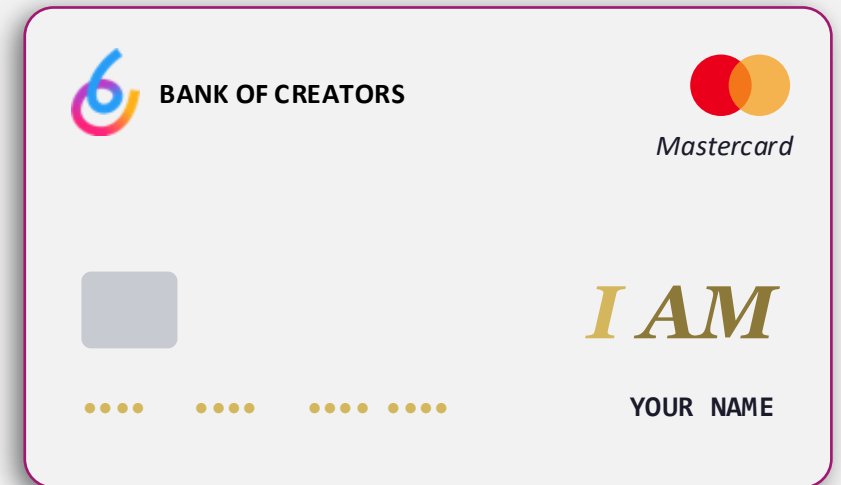


— MUSIC • FILM • CONTENT • GAMING • DESIGN • FASHION • CREATIVE SERVICES

The bank *for the creator* economy.

Borderless financial infrastructure that helps creators and creative businesses collect, manage and finance their income.

• LAUNCHING Q1 2027 • MASTERCARD PARTNER • AFRICA & MIDDLE EAST •



\$1M+
Mastercard
Strategic
Support

Q1 2027
LAUNCH

NIFCA
CERTIFICATION

THE PROBLEM

Creators built the economy. *Still invisible to capital.*

01 • FRAGMENTATION

*Income lives
everywhere*

Many platforms, each paying differently.

02 • INVISIBILITY

*Traditional finance
can't read*

Irregular flows they can't underwrite.

03 • ILLIQUIDITY

Earned. Paid Later

Money trapped — late and unpredictable.

04 • VALUE CAPTURE

Rights trap capital

Cash today, in exchange for the rights.



WHY NOW

Four shifts, one opening: *creative IP became financeable.*



01 • CREATOR ECONOMY

*Creators became
enterprises*

02 • DIGITAL RIGHTS

*Rights and
streams became
data*

03 • AI & ML

*Fragmented
income became
underwritable*

04 • CAPITAL MARKETS

*Creative IP
became
investable*

Streaming, digital rights and AI have transformed creative income into **measurable financial data.**

THE PROPOSITION

One operating system — *from creator income to financial growth.*



Financial Operations

Earn, collect and move money

- Fiat and stablecoin borderless collections
- Multi-currency wallets, cards and FX
- Royalties and invoices



Financial Intelligence

Turn activity into financial identity

- Unified income history
- SIBWE rating and asset score
- Forecasting and eligibility



Financial Control

Act on insights and build wealth

- Growth Plans and Academy
- Advance management
- IP and wealth planning

(*) The same infrastructure serves studios, production houses, agencies, rights owners and creator networks

MC HARVEY™ • THE AGENTIC COPILOT CONNECTING ALL THREE PILLARS

Creators become financially visible. Their anchors gain the infrastructure to distribute, collect, account and finance at portfolio scale.

THE INTELLIGENCE

Making creative IP bankable.

From creator data to underwriting.

