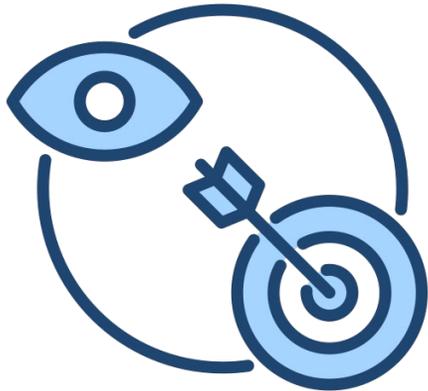


# Christian Business Angels (CBA)



- Investing for **Job Creation** in Kenya since 2014
  - \$10-50k investment per entrepreneur (debt financing)
  - **\$337k across ±40 ventures since 2014**
  - 90% success rate in last 2 years



## Our MISSION:

To help entrepreneurs in developing countries with **funding, discipleship & coaching** that increases local employment supported by business profits that help **reduce poverty.**

# Who Are We

- a global network of **experienced leaders** contributing capital & expertise for job creation
- **in-country** leaders & entrepreneurs wishing to sustain our efforts over the long term
- holding a **Kingdom-minded common goal** of helping reduce poverty through job creation



## We are Jesus Followers!

*CBA is our way of following Jesus' example of feeding thousands with 5 loaves and 2 fishes!*



# Our Track Record



- Initial focus is within **Kenya**
  - English-speaking, stable economy, entrepreneur-friendly
- **\$337,000 deployed** to date in  $\pm 40$  ventures
  - \$249k - 2023+** (*initial operations*)
    - revenue-based financing \$10-50k
    - financing established companies of 5-20 staff
    - focusing on companies with no access to capital
    - CBA moves to 1-day Business Growth / Funding workshops\*
  - \$88k - first 10 years** (*slow-roll startup*)
    - incubator funding + training to ideation startups
    - equity investments + training etc to accelerator startups
    - CBA provided own multi-day training to entrepreneurs



\* Training partnership with Sinapis who offer CBA entrepreneurs business basics training

# Results



**\$337,000 deployed** to date in  $\pm 40$  ventures

## 2024-2025

- **\$174k** / 6 entrepreneurs, **90% success rate**
- **80+** Founders in Business Growth / Funding workshops
- now with scalable onboarding processes

## 2023 *(launch with on-site presence)*

- **\$75k** / 4 entrepreneurs, less than **50% success rate**
- **30+** Founders in Business Growth / Funding workshops
- weakness: CBA due diligence procedures

## First 10 years *(slow-roll startup)*

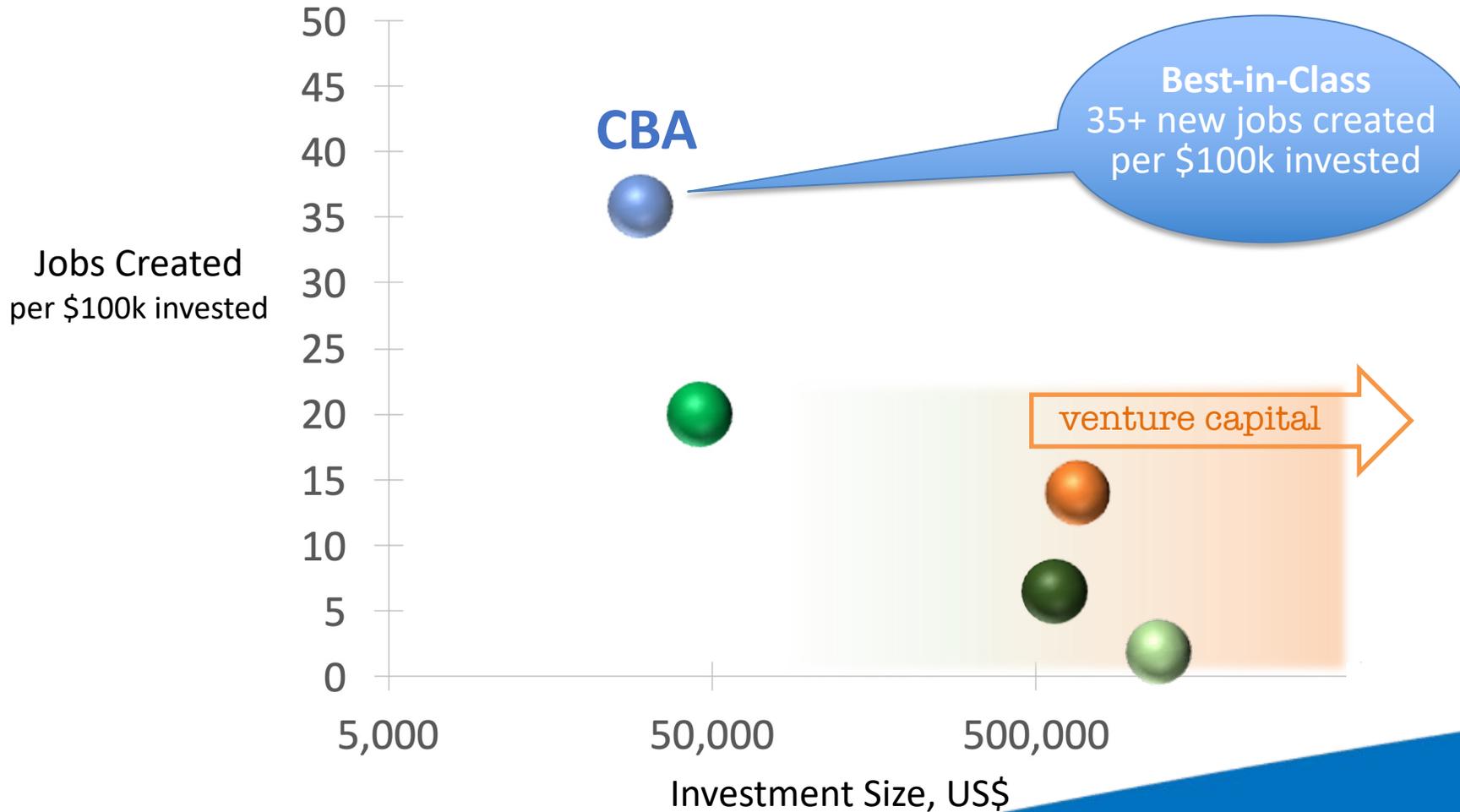
- **\$54k** / 10 equity investments, typical ( $\pm 10\%$ ) success rates
- **\$34k** / 22 entrepreneurs, **31% recovery**
- **500+** Founders trained in multi-day workshops



