



Most people cannot get their heads around financial products, so we created a platform that brings together Life Insurance, Investments and Pension companies and products in the form of a dashboard giving our customers sound **FINANCIAL HEALTH** for now and the future for themselves and their loved ones.

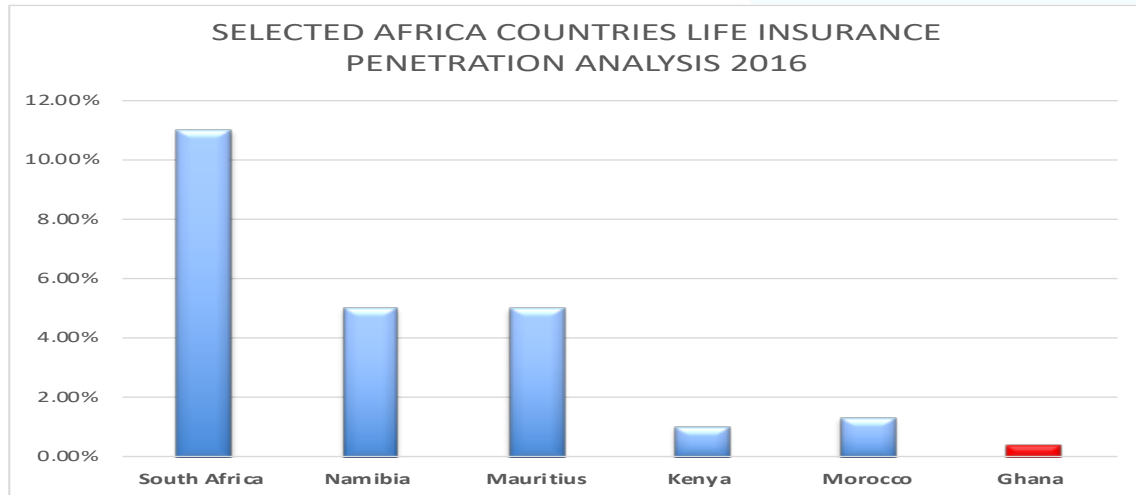
The platform is to help our customers build Financial Resilience through the **POWER** and **CONVENIENCE** of making decision about the **FINANCIAL HEALTH**



THE PROBLEM

LIFE INSURANCE

- Low Life Insurance Penetration Rate (**Less than 0.5% of GDP**)
- Low/Lack of digitisation in the sector. (Agents - **>7,000 (61% market share)**)
- Inadequate data to influence product development by companies
- Low profitability of many Life Insurance companies



PENSIONS AND INVESTMENT



- Inadequate information on **PENSIONS and INVESTMENT** products (low financial literacy)
- Low Retirement Benefits (**BELOW MIN WAGE**)
- More than **80%** of Active Labour Force (**8-9MILLION**) not on pension
- Low use of **DIGITISATION** to improve uptake of Pension and Investment products



THE PRODUCT



THE PRODUCTS



LIFE INSURANCE

The **CUSTOMER** get information, buy new or upgrade their existing life insurance policies



INVESTMENT

The **CUSTOMER** is able to view, track and analyse existing and new investment portfolios from different Licensed investment companies.



PENSION

The **CUSTOMER** gets timely information on the status of the Pensions and get to grips with how it work and manage everything effortlessly.

