



The ZiTenga Deck

Nov 2025

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The Problem[•]

18 Countries with no functioning currency - use USD cash in trade

- \$0.5 trillion transactions every year
- Struggle with imports
- Taxation difficulties
- Digital payment difficulties

• Starting with Zimbabwe

- **95% trade in USD cash**
- Remittance fees: 10%-20%
 - \$1 bn of remittances
 - Boxes of USD brought into the country
- No USDT or BTC





3-fold solution: ZASH, ZiTenga and Blitz Markets



It starts with the ZiTenga Wallet[•]



ZiTenga

A wallet that enables seamless peer to peer digital ZASH payments

- Unique user blockchain accounts
- In-house ID verification & AML
- Mobile App and Web wallet
- QR Code Payments
- 3rd party payments API
- Institutional-grade security of custodial keys

BUYER INCENTIVES



Sign in with ZiTenga

- 150 ZASH on signup – can only use 50 ZASH per month of the free allocation
- 25 ZASH per referral - used anytime

50

50

50

Auction for Goods

Buyers can buy goods and services by bidding with ZASH



Auction for ZASH

Buyers can buy more ZASH by bidding with USD cash

SELLER INCENTIVES

Seller Rewards

Sellers who put up products can win big prizes based on the number of unique bids they get on their products



