

Advance Pharma Innovations

INVESTOR PITCH DECK

Empowering Africa's Pharmacy Ecosystem
Through Finance, Technology, and Human-Centred
Innovation.

Investment Opportunity

\$5M Equity Raise

Tranche over 3 Years (2026 – 2028)

Executive Summary

March 2026



What We Do

Fintech-enabled platform bridging pharmacy invoice financing, NHIS claims, and supply chain logistics to solve cash flow gaps in the pharmaceutical ecosystem.



Market Opportunity

Targeting Ghana's **\$800M pharmaceutical market** with 5,300+ pharmacies facing 60–270 day payment delays, creating urgent demand for liquidity.



Current Traction

140 NHIS-credentialed pharmacies active; bridge financing live with full integration into the NHIS CLAIM-it system.



Strategic Partnerships

NHIA

PSGH

CPPA

Equity Bank

Ernest Chemist

Tobinco



Growth Outcomes

Scaling to 1,500+ pharmacies across 5 countries by 2031, targeting **\$25M+ revenue** and **\$75M loans deployed**.

\$25M+

Proj. Revenue (2031)

1,500+

Target Pharmacies

\$75M

Loans Deployed (Y5)

5

Markets By 2031

The Ask

\$5M Equity

Tranche over 3 Years (2026–2028).

Funds will secure Bank of Ghana license, scale pilot programs, strengthen AI risk engine, and accelerate Pan-African market expansion.

Pharmacy Liquidity Gap



270 Days

Max Payment Delay

Crippling Payment Delays

Pharmacies face 60–270 day delays on Supply Invoices and NHIS claims reimbursements, creating severe working capital shortages.



18–20%

Bank Interest Rates

Inaccessible Financing

Traditional bank financing is scarce or prohibitively expensive due to lack of verifiable data and tangible collateral.



Data Fragmentation

Manual onboarding and paper-based processes create weak visibility for lenders, preventing automated credit risk assessment.



High Risk

Stockout Probability

High Market Risk

With >90% import dependency, pharmacies are exposed to significant foreign exchange risks and supply chain volatility.

The Vicious Cycle

Payment Delays



Working Capital Shortage



Inventory Stockouts

The Consequence

Pharmacies cannot turn inventory fast enough to stay solvent. They are forced to limit stock, directly restricting patient access to essential medication.

Digital Bridge Financing

The Platform Ecosystem



End-to-End Integration

Seamlessly combines inventory financing, NHIS claims management, and supply chain logistics in one unified dashboard.



Risk & Fraud Mitigation

NHIS-backed data verification and direct supplier integrations ensure traceability and reduce credit risk.



Automated Repayments

Smart sweep mechanisms from Point-of-Sale (POS) systems and direct invoice reimbursement diversions.



AI Risk Engine

Analyzes 50+ data points for real-time credit scoring, including sales velocity and claims history.

Operational Mechanics

1 Structured 90-Day Cycle

Pharmacies receive revolving credit (13 weeks) matched to inventory turnover.

2 Pricing & Spreads

Fixed 2.5% monthly spread to pharmacy (7.5% total per cycle). Bank partnership earns ~12% spread.

3 Scalable Credit Tiers

Tiered limits (GHS 10k / 25k / 50k) allow pharmacies to grow credit based on performance.

4 Banker's Dashboard

Lenders get real-time visibility with OCR/NLP validation for every invoice financed.

Competitive Landscape



API Platform (Optimal)

Leader

High speed, low cost. Leverages data-driven risk scoring and NHIS integration for 90-day cycles.

Advantage: Automated Recovery



Traditional Banks

Low cost but extremely slow access. Burdened by heavy collateral requirements and manual processes.



Category Peers (e.g. mPharma)

Moderate speed and cost. Often focus more on inventory supply than pure financial liquidity bridging.