# Investment Effectiveness

## Job Creation vs peer group

Impact Investment / Kenya



### 2024-2025 East Africa data:

- ✓ CBA
- ✓ KUA Ventures
- ✓ Talanton - Rabboni
- ✓ Impact Foundation
- ✓ EdgeGrowth RSA

# Impact Examples

## Big Brainz Software

- **\$50k investment** led to the following (2025):
  - **70% revenue growth** to Ks23million/year (\$180k/yr)
  - Employment growth from **10 to 28 full-time staff**
  - **\$100k grant** from MasterCard from CBA involvement
- **DigiSkool software:**
  - school admin + parent portal now at 200 schools
- **DigiSTEM service:**
  - robotics training to 5-13 year-olds at 23 schools

Improving educational outlook  
across Kenya for **over 68,000 students**



[1-minute video](#)



[1-minute video](#)



[1-minute video](#)

# Structure & Staffing

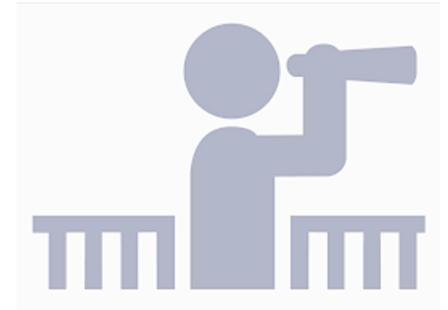
- Donations flow from USA / Europe to Kenya
- Senior executives from US & Europe
  - Rich talent, time, and resource pool
  - 100% volunteer (*excl. local bookkeeping*)
- 12+ years experience in Kenya;  
**full-time local since 2023+**
  - Fulltime presence by CBA Kenya Director, David Pollock, corporate CFO, USA
  - 6+ man-months presence by other Angels, including 4 mo/yr by CBA Founder & Chair, Roland Heersink, startup CEO & Fortune 50 executive, USA



# Future Plans



<b>Kenya</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
CBA Investment \$	\$78k	\$97k	\$200k	\$400k
# of Investments	2	4	8	15
New Jobs Created	218	275	375	550+
CBA Staffing	-	-	1-2	3-4



✓ Maintain **best-in-class** 30-40 jobs per \$100k invested

## Expansion 2027+

- Initially Uganda (*with Sinapis, our Christian Business Training partner*)
- Then 4-5 other surrounding countries
- 5+ years, global franchising

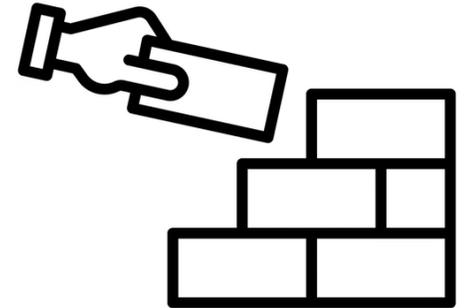
\* 2025+ estimated

# Why Now?

- CBA has been built on donations and volunteer time from its members over the last 10+ years
- We have now reached a scalable model that is well-integrated into the local culture
- Key “*on-the-ground*” (*volunteer*) executives from USA & EU may wish to scale back involvement from year-end 2027

so...