CREATOR DATA earnings, rights and platform signals

UNDERSTAND

SIBWE™

Forecast earnings • Financial identity • Credit modelling

DEPLOY

AMS™

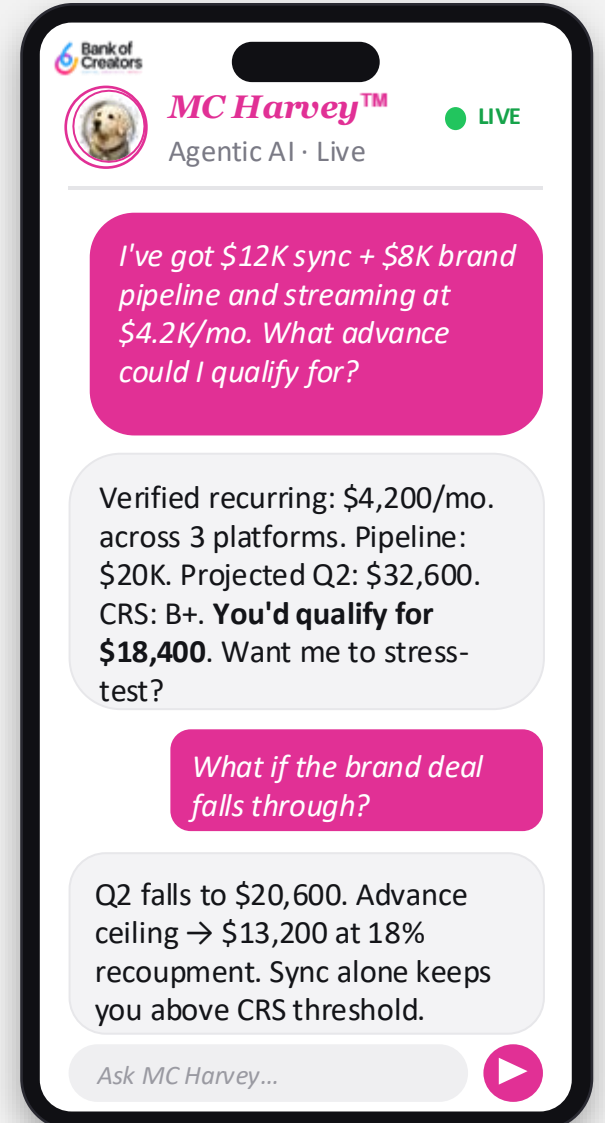
Originate advances • Portfolio management • Collections

THE NARRATOR

MC Harvey™

Explains every credit decision in plain language.

