



CLOUD FINANCIAL WALLET

FOR INVESTORS

BANK ON
THE GO



ABOUT CLOUD WALLET

Cloud wallet has put innovative systems in place to support your business remotely, and enable ease of business.

The Cloud Wallet platform is regulated by the Security Exchange Commission and protected by the Nigerian Deposit Insurance Corporation (NDIC), licensed with an asset management portfolio which enables us as a fund portfolio manager and Corporate Investment adviser to operate Cloud Wallet to do investment, secure Naira and Dollar funding for our customers in terms of investment deposits.

For ease movements of funds, Cloud Wallet have a digital expression with Top banks such as WEMA, Suntrust, Polaris, Providus and Sterling bank, which issues out a the Nuban account numbers of these banks to individuals, businesses and associations.

Transactions and funds are settled in these banks. We also ensure that at your finger tips; there is full autonomy on your transfers [Banking without Limits], investment creation, top-up and tenure adjustment, card request and issuance, POS Terminal request and other administrative set-up.

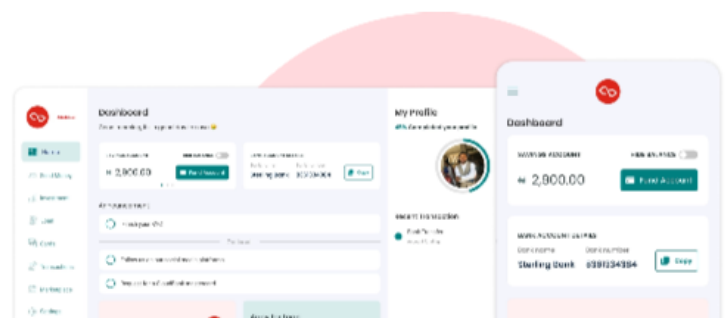


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Created with your financial flexibility in mind

From Payments to POS services, Loans, Savings,





THE
HUMANS
OF
CLOUD WALLET

HUMANS OF CLOUD WALLET

We are committed to serving Africa in the best, fastest way and we inch by inch we keep breaking records and hitting milestones.

Our staff have satisfied rigorous criteria, relating to professional qualifications and ethical good practice, giving clients the confidence that they are dealing with a leading firm, wholly dedicated to providing the best possible advice, service and support. With years of industry experience, we offer clients an Investment Committee, a team of experienced financial planners and a wealth of first-rate technical support staff who are not only qualified to industry specific standards but also have significant experience managing the wealth of both individuals and businesses. Building relationships based on trust is central to providing clients with serenity, freeing you from the worry of managing, protecting and growing your wealth.



Executive Board of Cloud Bank



Senator Umar Gada
Executive Chairman

Abubakar Umar Gada was a Nigerian senator who represented the People's Democratic Party (PDP) in Sokoto State. He became a member of the Nigerian Senate in 2007. Abubakar Umar Gada was elected senator for Sokoto East in 2007. He was appointed to committees on Integration and Cooperation, Establishment & Public Service, Downstream Petroleum, Communications, Commerce, Water Resources and Women and Youth.

In July 2007, speaking on the failure of Bode Agusto from Lagos to secure senate confirmation, Gada said the former director-general of the Budget Office performed very poorly during Obasanjo's regime, and showed contempt for the National Assembly.

In April 2008, the Senate established a twelve-man ad hoc committee chaired by Senator Heineken Lokpobiri to investigate the management of funds appropriated for the transport sector since 1999. Senator Gada was named to the committee. In May 2008, Gada was one of the senators appointed to the National Assembly Joint Committee on Constitution Review.

Senator Umar Gada has a Master degree in Public Administration; and has diverse knowledge on macroeconomics.



Ibrahim R. Muhammed
Non-Executive Director

Rilwan attended Labayi International Primary school, from where he proceeded to Federal Government college Sokoto. He is a Bsc holder in Political science from ESGT University, Benin Republic. Started as the founder of a travel agency over a decade ago, and migrated to the Oil and Gas industry. Currently the Director of Indulgence Multilinks Nigeria and the MD/CEO of Najah T and T Nig LTD.



Pastor Ituah Ighodalo
Head Advisory board

Ighodalo, an accomplished Chartered Accountant cum Pastor, is loved by many for his sermons.



Tolulope Iluyomade
CEO

Tolu was born into the Iluyomade family, a renowned family in the south western region of Nigeria. They are renowned due to the fact that they had people at the forefront during war and fought for the independence of the country, during the Biafra War and who continues to fight for the Unity of the Nigerian society; Colonel Major Captain Iluyomade.

The Arch Deacon Iluyomade, a member of the Iluyomade family, single handedly schooled leaders in the business and finance industry and also in politics, at the International Secondary School Ibadan and the University College of Ibadan in the 60's and 70's.