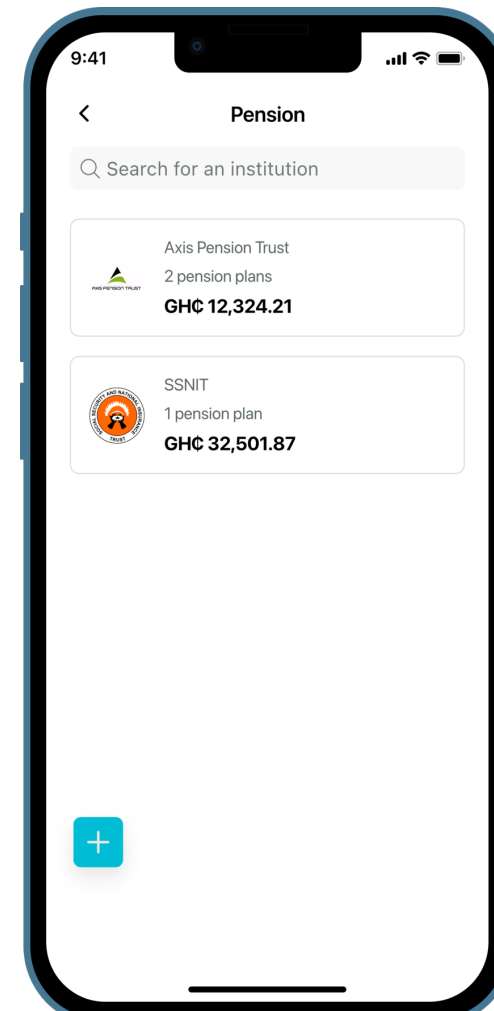
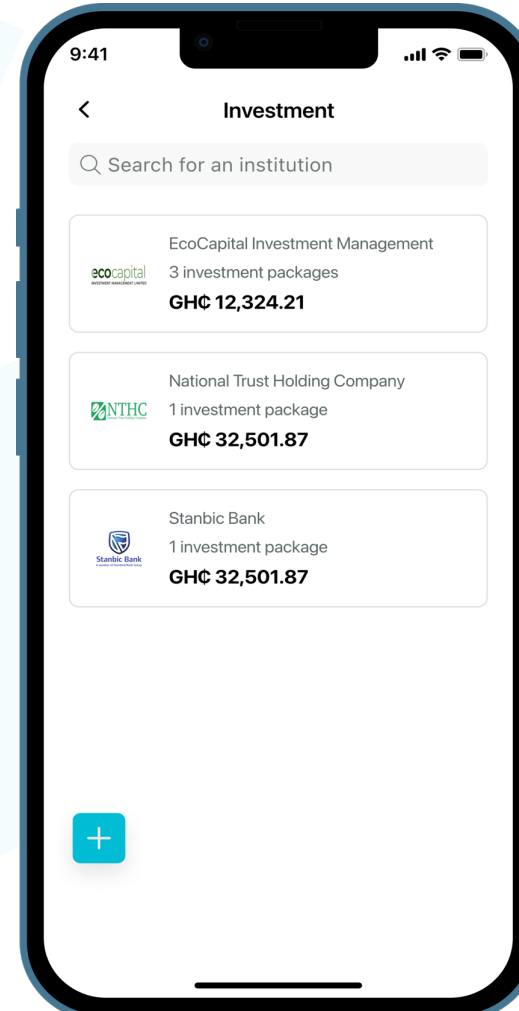
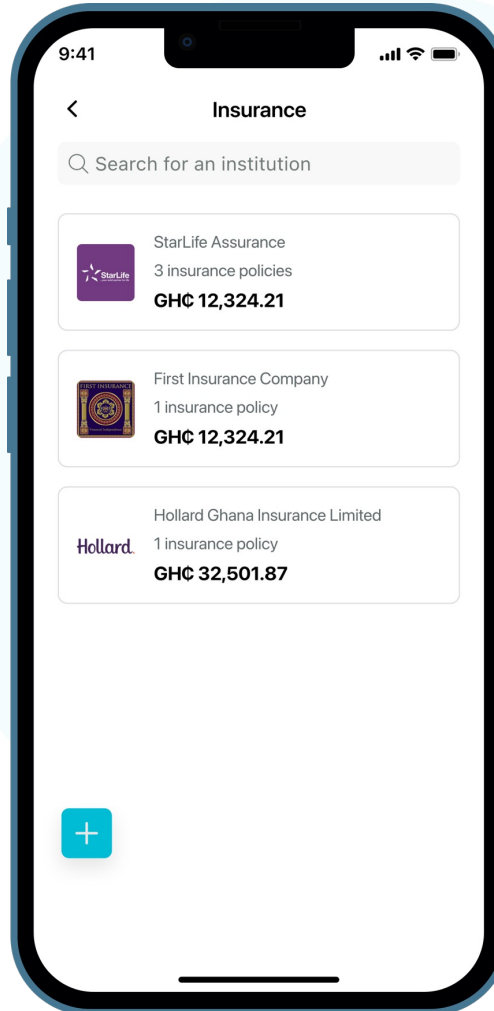
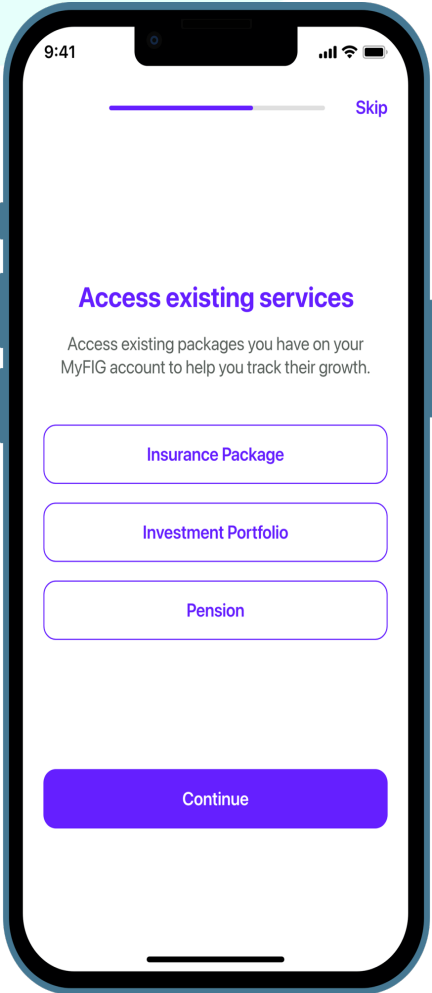


