



Sustainable
digital finance
for the next
billion

175 mn African smallholders need tools for growth

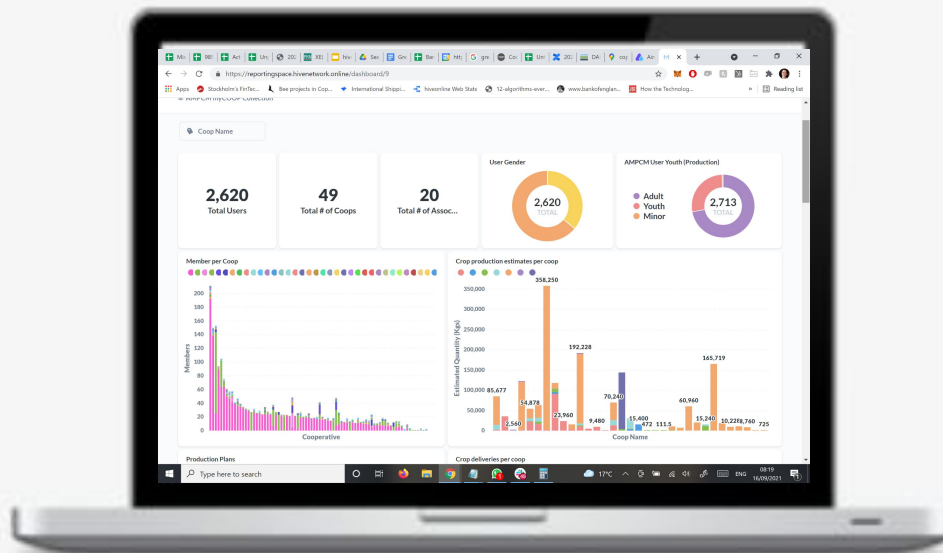
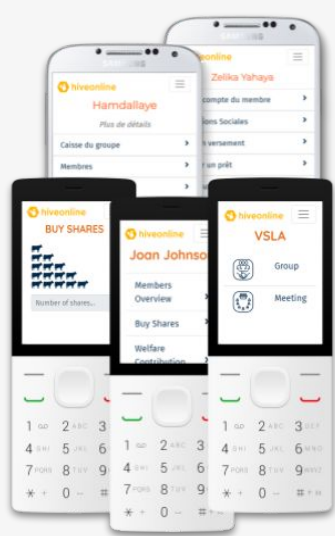


Decentralised finance for the next billion



Hi tech with low data use

Blockchain and ML laying the rails of the distributed economy



Customers love it!








Overcoming the digital divide - only one device needed per group



"Using the app is great"

"It is easy to use"

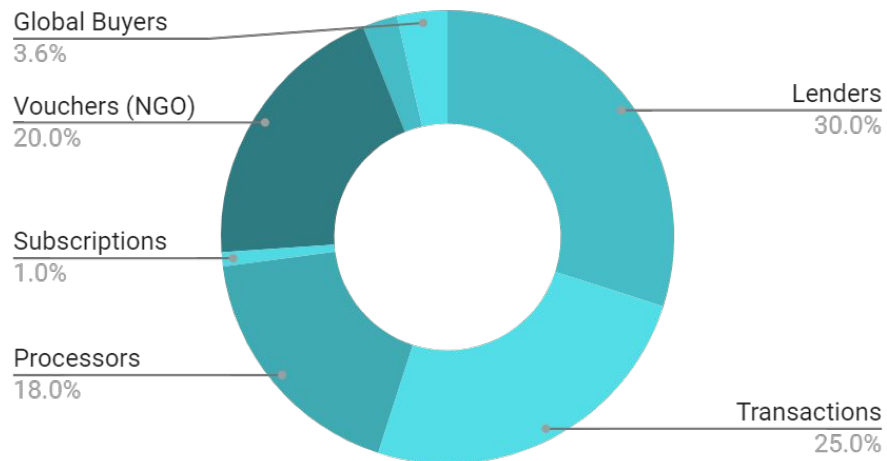
Some competitors want to use our services

Competition	Group Accounting	Credit Scoring	Vouchers	Mobile Money	Lending	Market Dev
hiveonline	✗	✗	✗	✗	✗	✗
Mobile Money						
 				✗	✗	
Savings Group sw	✗	✗				
						
