



# **PAYMENT & FINANCIAL SERVICES**

## **Products Development Proposal**

**[www.pesewaone.com](http://www.pesewaone.com) | BUILDING AFRICA'S ECONOMY**

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***Pesewa ONE is a leading business incubator for Africa's businesses. The Pesewa franchise program launched in 2022 also makes Pesewa ONE a Gateway to Africa for global businesses seeking to reach the vast African market. As of September, 30, 2023, we had 103 incubatees under various sector industries; 6,235 businesses mapped out in 3 African countries (i.e. Ghana, Nigeria and Benin) and 9 Franchises.***

*Our mission is to Build Africa's Businesses through Entrepreneurship, People, Partnerships, Platforms & Investments.*

*Pesewa ONE's Franchise Program provides business services to large and medium scale businesses, young startups, small businesses and informal sector businesses. Our services include incubation, marketplaces, aggregation, funding, facilitation, management, sales, jobs and technology platform solutions. The goal of Pesewa ONE is to be present in 10 African countries through 200 Franchisees; providing our services to 1 million African businesses by 2027.*

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## INTRODUCTION

The world of payment and financial services plays an indispensable role in the global economy, facilitating transactions, enabling financial inclusion, and underpinning the financial well-being of individuals and organizations. In this dynamic landscape, marked by evolving payment technologies, regulatory changes, and the increasing demand for secure, efficient, and innovative financial solutions, the ability to adapt, innovate, and provide differentiated services is paramount. Our proposal introduces a strategic product offering designed to address the unique challenges faced by your company.

Our proposed products are grounded in several pivotal objectives:

**Innovative Payment and Financial Solutions:** We have developed a suite of innovative products and services that empower your payment and financial service operations to excel in delivering exceptional customer experiences, enhancing transaction security, and expanding your financial service portfolio. These solutions encompass cutting-edge technology, digital wallets, fraud prevention tools, mobile banking apps, and data analytics to enhance the quality and security of payment and financial services.

**Customer-Centric Approach:** Our product offerings are designed with your customers in mind. We create solutions that cater to the specific needs, preferences, and objectives of individuals, businesses, and organizations, aligning your services with their unique payment and financial requirements and goals.

**Operational Efficiency:** Our products aim to streamline payment and financial service operations, reducing costs, improving transaction processing, and enhancing the overall efficiency of financial services, allowing you to operate seamlessly and deliver timely, cost-effective financial solutions.

**Transaction Security:** Recognizing the importance of secure transactions, our products prioritize state-of-the-art security features, encryption methods, and multi-factor authentication, ensuring the utmost protection of financial transactions and data.

**Customization and Branding:** We offer options for customization and branding of the payment and financial service tools to meet the specific needs, vision, and branding of your company.

This proposal presents an exceptional opportunity for your company to solidify its position as a leader in payment and financial services, devoted to innovation, operational excellence, security, and customer satisfaction. We eagerly anticipate the potential to engage in discussions, address any inquiries you may have, and explore how our partnership can elevate your payment and financial service offerings to new heights of success.

Thank you for considering our proposal. We look forward to the potential collaboration with you in crafting a product line that sets new standards in payment and financial services, innovation, efficiency, and transaction security.

<b>Product</b>	<b>Description</b>	<b>Costs</b>	<b>Tick to Choose</b>
Payments/Financial Software	Our international standard software for management of your clients plus new & modern features	Varying costs	<input type="checkbox"/>
Work with our businesses	Partner us to deliver payment and financials solutions to and through our businesses	Pay per play (Commissions to be agreed)	<input type="checkbox"/>
Work with Students	Through our SMART Platform you can work with young and inventive students on your solutions	Pay per play (Commissions to be agreed)	<input type="checkbox"/>
Compliance Services	Receive regular regulatory compliance support	\$250 annual fee	<input type="checkbox"/>
Management Support	Conduct market research, brand book designing and social media marketing	Various rates	<input type="checkbox"/>

**Name of Company:**

**Name of Representative:**

**Contact of Representative:**

Signed

Signed

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**Representative**

Date:

.....  
**Pesewa ONE**

Date:

**Pesewa ONE offers other key general services including:**

- *Incubation.* We offer incubation services to nurture and foster the growth of early-stage startups. This involves providing trademark & licensing services, mentorship, access to resources, and guidance on various aspects of business development. Incubation helps our startups refine their business ideas, develop their products or services, and build a strong foundation for growth & sales.
- *Marketplaces.* We operate various marketplace platforms that serve for businesses to market and sell their products or services. These marketplaces are both online and physical, depending on the specific needs of the businesses involved. We provide these service to, through and on behalf of our businesses for a variety of goods and services.
- *Aggregation.* Aggregation services involve bringing together various businesses or products under a single umbrella. Pesewa ONE aggregates goods or services from multiple providers to create economies of scale, negotiate better deals with suppliers, and offer customers a wider range of choices.
- *Funding.* Access to capital is crucial for business growth. We facilitate funding opportunities for startups and businesses by connecting them with investors, venture capitalists, or providing access to financing options such as loans or grants. This service helps businesses secure the necessary capital to expand their operations.
- *Facilitation.* Facilitation services involve streamlining processes and procedures to make it easier for businesses to operate efficiently. We offer training and support in areas such as compliance, regulatory affairs, and supply chain management to help businesses navigate complex operational challenges.
- *Management.* Effective business management is essential for sustainable growth. Pesewa ONE provides management consulting services to help businesses optimize their operations, streamline workflows, and implement best practices. This service helps businesses achieve operational excellence.
- *Sales.* Sales services offered by Pesewa ONE includes sales training, lead generation, and marketing support. Helping businesses improve their sales strategies and execution can lead to increased revenue and market share
- *Jobs.* We also play a role in job creation by facilitating employment opportunities through the businesses we support. This includes connecting job seekers with businesses in need of skilled employees or assisting businesses in their hiring processes.
- *Technological Solutions.* In today's digital age, technology plays a crucial role in business success. Pesewa ONE offers technology platform solutions, including software development, IT infrastructure support, and digital marketing services. These solutions help businesses leverage technology to enhance their competitiveness and efficiency.

Overall, Pesewa ONE offers a comprehensive suite of services designed to support businesses at various stages of their development, from startup incubation to ongoing operational support, with a focus on facilitating growth, fostering innovation, and creating economic and commercial opportunities.