



Ipachi Capital

Go further

**We turn MSME data into a
financial passport for credit**

www.ipachi.cloud

Meet Kelly's Tuckshop

1

Shelves often empty as she can't afford to restock, therefore losing sales opportunities

2

“Sometimes” records sales in a notebook which is unreliable

3

Generates significant daily cashflow but can't prove it



The Reality

10M+

MSMEs in Southern Africa operate informally



No financial records



FSPs don't have visibility



KYC not traceable

The Problem

\$60B+

Financing gap in Southern
Africa per annum

Source: IMF Handbook, 2022



Billions lost in
economical potential



No access to capital

The Solution

Ipachi® is a digital platform that automates business records to unlock capital for MSMEs.



How it Works



1

Capture transactions



2

Structure financial data



3

Generate reports



4

Access capital



Customer Segments



MSMEs

10x

sales revenue



**Banks, Non-Banks
& SOEs**

5-20%

less credit default



FMCGs

10-20%

more distribution
efficiency

Business Model



MSMEs

P50 – P250

Monthly subscription
fees



**Banks, Non-Banks
& SOEs**

P50k – P300k

Annual licensing fees



FMCGs

P50k – P100k

Annual licensing fees

Traction

500+

MSMEs

38%

Growth rate
MoM

P1.9M+

Lifetime revenue

93%

Retention

PARTNERS:



Why Now?



Digital transformation
and financial inclusion
push



66% smartphone
penetration



Banks need SME data

Market Size

**Total Addressable
Market (TAM)**

60M+

MSMEs in Africa

**Serviceable Available
Market**

100,000+

MSMEs (Southern Africa
focus)

