# DigiDeeds

Your Deeds Matter

Turning informal homes into **formal assets**

Opening doors to **dignity and opportunity**

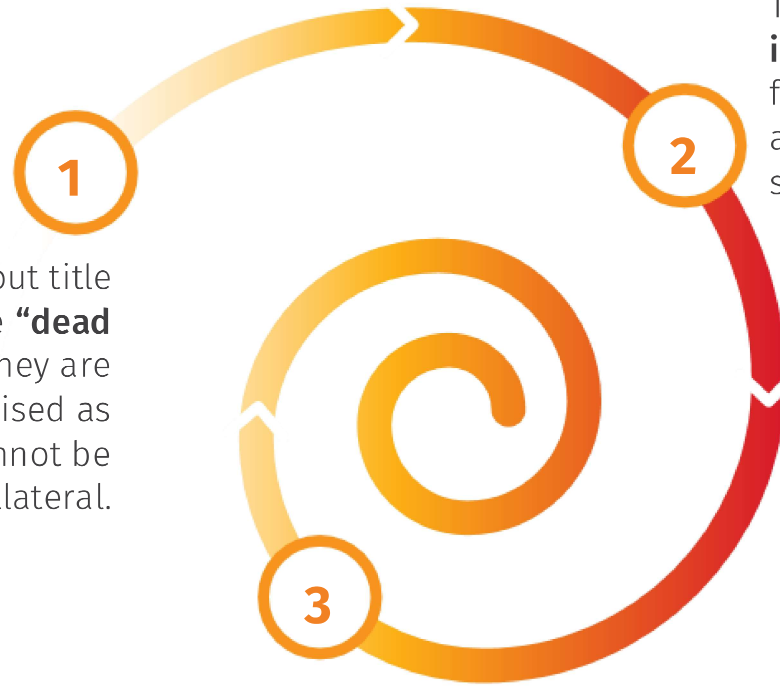
Unlocking a R300 billion **untapped market**
in South Africa alone

South African Patent Application No. 2024/07574

# This is a huge, urgent problem worth investing in, a market failure that DigiDeeds can fix now

**Globally, 1 billion people** live in homes without a formal title deed.

In **South Africa, 40% of the population** does not have a formal title deed.



