



4G Capital innovates with Finhaven to create Africa's first ever tokenised bond issuance for SME microfinance

- Africa's first ever blockchain fund raising platform for microfinance
- 4G Capital is set to raise considerable financing to fund expansion across Africa
- 4G Capital Uganda launching on 30th March
- 4G Capital on target to impact over 1million people within 2 years

15th March 2018, Cape Town: At the TMT Finance conference in Cape Town, Finhaven and 4G Capital announce a strategic working relationship set to create Africa's first ever blockchain fund raising platform for microfinance, bringing together the highest standards of fiduciary responsibility with the security of blockchain technology.

This will give qualified investors the opportunity to participate in 4G Capital's tokenised bond issuance using cryptocurrencies. This will provide USD debt financing for 4G Capital's best-in-class financial credit and business training services as it increases its footprint across Africa.

Based in Kenya, 4G Capital have been nurturing and supporting entrepreneurs, SMEs and MSMEs across Kenya for over 5 years by providing essential financial literacy and business training along with working capital to help informal SME businesses grow sustainably.

The company is seeking to address the Finance Gap across Africa. In Kenya alone, according to the IFC, the finance gap for Micro and SMEs stands at over \$19billion, yet this important segment of the economy accounts for over 30% of GDP. Typically, it is almost impossible for these small companies to access credit without high collateral and data requirements, therefore over 72% rely on family for capital to run their businesses. Over 30% of small businesses fail due to lack of funding.

4G Capital is forecast to lend \$40m to small and medium size business over the next 12 months. Uniquely, since inception in 2013, 4G Capital consistently achieves >94% collections without having to refinance its customers.

Finhaven's financial platform uniquely reduces transaction costs, converges intermediaries, and sets a foundation for a truly global capital marketplace. The blockchain technology underpinning Finhaven's platform serves to further incentivise investors' shift to tokenized assets.

4G Capital and Finhaven intend to initiate fund raising with the first tranche of tokenised debt securities available within the next quarter. This shall secure 4G Capital's first phase of expansion across East Africa, with Uganda coming on line at the end of this month.

4G Capital Founder and CEO, Wayne Hennessy-Barrett said, "With additional financing we aim to increase our customer base by ten-fold and as we impact over a million people by the end of 2019. Recently we received our license for Uganda. We have mobilised quickly and will be operational by the end of March. There are another 3 licences pending and within 5 years we aim to have expanded into 7 countries across Sub-Saharan Africa."

Organisations wishing to pursue the development and issuance of tokens to raise funds often find the regulatory environment too complex. However, companies are able to issue tokenized bonds and equity on Finhaven's regulatory-compliant platform. This is done using Finhaven's proprietary coding, combined with smart contract execution in compliance with applicable securities laws.

4G Capital Founder and CEO, Wayne Hennessy-Barrett said "Our work with Finhaven represents the first direct connection of a blockchain investment platform with a proven fintech operation with a track record of breaking the poverty cycle. It was through our shared commitment to the highest standards of client protection, value creation and strong governance that we have been able to launch this venture. The opportunities for value creation from end-user through to investor have only just begun. We have the opportunity to set new standards in the way Africa's SMEs are supported and develop globalisation on equitable lines."

4G Capital is also building upon its current proprietary platform, which uses artificial intelligence to credit score clients, to develop and eventually deliver blockchain-based business services to its clients.

Finhaven CEO, Dohyung Kim said, "We're delighted to join forces with 4G Capital to facilitate additional funding for entrepreneurs and positive social impact in East Africa. As a security token issuance platform powered by blockchain technology, we're able to provide 4G Capital with greater efficiency in their capital fund raising, making it easier for them to scale their mission. We're proud to help shape blockchain's transformative effect on the capital markets and provide an innovative method to increase capital inflow to frontier and emerging economies".

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Notes to Editors

About 4G

4G Capital's vision is to digitize the informal economy with a suite of financial services and business applications to connect African enterprises to the world. 4G Capital empowers micro and small owner-operators to grow and succeed. The company blends business training with unsecured working capital for micro and SMEs in the informal sector. Based in Nairobi, the company was founded in 2013 and is expanding across sub-Saharan Africa.

Key stats:

- >94% collection rates at PAR30 without refinancing clients
- 81% Woman Customer
- 82% Repeat Customers
- 77% Rural Clients
- 86% Report increased sales
- 94% Increased financial literacy
- Net Promoter Score 72
- 170,000 loans since inception
- \$26M worth of loans to date

About Finhaven

Finhaven is building a regulated global securities issuance platform and exchange on blockchain technology, the platform makes it easier, less costly, and more secure to raise capital and issue tokenized securities. Finhaven combines proprietary coding with smart contract execution to

facilitate the issuance and trade of security tokens in compliance with applicable securities laws. Finhaven was founded in Vancouver, Canada in 2017.

Forward Looking Statements

Certain information set forth in this release contains “forward-looking information”, including “future oriented financial information” and “financial outlook”, under applicable securities laws (collectively referred to herein as forward-looking statements). Except for statements of historical fact, information contained herein constitutes forward-looking statements and includes, but is not limited to, the (i) projected financial performance of the Company; (ii) completion of, and the use of proceeds from, the sale of the shares being offered hereunder; (iii) the expected development of the Company’s business, projects and joint ventures; (iv) execution of the Company’s vision and growth strategy, including with respect to future M&A activity and global growth; (v) sources and availability of third-party financing for the Company’s projects; (vi) completion of the Company’s projects that are currently underway, in development or otherwise under consideration; (vii) renewal of the Company’s current customer, supplier and other material agreements; and (viii) future liquidity, working capital, and capital requirements. Forward-looking statements are provided to allow potential investors the opportunity to understand management’s beliefs and opinions in respect of the future so that they may use such beliefs and opinions as one factor in evaluating an investment.

These statements 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 forward-looking statements.

Although forward-looking statements contained in this release 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, as actual results and future events could differ materially from those anticipated in such statements. The Company undertakes no obligation to update forward-looking statements if circumstances or management’s estimates or opinions should change except as required by applicable securities laws. The reader is cautioned not to place undue reliance on forward-looking statements.