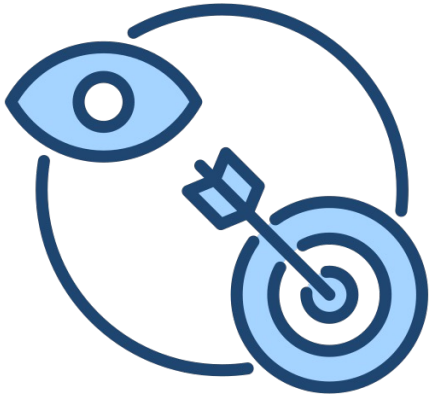
Christian Business Angels (CBA)

- 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.**

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Who Are We

CBA
CHRISTIAN BUSINESS ANGELS

- 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!

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Our Track Record

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- Initial focus is within **Kenya**
  - English-speaking, stable economy, entrepreneur-friendly
- **$337,000 deployed** to date in ±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

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Results

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$337,000 deployed to date in ±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 (±10%) success rates
- **$34k** / 22 entrepreneurs, **31% recovery**
- **500+** Founders trained in multi-day workshops

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Investment Effectiveness

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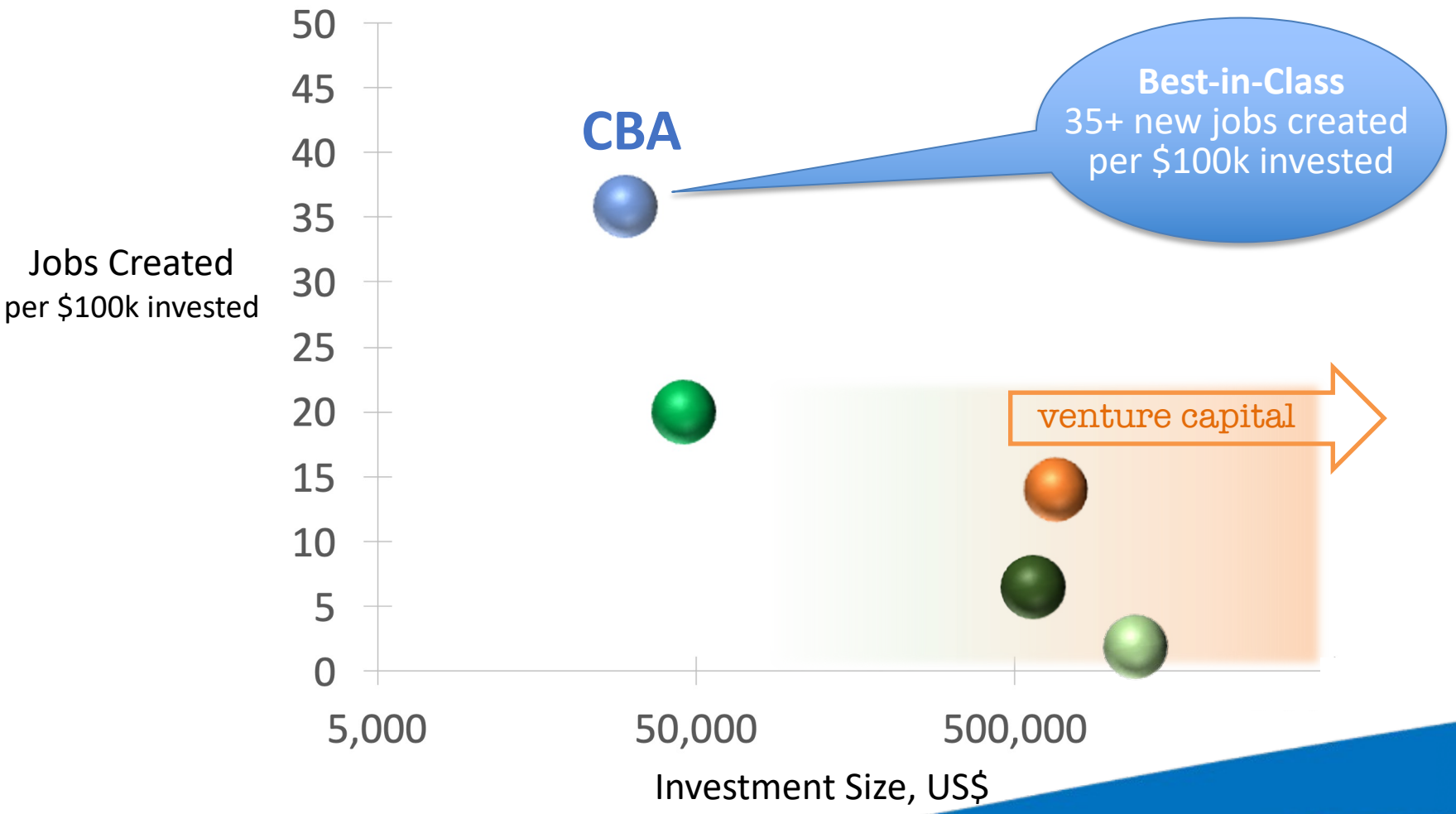
Job Creation vs peer group