Marketing products

Seller prizes obtained as marketing products

Tiered Seller Loyalty Program

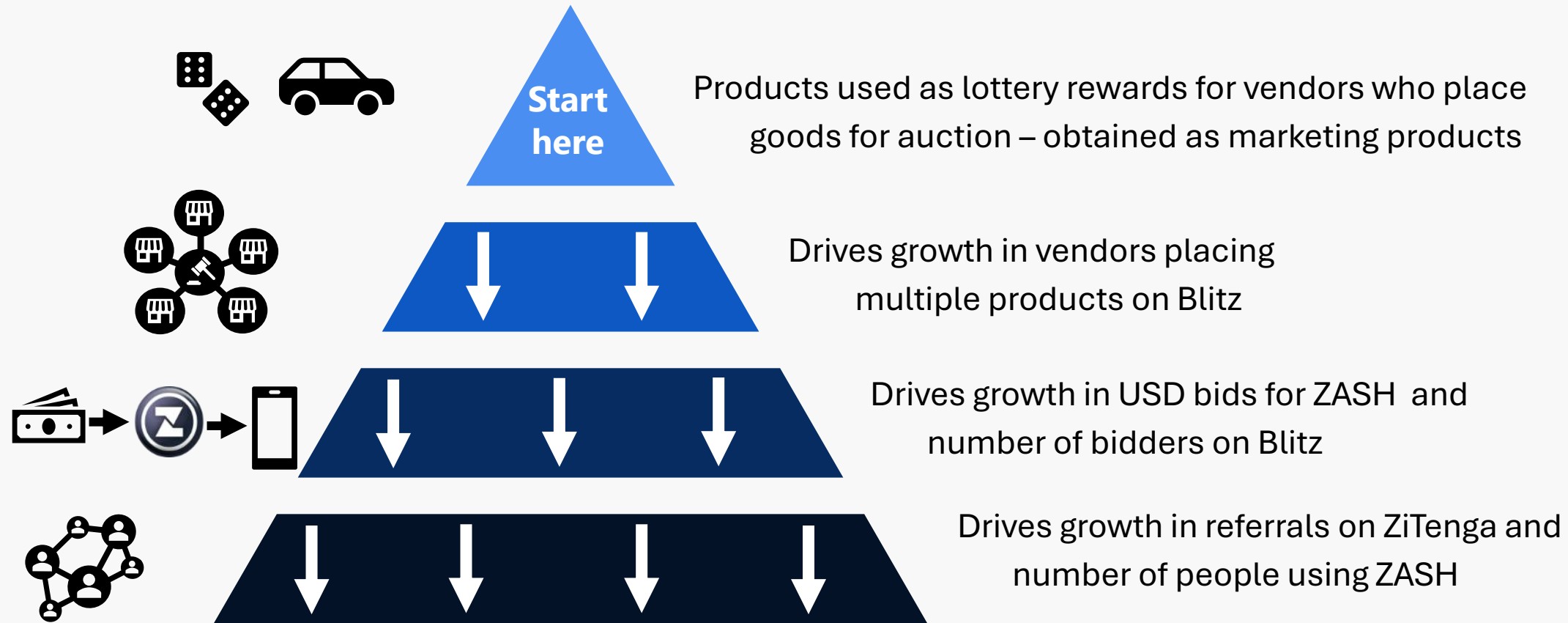
Sellers can sell ZASH based on loyalty





The gamified network growth formula

Progressive incentives drive adoption



Modeled on the Bitcoin network model^o



- **At its core, Bitcoin is... an *auction***
 - Every 10 minutes, new BTC available
 - All-pay auction
 - Bid by expending work
 - Effective lottery: more work = higher chance to win
 - Gamification driving \$2 trn market cap
- **Does the ZiTenga/ZASH system replicate this?**
 - YES!
 - Vendors place products for ZASH
 - Vendor Awards based on number of bids – all-pay auction (i.e. “*Proof of Vendor Bids*”)
 - Gamification driving transactional adoption of ZASH



Regulatory



- **Working closely with the Zim government**
 - Active member of the Inter-governmental Working Group on Virtual Assets
 - Co-chairperson of the Working Committee
 - Drafting policy proposals
 - Presented to the World Bank
 - Presented at FIU conference
 - Imminent regulation likely
- **South African Regulatory**
 - Full CASP licence in South Africa



Historic Milestones – the ZiTenga story

Been operating for 7 years solving the fundamental problems



Strategic and Operations Team



Philip Haslam – ZiTenga CEO

Philip is a CA(SA) with 18 years experience in the payments sector, and 11 years experience in blockchain. He has lived in Europe, America & South Africa. He wrote a book on Zimbabwe's hyperinflation: *When Money Destroys Nations*. Philip is passionate about seeing blockchain transform entire countries.



Sahana Vaidya – ZiTenga Head of Finance and Operations

Sahana is a CA(SA). She has worked in Cayman Islands, Europe, America, & South Africa with 13 years in transactional banking, finance, and corporate finance. Sahana manages the financial and operational strategy of ZiTenga.



Dorian Wrigley – Non-Executive Director

Dorian has decades of experience across a breadth of Industries, including resources, power and financial markets. He is part of a number of boards across the world and, together with the other board members, adds exceptional gravitas to the ZiTenga solution.



Trent Stearns –General Manager of Operations

Trent has experience in the payments sector, identity verification technologies and devops. He provides operational support to the team, as well as support in managing the Tech Team.



Freedom Matimbura – Social Media and Subscriber Analyst - Zimbabwe

Freedom lives in Harare in Zimbabwe and manages the social media and traditional media marketing campaigns. He provides additional support in managing the subscriber network in the northern regions of Zimbabwe, as well as the Beja.co.zw product deliveries in Harare.



Julius Findo – Business Development Manager - Zimbabwe

Julius lives in Bulawayo in Zimbabwe and manages the broader roadshow and ambassador network programs. He also manages the Approved Vendor program. Julius is an excellent communicator and speaks regularly on radio on behalf of the various ZiTenga brands. Julius manages the Beja.co.zw product deliveries in Bulawayo.

Tech Team

• Technology:

- **BM**
Back end Java developer – Signature specialist.
13+ years experience
- **ZG**
Full stack developer – 9 years IT development
experience with Java and Angular
- **HF**
UI/UX designer
- **DT**
DevOps Engineer
- **AS**
QA Engineer
- **BP**
eCommerce Developer

• Network managers

- DN – global manager
- JF – regional leader
- NG – regional leader
- Social Media Staff
- Manual Identity Review team members





