



Company Presentation for



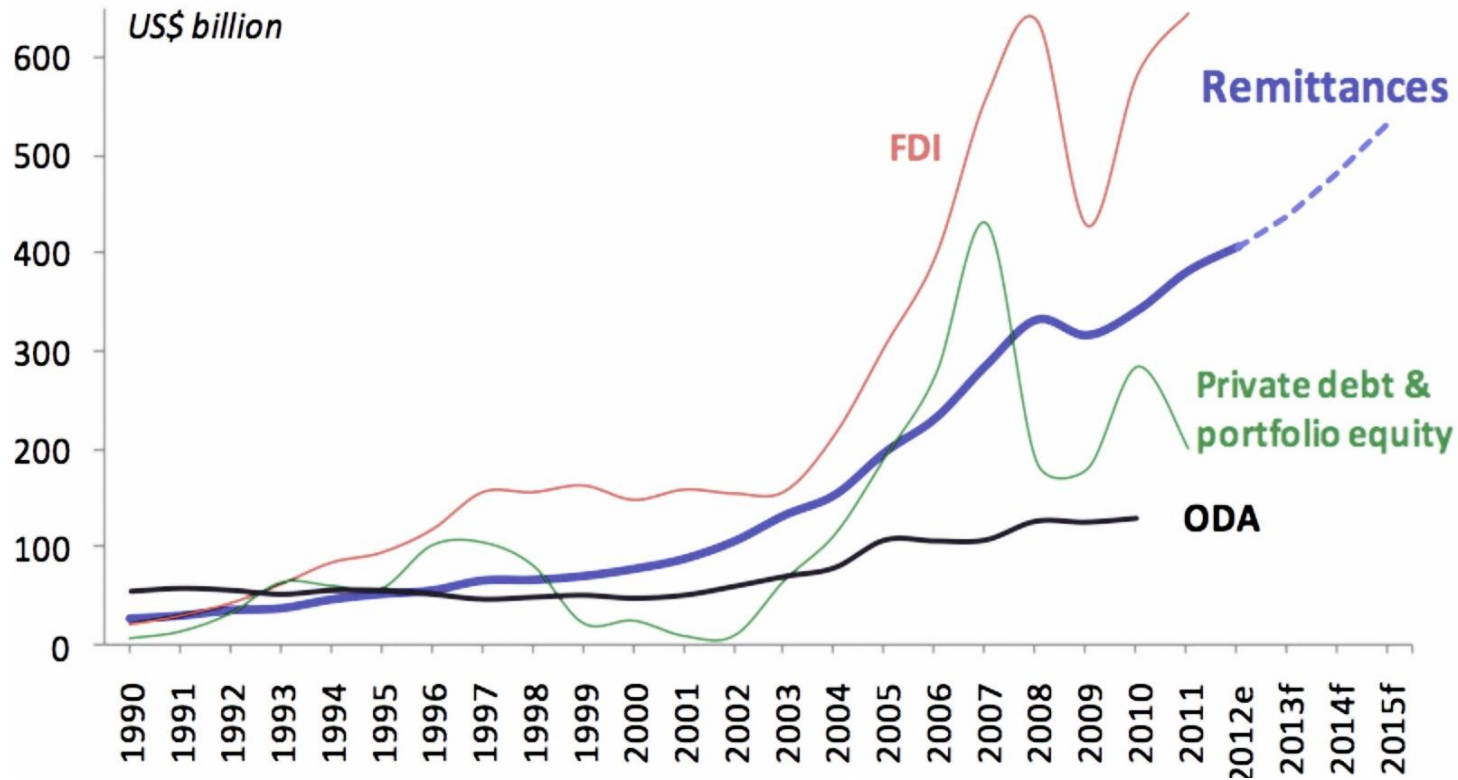
*“If the transaction costs on remittances worldwide were cut from where they are today at around 10% to an average of 5%....*

