become part of the $7.4 trillion annual e-commerce market.

Bizzshop

Once you have your own website, all your products and services will be listed FREE on BizzShop - Africa's Amazon.

BizzPays Directory

Businesses can provide discounted offers for FREE, while customers can access and enjoy millions of discounted offers through the BizzPays platform.

BizzPays Discounts

Businesses can provide discounted offers for FREE, while customers can access and enjoy millions of discounted offers through the BizzPays platform.

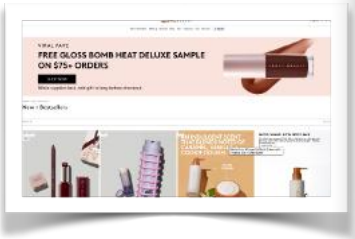


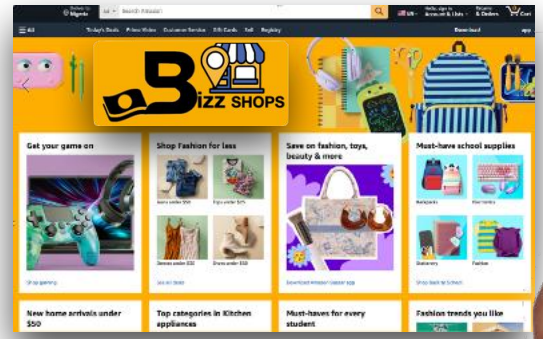
Ailxsme

AI Business Assistant - FREE
All the business help that you need.



PLATFORM - Business Help













FREE

Broker

Become a EV Business owner and a B Gets rider driver or tractor owner

Become a Crypto Oil Buyer & Seller Business

Become an Insurance Referral Business

- Life
- Health
- House
- Products

Become a Crypto Trader

BLACK DIAMOND

PLATFORM - Volume Business

- Total revelation fees $600,000
- BizzPays fees $3 million

Crypto Coin - sell oil tokens When you sell 1 million barrels you will make $5.6 million

Black Diamond will insure all transaction on the BizzPays Platform.



Ai Trader

Become a Wholesale Beverages Seller

Become a Travel Agent Flights Hotel Events Seller

Become a Mobile Phone Seller

Become an Ai Health Seller

Become an Ai Education Seller

PLATFORM - Business









BizzPays Give Back

Become a Bond Broker

Become a Home Owner, Investor or Seller

Become a Farmer Distributer Seller

Become a Part Hotel Owner

Become a Diploma Seller

Broker

HOMES

Bizz FARMS

M&M HOTEL

YesUcan Learn

PLATFORM - Business









Bizz Pays TV
Dedicated to showing:

- Business
- Investments
- Ways to make money
- Health/ Wealth
- Travel
- Africa life style

Bizz Pays Podcast
Weekly interviewing African Businesses

BizzPays Events
All the Events that PizzPays sponsors and events that PizzPays clients have.

BizzPays
National State Cup
2027

Kubi Springer
FREE

- Digital Marketing
- Podcast

Bizz Pays Network

Bizz Pays Podcast

Bizz Pays Events

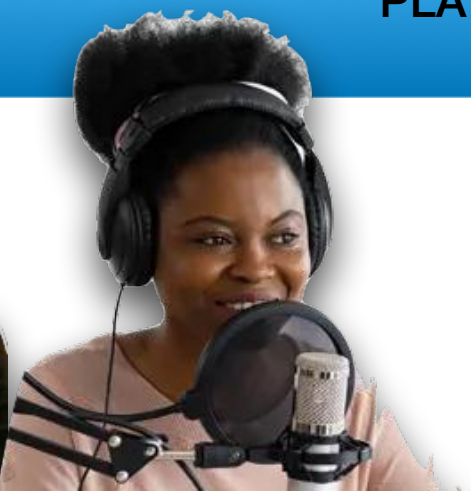
Bizz Pays National State Cup

SheBuildsBrands
Branding since 1996

247MM

PLATFORM Entertainment











BizzPays Loans
6-month review
0% Loan
1 month's average turnover

0% LOAN

HER Women's Business Loans
6-month review of your account, then calculate the amount of the 0% loan we will offer over a 12-month period, or invest in the business through equity.

HER

Business Backed Loans
Loans for business staff
Backed by their company

BUSINESS BACKED LOANS

YUL Ai Training
for **FREE** any:

- Company
- Shop
- Service
- Government
- Teachers
- Armed forces
- Instruction

YUL Ai

PLATFORM - Business Finance

6 month review of you account - then calculate amount of 0% loan we will offer over 12 month period
Or to invest into business via Equity.

GIVE BACK
BizzPays will invest 5% of all profits into HER each year

BizzPays will offer business staff pay day loans backed by the business



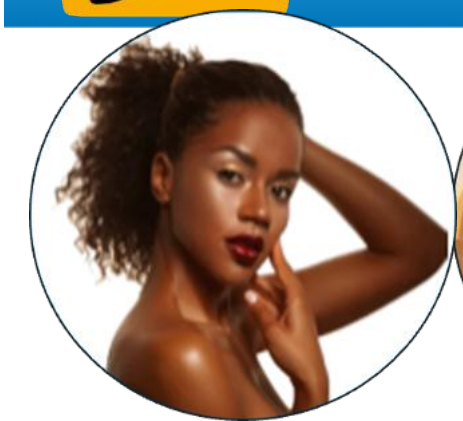
Ako Fashion Hub
4.2 million people
on this platform.

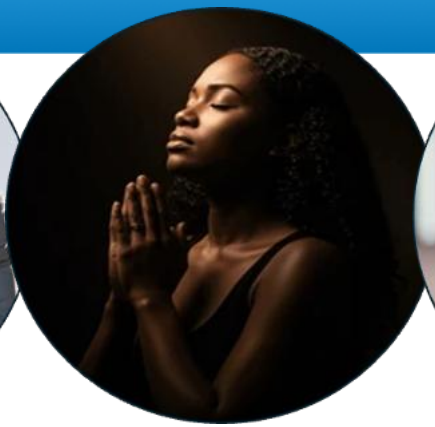
Letti
Nigeria's Air B&B

Church Hub
The back end for
every church

Islamic Hub
The back end for
every Mosque

PLATFORM - Partnership Business - Apps




BizzPaysHelp







FREE

Help

Helping Businesses Succeed

Running a business can be very challenging if you don't have the right knowledge, tools and support.

BizzPays wants to provide as much **FREE** support as possible to help our customers succeed, grow their businesses and maximise their income potential.

Help, knowledge, understanding, support and implementation are all key to building and running a successful business.

That is why BizzPays is providing the tools, resources and support to help businesses succeed.

She Builds Brands

274MMM

2027 Africa Tour

FREE

SheBuildsBrands

One of the most important things in doing business in 2027 is being seen. BizzPays have teamed up with She builds Brand and 247MMM to give its members Marketing knowledge and tips to market their businesses to Africa and the rest of the world.

BizzPays will also sponsor the the 2027 She builds brand tour:

Sept/Oct 2027
5 Weeks 5 Cities:

- Nigeria
- Ghana
- South Africa
- Kenya
- Rwanda

Line Up:

- Kubi Springer
- Local Artist
- Comedian
- BizzPays
- DrippedCoin




SheBuildsBrands
Branding since 1996
Women's Private Club
Annual Black Dress Yatch Weekend
Business & Pleasure
DrippedCoin

BizzPay's- Ailxsme





AI training avatar called Ailxsme to learn you and provide business advice as a mentor or part of your company.
Ailxsme will:







Ailxsme Bizz will provide business solutions to your business, will act as your personal PA, Business Adviser.
We great you each morning with the relevant topics that you and your business need.





Each Client will have their own personal Ai Banker on their phone.

Ailxsme “ Good morning, would you like me to present your stocks and recommend what the stock market has to offer you today?”



BizzPage





All registered BizzPage Businesses and services will be given a FREE online page with their services. It allows BizzPage network to buy online what each BizzPage clients has to offer.

- FREE webpage
- Company discount
- BizzPays payment system
- BizzPays Directory

It is good for all BizzPage clients that don't have a web presents.

BizzPage is the African Shopify

Nigerian Market

There are over 39.6 million registered and unregistered Micro, Small, and Medium Enterprises (MSMEs) operating in Nigeria. These businesses account for roughly 96% of all enterprises nationwide, contribute about 48% to the country's GDP, and employ over 84% of the total workforce.

However, out of Nigeria's $9.35 billion e-commerce market and nearly 39.7 million MSMEs:

- 91% of digital-first Nigerian SMEs operate exclusively on platforms like WhatsApp, Instagram, and TikTok.
- Only 1.8% of online businesses have a functioning standalone website.
- Key platforms and categories dominating this space include:
- Online Retailers: Major e-commerce platforms like Jumia and Konga.
- Classifieds & Marketplaces: Platforms like Jiji support millions of individual sellers and business listings.
- Store Categories: Apparel and clothing lead digital retail, followed by Business & Industrial, and Beauty & Fitness.





FREE

Starting your own Business

Build your dream Business. Let us take away all the stress. Customize Your Store With Our Website Builder. No.1 eCommerce Platform For All Businesses. Grow Your Business With Our Unified Platform. Affordable Pricing For Building Websites. 100+ Professional Themes



Starting your own Business Or expanding with BizzShops

BizzShops offers:

- Storefront Creation: A website builder with customizable templates (or AI assistance) that allows you to launch a professional online store without any coding experience.
- Payment Processing: Secure and built-in checkout systems, including their native Shopify Payments, which eliminates the need to configure third-party payment gateways.
- Inventory & Order Management: Tools to track stock levels, manage customer data, and process shipments directly from the merchant dashboard.
- Point of Sale (POS): Hardware and software integrations that allow business owners to sell in physical locations (pop-up shops, retail stores, markets) while keeping online and in-person inventory synced.
- Marketing & SEO: Built-in tools to optimize your store for search engines, run email campaigns, and track customer analytics.
- Business Apps: An extensive app store filled with plugins that allow you to easily add dropshipping, print-on-demand, subscription models, and loyalty programs to your store

Bizz Page

Apps

App 1: Addly Bundles (Increase Average Order Value)
App 2: Judge.me Reviews (Build Customer Trust)
App 3: Chargeflow (Automated Chargeback Protection)
App 4: Lucky Orange (Heatmaps & Session Recordings)
App 5: UpPromote (Affiliate & Influencer Marketing)

BizzShops



Bizzshops are the African Amazon. Every customer will build there web page in Bizzpage and add there:

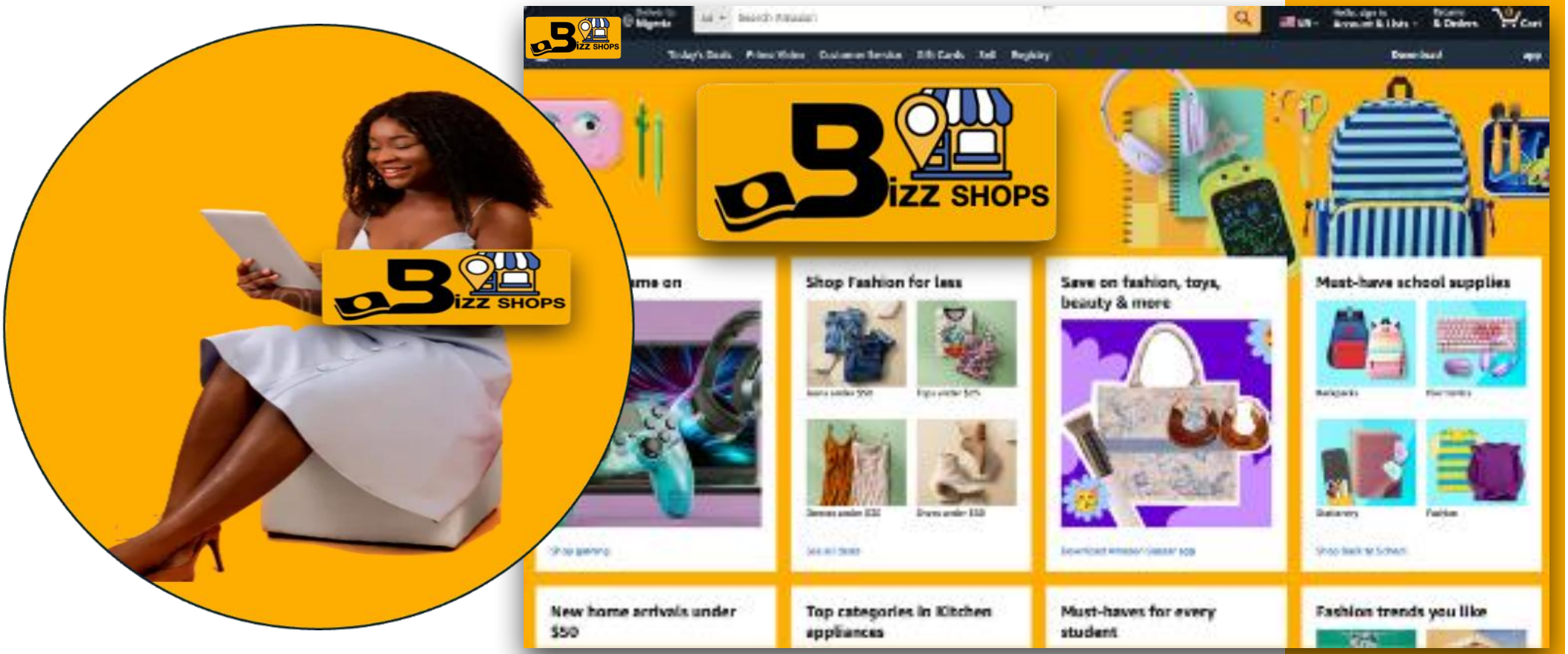
- Shop
- Service
- Products
- Discounts
- Etc

Automatically ALL of the above will be listed on Bizzshops for the whole of Nigeria/Africa to see what the customer has to offer when searching.





BizzPays customers will search for products, services, discounts on different products and purchase online at Bizzshops.



BizzPays customers then has the choice of collection or will book a B Gets delivery via bike, car or van.



BizzPays

Discounts




Bizz Pays
Discounts
$3.99
FREE



BizzPays Discounts is a digital discount subscription service used in Nigeria that offers members 2-for-1 meals, 50% off food, or 25% off their total restaurant bill. Memberships also include deals on pizza delivery, cinema tickets and barista-made coffees.

Every BizzPays client will offer a discount and be listed on the BizzPays Directory for users to find offers in their area.

Free membership provides a lower level of discount, while subscription members are entitled to the full discount.

Discounts include:

- BizzPays Travel - Flights, Hotels
- EV transport offers
- B Gets rides - 15% cheaper than Uber
- Dripped Coin - 5%
- Insurance - Buy One, Get One Free
- BizzPays Events - first access to tickets at a discounted price
- Mobile Phones & Tablets
- AI Health
- AI Education - Buy One, Get One Free
- 0% loans - longer payback period
- HER investment - better rates of investment
- Bizz Bev - discounts on beers, spirits, champagne and wines
- Fashion outlets
- Makeup
- Property & Rentals
- Diplomas
- YUL Training application
- BizzPays Body & Mind

- Restaurants
- Fast food
- Pizza
- Cinema - Buy One, Get One
- Free Tuesdays
- Days out
- Spa
- Nail shops
- Hair shops
- Nightclubs - Happy Hour





A Marketplace Designed to Drive Business Growth
Every merchant within the BizzPays ecosystem can offer exclusive discounts, rewards, and promotional vouchers to BizzPays users, creating a vibrant marketplace that benefits both businesses and consumers.

By participating in the BizzPays network, merchants gain access to a growing community of active users seeking products, services, and exclusive offers.

Merchant Partnership Benefits

- Increased Customer Traffic
- Promotional vouchers encourage new customer acquisition while increasing repeat visits and purchases.
- Enhanced Brand Visibility
- Partner merchants receive visibility across the BizzPays platform, mobile application, marketing campaigns, and digital ecosystem.
- Direct Customer Engagement
- Merchants can communicate offers, promotions, and loyalty rewards directly to their target audience.
- Data-Driven Marketing
- Access customer insights and performance analytics to optimise campaigns and maximise return on investment.





Building a Connected Commerce Ecosystem
The BizzPays brand serves as a trusted digital commerce network that connects consumers with verified merchants, creating a mutually beneficial ecosystem where:

* Consumers access exclusive discounts and rewards.
* Merchants acquire new customers and increase revenue.
* Businesses build long-term customer loyalty.
* The platform generates sustainable transaction growth.

The BizzPays Advantage
- Customer Acquisition Engine
- Integrated Loyalty & Rewards Platform
- Digital Marketing & Brand Exposure
- Merchant Growth Accelerator
- Increased Consumer Engagement
- Scalable Revenue Generation Model

Partnership Opportunity
As BizzPays expands across Africa, participating merchants and strategic partners will benefit from access to a rapidly growing digital commerce ecosystem designed to support business growth, financial inclusion, and sustainable economic development.

Connecting Businesses. Rewarding Customers. Accelerating Growth.





Driving Customer Acquisition, Retention & Revenue Growth

The BizzPays Voucher Platform provides merchants with a powerful suite of digital marketing, customer engagement, and revenue optimisation tools designed to increase footfall, maximise occupancy, and improve customer lifetime value.



Intelligent Promotional Campaigns

Merchants can create and manage a wide range of targeted offers, including:

- Buy One Get One Free Promotions
- Time-Limited Offers
- Percentage-Based Discounts
- Real-Time Flash Sales
- Dynamic Pricing Campaigns
- Location-Based Promotions
- Audience-Specific Marketing
- Auction and Demand-Based Offers

Advanced Merchant Management Platform

The BizzPays ecosystem provides a comprehensive back-office solution enabling merchants to:

- Monitor campaign performance in real time
- Manage customer demand and peak trading periods
- Process reservations and bookings
- Enable advance payments and deposits
- Manage customer communications
- Reduce no-shows through automated reminders
- Optimise inventory and capacity utilisation

BizzPays Directory

All registered BizzPays Businesses and services will be listed in our online directory for **FREE**. Each business has been vetted by BizzPays and we recommend them to clients to use.
Each Business must give one exclusive discount to the millions of BizzPays members

To be in directory must have discount code for
Product
Service
Sale
Etc





YUL

Business Training



YUL Ai

FREE

Ai Training for any:

- Company
- Shop
- Service
- Government
- Teachers
- Armed forces
- Instruction



3 easy Steps

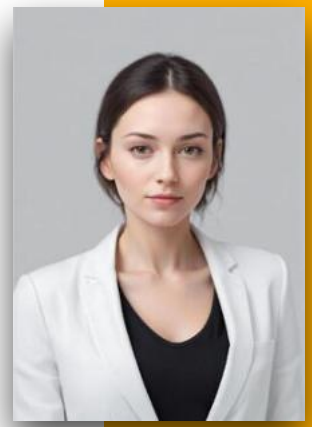
Step 1: Record the training for your staff once



Step 2: YUL Ai will convert and add to your trading scripted

YUL Ai

Step 3: YUL Ai will train your staff on a phone, tablet, computer etc…



Bizz Chat









Connecting billions of businesses, services,
Brands and People

Loyalty Program

Content

Shopping Market Place

Moments

Mini Programs

Communication

Bizz CHAT

Messaging & Calls

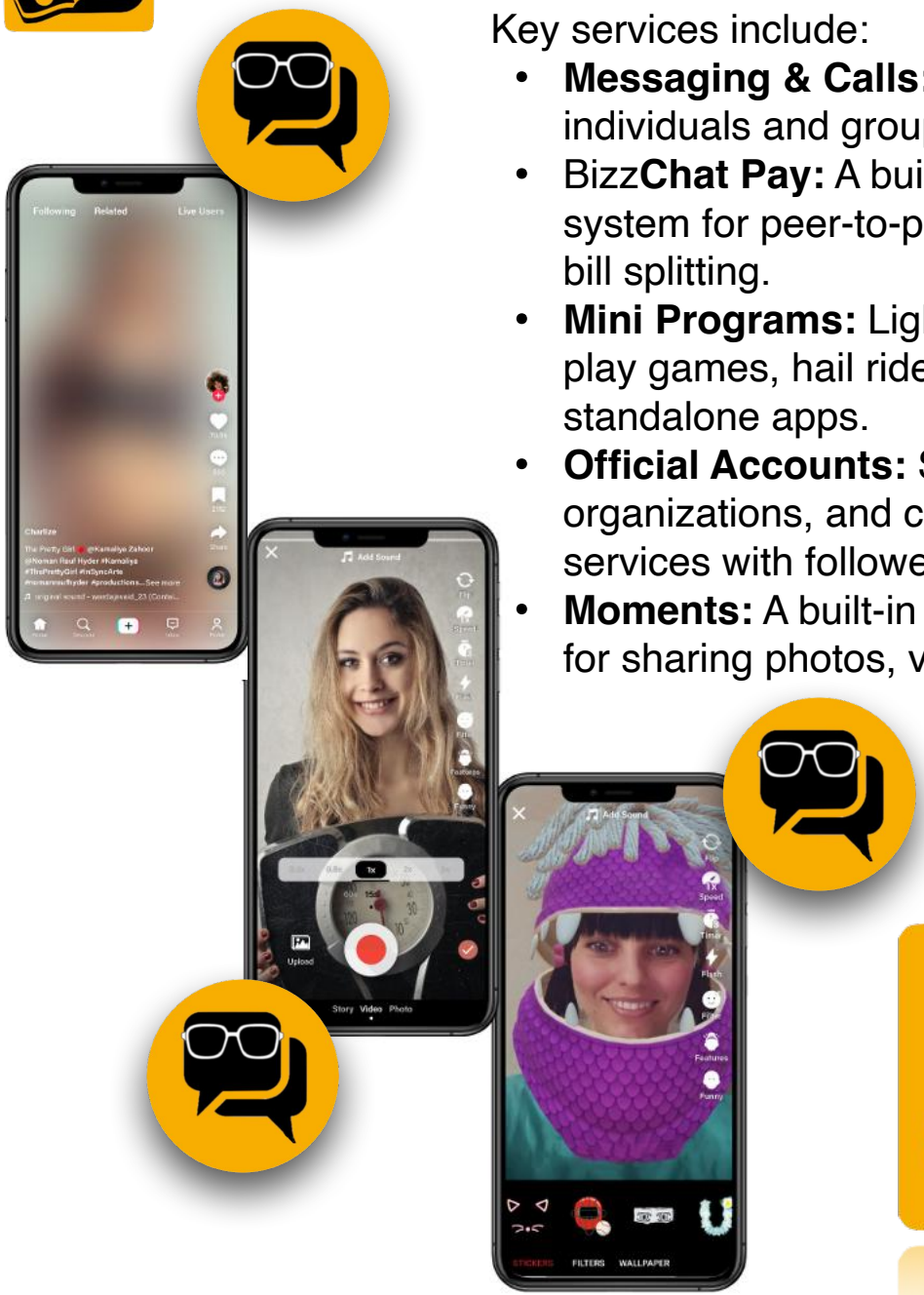
Official Accounts

Pay

Consumer Services

Financial Services





Key services include:

