



CAPITAL FOR THE REAL ECONOMY.

We turn productive demand into financeable transactions.

ASSETS · WORKING CAPITAL · ACCESS

Trade Financial Solutions & Equipment Group · An ODOT Group Company · Nairobi · Doha · 2026

WHY TFSEG EXISTS

THE TRANSACTION STILL HAPPENS — EVEN WHEN THE CASH ARRIVES CASH ARRIVES LATER.



The car is in the showroom.



The fleet is due for refresh.



The truck is needed.



The machine will pay for itself.



The inventory will sell.



The supplier has already delivered.



The software raises productivity.



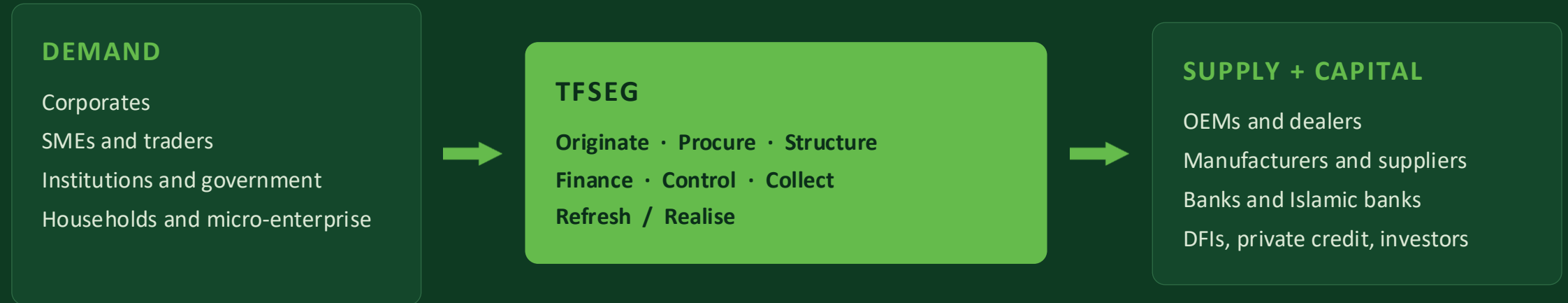
The household already needs the roof.

Cash arrives at a different time from economic need — and the buyer is asked to fund all of it at once.

Demand is real. Supply is ready. Capital exists. TFSEG structures the gap between them — and the deal gets done.

WHAT WE DO

WE MAKE YOUR PRODUCTIVE DEMAND FINANCEABLE.



We don't start with a loan. We start with an economic transaction — and structure the capital around it.

SEVEN THINGS YOU CAN BUY FROM TFSEG. ONE ENGINE BEHIND ALL OF THEM.

ASSET & EQUIPMENT

01

Asset Access & Refresh

Pay 70%. Use 100%.

02

Asset Supply — Conventional

Delivery now, paid over its life

03

Asset Supply — Amanah

Supplied, not lent

WORKING CAPITAL

04

Working Capital — Conventional

Cash released from your cycle

05

Working Capital — Amanah

We buy, own, pay, then supply

SPECIALISED PLATFORMS

06

Mobility

Enterprise fleets on the road

07

Digital Finance

Vendor paid today

+ STRATEGIC ADDITION: MAPATO MAX™

Income & productive access infrastructure · Mapato Max · Nyumba · MMEX

ORIGINATION · UNDERWRITING · CAPITAL · CONTROL · COLLECTIONS · DATA · REALISATION

PAY FOR 70% OF THE CAR. USE 100% OF IT.

How it works

- Choose it from the showroom — new, or up to three years old
- Pay against the first-life value over a three-year primary term
- We underwrite the residual — the value you never consume
- At term: refresh into the next one, extend, buy it, or let us realise it

Why nobody else does this

A bank

Funds 100% of the asset and consumes your credit lines

A lessor

Underwrites 5–10% residual and keeps the asset at the end

TFSEG

Underwrites 30% against the asset — and the asset stays yours

INDIVIDUALS · SMES · CORPORATES · CONSTRUCTION FLEETS

Sale & Refresh™: we buy the asset you already own, release your cash, and you keep using it.

70/30 illustrates vehicles. The split is first-life value against residual value, set by the asset class and the residual-value model — trucks run to four years, construction equipment to five.

TAKE DELIVERY NOW. PAY OVER THE LIFE THE ASSET EARNS.

CONVENTIONAL WINDOW

Structured Asset & Equipment Supply™

- Four ways to pay: Own · Own Later · Flex · Access
- We settle the OEM; you pay over the productive life
- Residual value underwritten against the asset itself
- Refresh, extend or realise at the end of the primary term

AMANAH WINDOW

Amanah Barakah Asset Supply™

- Supplied, not lent — we buy and own before we supply
- Your contribution 0–30%, agreed deferred sale price
- Pay over 24 / 36 / 48 / 60 months
- You own the asset outright at the end — no residual

SOURCE → SUPPLY → FINANCE → OPERATE → REFRESH → REALISE

GET PAID NOW. PAY AT TERM. KEEP TRADING.

CONVENTIONAL WINDOW

Working Capital Advantage™

- Supplier early payment against accepted delivery
- Inventory, raw materials and stock buyback
- Receivables and trade-cycle funding
- Cash released from the cycle you already run

AMANAH WINDOW

Amanah Barakah Trade™

Genuine purchase and ownership of accepted goods, then onward supply on agreed deferred terms.

