

# Jengax



# DISCLAIMER

*This and any other financial forecasts represented here are not guarantees of future performance and undue reliance should not be placed on them. Such forward-looking statements necessarily involve known and unknown risks and uncertainties, which may cause actual performance and financial results in future periods to differ materially from any projections of future performance or result expressed or implied by such forwards-looking statements.*

*Although forward-looking statements presented here are based upon what management of the Company believes are reasonable assumptions, there can be no assurance that forward-looking statements will prove to be accurate.*

*Furthermore, the Company's activities take place in more than one country and as such is exposed to currency fluctuations of which the Company exerts no control. No consideration for currency fluctuations has taken place when producing this financial forecast and the reader is cautioned to consider that these fluctuations could cause the statements to differ materially from management's current expectation.*

# **VISION STATEMENT**

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**Imagine a world where  
every human being  
can freely participate  
in the global economy.**

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**THIS IS OUR COMMITMENT.**



# INTRO

## WHERE CRYPTO MEETS YOU. ME. EVERYONE.

We make cryptocurrency exchange easy and accessible for everyone.

JengaX is here to solve crypto's biggest challenge: making it user-friendly - easy to use for everyone.

We've made it our mission to level the playing field so that everyone has the same financial opportunities. We do so by creating an accessible, secure and user-friendly experience for buying, selling and converting crypto into fiat currencies.

Built on transparency and the most advanced technology, we're more than ready for the next iteration of the digital world – Web3 – and are excited to play a major part in democratizing financial access across the world.

# MISSION STATEMENT

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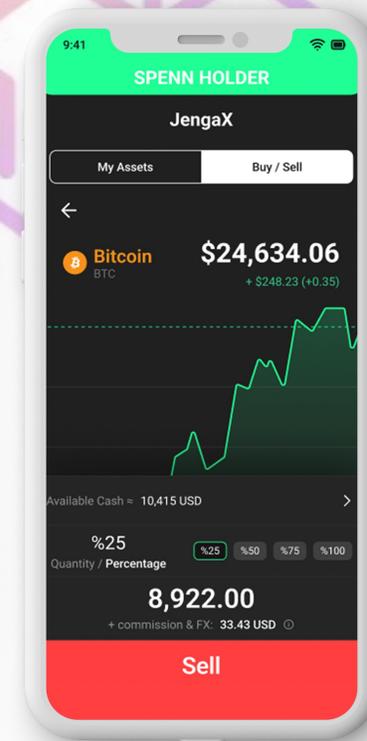
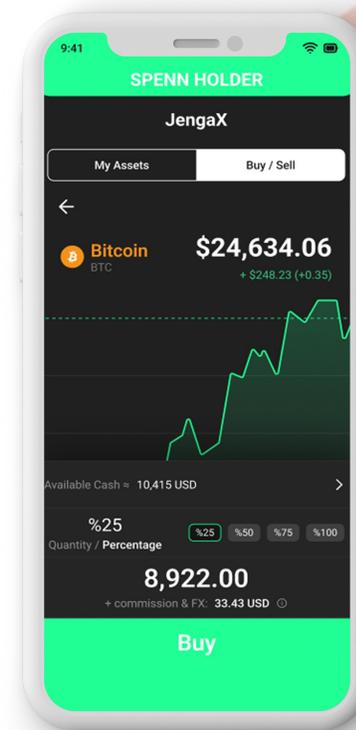
**The mission of JengaX is to enable digital currency adoption, giving individuals financial freedom and inclusion.**



# CRYPTO EXCHANGE IN PARTNER APPS

## BUYING, SELLING AND USING CRYPTO MADE EASY

Users can easily access JengaX trading platform from third party Apps, such as our pioneer customer SPENN. Once connected, users can buy, sell and convert cryptocurrency instantly.



# STRATEGIC CUSTOMER, SPENN

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- JengaX is the only provider for crypto in the SPENN app, through a direct API solution. This gives us the advantage of offering crypto assets to SPENN customers. Users with the SPENN app may also purchase goods and services in local stores using crypto currencies. SPENN is the first of many partner apps, with the potential to achieve global adoption and utility for crypto.
- Through the partnership, JengaX can verify SPENN's user base, enabling JengaX to offer products and services through their ecosystem. Most notable is the provision of KYC as a service to clients who want to establish a foothold in the African market. JengaX can help open the door for companies and institutions who want to expand into Africa.
- The agreement allows us to use SPENN as a FIAT gateway, easing the conversion from crypto to FIAT in all SPENN markets. Once our core products are deployed on SPENN's network, we will pursue ventures with similarly positioned companies across different markets.