Impact Investment / Kenya



2024-2025 East Africa data:

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

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New Entrepreneur Funding Criteria

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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

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Revenue-Based Financing Details

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- 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

RBF is our preferred financing structure as it "moves with" the entrepreneur; loans an option as needed

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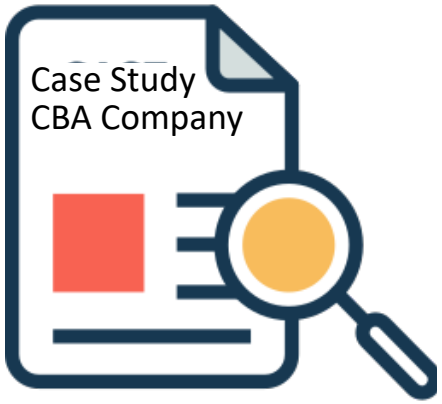
CBA Onboarding Process



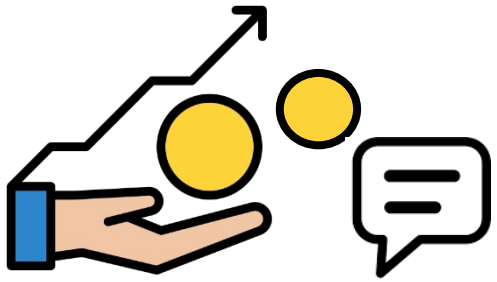
Workshop + RoundTable Discussions
(every 2-4 months)

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

Site Visits

Pitch Event

Financial Analysis
+ 3year forecasts



Funding + Ongoing
Guidance

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Investment Onboarding Timeline

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	Month		Q1-2026 Count
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		

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CBA Investment Profiles (2015-2025)

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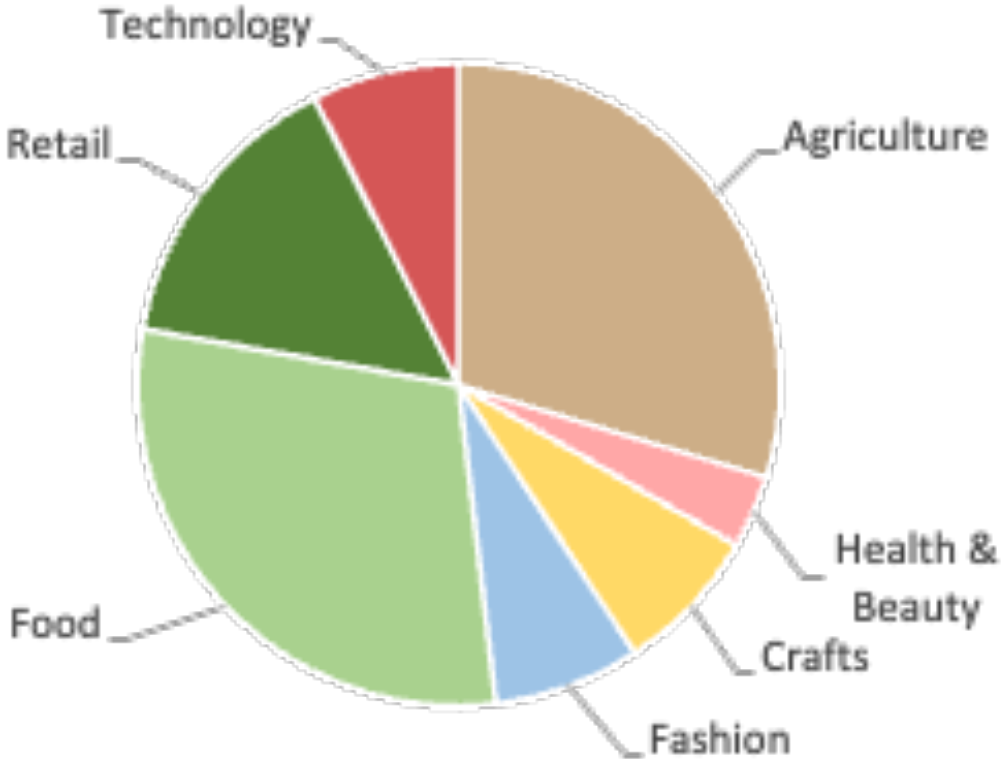
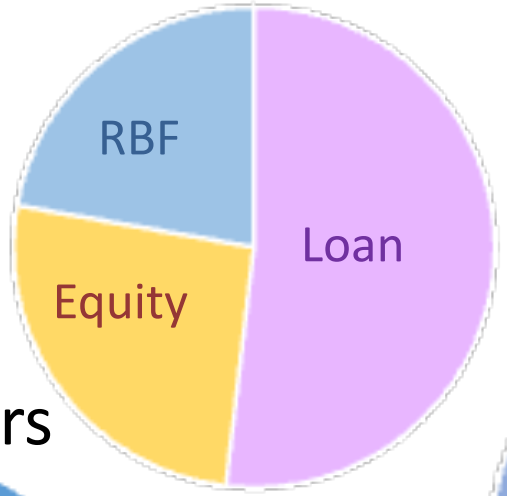
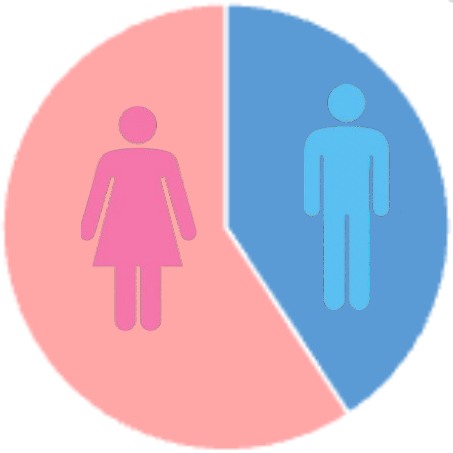
Industry Type