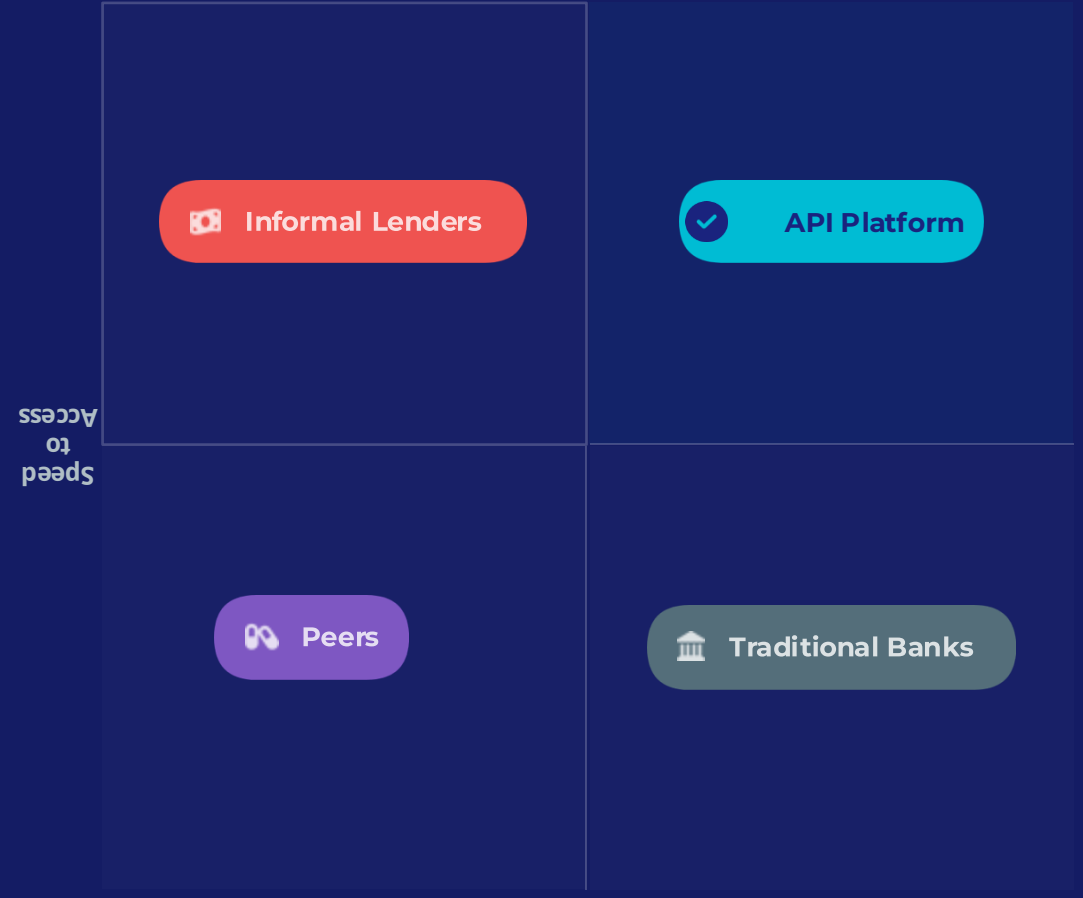


Informal Lenders

Fast access but prohibitively high cost. Predatory rates jeopardize pharmacy viability.

Speed to Access vs. Cost of Capital

Fast



Slow

Cost of Capital Efficiency (Low Cost →)

Expensive

Affordable

Market Size & Growth Potential

Market Opportunity

Africa Market (2032)



\$118.3B

Projected growth from \$64.2B in 2025 representing a ~9% CAGR across the continent.

SSA Annual Growth



10.2%

Sub-Saharan Africa market expanding from ~\$8B (2025) to ~\$13B by 2030. Rapid expansion trajectory.

Ghana Annual Trade



\$800M

Home market characterized by ~5,300 retail pharmacies and >90% import dependency.

Pan-African Expansion

- Primary Market (Ghana)
- Expansion Targets



5-Country Strategic Roadmap (by 2031)

- **Ghana**
Launch Market
- **Nigeria**
Target Y3
- **Kenya**
Target Y4
- **Ethiopia**
Target Y5
- **S.Leone**
Target Y5

Business Model

Revenue Streams



Supplier Commissions

10% margin from suppliers on product sales. We pass a 5% discount to pharmacies to incentivize volume, retaining **net 5%**.



