



Leaf

Virtual banking beyond borders

68 MILLION
REFUGEES

around the world



Carrying cash:
dangerous
Inconvenient
expensive





WHO WE ARE

Virtual bank serving the stateless and excluded



WHAT WE DO

Cross-border asset storage and transport



HOW WE WORK

Mobile platform to convert cash into stable investments through blockchain technology – no smartphone required

MARKET OPPORTUNITY



Countries affected
by refugee crisis

68 million refugees and
100 million facing conflict

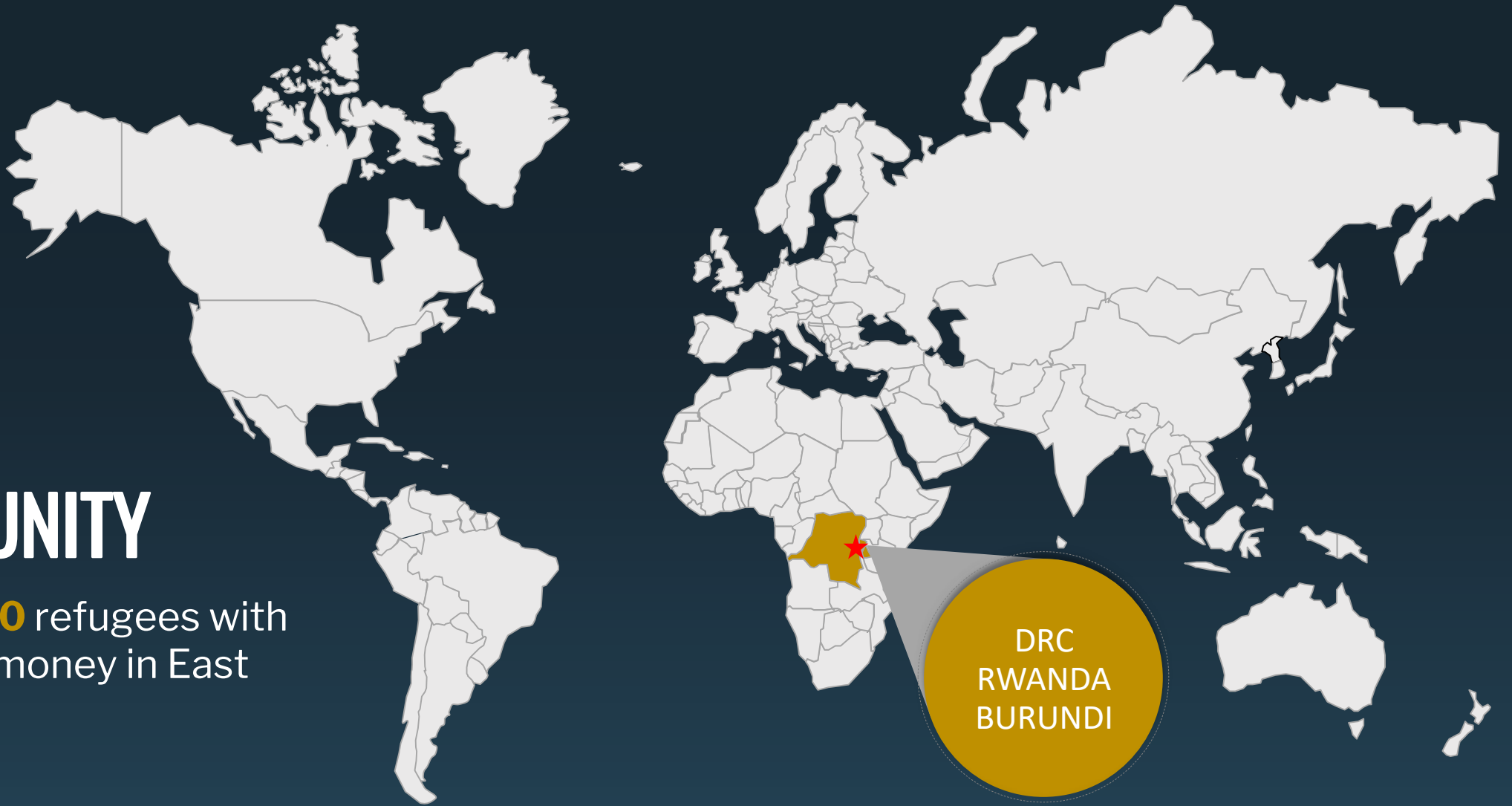
\$1.9B
Market



INITIAL MARKET OPPORTUNITY



150,000 refugees with
mobile money in East
Africa



DRC
RWANDA
BURUNDI

LEAF CUSTOMER JOURNEY



Send
Mobile Money
to Leaf



Access
public ledger
account



Convert
to cash once
settled

Forced
to flee

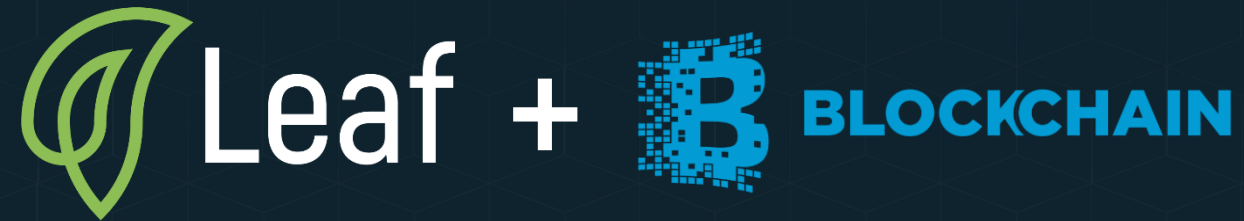


Cross
borders



Receive
deposits from
abroad





Transaction storage



Cross-border asset transfer



Identity management

Trust

Speed

WHY?

Cost

Security

BUSINESS MODEL



Multiple Revenue Streams



Lightweight Costs



Breakeven: 22,000 accounts



SUCCESSFUL RWANDA/DRC PILOTS

March 2018, September 2018



256 customer interviews



16 cross-border transactions



10 biometric profiles created



US and **Rwandan** companies





Leaf

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