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# **MODAZAB**

## **The Multi-Rail Financial Infrastructure for Africa-China Trade**

**Founder & CEO: Yelsin Sadiq**

**\$650M+ Volume Processed | Zero External Funding**

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# The Trade Finance Gap

The "Founder Tech Premium": Yelsin is not a non-technical CEO hiring developers. Yelsin is an engineer who built a complex crypto/fiat system. This IP (Intellectual Property) is rare and adds value.

- **Banks are too slow:** African traders waiting 2-3 weeks for payments to settle in China.
- **Banks are too expensive:** Hidden fees and poor FX rates destroy merchant margins.
- **Infrastructure Failure:** Legacy SWIFT rails often fail to reach the last mile in China.
- **The Result:** \$200B+ in African trade is stifled by inefficient payment infrastructure.

## - The Solutions

# 1. The Hybrid Liquidity Engine

**Multi-Rail Routing:** We intelligently route payments between Traditional Fiat Rails and Digital Asset Rails.

- **Instant Settlement**  
Liquidity delivered in hours, not weeks.
- **Cost Efficient**  
Competitive FX rates and ~0.5% transaction fees.
- **B2B Focused**  
Built specifically for wholesale trade, not consumer remittances.

## - The Market Opportunity

# The Africa-China Corridor

**Huge Addressable Market:** Trade between Africa and China exceeds \$200B annually.

**Growing Rapidly:** African consumer demand for Chinese goods is doubling every 5 years.

**Underserved:** Major fintechs focus on P2P (consumer) transfers; we focus on B2B (Merchant) transfers.

**Our Advantage:** We have boots on the ground and relationships that Silicon Valley startups lack.



### Tip

While most startups burn cash to find customers, I spent 5 years building the payment infrastructure for Africa-China trade with **zero funding**. I've processed **\$500M** in volume organically. Now, I'm raising capital to formalize this operation and unlock the next phase of growth

— **Proven Traction (The "Money Slide")**

## **\$650M+ Volume Processed (2017–2024)**

**Total Volume:** \$650M+ processed to date.

**Fiat Volume:** \$500M+ (Traditional SWIFT/Banking).

**Digital Volume:** \$150M+ (On/Off-ramp for high-speed liquidity).

**Growth:** 100% organic growth. Zero marketing spend.

**Capital Efficiency:** Achieved without a single dollar of VC funding.

# 6. Proprietary Technology

## Tech-First Architecture

- **Built from Scratch**  
Unlike competitors relying on third-party APIs, we built our core infrastructure.
- **The "Multi-Rail" Engine**  
A proprietary algorithm that selects the fastest/cheapest payment rail in real-time
- **Security**  
Bank-grade encryption and strict AML/KYC compliance integrated into the code.
- **API Ready**  
Developer-first architecture allows other platforms to plug into Modazab.



Founder & CEO

## Yelsin Sadiq.

**Full-Stack Engineer:** Built Modazab's core infrastructure; understands the code, not just the business.

**Educator & Mentor:** Author of the top-rated "The V Programming Language" course on Udemy.

**Market Expert:** 5 years deep in the cross-border payment space in Africa.

**Why Me:** I combine deep technical skills with operational grit.

## How We Make Money.

**Transaction Fees:** ~0.5% average take rate on volume.

**FX Spread:** Arbitrage between local African currency and USD/CNY.

**Merchant Services:** Subscription/API access for B2B partners.

**Scalability:** As volume grows, margins improve due to economies of scale.



### Tip

We aren't selling software; We are selling a Pipe: A SaaS company with \$500k revenue is worth \$5M. A payment processor moving \$650M is an infrastructure asset. Pipes are worth more than software.

# Competitive Advantage

Feature	Traditional Banks	Crypto Exchanges	Modazab
Speed	Days	Instant	Hours
Compliance	High	Low	High
Liquidity	Limited	Volatile	Hybrid & Stable
UX/API	Poor	Fair	Best-in-Class

**Title: Why We Win**

# Financial Projections (3-Year Outlook)

## Year 0 (Current)

Volume: ~\$100M/yr  
Revenue: ~\$500k/yr

2026

## Year 2:

Volume: \$1.2B  
Revenue: \$6M

2029

## Year 1 (Post-Raise)

Volume: \$500M/yr (5x growth)  
Revenue: \$2.5M (Liquidity unlock)

## Unit Economics

Net Margin improves to 25%  
as we automate onboarding.

## - The Ask

# \$5M Seed Extension

Pre-Money Valuation: \$20M - \$25M (Targeting ~15-20% equity).

## Use of Funds -



**Outcome:** This capital unlocks a \$20M+ Debt Facility for operational liquidity.

## — Contact

Join Us in Building the Future

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*Thank  
You.*

**Modazab** is not just a payments company; we are the digital **railroad** for African trade.

We have the traction (**\$650M**), the team, and the market.

**We are ready to scale.**