Financing Platform Fees

Share of spread from each 90-day cycle. Blended take rate of **3-6%** on total financed volume.



SaaS & Setup Fees

Platform subscription: <\$50/month per pharmacy. One-time setup fee: **\$350-\$500** per location.



Data & Claims Analytics

Monetization of aggregated market data and claims processing fees for insurers and stakeholders.



Unit Economics & Terms

Pharmacy Pricing Model

2.5% Monthly

Fixed spread to pharmacy, totaling 7.5% over the 90-day repayment cycle.

Risk Performance Target

<1% NPL

Target Non-Performing Loans in pilot phase. Covenant threshold set at 15%.

90 Days

Revolving Cycle

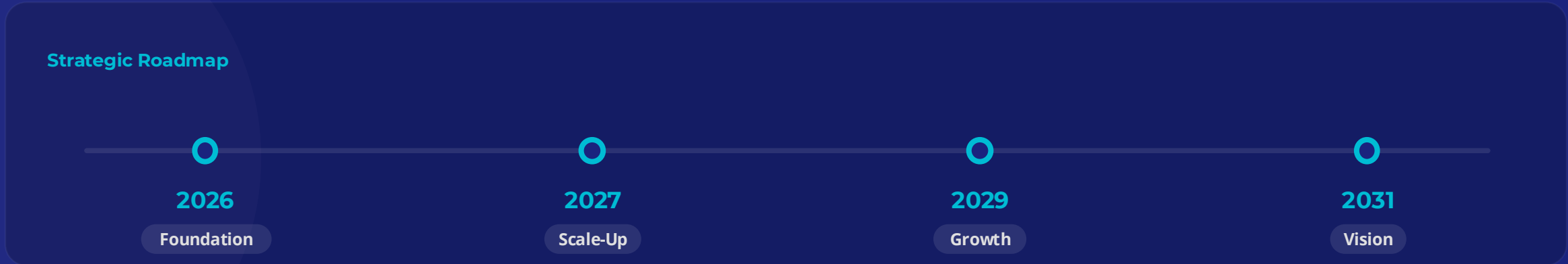
End-to-End

Traceability

Traction & Milestones

2026 - 2031

| | | |
|---|--|---|
|  140 Active Pharmacies |  Live NHIS Integration |  Active Lender Dashboard |
|---|--|---|



| | | | |
|--|---|---|--|
| 2026 Foundation BoG Digital Credit License Pilot 25-50 sites Banker Dashboard GA | 2027 Scale-Up Scale to 250+ Pharmacies Series A (\$5-8M) Full Market Validation | 2029 Growth Enter Kenya & Ethiopia Launch Regional Hubs Data Monetization | 2031 Vision 5 Markets Active 1,500+ Network Sites \$75M Loans Deployed |
|--|---|---|--|

Strategic Ecosystem

| | | | |
|---|--|---|---|
|  NHIA |  PSGH |  CPPA |  Equity Bank |
|  Ernest Chemist |  Tobinco |  Goodlife |  ACPN (Nigeria) |