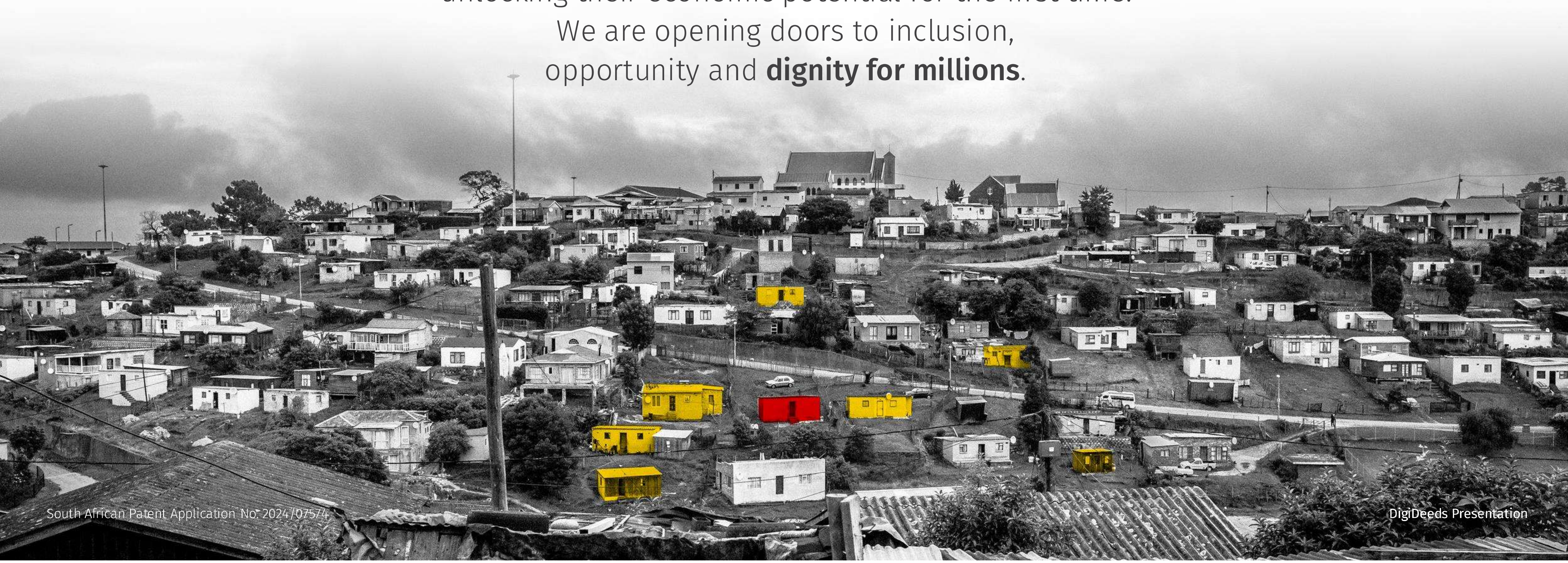

Homes without title deeds are **"dead capital"**— they are not recognised as assets and cannot be used as collateral.

The **owners are invisible** to the financial system and lack economic security.

This perpetuates an intergenerational **cycle of poverty and indignity**, blocking access to basic services and economic opportunities.

## Our unique solution provides universal opportunity

DigiDeeds gives **formal ownership to informal dwellings** through a secure, scalable digital platform.
We turn these homes into verifiable, tradable assets, unlocking their economic potential for the first time.
We are opening doors to inclusion, opportunity and **dignity for millions**.



## Our solution

DigiDeeds is a digital asset trade register that authenticates ownership of informal homes and unlocks economic potential.

**Our platform is built on three pillars that create a secure and verifiable digital asset:**

### PERSON

The **individual owner** is verified and authenticated through the DigiDeeds app and our register, establishing a personal property right as a foundation for economic empowerment.

### PLACE

The **geo-coordinates** and a photo of the home are captured, reconciled with formal Deeds Office references, and digitally registered.

### PROPERTY

The home is verified by a network of 7 neighbours, with all data securely recorded in our graph database. This creates a powerful **network effect**, ensuring the integrity and reliability of each digital asset.