Deliver → Accept → Amanah buys → Funder funds → Supplier paid → Supply anchor → Settle

The supplier gets paid. The buyer gets time. Capital gets a controlled transaction.

TWO STRUCTURING WINDOWS

CHOOSE THE STRUCTURE THAT FITS YOU — WITHOUT CHANGING PARTNER.

CONVENTIONAL

Choose it when you want

- The lowest outlay against residual value
- Refresh and extension optionality
- Liquidity against receivables and stock
- Asset-backed and residual-value structures

AMANAH BARAKAH™

Choose it when you want

- Real purchase, real ownership, real supply
- An agreed deferred sale price, fixed at the outset
- Outright ownership at the end of the term
- Asset-backed trade rather than a borrowing

ONE TFSEG TRANSACTION ENGINE BENEATH BOTH

Procurement · Underwriting · Capital · Title · Insurance · Monitoring · Collections

PUT MORE TRIPS ON THE ROAD WITHOUT BUYING THE FLEET.



We finance mobility for enterprises whose revenue or operations depend on it — the demand is contracted before the asset moves.

MOTORCYCLES · THREE-WHEELERS · VANS · REFRIGERATED FLEETS · SPECIALIST AND MUNICIPAL MOBILITY

YOUR TECHNOLOGY VENDOR IS PAID TODAY. YOUR BUYER PAYS OVER TIME.

The vendor wins

- Settled upfront on acceptance
- Multi-year contracts instead of annual haggling
- Quotations lost on upfront price become a live pipeline

The enterprise wins

- The capability is running now, not next budget year
- Cost spread across the productivity it creates
- No capital outlay at the point of decision

What we finance

- Software and subscriptions
- AI and data capability
- Hardware and devices
- Implementation and training

QUOTE → QUALIFY → VENDOR SETTLED → DEPLOYED → PAID OVER TERM

ONE TRANSACTION ENGINE

ONE ENGINE MEANS ONE RELATIONSHIP — WHATEVER YOU NEED FINANCED.

01

ORIGINATE

Real demand, from a buyer, a seller or a funder

02

VERIFY

Customer, supplier, asset and transaction

03

STRUCTURE

Commercial architecture and risk, window chosen

04

FUND

TFSEG, banks, DFIs, private credit, investors

05

EXECUTE

Buy, supply and deploy the asset or the goods

06

CONTROL

Title, escrow, assignment, insurance and data

07

COLLECT

Receivable, cash flow or contracted offtake

08

RECYCLE

Revolve, refresh, redeploy, realise — then repeat

Capital returns. The economic activity continues.

+ STRATEGIC ADDITION

REACH THE PRODUCTIVE MARKET THAT CASH LENDING CANNOT SERVE.

MAPATO MAXÁ

The rails connecting supply, demand, capital and execution for working people and micro-enterprises.

A platform built on TFSEG's capabilities — not an eighth core offering.

WHAT IT CONNECTS

Supply + Demand + Capital + Execution

HOW A CYCLE RUNS

Deploy → Earn / Produce → Recover → Score → Repeat

GOODS · INPUTS · ASSETS

Deployed into income cycles — never unrestricted cash.

MAPATO MAX ARCHITECTURE

THREE WAYS MAPATO MAX PUTS CAPITAL TO WORK ON THE GROUND.

Mapato Max™

INCOME & PRODUCTIVE ACCESS

Stock, inputs, tools and productive assets deployed to traders, micro-enterprises and working people, recovered from the income they generate.

Mapato Max Nyumba™

HOME IMPROVEMENT INFRASTRUCTURE

Roofing, solar, water, doors, windows, kitchens and rental improvement — manufacturers, dealers, installers, SACCOs and diaspora organised around the household.

MMEX™

SUPPLY & COMMODITY EXCHANGE

Verify → Digitise → Match → Finance → Settle

Institutional supply infrastructure with physical commodity control — not a speculative marketplace.

Nyumba organises deferred household demand. MMEX organises fragmented productive supply. TFSEG organises the capital behind both.

WHY TFSEG

YOU GET A STRUCTURED TRANSACTION, NOT JUST MONEY.

DEMAND-LED

Capital follows verified economic activity

SUPPLY-INTEGRATED

OEMs, dealers and suppliers originate with us

ASSET-AWARE

Procurement, productive life and exit designed together

DUAL-WINDOW

Conventional and Amanah Barakah Barakah under one roof

CONTROL-LED

Title, escrow, insurance, monitoring and data from day one

LIFECYCLE-MINDED

Origination through repayment, refresh and realisation

MODULAR

One engine across sectors and ticket sizes

SEVEN OFFERINGS

One transaction engine, plus Mapato Max

BUYERS

Corporates · SMEs · institutions · government · households

SUPPLY

OEMs · dealers · manufacturers · suppliers · technology companies

CAPITAL

Banks · Islamic banks · DFIs · private credit · insurers · family offices

COME WITH DEMAND, SUPPLY OR CAPITAL — WE CONNECT YOU TO THE OTHER TWO.

DEMAND?

Tell us what you need.

SUPPLY?

Show us what you sell.

CAPITAL?

Tell us what you want to fund.

TFSEG STRUCTURES WHAT HAPPENS BETWEEN THEM.

BUY · SUPPLY · FINANCE · USE · RECOVER · REFRESH · REPEAT



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