

# CONTRACT kapital

Financing Contracts. Creating Millionaires

Limited Liability Company. Registration: 80010000981603, TIN: 1012811361, NSSF: NS086087BUG

## 2-PAGE INVESTOR PITCH

### SUMMARY PITCH

We seek micro debt investors, investing from USD. 25 upwards, to finance contracts in our contract crowdfunding platform, [gobighub.com](http://gobighub.com). We offer debt investors 6% monthly, with minimum investment period of one month. We offer equity investors 1% of every USD. 10,000.

### THE PROBLEM WE ARE SOLVING

Many people get contracts but lack cash, collateral, or banking history to get capital to fulfil the orders.

### THE SOLUTION WE ARE PROVIDING IS

Helping people who have contacts/ LPOs but lack capital to access financing on profit sharing, no collateral model.

### OUR BUSINESS MODEL IS

We tokenise contract costs into units, and raise investment through crowdfunding.  
We make direct disbursements to vendors and supervise delivery (no funds to contract receivers).  
We control payment account where contract issuer pays into.  
We share gross margins with contract winner equally.

### INVESTMENT WE ARE SEEKING

Is any amount from USD. 25 as working capital

### USE OF FUNDS

10% as overheads and 90% for financing contracts.

### HOW TO INVEST

We seek the investment as either debt (secured or unsecured), equity, or mixture of both.

### OUR OFFER TO INVESTORS IS

6% per month, for debt investment; or  
1% of company equity for every USD. 10,000 invested (USD. 1 million valuation); and  
2 board positions, one executive, and one non-executive;

### EXIT STRATEGIES TO INVESTOR IS

Interest payment every month for debt investor, and principal repayment after five years, OR,  
10X return on equity investment in five years with no dividend payouts for entire period;

### OUR GOAL IS

to be registered as private equity fund by financial year 2019;  
to be listed in Uganda stock market by financial year 2023;  
to be the continental leader in contract financing with deals worth USD. 1 billion by year 2023.

### OUR TEAM

is comprised of founder and team leader, assisted by two directors, board of advisors, and staff of 11.

### WE HAVE BEEN COVERED IN PRESS

at <http://www.monitor.co.ug/business/prosper/law-graduate-connects-entrepreneurs-to-investors/688616-3325536-126179q/index.html> and  
at <https://www.observer.ug/business/38-business/41551-how-ojjo-links-small-businesses-to-funders>

### OUR CORPORATE SOCIAL RESPONSIBILITY

We offer free training to the public on financial literacy and investment.

## Go Big Finance & Mentorship Hub Limited

GoBig House, Muwafu Road, Plot 8A, Ministers' Village, Ntinda, Kampala, Uganda. P. O. Box 4215,  
Tel: +256 41 4696004/ 0776 010052/0701 100059 E: [info@gobighub.com](mailto:info@gobighub.com) W: [www.gobighub.com](http://www.gobighub.com)

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## OUR TRACTION TO DATE

We have had great progress in the past three years. In year 1, 2015, we had turnover of USD. 41,297 (revenues USD. 11,470). In the second financial year, 2016, we had turnover of USD. 72,427 (revenues USD. 17,989). In 2017, we had turnover of USD. 124,973 (revenues USD. 32,014). We have had 50% growth year on year for the past three years; Return on investment to investors averaging 60% per year; business beyond proof of concept, ready for scaling; demand pipeline created, with upto USD. 1.5 million in contracts needing to be financed; and our team is ready, with experience, and passion. We have an active mobile app and website.

## WE MAKE MONEY IN THREE WAYS:

1. We earn 5% of funds invested by financiers when investors finance contract directly.
2. We earn 50% of gross margins when we finance contracts with funds from our contract financing fund.
3. We earn 25% of gross margins when we supervise contracts financed directly by investors.

## POTENTIAL TO SCALE IS HIGH SINCE

We operate in emerging economy with high rates of growth; there is a high level of financial exclusion due to lack of collateral or capital for business; affirmative procurement policies create demand for financing; and there is growing need for contract financing with current demand pipeline of USD. 1.5 million worth of contracts.

## WE MANAGE RISK THROUGH:

1. Reducing risk of nonpayment by contract issuers by confirmation of availability of funds by contract issuer, reputation, and later, we consider insuring contract amount against delays in payments.
2. Reducing risk of non-performance, poor quality, less quantity, or late delivery, by having our contract agents ensuring physical delivery of products as per quantity, quality, and timelines of contract.
3. We manage fraud risk by making direct payments to suppliers, confirming legal entity and authority of contract issuers, contract contents, and payment details, and controlling payment account.

## WE CAUSE IMPACT IN THREE (3) AREAS:

1. **Job Creation**, since, every USD. 1,000 invested in contract financing creates two short term contract jobs targeting the uneducated, unskilled youth and women who earn a living while gaining job skills.
2. **Financial Inclusion**, since our clients are financially secluded from accessing financing due to lack of collateral, and lack of banking history and we offer them no collateral, profit share based financing.
3. **Enhancing Savings & Investment Culture**, since our crowdfunding platform provides the lower-income group access to alternative investment products without barriers of high initial investment amount.

## OUR CUSTOMER/TARGET MARKET IS

An individual or business that has secured a contract, and lacks cash, lacks collateral or security, or lacks banking history to get the cash from the bank to fulfill the order.

## OUR CUSTOMER ACQUISITION STRATEGIES INCLUDE

advertisement on social media, Facebook ads, and on TV; content marketing through blogs, videos, etc; Social media accounts for publicity; Agents; Referral program; weekly newsletters with over 2 million subscribers, content marketing our blogs as well as through Search Engine Optimization (SEO) and visitors to our website and mobile app.

## COMPETITION IS NOT A THREAT BECAUSE

Other competitors like banks want evidence of history of cashflow, or collateral, or both; other private players like factoring companies want goods to have been delivered; other supply chain financiers want deposits of % of funds by entrepreneurs before financing them. We are the only ones who offer 100% financing, no deposits, no collateral, no need for banking history, profit sharing model.

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