# How it works

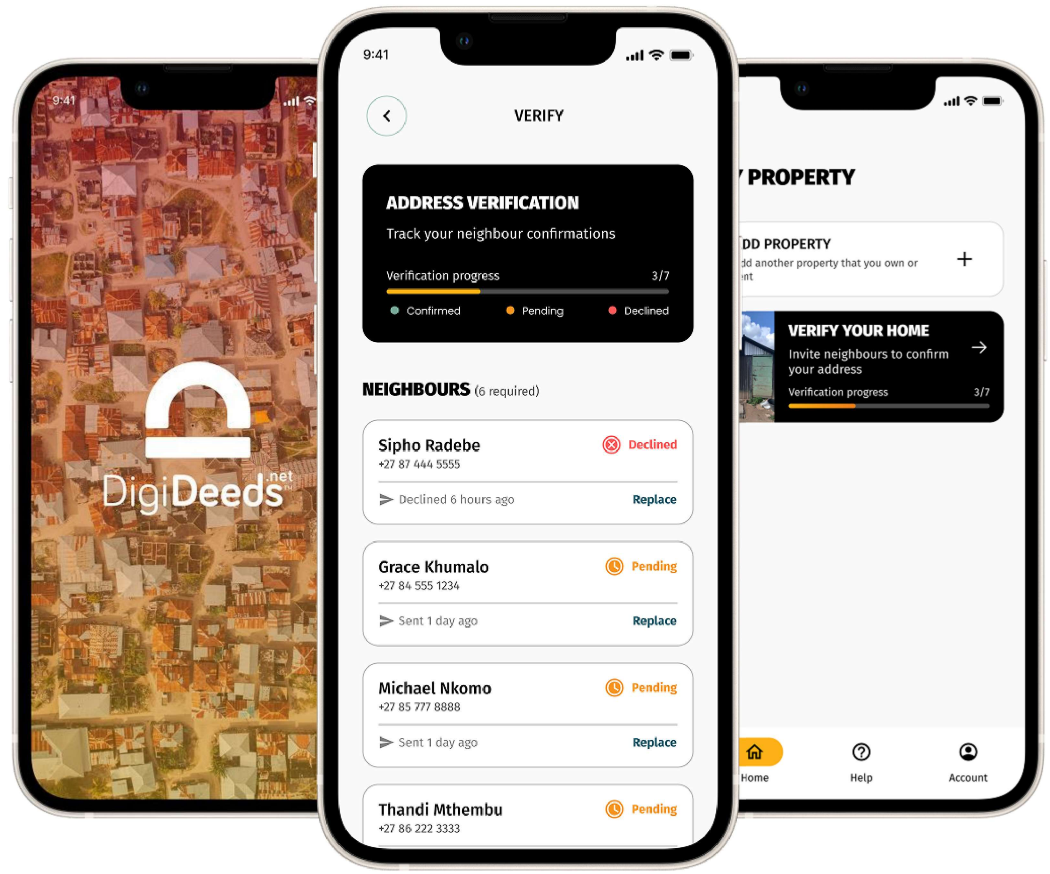
**Download app**
and register home

**Verify identity** and property:
ID, photos and geolocation
are captured

**Authenticate** through
community

**Value** home

Issue a secure digital
deed **certificate**



## What **does** it do?

**A DigiDeeds provides proof of ownership and credible value.**

With a DigiDeeds, a home becomes a real asset that can:

- appreciate
- be sold
- used as collateral for loans
- be recognised by banks and insurers

