



Investor Proposal

Executive Summary

PayPaka is a multi-functional smart card and app ecosystem that combines financial services, identity verification, and safety tracking into one platform.

It transforms student IDs, staff badges, and guest passes into smart devices capable of:

-  Cashless transactions & budget control
-  Location tracking & geo-fencing alerts
-  Attendance logging & secure access control
-  Asset monitoring & credit repayment tracking



With over 10 million students in Uganda alone and massive potential in corporate and hospitality sectors, PayPaka bridges a huge gap between financial inclusion, operational efficiency, and personal security.

UNIVERSITY



In 2020, Uganda's 9 public universities enrolled over 105,988 students. With 44 private universities (53 total), the overall student count is significant though exact totals aren't stated.

INTERNATIONAL SCHOOLS



Kampala, Uganda, hosts a large and diverse network of primary, secondary, and international schools. These institutions deliver a variety of curricula – from the national syllabus to British, French, and other global programs. Several are accredited IB World Schools, offering internationally recognized

3 STAR + HOTELS



Uganda currently has three five-star hotels and eight four-star hotels, according to the Uganda Tourism Board (UTB). All three five-star hotels are located in Kampala. Some of these Five-star hotels are; Kampala Serena Hotel, Sheraton Kampala Hotel, and Lake Victoria Serena Golf Resort & Spa.

MEDIUM ENTERPRISES



Uganda has around 1.1M MSMEs, driving much of its GDP. Most are informal, with about a third formalized (World Bank). Mid-sized firms are roughly 20%, spanning diverse sectors, though exact large-company numbers are unclear.

A smiling woman with dark hair is holding a small white card in front of her. The background is a blurred green field.

The Problem

98% of IDs are currently static and underutilized.

Schools, companies, and hotels have no integrated system for payments, attendance, and movement tracking.

Businesses struggle to track credit-based assets and manage repayments.

Parents lack real-time control over student spending and safety.

The PayPaka Solution

A smart card + mobile/web app that:

1

Stores digital wallets for cashless transactions.

2

Tracks real-time location and attendance.

3

Allows parents/employers to set spending limits and freeze cards instantly.

4

Issues alerts when the cardholder leaves designated areas (geo-fencing).

5

Integrates with point-of-sale, payroll, and inventory systems.



Target Markets



Education Sector

Education Sector – Student IDs with wallets, safety tracking, and attendance monitoring.



Corporate Sector

Corporate Sector – Staff ID for time tracking, field staff monitoring, and cashless allowances.



Hospitality Sector

Hospitality Sector – Guest passes for secure access, in-hotel payments, and lost card recovery.



Retail & Credit

Retail & Credit Businesses – Track assets sold on credit until payment is complete.

Market Size (Uganda)

TAM: 10.8M students + corporate & hospitality workforce.

SAM: 2.16M (20% likely adopters initially).

SOM (Yr 1–2): 108,000 users.



Ways to Make Money



From the Card

Card Sales – One-time purchase for each card, offered at a cost based on selected features.

Replacement & Upgrade Fees – Lost card replacement and premium feature upgrades.

Corporate/Bulk Contracts – Schools, companies, and hotels pay for large-scale card



From the App

Transaction Fees – A percentage of every payment processed.

Premium Features – Multi-wallet accounts, advanced alerts, or extended location history.

Virtual Card Issuance – Linking PayPaka to online payments.



From Subscriptions

Parents/Employers – Monthly/annual subscription for safety tracking, spending control, and advanced reporting.

Schools/Companies – Subscription for attendance management, payroll integration, and analytics dashboards.



From Ads & Traffic

In-App Advertising – Schools, local businesses, and service providers advertise within the app.

Sponsored Content – Banks, telecoms, and e-learning platforms sponsor features or offers.

Affiliate Partnerships – Commissions from

Competitive Advantage

- ✔ Purpose-built for students, corporates, and hospitality, unlike banks or telecoms.
- ✔ All-in-one functionality - ID + wallet + tracker + attendance system.
- ✔ Geo-fencing + freeze/unfreeze capabilities for safety.
- ✔ Works both online & offline with secure syncing.



Call to Action

PayPaka is not just a card – it's a security tool, financial trainer, and operational system.

We invite investors to join us in redefining identity and financial management across Africa.