



# LEYA

The Cash Manager of inclusive finance

*powered by:*



*Gohou Michel*





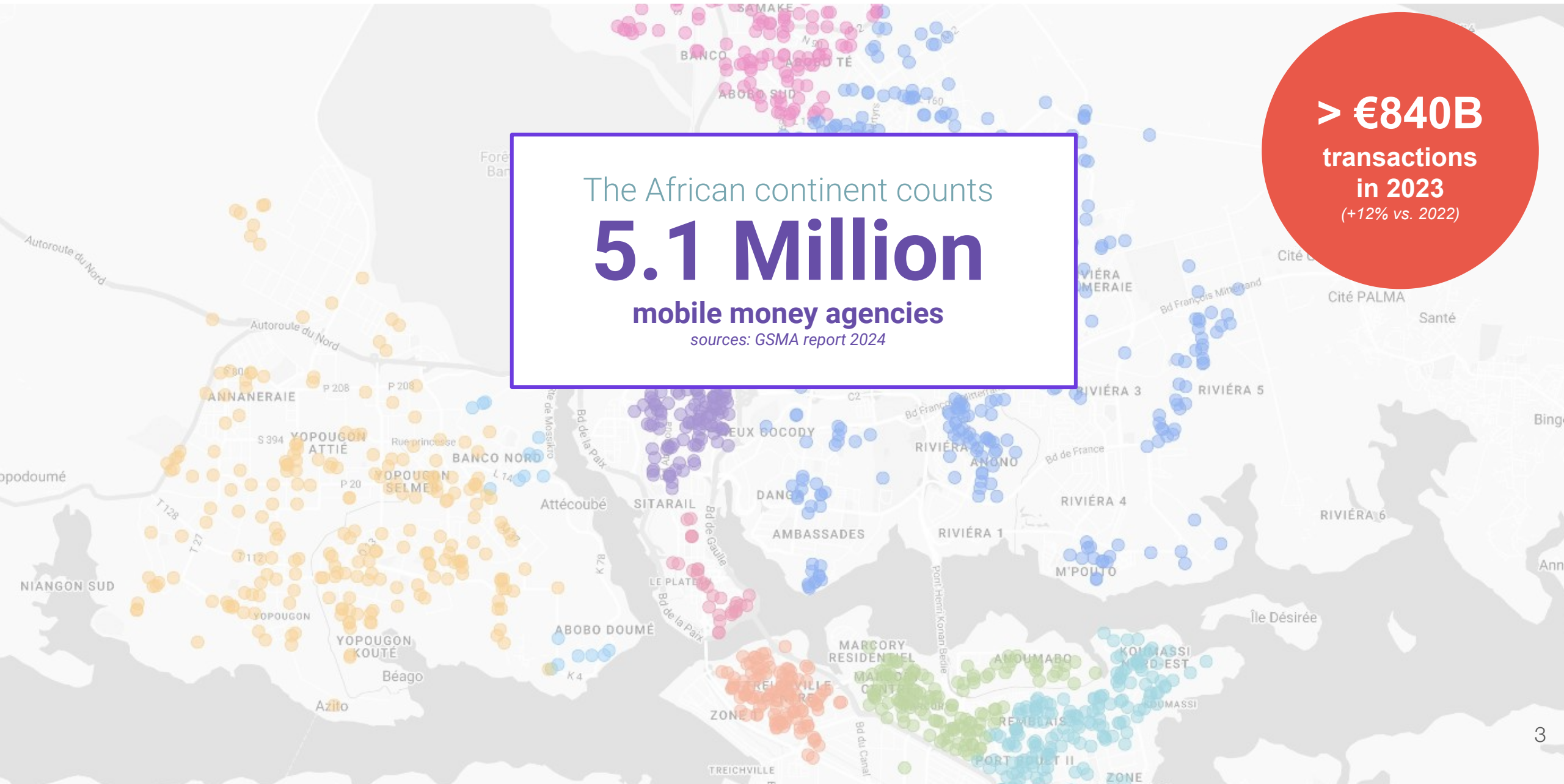
# The market

*The account without a bank*

The African continent counts

**5.1 Million****mobile money agencies***sources: GSMA report 2024*

**> €840B**  
**transactions**  
**in 2023**  
*(+12% vs. 2022)*





# The problem

# Mobile money = The Uberized Bank

*Designed for rapid and broad deployment*



...



