

INVESTOR PITCH DECK · 2026

The Creator's Financial Platform.

A DIFC-licensed technology orchestration platform enabling Africa & MENA creators to receive USD earnings and convert them instantly to local currency via mobile money rails.

DIFC LICENSED

SEED ROUND

USD 2.5M ASK

6 CORRIDORS

01 The Problem

The global creator economy is valued at **\$29 billion** and growing at 22% annually. Yet the 50+ million professional creators worldwide — particularly those in Africa and the MENA region — face a critical gap: **no regulated, low-cost pathway to receive international platform earnings and convert them to local currency.**

PAIN POINT	IMPACT
TikTok, YouTube, Meta pay in USD	Creators cannot access funds locally
Bank transfers cost 5–8%	Margins destroyed on small payouts
KYC/AML compliance barriers	Creators locked out of formal banking
Settlement delays of 3–7 days	Cash flow disruption for creators

\$29B
CREATOR ECONOMY

50M+
PRO CREATORS

5–8%
CURRENT FEES

7 Days
AVG SETTLEMENT

02 The Solution — Earnflow

Earnflow is a **DIFC-licensed technology orchestration platform** that routes settlement instructions between licensed financial institutions, enabling creators to receive USD earnings and convert them instantly to local currency via mobile money rails.

How It Works

- 1 Creator earns on TikTok / YouTube / Meta
- 2 Platform pays out to Earnflow's master account (Lorum/Fuse Bank, DIFC)
- 3 Earnflow validates KYC/AML compliance in real time
- 4 Funds are routed to the creator's mobile wallet within hours

Why Now

- African creator economy growing at 35% YoY
- Mobile money penetration exceeds 70% in target markets
- DIFC regulatory framework now supports fintech orchestration
- Major platforms (TikTok, YouTube) expanding African creator monetisation
- No regulated competitor serving this exact corridor

Earnflow's moat: DIFC regulatory licence + deep mobile money integrations + creator-specific AML/KYC compliance framework — a combination no competitor currently holds.

03 The Product







Creator App

- Onboarding in under 5 minutes (3-step KYC)
- Real-time balance dashboard
- Instant withdrawal to mobile money
- Transaction history and tax export
- Referral programme
- In-app notifications and alerts

Admin Dashboard

- Full KYC/AML review workflow
- Payout queue management
- Reconciliation engine
- Corridor configuration
- Audit log and case register

Supported Corridors (2026)

CORRIDOR	RAIL	FEE	SPEED
 Kenya	M-Pesa	2.5%	Instant
 Somalia	Hormuud EVC+	2.0%	Instant
 Ethiopia	Safaricom M-Pesa	3.0%	2-4 hrs
 Uganda	MTN MoMo	2.5%	2-4 hrs
 Ghana	MTN MoMo	2.5%	2-4 hrs
 Djibouti	D-Money	2.0%	Next Day

04 Market Opportunity

METRIC	VALUE
Global Creator Economy (2025)	\$29 billion
African Creator Economy (2025)	\$4.2 billion
MENA Creator Economy (2025)	\$3.1 billion
Addressable Creators (Africa + MENA)	8.4 million
Average Annual Earnings per Creator	\$3,200
Total Addressable Market	\$26.9 billion

Earnflow targets the **bottom 80%** of creators earning \$500–\$10,000/year — underserved by traditional fintech and invisible to incumbent payment rails.

\$26.9B

TAM

8.4M

TARGET CREATORS

35%

YOY GROWTH

70%+

MOBILE MONEY PENETRATION

The **African creator economy** is the fastest-growing segment globally, yet receives less than 2% of fintech investment targeting creator monetisation infrastructure.

05 Business Model

Revenue Streams

#	STREAM	RATE
1	Transaction Fee — primary revenue on every settlement	2.0–3.0%
2	FX Spread — currency conversion margin	0.3–0.5%
3	Premium Creator Tier — priority settlement + higher limits	\$9.99/mo
4	B2B API — white-label settlement for platforms & agencies	Custom

Unit Economics (per transaction)

Average transaction size	\$320
Average fee (2.5%)	\$8.00
Cost of settlement (rail + compliance)	\$1.20
Gross margin per transaction	~85%

At scale, the **B2B API** becomes the highest-margin revenue line — platforms pay a flat API fee regardless of transaction size, creating a SaaS-like recurring revenue layer.

