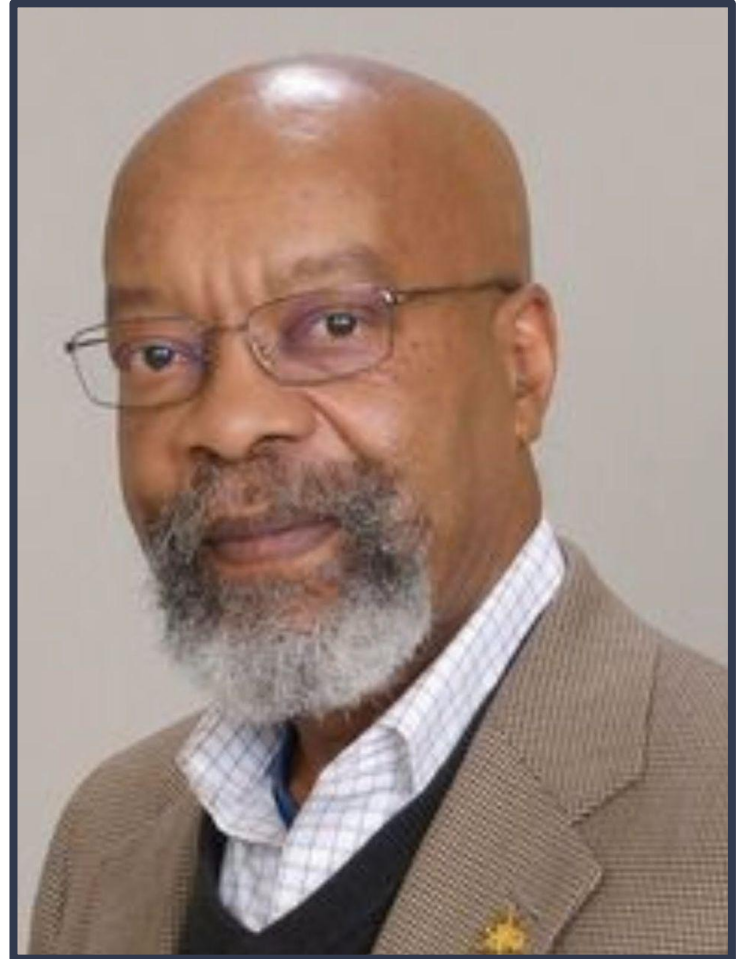


# **SIGMA BANK**

**A digital bank on the blockchain  
technology platform**

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**Victor N Anjeh,**  
**JD. PMP, CBE**  
Promoter



# Agenda

- Company overview, mission & vision
- The team
- Problem
- Solution (Our unique value proposition)
- Target market and growth strategy
- The technology innovation
- Competition
- Business model
- Financial projections
- THE ASK
- Advisory Board

# Company Overview, Mission & Vision

K9 Investments Partners LLP is a Santa Rosa, CA based technology startup focused on the broad applications of blockchain platform in digital transformation solutions.

Our Sigma Bank project mission is to offer holistic digital banking solutions to the unbanked and underbanked.

Our vision is to be a curator of best in breed products from a range of third party collaborative partners in a Banking as a Service (BaaS) operating model.

Our tag line will be “expect the unexpected, offering superior banking EXPERIENCE, SOLUTIONS. SERVICE and KNOWLEDGE.

# The Team

Our team is a collection of seasoned entrepreneurs and technology savvy players with extensive corporate experience with some of the major high technology brands.

- CEO/COO
- CTO
- CIO
- CKO
- CCO
- Legal/compliance, Corporate communications, Finance, HR

# Problem

The unbanked and underbanked are excluded from free market flows due to traditional banks undeserving their communities. This limits their access to capital and credit to improve life and enjoy financial freedoms.

# Solution (unique value proposition)

Solution (our unique value proposition)

A digital bank will enable clients with an internet connected device to obtain a digital wallet, use e-payments services for peer to peer value exchange inter alia.

Our project will bring the lower economic strata into the mainstream of the banking sector, enable building a credit profile to obtain consumer loans cars, homes, consumer appliances and other trappings of a comfortable middle class.

