



Seso

Zillow Of Africa

Managing the end-to-end property transaction process



”

Without an integrated formal property system, a modern market economy is inconceivable.

— *Hernando de Soto,*
The Mystery of
Capital

“



The Problem

Africa's Real Estate Markets are Inefficient & Stagnant Due to Lack of Transparency, Trust & Access to Capital



Property Fraud



Over 20% of litigated court cases related to land



\$10Bn+ Estimated Annual Cost of Real Estate Theft

Lack of Finance

	Ghana	US	UK
Average Mortgage Rate (%)	25%+	7%	6%
% of population w/ a Mortgage	0.20%	63%	28%

The Solution

‘One-stop-shop’ for property transactions; Connecting all the stakeholders in the value chain



Validated Properties

Sold by Property Developers & Owners

New Constructions & Verified Homes

Increases Transparency



Trusted Service Providers

Law Firms
Property Management
Surveyors
Appraisers Interior
Designers
Insurance

Reduces Fraud

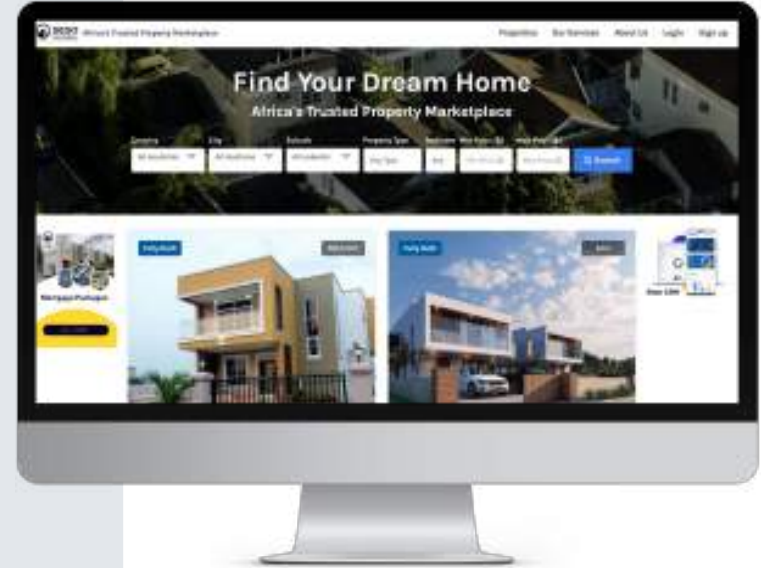


Mortgage Finance

Online aggregator to banks ensuring best rates

Offering multiple competitive loan quotes

Access to Capital



The Platform

Seso provides a fully integrated, end-to-end, technology stack that services the real estate market.

Marketplace



Blockchain Land Registry

PropOS CRM



Seso's Verified Property Database Connects the Market



Over \$500B in Real Estate Assets in Major Cities Cannot Access Financing or Transact Effectively

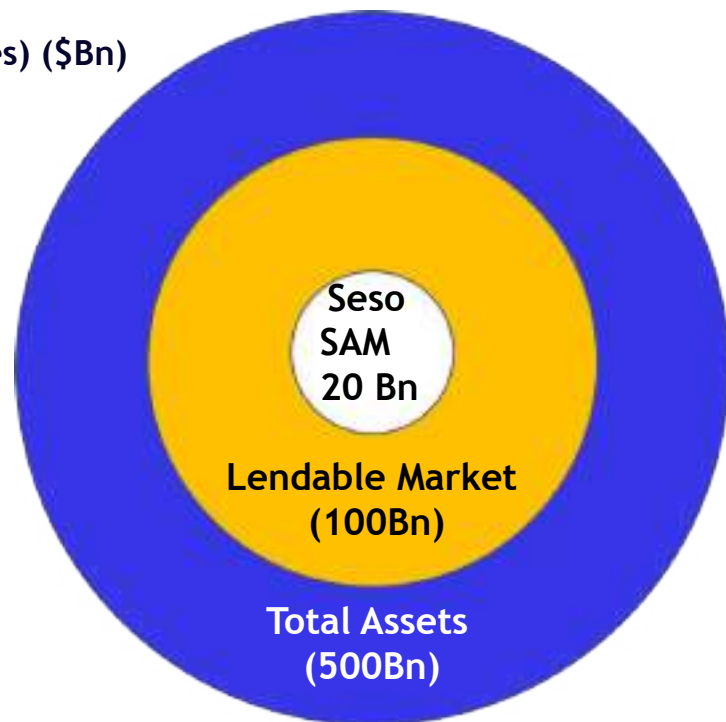


There are over 3M homes in Lagos, 1.5 M homes in Nairobi and 1M homes in Accra in need of capital







African Real Estate Assets (Key Cities) (\$Bn)

Africa	2024	2030
Real Estate Assets (TAM)	\$ 500Bn	\$ 750Bn
Lendable Market	\$100Bn	\$150Bn
Seso's SAM*	€20Bn	€30Bn