06 Traction & Milestones

MILESTONE	STATUS
DIFC Technology Licence	✓ Active
Banking Partner (Lorum/Fuse Bank)	✓ Master account open
KYC/AML Framework	✓ Deployed
Somalia Corridor (Hormuud EVC+)	✓ Live
Kenya Corridor (M-Pesa)	✓ Live
Creator App (Web)	✓ Live
Ethiopia Corridor (Safaricom M-Pesa)	↻ Q2 2026
Uganda + Ghana Corridors	↻ Q3 2026
Creator App (iOS + Android)	↻ Q2 2026

2026 Roadmap

- Q1 Platform live** — Web app, KYC/AML, Somalia + Kenya corridors
- Q2 Mobile apps** — iOS + Android launch; Ethiopia corridor
- Q3 Expansion** — Uganda + Ghana corridors; B2B API beta
- Q4 Scale** — 2,500 creators; Series A preparation

07 Competitive Landscape

FEATURE	EARNFLOW	WISE	PAYONEER	WESTERN UNION	LOCAL BANKS
Creator-focused product	✓	✗	Partial	✗	✗
Mobile money rails	✓	✗	✗	✓	✗
DIFC regulated	✓	✗	✗	✓	✗
Real-time KYC/AML	✓	Partial	Partial	✗	✗
Somalia corridor	✓	✗	✗	✗	✗
Average fee	2.5%	0.5–2%	2–3%	5–8%	4–7%
Settlement speed	Instant–4hrs	1–2 days	1–3 days	Minutes	3–7 days

Earnflow's unique position: The only DIFC-regulated, creator-focused platform with native mobile money integrations across East Africa — including Somalia, a market entirely unserved by global competitors.

08 The Team



Omar Hassan Ali

FOUNDER & CEO

Serial fintech operator with **10+ years** in cross-border payments, mobile money infrastructure, and MENA/Africa financial services.

Previously led payments expansion at **Somtel Group** (Somalia's largest telecoms operator), overseeing the eDahab mobile money platform serving **3M+ users**.

Deep regulatory relationships across the **DIFC, Central Bank of Somalia, and CBK**.

Advisory Board

- Senior fintech advisors across MENA, East Africa, and Gulf markets
- Regulatory compliance specialists with DFSA and CBK experience
- Mobile money infrastructure experts (M-Pesa, MTN MoMo ecosystems)
- Creator economy and digital media industry advisors

Full names and CVs available under NDA upon request.

Hiring Plan (Post-Seed)

- CTO / Head of Engineering
- Head of Compliance (MLRO)
- Head of Partnerships (Corridors)
- Creator Growth Manager

09 Financials & Projections

YEAR	CREATORS	TRANSACTIONS	REVENUE	GROSS PROFIT	GROSS MARGIN
2026 (H2)	2,500	18,000	\$144K	\$122K	85%
2027	15,000	180,000	\$1.44M	\$1.22M	85%
2028	60,000	900,000	\$7.2M	\$6.1M	85%
2029	180,000	3.2M	\$25.6M	\$21.8M	85%

Assumptions: 12 transactions/creator/year · avg \$320/transaction · 2.5% blended fee · 85% gross margin

\$25.6M

2029 REVENUE TARGET

180K

2029 CREATOR TARGET

85%

GROSS MARGIN

THE ASK

USD 2.5M
SEED ROUND

ALLOCATION	AMOUNT	%
Technology & Product	\$900K	36%
Corridor Expansion (4 markets)	\$600K	24%
Regulatory & Compliance	\$400K	16%
Sales & Creator Acquisition	\$350K	14%
Operations & Working Capital	\$250K	10%

Target close: Q3 2026 · SAFE note · \$12M post-money cap · 20% discount

CONTACT

Omar Hassan Ali

Founder & CEO, Earnflow Technologies Ltd.

@ Omar.h@earnflowtec.com

earnflowtec.com

Unit 4, Level 3, Gate District, DIFC, Dubai, UAE · PO Box 506501

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