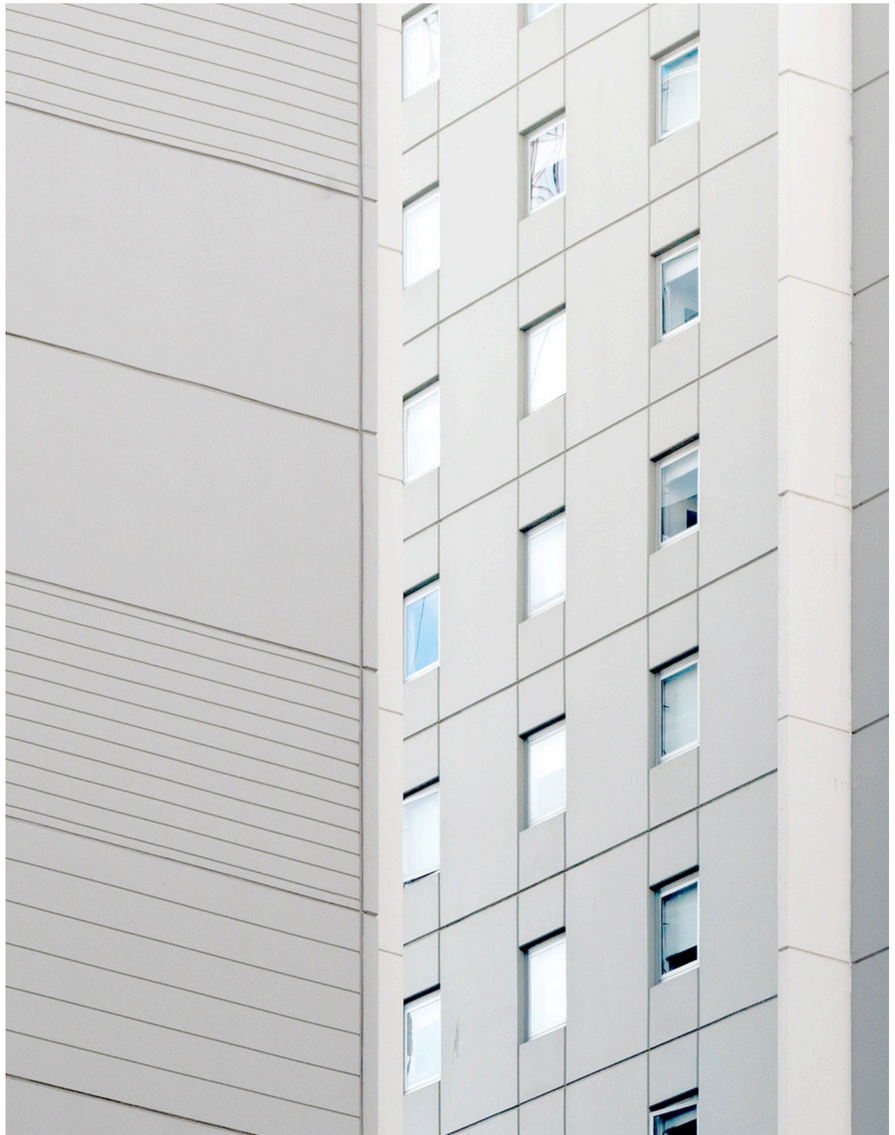
SAFEPAL GLOBAL

Your Key To Success

Where Capital Meets Opportunity, and Education Fuels Success



About Our Company

SAFEPAL’s Digital Access Fund (DAF) is a groundbreaking micro-lending platform that combines accessible financing, digital skills education, and recurring revenue opportunities to empower entrepreneurs globally.

The concept of a Digital Access Fund, designed to empower entrepreneurs through the provision of microloans coupled with digital skills education, addresses two critical challenges prevalent in the modern economy: the widening digital skills gap and the persistent financing gap faced by Micro, Small, and Medium-sized Enterprises (MSMEs).