*...it would unlock \$15bn a year in poor countries”*

BILL & MELINDA  
GATES *foundation*



# Global cross border payment flows (remittances) are huge, growing fast and impact 700m people globally



## Market Volumes 2012

Global	\$550bn pa
European	\$102bn pa
USA	\$50bn pa

## Top European Volumes

Germany	\$15bn
France	\$12bn
Italy	\$10bn
Spain	\$10bn
UK	\$8bn

## Highly fragmented

Western Union c. 15% share



# Azimo is the re-imagination of money transfer by migrants for migrants in our digital and social age

## Then

Expensive, Inconvenient and High Exception

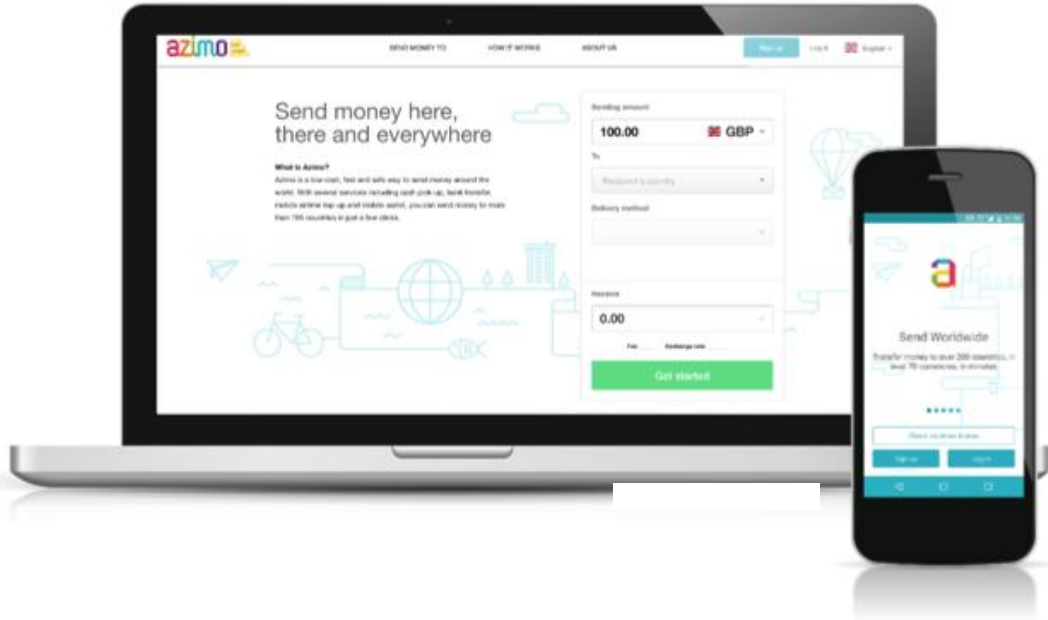
> 9%



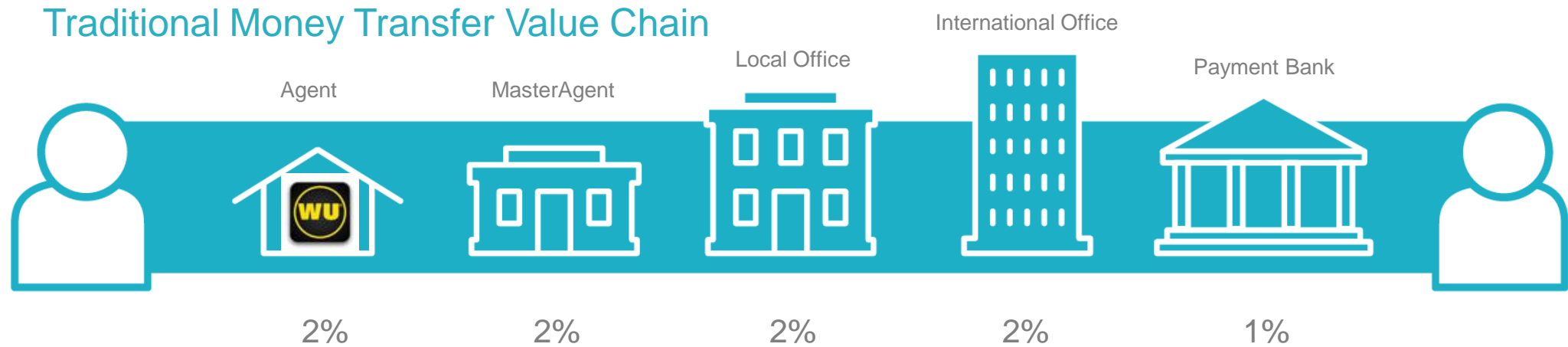
## Now

Low Cost, Easy, and Efficient

< 2%



# We use mobile and social to simplify the value chain and lower costs



# Sending money from your phone to Sierra Leone is easy with Azimo's mobile app.



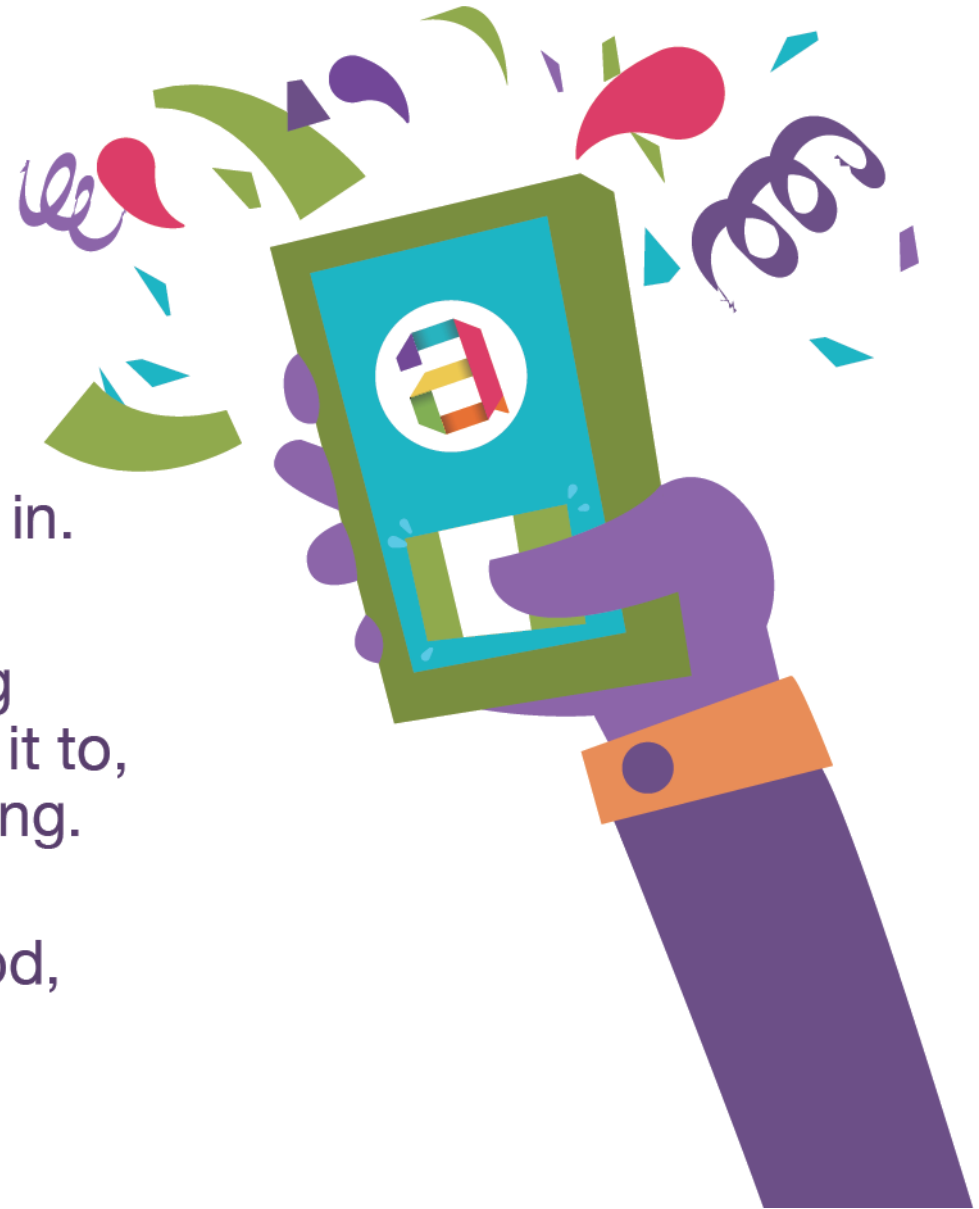
Download the app and sign in.