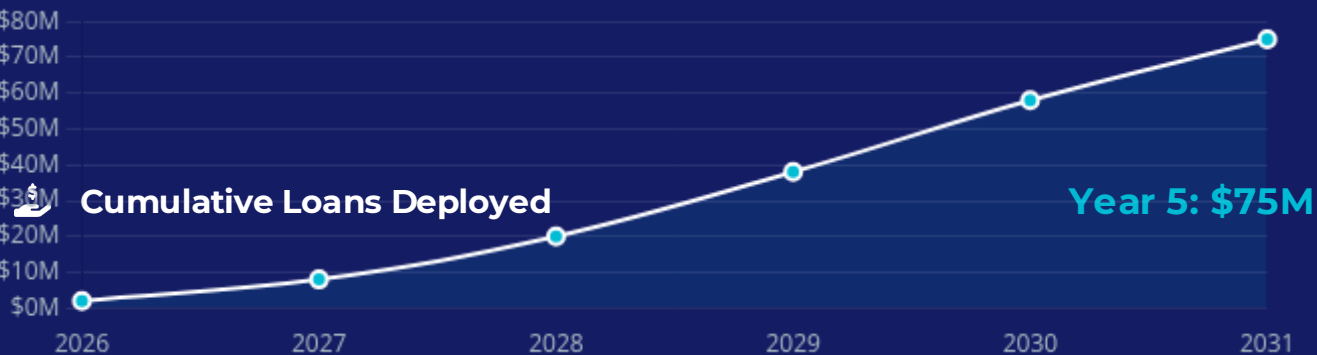
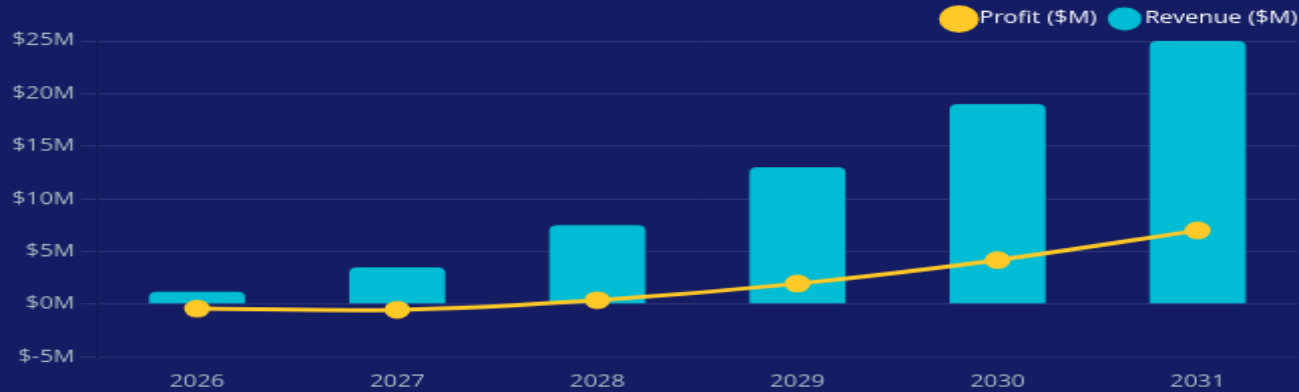
2026 – 2031

Financial Projections

Growth & Profitability

Revenue vs. Profit Growth

2031 Rev: \$25M | Profit: \$7.0M



Financial Highlights

5-Year Revenue CAGR

83.5%

Break-even Year

2028

2031 Profit Margin

28%

Total Loans (Yr 5)

\$75M

Pharmacy Network

1,500+

Countries

5

Risk Performance

<1%

Target NPL

15%

Cov. Limit

Recovery Velocity

By Day 60

84%

Management Team

Experienced Leadership

Executive Leadership



George Kesse

Chief Executive Officer

George is an executive with over two decades of experience in the pharmaceutical and digital health sectors. He holds an Executive MBA from Lancaster University and a Master of Health Service Administration. Before founding API, he served as Global Head of Business Development at mPharma, where he spearheaded the Ghanaian operation from launch to achieving \$5 million in revenue. His distinguished career features senior commercial and leadership positions at global firms like Johnson & Johnson and Novartis, alongside experience in pharmacy benefits management (for the Association of Bankers Health Insurance). He began his career as an inspecting chemist for the Pharmacy Council of Ghana.



Ekow Thompson

Chief Technology Officer

Anthony is a highly experienced technology executive with more than 28 years of cross-sector expertise spanning digital health systems, logistics, and enterprise integration. His specialised knowledge includes enterprise architecture, data interoperability, regulatory compliance systems, and AI-driven analytics. Before joining API, he consulted on national-scale data interoperability projects for the National Health Insurance Authority (NHIA) and managed data integration for Maersk Ghana Ltd. He is deeply committed to digital ethics, governance, and building resilient digital solutions.



