

Celebrating...

2 Years of Growth



History & Progress

Provided over **500 Million Naira** worth of On-demand Pay access to over **10,000** employees in Nigeria



2021

JULY



Earnipay was founded

2022



Launched Earnipay



Pioneered Earned Wage Access Solution in Nigeria with the launch of On-demand Pay



Raised \$4 million in funding



Provided ₦184 million worth of On-Demand Pay access to income earners

2023



Provided ₹350 million worth of On-Demand Pay access to income earners



Launched Virtual Accounts for Businesses and their employees



Launched Bulk Pay & Transfers - Enabling businesses to effortlessly batch-pay thousands of bills in minutes



Launched Savings - offering flexible options and competitive interest rates to individuals



Launched Bill Payment for individuals to transact with ease



Launched Payroll for Businesses



Launched a full-fledged B2C platform in addition to Rewards that turns users everyday transactions into opportunities for discounts and perks

From the Desk of the Chief Executive Officer



As we celebrate our 2nd anniversary, I find myself reflecting on the journey we embarked upon two years ago. Our mission has always been clear: to bridge the gap between pay cycles and provide a sustainable alternative to the predatory payday

loans plaguing our market. We envisioned a world where employees have on-demand access to their hard-earned salaries, unlocking affordable financial services for all.

In these two years, we've learned invaluable lessons that shape our future. We're evolving, taking those lessons to propel us to the next level and we aim to make significant strides in our mission to uplift the financial wellness of income earners and businesses across Africa.

Our goals for this year are simple yet profound: to be better than we were yesterday and to continue delighting our customers with the exceptional products and services

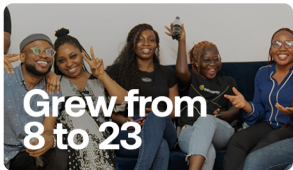
they've come to expect from Earnipay. We've been tirelessly working on new features and upgrades that we're excited to unveil soon.

I'm especially grateful to the dream team at Earnipay who has faced its fair share of challenges and triumphs. Through it all, we've grown stronger and wiser. The struggles have fueled our commitment to innovation.

Get ready to witness a New Us in 2024.

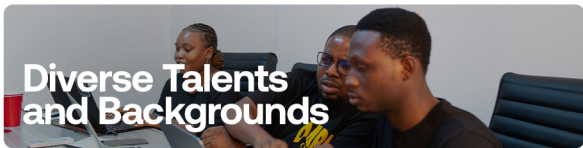


People



Over the past two years, Earnipay's team has experienced substantial growth. What began as a small and dedicated group of 8 has expanded into a

dynamic and diverse team of 23 individuals. This growth is a testament to our shared vision and the increasing demand for the services we provide.



Our team is a mosaic of diverse talents and backgrounds, bringing a wealth of experience and perspectives to the table. This diversity is a cornerstone of our strength, fostering creativity, innovation, and inclusivity within the workplace.



We extend heartfelt thanks to every member of the People team for their commitment, hard work, and passion. Together, we have built a workplace that values growth, unity, and collective achievements.



What People Have to Say About Us

Came in through a referral. We went for this because most employees had been going for loans. Really seamless and charges are affordable. The messages we get at 5pm are encouraging.

Isaac Onwere
Compliance Professionals Plc

My employees can request their urgent 2k when they need it. I find that loans are stressful to request for just 5,000 naira or more.

Favour Eze
Thrive Agric

It has been a good experience. The benefits are very glaring to see. Our employees have been accessing the product month on month.

Peter Adeyemi
Curacel Systems Limited

It was an avenue to give access to employees. They can have access to their salaries. We were looking for an avenue for our employees to be well taken care of and Earnipay was an avenue.

Fiyinfoluwa Adeoti
Genesys Health Information System Limited

Earnipay at 2

From humble beginnings to where we stand today, thank you for being a part of our story.

To growth, and the journey ahead!

Cheers!