Professor Iluyomade and Mrs Iluyomade were renowned professors of law at the University of Ibadan and Treasurer of Ibadan.

The Iluyomade's family name continues to grow globally, in the architectural and even the pastoral space. **The family comes as one** and it is very important to keep and continue to uphold the integrity of not just the family at large but also the family name.

Mr Tolu after his secondary school, had his first degree at the Igbinedion University, Okada, Edo state. He worked with Guaranty Trust Bank in Commercial Banking for a few years where he learned Project Financing, International Business Relations and learnt the art of Building Commercial Relationship with businesses, in terms of their growth, investments etc, which has given him the strength to build a business that is customer focused and technology eccentric for customers.

He had his Masters Degree in Renewable Energy Engineering at Heriot Watt's university, Scotland, after which he had a stint with Renewable department of the Royal Bank of Scotland and Prestige Scotland.

After some years, he came back to Nigeria and started up Miraton Rose Renewable Energy and also SME Banking with Latrose Finance which was founded by his father, Lateef Iluyomade in 1991 after which it transformed into Cloudbank after Covid-19.



Mohammed A. Ahmed
Non-Executive Director

Mohammed Abdullahi Ahmed – SSA, Special Duties to deputy president of the senate went to Nigeria military school zaria

A graduate of Accounting from the Ahmadu Bello University, Zaria. He was the Special Assistant to the Minister for Youth and Development in 2014.

An active member of the All Progressives Congress, he was a member of the APC Presidential Council; and APC National Convention Committee in 2018. And in a director in M&i premium company mostly deal Oil&gas



Dr. Daniel Oladipo
Chief Compliance Officer

Dr Daniel is a medical doctor from the University of Benin, he has achieved great things in the medical space. He has an area of speciality in business and finance, he provides meditech and now fintech enterprises. He currently manages the compliance of the business as the CCO.



Kayode Idowu
Chief Business Officer

Mr Kayode has over 14 years experience in the then Equatorial Trust Bank now Sterling Bank as a Chief Operator on the Foreign Exchange Desk. He manages the International business relationships and Trading of Cloudbank, he helps in building international contact of the business.



Olufunke Lawal
Chief Operating Officer

Olufunke Lawal is a procurement professional with experience in supply Chain, Vendor and Contract Management. She had her first degree in Industrial Chemistry at Federal University of Technology, Minna and Masters degree in Media and Communications from Sochool of Media and communications (PAU). She has worked in the oil and gas sector with National Oil well Varco Nigeria and in the communications sector with Airtel Networks



Barrister Faloye Dejo
Chief Legal Counsel

Oladejo is an astute professional with a penchant for closing delicate and complex commercial transactions in real estate, oil and gas and financial advisory deals worth millions of dollars. He is the partner in charge of real estate and property, business advisory and taxation for Bayline Solicitors

Management of Cloud Bank



Ifeoma Diachi
Head of Corporate Affairs



Oyindamola Abiola
Head Institutional & Private Banking



Mrs Nofu Kadri
Head Admin



Chinyere Opara
Head SME & Business Banking



Yusuf Babakano
Chief Business Officer (North)