- Why the advance qualifies
- What changed the outcome
- What happens next



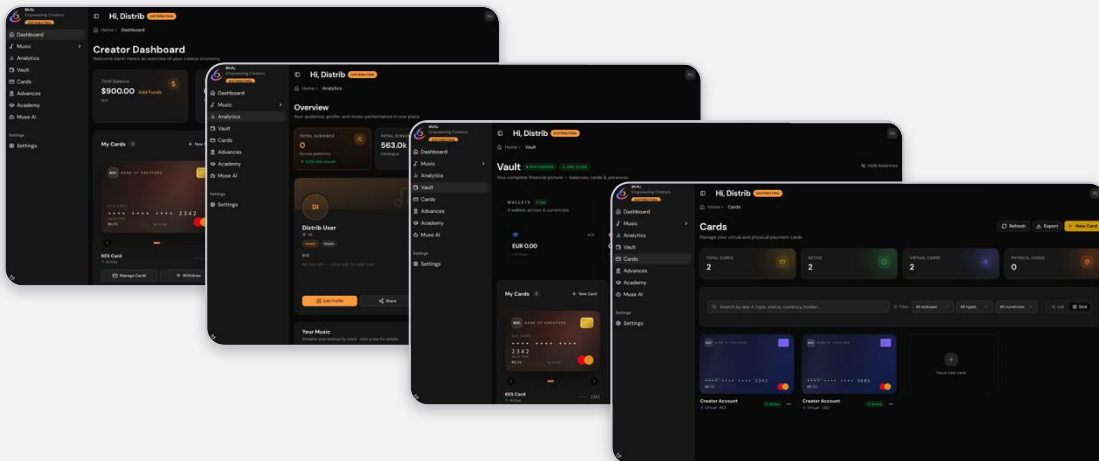
PROOF OF EXECUTION

Platform, rails and intelligence *built and launch-ready.*

LIVE

FINANCIAL RAILS

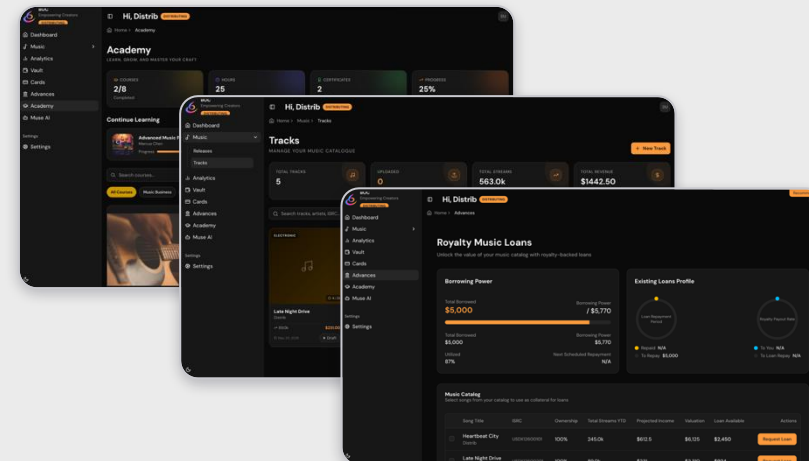
Bank-grade payments and wallet architecture.



PROPRIETARY

SIBWE™ + MC HARVEY™

AI-native underwriting for creators.



ACQUIRED DATASET

100K+

Artist histories

249

Territory codes

10,000

Monte Carlo paths

16

Creator platforms

PROOF OF EXECUTION / HOW WE SCALE

One platform — *scales through regulated sponsors and anchors*



One core platform

Shared microservices, one codebase.



Sponsor per market

The licence sits with the local sponsor.



No rebuild to scale

A new market is an integration.

THE SCALING MODEL

The same platform also plugs into each anchor's creator, catalogue and financial workflows

LAUNCH READINESS

Mastercard enables our platform.

Anchors connect it to creator income and activity.

1. INFRASTRUCTURE

Mastercard eco-enablement ()*

\$226K YR1 non-dilutive funding + rails + support

- **BVNK & Choice Bank** (wallet sponsor)
- **UBA x Scale** (card issuance sponsor)
- **NIFCA** (Fintech and Payments licence)

2. WHAT WE DO

Core offering

- Content distribution to 150+ DSPs
- Income collection and rights administration
- Royalty accounting, statements and split payments
- Business banking, cards and borderless settlement
- Creator and enterprise finance powered by SIBWE
- AI insights – Creator Growth Plan

3. ANCHOR MOBILISATION

PAAN

co-branded cards and financial services for 50,000 members + 200+ agencies across 23 markets

LuxuryKSA

premium creator financial services and a Saudi market-entry cohort.

African Production

Distribution, collections, accounting, splits and finance for 500 launch cohort – in legal draft

COMPETITIVE ADVANTAGE

Why not Raenest, beatBread or Karat?

Because creators and anchors need one platform.



- **Cross-vertical platform** - Music, film, content, gaming, fashion, design, and creative businesses.
- **Creator and anchors** - Built for individuals, studios, production houses, agencies, rights owners and networks,
- **Controlled data loop** - Distribution, rights, collections and payments creates the evidence used for underwriting.
- **Full financial relationship** – Borderless settlement, wallet, cards, business banking and creator finance in one system.

GO-TO-MARKET

We acquire creators by solving a commercial problem *for the organisations they already trust.*

01 • WIN THE ANCHOR

What the anchor gets on day one.

- Distribution and catalogue management
- Collections, royalty accounting and splits
- Co-branded financial services
- Business banking and capital

LAND • ANCHOR EXAMPLES

- African Production — catalogue and creator portfolio
- PAAN — co-branded member card
- Fenix / BFwD — distribution relationship

02 • ACTIVATE ITS CREATORS

What its creators do next.

- Controlled creator cohort
- Catalogue or income connected
- Wallet and card activated
- First economic action completed

ACTIVATE • ANCHOR EXAMPLES

- First 50 creators
- First distributed catalogue
- First collected income
- First PAAN card transactions

03 • DEEPEN THE RELATIONSHIP

How the relationship compounds.

