Learnings and iterations
Transactions and payment gateways

What happens when startup get fully funded?

PC team extract the list of pledges & go through them with the startup

Formal agreements and payments have been done.

1   2   3   4   5

A startup campaign reaches at least 100%

Approved investors will receive an email with;
1. Information
2. Agreement
3. Payslip 1*
4. Payslip 2**

Startup keep the investors updated on a monthly basis.
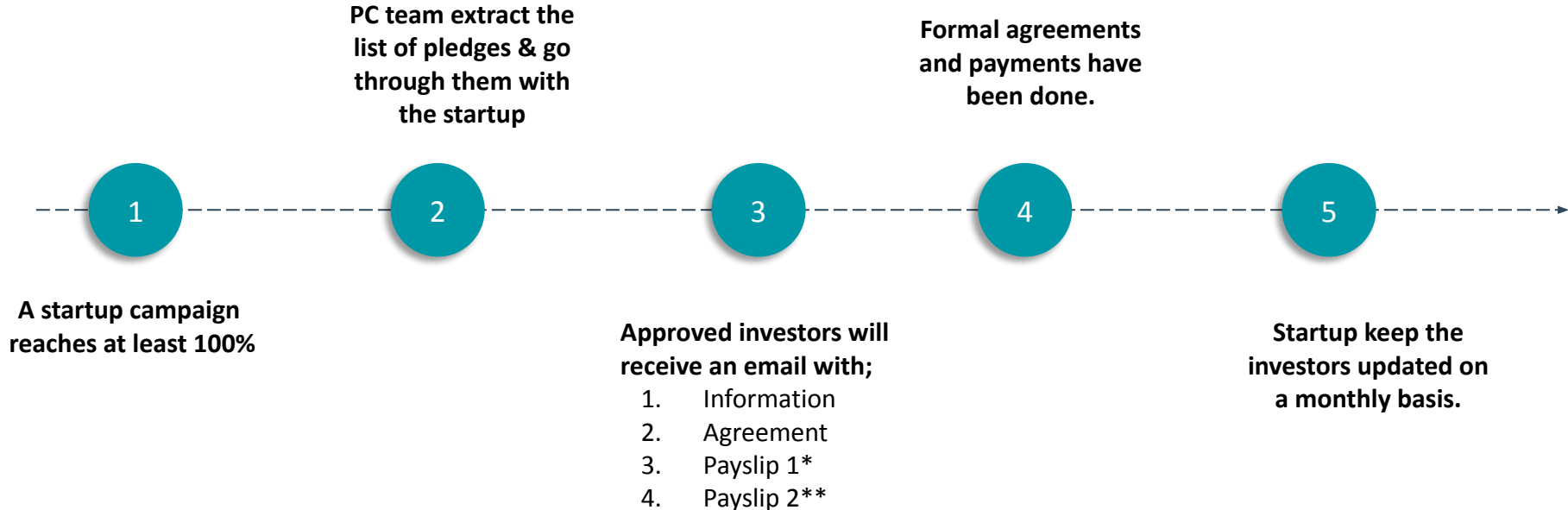
* Payslip 1 - An invoice for the full investment amount for the startup. The amount will directly go to the startups bank account.

**Payslip 2 - An invoice for the administration fee. The amount will directly go to PC USD account

Financial licence plan for Kenya, Somalia and Ethiopia

Kenya

Transaction partner: **NCBA**

KYC & Investor compliance partner: **Signicat**

Licence options:

1) PT apply for their licence*

2) PT have a licence through a service provider like Lemonway *

3) PT has a licence with an existing partner like Trine & Dealflow

4) Sandbox agreement with The Capital Market Authority

5) Partnership with a bank

Ethiopia:

Transaction partner: **BellCash**

KYC & Investor compliance partner: **Signicat**

Licence options: **See above**

Somalia:

Transaction partner: **Transfer Galaxy or Amal Express** (TBD)

KYC & Investor compliance partner: **Signicat**

Licence options: **See above**

What makes us different than other platforms?

Current Unique Selling Points
- A unique combination of a platform and a physical program locally
- Highly vetted startups
- We specialize on the African Diaspora
- The post investment program

In the short future (Additional USP's)
- Sharia approved platform for Africa
- Investor training program
- Opportunity to co-invest with local investors

What platforms are out there?
- Lendahand
- Trine
- Energizeafrica
- Thundafund

Challenges & learnings

Crowdfunding Licence, regulatory aspect & Financial transactions

One of the major goals of regulation is the **protection of investors.** Because of this getting a licence in EU or US as an kenyan entity will not be possible if Pangea do not have an entity in the area. The licence is needed for this aspects.

- To be allowed to conduct financial promotion
- To build an extra element of trust for our investors and potential investors.
- To be able to payment providers and smooth the process of transactions.

Crowdfunding campaign
- **More time**
  To run a crowdfund campaign it's usually 30 day process (from established platforms). To consider the trustelement of our target group and also being a new player in the game. Our Campaigns will need more time to run their campaigns at the more time we are strengthening our brand.

Trust building
- **Trust x3** process need a closer relationships to the diaspora and this take more time than we expected but the roadmap we have in place is working.