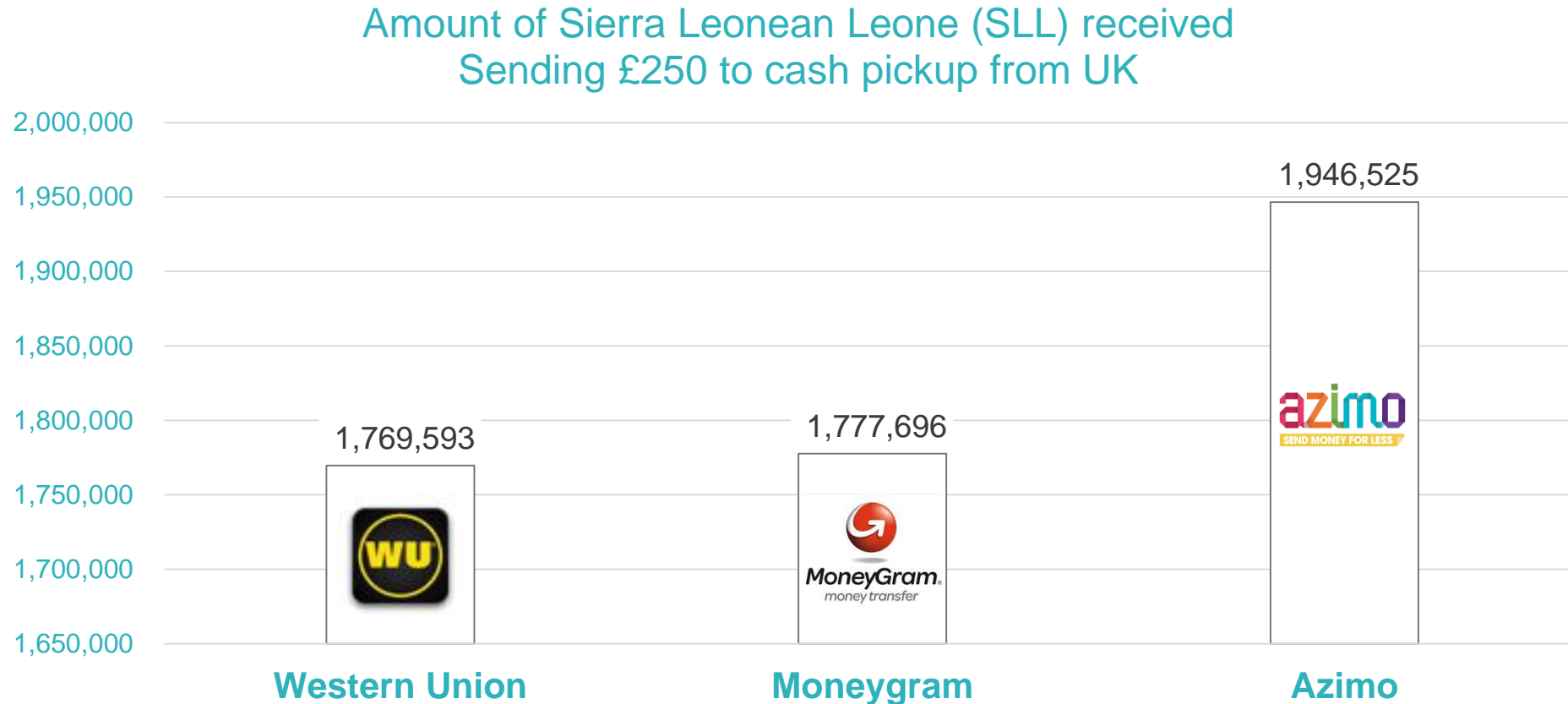
Tell us where you're sending money, who you're sending it to, and how much you're sending.



