



Umoja Coin (UMC)

Umoja Coin (UMC) | Angel Investment Deck



Founder & CEO: Ivan Braun



Valuation: \$1.5M



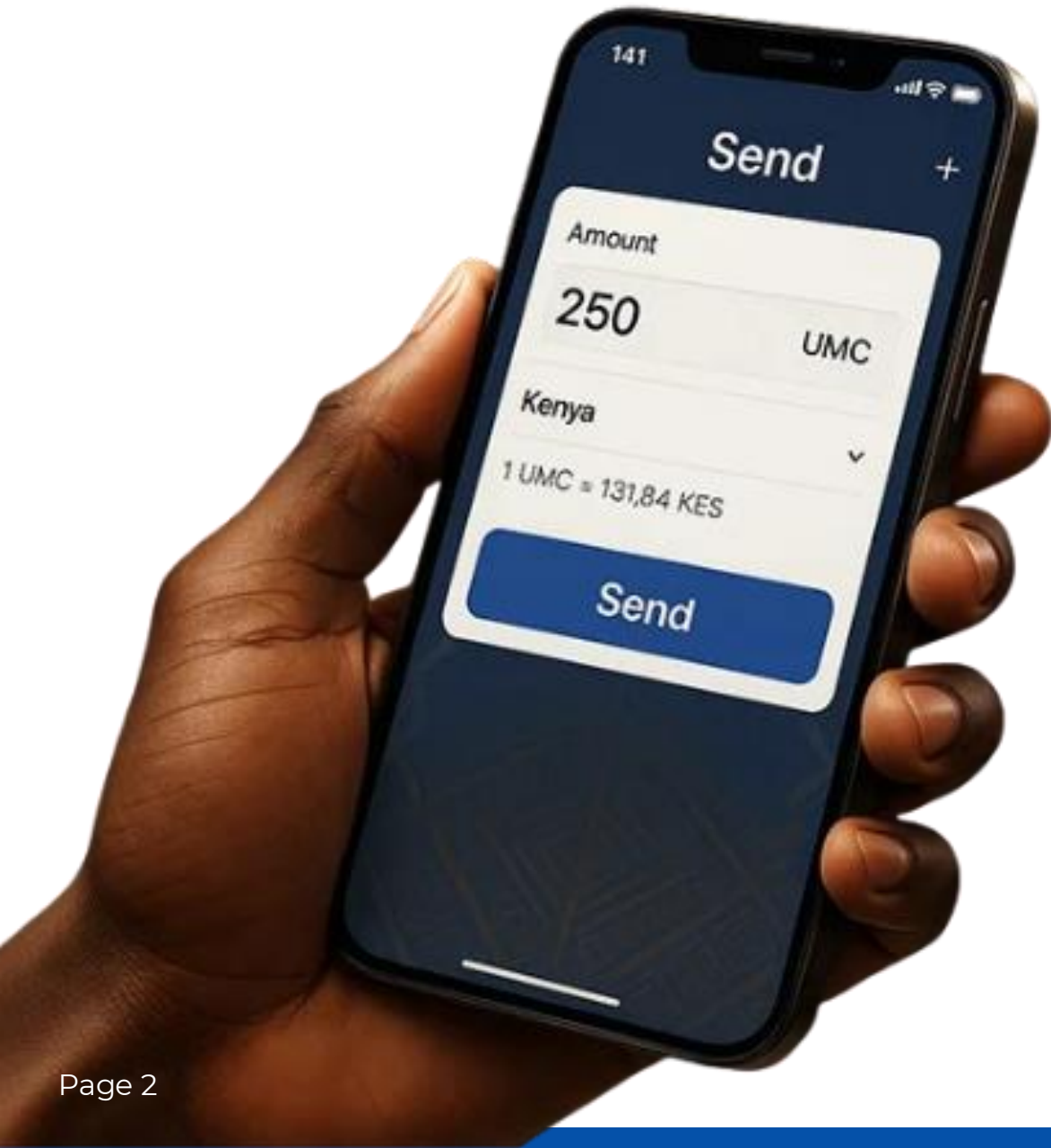
Stage: Business Angel Round



Raise: \$100K–\$200K



Ownership: Minority (~3–7%)



What Umoja Is

Umoja is building an access-first, mobile-first payments infrastructure for Africa, designed for economically active users who are excluded from traditional banking due to structural documentation barriers.

Umoja enables simple, low-cost, cross-border payments and local transactions without requiring bank-era paperwork, while operating within modern regulatory frameworks.