# CRYPTO PAYMENTS IN PARTNER APPS

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Our API solutions enable partner apps to offer their users crypto currencies as a payment method, giving the users more flexibility in their personal finances and liquidity.

This way, 3<sup>rd</sup> party users can with a few clicks pay for goods in their local store with cryptocurrency.

What happens when paying with cryptocurrency:

Example - A SPENN user wants to buy a basket of groceries equivalent to 0.1 BTC at their local store:

1. The SPENN user sells 0.1 BTC → a sell order is sent to JengaX
2. JengaX converts 0.1 BTC to local currency and transfers the money swiftly back to the SPENN user's wallet.
3. The SPENN user can now pay for the basket of groceries with local currency.



# PRODUCTS AND SERVICES

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## CRYPTO EXCHANGE

### PHASE 0

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JengaX provides crypto products to SPENN users (buy/sell/exchange into fiat).

### KYC AS A SERVICE

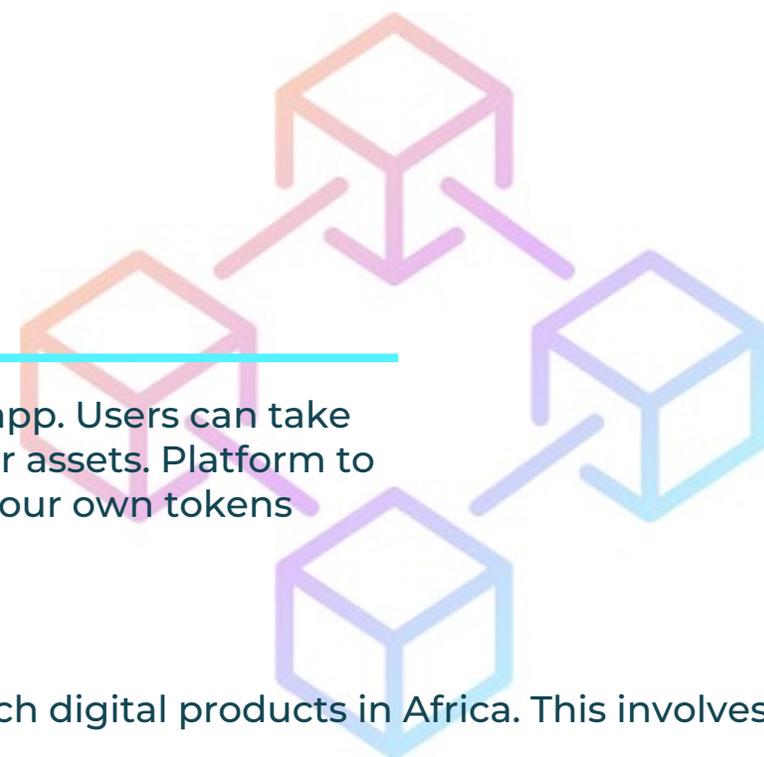
KYC as a service allows third parties to use JengaX as a partner to launch digital products in Africa. This involves instant access to over 1 million pre-verified users with slipstreamed payment services.

*In simple terms: A company, e.g., Spotify wants to start selling subscriptions in Africa. Through our passthrough KYC product and payment services we can open up subscription possibilities to all SPENN users and handle payments as well.*

### PHASE 1

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Develop our own app. Users can take full custody of their assets. Platform to store/create/issue our own tokens (stable or other).



# PRODUCTS AND SERVICES

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## STABLE COIN ISSUANCE AND MANAGEMENT

- For select markets and currencies we will create and issue stable coin representations of national FIAT currencies.
- **ENABLES**
  - *Nimble transaction times*
  - *More accurate price discovery*
  - *Synthetic currency crosses*
  - *Potentially better liquidity than local markets*

## DEFI LENDING PRODUCTS

- Issuance and management of lending-based tokens – financing loans in Africa through token sales.
- Globally crowd loan funding through token sales.
- Risk management and collection handled by local financial institutions.
- Crypto market/sphere loves tokens that yield and is backed by physical assets.



# REVENUE STREAMS

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## CRYPTO EXCHANGE

### Regular fee on spreads

JengaX pockets a fraction of the difference between buyer and seller of crypto assets.

### Carry cost

For crypto purchases financed by JengaX through loans, we add a margin to the interest rate offered to our customers.

### Transaction fees

Each time either crypto or FIAT enters or exits our system we deduct a fee.

### More room for fees

JengaX holds crypto on behalf of its customers. We stake these in short term low risk vehicles. Our solution is unique in its extremely low cost.