SET AN INVESTMENT GOAL (+)

The **CUSTOMER** picks an investment plan from our range of recommended diversified investment products

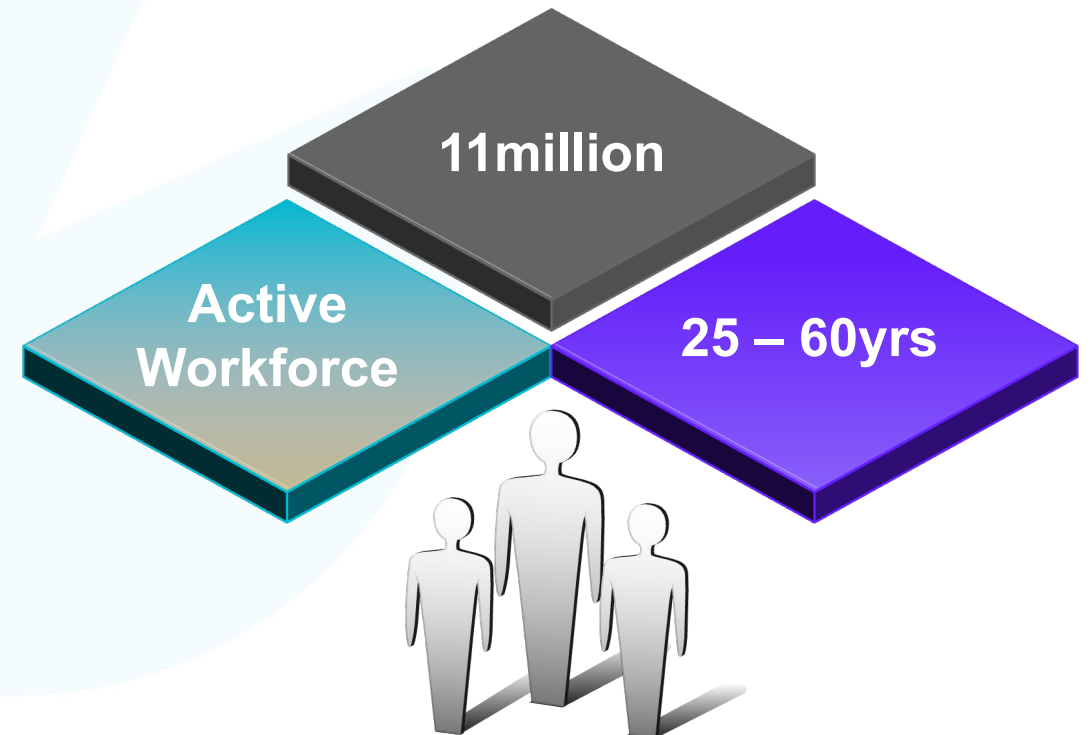


USER INTERFACE



THE MARKET SIZE AND TARGET CUSTOMERS

Current Est. # of Pension Contributors – 2.6million



TRACTION



**NATIONAL
INSURANCE
COMMISSION**



Signed NDA with 3 of
the top 10 Life
Insurance companies



Testing API integration
with 1 Life Insurance
Company



Contracting
arrangement with 2
Life Insurance
Company



THE TEAM



Festus William Amoyaw
Chief Executive Officer/Co-Founder

Education

- Over 15years experience in Investment Banking
- Certified Expert in Digital Finance
- EMBA – Finance - UGBS



Nayram Mensah
Chief Technology Officer/Co-Founder

Education

- Over 8 years of experience in Software Engineering Education
- BSC (Hons) in Computer – KNUST



BOARD OF DIRECTORS



Yvonne Kumoji-Darko
Chair



David Amankwah II
Board Member



Festus William Amoyaw
Chief Executive Officer/Co-Founder



Nayram Mensah
Chief Technology Officer/Co-Founder

BOARD OF ADVISORS



Kojo Dougan



Godfrey Mwindaaire

BUSINESS MODEL – REVENUE

In-App Purchases

Extra content or subscriptions that you buy inside an app.