The Problem

Banking was not built for Africa's reality.




Africa is home to **500+ million unbanked adults**, a number growing rapidly as the continent adds tens of millions of new adults every year. Most are economically active and already own smartphones, yet remain excluded from formal financial systems.

This is not a technology gap. Modern banking is still designed around proof of identity, address, and income, requirements that exclude the majority of Africans by default.



Why This Exclusion Exists

Traditional banking relies on:

	Proof of Identity
	Proof of Address
	Proof of Income

Across Africa, more than 500 million economically active people cannot reliably produce these documents. As a result, they are excluded by design, not by choice.

At the same time:



Africa has the fastest-growing population globally



The absolute number of unbanked people is increasing, not shrinking



Most already own a smartphone and participate in the economy informally



This creates a structural contradiction: digitally connected users who are financially blocked.

Why This Problem Explodes Now



The exclusion is accelerating due to three global forces:



AML / KYC pressure
has increased globally



Correspondent banking
has tightened



Risk tolerance across
banks has dropped





These forces have made traditional banks more restrictive, slower, and more expensive for low-value users. This compliance model does not scale economically across this demographic reality.

The gap between economic participation and financial access is widening. **The result:** traditional banks are structurally incapable of onboarding and serving the increasing number of more than 500 million Africans entering the economic system.

The Solution

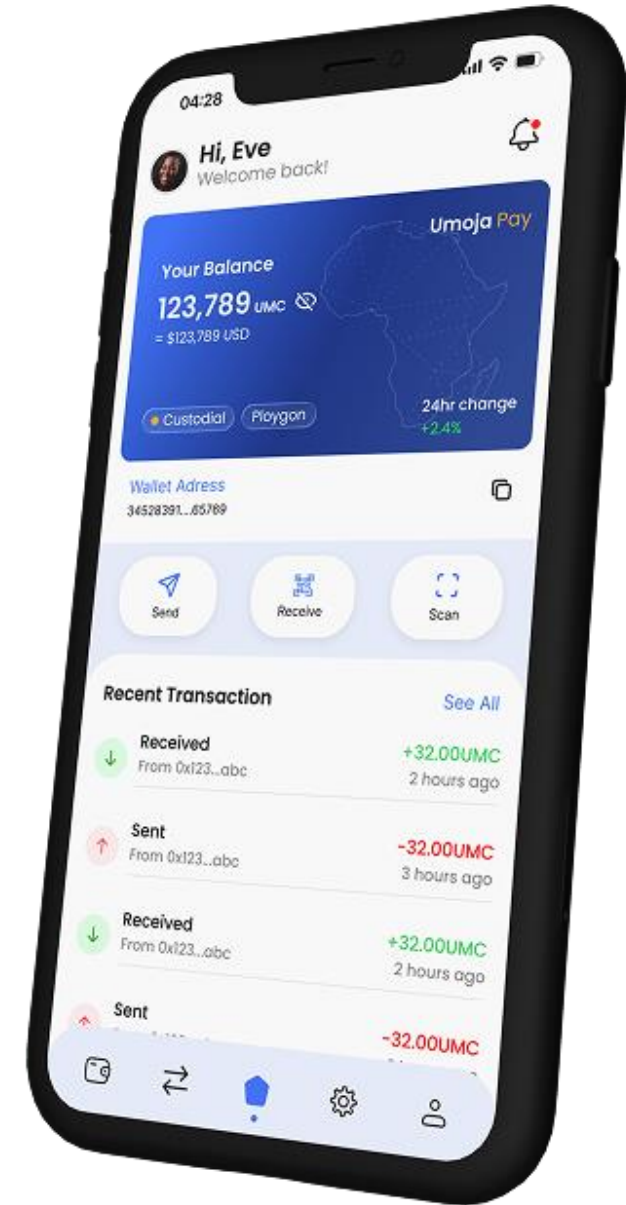
Umoja is building a compliant, cross-border payments infrastructure designed for populations without formal banking credentials.

At the same time:

-  A custodial wallet (no crypto knowledge required)
-  A local agent network for onboarding and cash access
-  Supports local fiat currencies and digital assets through a single system
-  Cross-border settlement using Umoja Coin (UMC) as a neutral corridor currency

This enables people without proof of address, income, or bank accounts to send, receive, and store value across borders, legally and efficiently.

Umoja is designed to operate within existing regulatory frameworks through tiered compliance, agent-level controls, and jurisdiction-specific licensing—without forcing bank-era requirements onto users who cannot meet them.