Toyin Oluwateru
Head General Market



Faith Adigwe
Head Human Resources



Cyril Umoh
Head Security Control



Emeka Kingsley
Head of Treasury



Odelola Oladipo
Head of Internal Control



Osezua Philip
Product Manager



Uzoma Ibe
Senior, Mobile Engineer

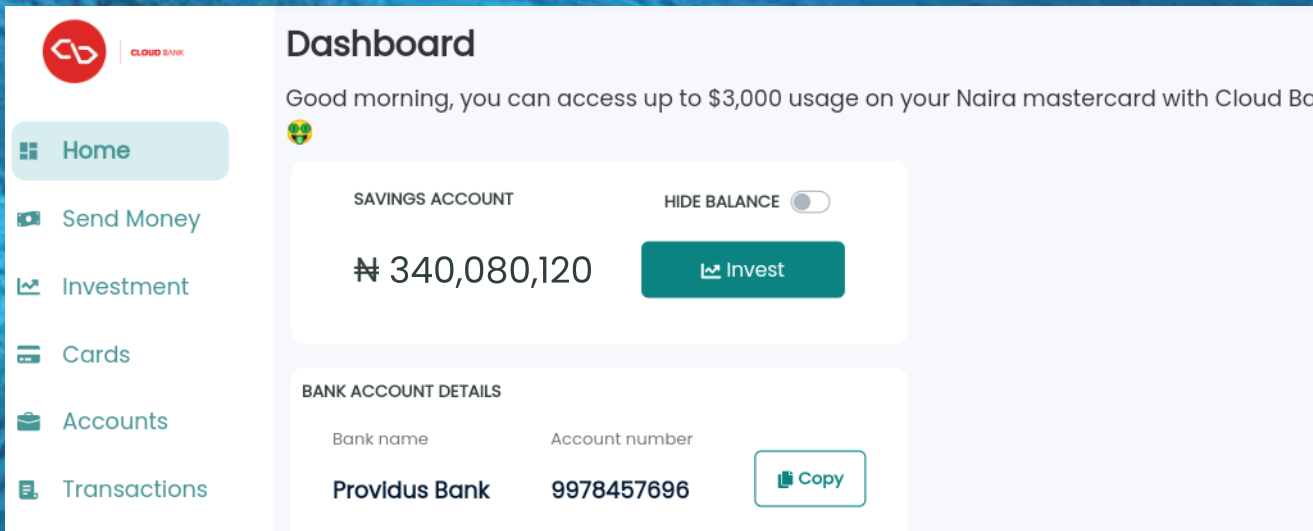
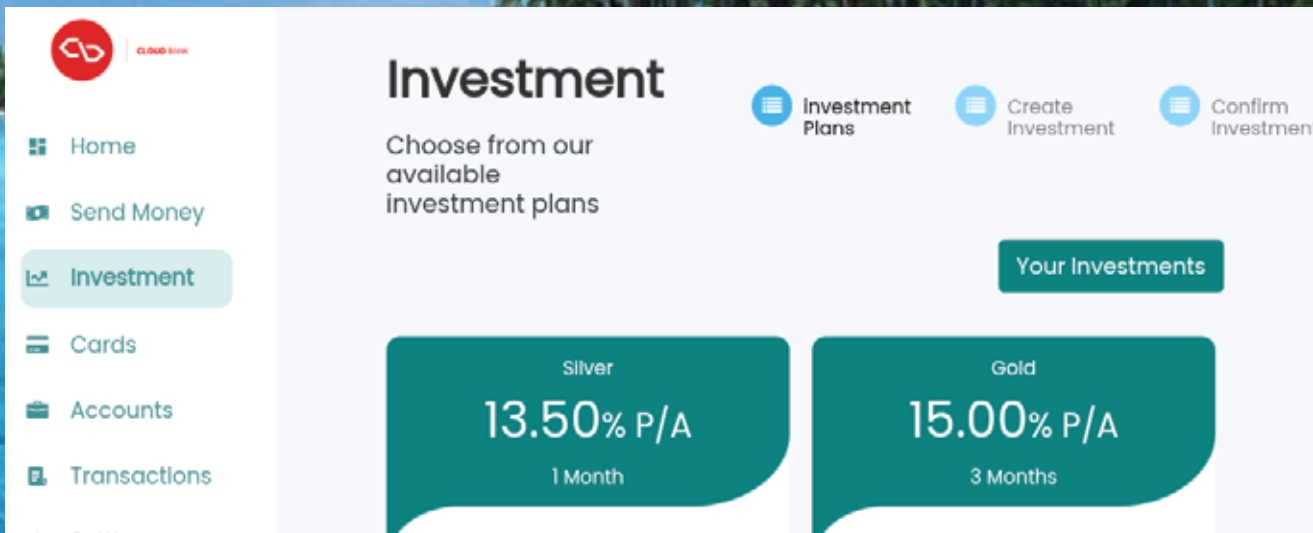
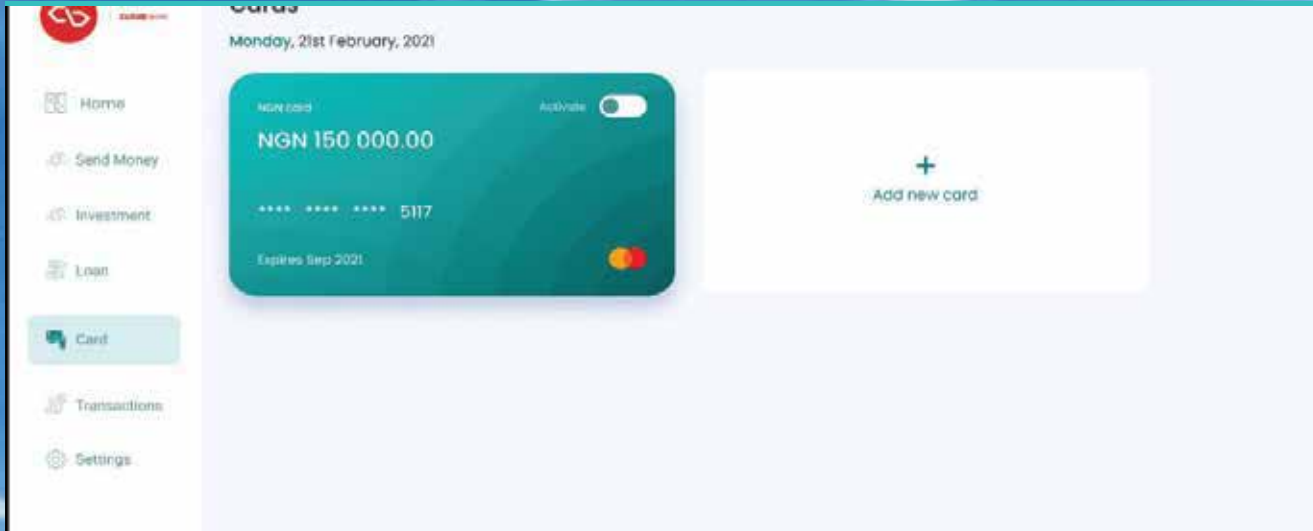