- **Messaging & Calls:** Text, voice, and video messaging for individuals and groups.
- Bizz**Chat Pay:** A built-in mobile payment and digital wallet system for peer-to-peer transfers, merchant transactions, and bill splitting.
- **Mini Programs:** Lightweight in-app apps that let you shop, play games, hail rides, or use utilities without downloading standalone apps.
- **Official Accounts:** Subscriptions allowing businesses, organizations, and celebrities to share news, offers, and services with followers.
- **Moments:** A built-in social feed similar to the Facebook Wall for sharing photos, videos, and updates with friends

BIZZ CHAT


NUMBER OF MOBILE INTERNET USERS GROWING BY
4.6% CAGR
7.1BN
SMARTPHONES BY 2025
SMARTPHONE ADOPTION WILL SURPASS
80%
OF GLOBAL POPULATION BY 2025
THERE WILL BE
600M
MORE MOBILE SUBSCRIBERS IN 2025 THAN IN 2020, MORE THAN
65%
OF WHICH WILL BE FROM AFRICA AND ASIA PACIFIC
1.3 billion
Members

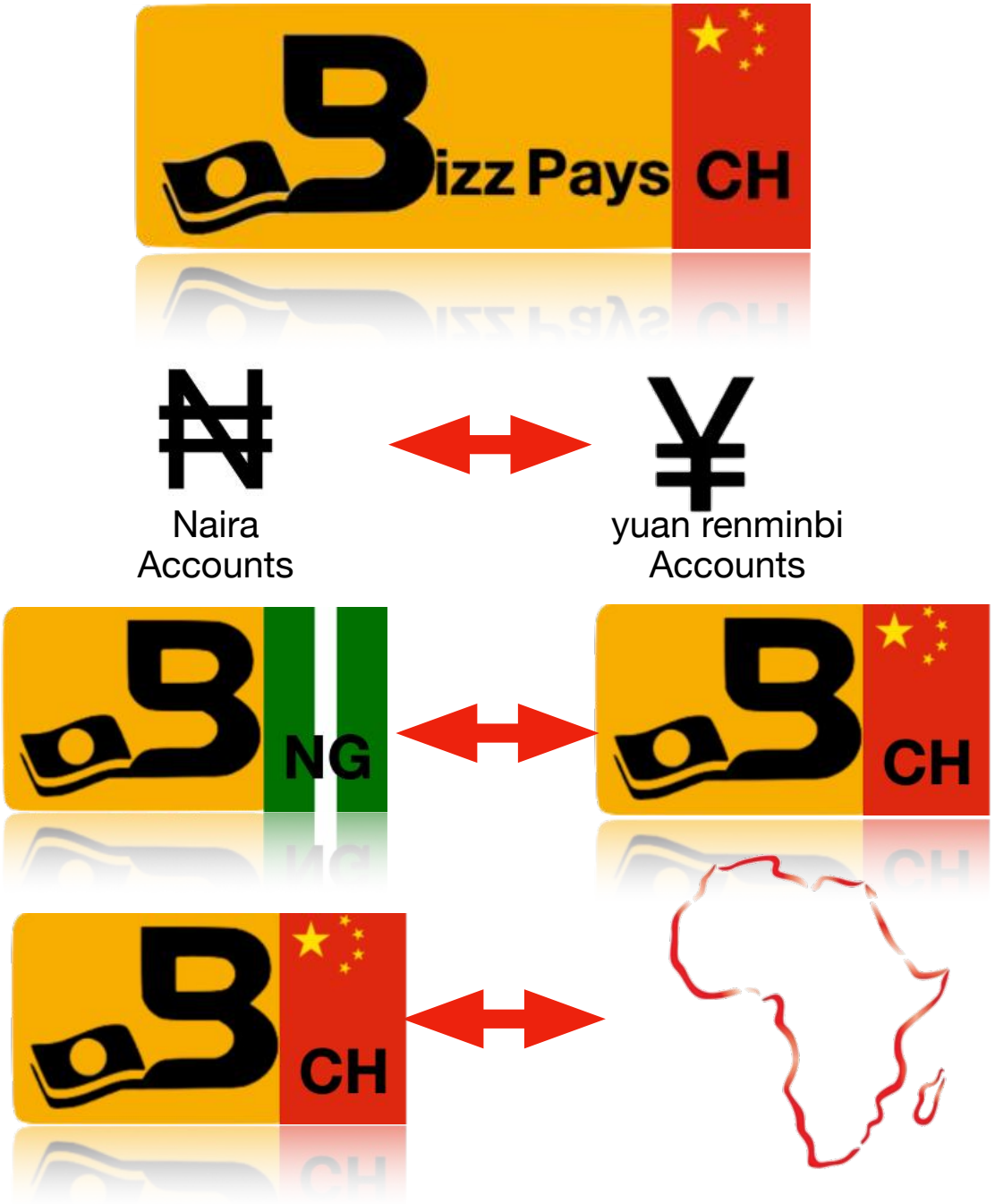
China–Africa Payment Platform

BizzPays will be recognised as a China–Nigeria payment platform, providing businesses with a simple and efficient way to transact between the two markets.

The platform will facilitate transactions between Naira accounts and Chinese Yuan Renminbi (RMB) accounts, supporting businesses trading between Nigeria and China.

As BizzPays expands into other African countries, the same payment facility will be introduced across those markets, creating a broader China–Africa payment network.

This will enable BizzPays to support businesses across Africa that trade with China through a connected and accessible payment platform



BizzPays Business in a Box



Empowering Entrepreneurship. Creating New Income Opportunities.

Business-in-a-Box™ is BizzPays' business enablement platform designed to help individuals, entrepreneurs, and small businesses launch, grow, and monetise multiple revenue-generating opportunities through a single ecosystem.

The programme provides members with access to turnkey business solutions, digital commerce tools, training, and marketplace opportunities that can be operated alongside existing employment or business activities.

Key Benefits

- Access to multiple business opportunities
- Ready-made products and services
- Digital payment and commerce infrastructure
- Marketing and customer acquisition support
- Training and educational resources
- Access to the BizzPays marketplace
- Scalable income-generation opportunities





Solving Real Economic Challenges

Across emerging markets, many individuals face challenges such as:

- Limited access to capital
- Restricted employment opportunities
- Lack of business education and support
- Limited access to markets and customers
- High startup costs

Business-in-a-Box™ addresses these barriers by providing a low-cost pathway to entrepreneurship and economic participation.

Our Vision

To enable millions of individuals across Africa and emerging markets to create sustainable income streams, build businesses, and participate in the digital economy.



Multiple Business Opportunities Through One Platform

Business-in-a-Box™ provides members with access to a diversified portfolio of products, services, and business opportunities that can be marketed, distributed, or developed within the BizzPays ecosystem.

The programme is designed to allow participants to generate income while leveraging the technology, payment infrastructure, and marketplace capabilities provided by BizzPays.

Opportunity Categories

Financial Services
- Digital payments solutions
- Financial products and services
- Insurance and protection products
- Loyalty and rewards programmes

Digital Economy
- Digital asset services
- E-commerce opportunities
- Social commerce participation
- Marketplace services

Consumer Products
- Lifestyle and wellness products
- Consumer goods distribution
- Brand partnership opportunities
- Subscription-based products

Mobility & Emerging Technologies
- Electric mobility solutions
- Smart technology products
- Digital innovation initiatives

Education & Skills Development
- Professional certifications
- Digital learning programmes
- AI-powered education services
- Business development training

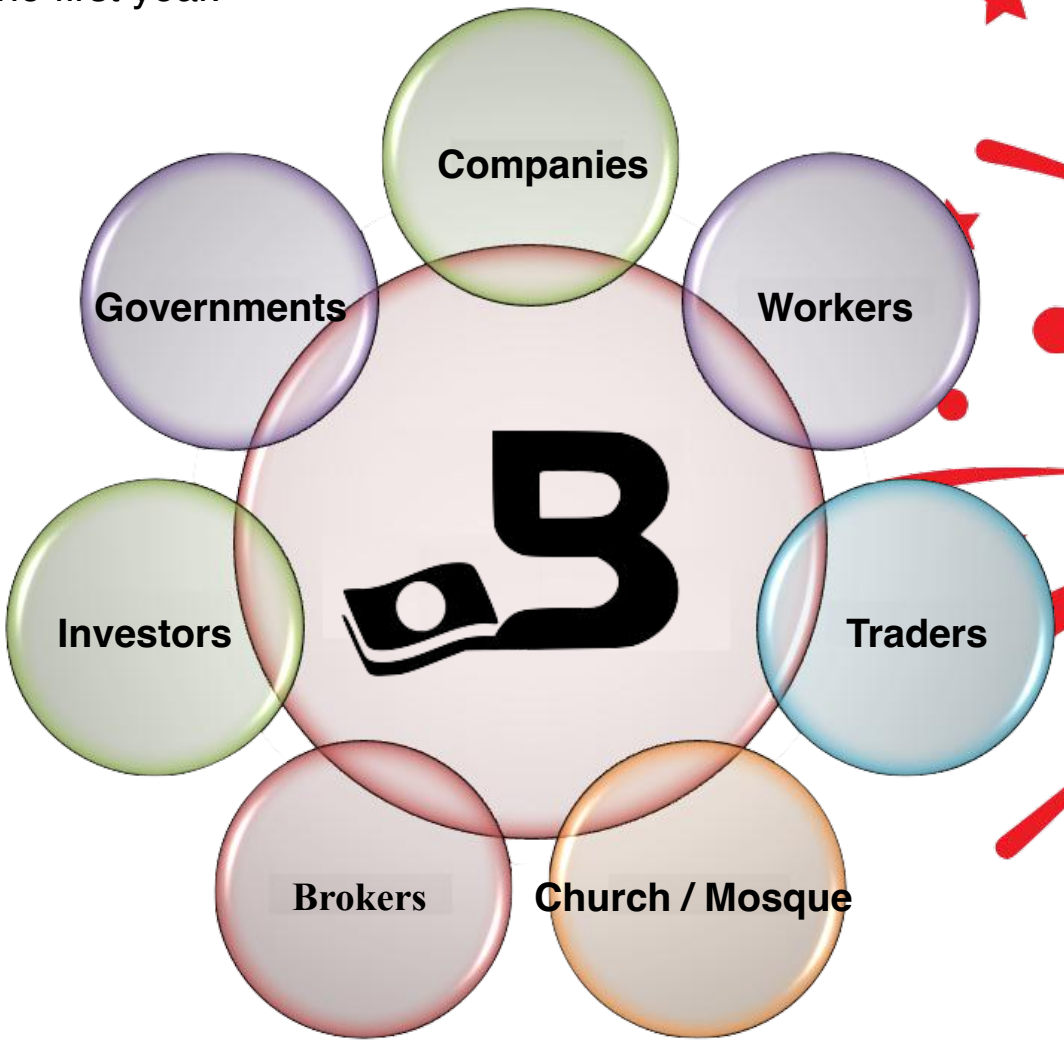
Property & Investment Opportunities
- Property-related services
- Investment participation opportunities
- Wealth-building initiatives

Additional Value-Added Services
- AI-powered health solutions
- AI education platforms
* Entrepreneurial mentoring
* Business coaching
* Marketplace access
* Community support network


YUL Ai
HER
0% LOAN
Bizz Trips
Bizz Pays Network
Bizz Broker
YesUcanLearn
GETS
BOND
SONA
BLACK DIAMOND
DrippedCoin
A05
Bizz Pays Events
Bizz Pays Podcast

Payment System income

15% of the all fees paid by your clients, friends and family will be paid into your Bizzpay account for the first year.







EV Transport



Market Opportunity

BGETS is positioned to support the growing demand for affordable, reliable, and sustainable transportation solutions across Africa while creating economic empowerment opportunities for thousands of drivers.

Strategic Growth Pipeline

Initial market demand includes significant fleet deployment opportunities across key African markets, creating a scalable platform for long-term growth.
Driving Mobility. Creating Ownership. Building Wealth.

Economic Impact

The electric motorbike programme supports:

- Financial inclusion
- Job creation
- Sustainable transportation
- Reduced operating expenses
- Expansion of delivery and logistics networks
- Growth of Africa's digital economy

Market Potential

With rapidly increasing demand for affordable transportation and last-mile delivery services, BGETS is positioned to become a key enabler of electric mobility adoption across Africa.

Investment Opportunity

The combination of mobility technology, vehicle financing, digital payments, and ownership programmes creates a scalable ecosystem capable of serving millions of drivers and riders while generating recurring revenues across multiple service lines. Electric Mobility. Economic Empowerment. Sustainable Growth.

10 million Motorbikes sign ups Nigeria

Accelerating Last-Mile Transportation Across Africa
BGETS is extending its mobility platform to electric motorbikes, providing affordable transportation solutions for delivery riders, logistics operators, and commercial transport providers.
The programme is designed to reduce transportation costs, improve earnings potential, and provide riders with a pathway to ownership through a structured financing model.

Rider Benefits
- Access to electric mobility technology
- Lower fuel and maintenance costs
- Increased earning potential
- Ownership pathway through affordable repayment plans
- Integration with the BGETS transportation ecosystem
- Digital payments and financial services support

Ownership Pathway
1. Participants can access vehicles through:
2. Flexible deposit and repayment structures
3. Trade-in programmes for existing motorcycles
4. Approved guarantor support
5. Combined financing solutions tailored to rider needs

Sign up:
- Put down deposit 5% ($60) in account
- Admin fee $10
- Process application
- Issue agreement to be signed
- Place 15% in account total of 20% down
- Receive Motorbike





0% LOAN

EV

GETS

SIGN UP NOW



Name	Surname	NI number	Union No	5% deposit

B GETS FOOD

BGETS Food – Africa's Connected Food Delivery Ecosystem
Connecting Restaurants, Riders and Consumers
BGETS Food is designed to become a digital marketplace that connects consumers, restaurants, delivery riders, and logistics partners through a single integrated platform. Rather than competing solely on delivery, BGETS Food combines mobility, digital payments, merchant services, loyalty programmes, and rider financing to create a complete food commerce ecosystem.

Platform Vision
BGETS Food enables:

- Food ordering and delivery
- Restaurant onboarding and growth
- Digital payments and settlements
- Rider management and fleet financing
- Customer loyalty and rewards
- Merchant marketing and promotions

B GETS FOOD

Strategic Partnership Model
The platform is designed to collaborate with leading food delivery operators, restaurant groups, logistics providers, and merchant networks to expand market reach and improve customer experiences.

Benefits for Restaurants
- Increased customer acquisition
- Lower customer engagement costs
- Integrated payment processing
- Loyalty and voucher programmes
- Data-driven marketing insights
- Faster settlements

Benefits for Delivery Partners
- Access to financing and mobility solutions
- Increased order volumes
- Digital payment integration
- Fleet growth opportunities
- Driver and rider support services

Benefits for Consumers
- Convenient ordering experience
- Secure payments
- Loyalty rewards and promotions
- Greater restaurant choice
- Faster delivery services

Market Opportunity
Africa's food delivery and digital commerce sectors continue to experience rapid growth, driven by urbanisation, smartphone adoption, and increasing demand for convenience services.

BGETS Food is positioned to capture this opportunity by integrating food delivery, mobility, payments, and financial services into one scalable ecosystem.
Food Commerce. Digital Payments. Sustainable Growth.

BGETS Empowering Africa's Next Generation of Mobility Entrepreneurs
BGETS is a technology-enabled mobility platform designed to accelerate the adoption of electric transportation across Africa while creating a clear pathway to vehicle ownership for drivers.
By combining ride-hailing technology, flexible financing, and electric vehicle infrastructure, BGETS enables drivers to earn income, reduce operating costs, and ultimately own their vehicles.

Driver Ownership Programme

Drivers can acquire a vehicle through a structured ownership model designed to make transportation entrepreneurship more accessible.
Key Benefits

- Reduced operating costs through electric mobility
- Pathway to vehicle ownership
- Flexible financing options
- Access to a growing transportation network
- Technology-enabled earnings and fleet management
- Sustainable and environmentally responsible transport solutions

Flexible Entry Options
Participants can join the programme through:
1. Affordable initial deposit with structured repayment terms
2. Trade-in of an existing vehicle as part of the acquisition process
3. Approved guarantor or collateral support
4. A combination of the above options

10,000 car oder in Ghana



200,000 Motorbike oder in Nigeria

EV Transport – Three-Wheeler Mobility Programme

Expanding Affordable Transportation Across Africa
BGETS is building a next-generation electric mobility ecosystem designed to transform urban transportation while creating sustainable income opportunities for drivers and transport operators.
Our three-wheeler programme provides an affordable pathway to vehicle ownership, enabling drivers to generate income while operating environmentally friendly transportation solutions.

Programme Benefits

- Pathway to vehicle ownership
- Reduced operating and energy costs
- Access to the BGETS transportation platform
- Flexible financing solutions
- Enhanced earning potential
- Technology-enabled fleet and payment management

Flexible Acquisition Options

1. Participants can join through:
2. Low initial deposit with structured repayment terms
3. Trade-in of an existing vehicle or transport asset
4. Approved guarantor support
5. A tailored combination of financing solutions

Economic Impact

- The three-wheeler programme is designed to:
- Support entrepreneurship
- Increase financial inclusion
- Improve urban mobility
- Create sustainable employment opportunities
- Accelerate electric vehicle adoption



100,000 car oder in Nigeria

EV Transport – Commercial Fleet & Passenger Mobility

Building Africa's Future Transportation Network
BGETS is developing an integrated transportation platform that combines electric mobility, digital payments, fleet financing, and driver ownership programmes into a single ecosystem.
The commercial vehicle programme is designed to support passenger transportation, corporate mobility, logistics, and intercity transit while providing operators with a clear route to asset ownership.

Operator Benefits
- Ownership-focused financing model
- Lower operating costs through electric mobility
- Access to a growing transportation marketplace
- Digital payments and settlement infrastructure
- Fleet management technology
- Predictable repayment structures

Ownership Model

Operators can access vehicles through:
- Flexible deposit arrangements
- Vehicle trade-in programmes
- Approved guarantor structures
- Customised financing packages

Strategic Advantages
- Supports public transportation modernisation
- Creates recurring revenue opportunities
- Expands transportation access across underserved markets
- Encourages adoption of clean mobility technologies
- Strengthens economic participation and job creation



100,000 Tractor oder in Nigeria

Accelerating Agricultural Productivity Through Smart Equipment Financing

BGETS is extending its mobility and financing platform into the agricultural sector by providing farmers, cooperatives, and agribusiness operators with access to modern farming equipment through flexible ownership programmes.
Our objective is to improve food production, increase farm productivity, and empower agricultural entrepreneurs with affordable access to mechanised farming solutions.

Farmer Benefits
- Access to modern agricultural equipment
- Reduced operating costs through efficient technology
- Increased crop yields and productivity
- Pathway to equipment ownership
- Flexible financing and repayment structures
- Improved income generation opportunities

Ownership & Financing Options
Participants may access equipment through:
1. Flexible deposit and repayment programmes
2. Trade-in of existing agricultural machinery
3. Approved guarantor support
4. Tailored financing solutions for cooperatives and agribusines

Strategic Impact
- Increased food security
- Enhanced agricultural productivity
- Rural economic development
- Job creation across farming communities
- Greater financial inclusion for agricultural workers



	$	N
Price	2,400.00	3,251,184.00
25% deposit	600.00	812,796.00
Balace	1,800.00	2,438,388.00
Interest 5%	90.00	121,919.40
Total Interest	270.00	365,758.20
Total Payment	2,070.00	2,804,146.20
Per year	690.00	934,715.40
Per month	57.50	77,892.95
Per day	1.89	2,560.86

$57.5 per month

NO petrol bills

From **10%** Deposit Only

FREE EV charging 2 years

From **5%** Interest



	$	N
Price	5,000.00	6,773,300.00
25% deposit	1,250.00	1,693,325.00
Balace	3,750.00	5,079,975.00
Interest 5%	187.50	253,998.75
Total Interest	562.50	761,996.25
Total Payment	4,312.50	5,841,971.25
Per year	1,437.50	1,947,323.75
Per month	119.79	162,276.98
Per day	3.94	5,335.13

$119.9 per month

NO petrol bills

From 10% Deposit Only

FREE EV charging 2 years

From 5% Interest





EV



	$	N
Price	20,000.00	27,093,200.00
25% deposit	5,000.00	6,773,300.00
Balace	15,000.00	20,319,900.00
Interest 5%	750.00	1,015,995.00
Total Interest	2,250.00	3,047,985.00
Total Payment	17,250.00	23,367,885.00
Per year	5,750.00	7,789,295.00
Per month	479.17	649,107.92
Per day	15.75	21,340.53

$479.17 per month

NO petrol bills

From **10%** Deposit Only

FREE EV charging 2 years

From **5%** Interest





= 2 Years **FREE** Charging

Dripped Coin



Dripped Coin (DRIP)



What Bridging Real-World Assets with Digital Finance
DRIP is a digital asset designed to combine the efficiency, accessibility, and transparency of blockchain technology with the stability and value of real-world assets.