Small working capital  
=  
Quick out of stock

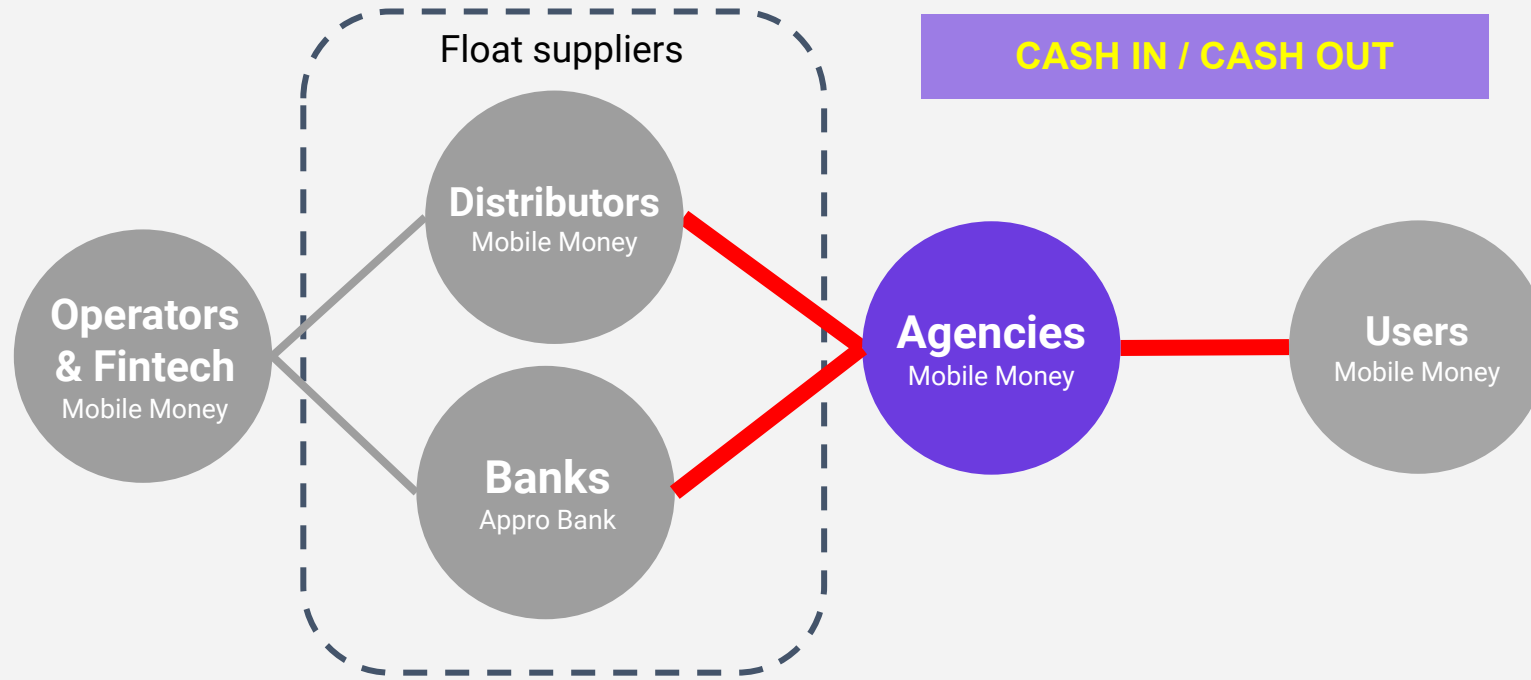


**Poor quality of service**

*a customer frequently visits between 3 and 6 agencies before being served*

# A real distribution problem

*Distributors and Banks - Link between Agencies and Operators*



**Delays for being supplied**

**+**

**Small Working Capital**

**=**

**Opportunity loss for agencies**

The agency refuses clients due to lack of stock or to optimize its profits

**Agencies needs**

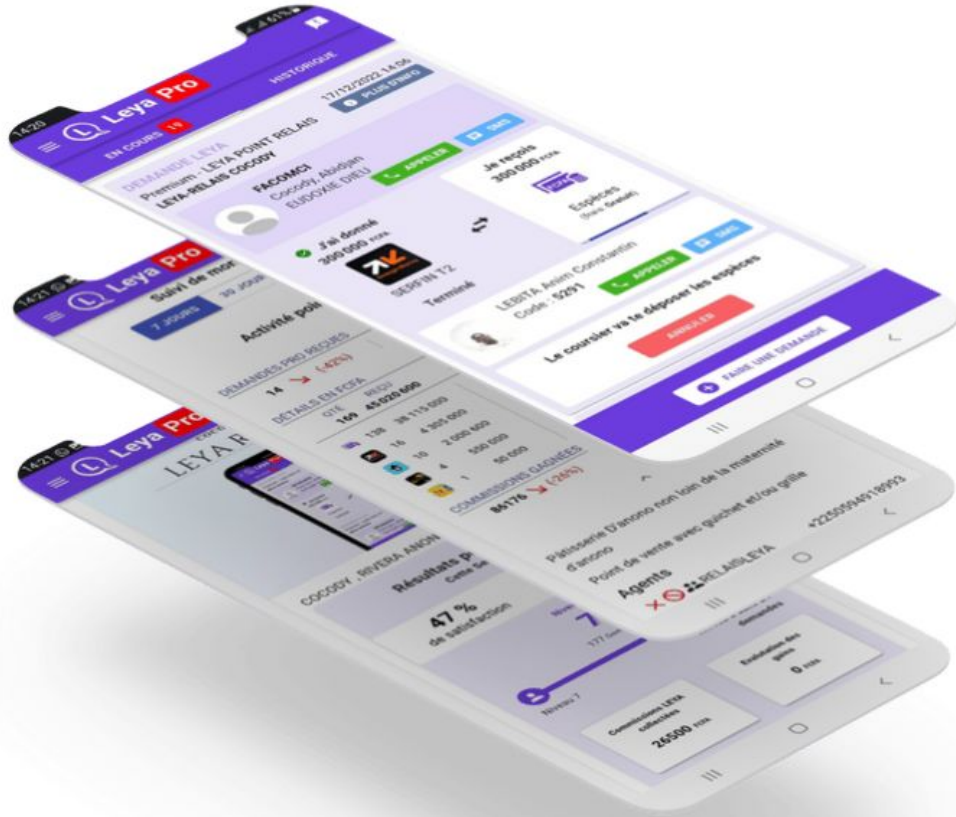
**Having their working capital fully effective all day long**

...

**and increase their income**



# Our Solution



## Cash & Float management

Recharge faster

Fees - 0,12%

## working capital Boost

Increase your working capital for 24 hours

Fees - 0,3%





LEYA Labs

Since I know Leya, I don't need to leave my shop

***“Thanks to LEYA, we are running our small business”***

Using LEYA,  
a point of sale earn

**+50%**  
Turnover

**+100%**  
EBITDA

# Sustainable Development Goals

***“Distribution networks remain the backbone of mobile money. [...] Agents remain key to mobile money in West and East Africa”***
























GSMA - The State of the Industry Report on Mobile Money 2024  
<https://www.gsma.com/sotir/>

By making mobile money agencies liquid, Leya:

- Makes customer transactions feasible
- Ensures the viability of the agency network

By keeping this backbone alive and active:

- Leya contributes to the 15 SDGs targeted by mobile money (including 8 in particular  ) 

SDG	Mobile money's contribution	SDG	Mobile money's contribution
<b>1. No Poverty</b>  	Mobile money can help households lift themselves out of poverty and become more resilient to financial shocks.	<b>8. Decent Work and Economic Growth</b>  	Mobile money can catalyse local business and social enterprise by enabling greater productivity, creating employment and stimulating economic growth.
<b>2. Zero Hunger</b>  	Mobile money can make agricultural value chains more efficient and help agricultural producers access financial services, increasing food security in the process.	<b>9. Industry, Innovation, and Infrastructure</b>  	Access to mobile money and microfinance can help MSMEs formalise their operations and access the credit they need to expand.