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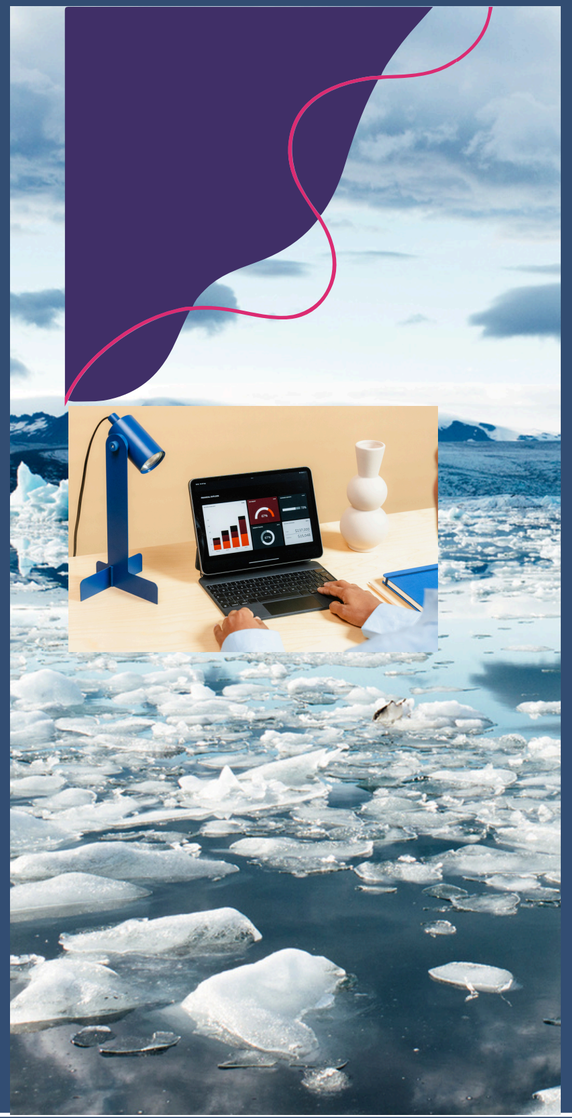
Problem

The Digital Access Funds address two intertwined global crises

Digital Skills Gap

- Over $11.5 trillion is lost annually due to the global lack of digital skills (World Economic Forum)
- Millions of people, especially young people, women in emerging markets, lack access to affordable, relevant digital education.



MSME Financing Gap

$5.2 trillion in unmet financing needs exists among Micro, Small and Medium Enterprises (MSMEs) globally (IFC)
Tradtional banks and lenders often exclude informal entrepreneurs and MSMEs due to lack of collateral or formal credit history.
Without capital, aspiring entrepreneurs cannot launch or scalle sustainable businesses

Society

People lack the skills and the funding to participate meaningfully in today's digital economy. These two barriers reinforce inequality, unemployment, and exclusion.

Climate

Digital transformation in Emerging Markets.
High mobile and internet penetration is opening new digital work and business opportunities.
Governments, investors, and donors are increasingly prioritising digital upskilling and financial inclusion.

Environment

Acceleration of the digital economy.
Economic Inequality: Wealth gaps are growing, especially across gender, youth, and geography. The formal sector is not absorbing enough of the working-age population, particularly in Africa and Southeast Asia.
Policy and donor support for financial inclusion.

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Solution

Industry

- The digital economy is accelerating, but millions are being left behind.
- Traditional lenders fail to serve informal and emerging entrepreneurs.
- Investors are seeking high-impact ventures with scalable returns.



Digital Access Fund (DAF): Where Capital Meets Opportunity

The Digital Access Fund is an innovative initiative bridging two massive global gaps:

- $11.5T digital skills gap
- $5.2T MSME financing gap

DAF's 3-in-1 Model

- Micro-Loans ($1,000 initial)
- .Mandatory Digital Skills Training
- .Revenue-Share Repayment (40% of MRR sales)
- Built-in Ecosystem: Mentorship, MRR tools, community.