The objective of DRIP is to provide investors, consumers, and ecosystem participants with access to a digital asset that supports broader financial inclusion while creating new opportunities for participation in the digital economy.

Designed for the Next Generation of Investors

DRIP is built to support:
- Retail investors
- Emerging market participants
- Digital asset users
- Ecosystem members
- Long-term value-focused investors

Key Characteristics
- Blockchain-enabled digital asset
- Real-world asset exposure
- Secure and transparent ownership framework
- Global accessibility
- Integration within the BizzPays ecosystem
- Designed to support long-term ecosystem growth





HOW DRIP WORKS

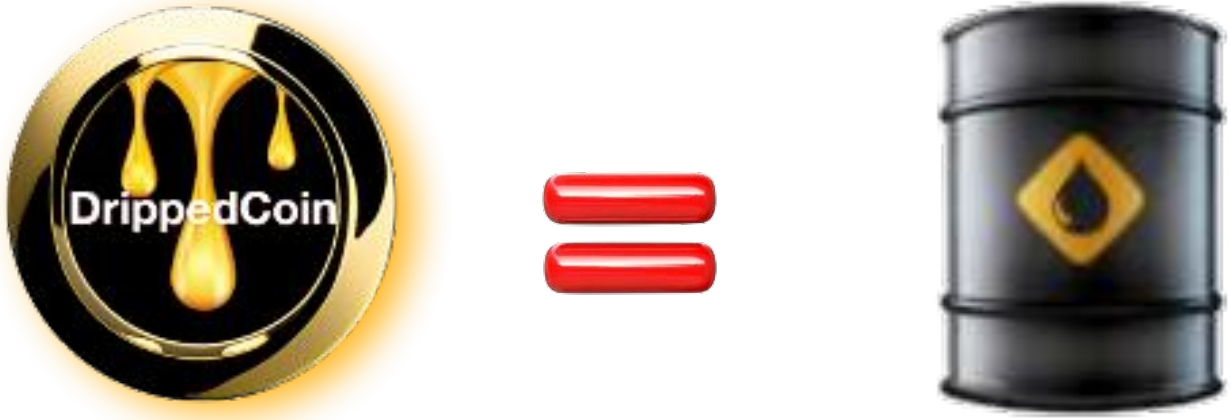
EachAsset-Backed Digital Value

DRIP is a digital asset designed to provide exposure to real-world commodities through blockchain technology.

Each DRIP token is linked to underlying crude oil reserves, creating a direct connection between digital ownership and a globally traded physical commodity. This structure is intended to provide a transparent value framework while leveraging the efficiency and accessibility of blockchain-based finance.

Key Principles

* Exposure to real-world commodity value
* Blockchain-enabled ownership and transferability
* Transparent valuation methodology
* Global accessibility through digital infrastructure
* Integration within the BizzPays ecosystem



Value Proposition

By combining commodity-backed value with digital asset technology, DRIP seeks to bridge traditional energy markets and modern digital finance, creating a scalable investment and participation platform for global users.

DRIP Token → Commodity Exposure → Digital Ownership

Real-Time Value Linked to Global Commodity Markets

The value of DRIP is designed to reflect the market performance of its underlying commodity exposure, providing users with a transparent and easily understood pricing framework. Rather than relying solely on speculative market sentiment, DRIP derives its value from real-world economic assets, creating a clear relationship between digital token value and commodity market performance.

Pricing Framework

1. Underlying commodity value is tracked in real time.
2. Market pricing data is integrated into the valuation model.
3. Token value reflects the performance of the underlying asset exposure.
4. Investors benefit from transparent and auditable pricing mechanisms.



Key Benefits

* Real-world asset exposure
* Transparent valuation methodology
* Reduced dependence on speculative pricing models
* Greater investor confidence through asset linkage
* Continuous alignment with global commodity markets

Strategic Advantage

DRIP combines the liquidity and accessibility of blockchain technology with the value foundation of physical commodities, creating a digital asset designed for long-term sustainability and broader market adoption.

Digital Efficiency. Commodity-Backed Value. Global Accessibility.

Commodity-Backed Digital Asset

DRIP is a digital asset designed to provide investors with exposure to commodity-backed value through a transparent blockchain-based platform.
The model is structured to combine the accessibility and liquidity of digital assets with the long-term value potential of real-world commodities.

Investment Framework
- Investors acquire DRIP through the BizzPays ecosystem.
- DRIP provides exposure to underlying commodity-linked value.
- Token holders benefit from a transparent valuation framework tied to real-world market activity.
- Assets remain tradable within the ecosystem, creating flexibility and liquidity for participants.

Strategic Benefits
- Access to commodity-linked digital assets
- Blockchain-enabled ownership and transferability
- Transparent value framework
- Potential capital appreciation aligned with underlying market performance
- Liquidity through ecosystem participation

Investor Value Proposition
DRIP creates a bridge between traditional commodity markets and digital finance, providing investors with access to a new generation of asset-backed financial products.

Real Assets. Digital Access. Sustainable Growth.



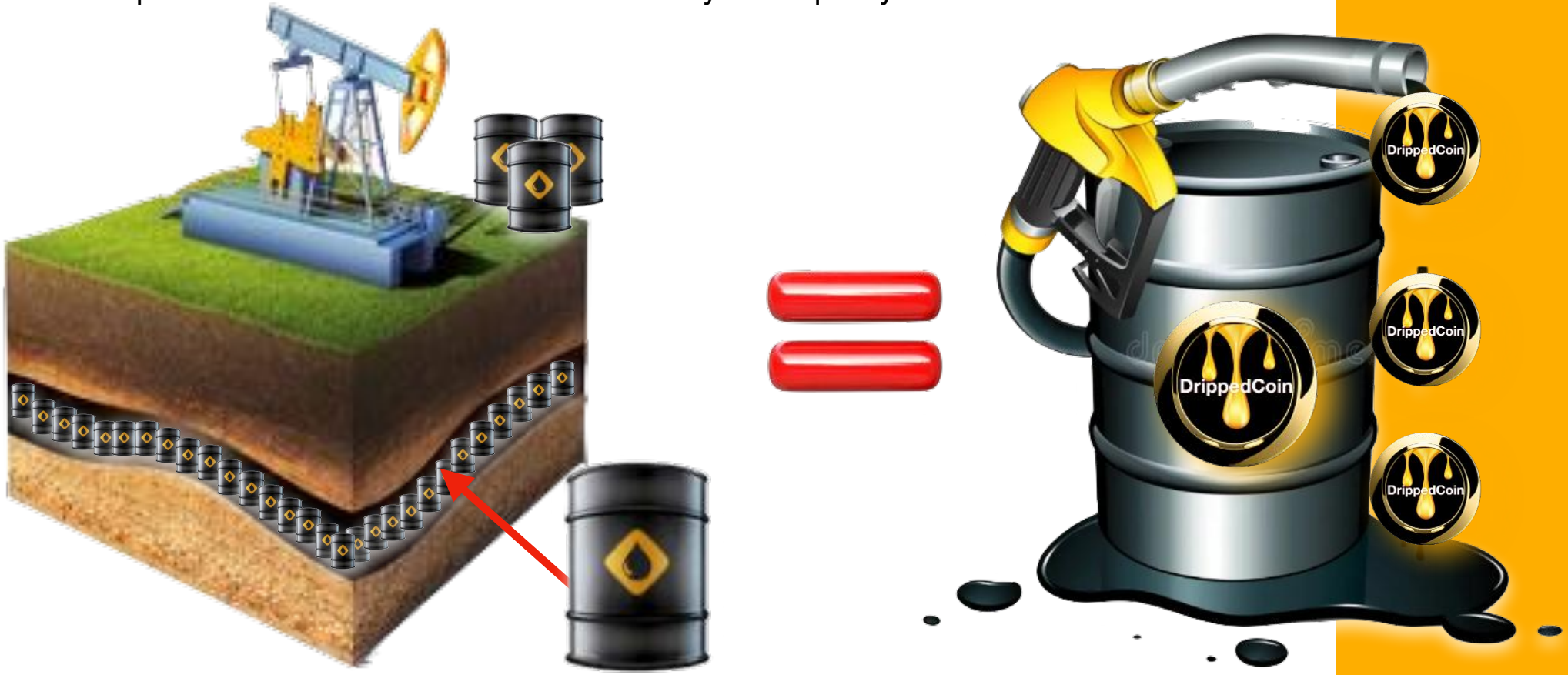
Converting Physical Assets into Digital Opportunities

DRIP demonstrates how real-world assets can be transformed into accessible digital investment opportunities through blockchain technology.

By tokenising underlying commodity assets, BizzPays enables broader participation in markets that have traditionally been available only to institutional investors and large commodity traders.

How the Model Works

1. Real-world commodity assets form the value foundation.
2. Blockchain technology enables secure digital representation.
3. Investors gain access through DRIP tokens.
4. Assets remain transparent, traceable, and transferable within the ecosystem.
5. Participants benefit from enhanced accessibility and liquidity.



Pro Motion!

$500M
Influencer deals



Dripped Coin Flex



















Dripped Coin Flex















Dripped Coin Flex











Dripped Coin Flex



Pro Motion!

BIZZPAYS Limited Offer:

🎯 First 1,000,000 sign-ups only

(Projected value: up to $150 million in total rewards distributed)

Receive 1 FREE DRIP when you and 2 Business associates successfully sign up to BIZZPAYS

DrippedCoin



BizzPays - Insurance



Democratising Access to Insurance Through Technology
Bizzpays Insurance, powered by strategic insurance and reinsurance partnerships, is transforming how individuals, businesses, and institutions access affordable, flexible, and scalable insurance solutions.

Our InsurTech platform combines digital innovation with established insurance expertise to expand financial protection across underserved and emerging markets.



Key Benefits
- Affordable micro-insurance solutions for individuals and SMEs
- Digital-first access to life, health, property, and business insurance
- Direct connectivity to insurers and reinsurers
- Reduced distribution costs and lower premiums
- White-label insurance solutions for banks, fintechs, cooperatives, and enterprises
- Customisable products tailored to local market needs

Strategic Impact
- Expands financial inclusion
- Increases insurance penetration
- Reduces protection gaps across communities
- Creates new revenue opportunities for financial institutions
- Strengthens the broader insurance ecosystem

Comprehensive Protection for Every Stage of Life
Bizzpays provides a diverse portfolio of life insurance products designed to protect families, preserve wealth, and secure future financial goals.

Term Life Insurance
- Affordable protection for a specified period
- Ideal for income protection and family security

Whole Life Insurance
- Lifetime coverage with long-term financial security
- Designed for wealth preservation and legacy planning

Endowment Plans
- Combines life protection with guaranteed maturity benefits
- Supports education, housing, and future financial objectives

Investment-Linked Insurance
- Life cover combined with professionally managed investment opportunities
- Potential for long-term capital growth

Annuity Solutions
- Provides predictable income during retirement
- Supports long-term financial independence and stability

Child Education Plans
- Structured financial planning for future educational expenses
- Protects children’s aspirations regardless of unforeseen circumstances

Group Life Insurance
- Employee and membership protection under a single policy
- Cost-effective benefit programmes for organisations and associations





Core Insurance Solutions

- Micro-Insurance – Affordable protection tailored for underserved and low-income communities.
- Credit & Financial Protection Insurance – Safeguards loans, credit facilities, and financial obligations.
- Property & Asset Insurance – Protects homes, businesses, equipment, and valuable assets.
- Mortgage Protection Insurance – Secures mortgage repayments against unforeseen life events.
- Energy, Oil & Gas Insurance – Specialist coverage for energy-sector assets and operations.
- Business Interruption & Revenue Protection – Safeguards business continuity and income streams.

Comprehensive Health Insurance

- Access to hospitalisation, medical treatment, diagnostics, and specialist care.
- Critical Illness Protection - Lump-sum financial support following diagnosis of covered serious illnesses.
- Income Protection Insurance - Replaces lost income due to illness, injury, or temporary disability.

Liability Protection

- General Liability Insurance - Protects organisations against third-party injury, property damage, and legal claims.
- Public Liability Insurance - Covers incidents involving customers, visitors, contractors, and members of the public.
- Professional & Corporate Liability Solutions - Tailored protection for businesses, institutions, and professional service providers.





Property & General Insurance

- Home Insurance - Protection for residential buildings, contents, and personal possessions.
- Motor Insurance - Comprehensive and third-party cover for private and commercial vehicles.
- Travel Insurance - Coverage for medical emergencies, trip interruptions, cancellations, and travel-related risks.
- Fire & Special Perils Insurance - Protection against fire, flooding, storms, natural disasters, and related risks
- Contents Insurance - Financial protection against theft, loss, or accidental damage to personal belongings.
- Marine & Cargo Insurance - Coverage for goods in transit, vessels, logistics operations, and international trade activities.

Connecting Africa to World-Class Insurance Protection

The Bizzpays Insurance Marketplace provides individuals, businesses, banks, and institutions with access to a comprehensive portfolio of local and international insurance products through a single digital platform.

By leveraging advanced technology, real-time pricing, and strategic partnerships with leading insurers and reinsurers, Bizzpays simplifies insurance purchasing while increasing affordability, transparency, and accessibility.

Corporate Insurance Solutions

- Workers' Compensation Insurance - Comprehensive protection covering workplace injuries, disability benefits, medical expenses, and employee welfare obligations.
- Business Interruption Insurance - Safeguards revenue and operational continuity against unforeseen disruptions, helping businesses recover quickly and maintain financial stability.
- Commercial & Corporate Insurance - Tailored protection covering property, liability, operational risks, cyber threats, supply chain disruption, and industry-specific exposures.

The Bizzpays Advantage

- Real-Time Market Comparison - Instantly compares products and pricing across multiple insurers to secure the most competitive coverage options.
- Expanded Distribution Opportunities - Enables banks, brokers, fintechs, cooperatives, and financial institutions to distribute insurance products and generate recurring commission income.
- Global & Local Coverage Options - Provides access to both leading international insurance brands and trusted African insurance providers through a unified platform.
- Lower Costs Through Digital Efficiency - Automated underwriting, policy administration, and claims processing reduce operating costs and improve customer value.

* White-Label Insurance Solutions

Allows financial institutions and enterprise partners to offer insurance products under their own brand.

Strategic Impact

The Bizzpays Insurance Marketplace strengthens Africa's insurance ecosystem by increasing market penetration, reducing barriers to access, expanding financial inclusion, and delivering affordable protection solutions to millions of individuals and businesses.

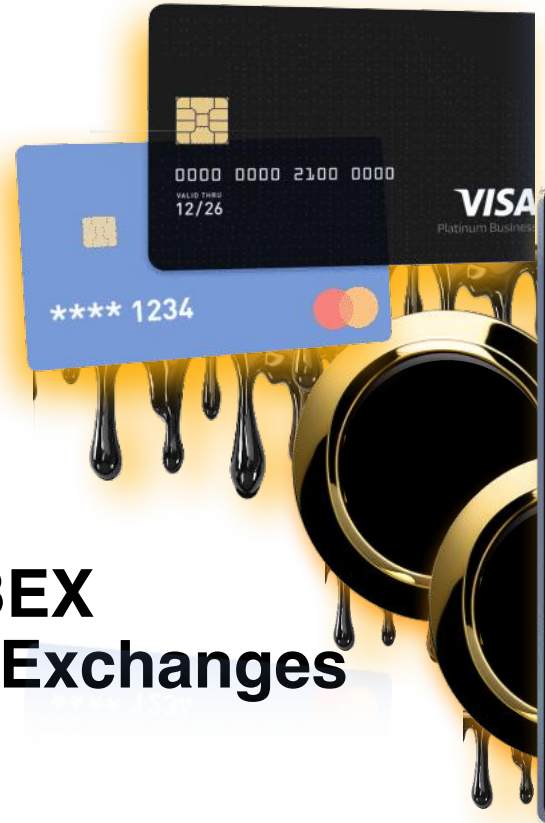


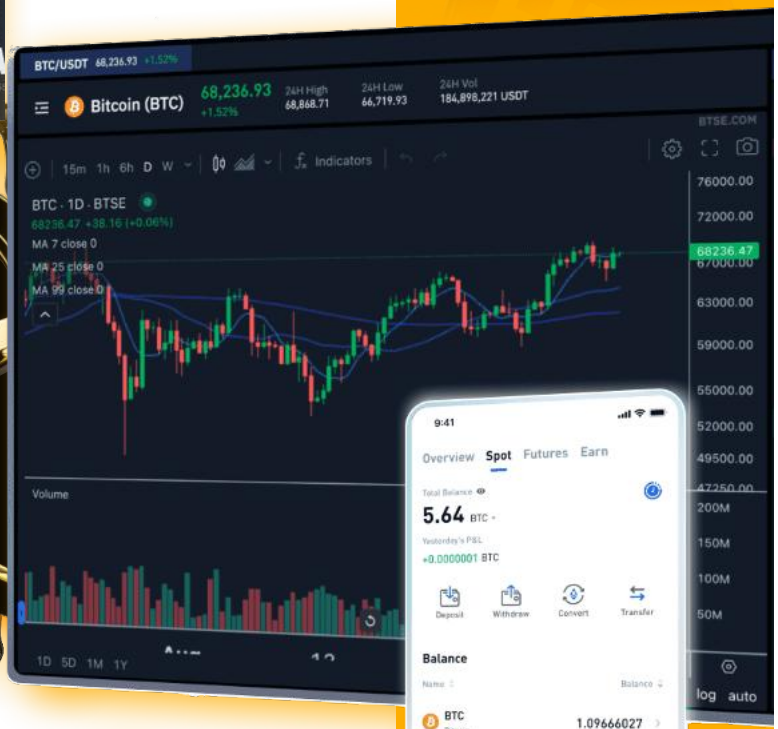
B-Crypto Exchange



FREE

BEX





Black Gold Exchange - BEX
Making Crypto & Crypto Exchanges Simple
For You…







BEX



BEX will be a **$56 billion** a year industry into the Nigerian economy.



ATM

CURRENCY



NETWORK





E MONEY



BANK



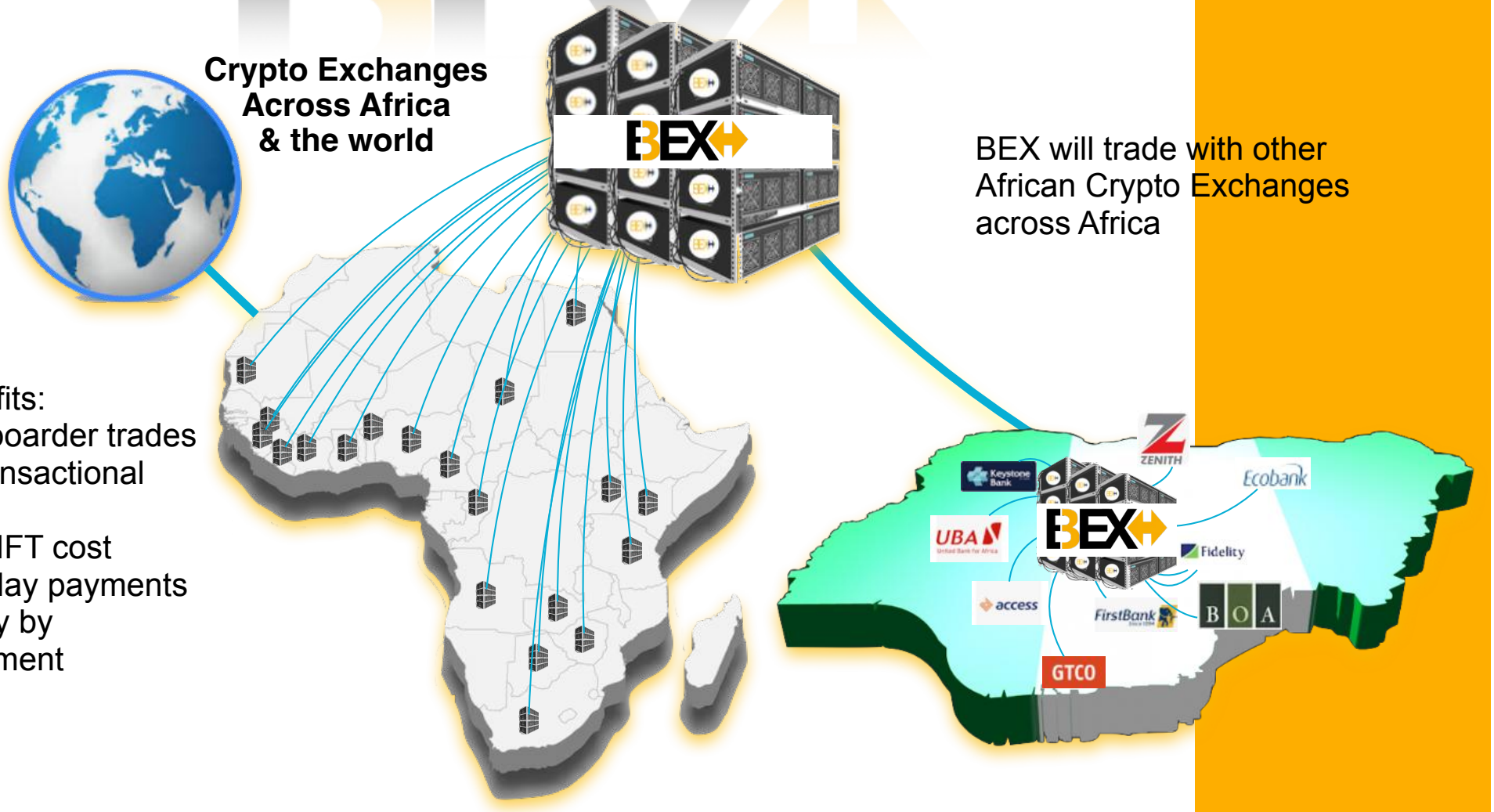
E MONEY



BEX will offer a white label to all the banks and their branches in Nigeria. This allows us access to millions of clients in country.