Kehinde
Head of Cloud Core Tech Team

Our mission is to provide quality products and services for the African-European region at considerably low prices.



The Application:



OUR SERVICES



Banking Services



Comprehensive banking & investment solutions.



Liquidity warehousing.



Lending services.



Trading & Card Services.



Investment platform



POS terminal service.



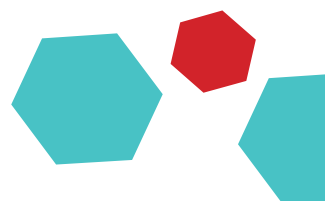
Account numbers and settlement.



Reconciliation of financial activities.



We have deep expertise and experience in serving the public and private sectors, operating primarily through our multi-sector business units.



CLOUDWALLET

Built for your Investments

What do we use your investments for?

1) Project Financing



a) Power generation Projects

Private communities power project system which payback itself, for example, the Friedts colony power system that generates 3 MW for Victoria crest estate with 1000 housing units



b) Asset Disposal

For Companies that are licensed by LASEPA and ministry of environment, Cloudbank establishes a joint venture with these companies for the finance of reusable and recyclable products that are marked by government or private companies for Asset Disposal. Example of companies are T and T Deal Markets in the disposal of 8,000 units of Diesel Generators for Globacom Nigeria LTD, T and T Finance for the disposal of all used generators by the former Diamond bank (Now Access Bank), and the Repair and resell of up to a 1000 units of cars by Aquila leasing, C and I leasing, Rosabon, and Huawei Nigeria LTD (a subsidiary of Huawei Group).



c) Asset Refinancing

In the bid to make businesses sustainable, or for a profitable business, we refinance their physical assets, liquid current asset such as

the working equipment, capital funding to improve cash flow of the business, thereby putting ourselves as "shadow" partners in those businesses.



d) Pawn Placement

Fixed assets or current assets such as Equipments and vehicles take a chunk of every business start up capital or working cash flow, we [Cloudbank] provides a system where we understand their business, share in their profit For businesses who do not believe in interest taking, for businesses who believe in interest taking, we take their assets as a pawn, first we ensure securitization and validation is done, then we provide cash flow to what they already have as a means of security.

2) Subsidiary Funding



a) **Miraton Rose:** fund for meter purchase , vape purchase and fuel supplies on our application with finance provision to end user by cloud banker [Most of this product have proprietary control; so 100% secure]

b) **T and T:** Used to secure Bank guarantee lines for purchase of Used / Scrapped Generators, Office Equipments, metal Scrap, Vehicles and recyclable products such as batteries

c) **Homish:** For inventory funding and profit sharing

3) Import Clearing & Export financing



- **Import clearing:** To part finance clearing agent products, holding the bill of lading as security and sharing profits
- **Commodity Export Financing:** to fast track export by local merchants via established chain of commodity products like Cocoa, Cashew nuts etc

Cloudbank has up to 4500 businesses under this scheme that have signed up for this, especially small and medium scale businesses to ensure that they can pay for their goods when they arrive at the Wharf in shortage of cash flow. Also, in partnership with Nexton Bank, we help finance the export of commodity product from merchant farmers and other commodity merchants.

4) Educational Opening fund Financing:



- Part financing of school buses, Student uniforms and working capital required in opening up a private school [Secondary and University]
- We understand the need for quality educational institution in every country, also the

effective grooming of its work force and the fulfillment of every parents dreams for quality education for their children. At the beginning of every term or session, either after summer or not, we have a partnership with several educational institutions at the secondary and tertiary level to finance the upgrade and repairs of their facilities and equipments to ensure that students are resuming at school to a working educational environment. The cash flow expected are from the School fees and charges which are paid back to us to ensure 100% securitization of our customers deposits and our shareholders equity.