Why Umoja Works



Designed for low-value, high-frequency users

Umoja is built to economically serve users earning around \$5/day (~\$1,800/year, PPP-adjusted) — a segment traditional banks cannot profitably onboard or maintain.

Tiered compliance aligned with income reality

For KYC Level 1, we target the low-income segment (roughly \$4-\$5/day in PPP terms, aligned with World Bank poverty benchmarks) and use biometric verification as the primary onboarding method.

Biometric-first onboarding

At KYC Level 1, verification requires only a fingerprint, using smartphone biometrics — removing dependency on proof of address, formal ID, or income documentation.

Compliance handled at the system and agent level

Risk management is embedded in platform rules, transaction limits, and agent oversight — not pushed onto users through paperwork they cannot produce.

Expanded remittance reach

Umoja extends remittance access beyond banked urban centers into rural and informal regions through agent-assisted cash access.

Cross-border payments without correspondent bank dependency

Umoja reduces reliance on correspondent banking rails that have tightened globally.

Expanded remittance reach

Designed for informal economies, mobile-first behavior, and cross-border family and trade networks.

Founding Team



Umoja Coin is led by a founding team combining institutional finance, African market execution, systems leadership, and founder-led scale experience.



Ivan Braun

Co-Founder & Chief Executive Officer

As Co-Founder and Chief Executive Officer of Umoja Coin, Ivan Braun brings decades of entrepreneurial experience, having built and scaled multiple startups to hundreds of millions in valuation. A trusted startup lecturer and mentor to over 100 founders, he is recognized for patents, awards, and a proven ability to turn early-stage ideas into durable, high-impact companies.



Akinjobi Simeon

Co-Founder & Chief Financial Officer

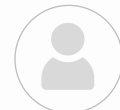
As Co-Founder and Chief Financial Officer of Umoja Coin, Akinjobi Simeon brings an undisputed, top-tier financial pedigree, having overseen multi-billion-dollar financial operations across energy, telecommunications, and regulated financial services in Africa. His board-level trust, institutional discipline, and command of complex financial environments anchor Umoja Coin as an institution-grade, Africa-first financial platform.



Paul Picasso Oloo

Co-Founder & Chief Commercial & Systems Officer

As Co-Founder and Chief Commercial & Systems Officer of Umoja Coin, Paul Picasso Oloo brings decades of hands-on field experience designing, operating, and scaling complex commercial and operational systems across Africa. His rare combination of ground-level execution and systems leadership converts Umoja Coin's vision into real-world adoption, trusted infrastructure, and scalable market presence.