Choose your delivery method, pay and send.



# We allow customers to get 10% more for their money every time they send



Data from competitors websites at 11.15 24/02/16

Prepared for

# ALL TRANSFERS FREE

for the next 3 months

## TO SIERRA LEONE



## Send money to Sierra Leone fast

- Cash pick-up from 35 branches of Afro International
- Mobile phone top up



**SEND MONEY FOR LESS**

download the Azimo app for free



App Store is a trademark of Apple Inc., registered in the U.S. and other countries.  
Google Play is a trademark of Google Inc.



# azimo.com



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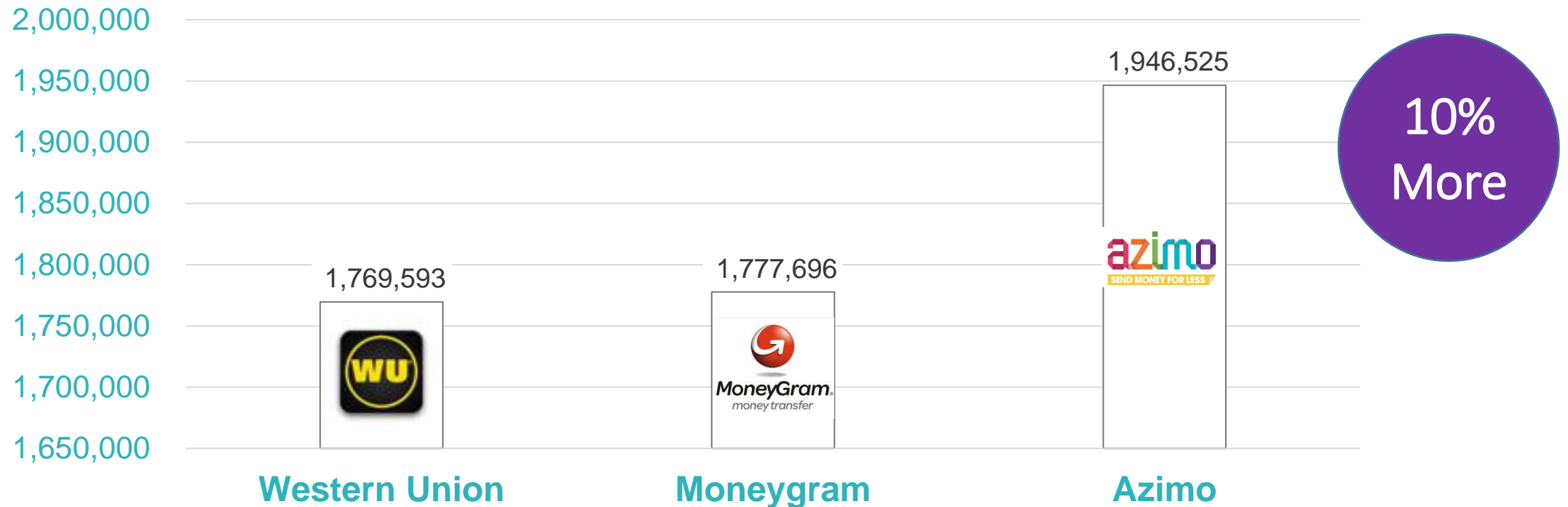
Download on the  
**App Store**



GET IT ON  
**Google play**

We allow customers to get 10% more for their money every time they send

Amount of Sierra Leonean Leone (SLL) received  
Sending £250 to cash pickup from UK



Data from competitors websites at 11.15 24/02/16

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