Viral Movement

142k gross subscribers

49k blockchain accounts

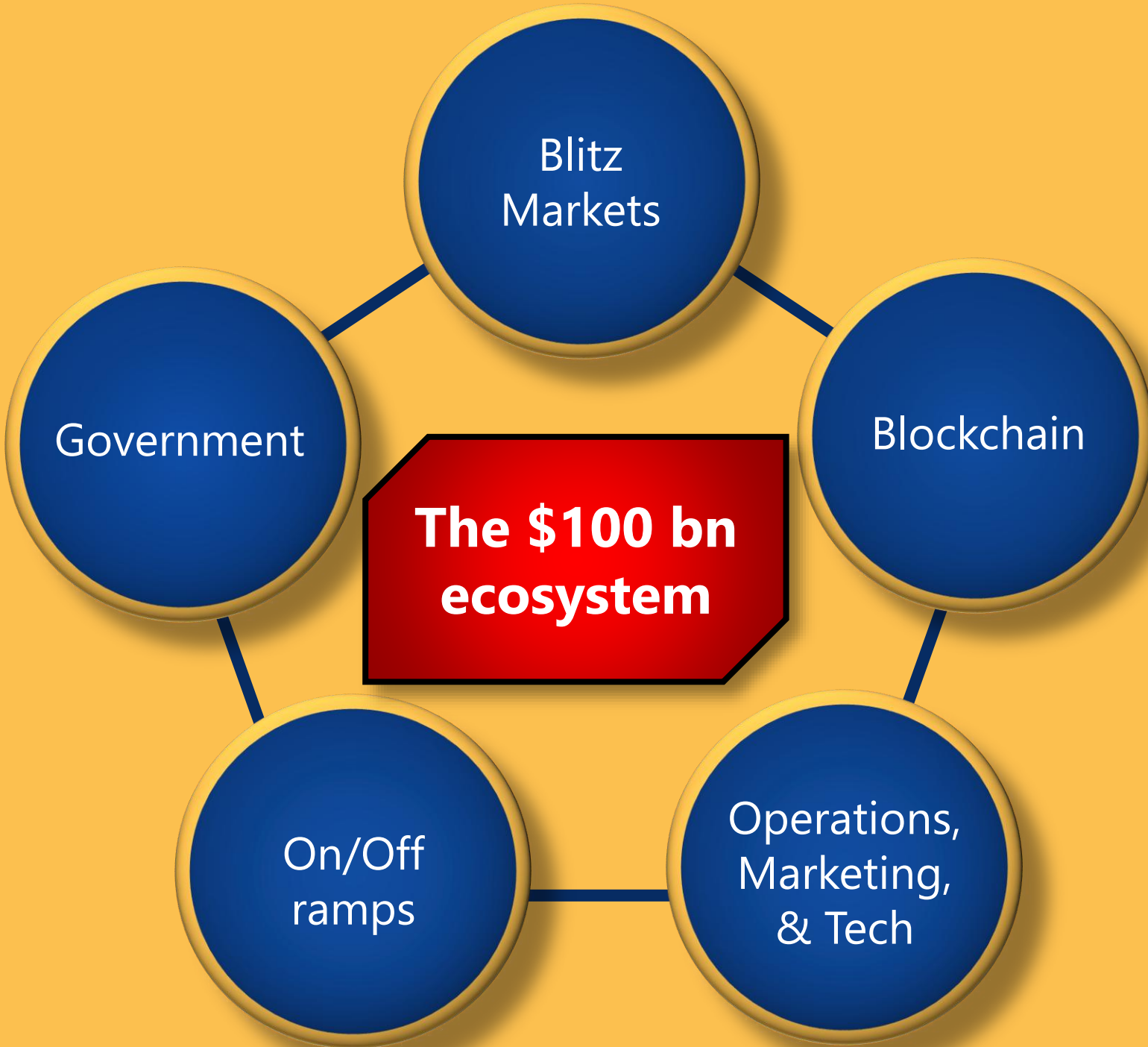
205k transactions on the blockchain

450 Ambassadors



The Macro Picture

As we bring it together, the value is significant



Our 4-year roadmap: the Big Hairy Audacious Goal

Goal 1: 1m and then 4m verified subscribers with 10k vendors on Blitz Markets accepting ZASH

Goal 2: Over 15 million monthly transactions between users on the ground

Goal 3: Development of a native blockchain

Goal 4: Appropriate government regulation

Goal 5: Reach Top 5 by market cap

Key Metrics

Blitz Markets

1. Nr of vendors selling goods in exchange for ZASH
2. Products per vendor
3. Number and size of incentive rewards for vendors
4. ZASH purchases

User base

1. Nr of daily active users
2. Transactions per user
3. Value per transaction

Technology

1. Nr of payment services available
2. Security of the ZiTenga system
3. Security of the ZASH blockchain
4. Security of Blitz Markets system