BEX

Crypto Exchanges Across Africa & the world



BEX will trade with other African Crypto Exchanges across Africa

BEX benefits:

- Cross boarder trades
- Low transactional costs
- No SWIFT cost
- Same day payments
- Security by government

Liquidity of $30 billion Through BEX

95% of the banks in Africa do not have the liquidity to run a crypto exchange through their banks. BEX will to provide the liquidity that each bank will need to service their clients.



BEX



The use of automated trading bots—our software programs that automatically execute cryptocurrency trades on your behalf based on predefined rules and strategies. The Auto trader operate 24/7, aim to minimize emotional decision-making, and can implement various complex strategies faster than manual trading.

BEX Swap Accounts



Secure Peer-to-Peer Swap


BEX
Income

Bizz Bev



Whole Sale Drinks -
For:
- Large Events
- Resale through shops
- Resale to our clients

Beer is the largest segment in the Nigerian alcoholic beverage sector, with locals spending over $1 billion on beer and related beverages annually.

There are well over 50 distinct beer brands available in Nigeria, ranging from locally brewed lagers and stouts to internationally imported craft beers and premium labels.

By selling beer at wholesale prices, we will be able to compete effectively in the market with our own beer brand.



Own beer drink
Turn into No1 in Nigeria

Best Beer

“Just Better”









Nigerian dry champagne market reached a total value of **USD 57.69 million** in 2025
Nigeria officially imported roughly 644,452 bottles of champagne from France in 2022
Import the sell our own brand





non alcoholic









The Nigerian spirits market generates over $3.3 billion in revenue annually and is projected to reach approximately $4.6 billion in the coming years.

Leading Segments: Whisky and Whiskey are the dominant categories by sales revenue, while **Vodka** is experiencing the fastest growth.

Budget-Friendly Brands: Economic conditions have shifted consumer preference toward more affordable, economy-tier brands, including local gins and bitters

Vodka & Gin



Cognac



Whiskey





Grant Sidney



Grant Sidney is the Founder and CEO of Uncle Nearest Premium Whiskey

Fawn Weaver has been a serial entrepreneur for more than 25 years. As the CEO and founder of Grant Sidney, Inc. (GSI), a privately held investment company, Weaver has often been active in her investments, serving in leadership capacities behind the scenes.

Weaver is a popular TED speaker, as well as a USA Today and New York Times bestselling author who has appeared on 100s of popular radio, morning and television talk shows across the US, including FOX Business, the TODAY Show, New York Times, CBS This Morning, Good Morning America, CNBC, Fast Company, Oprah Magazine, Los Angeles Times and the Chicago Tribune. She is a regular contributor to Inc. Magazine and has been interviewed by top shows in Canada, United Kingdom, South Africa, Italy, Belgium, Australia, Ireland, Australia, Poland, Spain and New Zealand on topics ranging from accelerating growth in business without losing your soul to creating a happy balance between work and family.


FREE
WATER

Wholesale water
- In the market
- Office
- Shops
- Across Africa









Bizz Tirps



Dear BizzPays client,

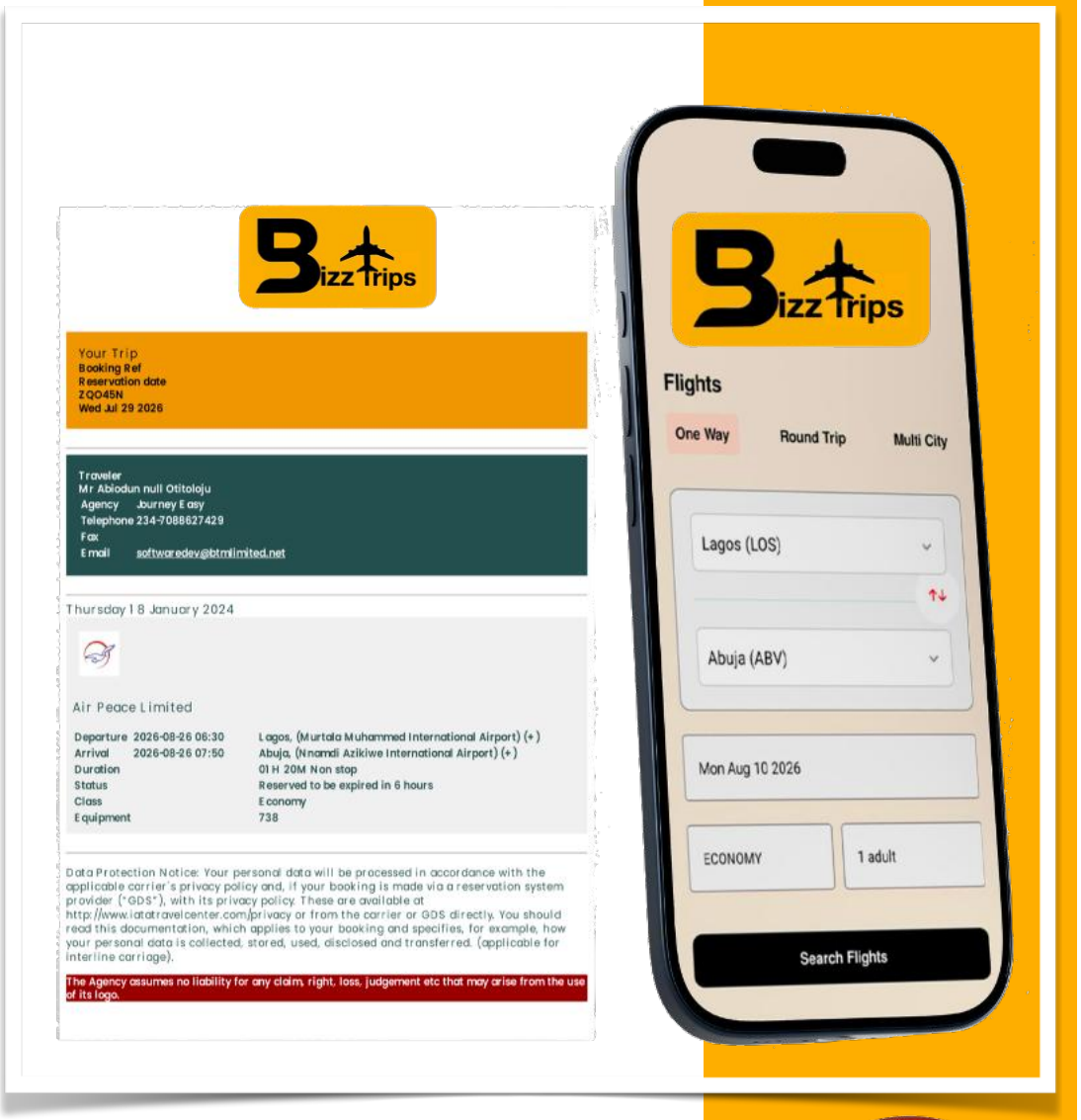
Your customers already trust you with their money. Now give them a reason to trust you with their journeys too.

With BizzTrips Travel, you register as a sub-agent and receive your own booking portal and mobile experience. Behind the scenes, BizzTrips Travel Pro powers everything: live fares, ticketing, settlement and 24/7 travel support.

Your customers book flights, hotels, holiday packages, tours and exclusive deals at partner-only rates
and anything they book, you see on your portal. You set your own mark-up on every ticket and voucher,
so every trip your customers take puts income in your pocket.

No technology to build. No airline contracts to negotiate. No support desk to staff. Just a travel business, ready to trade under your brand from day one.
Your brand. Our engine. Shared success.

Our Admin charge to set you up is $149 or $25 per month for 10 months.





Dear BizzPays client,

Your customers already trust you with their money. Now give them a reason to trust you with their journeys too.

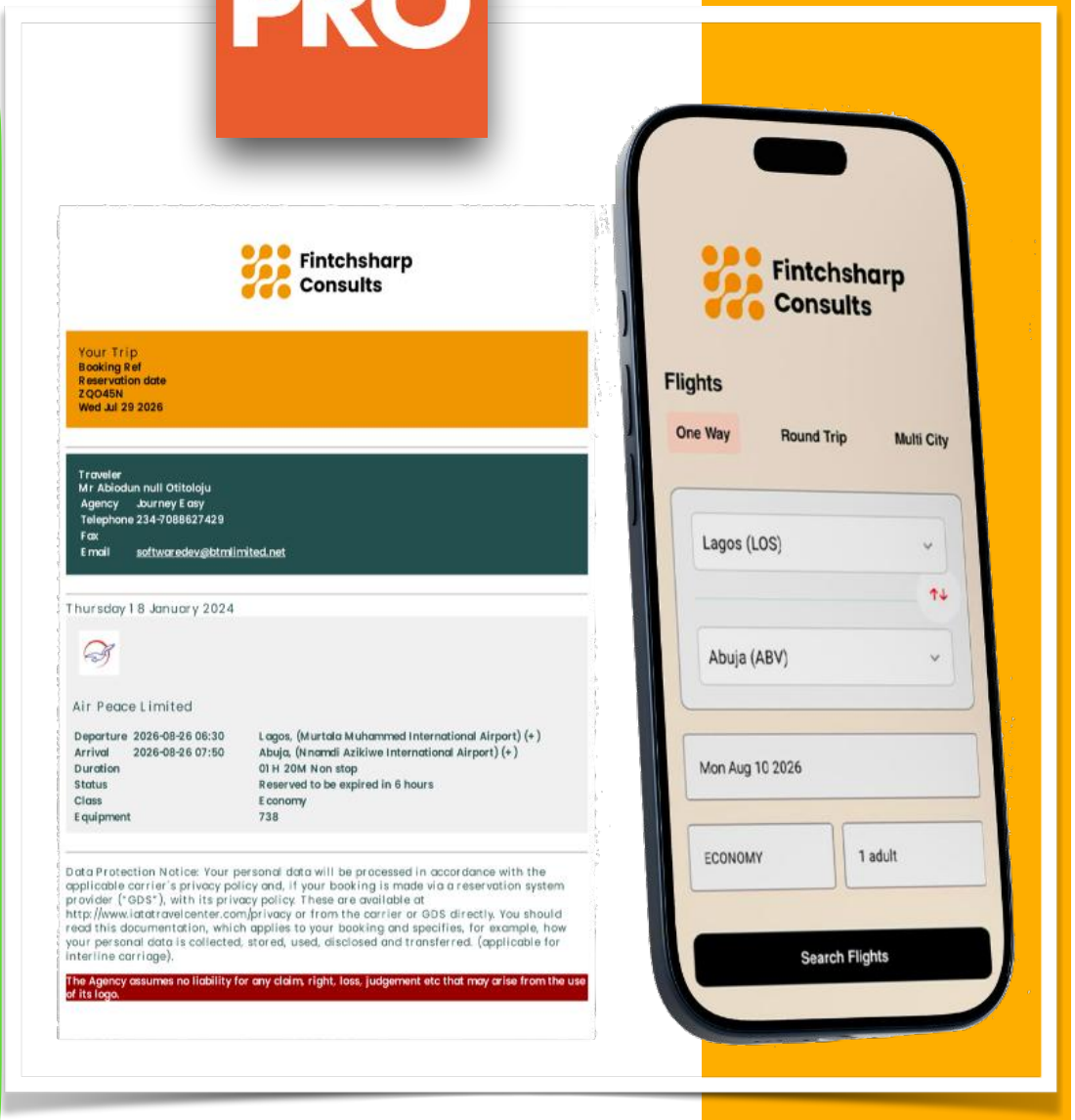
With BizzTrips Travel Pro **White Label,** you register as a agent and receive your **own branded** booking portal and mobile experience, **your name, your logo, your colours**. Behind the scenes, BizzTrips Travel Pro powers everything: live fares, ticketing, settlement and 24/7 travel support.

Your customers book flights, hotels, holiday packages, tours and exclusive deals at partner-only rates
and anything they book, you see on your portal. You set your own mark-up on every ticket and voucher,
so every trip your customers take puts income in your pocket.

No technology to build. No airline contracts to negotiate. No support desk to staff. Just a travel business, ready to trade under your brand from day one.
Your brand. Our engine. Shared success.

Our Admin charge to set you up is $1,499 or $200 per month for 10 months.

PRO





Zero tech build

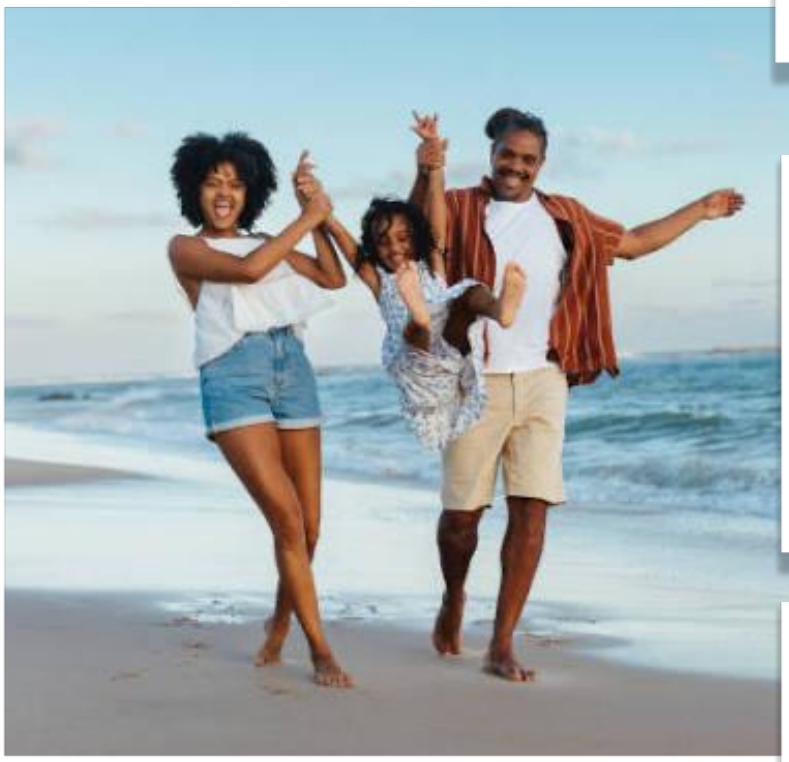
Launch on web and mobile without writing a line of code.

Partner-only rates

Discounted net fares on flights, hotels and packages.

Your name everywhere

Your brand on the portal, tickets and every voucher.



Discounted Flights

Competitive live fares from leading domestic and international airlines — one-way, round-trip and multi-city.

Hotels & Accommodation

Convenient stays worldwide with attractive deals, from budget rooms to premium resorts.

Tours & Experiences

Memorable destinations, activities and adventures your customers will love.

Holiday Packages

Curated local and international travel experiences bundled for every budget.

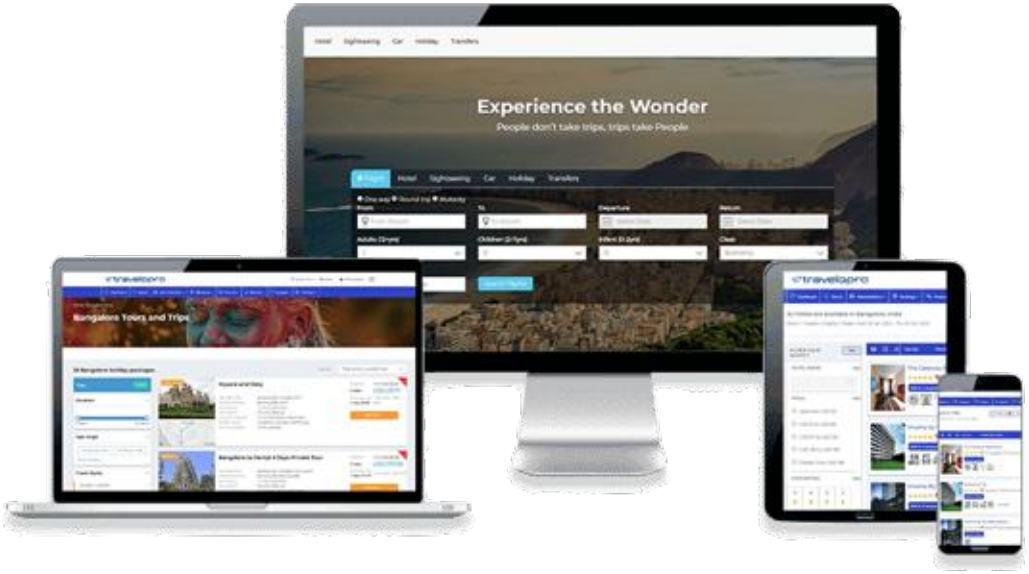
Exclusive Deals & Extras

Special offers, promo codes and VIP add-ons like airport concierge meet & greet.

Upsell in-app

Concierge & VIP services (e.g. N35,000) bolt onto any booking - more margin per trip.

THE PORTAL



THE VOUCHER

Fintchsharp Consults

Your Trip
Booking Ref
Reservation date
ZQO45N
Wed Jul 29 2026

Traveler
Mr Abiodun null Otitoloju
Agency Journey Easy
Telephone 234-7088627429
Fax
Email softwaredev@btmlimited.net

Thursday 18 January 2024

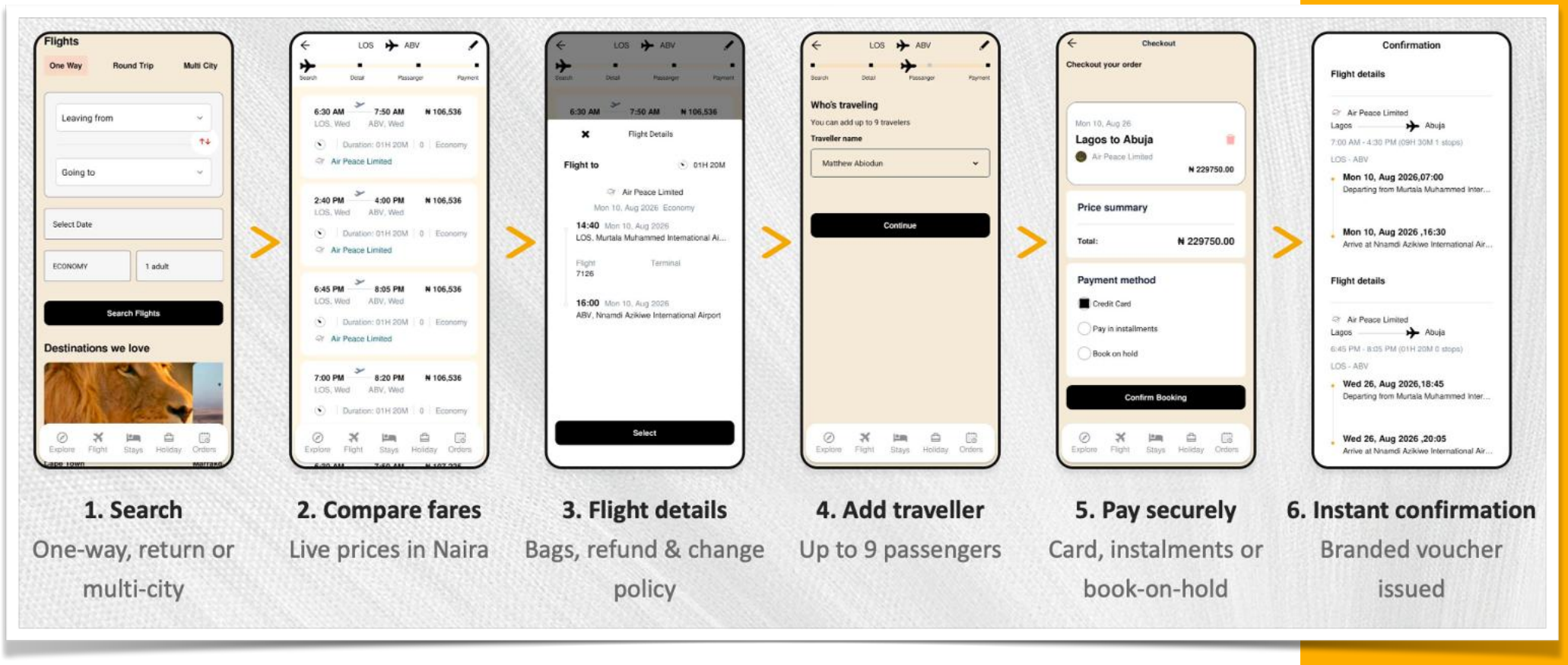
Air Peace Limited

Departure	2026-08-26 06:30	Lagos, (Murtala Muhammed International Airport) (+)
Arrival	2026-08-26 07:50	Abuja, (Nnamdi Azikiwe International Airport) (+)
Duration		01 H 20M Non stop
Status		Reserved to be expired in 6 hours
Class		Economy
Equipment		738

Data Protection Notice: Your personal data will be processed in accordance with the applicable carrier's privacy policy and, if your booking is made via a reservation system provider ("GDS"), with its privacy policy. These are available at http://www.iatatravelcenter.com/privacy or from the carrier or GDS directly. You should read this documentation, which applies to your booking and specifies, for example, how your personal data is collected, stored, used, disclosed and transferred. (applicable for interline carriage).

The Agency assumes no liability for any claim, right, loss, judgement etc that may arise from the use of its logo.

How a Booking Works on Your Portal



Your Mark-Up. Your Margin. Your Income.

1. **Register as a sub-agent**
   We activate your branded portal and agent account.
2. **Book at partner net rates**
   Flights, hotels, packages & tours at discounted agent pricing.
3. **Ticket & voucher sent to you**
   Issued with your name and brand, straight after booking.
4. **Edit the PDF — add your mark-up**
   Apply your own margin before it leaves your hands.
5. **Send to your client — keep the margin**
   The difference between net rate and your selling price is your income.