<b>3. Good Health and Well-being</b>  	Mobile money can improve access to funds at crucial times, either by increasing formal savings or enabling transfers from remote friends and family when funds are needed for urgent care.	<b>10. Reduced Inequality</b>  	Mobile money can help migrants and their families send and receive international remittances, enable the delivery of humanitarian assistance and improve access to financial services for persons with disabilities.
<b>4. Quality Education</b>  	Using mobile money can make education expenses more manageable for lower income households and help schools and national education systems manage their finances more effectively.	<b>11. Sustainable Cities and Communities</b>  	Mobile money can facilitate access to affordable housing and transport services.
<b>5. Gender Equality</b>  	Mobile money can lead to greater economic empowerment for women by helping women access financial services, including credit to start and grow a business.	<b>12. Responsible Consumption and Production</b>  	Mobile money can drive innovation in the food marketplace to reduce food losses along production and supply chains.
<b>6. Clean Water and Sanitation</b>  	Mobile money has played a key role in opening access to affordable and reliable water and sanitation services and increasing the efficiency and reach of water and sanitation connections.	<b>13. Climate Action</b>  	Mobile money can help farmers become climate resilient and help communities that have been displaced by climate change.
<b>7. Affordable and Clean Energy</b>  	As with clean water and sanitation, mobile money has been pivotal in improving access to clean and affordable energy and productive energy-powered assets for low-income populations.	<b>14. Peace, Justice, and Strong Institutions</b>  	The GSMA's Code of Conduct for Mobile Money Providers identifies principles aimed at promoting the adoption of consistent risk mitigation practices in different areas, including anti-money laundering/combating financing of terrorism (AML/CFT).
		<b>15. Partnerships for the Goals</b>  	Mobile money can improve governments' capacity to collect revenue and enable commercially sustainable and socially impactful partnerships.