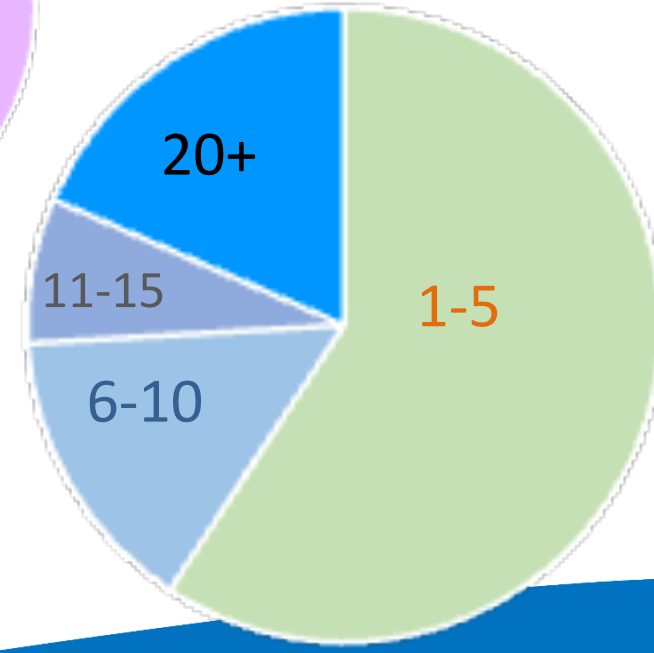
Investment Type



Founders



Employees per Company*



* 2025 Investments 80% RBF, avg 10+ employees per company

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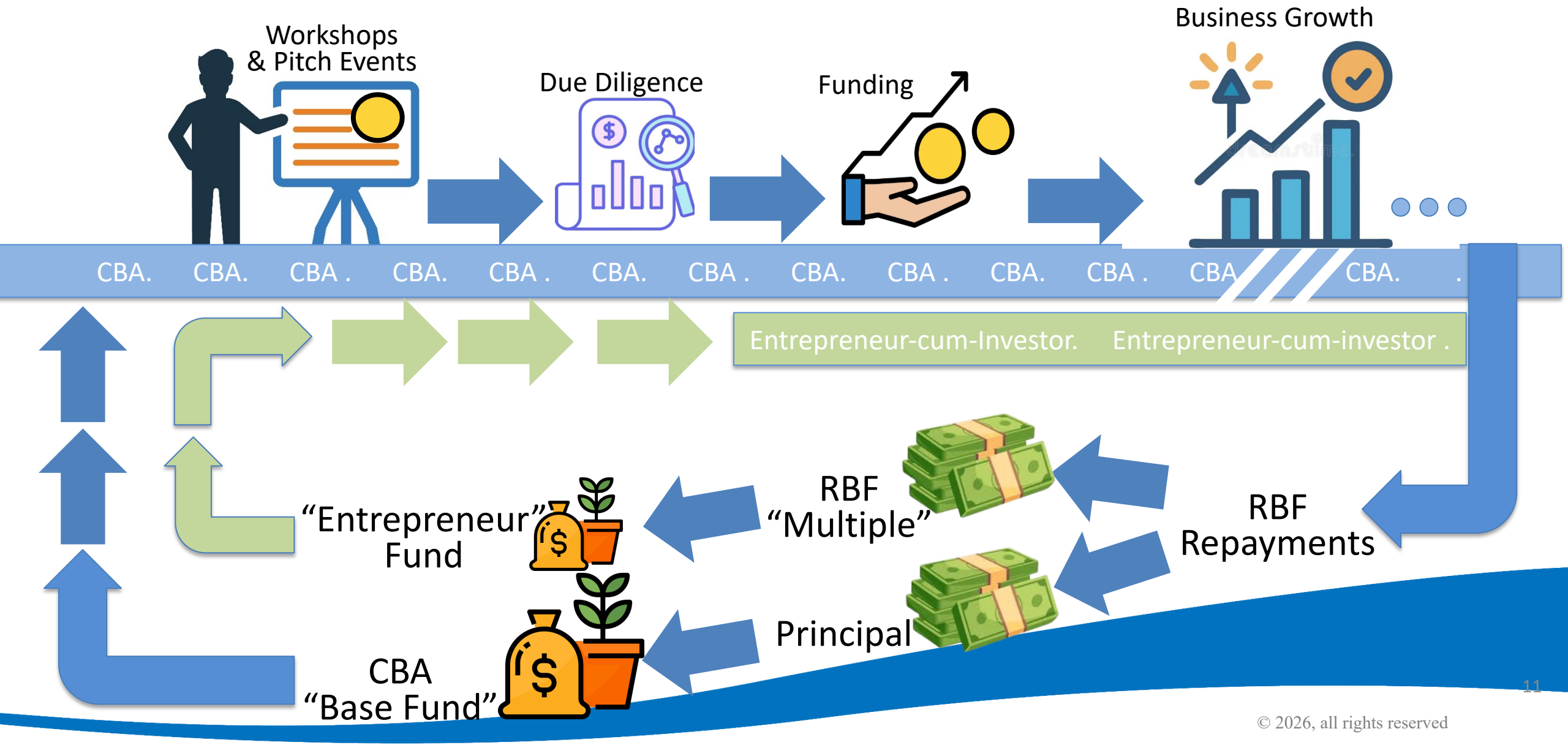
Long Term Impact Model

Seek to have "gradaute" / fully-paid entrepreneurs join with CBA on the funding/management side of the table to raise up the local entrepreneur/investor community over 10+ years



