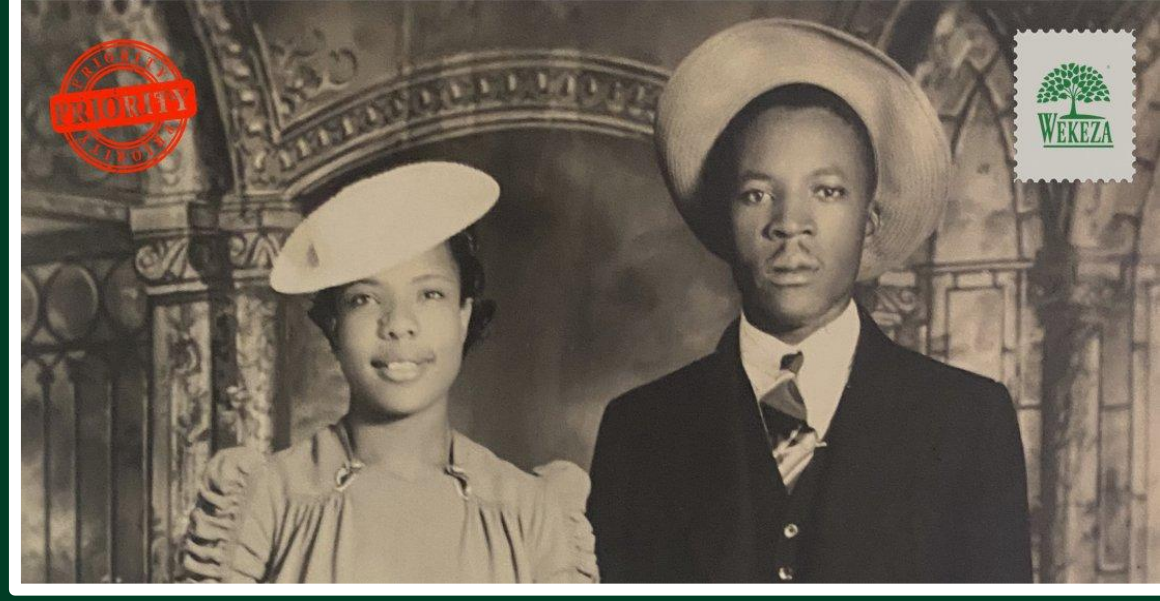
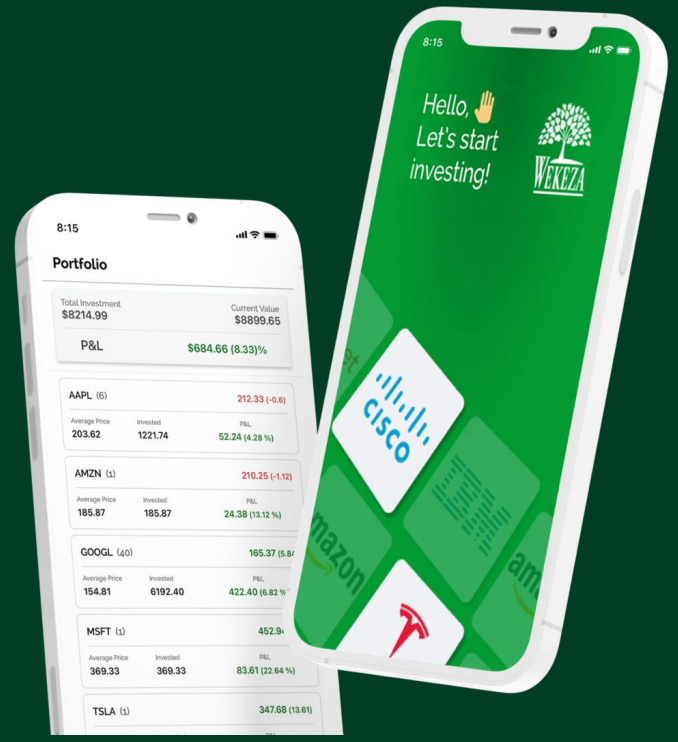
Learn money in your language.
Fund from your country.
Invest in U.S. stocks from $1.



For Woodrow. For Jesse. For the next generation.



Sabrina Lamb · Founder & CEO · sabrina@wekeza.com · wekeza.com

Effort is flowing. Ownership is not.

1

Problem 1

Money moves, but does not compound

2

Problem 2

Access blocks investing

- Language
- Financial education
- Citizenship
- Currency
- Economic status
- Mistrust

3

Problem 3

Ownership waits

They pass down sacrifice instead of assets.