Commission

Insurers paying a commission of between 10-25% on the sale of policies generated on the platform.
Additional Commissions from Investment and Pensions

Sponsorship Apps

Ads from any other products or services.

Data Monetization

Using data to increase revenue..



MS and Email Marketing

Sending commercial emails (promotions on behalf of other companies)

Free & Premium

Commission from making referrals
Subscription to Setting Investment goals (Premium Service). Annual ad Semi-Annual options

In-app Advertising

Placing advertisements within the application.



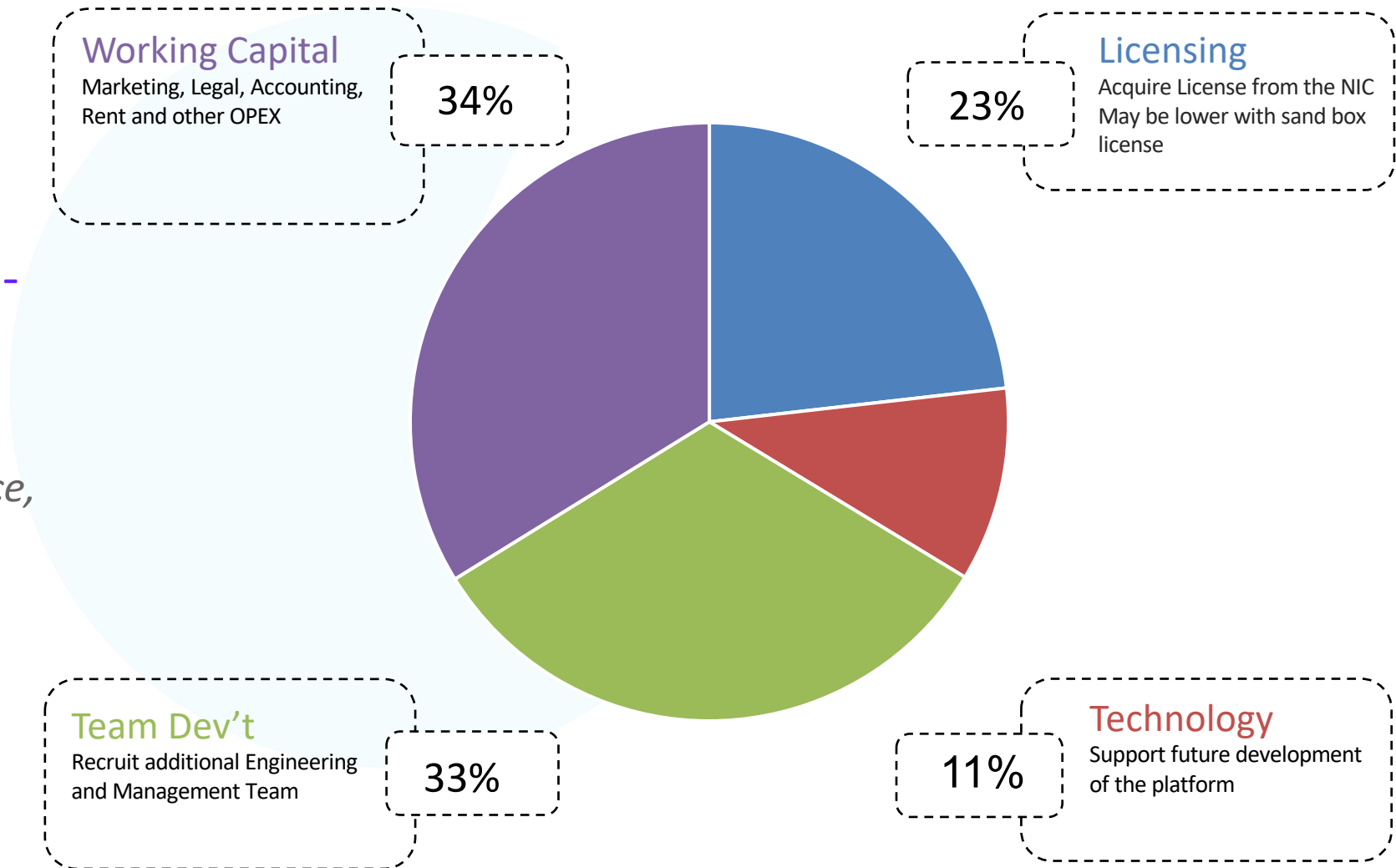
PROJECTED INCOME STATEMENT

	FY22	FY23	FY24	FY25	FY26	FY27	FY28
	<i>Projected</i>	<i>Projected</i>	<i>Projected</i>	<i>Projected</i>	<i>Projected</i>	<i>Projected</i>	<i>Projected</i>
Revenues							
Income from Life Insurance	73,512.28	788,423.79	1,518,654.33	2,223,461.80	3,255,370.42	6,978,175.60	10,216,746.90
Income from Premium Service	10,435.54	45,838.51	243,418.04	356,388.35	521,788.18	1,118,499.30	1,637,594.83
Income from Advertising	30,532.53	83,196.61	90,744.25	110,300.20	134,070.59	198,083.32	240,771.51
Total Revenue	114,480.35	917,458.91	1,852,816.61	2,690,150.35	3,911,229.19	8,294,758.23	12,095,113.24
Direct Cost							
Total Direct Cost	0	0	0	0	0	0	0
Gross Profit	114,480.35	917,458.91	1,852,816.61	2,690,150.35	3,911,229.19	8,294,758.23	12,095,113.24
<i>Gross Margin (%)</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>	<i>100%</i>
Operating Expenses							
Salaries	264,600.00	897,899.52	1,184,775.78	1,751,666.93	1,969,480.28	2,298,666.53	2,529,939.17
Travel Costs	26,460.00	89,789.95	118,477.58	153,819.39	175,166.69	196,948.03	229,866.65
Licence Fee - NIC	22,400.00	25,088.00	28,098.56	31,470.39	35,246.83	39,476.45	44,213.63
Licence Fee - SEC	-	-	-	-	-	-	-
Licence Fee - BOG	-	-	-	-	-	-	-
Professional & Consultancy Charges	33,600.00	37,632.00	42,147.84	47,205.58	52,870.25	59,214.68	66,320.44
Rent	40,320.00	45,158.40	50,577.41	56,646.70	63,444.30	71,057.62	79,584.53