# REVENUE STREAMS

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## KYC AS A SERVICE

- A one-time customer acquisition fee
- Recurring fee per payment

## STABLE COIN ISSUANCE AND MANAGEMENT

- Transaction fees
- Regular fees on spreads
- Placing parts of collateral into short term zero-risk yielding assets
- Management fees

## DEFI LENDING PRODUCTS

- Margins on interest rates
- Transaction fees
- Placing parts of collateral into short term zero-risk yielding assets (both FIAT and Crypto)

# INTELLECTUAL PROPERTY

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All of our software is bespoke and adds to our fintech IP portfolio. The areas where we will build and own most of our IP are:

- **Optimized Forex transactions**
- **Cryptocurrency Wallet And Custodian Services**
- **Token issuance and management (stable coin and self-issued tokens)**
- **DeFi products and services**
- **KYC as a service**



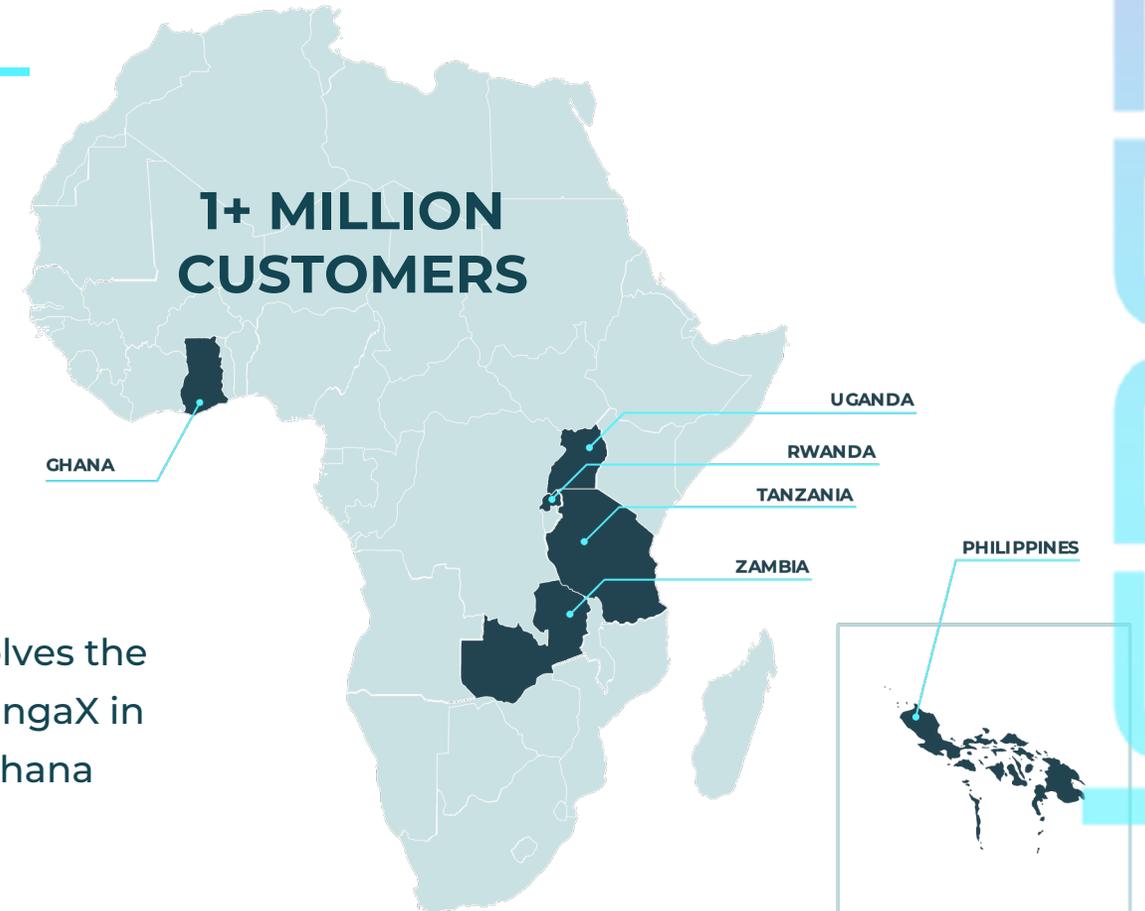
# CURRENT MARKET & COMPETITION

## CURRENT MARKET

JengaX has access to more than 1 million customers in the African market through the agreement with SPENN. In addition to this JengaX is the bridge between Europe and Africa.