Cooperative sw	✗	✗			✗	✗
						
Marketplaces		✗				✗
						
Supply Chain		✗				✗
 						

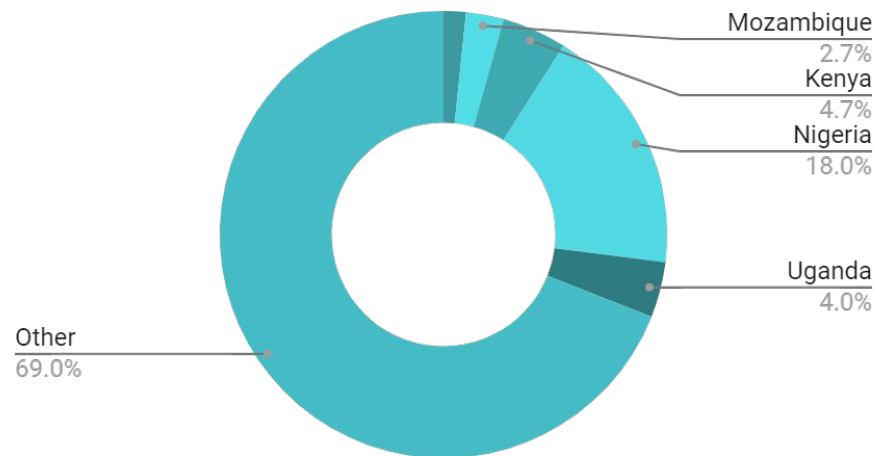
USD 1.75 bn market, 2.7% annual growth

As smallholders grow, so does our market

hiveonline TAM (Africa) \$1.75bn



hiveonline countries: 31% of Africa



Global banking know-how with local knowledge



Sofie Blakstad  
CEO and Co-founder

- Led Banking Transformation to EUR 1.25bn / teams to 2,000
- Infrastructure & Tech build in 13 African and 50 other countries
- UBS, Citi, RBS, Nordea, Goldmans, Merrill Lynch, Chase, etc
- Author "Fintech Revolution", UN & Central Bank advisor
- Cartier Women's Initiative, Women in Fintech Powerlist



Matthew Mims  
COO and Co-founder

- Financial Services Strategic Transformation executive
- Core Banking Replacement - Programme Manager (Nordea)
- Strategic Partnerships & Global Transformation (Barclays)
- Global Product Manager for Financial Services Collaboration (Barclays)



