

AIRSWAP

Turn unused airtime into money you can use.

A quick and safe way for Ghanaians to turn airtime into Mobile Money.

Kwame Michael, Founder

Popworld Centre · Accra, Ghana

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THE PROBLEM

Millions of Ghanaians hold airtime they cannot use

It piles up

Airtime comes as gifts, promotions, work allowances and simple overbuying. Much of it sits idle.

Selling it is risky

The only way to cash out today is through strangers on social media and roadside traders.

People lose out

Sellers give away a large part of the value, and many are cheated and never paid.

OUR SOLUTION

AirSwap turns airtime into Mobile Money, safely

Fast

Users receive Mobile Money quickly, without chasing anyone.

Safe

Every exchange is protected. Users know they will be paid.

Fair

Users keep more of the value of their airtime than with informal traders.

Simple

A few taps on a phone. No meetings, no negotiating, no risk.

THE MARKET

Mobile Money is part of daily life in Ghana

73M

registered Mobile Money
accounts at the end of 2024

22M+

active Mobile Money accounts
through 2024

GH¢335B

moved through Mobile Money in
2024

Every one of these users buys airtime. AirSwap connects the airtime they hold to the money they already use every day.

WHO IT IS FOR

Two groups, one simple exchange

People with spare airtime

Workers with airtime allowances, students, people who receive airtime as gifts or promotions, and anyone who bought more than they need.

People who need airtime

Individuals and small businesses who want airtime at a good price, delivered quickly.

BUSINESS MODEL

Two ways we earn on every exchange

1.5%

User to user trades

Users trade airtime with each other at their own price. We charge 1.5% on every successful trade.

10.75%

Instant cash

We buy airtime at 85% of face value and sell it with a 5% bonus: GH¢100 buys GH¢105 of airtime.

No stock, no warehouses. Revenue grows directly with every exchange.

TODAY'S OPTIONS

Why people will choose AirSwap

	Roadside traders	Social media	AirSwap
Safe from being cheated	Sometimes	Rarely	Yes
Fair value for airtime	Low	Varies	Fair
Speed	Must meet in person	Slow, back and forth	Quick
Available any time	No	Depends on the buyer	Yes

WHERE WE ARE

Built, tested and ready to launch

Product complete

AirSwap is fully built and working end to end.

Tested

The product has gone through several rounds of testing.

Compliance underway

We are working through Bank of Ghana licensing, FIC registration and Data Protection Commission registration.

We have held back the public launch until we have the funds to launch properly. This round takes AirSwap to market.

LAUNCH PLAN

The first 12 months

Months 1 to 3

Complete registrations.
Launch in Accra. Onboard
first users through
campuses and social
media.

Months 4 to 8

Grow in Accra and Kumasi.
Add referral rewards. Sign
up small businesses that
buy airtime.

Months 9 to 12

Expand to more regions.
Use results to raise the next
round.

THE TEAM

Built by a founder who ships

Kwame Michael

Founder, CEO and CTO. Built AirSwap end to end. Also founder of MIQ Innovations Ltd, building payment systems across MTN MoMo, Telecel Cash, AT Money and card.

Key hires with this round

Compliance and risk officer, growth and marketing lead, backend engineer, and customer support.

THE ASK

We are raising **\$150,000** (about GH¢1.7 million) to launch AirSwap

35%

Launch and user growth

25%

Team

20%

Licensing and
compliance

20%

Operations and security

12 months to launch through a licensed Bank of Ghana partner, win our first 20,000 users and raise a seed round for our own PSP Enhanced licence.

Let's put idle airtime to work.

Kwame Michael, Founder, Popworld Centre

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