5) Finance Credit Card for Businesses:



Cloudbank is known internationally in the United States, Europe and Asia for the provision of funding to businesses on our platform and banking system. We provide a credit card facility for these businesses to be able to their import business, pay for technology service fees which are mostly settled in foreign currency.

What we want to use USD investment for

They'll be used for all the above but at the same time **used in trading partnership** with Modular finance, Stripe and Marketer, which we have business relationships with.

They'll be placed in the financial markets but at the same time, they'll be edged against credit lines that will be issued to businesses to do business.

We'd also ensure liquidity of 95% to edge against inflation and devaluation of the naira.

Cloudbpay

Cloudbpay is a payment gateway solution built for payment collections for any business that are looking for seamless payment solutions

How it works

- payments are made with any Nigerian debit card or transfers into a dynamic account number provided by the merchant (your client in this case)
- Merchant confirms payment
- Instant settlement



Onboarding Process



Charges

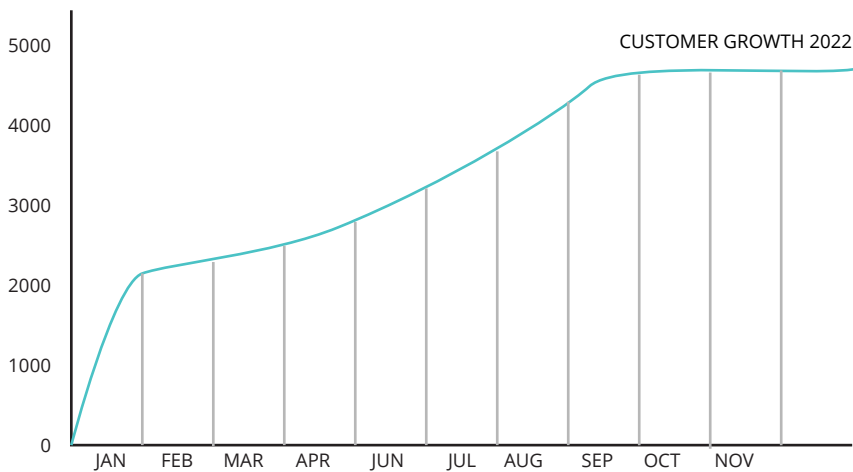
- 1% on all collections in naira
- 0.5% concessions on daily collections above 10million naira daily
- transfer is free



Financials

From the start of the year 2022, +4500 Customers are fully registered and active on Cloud-bank and by this, amassing a revenue of NGN 44 Billion in 2022.

**44 Billion
Revenue
2022 YTD**



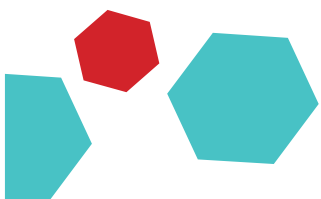
**Gross Revenue since
the start of the year**

Q1 2022 | 10 Billion

Q2 2022 | 12.2 Billion

Q3 2022 | 15.1 Billion

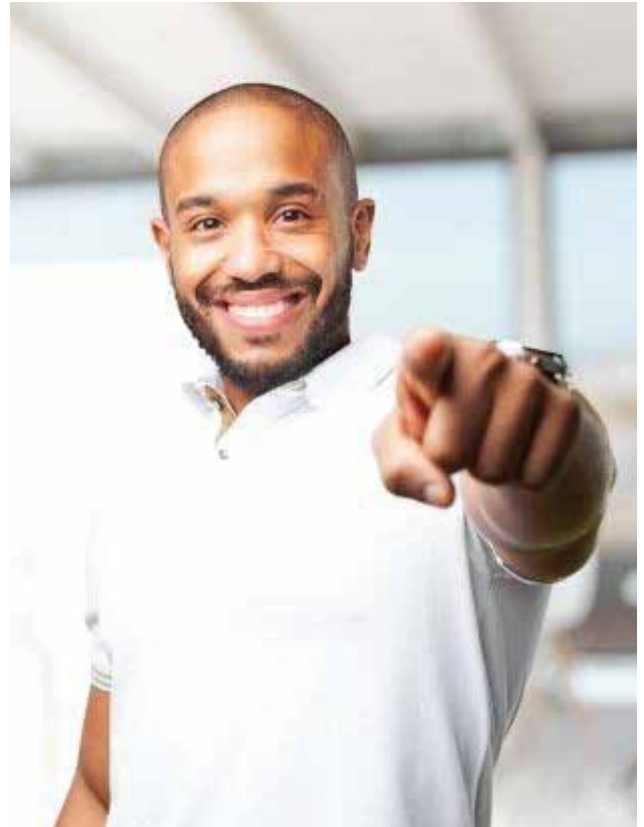
Q4 2022 | 6.7 Billion



The Cloud Wallet Customer

The cloud wallet customer is very informative and knowledgeable about things of technology but at the same time have been informed and well inculcated into the art of Walleting and financial management by our customer service team. This customer is open to new ideas of managing their refunds, other individuals funds ,government funds and group funds. Cloud customer is open to the idea of using technology to maximise the effect of compound interest, for the distribution of information about financial news and derivatives that could improve their wealth status and their access to funds and global market

The Cloud Wallet Customer is open to having schedule payments for periodic expenses and deals with issues based on sound and robust financial planning.