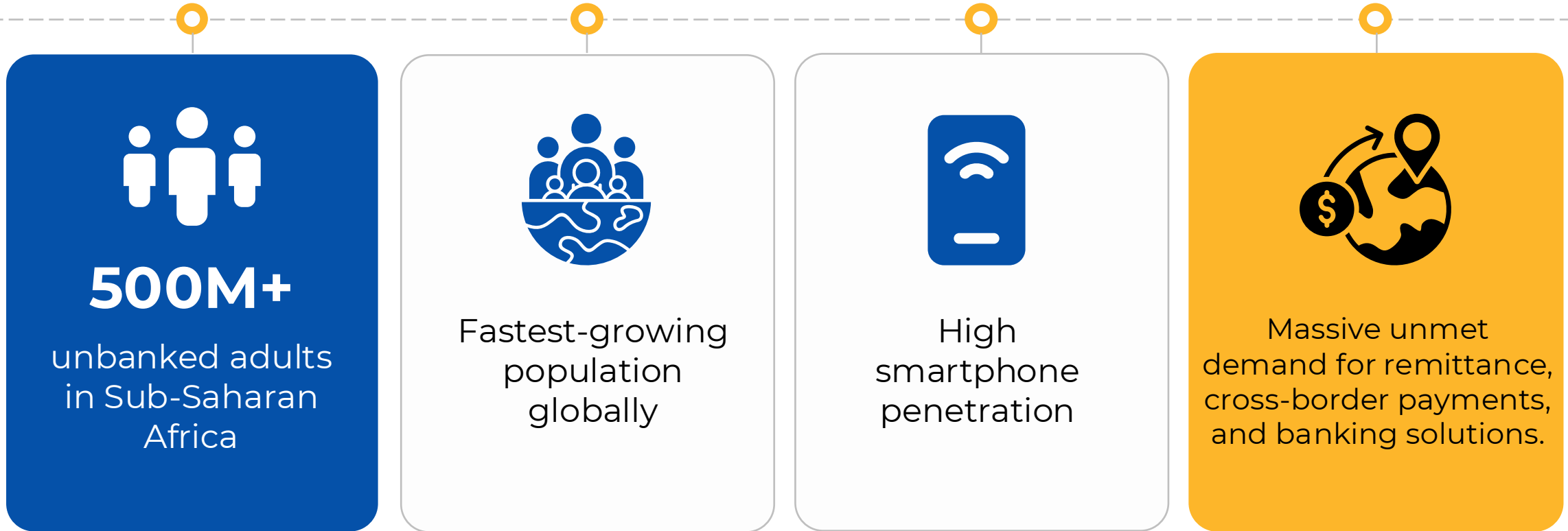


Bornmathew Nuru

Co-Founder & Tanzania Country Director

As Co-Founder and Tanzania Country Director of Umoja Coin, Bornmathew Nuru brings years of hands-on experience building and scaling trusted financial communities and grassroots adoption networks across Tanzania. With a strong foundation in finance, local market leadership, and community-driven execution, he is instrumental in anchoring Umoja Coin's presence in Tanzania and translating vision into real adoption, trust, and long-term growth.

Market Opportunity



And this market is only growing.

Traction & Validation



1,500 users onboarded in early beta



CAC validated at **\$1.14**



Corridor pilots underway (Nigeria, Kenya, Tanzania)



Regulatory and **partner onboarding** in progress



Business Model

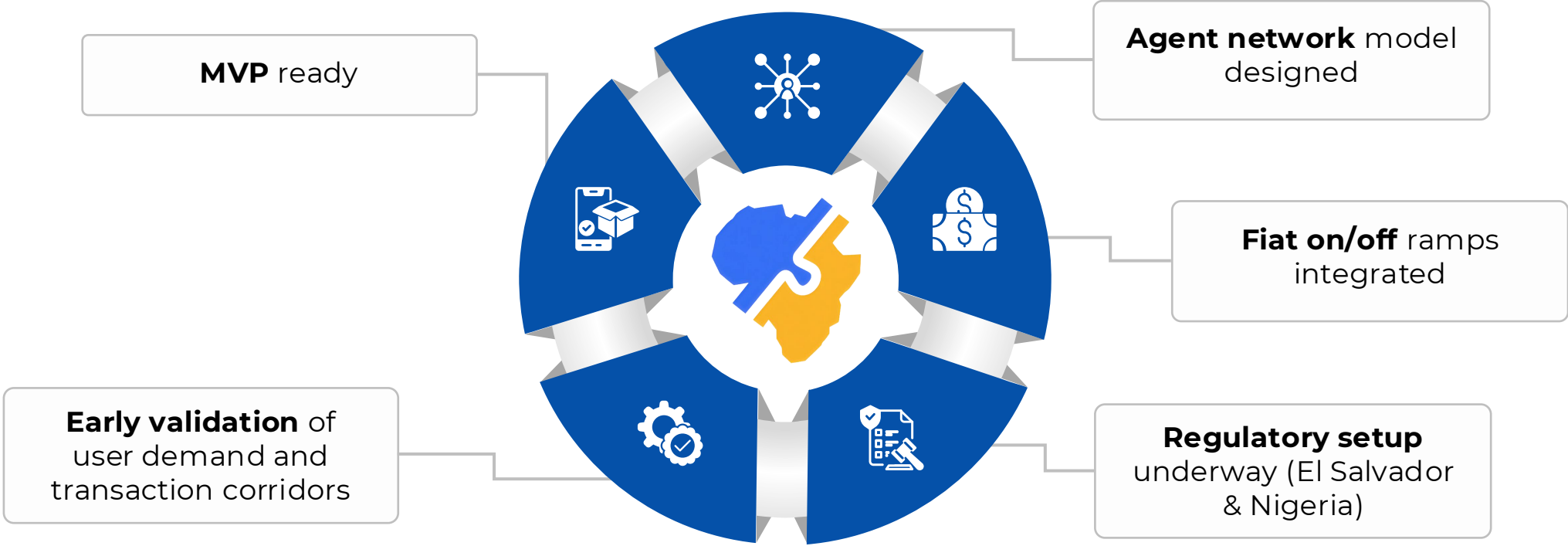
(High-Level)

Umoja generates revenue through transaction fees on cross-border payments, FX spreads embedded at settlement, and agent-level service fees for cash-in and cash-out operations.

The model is designed for low-value, high-frequency usage, where small per-transaction margins compound across scale. Over time, additional revenue streams include merchant services, premium corridors, and enterprise settlement access.