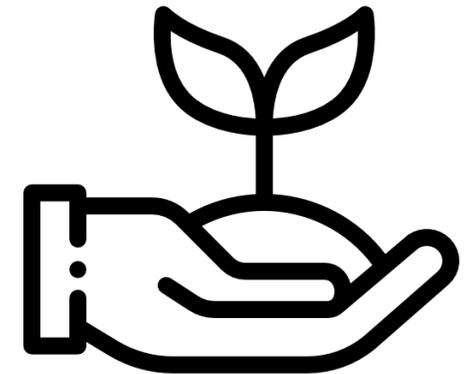
- We now seek to raise \$\$ to build a dedicated (*paid*) **full-time team of local professionals** to be in place from mid 2027



# \$250,000 Seed Capital Request



- Breakdown:
  - \$100k entrepreneur investment (*builds future cash flow*)
  - \$70k working capital / CBA staffing
  - \$45k coaching / contract services
  - \$25k systems / IT
  - \$10k marketing
- Seed capital format
  - Can be mix of 501(c)3 donation or patient capital investment
- CBA to be financially **self-sustaining from year 2+**
  - Existing/New entrepreneur payments to cover costs
  - Surplus directed into further entrepreneur investment



# More information

May 2025 Annual Review Highlights  
check the powerpoint slides & video clips here:  
<https://tinyurl.com/CBA2025Review>



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We would be delighted to hear from you, please  
schedule a call with us or contact us at  
[info@ChristianBusinessAngels.org](mailto:info@ChristianBusinessAngels.org)

Backup Slides

# New Entrepreneur Funding Criteria

## Base qualifications:

- ✓ 2-3 years in business (*or more*)
- ✓ ks2-3 million annual revenue (*or more*)
- ✓ 5+ fulltime staff, including fulltime founder
- ✓ Create new jobs from CBA investment

## Additional criteria:

- Inability to obtain financing elsewhere
- Value from CBA interaction/direction

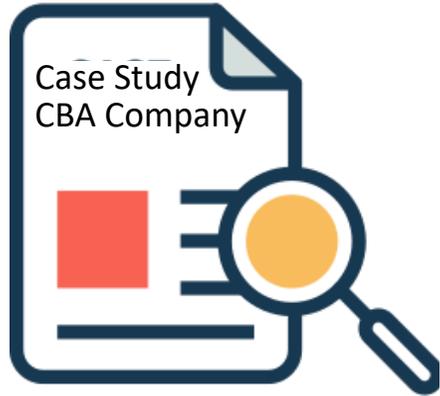


# Revenue-Based Financing Details

- 3–7 year terms
- 2–6% monthly revenue share
- 1.8x–2.5x return multiple
- Early repayment, 1% discount per month
- Late repayment, converts to 12% p.a. loan
- Formal legal agreement with collateral / personal guarantee



# CBA Onboarding Process



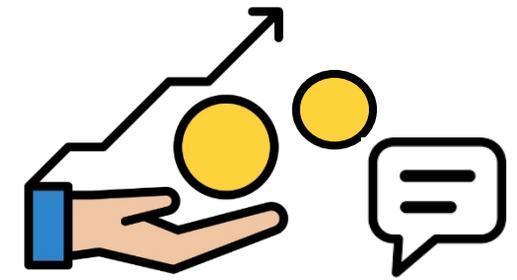
Case Study  
CBA Company



CBA

Workshop + RoundTable Discussions  
(every 2-4 months)

