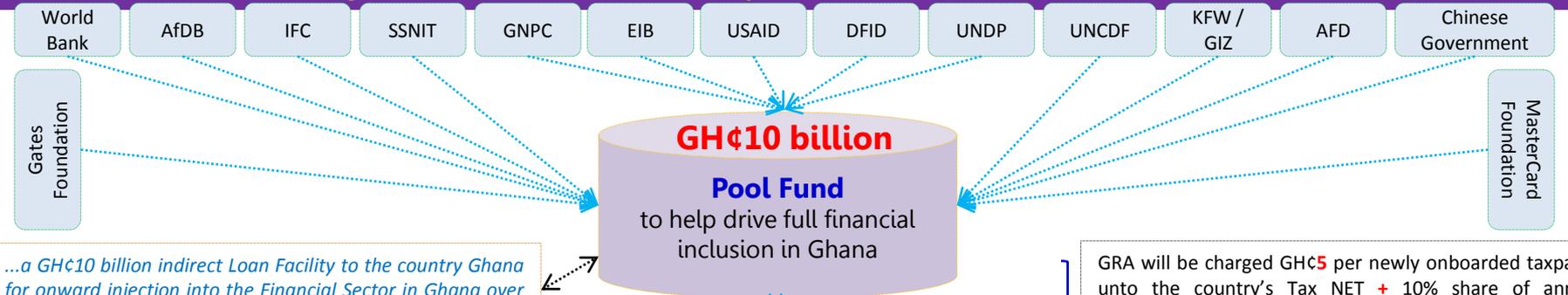


Hypersoft's highly disruptive 3-in-1 **Onboarding of the unbanked Fintech Concept** seeks to: (1) onboard the over 20 million unbanked Ghanaians into formal banking platform towards full financial inclusion and improved deposits mobilization for Banks; (2) onboard the entire citizenry unto the country's Tax NET to help widen the tax basket for nation building; (3) onboard the entire citizenry unto telcos' mobile money platforms towards convenient banking services delivery to all going forward; and (4) ultimately to help create over 500,000 full-time, well-paid, technology-driven jobs for the country's huge unemployed youths and graduates.

Organizations that had been humbly invited to contribute into the Pool Fund



...a GH¢10 billion indirect Loan Facility to the country Ghana for onward injection into the Financial Sector in Ghana over five (5) years period at 4 percent interest rate per annum.

Citizens cannot withdraw their allotted funds at any point in time; but following effective running of their Bank Accounts and upon recommendations from their Banks, citizens may be allowed to use their allotted funds as collateral for low-interest loan facilities from their Banks to help them build good credit rating for themselves towards bigger loan facilities from their Banks on their own going forward.

Banks will have to make sure that the disbursed fund into the citizens' Bank Accounts is never withdrawn by the citizenry at any point in time. This will then call for the re-engineering of their Banking Software to successfully execute this order.

The Pool Fund will be disbursed into the Savings Bank Accounts of 10 million unbanked Ghanaians at **GH¢1,000 or GH¢500** per citizen's Bank Account.

Negotiated and locked-in minimum **10 percent savings interest rate per annum** on the disbursed funds at the participating Banks' level.

5% of earned interest to the citizenry

4% earned interest to Pool Fund Contributors

1% of earned interest to the Project.

Revenue Streams

GRA will be charged **GH¢5** per newly onboarded taxpayer unto the country's Tax NET + 10% share of annual revenues brought in by the onboarded taxpayers.

Banks will be charged **GH¢20** per newly onboarded Bank Customer unto the formal banking platform + 10% share of annual income earned by the Banks through the deposits brought in by the onboarded accounts.

Telcos will be charged **GH¢2** per newly onboarded mobile wallet user + 10% share of annual income earned by the Telcos and Banks through the mobile money transactions made by the newly onboarded mobile wallet accounts.

Other Phases of the Project

Phase II: deployment of 100,000 MobileBanking Kiosks across the country for seamless banking services delivery.

Phase III: formalization of the informal sector towards easier and faster access to finance and markets.