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Impact Example

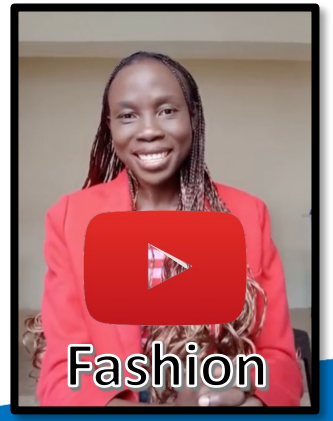
Big Brainz Software

- **$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

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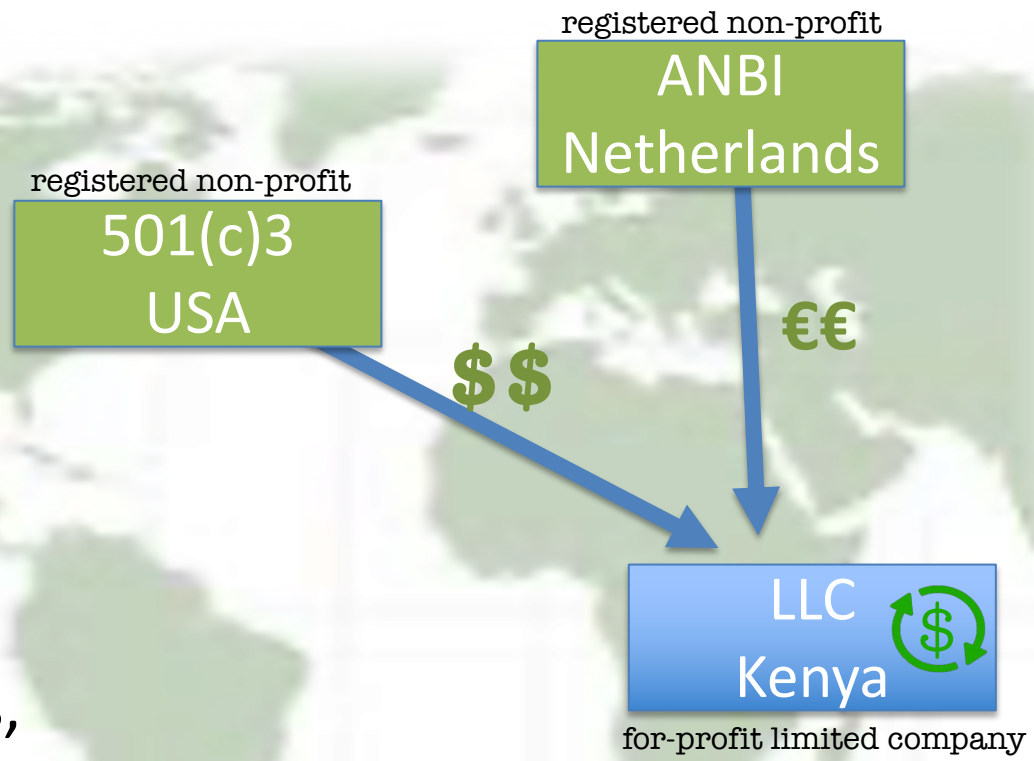
Structure & Staffing

- 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



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Future Plans

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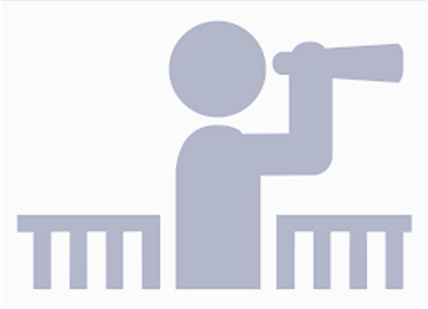
Kenya

	2024	2025	2026	2027
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*

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2026 Growth Plans

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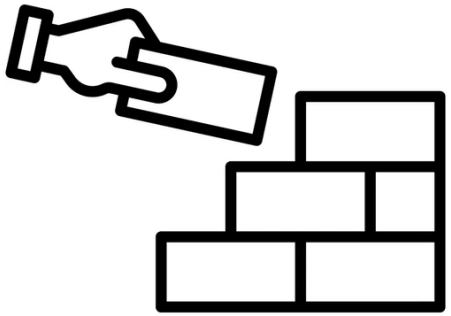
- CBA has been built on donations and volunteer time from its members over the last 10+ years
- We have now reached a scalable model that is well-integrated into the local culture
- Key "*on-the-ground*" *(volunteer)* executives from USA & EU may wish to scale back involvement from 2027