Jean Pierre Habinshuti 

Lead Developer

Mobile money aggregator
USSD Gateway Architecture
MSc Computer Science



Latif Amars  

Product Owner

World Bank Research
UN Climate Negotiations
MSc Sustainable Development



Qusai Alfaki  

Full Stack Developer

Payments Fintech
Senior Fullstack Developer
BEng



Simone Pereira  

Project Manager

MSc, Entrepreneurial
Management
BEng



Most revenue is from partners

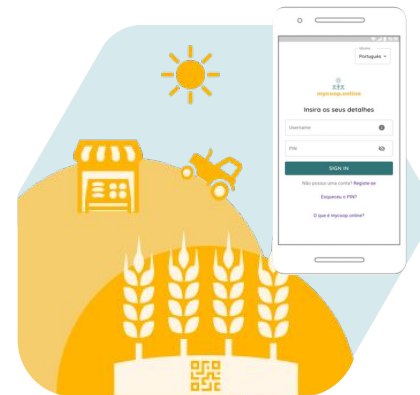
Keeping costs to farmers low



**Sponsored Projects, Research
and Analytics**



**Introduction Fees from
Lenders**



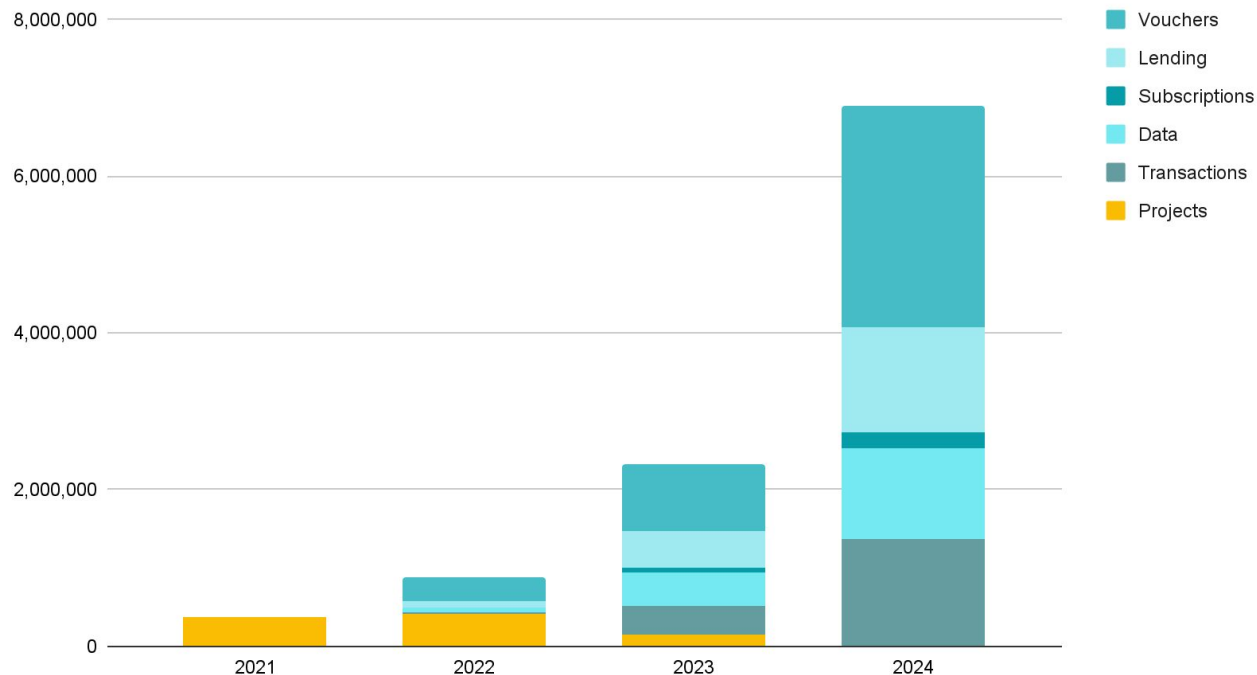
**Voucher and Transaction*
Fees**

*with regulatory approval

Traction is growing

New customers are reaching out to us

Aid brings early revenue growth with fintech revenue growing over time



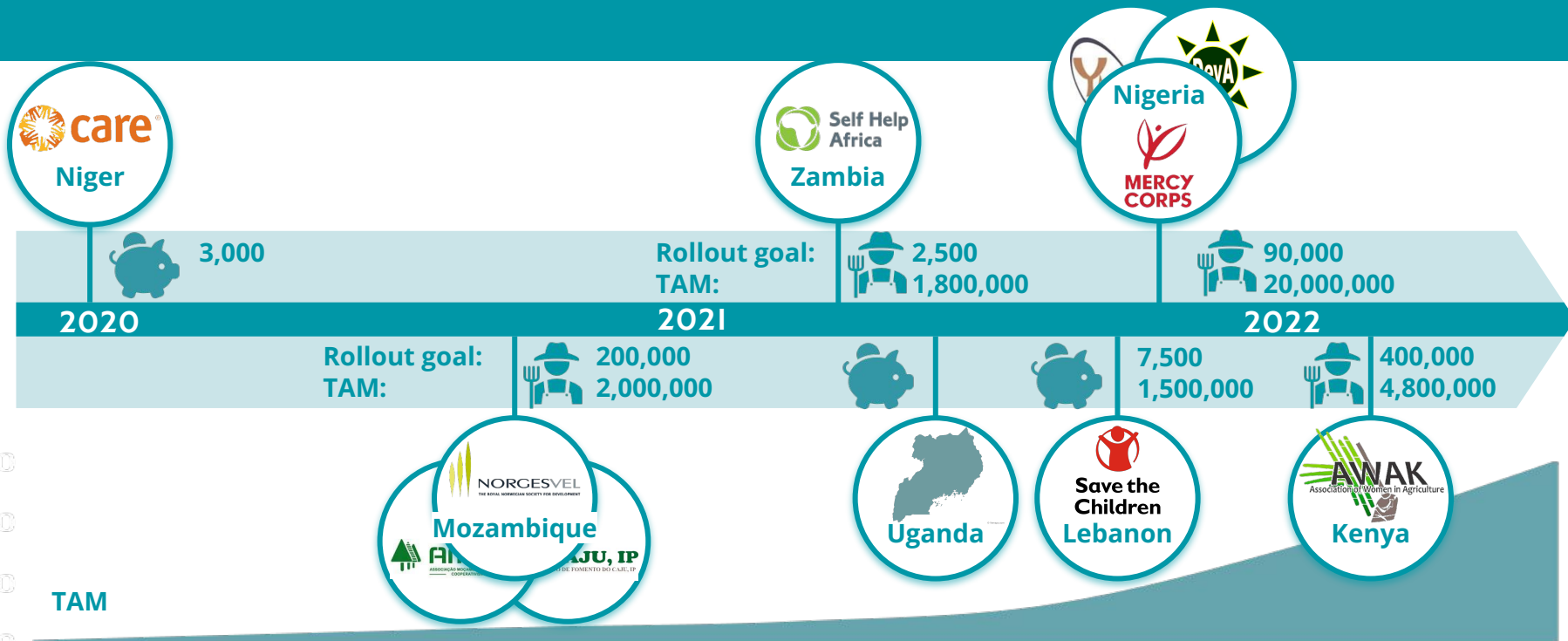
Prizes and recognition

USD 145,500 secured in grants



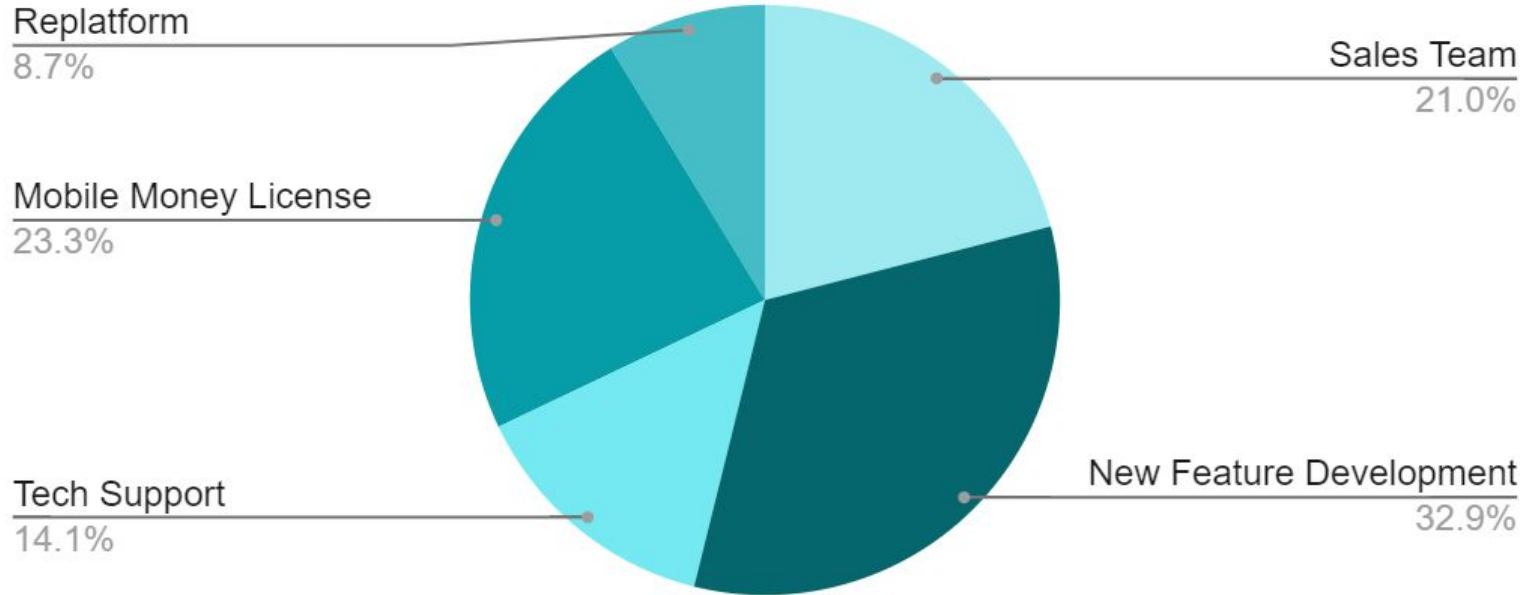
Scaling through partnerships

Access to 31% of Africa's 175 million smallholders



TAM

We're raising EUR 1,000,000 to scale





hiveonline

Building better agricultural economies

sofie@hivenetwork.online