- More content and income routed
- Additional financial products
- Creator and enterprise finance
- New cohorts, countries and referrals

DEEPEN • ANCHOR EXAMPLES

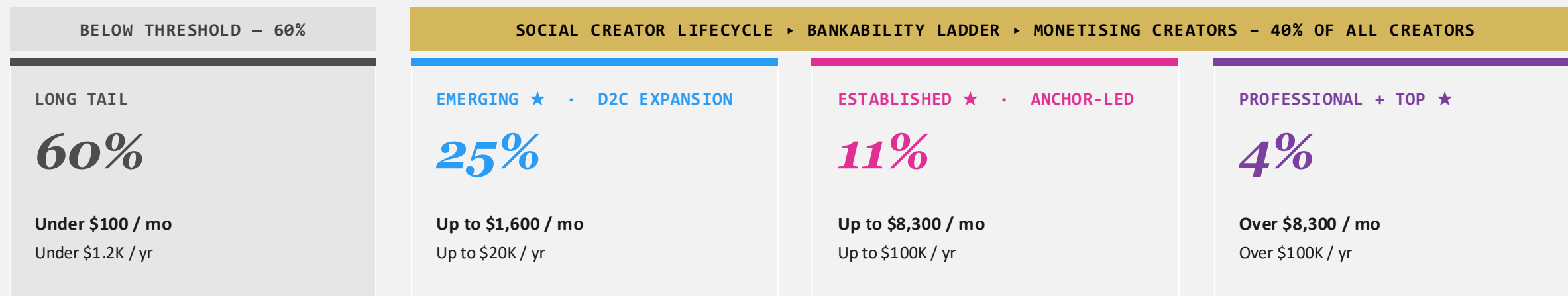
- Collections and royalty accounting
- Splits and enterprise financial management
- Eligible creator advances
- Expanded territories and cohorts

MARKET STRUCTURE

The missing middle is BoC's core market

Financial visibility comes in stages.

The top 4% are already banked. The 36% below them are not.



Anchor-led core: *2.44M established creators • 11.3% of all creators • \$9.3B addressable flows in 2026, growing to \$18.60B by 2030*

36% of all creators form BoC's addressable missing middle: 11% anchor-led core and 25% D2C expansion.

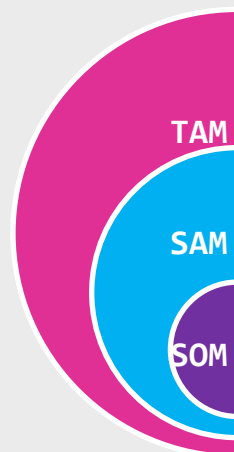
MARKET SIZING

A venture-scale market.

\$18.6B BoC addressable flows by 2030.

MARKET SIZING: AFRICA + MENA

Where the money sits (2030).



\$36.7B

Creator income pool

\$18.6B

Addressable flows

\$1.5B

Flowing through
BoC rails

Creators: 21.5M (2026) • 44.8M (2030) • 2.44M bankable (11.3%)

FROM FLOW TO REVENUE (2030)

How the funnel converts.

TAKE RATE ON FLOW

2.8%

Revenue ÷ flow captured

SHARE OF ADDRESSABLE FLOW

8.1%

\$1.5B of \$18.6B addressable flow

FLOW CAPTURED

\$1.5B

Annual flow through BoC rails

REVENUE ON THAT FLOW

\$42M

2.8% origination take rate on \$1.5B

FINANCIAL PROJECTIONS

Four revenue engines *compound into \$42M by 2030.*

5-YEAR FINANCIAL PROJECTIONS

	2026	2027	2028	2029	2030
Ave. Active Wallet User (k)	0.3	18.1	72.0	162.4	299.4
Revenue (\$M)	0.0	3.2	11.5	22.4	42.2
EBITDA (\$M)	(0.3)	0.2	4.1	10.4	22.3
EBITDA margin	n/m	8%	35%	46%	53%
CAC per user (\$)	99.44	22.75	24.31	15.53	10.76
LTV : CAC	2.4x	28.2x	26.8x	41.6x	76.3x
Creators Finance Deals (*) (k)	0.0	3.2	13.4	31.0	66.5

REVENUE STACK - YR5 (\$42.2M)

Four engines. One compounding stack.