## COMPETITORS

JengaX has no direct competitors since no other company solves the transition from crypto to FIAT as quickly and seamlessly as JengaX in the SPENN markets of Rwanda, Tanzania, Zambia, Uganda, Ghana and the Philippines



# CURRENT MARKET & COMPETITION

*(JengaX`s competitive advantages through the SPENN agreement)*



**1,1M+**  
CUSTOMERS



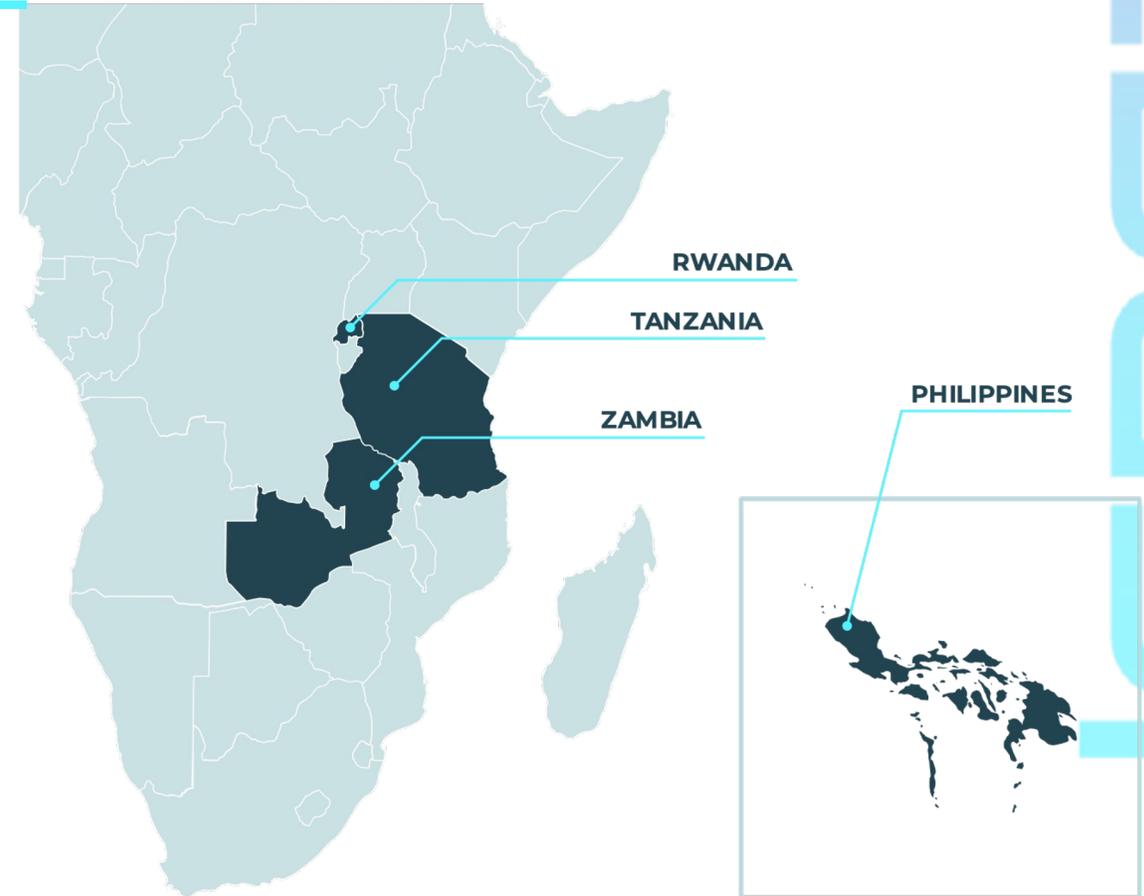
**230M**  
TRANSACTIONS  
(INCLUDING KAZANG)



**4**  
LIVE MARKETS



**230**  
EMPLOYEES



# STRATEGIC SERVICE PROVIDER, KRAKEN

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JengaX has opened a Kraken Pro account to use as a back-end trading platform for all our crypto assets. Kraken is a cryptocurrency exchange with monthly volume of \$40 billion. They offer services across 176 countries around the world and is one of the top names in the cryptocurrency exchange industry.



By building our crypto exchange on Kraken's already existing solutions, we can fast-track our way to becoming operational. Although Kraken delivers the exchange service, JengaX owns all of its own source code and IPR, and can add other service providers as needed.