Market Opportunity

- $492B Global Microfinance Market (2027)
- Target Audience:
- ·Aspiring digital entrepreneurs
- ·Underbanked populations
- ·Small business owners scaling online
- Growth Levers:
- ·E-learning boom ($458B by 2026)
- ·Mobile penetration in emerging markets



Product Overview

- **Education-First Lending:** Mandatory digital skills training.
- **Revenue-Share Repayment: 40% of sales** until loan repayment.
- **Built-In Ecosystem:** MRR tools, mentors, and community.
- **AI-Driven Efficiency**: Automated underwriting and risk management.



Target Audience

- Entrepreneurs: Individuals looking to start or scale small businesses.
- Small Business Owners: Existing businesses seeking capital to adopt MRR digital products.
- Underbanked Populations: Individuals with limited access to traditional financing



Marketing Channels

- Digital Marketing
- Social Campagns
- Email Marketing
- Partnerships
- Referral Program
- Community Outreach

Market Size

- Market size is the total amount of all sales and customers that can be seen directly by stakeholders.
- This technique is usually calculated at the end of the year; the market size can be used by companies to determine the potential of their market and business in the future.
- This is very useful, especially for new companies that will offer services to those who are interested in our services.

- MSMEs make up **90% of businesse**s globally
- 2B adults still lack access to formal financial services
- Rising demand for digital freelancers and gig workers



The digital Skills Gap

- The global e-learning market is projected to reach $457.8 billion by 2026, driven by the increasing demand for digital skills.
- Micro-lending is growing rapidly, with the global microfinance market expected to reach $492 billion by 2027.
- There is a significant gap in affordable, high-quality digital marketing education, particularly for beginners.

The Finance Gap

- 67% of entrepreneurs lack access to adequate startup capital
- Traditional lenders reject 82% of small business loans
- $5.2 trillion global MSME financing gap

Market Affirmation

The Digital Skills Gap

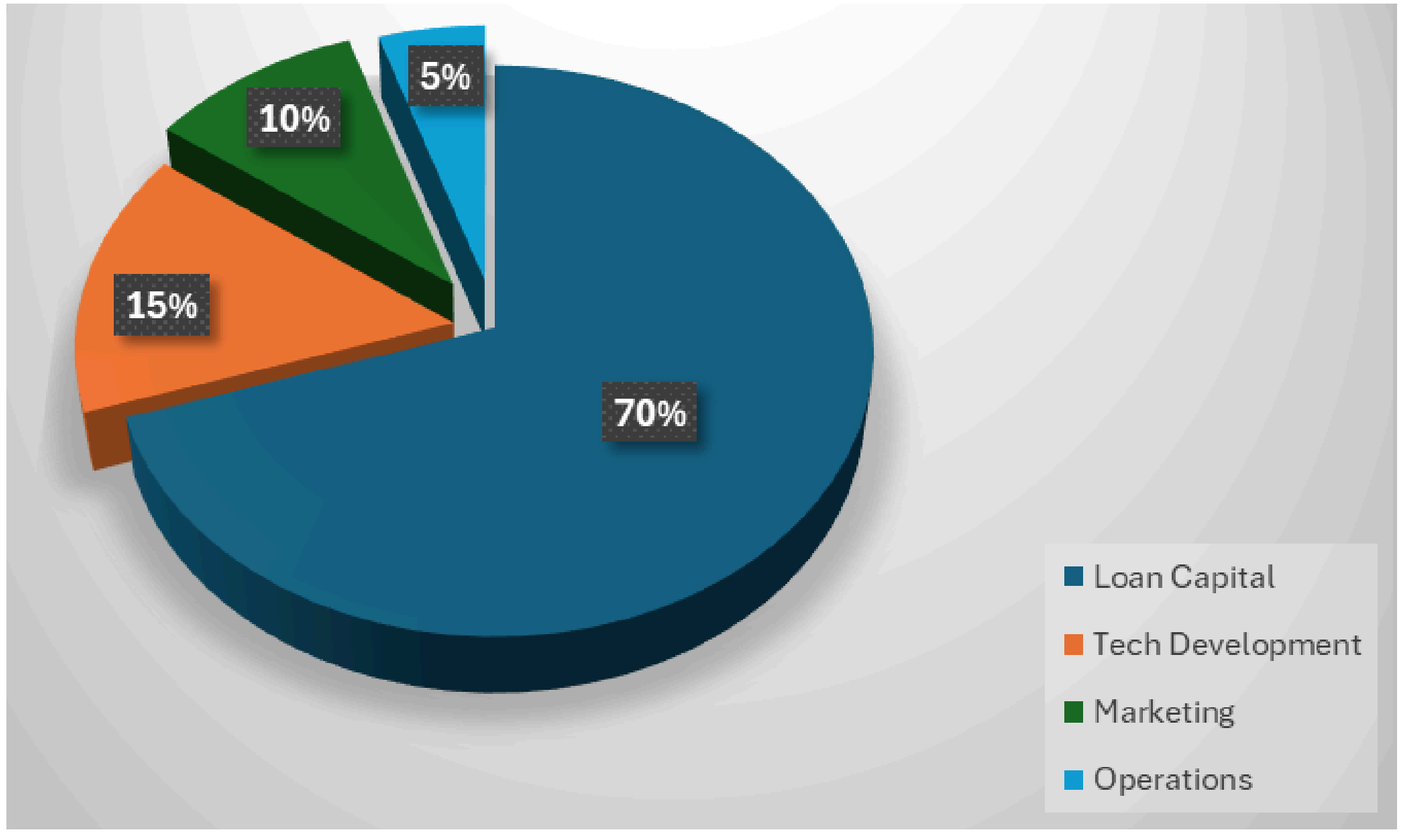
- 87% of businesses report a digital skills shortage
- 54% of employees require significant digital upskilling
- $11.5 trillion estimated global cost of digital skills gap by 2028



