Telkash T&T – EXECUTIVE SUMMARY OVERVIEW

INTRODUCTION

Started out as **Kashin,** a Financial Tech solution company in New Zealand, we did some outstanding developments there. After tremendous success in New Zealand, Kashin entered into the USA market and went public. Now for the International Expansion and Regulation, a new Company called **TELKASH** was formed for all **FinTech solution** for **South America, Caribbean, Europe and Asia markets.**

By 2020 half of all payments will be made via mobile (mobile phones and tablets). Mobile devices (estimated 7 billion) are outselling PC and mobile subscriptions are rapidly increasing worldwide.

**TELKASH** cloud- based Digital Payments Platforms are uniquely positioned to support the global transformation in the commerce and payments landscape, being driven by expansion of mobile infrastructure & cloud technology.

**TELKASH** supports **Digital Wallets** with a number of specialized payment solutions **that Enable Payments and Remittances to be transacted by anyone, anywhere, anytime, either online or offline**.

**TELKASH** is a secure online platform that allows virtual access to business or personal payments capabilities and data such as credit/debit cards/cash deposits, loyalty, discount, coupons, and rewards programs in one secure platform. The **TELKASH** Platform supports all forms of mobile interaction including, SMS, IVR), Mobi/HTML 5 and Quick Response (QR) Barcodes**.**

**TELKASH has 2 solutions - TELKASH Wallet (TW) and TELKASH Credits (TC).**

**TELKASH Wallet** (TW) usually has no setup or monthly charges (license clients may have fees) and requires no application download to use. **TELKASH** employs a transaction based model that charges the user 20 cents per transaction and 3% for Merchant Credit Card processing (these rates may differ by country of operations).

**TELKASH Credits** (TC) which will allow global transfers instantly to mobile wallets. This platform is a standalone and **Telkash** manages the process from end to end. TC is rolling out services in the **USA ie. (Kashin), North and Latin America, Caribbean Islands and Africa corridor where the Remittance Transfers exceed well over US $50 Billion per annum.**

**WORLD REMITTANCE:**

**TELKASH** is deploying its digital payment platform to support Global Remittances where the market is more than US $500 Billion annually, mainly into Emerging Markets. **TELKASH** Model plans to license its platform tools to in-Country Partners who will manage foreign currency exchange and local regulatory compliance.

**Major Developments:**

**TELKASH**

**TELKASH** is current doing services deals for:

**Monge Group**

Business turnover: $1.5 Billion/year

Brands: Importadora Monge, El Verdugo, El Gallo más Gallo, Prado, Continentes, Supro

Core business: Retail & Finance. Appliance sales, electronic hardware sales, furniture sales, services: remit, bill payments, top up, insurance

Countries: Costa Rica, Nicaragua, El Salvador, Guatemala, Honduras, Perú

Total locations:500

Locations in Costa Rica:170

Staff:10,000

**Unicomer Group**

Business turnover: $2.8 Billion/year

Brands: Gollo, La Curacao, Servitotal, Almacenes Tropigas, AMC Unicon, Loco Luis, Artefacta, Radio Shack, Unicomer USA, Lucky Dollar, Baratodo, Sony Center, Tropimotors

Core business: Retail & Finance. Appliance sales, electronic hardware sales, furniture sales, services: travel, bill payments, top up, insurance

Countries: Costa Rica, Nicaragua, El Salvador, Guatemala, Perú, Honduras, Dominican Republic, Jamaica, Belice, Barbados, Trinidad & Tobago, USA, Ecuador, Aruba, St. Lucia, Dominica, Grenada, St. Kitts & Nevis, Antigua & Barbuda, St. Vincent & The Grenadines.

Total locations:900

Locations in Costa Rica:150

Staff:13,500

**Teledolar**

Business turnover: $120 Million/year

Brands: Teledolar,

Core business: Services (remit, bill payments, top up, money exchange, international calls)

Countries: Costa Rica, with remit partners in Central America

Total locations:3,300 (30 direct + 3000 agents in CR)

Locations in Costa Rica:3,300

Staff:150

**Kölbi (part of Grupo ICE)**

Business turnover: $1.2 billion/year. Has 40% market share in Costa Rica.

Brands: kölbi

Core business: Telco, Cable TV, Internet, fixes phone lines, insurance (assistance)

Countries: Costa Rica

Total locations:60 + over 10,000 dealers

Locations in Costa Rica:10,060

Staff (direct):5,000

**Major Developments**

**Kashin**

**Kashin** have recently signed a license agreement to provide Kashin Kredits and Kashin Wallet billing and remittance platform to Uganda, Kenya, South Sudan, Panama, Canada and USA. Kashin has connected to the following telcos with Mobile Money services in Africa:

MTN Uganda (9.5 million subscribers)

Airtel Uganda (7.5 million subscribers)

MTN Kenya (1 million subscribers)

MPESA Kenya (15 million subscribers – in testing)

Kashin platform will allow instant credit transfers directly to subscriber mobile wallets.

Kashin also has negotiations underway with partners in South America, the Caribbean, India, USA & UK.

**KASHIN BUSINESS FORECASTS**

KASHIN BUSINESS FORECAST (includes Kashin Application and Remittance Forecasts)

Year 1 Year 2

GROSS SALES $ 85,623,040 $ 330,813,590

KASHIN Revenue $ 6,212,777 $ 28,723,840

Direct Costs $ 1,670,570 $ 6,537,598

Net Revenue $ 4,542,207 $ 22,186,242

Overheads $ 2,000,000 $ 2,000,000

EBIT $ 2,542,207 $ 20,186,242

\*assumes fully funded

A Detailed Forecast spreadsheet and assumptions is available on request.

We look forward to discuss your next step towards the Mobile Digital Wallet World, soonest.

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