Business Case: Revenue/Value Model

There are synergistic four value streams



TRANSACTION FEE

Base transaction fee starting at 1% on all transactions in country



COMPANY TOKENS

Allocation of ZASH tokens



BLITZ MARKETS REVENUE

5% transaction fees on goods sold on Blitz



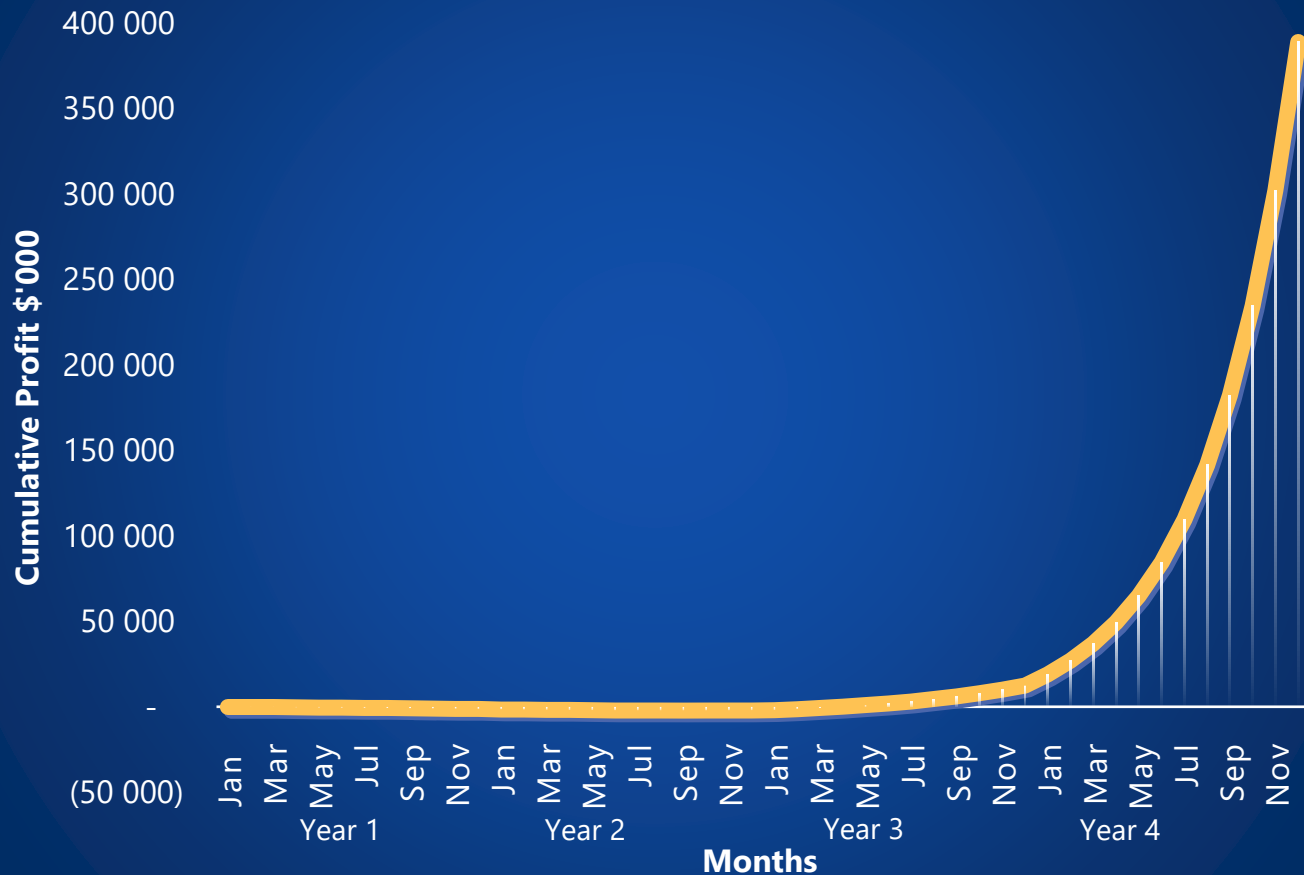
IDENTITY REVENUE

iValidate Pre-verified Identity™ revenue flows

Financial Projections



CUMULATIVE CASHFLOW



Forecast Income Statement \$'000	Year 1	Year 2	Year 3	Year 4
Total revenue	31	1,818	28,553	489,897
Gross Income	(320)	677	16,118	377,878
EBITDA	(1,308)	(683)	14,580	376,249

Key takeaways

- Breakeven is after two years, but with the network effect it scales fast after that.
- Given the model, we believe that it is less likely that a larger series funding would be required after network traction as it becomes self funding fairly quickly



Capital Raise

US\$ 500k capital raise

- **Raising for launch**
 - Targeting 400k subscribers
- **Two alternatives**
 - SAFE note - 20% discount and \$20m cap
 - Token Warrants



Contact



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The future is... now