IT Maintenance & Support	33,600.00	37,632.00	42,147.84	47,205.58	52,870.25	59,214.68	66,320.44
Transaction Charges (Digital Payments)	16,800.00	18,816.00	21,073.92	23,602.79	26,435.13	29,607.34	33,160.22
Communications	11,200.00	12,544.00	14,049.28	15,735.19	17,623.42	19,738.23	22,106.81
Server Maintenance	11,200.00	12,544.00	14,049.28	15,735.19	17,623.42	19,738.23	22,106.81
Utilities	28,000.00	31,360.00	35,123.20	39,337.98	44,058.54	49,345.57	55,267.04
Other Costs*	12,859.00	17,409.82	20,394.64	23,898.22	26,910.45	30,177.78	34,263.35
Total Operating Costs	501,039.00	1,225,873.69	1,570,915.33	2,206,323.94	2,481,729.56	2,873,185.12	3,183,149.11
Marketing Costs	33,600.00	37,632.00	42,147.84	47,205.58	52,870.25	59,214.68	66,320.44
EBITDA	(420,158.65)	(346,046.78)	239,753.45	436,620.83	1,376,629.38	5,362,358.42	8,845,643.70
Depreciation	25,417	42,583	73,667	96,167	107,833	107,833	0
PBIT	(445,575.32)	(388,630.11)	166,086.78	340,454.16	1,268,796.04	5,254,525.09	8,845,643.70
Interest Charges							
Taxes	0	0	0	0	(235,283)	(1,313,631)	(2,211,411)
Net Income	(445,575.32)	(388,630.11)	166,086.78	340,454.16	1,033,513.16	3,940,893.82	6,634,232.77

THE ASK

We are looking to raise US\$500,000 of funds as a Pre-Seed

To develop and finish product, licence, launch marketing campaign and hire a team



ACHIEVEMENTS

THREE NOMINATIONS FOR THE GHANA FINTECH AWARDS FOR 2022

GHANA FINTECH AWARDS 22

Fintech Innovation of the Year

Supported by Powered by

To vote, visit ghanafintechawards.org

SCAN ME

GHANA FINTECH AWARDS 22

Insurtech/Pentech of the year

Supported by Powered by

To vote, visit ghanafintechawards.org

SCAN ME

GHANA FINTECH AWARDS 22

Fintech for Financial Inclusion Company of the Year

Supported by Powered by

To vote, visit ghanafintechawards.org

SCAN ME

ACHIEVEMENTS

Selected as ONE of three winners for the Innolab Insuretech Accelerator Program in Ghana in April 2022



Winner at the NextGen Ghana Fintech Accelerator Demo Day



Get in touch!



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