A quick example — one LOS → ABV ticket

Net fare on your portal (Air Peace) ..... **₦106,536**

Your mark-up ..... **₦15,000**

Your client pays ..... **₦121,536**

₦15,000 income on a single ticket

Scale it: **20 tickets a month ≈ ₦300,000** — before hotel, package and concierge margins.

Build Your Brand as a Travel Influencer



Have your own PA (personal assistant) Book all your clients flights for you!

Post deals under your own name
Share discounted fares and packages on Instagram, TikTok, X and WhatsApp your followers book from you, not from us.

One branded link in your bio
Your portal URL becomes your storefront, every click, booking and voucher reinforces your brand.

Earn while you sleep
Every booking through your content carries your mark-up, content you post today keeps paying for months.

From agent to lifestyle brand
We handle ticketing, fulfilment and 24/7 support behind the scenes, you take the spotlight and grow your community.

Your audience. Your portal. Your income.



M&M Hotels

M&M
HOTEL

M&M HOTEL

M&M Hotels are a 4 star $100 per night chain of hotels across Africa. Known for being affordable, clean, minimal, great service, want to go back hotels that include the following:

- 50 rooms minimum
- At or near attraction(s) in Africa
- Conference Centres to hold 100+ people
- Swimming pools
- Great food packages
- Gym
- plush bedding
- Smart TVs with streaming
- Minibar
- Climate control
- Toiletries
- Wi-Fi
- Parking
- Spa

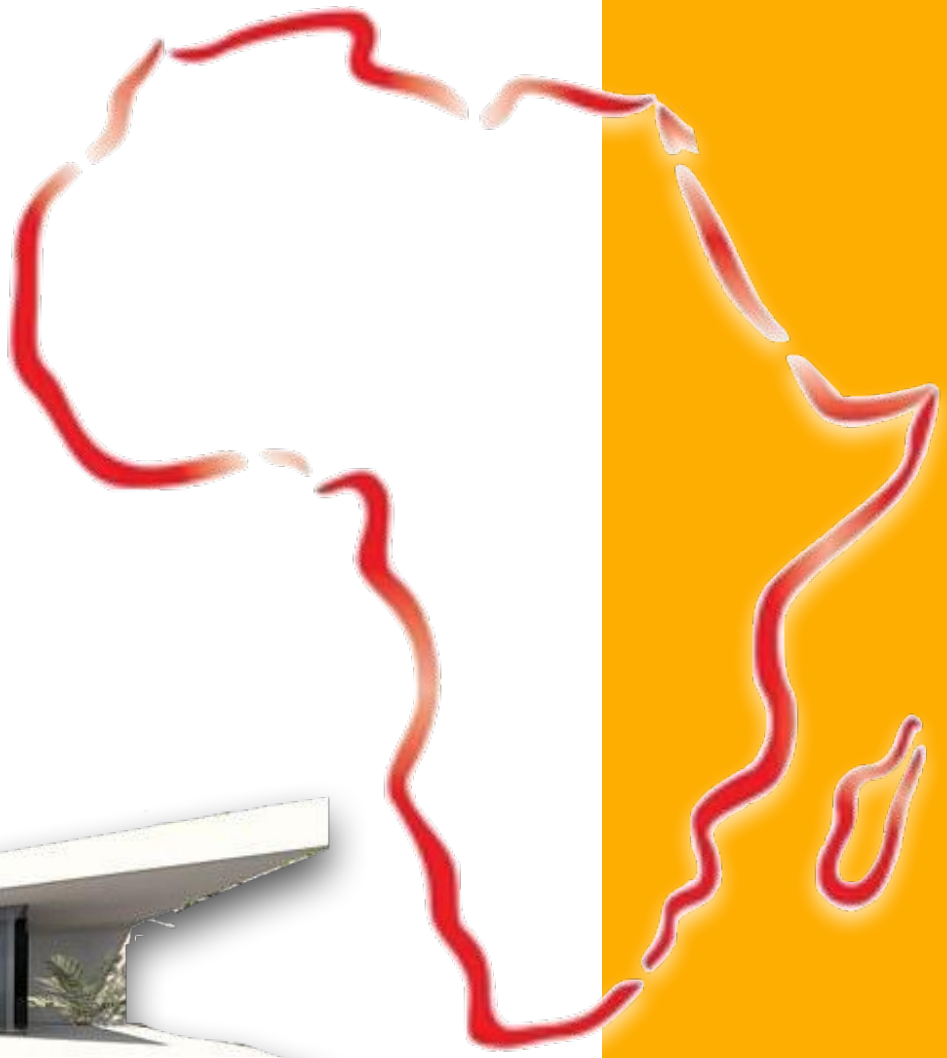


M&M HOTEL

M&M Hotels will be located in:

- Lagos VI - Nigeria
- Abuja - Nigeria
- Rivers (Port Harcourt) - Nigeria
- Kano - Nigeria
- Cross River (Calabar) - Nigeria
- Tamale Airport - Ghana
- Accra (Hidden Valley) - Ghana
- Sao Tome & Principe
- Rwanda
- Kenya
- Senegal
- Tanzania
- South Africa





M&M HOTEL



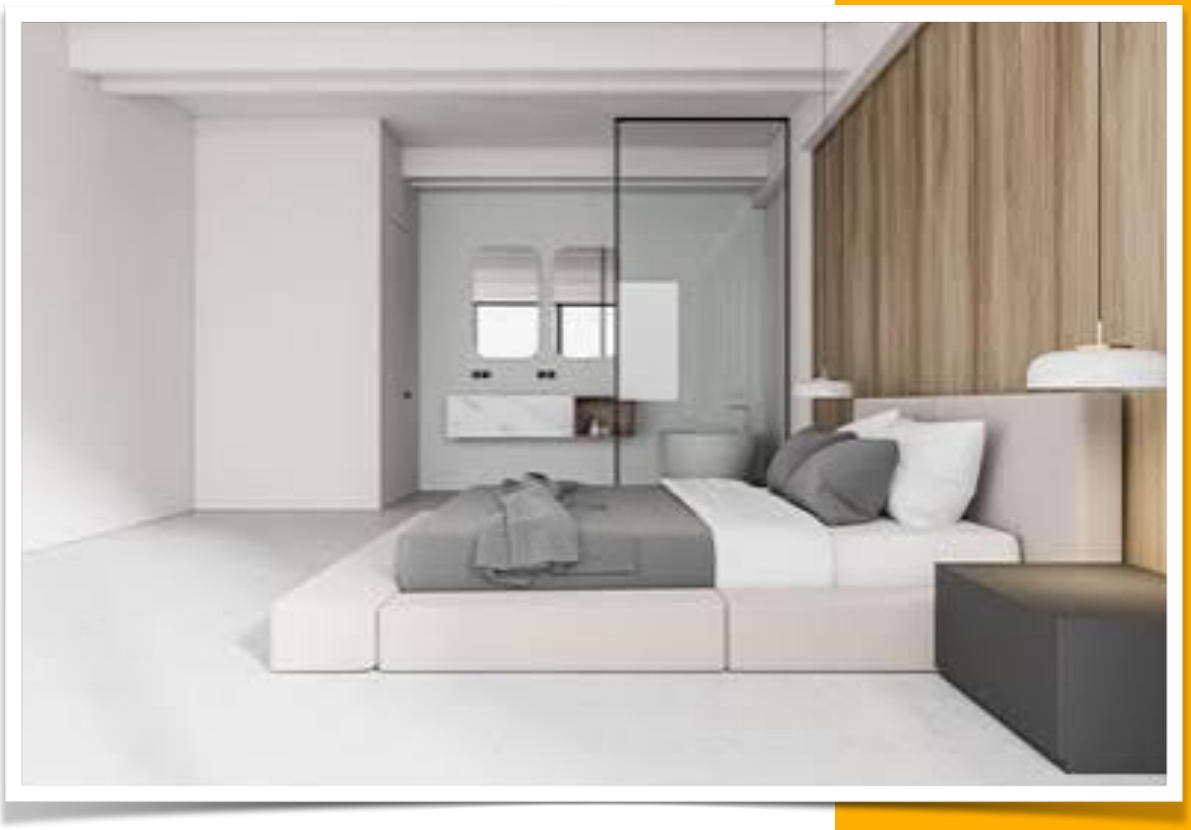
100% ROI

M&M Hotels Investment Bond
Buy a M&M Hotel Bond and become a part owner of a hotel for 1-2 years.
Bond includes

- Bond cost: $10,000
- Bond fees: $500
- 100% returns for 2 years $10,000 per year
- Guaranteed



	$
Ave room rate	100.00
Max Year Income	36,500.00
50% OCC rate	18,250.00
100% Returns	10,000.00
Profit from room	8,250.00
27.5% OCC rate (break even)	10,037.50



M&M HOTEL BOND

BizzPays Brokers brokers make $500 per bond they sell of the M&M Hotel Bonds
Why sell M&M Hotel Bonds:

- Cheaper for Investor than buying a property
- 100% ROI each year
- No maintenance on rooms to pay 100% profit.
- Short term investment 2 years max
- Buy as many Bonds that are available
- Buy into as many hotels as are available
- After 2 years you will have $30,000 from you $10,000 investment. If you invest all $30,000 again you will have $60,000 in 4 years from your initial $10,000 investment

“Getting the bag”



M&M HOTEL

KEY DIFFERENTIATORS

- Intimacy & Privacy (small villa count).
- Wellness Integration (global recognition of COMO Shambhala).
- Exclusive Experiences (private dining on sandbanks, yacht charters, diving with whale sharks).
- Consistent Global Branding (part of COMO Hotels & Resorts, but with unique identity per property).



1. BRAND POSITIONING

- Ultra-Luxury & Boutique: Positions itself as an exclusive retreat with only ~33 overwater villas, offering privacy and serenity.
- Wellness-Focused: Strong emphasis on holistic wellbeing through COMO Shambhala Retreat (spa, yoga, nutrition, mindfulness).
- Experiential Luxury: Sells the experience of intimacy, barefoot luxury, and personal transformation, not just accommodation.

2. TARGET MARKET

- Affluent Couples & Honeymooners: Seeking romantic privacy.
- High-Net-Worth Individuals (HNWI): Primarily from Europe, North America, Middle East, and Asia.
- Wellness Travelers: Guests drawn to detox, yoga retreats, and spa immersion.
- Repeat Guests & Loyalty Clients: COMO leverages its wider global portfolio (Singapore, Bali, Bhutan, etc.) to cross-market.

3. PRICES & PACKAGES

- Premium Pricing Strategy: Nightly rates $1,200–$3,000+.
- Value-Added Packages: Honeymoon, diving, spa retreats, all-inclusive wellness stays.
- Exclusivity via Pricing: Higher rates emphasize rarity and prestige.

4. PROMOTIONS & DISTRIBUTION CHANNELS

Digital Marketing
High-end website with immersive visuals & storytelling.
Social media (Instagram-heavy).
Influencer & travel blogger partnerships.

PR & Media
Frequent features in Condé Nast Traveler, Travel + Leisure, Vogue, Tatler.
Awards & recognition (World's Best Resorts lists).

Travel Partnerships
Luxury travel agencies & operators
Loyalty Network
Cross-selling with other COMO properties.

5. GUEST EXPERIENCE AS MARKETING

- Personalized Service: Private butler service, bespoke dining, tailored wellness programs.
- Seamless Journey: Airport transfers handled with exclusivity.
- Word-of-Mouth: Exceeds expectations: strong organic referrals.

6. SUSTAINABILITY & SOCIAL RESPONSIBILITY

- Environmental Commitment: Marine conservation programs, plastic-free initiatives.
- Community Engagement: Local sourcing & cultural integration.
- Marketing Angle: Conscious luxury appeals to eco-aware travelers.

M&M HOTEL



Large groups for weddings

– The entire events area of the resort can be dedicated to the wedding, and group packages can be offered per request.

Activities: a mix of culinary and cultural immersion (visits to local villages, chocolate making workshops), as well as relaxing activities that can bond the group (golf torunaments, tennis, swimming, snorkeling)



Affluent Couples & Honeymooners

– seeking privacy, romance, and once-in-a-lifetime escapes.

Activities: paddleboarding, seaplane rides around the sea, massaging, sound healing, contrast therapy sauna, stargazing

Wellness travelers

– interested in detox, meditation, spa rituals, or nature-based healing

Activities: contrast therapy sauna, yoga, pilates, sound healing, swimming, paddleboarding

Young Groups of High-Net-Worth Individuals

– primarily from Africa, but also from Western Europe (i.e. Portugal).

Activities: most activities are open to groups, yet some of the best ones to be done in groups area: windsurfing lessons, yoga & meditation / pilates / sound healing lessons

M&M HOTEL

FREETOWN GOLF RESORT ▫ 18-HOLE GOLF RESORT ▫ PAR 72
MASTER PLAN ▫ 95 ACRES ▫ ALL GREEN COASTAL DESIGN ▫ LUSH TROPICAL ▫ PGA-STANDARD ▫ SUSTAINABLE LANDSCAPE



COURSE SUMMARY

Par: 72 — 18 Holes (4 × Par 5, 10 × Par 4, 4 × Par 3) • Total Yardage: ~7,100 Yards
Property: 95 Acres • Designed for Certified/Desert Resort
Features: 18 Tees, 18 Greens, 35 Sand Bunkers • Sustainable Native Desert Landscapingwith Coastal Scrub • Resort Amenities: 3 Pools, , Clubhouse, 4 Tennis Courts, 3 Pools, Spa, Dining

B Homes

BizzPays Clients

BizzPays we believe that your home is your castle and your business should provide this for you.

Through B Homes we provide affordable homes for BizzPays members only a home for living.

Long term or short term mortgages that start from 5% interest rate makes it easy to own your own properties.

B Homes builds in sets of 500 units in gated developments located in areas that give easy access to your businesses, schools, city etc

Simple Steps:

1. Sign up for BizzPays
2. Become Credit worthy
3. View B Homes Site
4. Apply for B Home and a B Mortgage
5. Place reservation fee in your BizzPays Deposit Account 5%
6. Units takes 3-6 months to build
7. Take Keys to your new property



ECO Housing

Delivering Quality Housing for Growing Communities

B Homes Eco Housing is designed to address Africa's housing shortage by providing affordable, high-quality, and rapidly deployable residential developments for workers, families, students, and first-time homeowners.



Leveraging modern modular construction technology, entire residential communities can be delivered faster, more efficiently, and at significantly lower cost than traditional construction methods.

Target Markets

- Government Affordable Housing Programmes
- Military and Security Personnel Housing
- Workforce Accommodation
- First-Time Homebuyers
- Student Housing Developments
- Public Sector Housing Initiatives

Eco Housing Features

Structurally engineered residential units

- Fully installed plumbing and electrical systems
- Energy-efficient construction
- Scalable community developments
- Sustainable building materials
- Low maintenance and operating costs

ECO Housing

Innovative Construction Model
Our strategic construction partners utilise advanced modular manufacturing techniques that allow multi-storey residential buildings to be produced off-site, transported efficiently, and assembled rapidly at the final destination.

Affordable Home Ownership

Bizzpays supports home ownership through:
- Competitive property pricing
- Flexible financing solutions
- Affordable mortgage programmes
- Accelerated housing delivery timelines
- Public-private housing partnerships

Vision
To provide safe, affordable, and sustainable housing solutions that improve living standards and support economic development across Africa.

Affordable Homes. Stronger Communities. Sustainable Growth.

ECO Housing

Modern Residential Developments for Professionals and Investors

B Homes Residences represents Bizzpays' premium housing portfolio, delivering contemporary living environments designed for professionals, executives, expatriates, and property investors.

Combining quality construction, modern architecture, and desirable locations, B Homes Residences offers a compelling investment and lifestyle opportunity.



Designed For

- Corporate Executives
- Senior Management Professionals
- International Expatriates
- Property Investors
- High-Net-Worth Individuals
- Long-Term Rental Operators

Premium Features

- Modern architectural design
- Spacious residential layouts
- Secure gated environments
- Smart building technology integration
- Dedicated parking facilities
- Recreational and lifestyle amenities
- Professional property management services

Investment Benefits

- Attractive rental yield opportunities
- Long-term capital appreciation
- Growing demand from urban professionals
- Institutional-grade property management
- Flexible ownership structures

ECO Housing

Lifestyle Advantages

- Premium locations
- Enhanced security and privacy
- Modern infrastructure
- Community-focused living
- Access to retail, education, healthcare, and transportation networks



Strategic Objective

To create world-class residential communities that combine exceptional living standards with strong investment performance.

Premium Living. Secure Investment. Lasting Value.

ECO Housing



Police



Hospital workers



Military



Fire Staff



Government staff



Teachers

Note: Mortgages rates from 25-35%

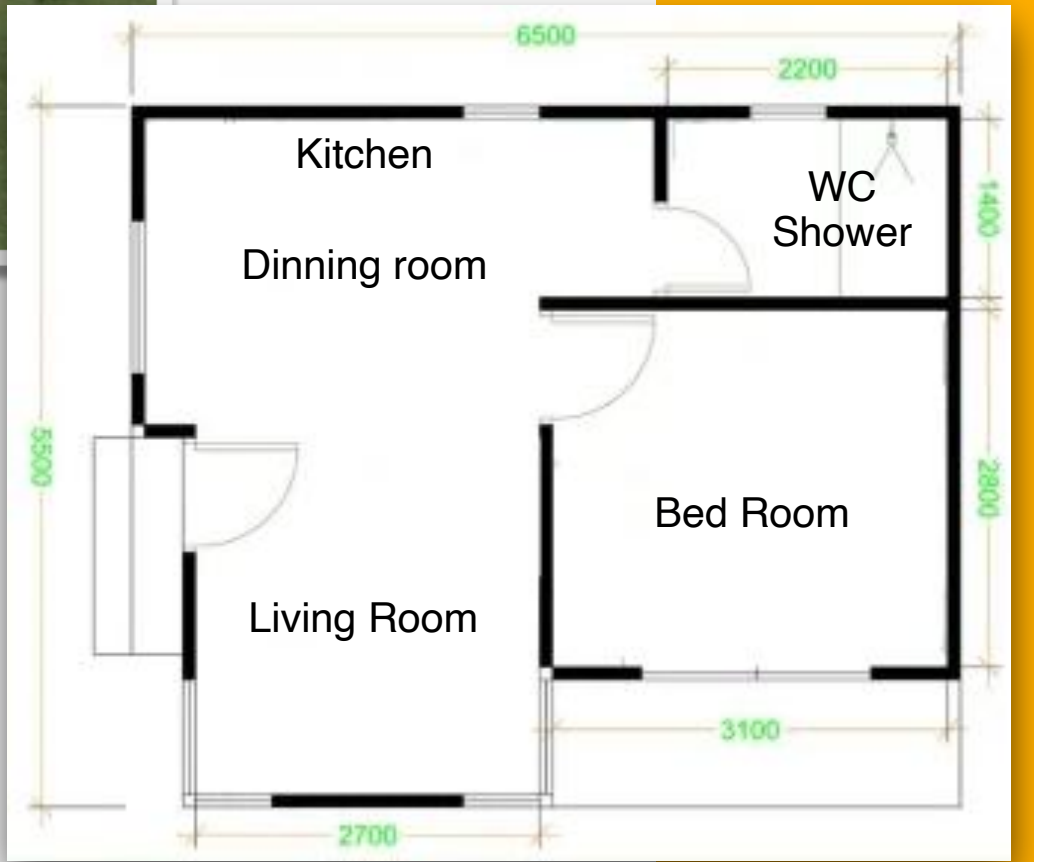
	Unit
2 bed House Price	50,000.00
Deposit 20%	10,000.00
Admin & legal fees	3,000.00
Mortgage	40,000.00
Mortgage Intrest 15% pa	6,000.00
10 year Mortgage Interest	60,000.00
10 year total Mortgage replayment	100,000.00
Monthly repayments	833.33



1 Bed E Homes $14,480 (Basic)



20 ft × 20 ft
400 square feet



Mortgage	$
Property Cost	14,480.00
Deposit 20%	2,896.00
Loan Amount	11,584.00
Interest Rate 5%	0.01
Loan Term (Months) 20 years	240.00
Monthly Payments	82.99

$10,000 Furniture Pack

Living room
- Sofa
- Rugs
- TV Stand
- 30 inch TV

Dinning room
- Dinning Table
- 4 chairs

Kitchen
- Kitchen Unit
- Sink
- Gas Cooking Hob

W/C & Shower
- Sink
- Toilet
- Shower Unit

Bedroom
- Double Bed
- Side Tables
- Cloth set



Extras

Sola Panels
Home Sound System
Smart Home System
Home Camera System



You can buy B Homes with Crypto



HOMES



What's needed

Government:

- Land to build homes
- Land as security to build units - cost of home 3x value of each house
- National Banking licence - O Prime Bank - Finance, Insurance and Mortgages
- Crypto Licence - Investors and Purchasers

Off takers of Properties:

- Government
- Armed Forces
- Cash Buyers - Payment plan
- Deposit 20% - Mortgages
- Insurance Companies - LC from top 10 bank in country for $10 million to cover the building of 500 units





Mobile Phones & Tablets



Contract Mobile Phones & Tablets

Making Technology Accessible to Everyone
BizzPays is committed to expanding digital inclusion by providing affordable access to smartphones, tablets, and connected devices through flexible financing solutions.

Our Device Finance Programme enables individuals, professionals, entrepreneurs, and underserved communities to acquire essential technology without the burden of significant upfront costs.