*20% of addressable market



Competition

						
Marketplace for Property Listings	✓	✓	✓	✓	✓	✓
Verification of Properties Listed	✓					
Mortgage Origination	✓		✓			
Developer CRM	✓			✓		
Live Customer Support	✓		✓		✓	✓
Diaspora Targeting	✓					✓
Integration w/ Service Providers	✓					



Products

Seso is active in Ghana, Nigeria & Liberia with proven products and partners to scale

Marketplace Mortgage Portal Affiliate Portal



First National Bank



Republic Bank (Ghana) PLC



Douglas Elliman



200+ Active Property Developers

\$30M+ in GMV

10,000+ visits/ month

10 Active Bank Partners

Licensed Product in US,
UK and Canada

Scaling potential to 40+
Countries

100+ Active Affiliates

Trusted by agents at
leading real estate
companies



Land Registry & Tokenization

Seso has built a Web3 platform to store property documentation on the Blockchain & tokenize

- Documents verified by Seso & uploaded onto Blockchain
- Tokenization of real estate once verified to access capital
- Successfully piloted with Cape Town Government to register >2,000 units



Revenue Lines

Commissions

Property Sales

3-5%

Mortgage Origination

1%

Advertising & Licensing

Developers

\$1,000 - \$5,000 / Month

Lenders

\$2,000 - \$10,000 / Month

Agents

\$35 - \$50 / Month

Government

\$5,000 - \$20,000 / Month



Financials

Seso is revenue generating with proven products. We are now seeking the required level of capital to run towards a \$100M topline revenue business

Five Year Projections

Annual Summary (USD, Rounded)					
Metric	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	\$58,968,900	\$132,793,500	\$195,199,800	\$266,615,800	\$297,385,800
COGS	\$19,609,425	\$41,385,375	\$60,123,855	\$82,121,857	\$91,599,355
Gross Profit	\$39,359,475	\$91,408,125	\$135,075,945	\$184,493,943	\$205,786,445
Salaries	\$382,194	\$559,563	\$819,255	\$1,199,457	\$1,756,131
Marketing	\$500,004	\$999,996	\$1,452,050	\$1,838,530	\$1,999,241
Other Opex	\$1,617,798	\$3,440,433	\$246,646	\$0	\$0
Overage	\$0	\$0	\$17,955	\$537,991	\$1,255,376
Total Operating Expenses	\$2,499,996	\$4,999,992	\$2,535,906	\$3,575,978	\$5,010,748
Operating Income (Loss)	\$36,859,479	\$86,408,133	\$132,540,039	\$180,917,965	\$200,775,697
Ending Cash (Year-End)	\$41,859,479	\$138,267,612	\$270,807,651	\$451,725,616	\$652,501,313



Raising Seed Round of \$5M

Scaling Diaspora Operations (25% of funds raised)

- Growing affiliates to 50 cities globally
- Targeted marketing in diaspora hubs
- Activation events globally

Expansion within Markets (25% of funds raised)

- Diaspora mortgage rollout
- Expansion to new cities within existing markets
- Setup of local operational teams

Software Development Team (50% of funds raised)

- Expand 10 additional team members
- Expand CRM & API capabilities
- Grow data analytics and Artificial Intelligence processes



Leadership Team

Seso is comprised of experienced pros in real estate, banking and software engineering



Daniel Bloch
CEO



- 9 years co-founding and leading startup companies.
- 12 years experience in Blockchain development



Kweku Essien
CEO



- 7 years in emerging market private equity
- 5 years scaling products in Africa



Phillip Jarman
COO



- 8 years in financial services ;
- 7 years building & scaling tech companies



Dansoaa Siaw-Misa
VP of Strategy & Operations



- 8 years in real estate development & sales
- 7 years in mortgage banking



Eugene Badzongoly
Head of Engineering



- 8 years building fintech / proptech products
- 11 years as software engineer



Seso

Advisory Board



Albert Essien

- Board Member at FinDev Canada
- Former Group CEO of Ecobank
- Former Board Member at Old Mutual



**Raj
Kulasingam**

- Senior Partner at Dentons London



**D'Juan
O'Donald**

- Executive Director at JP Morgan



**Dominic
Adu**

- Former CEO of First National Bank Ghana (formerly Ghana Home Loans)



Investors to Date



Venture Capital Investors



Japanese fund
focused on Africa

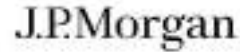


Cardano backed
Blockchain Fund



Angel Investors

Individual investors with close connection to the following institutions:



Endorsements



Case study on Seso by HBS showing viability of product & speaker at HBS Africa Business Conference



Grant funding & public endorsements from the British Government.



Case study on Seso by OECD featuring leading innovative solutions across the world.



Founding member of Place; urban mapping solution backed by Omidyar, Rockefeller Foundation.



Key Partners



Seso has partnered with Ghana's leading banks and insurance companies on diaspora mortgage & construction financing



Seso works with Ghana's leading pension funds to offer our services to their clients



Strong relationships with global real estate firms with keen interest in affordable housing in Africa



NBCC & Seso are committed to raising \$10B over 10 years to finance Africa's future cities