**Serviceable
Obtainable Market**

10,000

MSMEs (Initial target) in
Botswana

Source: International Finance Corporation, MSME report

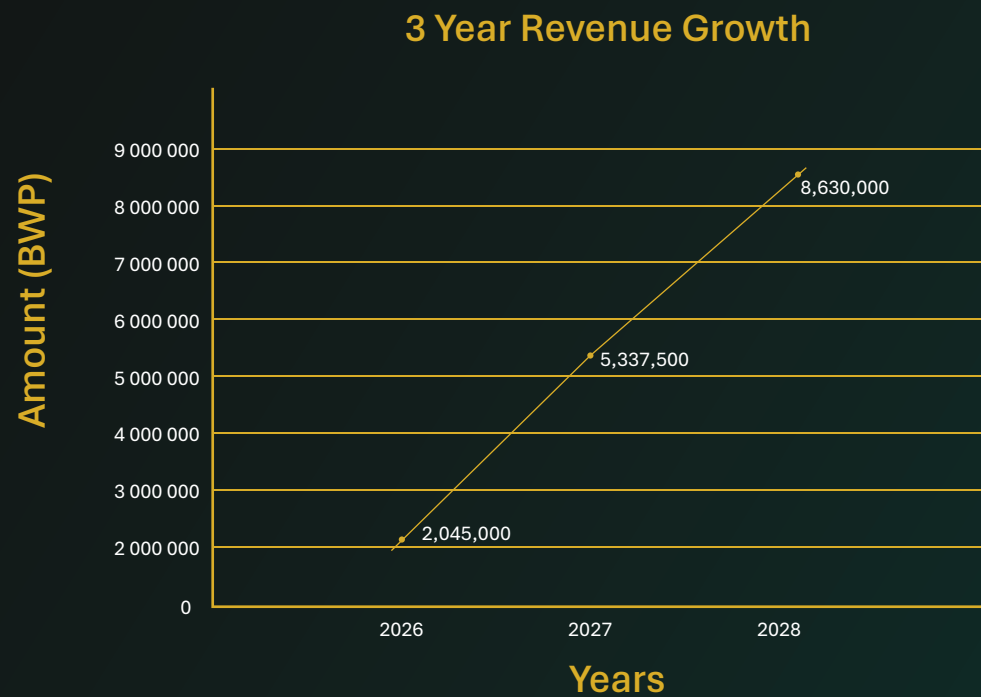
Projections

Year	Number of Customers
2026	3,000
2027	10,000
2028	30,000

P30
CAC

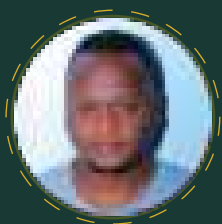
P1,650
LTV

55x
LTV:CAC



Growth driven by partnerships with CEDA, LEA, and YDF

The Team



Shine Monyatsi

FOUNDER & CEO

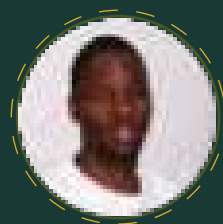
Led system automation at
Office400 Inc.



Kutlo Omondi

HEAD OF GROWTH

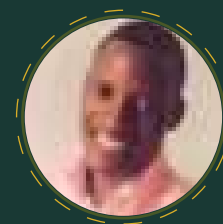
Led Product Management
at Orange and Pricing at
Stanbic Bank



Godiraone George

HEAD OF FINANCE

Led synthetic products
and global securities desks
at Goldman Sachs, UK



Keitumetse Jibajiba

HEAD OF OPERATIONS

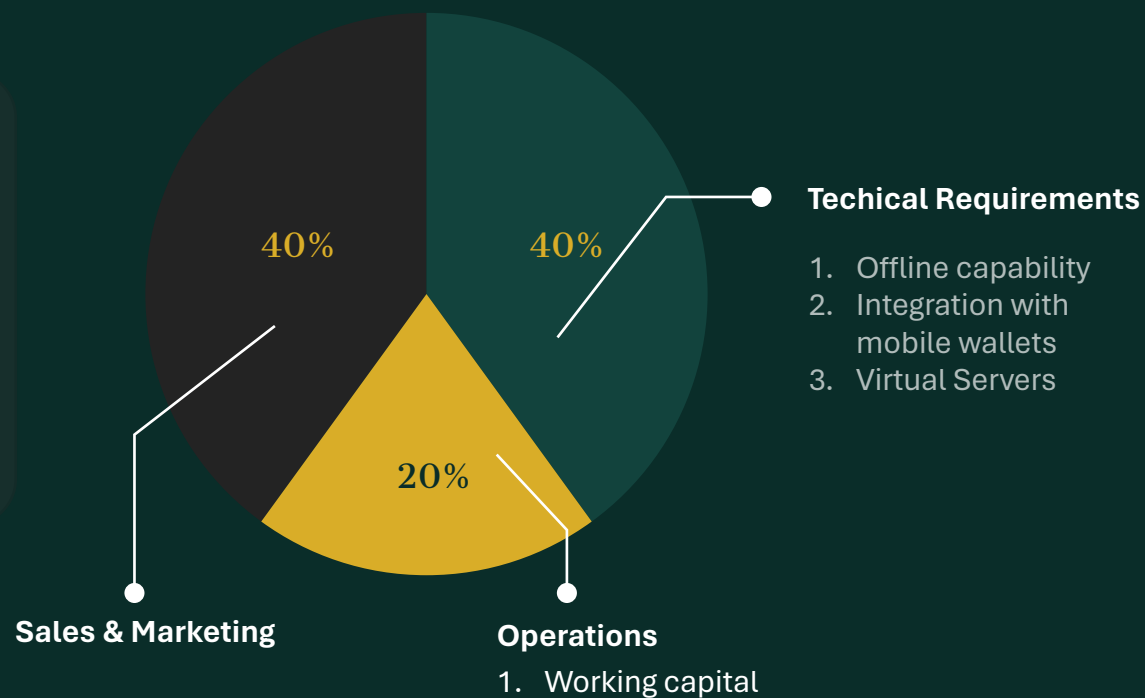
Led systems thinking &
process management at
Botswana University of
Science and Technology

The Ask

BWP 1,171,620

10% Equity

Budget Allocation





Ipachi Capital

Go further

**In 5 years, Ipachi will be the trusted MSME
data layer for 1M+ customers across Africa,
unlocking billions in growth capital...**



www.ipachi.cloud
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