Access to Essential Technology
Eligible customers can access financing for a wide range of devices, including:
- Smartphones
- Tablets
- Business Devices
- Educational Technology
- Connected Mobility Solutions
- Future Smart Consumer Products

Designed for Emerging Markets
The programme is specifically focused on supporting:
- Students and young professionals
- Small business owners and entrepreneurs
- Public sector employees
- Teachers and educators
- Healthcare workers
- Corporate employees
- Underserved and unbanked populations



Contract Mobile Phones & Tablets

Financial Inclusion Through Asset Ownership
By providing access to technology, BizzPays helps individuals:

- Participate in the digital economy
- Access online education and training
- Build and grow businesses
- Improve productivity and communication
- Access digital financial services
- Create new income opportunities

Why It Matters
For millions of people, a smartphone is
communication device—it is a gateway
commerce, employment, and entrepren

Connecting People. Enabling Opportun .



Contract Mobile Phones & Tablets

Affordable Ownership Through Simple Payment Plans
BizzPays offers structured financing programmes that enable customers to acquire technology through manageable payment plans designed to fit individual budgets and income levels.

Key Programme Features

Flexible Financing Options
- Low upfront costs
- Affordable instalment plans
- Transparent repayment structures
- Digital application and approval process

Fast & Convenient Access
- Simple onboarding
- Digital account management
- Rapid approval processes
- Direct integration with the BizzPays ecosystem

Technology for Growth
Access to devices that support:
- Business operations
- Remote working
- Education and learning
- Digital payments and banking
- E-commerce and social commerce
- Communication and productivity

Integrated Financial Ecosystem
Device financing is connected to the wider BizzPays platform, enabling customers to benefit from:
- Digital wallets
- Payments and transfers
- Rewards and cashback programmes
- Credit-building opportunities
- Financial management tools
- Merchant and marketplace services

Contract Mobile Phones & Tablets



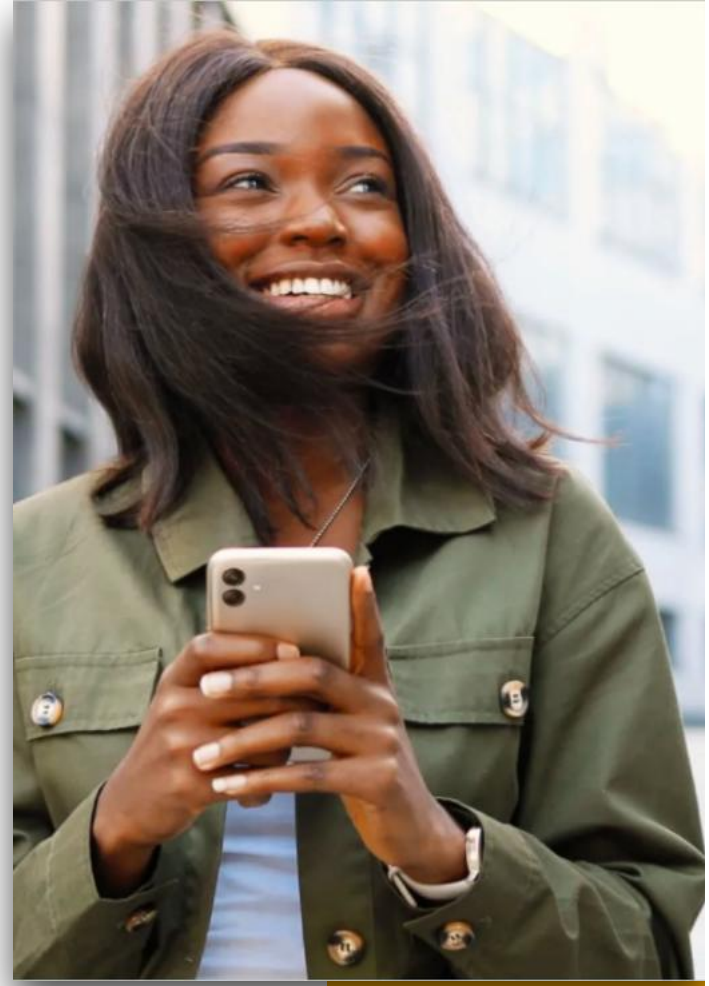
Device	Device Price	Down Payment	Weekly Payment	Daily Payment
Samsung A05 (N)	160,000.00	39,000.00	7,698.00	1,100.00
Samsung A05 ($)	112.00	27.30	5.39	0.77



Device	Device Price	Down Payment	Weekly Payment	Daily Payment
Samsung A07	185,000.00	42,000.00	9,098.00	1,300.00
Samsung A07	129.50	29.40	6.37	0.91



Device	Device Price	Down Payment	Weekly Payment	Daily Payment
Samsung A17	293,000.00	65,000.00	14,505.0	2,072.00
Samsung A17	205.10	45.50	10.15	1.45



Contract Mobile Phones & Tablets

SAMSUNG





Device	Device Price	Down Payment	Weekly Payment	Daily Payment
Samsung fold 6 (N)	3,293,000			
Samsung fold 6 ($)	2,415			

Device	Device Price	Down Payment	Weekly Paymen	Daily Payment
Samsung Z Fold(N)	TBC			
Samsung Z Fold ($)	TBC			

Contract Mobile Phones & Tablets

SAMSUNG



Contract Mobile Phones & Tablets

BizzPays has designed a streamlined onboarding and fulfilment process that makes it easy for customers to access products and services through the platform.

Customer Journey

- Step 1 – Register - Create a BizzPays account and complete the onboarding process.
- Step 2 – Select Product or Service - Choose from available devices, financial products, or marketplace offerings.
- Step 3 – Application & Approval - Complete the required eligibility and approval process where applicable.
- Step 4 – Secure Payment or Deposit - Make the required payment, deposit, or financing commitment.
- Step 5 – Confirmation & Tracking - Receive digital confirmation and order status updates through the BizzPays platform.
- Step 6 – Collection or Delivery - Products can be collected through authorised distribution partners or delivered directly to the customer, depending on location and service selection.

Customer Benefits

✓ Simple digital onboarding
✓ Fast approval process
✓ Transparent order tracking
✓ Flexible payment options
✓ Secure delivery and fulfilment
✓ Access through the BizzPays ecosystem



Delivering Access at Scale

BizzPays combines technology, payments, financing, logistics, and customer support to create a seamless customer experience from registration through to product delivery.

This integrated approach enables rapid adoption while supporting financial inclusion and digital participation across underserved communities.

Register. Select. Approve. Receive.

BizzPays Farms





The All Farmers Association of Nigeria (AFAN) is the apex umbrella body for all agricultural and commodity associations in Nigeria. Founded in 2004 under the administration of President Olusegun Obasanjo, it connects over 15 million registered farmers across the country's 36 states with market access, modern farming techniques, and government policy advocacy

All BizzFarm applicants must be a member of AFAN



FREE

Be plugged into BizzFarms Aide Farming System. Aide monitors from the following farming process:

- Research and Development
- Farm Insurance
- Soil Preparation
- Seed Sowing
- Irrigation and Fertilisation
- Pest and Disease Control
- Crop Management
- Harvesting
- Crop off taking
- Post-Harvest Handling and Storage



irrigation systems



Farm Tools



fertilizers



hybrid seeds



₦5B+
MICRO LOANS



tractors
Purchase
Hire

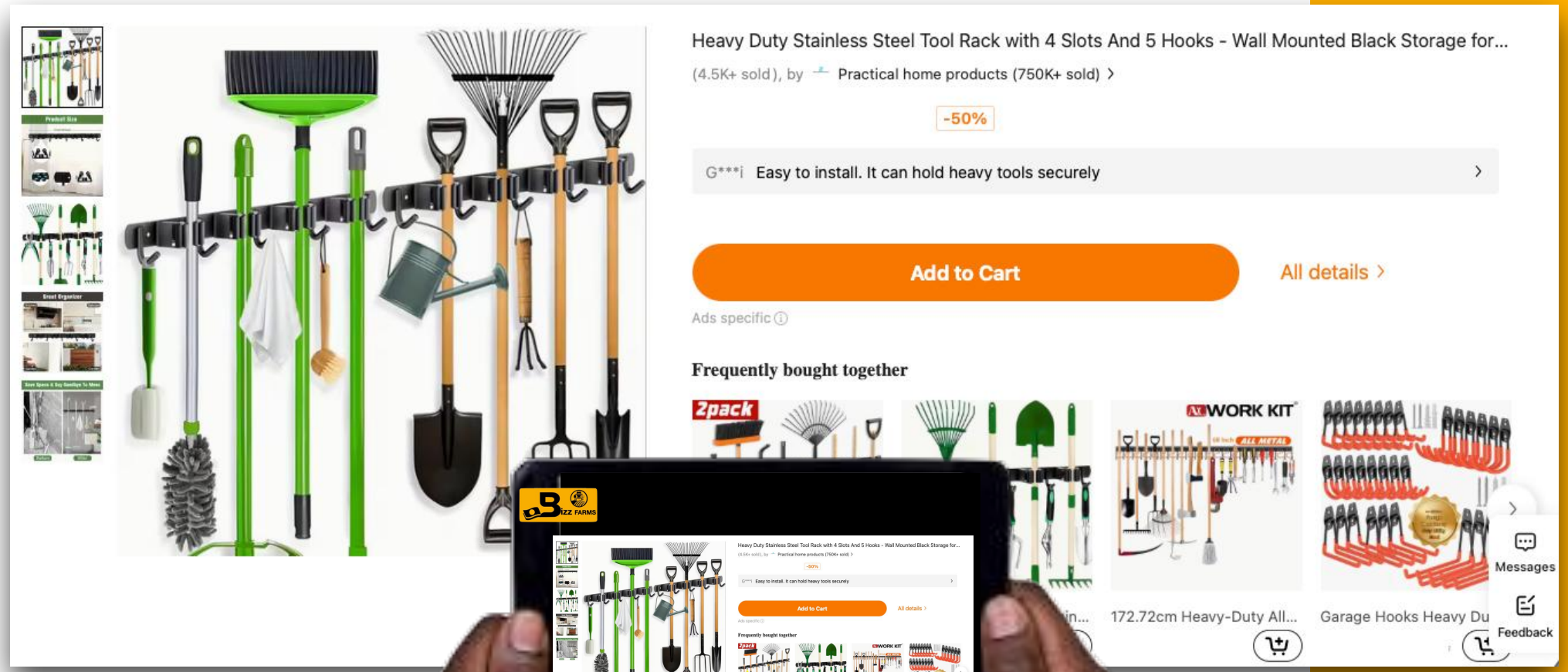


cultivate land



Farming in the palm of your hands

0%
LOAN


Heavy Duty Stainless Steel Tool Rack with 4 Slots And 5 Hooks - Wall Mounted Black Storage for...
(4.5K+ sold), by Practical home products (750K+ sold)
-50%
G***i Easy to install. It can hold heavy tools securely
Add to Cart
All details
Ads specific
Frequently bought together
2pack
WORK KIT
172.72cm Heavy-Duty All...
Garage Hooks Heavy Du
Messages
Feedback

Phone Calling Tablet with Bt WiFi

OEM 10.1 Inch T310 Quad Core 2.0GHz 2+32GB 4G LTE













$24.99









Problems

- **Insecurity and Displacement:** In regions like the Middle Belt and the North, ongoing farmer-herder conflicts and banditry frequently force farmers to abandon their lands entirely, triggering localized food shortages.
- **Infrastructure and Post-Harvest Losses:** Poor, untarred rural roads mean perishable goods (like tomatoes and yams) often spoil before reaching major markets in places like Lagos. Additionally, a lack of modern storage facilities and power outages lead to immense post-harvest losses.
- **Lack of Mechanization and Credit:** Most local farmers rely on rudimentary tools like hoes and cutlasses, severely limiting their output. Smallholders struggle to secure affordable loans because they lack collateral, preventing them from purchasing high-yield seeds, fertilizers, and modern machinery.
- **Climate Change Dependencies:** Farms are heavily reliant on seasonal rainfall. Shifts in weather patterns—ranging from prolonged droughts in the North to devastating seasonal floods—often ruin crop yields.
- **Export and Processing Deficits:** Nigeria relies heavily on exporting raw commodities (like cocoa and raw cashews) while importing processed goods at a much higher price, stifling industry growth.

Agric Processing City



State Government will give agricultural land to BizzFarms for farming and processing. The land will have

- military security for security
- Processing Plants to avoid post-harvest losses
- BizzPays for micro loans
- Irrigation systems for all year round farming
- Value added processing to eliminate exporting of raw commodities (Cocoa and raw cashews.
- Other local farmers crops can be collected and processed locally.

Agric Processing City

The Agric City Model
Agric City Infrastructure Plan
Agric City will serve as a comprehensive agro-industrial township, integrating infrastructure for processing, living, services, and logistics.
Key Components of the City:

- Agro Processing Bank: Offers loans to farmers (secured against 30% of land value) to fund produce for processing
- Factories & Processing Plants: High-capacity facilities for tomato, palm oil, cassava, and cocoa value chains
- Affordable Housing: Residential zones for workers and families
- Public Services: Hospital, supermarket, mosque, hotel, and military-secured housing
- Transport Infrastructure: Road access and logistics services
- Education: Schools, vocational training centers, and a tech-oriented university

Goal: Position Agric City as West Africa's leading hub for agro-processing, agribusiness financing, and agrarian innovation.



Processing Factories





Agric Processing City



BizzFarms will partner with farmers and farm Cooperations to off-take their produce. The target is to have a 80% owned 20% not owned farms, to have the supply chain of commodities to supply to processing plants. We will buy land or JV land with land owners and farmers. The companies will be set up to empower women across Africa in the Agricultural market place.

“We will feed them” is our motto
BizzFarms will provide the following:

- Finance
- Banking System
- Cross boarder & International Buyers
- Agro Cities
- Housing
- Schools
- Processing factories
- Fertiliser
- Irrigation Systems
- Seeds
- Machinery - Land clearance, sowing land
- Trucks - transporting goods
- Cold storage











Agric Processing City

BizzFarms local, cross boarder and International sales will be carried out by the Magnifico Exchange There will be a Magnifico Female Director in Each African Country in Africa



The BizzFarms.com will trade with other African Exchanges across Africa & The world

The BizzFarms.com Exchange benefits:

- Cross boarder trades
- Low transactional costs
- No SWIFT cost
- Same day payments
- Security by government

EXCH













- Cocoa
- Coffee
- Soya
- Tomatos
- Shar Butter
- Cashew
- Sugar



- Noodles
- Coconut
- Ginger
- Cassava
- PalmOil
- Rice
- Juice



















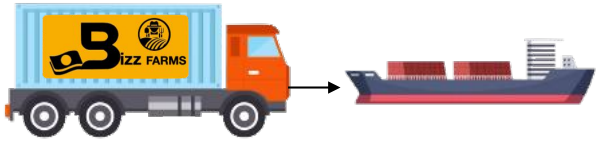
Ware house

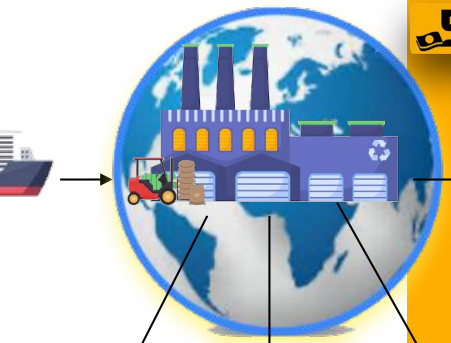


Processing Factories



Business Model









BizzFarms will finance the expansion of growing cocoa, the production of the cocoa, selling nationally and international
To cocoa factories in UAE, USA and China.
And do the same with:
Rice
Oil Palm Production
Tomatos



USA CHINA UAE



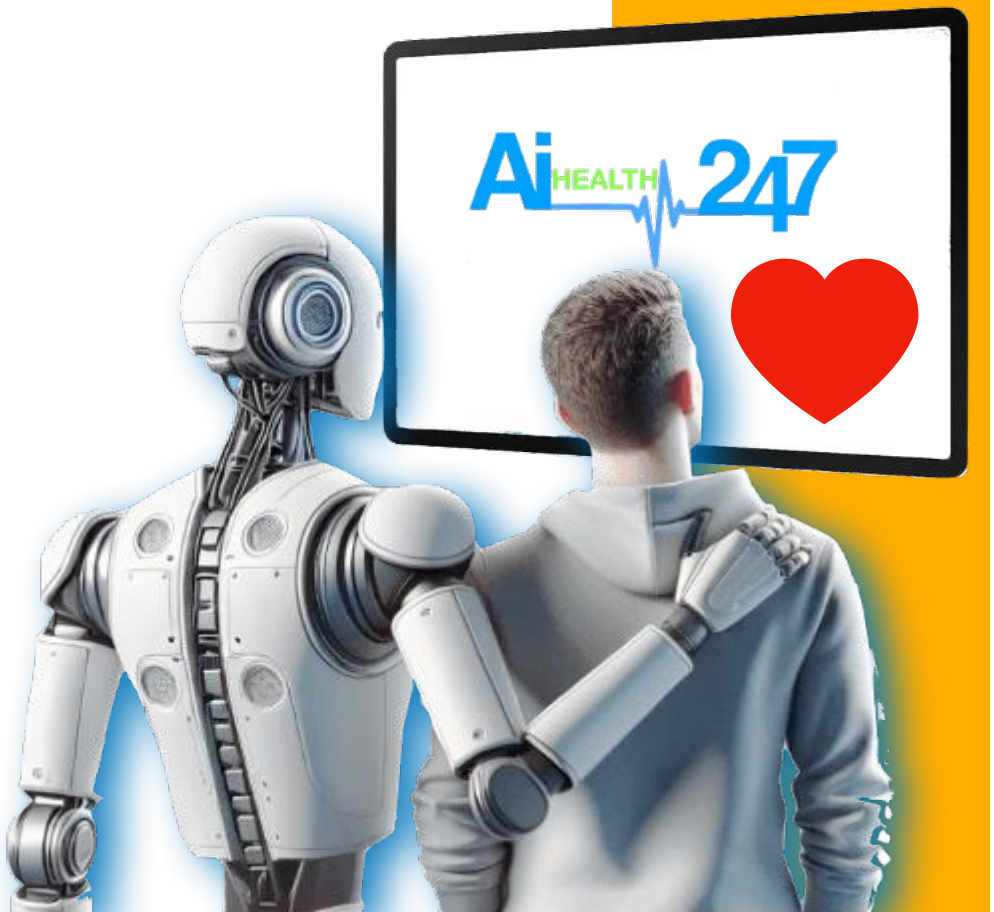
B - Ai Health Light



Delivering Universal Healthcare Through AI Innovation

AI Health 247 is a digital healthcare platform designed to provide affordable, accessible and preventative healthcare services to millions of people across Africa.

By partnering with governments, healthcare providers, employers, financial institutions and telecommunications companies, AI Health 247 creates a scalable model for universal healthcare access.



A Doctor in Your Pocket, Available 24/7

AI Health Light is an intelligent healthcare assistant that provides instant health guidance, symptom assessment, wellness monitoring, and preventative healthcare support directly from a smartphone.

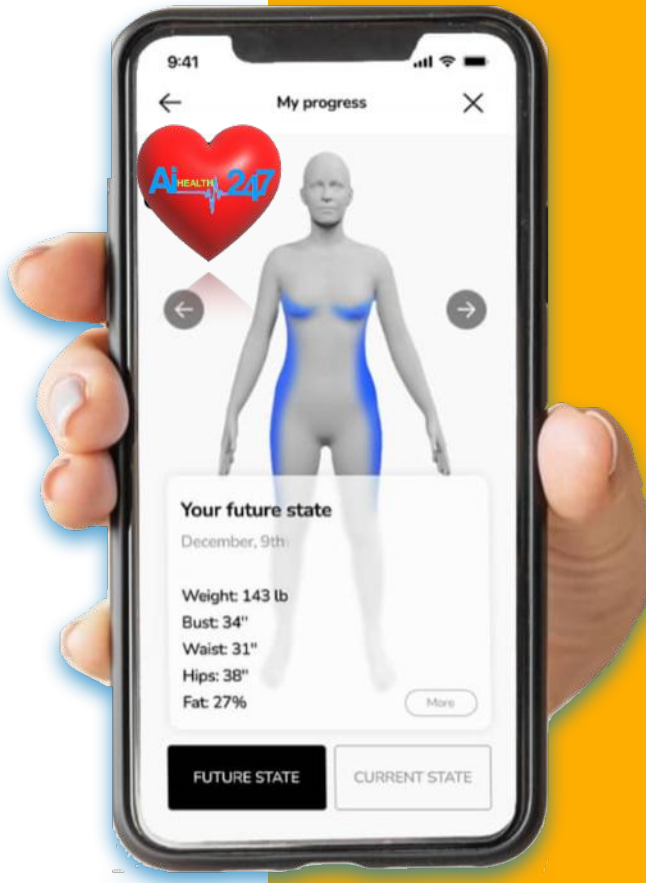
The platform empowers individuals to take control of their health before conditions become serious, reducing healthcare costs while improving outcomes.

How It Works

1. Describe your symptoms or health concerns
2. AI Health Light analyses your information
3. Receive personalised health guidance and recommendations
4. Access referrals to healthcare professionals when required
5. Monitor your health and wellness continuously

Key Features

- AI-powered symptom checker
- Personalised health recommendations
- Preventative healthcare monitoring
- Chronic condition management support
- Health and wellness tracking
- Secure digital health profile
- Referral pathway to healthcare providers and hospitals



Mission

To ensure every individual, regardless of income or location, has access to quality healthcare services through technology-driven innovation.

Healthcare in Every Pocket. Prevention for Every Family.