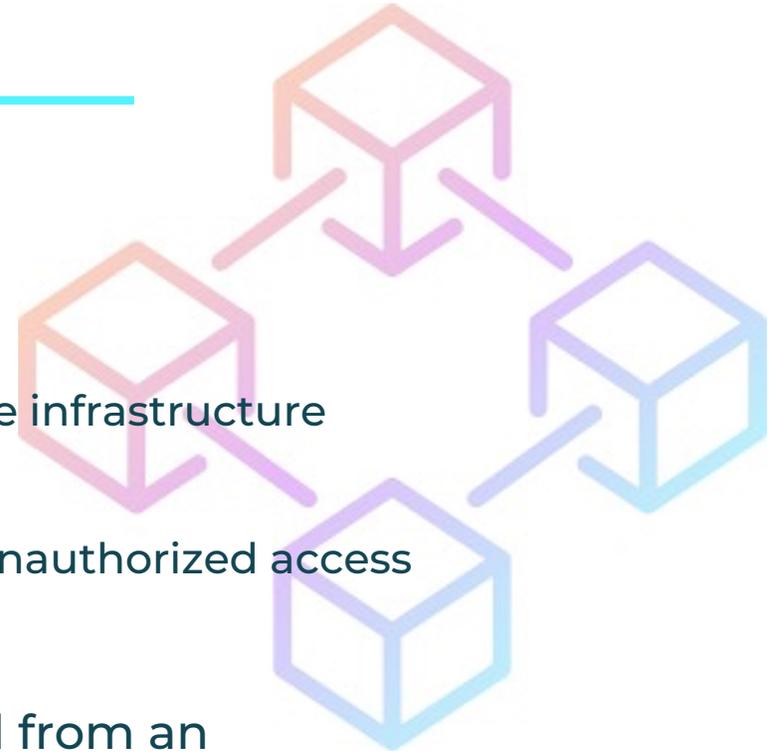
# IT INFRASTRUCTURE AND SECURITY

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## Areas evaluated during the test include:

- The exposure of insecure services towards the internet
- The presence of vulnerabilities and misconfigurations in the infrastructure
- The presence of outdated and legacy systems
- The exposure of VPN/VDI services and protection against unauthorized access

Available web applications are tested at an overall level from an unauthenticated perspective.



# THE JENGAX JOURNEY

2022

2023

Q3

Q4

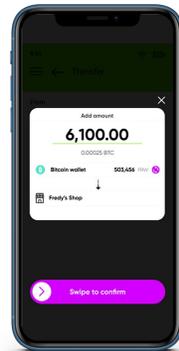
Q1

Q2

Crypto exchange



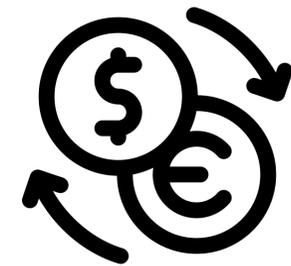
Retail payments



JengaX App



StableCoin and DeFi



# SHAREHOLDERS

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## JengaX Top Shareholders:

Sunzis AS

T.O Ljosland AS

SPENN Technology A/S - Fintech ecosystem

Adsign Holding AS - Crypto expertis 

Omni PMP, LLC - Product and market expert

TaylorFlynn GmbH - Digital marketing

SunZis



adsign



# CASH FLOW

Figures in NOK (VAT included)

<b>VOLUMES</b>		<b>2023</b>		<b>2024</b>		<b>2025</b>	
Users		80 000		830 000		2 350 000	
Transaction volume	kr	66 008 820	kr	721 566 961	kr	1 840 034 293	
<b>REVENUE</b>		<b>2023</b>		<b>2024</b>		<b>2025</b>	
Exchange	kr	660 088	kr	7 215 670	kr	18 400 343	
Interest rates - Africa	kr	1 015 132	kr	9 967 692	kr	27 351 980	
Interest rates - Asia	kr	1 163 159	kr	13 844 017	kr	33 369 152	
Licensing fee	kr	14 400 000	kr	14 400 000	kr	14 400 000	
<b>TOTAL REVENUE</b>	<b>kr</b>	<b>17 238 379</b>	<b>kr</b>	<b>45 427 379</b>	<b>kr</b>	<b>93 521 475</b>	
<b>OPERATING EXPENSES</b>							
External Service Cost	kr	425 988	kr	385 000	kr	710 000	
Marketing Cost	kr	3 000 000	kr	5 000 000	kr	7 000 000	
Overhead Expenses	kr	11 269 391	kr	33 241 725	kr	67 894 941	
<b>TOTAL OPERATING EXPENSES</b>	<b>kr</b>	<b>11 695 379</b>	<b>kr</b>	<b>33 626 725</b>	<b>kr</b>	<b>68 604 941</b>	
<b>OPERATING PROFIT</b>	<b>kr</b>	<b>5 543 001</b>	<b>kr</b>	<b>11 800 654</b>	<b>kr</b>	<b>24 916 534</b>	

**THANK YOU**