MARKET HIDING IN PLAIN SIGHT

A large market already in motion

01

1.7 B

Global African diaspora

02

$100B+

Annual remittances to Africa

03

27-Point Gap

Global African Diaspora

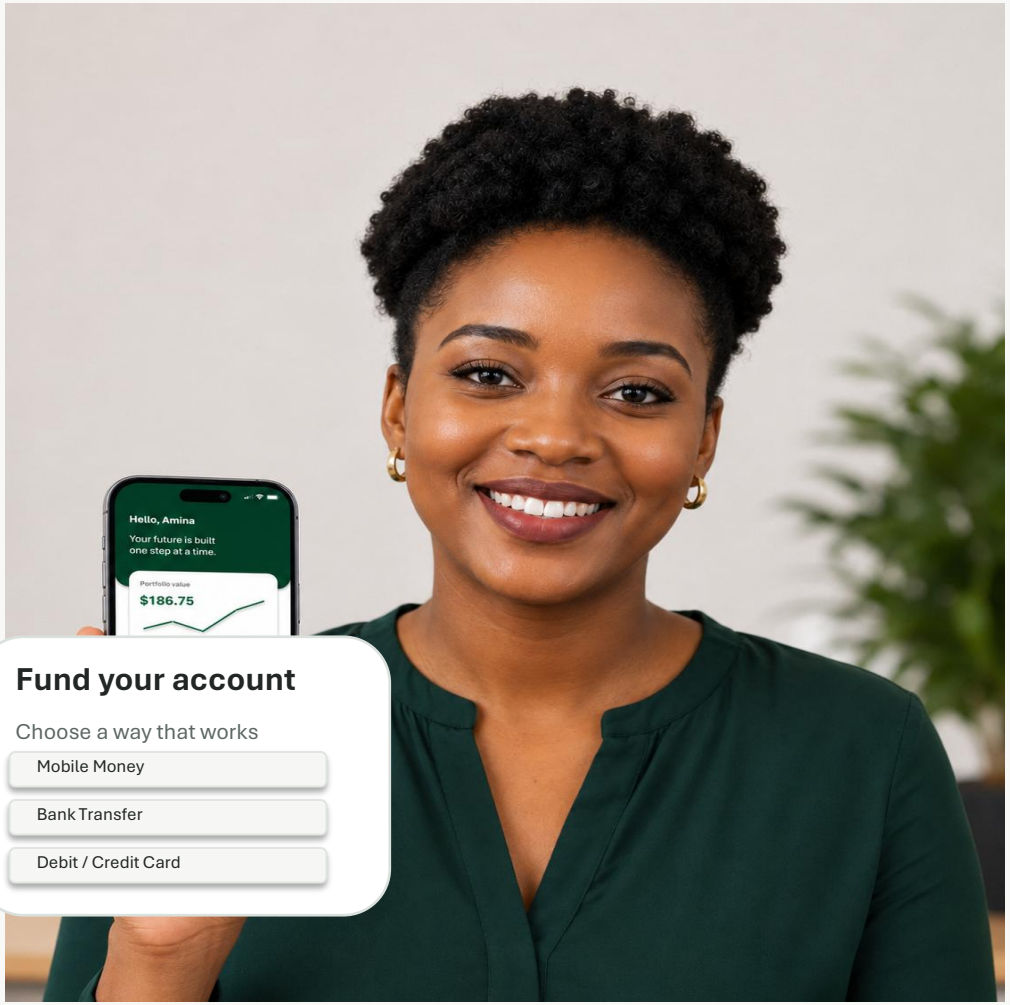
The market is not waiting to be convinced. It is waiting for the first wealth-building action.

THE SOLUTION

Trust first. Transaction second.

Wekeza helps people learn in their language, fund from their country, and start investing from $1.

01	**Learn**	Financial lessons in 10 supported languages, with cultural references users trust.
02	**Fund**	Local payment methods and country-based funding pathways.
03	**Invest**	$1 access to U.S. stocks through regulated partners.



Language + Trust → KYC/AML → Local Payment → First $1 Monthly Access → Community

WHY NOW

The window has opened

01

Infrastructure is ready

Brokerage. Clearing. KYC. Payments.

02

Audience is ready

WorldofMoney. First-time investors. Global diaspora communities.

03

Trust gap is visible

Free trading alone never closed the financial inclusion gap.

Wekeza arrives when the category is visible. The partner stack is built. U.S. and global communities remain underserved.

TRACTION

Proof before scale capital

7,100+
Total installs

$189K
Cumulative revenue

4
Live markets

Conversion funnel we are scaling:

Installs → Signups → KYC approvals → Funded accounts → First trades → 30/90-day retention

Black Ambition
Finalist

Techstars 2025
Accelerator

Zeta Phi Beta
Promotional partner

Byio
Promotional partner

BUSINESS MODEL

Three revenue paths. One platform.