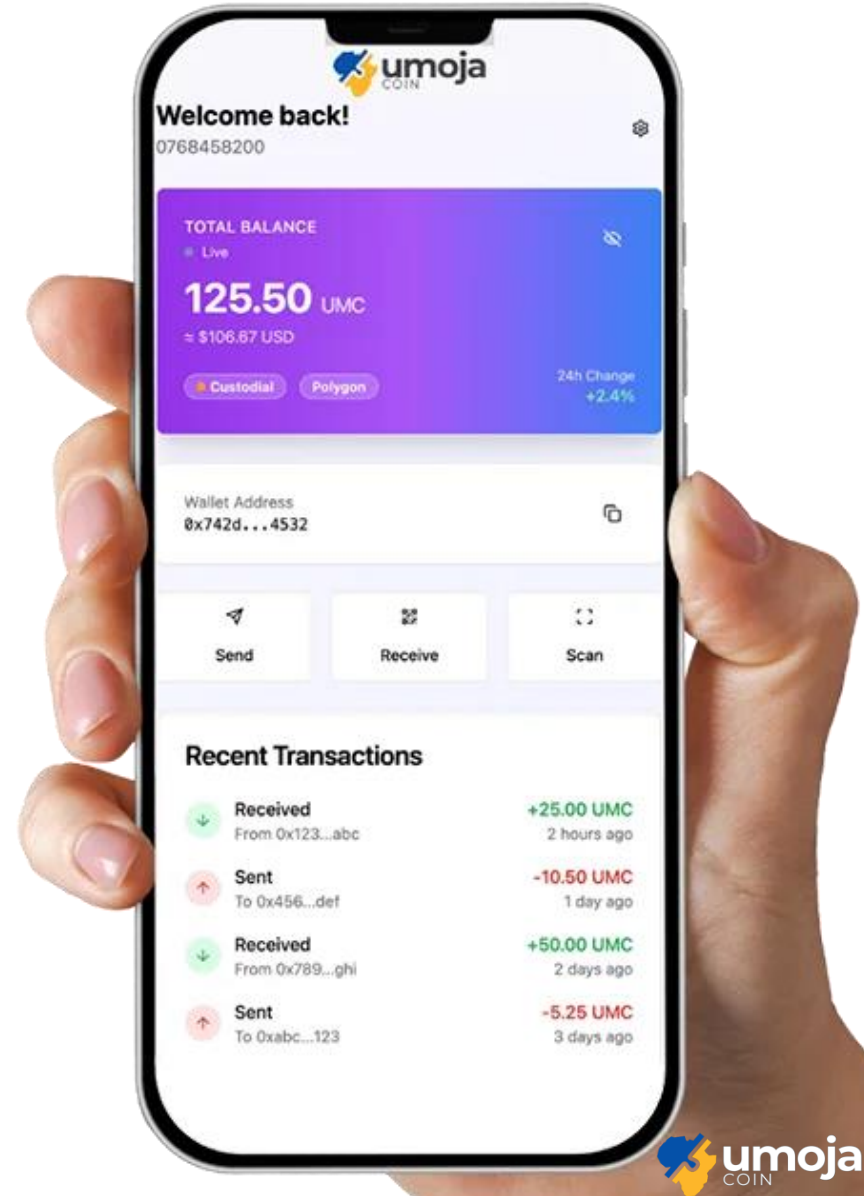
Current Status



The initial launch focuses on a limited number of high-traffic corridors (**Nigeria–Kenya–Tanzania**), with expansion driven by regulatory readiness and corridor economics rather than geography alone.

The Ask

- 1 **Raise: \$100K–\$200K**
- 2 **Valuation: \$1.5M** pre-money
- 3 **Equity: Minority ownership** (~3–7%)
- 4 **Runway: 4 months** @\$25K/month
- 5 **Focus: Compliance, launch, and early revenue.**



Use of Funds (This Round)



Compliance & Incorporation

El Salvador & Nigeria
regulatory setup

Legal and operational
readiness

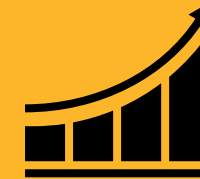


Launch Execution

MVP go-live

Agent network activation

Fiat on/off ramps



Runway

~4 months of focused
execution

Objective: active users
and early revenue



What Success Looks Like After This Round



Live MVP in market



First active user base onboarded



Revenue generation initiated



Clear metrics to support the next institutional raise





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