David Otchwey

Chief Info & Data Officer

A versatile software and automation engineer with hands-on experience in full-stack development (Node.js, Python, Go), low-code platforms, and cloud-native technologies. He previously served as the Lead Developer and Head of I.T. & Engineering at Advance Pharma, where he architected the core pharmaceutical supply chain platform for the SEAPS project. He excels at building scalable systems, automating workflows, and integrating intelligent services.

Key Operational Roles

Kwasi Twum

Formulary Manager

He is a registered pharmacist and member of the Pharmaceutical Society of Ghana, with a Bachelor of Pharmacy degree from KNUST. With more than ten years of experience as a medical representative for international pharmaceutical firms such as Citadel and Aurobindo, he also served as the CEO of Korangy Enterprise, gaining valuable commercial and clinical expertise in the pharmaceutical industry.

Henry Obuobi

Data Analyst

Henry is a registered pharmacist who is proficient in technical tools, including SQL, Python/R, and Business

Intelligence (BI) visualisation platforms

Precious Ogobilea

Admin & Credit Ops

A results-driven finance professional with a Bachelor of Science in Accounting from GIMPA. She has direct experience in SME operations, financial analysis, and stakeholder management. Before API, she was the Chief Operating Officer at KADA, where she developed financial models and led operations, and a Client Success Manager at TOAMS Financial, where she honed her skills in client liaison and financial process coordination.

Engineering Team

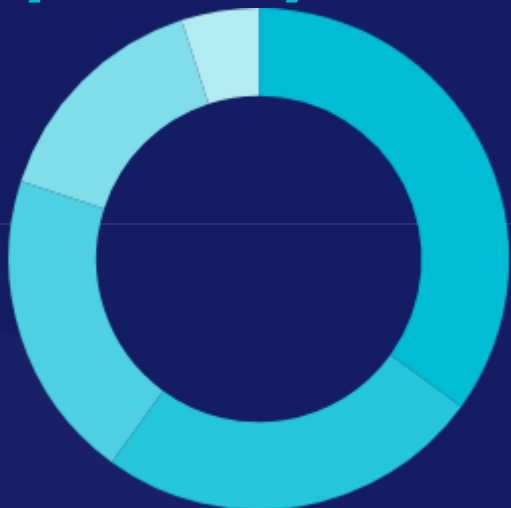
Outsourced Development

Dedicated team for core platform build, agile sprint execution, and API maintenance. Focused on delivering user-friendly digital experiences.

Investment Ask & Use of Funds

Seeking Equity Investment *Tranche deployment over 3 years (2026-2028)*

\$5,000,000



🚩 Capital Deployment Milestones

Year 1

Foundation

- ✓ Secure Bank of Ghana Digital Credit License.
Achieve 100+ active financed pharmacies with live bridge financing.
Establish robust risk models and data pipelines.

Year 2

Growth

- ✓ Scale to 500+ pharmacies.
- ✓ Reach ≥\$5M monthly financed volume.
- ✓ Complete Series A readiness audit.

Year 3

Market Entry

- ✓ Launch Nigeria & Kenya pilot programs.
- ✓ Expand Ghana network to 1,000+ pharmacies with full API integration.

Why API, Why Now



Unique Market Positioning

We stand at the critical intersection of fintech, health data, and supply chain logistics, solving a tri-party problem no single entity has addressed.



Proprietary Risk Engine

Our claims-backed verification and real-time recovery model drastically reduces default risk, enabling bank capital to flow where it was previously blocked.



Unmatched Partnerships

Deep integration with regulators (NHIA), Tier-1 banks, and major supplier networks creates a defensible moat and high barriers to entry.



Scalable Pan-African Model

A proven blueprint for expansion from Ghana to Nigeria, Kenya, and beyond, backed by disciplined governance and automated operations.

Our Mission

"We are not just financing pharmacies; we are ensuring that millions of patients have consistent access to life-saving medications by preventing stockouts at the source."

500k+

Patients Served
(Year 5)

40%+

Female-Owned
Pharmacies

<1%

Target
NPL Ratio

5

Countries
By 2031

Thank You

Partner with us to empower Africa's pharmacy ecosystem through **finance, technology, and innovation.**



George Kesse

Chief Executive Officer

✉ george@apigh.com



Investor Relations

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