1 Consumer investing

$1/month platform fee
$1/trade revenue

2 Institutional education

Curriculum licensing
White-label + sponsorships

3 Cross-border payments

Remittance fees
Launching next phase

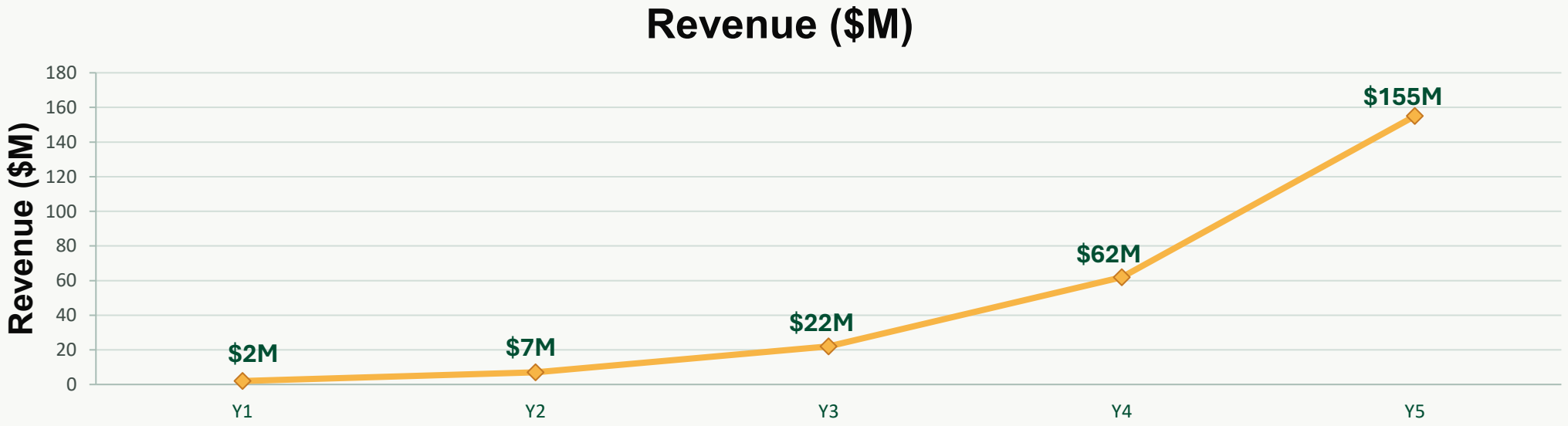
Powered by Paytota.

Education builds trust → **Investing** monetizes action → **Payments** expand wallet relationship

PROJECTION

Clear Path to Profitability and a $1B Valuation Within Five Years

Profitable by Year 3



ROADMAP

Four execution lanes from product proof to global scale

1

Q4 2025

Delivered

Self-guided robo-advisor features

Global financial news

Youth + adult education expansion

2

Q1 2026

Expand

Select Africa corridors

Scale B2B/B2G sales

Spanish language support

3

Q3 2026

Launch

Stablecoin remittances

International payment rails

Community financial forums

4

Ongoing

Optimize

A/B testing + conversion

Localized language content

Rewards + referral loops

Roadmap focus: convert signups into funded investors, expand corridors, and deepen recurring engagement.

COMPETITIVE COMPARISON

Why Wekeza Wins

Company	Region	Best Known For	U.S. Investing	Remittances	Proprietary multilingual financial education
Wekeza	**U.S. + Global**	**Learn + invest + cross-border wealth**	✓	✓	✓
Robinhood	USA	Retail trading app	✓	—	—
Stash	USA	Beginner investing app	✓	—	—
Chipper Cash	Africa	Money movement + selected investing	Limited	✓	—
Remitly	Global	Cross-border remittances	—	✓	—

Only Wekeza combines multilingual education, $1 U.S. investment access, and cross-border wealth-building on a single platform.

TEAM

Founder-market fit with receipts



Sabrina Lamb

FOUNDER & CEO

- Built WorldofMoney: award-winning youth financial education non-profit
- Contributed to Ghana's Financial Inclusion Policy
- Testified before U.S. Congress on financial exclusion
- NAACP-nominated author "Do I Look Like An ATM?"

Community trust



Keith Wheelous

CO-FOUNDER & CFO

- Senior roles at Morgan Stanley and global financial institutions
- Built disciplined financial and analytics operations
- Co-founded and CFO global data analytics firm

Finance discipline + scale

Global Advisors

Ambassador Harold E. Doley, Jr. — NYSE

First African-American NYSE seat holder. First President, African Development Bank.

Raghu Iyer — SMX

Founding CIO, Singapore Mercantile Exchange.

Sidi Saccoh — SID&CO

Global Operations & Strategist. Supported 5,000+ entrepreneurs across 30+ countries, 4 continents.

Wekeza® is a registered trademark.