Shift to Impact-Driven Investing

- Millions are starting side hustles, freelancing, or small ventures without formal structures.
- These entrepreneurs need flexible, low-barrier tools and support to grow.
- There's growing momentum around funding ventures that deliver both social impact and financial returns.
- Investors are seeking scalable, tech-enabled models like DAFs that can drive inclusive growth.

Appropriation Of Funds



Target IRR: 15-20%

Lending Pool

+70%

This will be allocated to our primary financing base, providing essential working capital for business operations and ensuring adequate cash flow during the critical early operational phase.

Tech & Curriculum

+15%

Dedicated to building our core technology infrastructure, including software development, system architecture, and technical talent. This investment ensures we develop a robust, scalable platform that provides competitive market advantage.

Ops & capacity Building

+5%

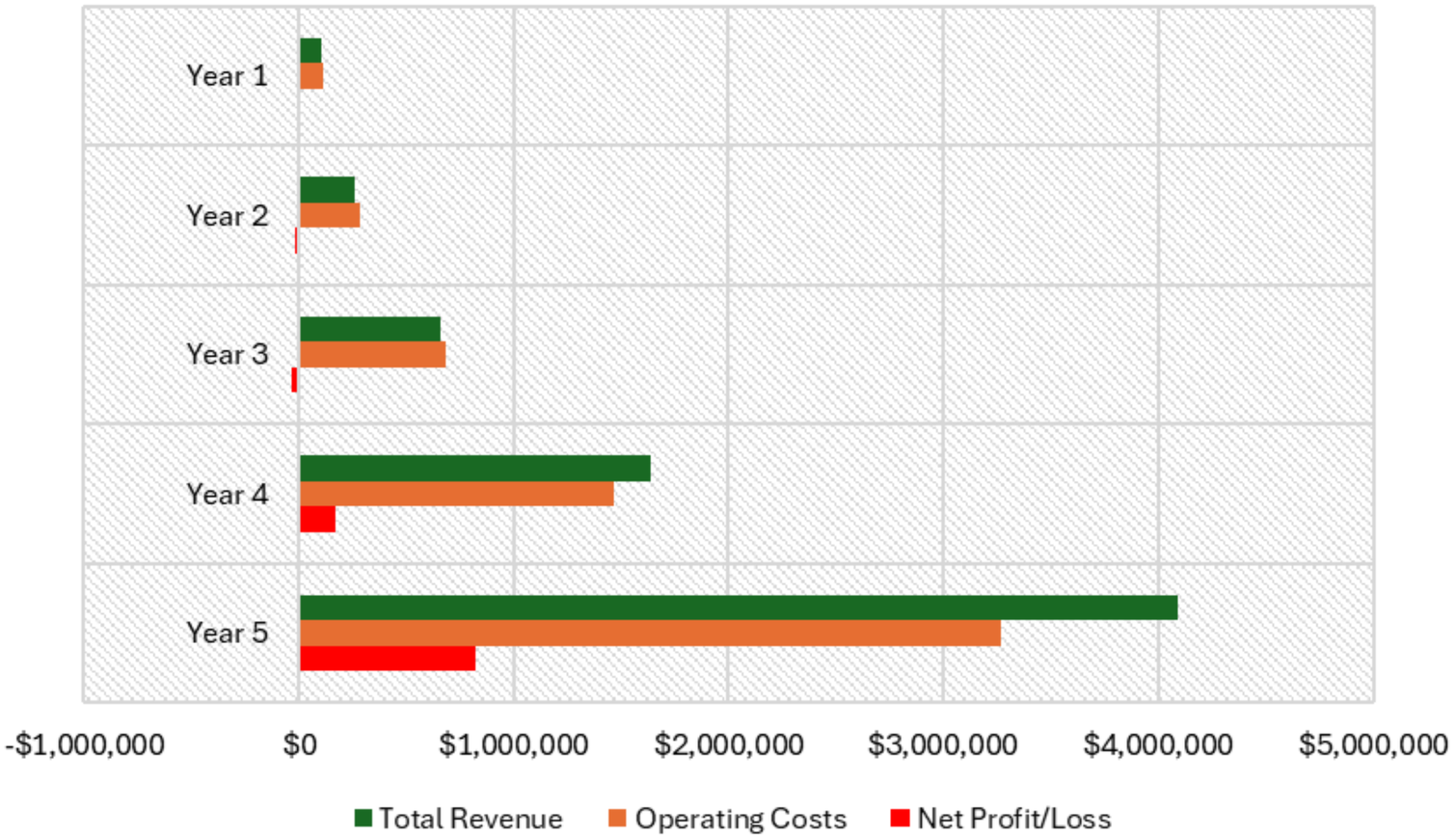
Covers essential day-to-day expenses including administrative costs, office setup, legal compliance, and utilities. Though the smallest allocation, it provides the critical operational foundation necessary for smooth business functioning.

Marketing & Partnerships

+10%

Strategic investment in brand building, customer acquisition, and market penetration through digital campaigns and advertising. This allocation focuses on generating awareness, driving engagement, and establishing strong market presence.

Break Even Analysis



Revenue Development	**$3.5 M by Year 5**
Engagement Development	**Av. 800 enrolments per year**
Exposure Development	**Break Even by Year 4**
Total Clients by Year 5	**4K Clients by year 5**

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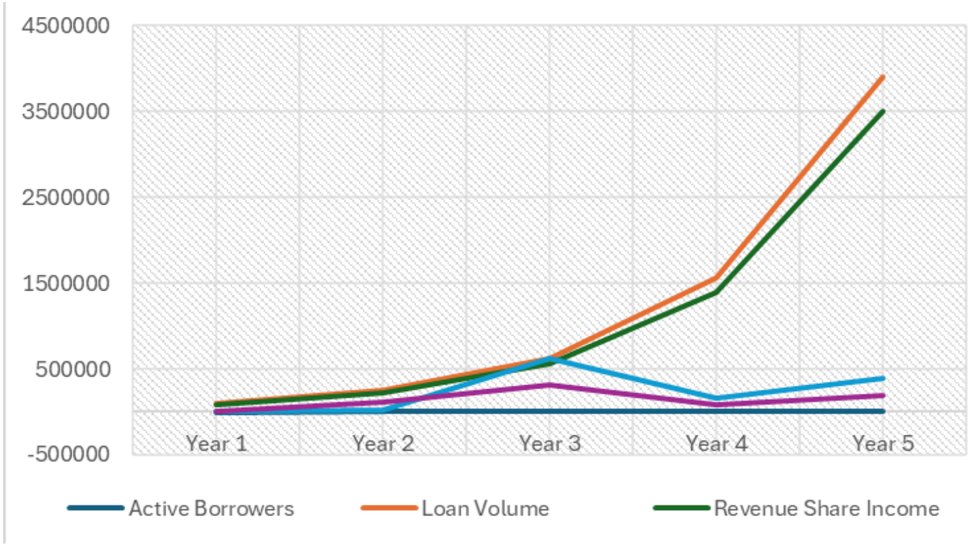
Business Model