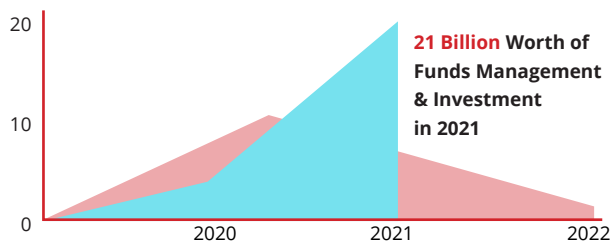


The Cloud Advantage

At Cloud Wallet, We always focus centrally on you, the client, user, and our bain of evidence. There are some products we have tailored towards your specific needs. Managing your finance and your wealth our primary focus. Last year alone we processed over 21 billion in funds management and investment via our platform.

As a licensed fund/portfolio manager, corporate investment adviser. Based on financial interpretation we can manage your currency position here in Nigeria for maximum returns. Most of our funds play in the capital market, interbank exchange market, manage investment vehicles for other clients, provide short falls on financial cycles for OFIS. For you as an individual, business and association and partners, you can place funds with us, for short term, mid and long term; all within your automation and knowledge.

In the next few months, you will be able to manage your financial position in Naira, Dollars, Euro, ENaira and RMB within your fingertips and organization reach without a third party interference. Within the year, we will also have an artificial financial intelligent manager available 24 hours within your reach. Customers will have managed funds in Nigeria and outside the shores include: Heriots & Mantis Exchange LLC [A currency Transfer firm], Primal Logistics, Capital Oilfield Services, Konga, Cosharis Motors, Multi-choice Nigeria, Microsoft South Africa, Genbrite Africa, Learnfield Business School, Landwey, Victoria Crest and Other financial institutions use our platform for collections.



We also have new generational technological companies using our platform to manage resource and make payments such as Risevest, Text.ng, Meter Asset Providers, HFP Properties, JD Emperor [One of Africa's Largest fish retailer].

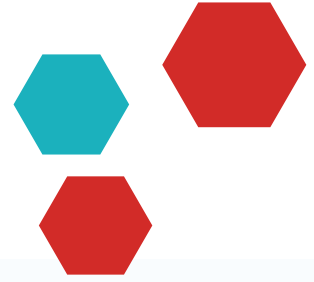
We can help you attain up to 20%p/a return on your funds in any currency and in any country of your choice, as we are registered in the United Kingdom as Cloud Wallet Technologies Limited and in the United States; as Cloud Wallet Technologies LLC. Our rates will remain consistent across board.

Sign up at app.cloudbank.ng



Partner Accounts

Cloudbank User Account Management and Creation



- 🏠 Dashboards
- ☰ Transactions
 - View Transactions
 - Create Transactions
 - Create Transaction Pin
- 👤 View Users
- 👤 Accounts
- 👤 Investment

View Transactions

User ID	Account Name	Account Number	Source Account Number	Beneficiary Account Number	Transaction Reference	Amount	Narration
EBBEE5A1-E199-48B8-AF06-A696233A9982	EBERE JOY UCHENWOKE	0123697317	9E737E6A-D57F-...		MP	₦850	Cashhh
0FA4DCEC-7F4F-4254-85C0-495FA993A402	UMOH CYRIL MR.	3014821881	CC319787-A858-...		MP	₦3,000	
E373BDCF-50D1-4DDF-9074-DC26A7712877	GII MICHAEL ENDEH	4940819019	B086DFF1-F36D-...		MP	₦5,000	For fish

Internal Dashboard for Companies

We understand your need to have control of funds disbursement, manage your user data, see general overview of your portfolio performance as an asset management firm, fund manager, cooperative team or servicing the unbanked.

This feature of our application gives you ability to send account creation links to your user, view their transactions, credit and debits particular sums; as authorized by your treasury, and manage funds within your portfolio.