- 2-4 month process
- \$10-50k funding
- released in stages



Funding + Guidance



Financial Analysis  
+ 3year forecasts



Site Visits



Pitch Event

# Investment Onboarding Timeline

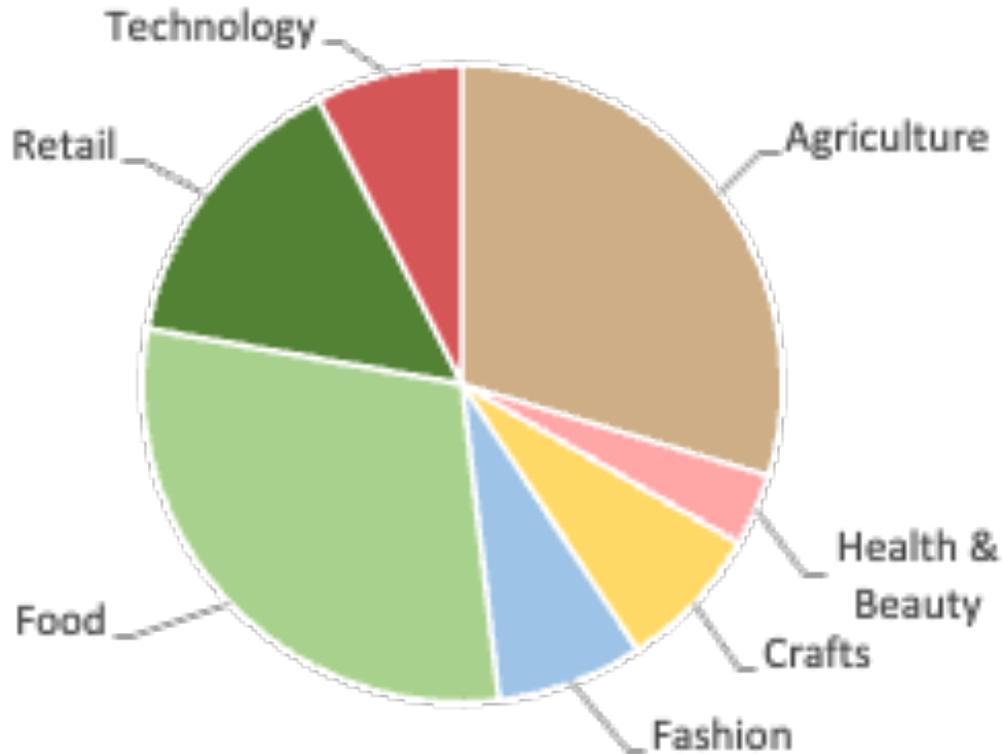


	<u>Month</u>	<u>Count</u>
1. Networking event	0	437
2. Entrepreneur Workshops + Initial Pitch	1	32
3. Site Visit, Initial Verification + Pitch Dev.	2	16
4. Investor Pitch Event	3	8
5. Formal Due Diligence	4-6	6
6. Investment + Board Position	5-7	5
7. Post-Investment Coaching, Discipleship	ongoing	
8. Monthly Accounting, Reporting & Payment	ongoing	

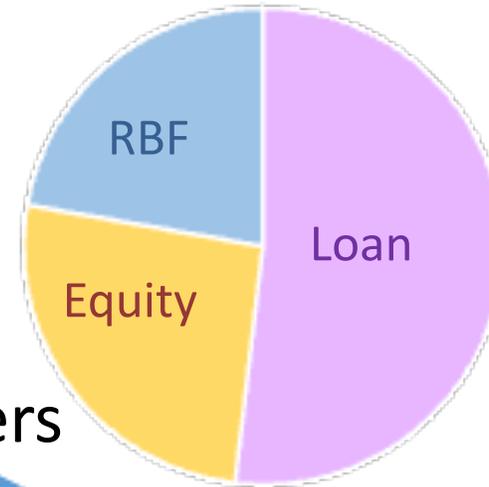


# CBA Past Investments

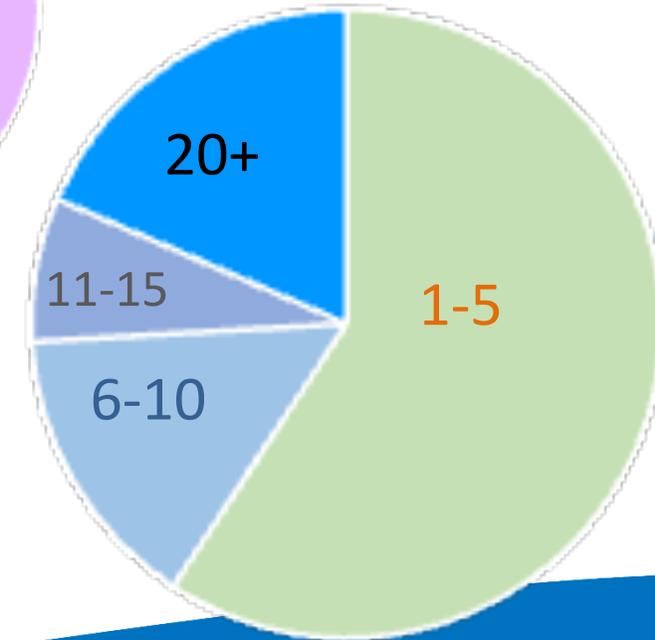
## Industry Type



## Investment Type



## Employees per Company



## Founders