Benefits

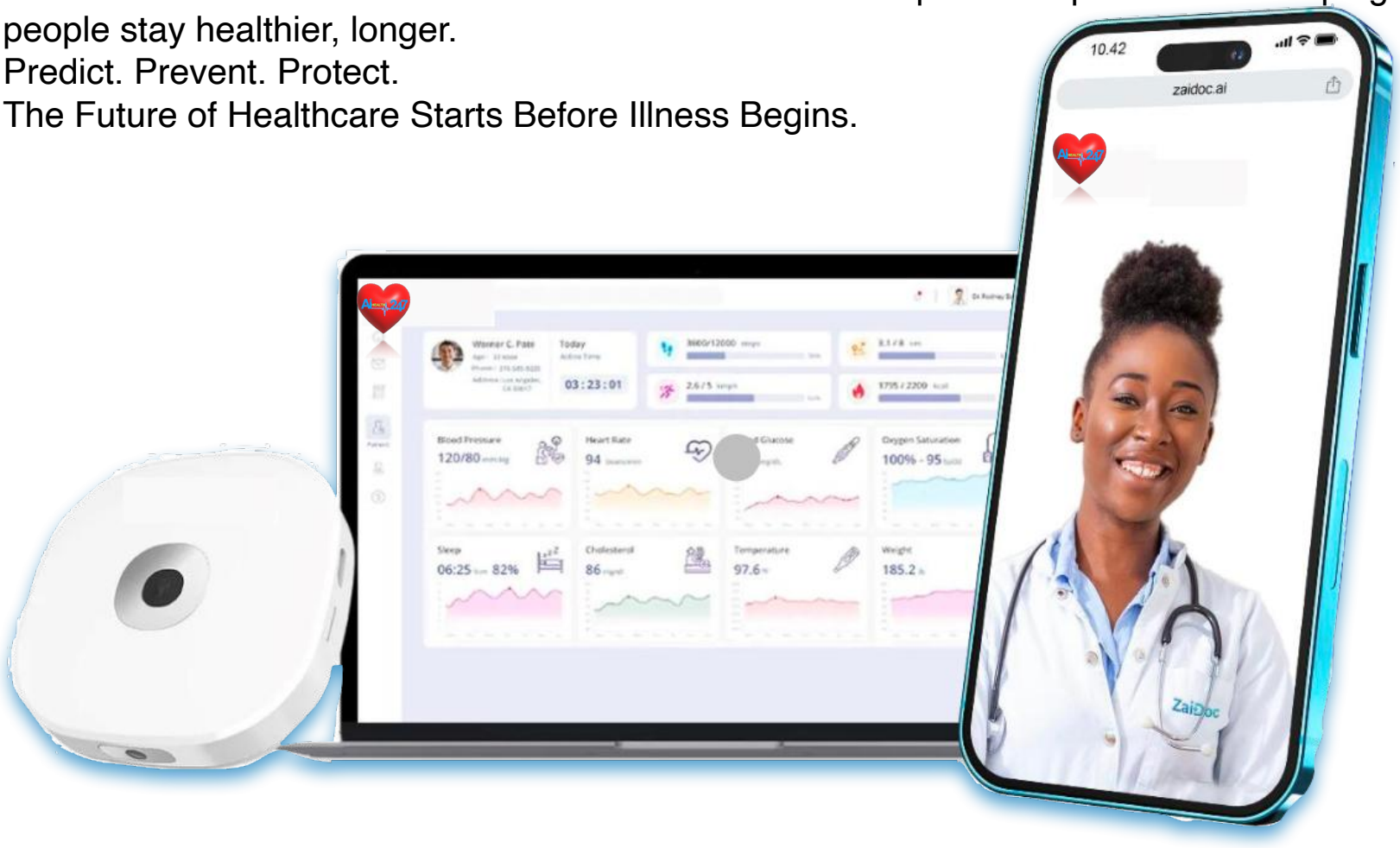
- Immediate access to healthcare guidance
- Reduced unnecessary hospital visits
- Early identification of potential health issues
- Improved health awareness and education
- Continuous monitoring and preventative care

Vision

AI Health 247 shifts healthcare from reactive treatment to proactive prevention—helping people stay healthier, longer.

Predict. Prevent. Protect.

The Future of Healthcare Starts Before Illness Begins.



Ai Health light

Doctors
&
Ai Health 247

Empowering Healthcare Professionals Through AI-Driven Patient Care

AI Health 247 is designed to support—not replace—healthcare professionals. By combining artificial intelligence with clinical expertise, the platform enables hospitals, clinics, and physicians to deliver faster, more efficient, and higher-quality patient care.

The AI Health 247 Doctor Network serves as a digital triage and patient engagement platform, ensuring that healthcare providers focus their time on patients requiring medical intervention while routine assessments are handled through AI-assisted screening.



Ai Health light

AI Health Light

Benefits for Healthcare Providers:

- **Qualified Patient Referrals - Receive referrals for patients requiring professional medical attention, improving consultation efficiency and patient outcomes.**
- **Advanced Pre-Assessment & Triage - AI-generated symptom analysis and patient history provide clinicians with valuable insights before consultations.**
- **Enhanced Clinical Decision Support - Access structured health data and symptom trends to support faster and more informed treatment decisions.**
- **Prescription & Specialist Referral Management - Streamlined pathways for prescriptions, diagnostics, specialist consultations and follow-up care.**
- **Reduced Waiting Times - AI-assisted screening helps prioritise urgent cases and optimise patient flow, reducing congestion and improving service delivery.**
- **Expanded Patient Reach - Connect with previously underserved populations through digital healthcare access and remote engagement.**
-

Ai Education







Implementing a $10 billion educational system into Africa

In Africa there are roughly 580 million children attending school MORE than another 118 million African children do not have the opportunity to attend school due to:



Funding.
This is one of the major problems of education in Africa. No institution can function without adequate **funding** and proper appropriation of available funds

Overcrowding.
The number of students in classrooms often exceeds capacity, creating a challenging learning environment.

Poor Learning Outcomes.
The overall quality of education is poor, with students struggling to develop the skills and knowledge necessary for success.

Low teacher quality.
The quality of teachers varies widely, with issues such as unqualified or under qualified teachers, inadequate teacher training

Brain Drain.
Many qualified professionals, including teachers and administrators, emigrate to other countries in search of better opportunities, further straining the education system.

Infrastructural Deficiencies.
Many schools lack basic infrastructure, such as classrooms, libraries, and necessary learning materials.

Insecurity.
Insecurity in certain areas of the country can disrupt education and make it difficult for students and teachers to attend schools safely.

Curriculum Issues.
The curriculum may not be relevant to the needs of the country or the students, and it may not be effectively implemented.



“The Ai Education 247 System”

The AI Education 247 System will subsidise the $447 application fee, reducing it to less than $0.71 per child for life. This initiative ensures that all children across Africa have equal access to education and the opportunity to learn at a higher level

Give back to Nigeria - Ai Education

$16.9 billion

worth of subsidies
for the school children of Nigeria

BizzPays in Partnership with

Ai Education 274

“ School Give Back Program”

We will subsidises the $447 application to $1 for each kid so that ALL of the children of Africa can have access to education and learn to a higher level.

In Nigeria there are 28 million children attending school

MORE than 10 million Nigerian children do not have the opportunity to attend school.





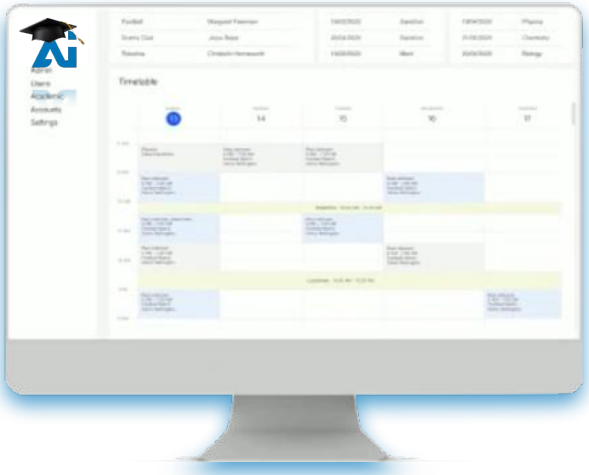


Each Child will open a BizzPays Savings account
They will place 3,000 NGN into the account for:

1. 1,000 NGN ($0.71) for a life time of Ai Education
2. 2,000 NGN for a 3 year savings account. Funds will be invested in:

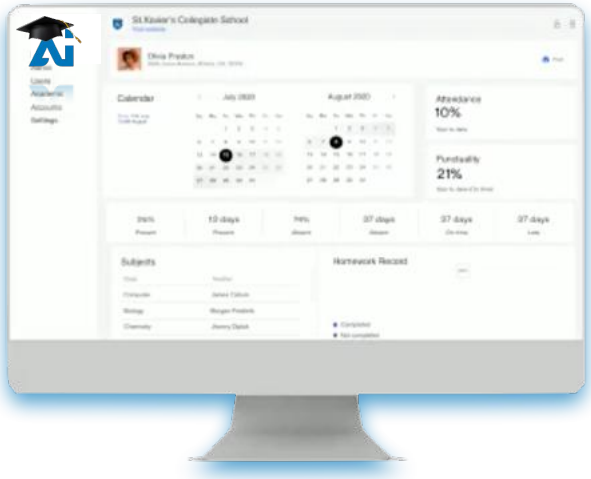
- Student Accommodation in Nigeria
- Small Business loans
- Pay Day Loans

Savings Account



Teachers can use Ai Education 247 to streamline their courses, pre record lessons and spend more time with students

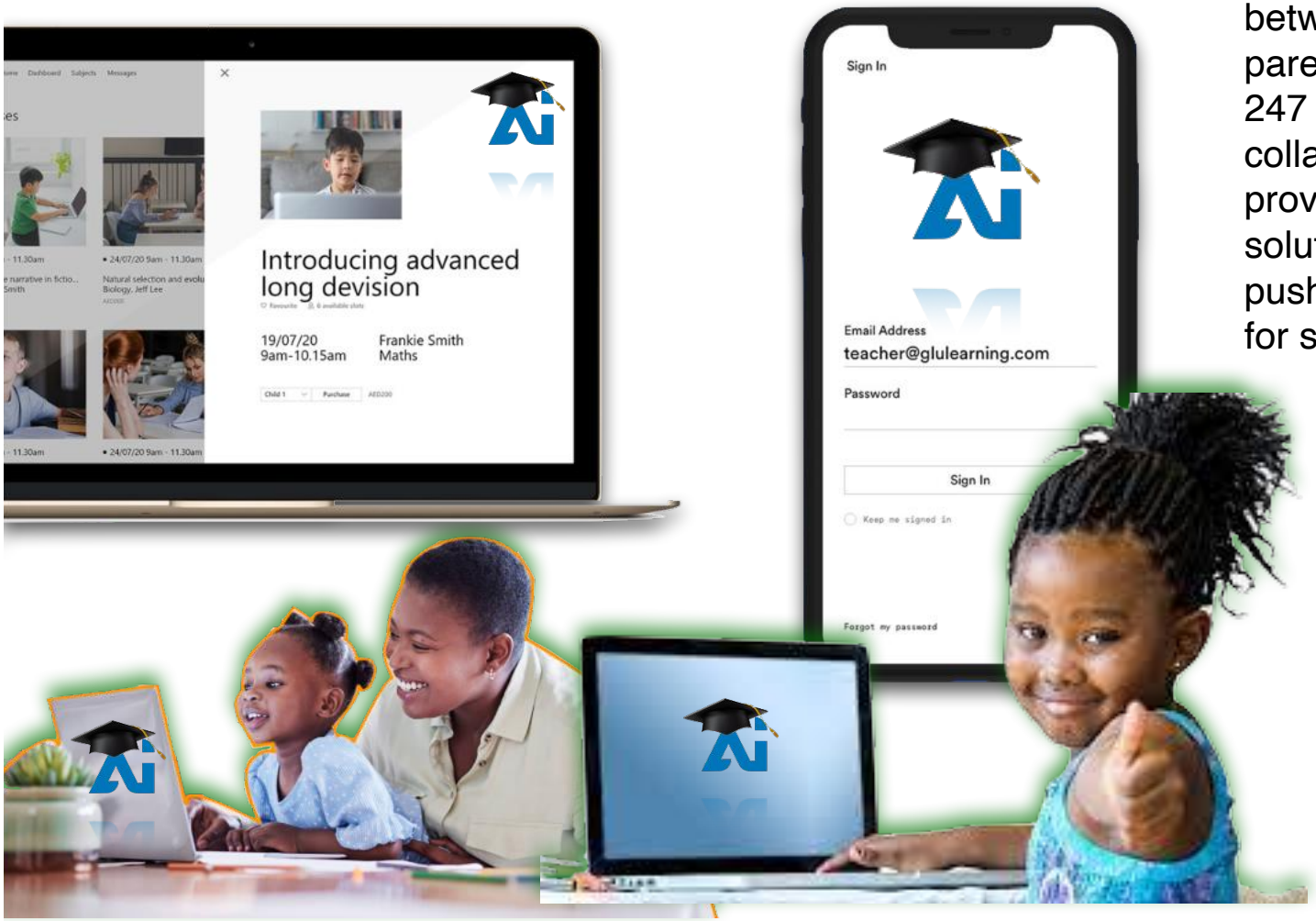
Teachers can use the Ai Education 247 diary for after school lessons, video meetings with other teachers, student(s), head of department or parents.



Ai Education 247 real time data can be used to provide reports on schools, teacher or student. For teachers, schools, State and Education Ministry.



AI Education 247 uses real-time data to generate comprehensive reports on schools, teachers, and students. These reports support informed decision-making for teachers, school administrators, state authorities, and the Ministry of Education.



Ai Education 247 is an innovative, web based app that bridges the gap between schools, teachers, tutors, parents and students. The Ai Education 247 platform allows for a more collaborative learning experience. It provides 24/7 access to workable solutions, to issues encountered, when pushing for the best learning outcomes for students.



UK Diplomas

YesUcan Learn

YesUcanLearn

With Empowering Africa Through Accessible Skills & Professional Development

As Africa's economies continue to grow and industries become more competitive, the demand for skilled professionals has never been greater. Yes U Can Learn provides affordable, flexible, and internationally recognised diploma programmes designed to help individuals and organisations develop the skills needed to succeed. Whether you are advancing your career, changing professions, or upskilling your workforce, our programmes provide practical knowledge that can be applied immediately in the workplace.



Why Choose Yes U Can Learn?

- Affordable professional diploma programmes
- Flexible online learning from anywhere
- Industry-relevant qualifications
- Career-focused skills development
- Self-paced study designed around your schedule
- Programmes suitable for individuals and organisations
- International learning standards and best practices

YesUcanLearn

Mobile App Development - The future is all about smart phones. This skill is closely related to the two above, but it has become a market by itself.
There are various mobile platforms like iOS and Android. Each has a specific development requirement and kit suite. However, when you start tapping into the true power of app development and web development for mobile devices, the potentials are limitless and you can make magic into reality.
Average wage: $70,000 per year



Digital Marketing - We have all known that ads come in different formats and on different platforms. However, ads on the internet have taken a life of their own. There are many platforms to explore. Obviously, Google is a massive digital marketing platform because it's one of the most powerful companies on the internet. Google owns YouTube and numerous other big websites. There is also Facebook and its own marketing packages, and the case is the same for the rest of social media.Explore the world of online marketing and you will have huge doors opening for you.

Average wage: $70,000 per year



YesUcanLearn

Programming - The internet is full of programming resources and lessons on various websites like Khan Academy, YouTube, Lynda.com and many other platforms. You can learn these skills for free and you can buy certain courses that have more sophisticated teaching methods and exercises. The lessons you buy usually offer help from the instructors, so they are worthy of the investment. You can learn to build software and solutions for various user problems. You can build a solution that would benefit other businesses and sell it. You can also develop tools to improve existing software.



Average wage: $57,750 per year

Web Development - When we speak about web development, we tend to mistakenly think it is website development. It's so much more than just creating a website. It means creating online solutions, maintaining websites, security testing and web based applications. By learning this specific skill, you could get hired by tech companies or even marketing companies that help with website development to create websites for people who need them.



Average wage: $69,000 per year

YesUcanLearn

Graphic Design - Photoshop, Illustrator, InDesign, CorelDraw and so many other programmes would allow you to learn and sharpen your skills as a designer and earn big money. There is no limit to what a designer can do. You could be hired to design illustrations and concept art for various companies including video game companies. With this skill, you will be able to create various art for people who need art for specific purposes.

Average wage: $45,000 per year



Foreign Currency Exchange Trading- It is a real skill to be able to read the foreign currency exchange market, analyse the numbers, produce good speculations and place various orders. It is not something that you should take lightly. It also requires other complementary skills like analytical skills and the ability to follow political news and business updates. However, this kind of skill requires a start-up capital.

Average wage: $100,000 per year



YesUcanLearn



Real Estate Investment - This requires excellent communication skills to complement it. You can be a real estate agent, you can play around with the property market and make good money. Professionals need to take an exam here in Malaysia to get certified. By being a real estate agent, you would have access to specific knowledge about properties that not a lot of people know about. You could eventually make a career in real estate as well.

Average wage: $75,000 per year

Podcasting and Alternative Media - This is the main competitor to main stream media (including television, radio and newspapers). It is a skill that has to do with developing quality content that attract listeners and viewers.

Podcasters can earn very well, depending on the number of their listeners. It takes dedication, hard work and lots of patience to earn big money.

Average wage: $35,000 per year

YesUcanLearn

Fashion Design- Fashion design is a skill closely related to tailoring and knitting where the designer can make his or her creation into a reality. Creativity, practicality and artistic vision allow designers to start their own business, partner with well-known brands and lesser-known brands. Fashion designers can use their names to label their clothing line. It doesn't stop at making clothes, it extends to making accessories and anything related.



Average wage: $50,000 per year

Farming- An essential survival skill that would save the skill owner lots of money and allows the owner to reap the fruits of their labour, literally. The Malaysian government has financial aids to help young Malaysians who plan on starting their own farming business. These aids extend beyond just the financial aspect and include tools and equipment, seeds, fertilisers, land and more.

There is also urban farming which is gaining popularity in Malaysia. It is basically all about growing your own crops in the city.



Farmers will gain huge benefits. The Malaysian government wants to encourage more people to be in this line of work.

Average wage: $30,000 per year

BizzPays Loans



0%

LOAN



0% LOAN

0% Interest Business Loans



BizzPays is building an inclusive financial ecosystem that helps individuals, employees and businesses access the tools, services and opportunities needed to improve their financial future.

Over a 3-6-month period, the BizzPays Credit Score System will assess the total revenue coming into your business against the amount going out.

This determines the available profit/excess capital.

From that calculation, the BizzPays Credit Score System will determine the amount and repayment period for your business's 0% interest loan.

Once you repay the loan in full and on time, you may be offered an increased 0% interest loan.

Factors that increase the loan amount:
- Repay on time
- Repay the full amount
- Payments made to other BizzPays businesses or services
- Discounts you give to other BizzPays businesses
- Recommendations to other businesses about BizzPays

0% LOAN

0% Interest Business Loans

To apply for a 0% Interest Business Loan:

1. Requirements:
   Have a registered Nigerian business and provide certification.
2. Tag (recommend) another business.
3. Place $25 into your savings account.

Sign-up procedure:

1. Sign up for the 0% Interest Business Loan online.
2. Use the BizzPays facility for 3-6 months so we can gather information to establish a credit score for you and your company.
3. Ensure 100% of your business's monthly turnover runs through the BizzPays system, as this will affect the amount of the 0% interest loan and the repayment period. We need a 3-6-month overview of your business.
4. Credit Score
   - 100 points - for registering your business
   - 100 points - for the 3-6-month income and outgoings review
   - Etc
5. Approve a 0% loan or another form of business loan:
   - Amount
   - Period
   - Weekly/monthly repayments
6. Funds will be credited to your business wallet.
7. Use the funds to expand your business.



Business Backed Loans



BUSINESS BACKED LOANS

At Supporting Business Growth Through Responsible Access to Finance
BizzPays provides businesses with access to short-term working capital and employee finance solutions designed to improve productivity, employee wellbeing, and business growth.

Our Business Growth Finance Programme enables employers to support their workforce through structured salary-linked financing while maintaining responsible repayment management.

Employer-Sponsored Employee Finance

Participating businesses can offer employees access to short-term financing for personal and professional needs, helping to reduce financial stress and improve workplace productivity.

Key Benefits for Employers
- Improve employee retention and satisfaction
- Support workforce financial wellbeing
- Strengthen employer value proposition
- Simplify repayment administration
- Access business growth support services
- Enhance employee engagement

Key Benefits for Employees
- Fast and convenient access to financing
- Transparent repayment structure
- Digital application and approval process
- Funds delivered directly to their BizzPays account
- Opportunity to build financial credibility and credit history

BUSINESS BACKED LOANS



Key Benefits for Employees

- Fast and convenient access to financing
- Transparent repayment structure
- Digital application and approval process
- Funds delivered directly to their BizzPays account
- Opportunity to build financial credibility and credit history

Simple Onboarding Process

- Step 1 - Business joins the BizzPays platform.
- Step 2 - Employer applies for participation in the Business Finance Programme.
- Step 3 - Employees register and activate their BizzPays accounts.
- Step 4 - Applications are assessed and approved subject to eligibility criteria.
- Step 5 - Approved funds are disbursed directly to employee accounts.
- Step 6 - Repayments are managed through an agreed employer-supported repayment structure.

Strategic Outcome

By combining payments, financial services, and workforce finance, BizzPays creates a practical solution that supports both business growth and employee financial wellbeing.

BUSINESS BACKED LOANS



GET CASH IN



SECONDS

Direct Disbursement
Approved funds are deposited directly into eligible BizzPays accounts.

Responsible Credit Access

BizzPays uses data-driven credit assessment models that consider:

- Account activity
- Payment history
- Transaction behaviour
- Savings patterns
- Ecosystem participation
- Credit intelligence scoring

This approach helps expand access to credit while supporting responsible lending practices.

Benefits for Consumers:

✓ Fast and convenient access to finance
✓ Fully digital application experience
✓ Transparent lending process
✓ Improved financial inclusion
✓ Opportunity to build credit history
✓ Integrated repayment management



BUSINESS BACKED LOANS



HER



Creating Lasting Impact Through Purpose-Driven Philanthropy

At BizzPays, success is measured not only by financial achievement but also by the positive impact we create in the communities we serve. Through the Malkia Foundation and our global philanthropic initiatives, we are committed to transforming lives, empowering future generations, and supporting sustainable development across Africa and beyond.