We provide initial micro Access-loans of up to $1,000, with automatic access to bigger loans after the initial loan has been settled, enabling borrowers to access our curated Digital Business Products Community—a comprehensive ecosystem of training, mentorship, and tools designed to generate Monthly Recurring Revenue (MRR).

Financial Projections



5-Year Projections:

Risk Mitigation

Revenue Streams:

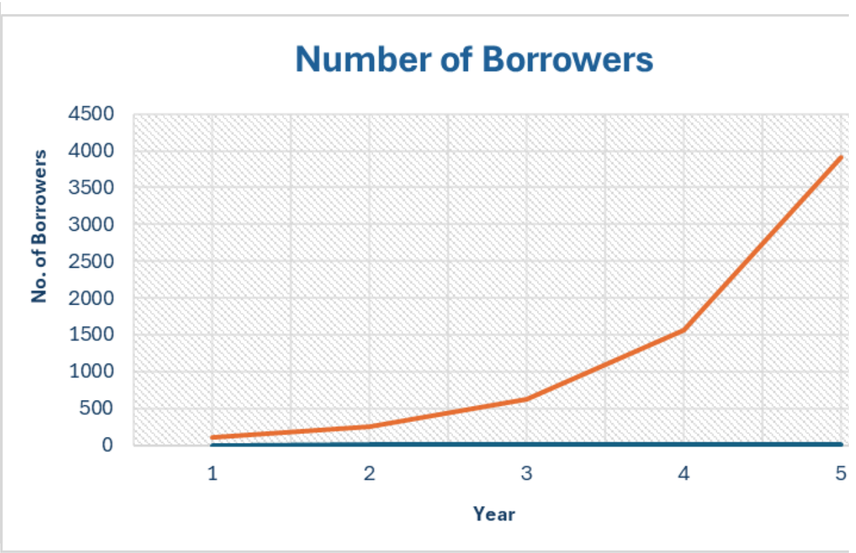
- 40% revenue share from sales
- 5% platform fees (3rd-party products)
- Premium community upgrades

•Default risk (10%): AI credit scoring + non-traditional data.

Unit Economics:

- Avg. repayment: $900/borrower (10% default)
- Liquidity crunch: Backup credit lines
- Low sales: Pre-vetted MRR products
- Regulatory hurdles: Early licensing (e.g., NCR in SA)

Borrower Projections



Competitive Advantage

Responsive

- Education-First Approach: Unlike traditional micro-lenders, we don't just provide capital - we ensure borrowers have the skills to succeed.
- Revenue-Share Model: Flexible 40% revenue share until repayment, eliminating fixed payment stress

Resilient

- Built-in Community: Borrowers join a supportive ecosystem of fellow entrepreneurs, coaches and mentors
- Guaranteed Market Access: Pre-vetted digital products and platforms ensure immediate revenue opportunities

Efficient

- Technology-Driven Efficiency: Automated tracking, payments, and risk management reduce operational costs



Competitors	
Traditional	**DAF**
Capital Only	Capital + Education
Fixed Repayments	Skills training
Isolated Borrowers	Revenue-sharing
Manual Underwriting	AI-Driven Automation

Our Team

As a leader, he excels at transforming bold ideas into practical, executable strategies while assembling and empowering high-performing teams to deliver cutting-edge solutions



Carl

As systems architect and tech innovator, he builds secure digital platforms and smart payment solutions



Mario

A seasoned Senior Manager with years of banking experience, specialising in Compliance, Ethics, Leadership Development, and Strategic Management.



Chriss



Thank You

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Unlock Your Future

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