This feature is designed for asset management companies, cooperatives, unbanked associations, investment management companies [For their portfolio companies]; departmental management within an organization, subsidiary management for large corporations and Esusu/Ajos'

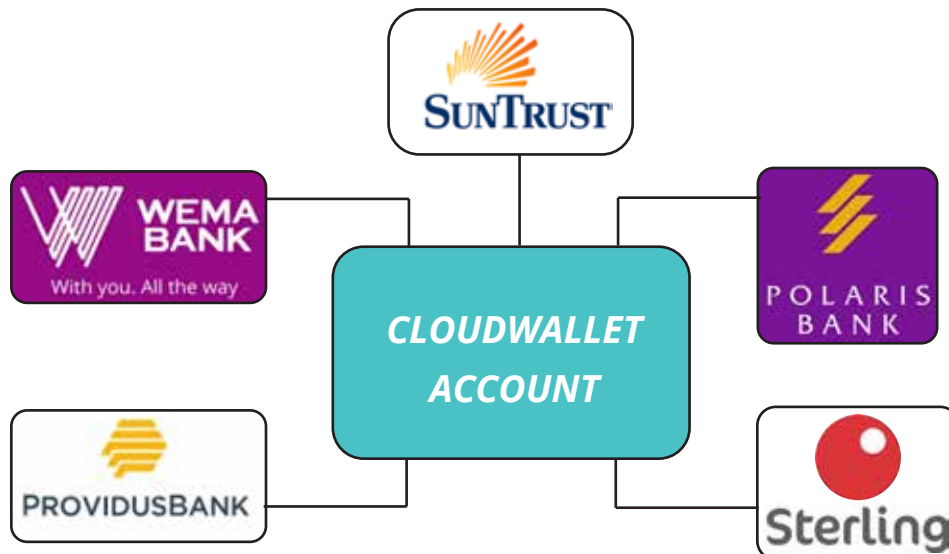
Companies, through the internal dashboard can;

- View recurrent debit and credit of users
- Print statemnt of accounts on behalf of a user
- Create accounts for a user.



Cloud Wallet Royal Accounts

Cloud Multiple Accounts



In a bid to satisfy you, our loyal customer, even better, your Cloudwallet account will now be a combination of multiple bank's account; Providus Bank, WEMA, (by Dec 2022), Sterling, Polaris (by January 2023). You can Recieve and make transfers from your Cloud Wallet account to any of these banks at Zero charges, also, at the branches of these banks, you can make cash deposits into your Cloud Wallet account.

Other benefits include;

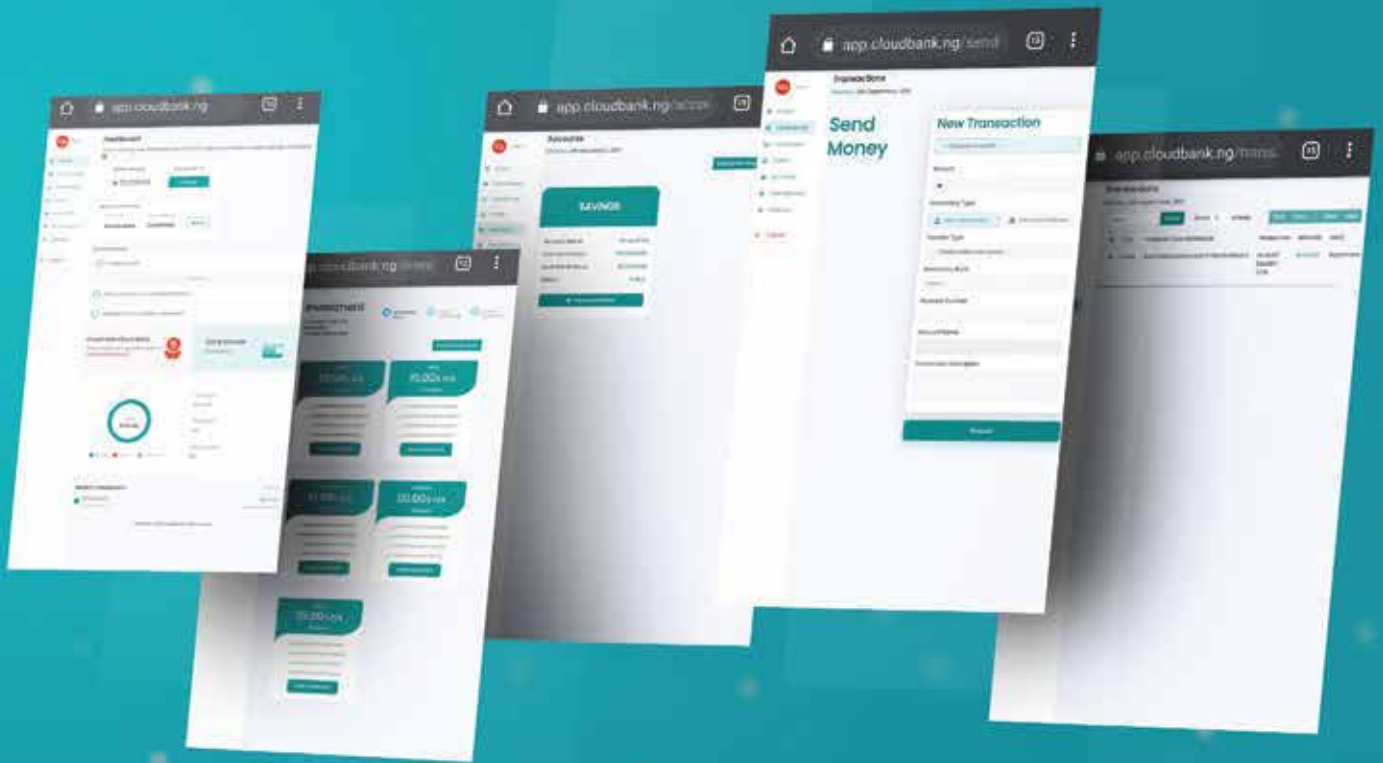
- Debit Mastercard Card issuance on multiple bank accounts
- Cheque Issuance on your account
- A Designated Special link to receive payment into your account [via Cloud Pay]
- Bulk Payment
- A POS requirement and connection system to a bank of your choice