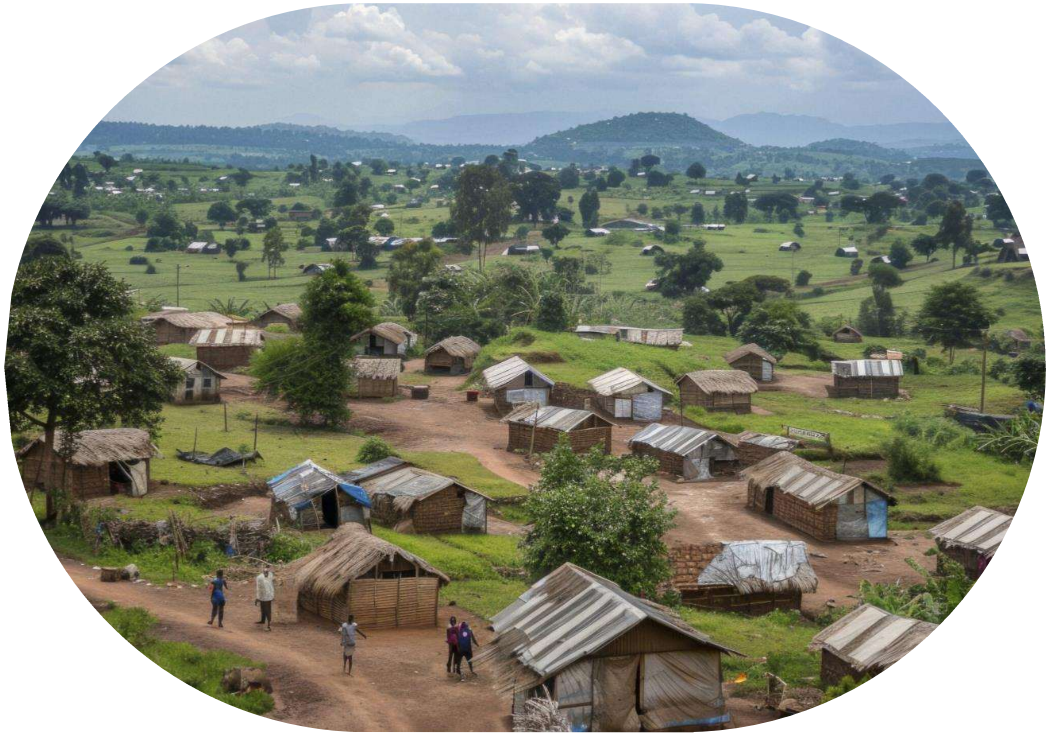
## Our impact

A single digital deed for one homeowner unlocks dignity and opportunity for

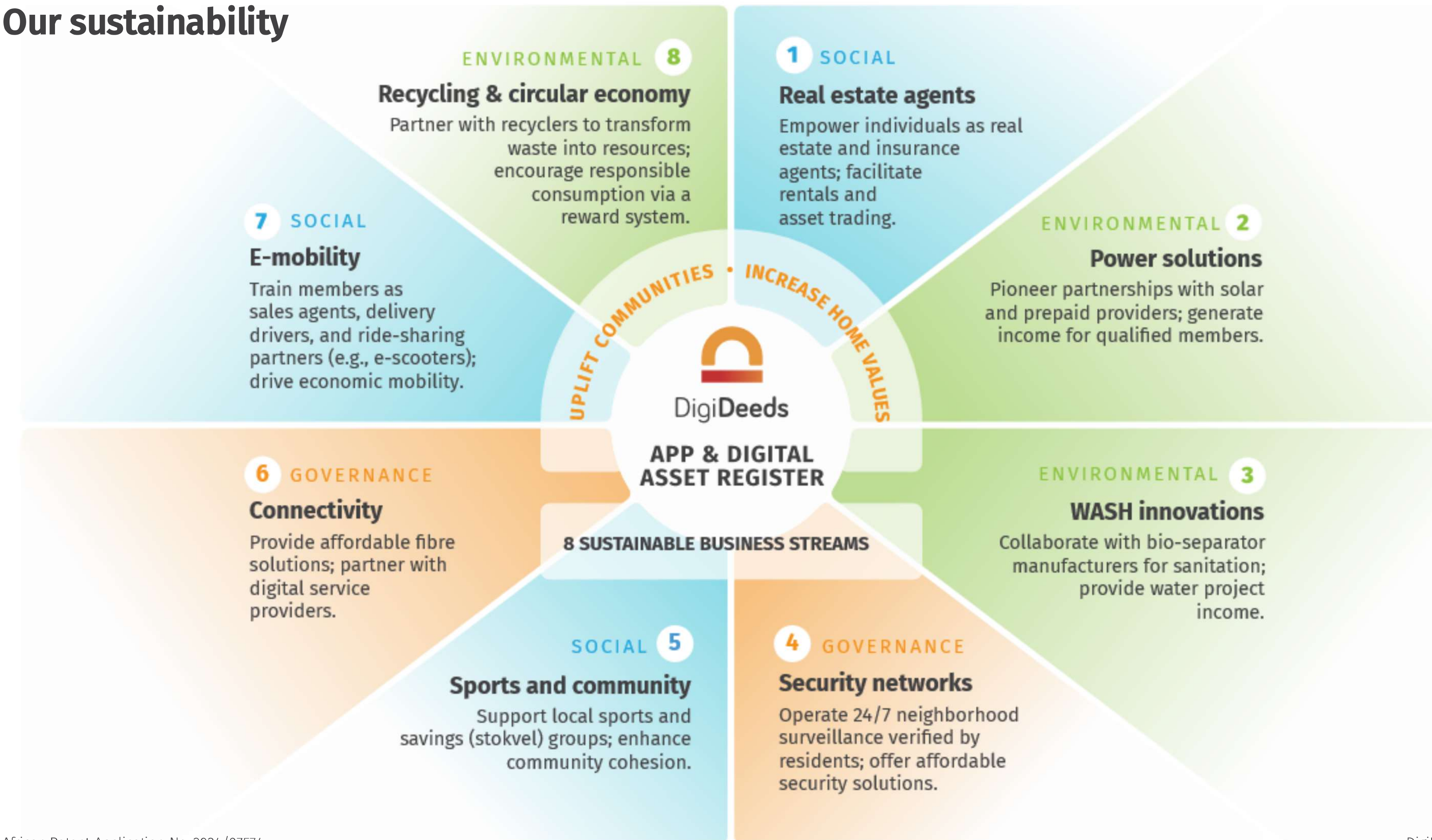
- **a family**
- **a community**
- **a country**
- **a continent**

**and all underserved markets globally.**

Meanwhile, potential is unlocked for DigiDeeds and investors…



# Our sustainability



# The scale of the opportunity is immense

**From a local proof of concept to a global market…**


- **5,000** South African townships
- Proof of concept before scaling
- Success informs expansion into rural communal lands in South Africa, elsewhere in Africa, as well as in India and South America

- **238 million** people in Africa's informal settlements or >60% of urban population, reaching **70% by 2030**
- Need for resident-inclusive, integrated strategies to deliver basic services e.g. water and sanitation

- **>30%** of urban population in the developing world is in informal settlements
- **1 billion** people globally in homes without a formal title deed, to **double in the next 15 years**
- Growth of decentralised identity, prop-tech and financial inclusion

# And our competitive advantage is unparalleled

SCALABLE AND RELIABLE

Process

FORMAL — Target market — Target market — INFORMAL

Process

BUREAUCRATIC AND OPAQUE

**Modern proptech**

- Enterprise blockchain platforms
- Digital real estate marketplaces
- Title insurtech

**DigiDeeds**

- Focused on informal dwellers and communities ignored by other platforms
- Digitalised, democratised access—transparent and free to the owner
- Comprehensive, blockchain-inspired, AI-ready, cloud-native solution

**Traditional systems**

- Government land registries
- Physical deed offices
- Manual record-keeping

**Community systems**

- Verbal agreements
- Handwritten ledgers with restricted access
- Community-based claims with subjective arbitration mechanisms

# We have the potential to generate revenue through a diversified and high-impact model

We have at least **7 revenue streams in 4 categories**, with mutual value for DigiDeeds, digital deed holders, and institutions.