# Target Market and Growth Strategy

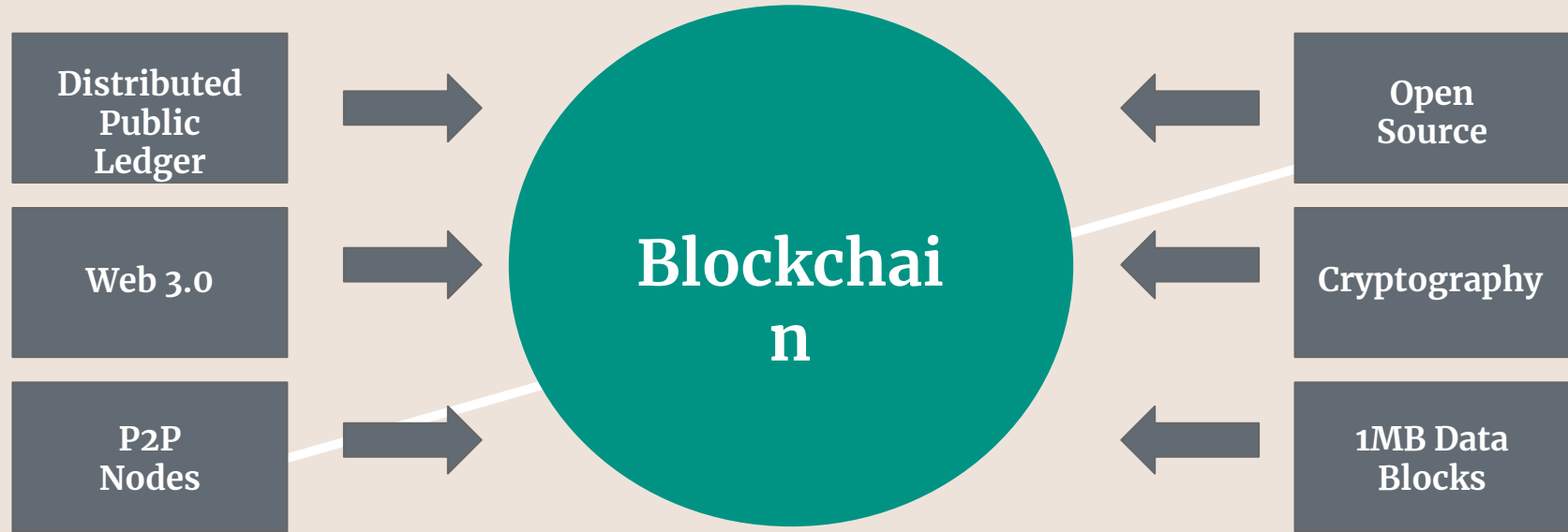
Unbanked, underbanked and fully banked.

Decentralized finance (DeFi) in digital financial services.

Applications of blockchain platforms in real estate, healthcare, supply chains, retail, sports, entertainment, election vote tabulation.



# Technology Innovation



# Competition

Mainline traditional banks with legacy IT systems running proprietary core banking software solutions. Their inability to open branch locations in low income communities. Know your customer, anti money laundering, fraud prevention etc compliance issues.

# Business Model

Banking as a Service platform digital bank. Open marketplace with a panoply of partners embedded in a service delivery ecosystem that leverages the networking effect.

1. Front end portal (presentation layer)
2. Middleware (Applications program Interface (integration layer)
3. Back end (core banking service layer)

# Financial Projections (TBD)

Revenue model (Payments processing fees, Account services, stored value cards, lending products)

Operating costs (Onboarding, accounts maintenance, CRM, ERP)

Income projections

Cash flow statement

# THE ASK

Seed stage 1: \$ 2 - 4 million for proof of concept, licensing and initial marketing

Stage 2: \$5 - 10 million growth capital for market expansion.

# Advisory Board

*“It must be remembered that there is nothing more difficult to plan, more doubtful of success, nor more dangerous to manage than a new system. For the initiator has the enmity of all who would profit by the preservation of the old institution and merely lukewarm defenders in those who gain by the new ones.”*

*– Machiavelli*