

Earnflow Technologies Ltd.

Investor Pitch Deck · 2026

DIFC-Licensed Creator Financial Platform *Confidential — For Authorised Recipients Only*

1. 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 |
| Traditional 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 business days | Cash flow disruption for full-time creators |

2. 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
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3. 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

Admin Dashboard

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

Supported Corridors (2026)

| Corridor | Rail | Fee | Settlement |
|--|------------------|------|------------|
|  Kenya | M-Pesa | 2.5% | Instant |
|  Somalia | eDahab (Somtel) | 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 | DahabPlus | 2.0% | Next Day |

4. 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.

5. Business Model

Revenue Streams:

1. **Transaction Fee** — 2.0–3.0% on every settlement (primary)

2. **FX Spread** — 0.3–0.5% on currency conversion
3. **Premium Creator Tier** — \$9.99/month for priority settlement and higher limits
4. **B2B API** — white-label settlement API for platforms and agencies

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%**

6. Traction

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

7. Competitive Landscape

| | Earnflow | Wise | Payoneer | Western Union |
|--------------------|----------|---------|----------|---------------|
| Creator-focused | ✓ | ✗ | Partial | ✗ |
| Mobile money rails | ✓ | ✗ | ✗ | ✓ |
| DIFC regulated | ✓ | ✗ | ✗ | ✓ |
| Real-time KYC | ✓ | Partial | Partial | ✗ |
| Fee (avg) | 2.5% | 0.5–2% | 2–3% | 5–8% |
| Somalia corridor | ✓ | ✗ | ✗ | ✗ |

Earnflow's moat: Regulatory licence + mobile money integrations + creator-specific compliance framework.

8. 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 (names available under NDA)
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9. Financials & Projections

| Year | Creators | Transactions | Revenue | Gross Profit |
|-----------|----------|--------------|---------|--------------|
| 2026 (H2) | 2,500 | 18,000 | \$144K | \$122K |
| 2027 | 15,000 | 180,000 | \$1.44M | \$1.22M |
| 2028 | 60,000 | 900,000 | \$7.2M | \$6.1M |
| 2029 | 180,000 | 3.2M | \$25.6M | \$21.8M |

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

10. The Ask

Raising: USD 2.5 million Seed Round

Use of Funds:

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

Target close: Q3 2026

Lead investor terms: SAFE note, \$12M post-money cap, 20% discount

11. Contact

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