### CORE DATA AND FORMALISATION

High-value data sales to credit bureaus, banks and other financial institutions

Fees for formalisation of certificates

### STRATEGIC PARTNERSHIPS AND B2B SOLUTIONS

API/SDK app licensing to financial institutions, urban planners and other businesses

Sustainability partnerships across security, digital connectivity, WASH

### TRANSACTIONAL AND COMMUNITY-DRIVEN COMMISSIONS

Commission from asset sales, driven by local neighbourhood champions not traditional realtors

Credit (secured, unsecured and micro business) and insurance (property, life) referral fees

### FUTURE-PROOFING

Future digital tokenisation allowing fractional ownership

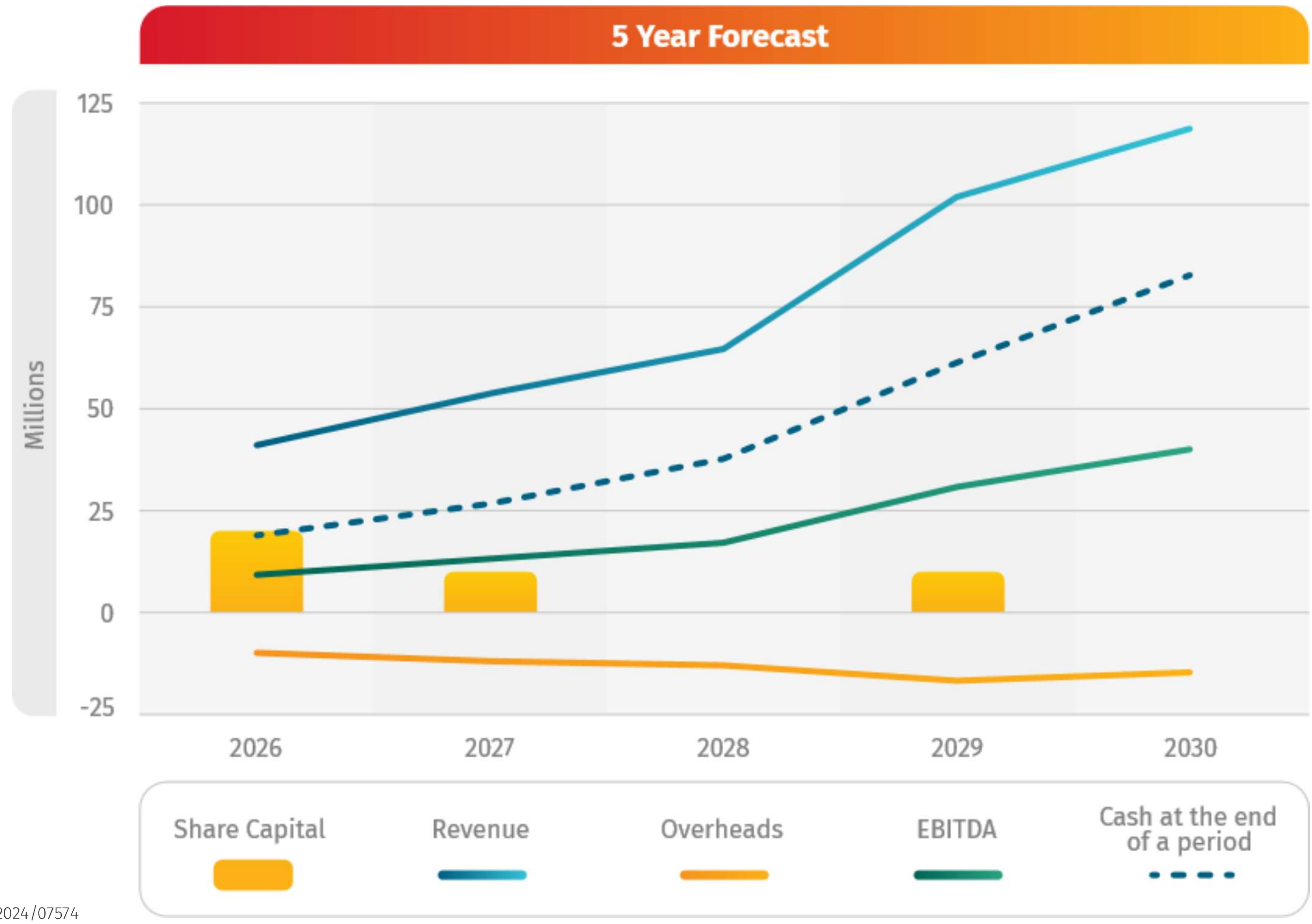
DigiDeeds

# We are projecting R102m revenue by year 3

MILESTONES

**By end of 2025:** Proof of concept, GIS suppliers, database, app, 2 banks and 2 credit bureaus as partners.

**Early 2026:** MVP launch with financial institutions and sustainability partners.



# We have assessed the risks, and established the partnerships and protections necessary to mitigate them

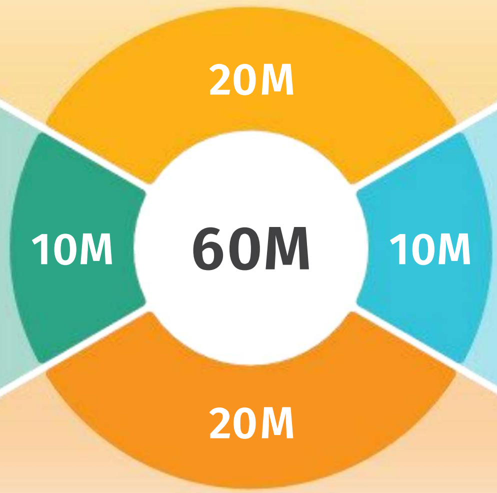
| SEVERITY | COMMERCIAL | OPERATIONAL | REGULATORY AND LEGAL | REPUTATIONAL |
|---|---|---|---|---|
| HIGH | | | Municipal system **jurisdictional** overlap | |
| MEDIUM | Inaccurate **sales** forecasts<br>**POC** failure<br>**Market** acceptance failure<br>**Competition** from new or established businesses<br>**Funding** shortfall | Business **continuity** interruption due to outsourcing failure<br>**Macroeconomic** turbulence | Failure to **recognise** personal property **rights** | Community verification **system breach** |
| LOW | | Data **privacy** non-compliance<br>Security breaches or **cyberattacks**<br>Loss of or failure to hire qualified **personnel**<br>Natural **disasters** and catastrophic events | **Intellectual** property infringement | |

TYPE OF RISK

## To achieve this, we are raising a R60m seed round

**Platform and scaling**
Build and scale core Asset Trade Register and proprietary app

**Global IP and governance**
Secure our global patent and legal framework to protect first-mover advantage and become trusted authority in a new asset class