Card & Payments Revenue	\$25.7M
<i>FX markup + interchange on card spend</i>	
Wallet Transaction Revenue	\$8.8M
<i>Wallet-to-wallet, mobile money out, cash-out fees</i>	
Platform & Distribution Revenue	\$5.1M
<i>Music distribution, collections, finance origination fees</i>	
Loyalty Programme Revenue	\$2.6M
<i>Points breakage income only</i>	

(*) Creator-finance deals are funded by third-party capital partners. Forecast revenue reflects BoC's origination and servicing fees, with no interest income from own-balance-sheet lending included.

WHO'S BEHIND IT

Built by operators *who have run banks.*

FOUNDER & CEO

Syed Raza

Head of Risk, BGI · \$1.5T AUM

Treasurer, Barclays plc · \$3T balance sheet

CEO, Europe Retail & Corporate · \$375BN, \$950M P&L

CEO, Barclays Private Bank · \$250BN AUM, £1.5B P&L

CEO, Lamaa · SAR 1BN GMV

Founder & CEO, Bank of Creators

25+ years in regulated finance, now applied to creators.

“*The creative economy is one of the world’s fastest-growing, yet traditional finance still won’t treat it as an asset class.*”

We built BoC to change that – to establish creative IP as a recognised asset class.”

— SYED RAZA, FOUNDER & CEO



THE TEAM

Built by operators and creators.

Built by people who understand creators, have built together and know regulated financial infrastructure.

70+ years across banking, lending, payments, engineering, AI, data and intellectual property. Syed, Epi and Mihir built together at Lamaa. Every team member is also a hobby creator.

CORE TEAM • VESTING EQUITY



Epiphany Muriuki

CTO

Former Tech Lead at Codebase

Music events.



Julius Abuje

Product

Former Mastercard

Musician and influencer.



Mihir Gupta

AI / Data Officer

Former AI Engineer

Tech podcaster.



Khalid Issa

General Counsel and Compliance
IP and Copyright Lawyer

Rock guitarist.



Shalom Nyende

Head of Solution Engineering
Former Solutions Architect

Creative technologist.

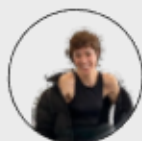


Oliver Muthomi (Oly)

Mobile App Development
Former Safaricom Engineer

Photographer.

ADVISORY TEAM • EXTENDED TEAM



Francesca Bondioli

Advisory • Music & Creative
Manager of Central Cee

Live events.



Muhammed Abidi

Major Artist & Label Outreach
Former Consultant

Influencer.



Rachael Muthieu

Creator Outreach • Kenya
Former Business Developer

Dance group member.

THE ASK

\$1.0M

SAFE equity funding our 18-month path to Series A.

SAFE – \$1M EQUITY

\$10 - 13M

Target post-money cap

20%

Discount

Converts at ≥\$3M raise · dilutive on conversion

(1) Instrument note - Raised as a \$1M SAFE, or the UK SEIS/EIS-equivalent Advance Subscription Agreement. Prioritising securing HMRC Advance Assurance for SEIS/EIS eligibility. Excludes \$1M Mastercard strategic raise

(2) The SAFE funds the platform, licensing, launch and anchor mobilisation. Creator advances in the base case are funded through third-party capital partnerships

WHERE THE \$1M GOES

Technology

\$300K

Regulatory & Compliance

\$150K

Anchor mobilisation & creator onboarding

\$200K

Team & Operations

\$150K

Working Capital & Reserve

\$200K

\$3.2M

ARR (Y2), target \$3–5M

28.2x

LTV : CAC, target >3x

<4mo

CAC payback by Y2 (19.9mo in Y1)

18K+

Active creator wallets (Y2)

THE PATH

Building the financial rails *for the global creative economy.*

East Africa first. Then West Africa. Then the Arabic-speaking markets. Then the world.

Q1 2027

Launch

- Kenya financial rails live
- Controlled first cohort
- First catalogue or income connected

Q1 2027

Cohort Scale

- African Production operating relationship
- PAAN co-branded proposition live
- First collections and creator transaction
- SIBWE trained on live operating behaviour

Q4 2027

Series A

- Repeatable anchor acquisition
- Observed creator activation and retention
- First lending portfolio performance
- Fenix/BFwD distribution footprint progressing.

2030

Vision

- BoC embedded across creator organisations in Africa and MENA
- Distribution, financial flows and lending operating as one compounding system