# The key numbers

# Strong acceleration since november 2023

March. 2024

Nb of active POS

537

Recharged volume

5,2 M€

MRR

10k€

Nb of rotations of  
working capital

44 rotations by month

Annual incident rate

0,007%

7 cases out of 100,930 transactions in 2023





# Competition



Working Capital Boost

Cash & Float  
Management



# The Team



Aziz DAÏFI - CEO



- ★ MBA Specialized in **e-Business**
- ★ former Head of **Digital** Retail Strategy at Société Générale Africa

<https://www.linkedin.com/in/aziz-daifi/>



Thibaut CATHENOZ - CTO



- ★ Master's degree in **Computer Science** and **Business Management**
- ★ ex-lead Technical Architect and project director on the digital bank of SG France

<https://www.linkedin.com/in/thibaut-catheno/>



Franck BIRBA - COO



- ★ Master's degree in **Computer Science** EPITECH
- ★ Serial **Start-upper** : co-founder/CTO - UBQT & NeoCity

<https://www.linkedin.com/in/franck-birba/>

## Mentors &amp; Advisors



Marjorie SAINT-LOT

CEO UBER Ivory Coast & Ghana  
EcoBank non executive Board member



Mathias LEOPOLDIE

CEO & co-founder JULAYA  
The financial stack for African Businesses





# Roadmap



## Point Of Sales

"Brick and mortar"

Urban

Near an agricultural cooperative

Close to a shopping center

More than 50% of points of sale

# MILESTONES LEYA

From the digitalization of cash and float management to large-scale float compensation

## Step 1

The Cash & Float management digitalization platform

- Digitize cash & float management of points of sale



## Step 2

Scale fast with low OPEX

- Digitize distributors and rely on their network to grow faster
- Build and operate premium services of Leya at 94% with partners

## Step 3

Instant Cash & Float management

- Integrate operators
- Automating
- Increase in processing capacity

## Step 4

Float compensation for PSP

- Facilitate cash & float management of PSP
- Expand the use of the platform to PSP

2024

Ivory Coast

13 000  
agencies

€2M  
Turnover

€127k  
EBITDA

2024

2026

5  
countries

62 000  
agencies

€14.5M  
Turnover

€1.5M  
EBITDA

2026

2030

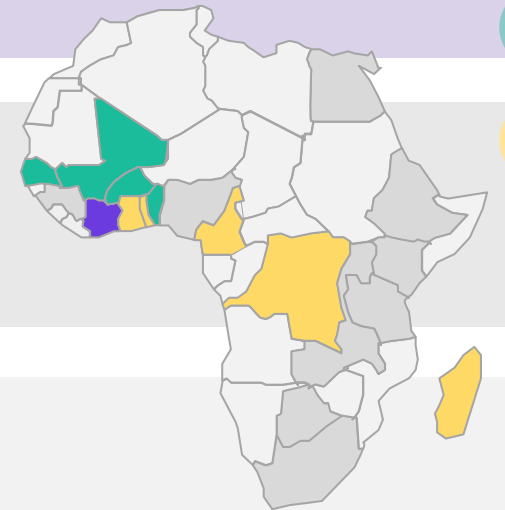
10  
countries

192 000  
agencies

€52M  
Turnover

€7M  
EBITDA

2028





# **Financial needs**

# Financial needs for Leya Labs

*MRR objective > €50k before 6 months*

## Need :

Need funding  
**€1,100k**  
(Equity + Debt)

working capital	400 k€
IT Platform	300 k€
Growth	400 k€
Operations	<i>Self financed</i>

## Ventilation :

Debt or  
Equity  
**400k€**  
(Progressive)

Equity  
**700k€**



<https://www.leyalabs.com>



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