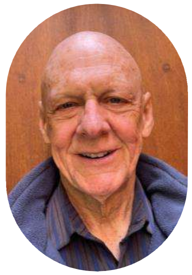

**Ecosystem development**
Integrate sustainability through partnerships with essential services like solar power, connectivity, and security

**Accelerated expansion**
Expedite expansion into Africa and other high-growth markets, with potential for future global exchange listing

# Our team has the track record to deliver

### Jaco Carstens
CEO & Co-founder

Executive with 20 years' experience at Capitec Bank, pioneering financial models for the unbanked markets



### Charles Robertson
Co-founder

CEO of a listed property developer specialising in affordable homes

### Dr Ruben Roberts Richards
Chairman

Foremost authority on informal settlement intelligence with ministerial advisory experience, author of 10 related topic books

### Marcus Courage
Non-executive

CEO of leading pan-African advisory firm driving capital flows to the continent and building markets for underserved communities

### Dr Margarita Dimova
Head of growth

Executive with 15 years’ experience advising investors on growth and impact in emerging markets, with a particular focus on Africa

### Heinrich de Lange
CTO

Seasoned CTO with 15 years' experience across diverse sectors, CEO of Octoco (Pty) Ltd

### Ian Craig Abrahams
Non-executive

Investor with extensive banking, risk, credit, and operational expertise across South Africa and Nigeria, with a focus on governance and deep understanding of the pan-African financial landscape

# We invite you to invest

We have raised **R1,050,000** in seed capital already, plus more than R10 million in sweat equity agreements with partners.

We are now we are offering **400 million** shares at **R0.15** per share to raise the **R60 million** needed to scale our solution.

Your investment of **R0.15 per share** will give us the capital to complete our digital register, secure our patent globally, and build the ecosystem that will unlock billions of rands in trapped value.

Together, we can unlock dignity, security, and opportunity for millions.

**Invest in DigiDeeds. Invest in a movement where every deed matters!**


DigiDeeds
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Thank you
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