$1M to convert trust into funded investors

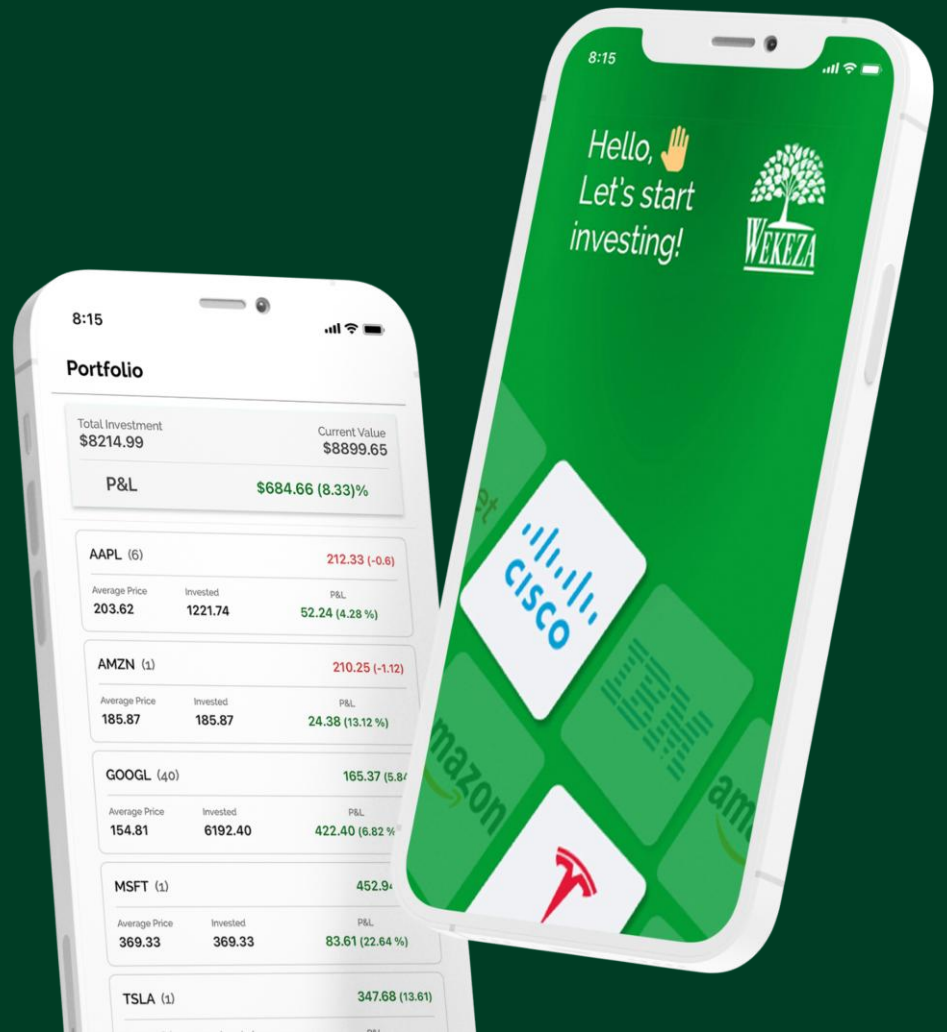
$350K	35%	**Product & Engineering**	Mobile/web buildout; brokerage + education UX
$350K	35%	**GTM & Sales**	District, city, and diaspora partnerships
$200K	20%	**Ops & Compliance**	KYC/AML readiness; corridor coordination
$100K	10%	**Team & Execution**	Key hires and delivery capacity

Unlocks: 100K customers by Q1 2027 • 6 payment corridors • 100+ institutional sites • Series A target in 18 months

WEKEZA®

The world has trained millions to move money for survival.

Wekeza helps them use money for asset ownership.



Sabrina Lamb · Founder & CEO
sabrina@wekeza.com · wekeza.com · iOS & Android

Built to Scale. Ready to Partner.

POTENTIAL STRATEGIC PATH

Strategic Acquisition

Payments · Digital banking · Brokerage · Remittance · Financial institutions

Examples: PayPal · Cash App · Revolut · Plaid · Fidelity

POTENTIAL STRATEGIC PATH

Strategic Merger

Chipper Cash · Remitly · Stripe · Adyen · CapWay

Goal: build to scale, create strategic value, keep exit options open.

14

Wekeza gives strategic partners a faster path into trusted diaspora wealth-building markets.

APPENDIX 2: MARKET SIZE

The market is already moving money — Wekeza turns it into ownership

$12T+
U.S. retail investing market
large wealth-building category

$905B
Global remittance flows
money already crossing borders

2B+
Mobile money users
payment behavior already digital

KEY SEGMENTS

67M+	U.S. residents speak a language other than English at home
1.4B+	people in Africa with rising digital finance access
600M+	people in Latin America & Caribbean facing similar barriers

Near-term target focus

- Multilingual first-time investors
- Cross-border families with remittance needs
- Communities where investing access remains low