so…

- We now seeking to build partnerships and/or raise $$ to build a dedicated *(paid)* **full-time team of local professionals** to be in place

and then...

- We can redirect ongoing, external donations for expansion into neighboring countries



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±$300,000 Capital Search

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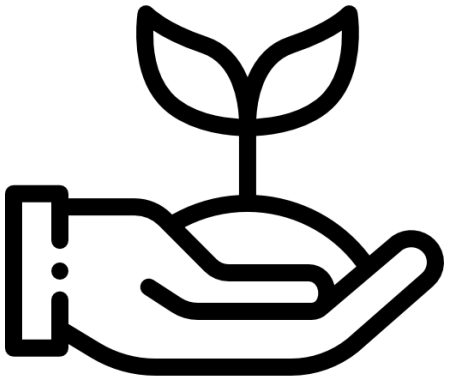
- Breakdown:
  - $100k entrepreneur investment *(builds future cash flow)*
  - $90k working capital / CBA staffing (12-18 mos cover)
  - $35k Facilities (12-18 mos cover)
  - $35k coaching / contract services
  - $25k systems / IT
  - $15k marketing



Flexible Funding arrangements possible

– donations, equity, patient capital

CBA Kenya to be financially **self-sustaining from year 2+**

- Existing/New entrepreneur payments to cover costs
- Surplus directed into further entrepreneur investment

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