Our Focus Areas

Education & Youth Empowerment

- Scholarships and educational support
- Skills development and entrepreneurship programmes
- Leadership and mentorship initiatives

Healthcare & Wellbeing

- Community healthcare programmes
- Access to preventative and digital health services
- Support for vulnerable populations

Women & Family Development

- Economic empowerment programmes
- Business and financial literacy training
- Support for women-led enterprises

Community Development

- Infrastructure and social impact projects
- Clean water and sanitation initiatives
- Sustainable economic development programmes

Empowering Women. Financing Growth. Building Generational Wealth.
Women's Bank is a dedicated financial platform designed to support women entrepreneurs, professionals, investors, and business leaders by providing access to banking, capital, education, and strategic opportunities.

Our mission is to close the financial inclusion gap and create an ecosystem where women can access the resources needed to build successful businesses, create wealth, and contribute to economic development.

Core Focus Areas
Business Banking
- SME and corporate banking solutions
- Business accounts and payment services
- Trade and supply chain finance
- Working capital support

Entrepreneurship & Growth
- Access to growth capital
- Business advisory services
- Mentorship and leadership programmes
- Market access opportunities

Investment & Wealth Creation
- Savings and investment solutions
- Property and asset-backed opportunities
- Wealth management services
- Financial literacy programmes



HER



Our Vision
To become Africa's leading financial institution dedicated to empowering women through access to finance, education, networks, and investment opportunities.

Women's Bank – Empowering Women to Lead, Build and Prosper.
Connecting Africa's Women Leaders, Entrepreneurs and Change makers
Women's Bank brings together accomplished women from business, government, academia, finance, technology, healthcare, and the creative industries to create a powerful network of collaboration, mentorship, and opportunity.

Our Community
Women Entrepreneurs
- Start-up founders
- SME owners
- Business executives
- Industry innovators

Women Investors
- Angel investors
- Family office representatives
- Corporate leaders
- Wealth creators

Women Leaders
- Public sector executives
- Community leaders
- Industry specialists
- Global influencers

Strategic Initiatives
- Women's Leadership Forums
- Business Growth Accelerators
- Access to Capital Programmes
- Executive Mentorship Networks
- Investment & Wealth Creation Workshops
- Youth and Future Leaders Development

Social & Economic Impact
Women's Bank is committed to increasing female participation in business, improving access to finance, supporting job creation, and building sustainable economic opportunities for women across Africa and international markets.

Our Commitment
When Women Succeed, Communities Prosper. When Communities Prosper, Nations Grow.

Women's Bank – Financing the Future of Women-Led Success.

BizzPays Brokers & Bonds





What is Broker

BizzPays Brokers are a network of bond and investment product introducers who introduce opportunities to friends, family, clients and other potential investors.

All bonds are agreed and issued through BizzPays to participating clients and investors. Payments and bond returns are managed through the BizzPays platform, where each client will have their own personal account and bond account.

BizzPays Bond Opportunities
BizzPays provides five types of bond opportunities:
* Bridging Loan Bonds
* Agro-Producing Bonds
* Gold-Producing Bonds
* Empowerment Investment Bonds
* Property Investment Bonds

Bonds range from $150 to $10,000, providing clients with opportunities to earn potential residual income of 20%–100% per year, depending on the relevant bond and investment terms.

Broker Income Opportunity
For introducing clients to BizzPays investment opportunities, Brokers can also earn residual income each year and/or an introduction fee, subject to the terms of the relevant opportunity.

Our Goal

Our goal is to create opportunities for financial freedom for both BizzPays Brokers and their clients, while connecting individuals with a range of investment opportunities through the BizzPays platform.



Connecting People to Opportunity

BizzPays Brokers connect investors and individuals seeking income opportunities with BizzPays products designed to generate potential financial returns.

By introducing people to suitable BizzPays opportunities, Brokers help create connections between individuals looking to grow their income and the investment opportunities available through the BizzPays platform.

For each successful introduction, Brokers can earn commission, providing them with an additional source of income.

As Brokers continue to build their network and make successful introductions, the commissions they earn can help bring them closer to their goal of financial freedom.





BizzPays Brokers are trained brokers who sell BizzPays bonds and products:
- BizzPays Platform
- Investment Bonds
- Homes
- Hotels
- Agriculture
- Oil & Gas
- Mobile Phones
- EV Transport - Cars, Bikes, Vans, Tractors
- Flights & Holidays
- Beverages
- Insurance - referrals
- Loans - referrals
- Diplomas
- AI Education
- AI Health



Gold Bonds - Investments into small- and medium-scale mines where the bank purchases and sells all of the gold produced. The profits are shared among the bondholders.



Property Bonds - Investments into property developers that will build and sell properties. The profits are shared among the bondholders.



Women Empowerment Bonds - Short-term loans to women's businesses. The bond purchaser can choose from case studies of live businesses run by women with high returns. The profits are shared among the bondholders.



Agro Loans - Short-term loans to farmers with high returns. The profits are shared among the bondholders.



Bridging Loans - Short-term loans with security and high returns. The profits are shared among the bondholders.



How it works?

Bond Broker Procedure:

1. Introduce the client to the bank so they can be informed about the different bonds.

2. The client chooses their preferred bond and fills out the application and bond forms.

3. The client pays the administration fee of 1% + 0.25%. The Bond Broker receives 0.25% into their account = $250.

4. Once the client has paid for their bond, the Bond Broker receives 5% = $10,000 over the 24-month term, paid into their account.

When the Bond Broker has $500,000.00 of clients' funds on account, OTE is $25,000 per year.

How it works:

The client chooses a bond from the Bond Broker's list.







Example:
Type of Bond: Bridging Loan Bond
Face Value of Bond: $100,000.00
Arrangement Fee: 1% + 0.25%
Coupon Rate: 20% + 5% per year
Coupon Payments: Quarterly
Term of Bond: 24 months



Client Procedure:

1. The client fills in the bank application form and bond request.

2. The client's bank account and bond account are opened.

3. The client funds their bond account with the agreed $10,000.00 to purchase the bond, plus the administration fee.

4. The bond is sent to them on a password-protected USB card to be kept in a secure place by the client. A copy of the bond appears in the client's bond account.

5. Quarterly payments of $5,000 will be transferred into the client's main account for the 24-month term, totalling $40,000.00.

6. Once the 24-month term is completed, the $100,000.00 will be transferred back to the client's main account.

7. The client will have the opportunity to invest in other bonds.

Bizz Pays Network

The African YouTube for Business and Entertainment

The BizzPays Network (BPN) will allow business owners to have their own BPN channel to showcase their business offers and services. Their business BPN channel will be linked to their BizzPays business website.

Content will include:

1. Business
2. Films
3. Services
4. Advice
5. Experiences
6. Events
7. Places
8. Entertainment










Content that will not be allowed





Bizz Pays Events











BizzPays Podcast



BizzPays Podcast will be similar to The Diary of a CEO, but the BizzPays Podcast will interview African businesspeople, sportspeople, entertainers, people from music and film, and other podcasters in Africa.





















BizzPays Events



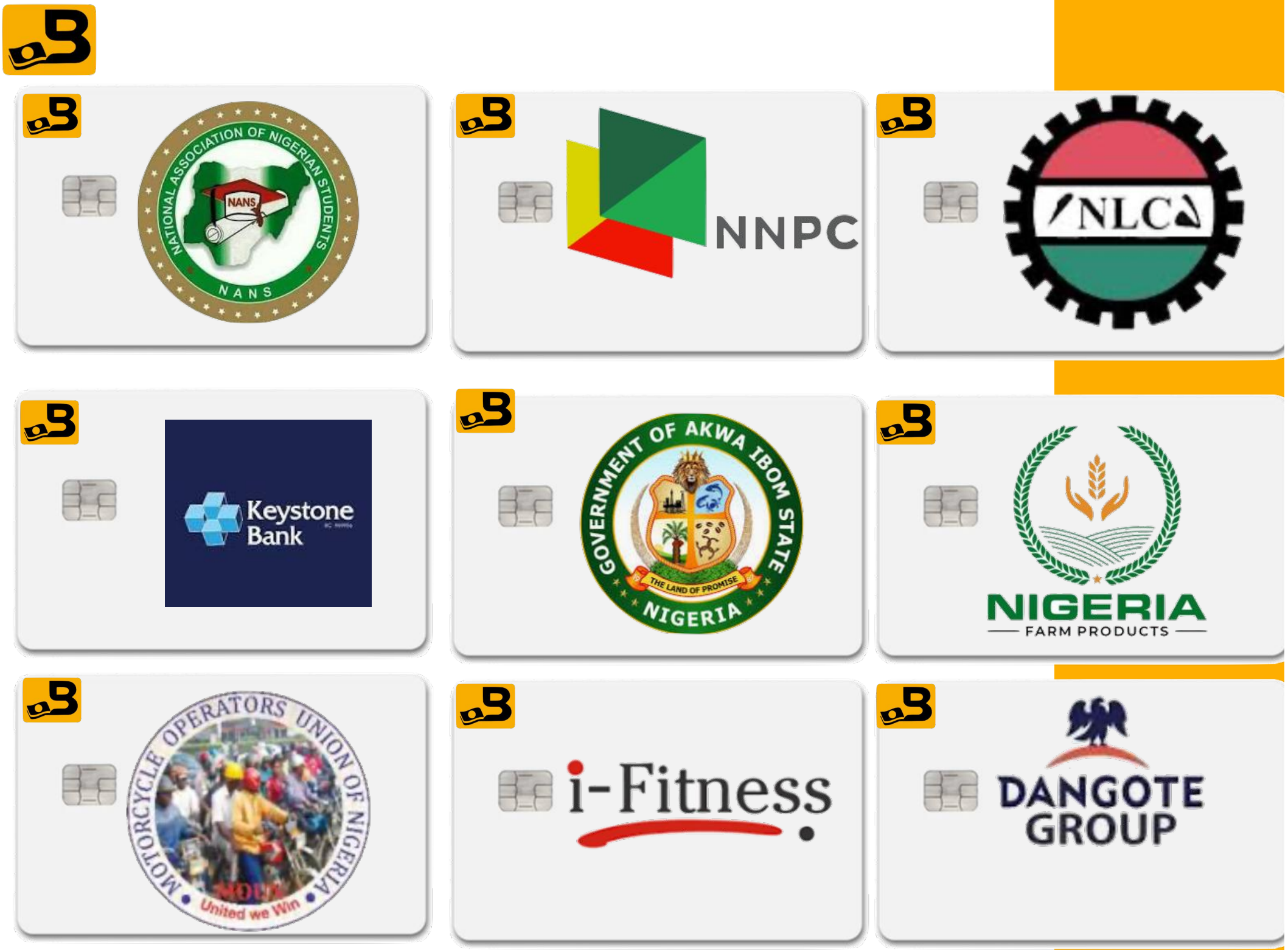
BizzPays Events

Include the
BizzPays
Weekend of Party
Friday: White Party
Saturday: Traditional





BizzPays - Corporate Groups


NATIONAL ASSOCIATION OF NIGERIAN STUDENTS
NANS
NANS
NNPC
NLC
Keystone Bank
GOVERNMENT OF AKWA IBOM STATE
THE LAND OF PROMISE
NIGERIA
NIGERIA
FARM PRODUCTS
MOTORCYCLE OPERATORS UNION OF NIGERIA
United we Win
i-Fitness
DANGOTE GROUP

Bizzpays is focused on partnering with large membership organisations, professional associations, employers, and community groups to accelerate financial inclusion, digital commerce, education, healthcare, mobility, and economic empowerment across Africa.

Priority Market Segments

Students & Youth Development

- National student organisations and educational institutions
- Access to digital education, affordable technology, healthcare, and entrepreneurship programmes
- Potential reach of millions of students across secondary and tertiary institutions

Agriculture & Rural Communities

- Smallholder farmers, cooperatives, and agricultural associations
- Access to finance, insurance, equipment, education, and marketplace solutions
- Supporting productivity, income growth, and rural economic development

Transportation & Mobility Networks

- Commercial drivers, transport unions, motorcycle operators, and logistics providers
- Access to EV financing, insurance, healthcare, digital payments, and asset ownership programmes
- Enabling drivers to build sustainable businesses and long-term wealth

Public Sector Workforce

- Government employees and public service institutions
- Affordable financial services, healthcare, education, housing, and insurance products
- Enhancing employee wellbeing and financial resilience

Mining & Natural Resources

- Artisanal and small-scale mining communities
- Access to financial inclusion programmes, equipment financing, insurance, and training opportunities
- Supporting safer and more productive mining operations

Corporate Partnerships

Strategic partnerships with leading organisations provide access to large employee and customer communities, including:

- Manufacturing and industrial groups
- Energy and natural resource companies
- Financial institutions
- Telecommunications providers
- Retail and consumer brands

Partnership Benefits

Through the Bizzpays ecosystem, partner organisations can offer members and employees:

- Digital payment solutions
- Affordable healthcare and insurance
- Education and skills development
- Asset financing and ownership programmes
- Mobility and transportation solutions
- Housing and mortgage opportunities
- Investment and wealth-building products

Impact at Scale

By partnering with large institutions and membership organisations, Bizzpays creates a scalable distribution network capable of reaching tens of millions of individuals, delivering financial inclusion, economic opportunity, and sustainable growth across Africa.

Connecting Communities. Empowering Individuals. Creating Economic Opportunity.

BizzPays - Business Club

Business Club



Join Africa's Fastest-Growing Business Community

The BizzPays Business Club is designed to help individuals, entrepreneurs, professionals, influencers and business owners create additional income streams while accessing exclusive products, services and opportunities within the BizzPays ecosystem.

Membership Tiers

1. Representative (REP) - Ideal for individuals looking to generate additional income.
2. Trader - Designed for business owners and entrepreneurs with an established customer base.
3. Whale Partner - Created for large organisations, influencers, institutions and strategic partners.







DueBespoke Lifestyle Management for Exceptional Individuals

Lux Concierge is the dedicated lifestyle and concierge division of BizzPays, providing personalised assistance and privileged access to a world of luxury, convenience, and exclusive experiences.

Designed for high-net-worth individuals, family offices, corporate executives, and Whale Club members, our concierge services act as a trusted extension of our clients' personal and professional teams, ensuring every request is handled with discretion, efficiency, and excellence.

Tailored Lifestyle Solutions

Our global network of trusted partners and premium service providers enables us to deliver bespoke solutions across a wide range of lifestyle requirements, including:

Travel & Hospitality
- Private Jet Charter & Aircraft Acquisition
- Luxury Yacht Charter & Management
- VIP Airport Services
- Exclusive Hotel & Resort Access
- Personalised Travel Planning

Lifestyle & Experiences
- Access to Global Sporting & Cultural Events
- Fine Dining & Private Experiences
- Luxury Shopping & Personal Sourcing
- Art, Collectibles & Auction Advisory
- Exclusive Member Events & Networking Opportunities





Our Commitment

We understand that our clients value their time above all else. Our role is to provide effortless access, exceptional service, and memorable experiences through a trusted global network dedicated to excellence, discretion, and personal attention.

LUX CONCIERGE

Exclusive Access I Exceptional Experiences I Personalised Service

Connecting Our Members to the World's Most Prestigious Events, Experiences and Opportunities.

Personal Shopping & Styling

Our dedicated lifestyle advisors assist clients with:

- Personal Shopping Services
- Luxury Fashion & Seasonal Collections
- Private Boutique Appointments
- Wardrobe Consultation & Styling
- Exclusive Product Launches
- Bespoke Tailoring & Custom Creations
- Luxury Gifts & Corporate Gifting Solutions

Luxury Retail Access

Members benefit from priority access to:

- Prestigious International Fashion Houses
- Private Shopping Experiences
- Invitation-Only Brand Events
- Limited Edition Collections
- Exclusive Product Releases
- VIP Retail Experiences Worldwide




RESERVED


VIP

National State Cup



SPORTS LIVE AFRICA

- Purpose: Introduce SportsLive Africa (SLA) as the digital catalyst for Africa's $20B+ sports economy.
- Highlights:
  - One unified platform powering every layer of sport — from grassroots to elite.
  - Partnerships with BizzPays and national governments.
  - Transforming participation, talent, health, and data into measurable economic growth.

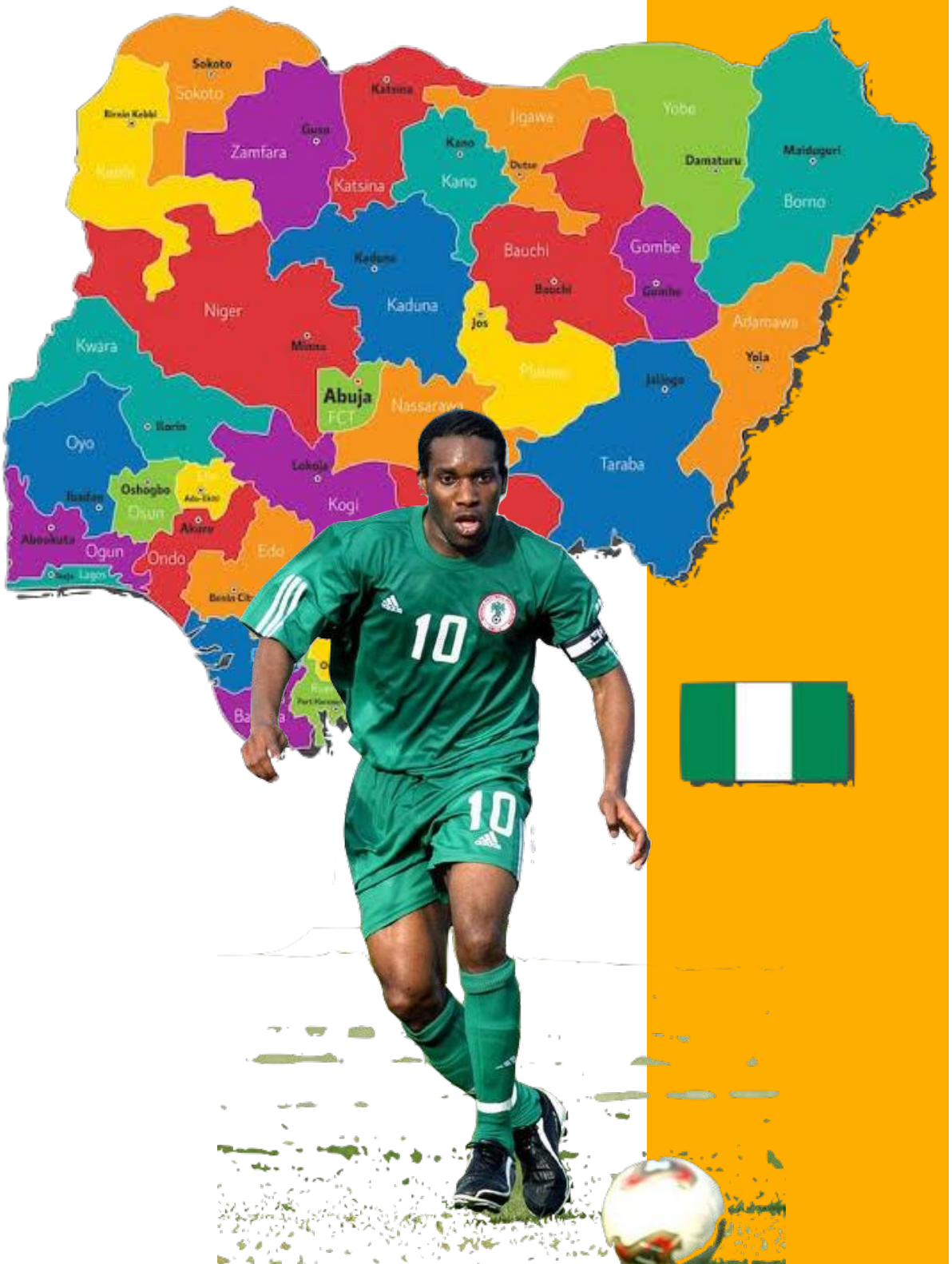


Nigeria – Celebrating Talent Across the Nation

Everyone in Nigeria has a talent — whether as a cook, artist or footballer.

The National State Cup will bring together teams representing all 36 states of Nigeria, competing against one another to determine which state has the best team and ultimately becomes the National State Cup Champion.

The competition will celebrate football, talent, community and national pride, bringing people together from across Nigeria through the shared passion for the game.



2027 Launch

Bizz Pays

2027 LAUNCH



AVANTGARDE

247MM

Digital Media for the Businesses Worldwide

September - 1st Dec



XMAS 2026

SIGN UP NOW



Christmas 2026

Countdown

1-26 December






BOXING
DAY




BLACK DIAMOND
DrippedCoin
A05
WATER


Bizz Pays

Time Frame

August
- Finalise agreements.
- Develop the BizzPays holding page.

September
- Develop the framework for the website.
- Launch sign-up pages for:
  - EV Bikes
  - Mobile phones
  - Travel agents
  - Dripped Coin
  - Other BizzPays opportunities

Christmas Launch Campaign
- Launch a Christmas countdown campaign, building awareness and excitement ahead of the BizzPays launch.
- Open the platform on 26 December (Boxing Day).

Release an AI-generated video explaining:
- What BizzPays is
- Ways to make money through BizzPays.
- Ways to do business through the platform.
- How BizzPays can help people improve and grow their businesses.
- Give people the period between Christmas and New Year to sign up, explore the platform and familiarise themselves with BizzPays.

New Year – Go Live
- Begin the New Year countdown, followed by the official BizzPays go-live.
- For EV Bikes, applications can open in advance, allowing BizzPays to understand potential demand and expected volumes before launch.

Shhh portion - MMM24