



Digital Financial Inclusion & Impact in Emerging Markets

ENTREPRENEURSHIP IN EMERGING MARKETS CHANGES LIVES

- Small and Medium sized businesses (SMEs) can be the backbone of healthy communities in emerging markets.
- Historically, financing these businesses has not fit traditional lending or investment styles, leaving a **\$5.2 trillion funding gap**.
- Three emerging trends intersect to create a new funding paradigm:**
 - Sectors including healthcare, logistics, and mobility require **capital-intensive investments** for real assets like motorbikes and water ATMs, which can also function as loan collateral.
 - SMEs in emerging markets have become **more digital**, connecting them to the global economy through data, internet-of-things, and digital payments. Now we can see **cash flow and the performance** of internet-connected assets **in real time**.
 - Innovative platforms allow for **real time financing** of digitally connected fixed assets, thereby working to **reduce risk**.

FINANCING HIGH-IMPACT AFRICAN SMEs AT SCALE

INTRODUCING SMART ASSET FINANCING™

- Founded in 2021, Untapped Global is the **leading provider of revenue-based asset financing** in Africa
- Untapped finances SMEs with **tech-enabled, revenue-producing assets** that enable critical sectors to grow
- Full digital integration** with SMEs allows for **tracking of each asset's usage and revenue in real-time**; digital **payments integration safeguards repayment cash flow**
- Data allows Untapped to actively monitor its portfolio to adjust capital disbursement schedules to **match demand, and minimize risk for investors**
- Smart Asset Financing™ technology provides unprecedented **transparency to micro-level productivity, financial and impact data**, including livelihoods, gender, and climate related impact metrics

INVESTMENT OPPORTUNITY

In partnership with **Conscious Alternative Asset Management**, Untapped is offering an opportunity to invest through its **Fixed Income Notes**:

- Fixed Interest Returns:
 - 15.48% investments under \$1M
 - 16.25% investments over \$1M
- 24 month tenor offers short term liquidity
 - Opportunity to re-invest at end of term
- Dec 15, 2023, deadline to lock in these rates.

More information below.

KPIs
TO DATE

\$10.3M

capital
disbursed

25%

IRR on
capital deployed

16k+

assets
financed

1.99%

loss rate
[portfolio]

100%

repayment rate
[to investors]



FIXED INCOME NOTES



Conscious Alternative Asset Management Notes for Untapped Global are designed for investors looking for diversified investments delivering short-term cash flow (income), and impact.

Notes are backed by a portfolio of revenue-generating assets. Capital is deployed and diversified across the entire Untapped Global portfolio.

Junior Note Yields and Maturities

Aggregate Note Value	24-Month
\$0 – \$999,999	15.48%
\$1M or above	16.25%

Name	Untapped Global CAPEX Note
Structure	US Delaware C-Corp: Untapped Invest, Inc. note issuer
Type	Fixed income, asset backed
Issue Date	December 15, 2023
Minimum Investment	\$50,000.00
Payout	Quarterly Interest
Investor Qualiation	Accredited Investors. (Precise definition varies per jurisdiction; e.g. in the US net worth of more than USD \$1 million, annual income of more than USD \$200,000)



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