- Multi Approval system based on directors or your spouse
- Transfer up to 10 Billion Naira daily
- Ability to transfer anonymously
- A prepaid Naira - Dollar Card up to \$100,000 monthly at prevailing market rate from (March 2023)
- Dedicated customer service Line
- 3.5z% Interest p.a on account
- Can receive Cash [Naira / USD] At specific designation upto 50,000,000 or its equivalent

Terms and Conditions

- NGN1,000,000 Activation Inflow [Can occur within 24 hours]
- A mail of activation to royal@cloudbank.ng
- 5,000 Monthly Charge

User Dashboard



Account Opening



CLOUD BANK

Create new account

We will send verification codes to verify it's you

EMAIL ADDRESS

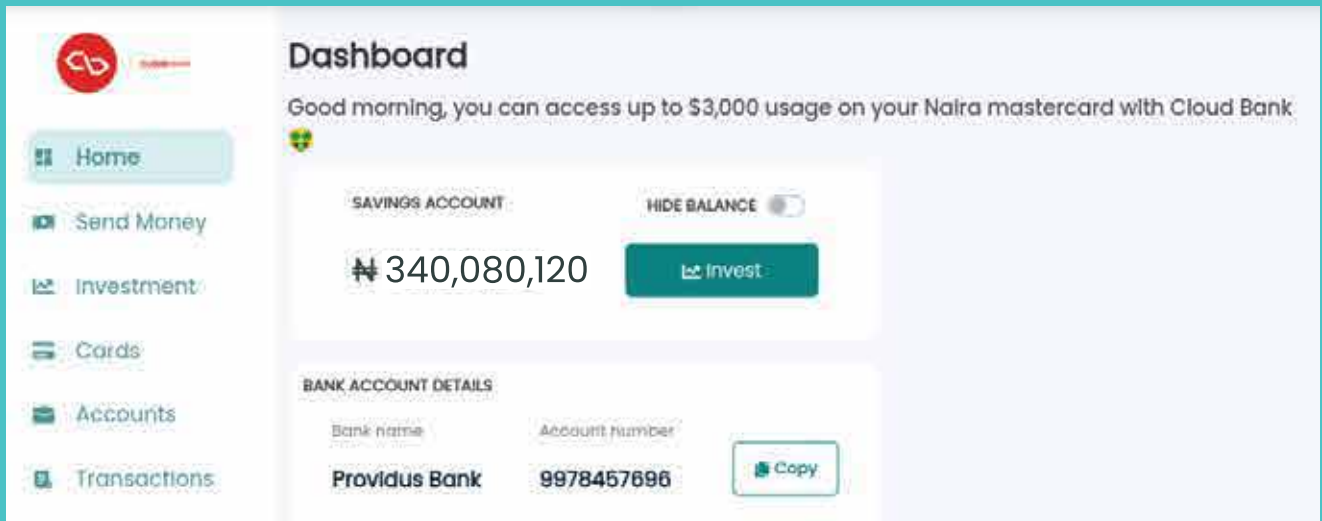
PHONE NUMBER

 +234

Send Verification Codes

Already have an account? [Login](#)

User Dashboard



The dashboard features a sidebar with navigation options: Home, Send Money, Investment, Cards, Accounts, and Transactions. The main content area is titled "Dashboard" and includes a greeting: "Good morning, you can access up to \$3,000 usage on your Naira mastercard with Cloud Bank". Below this, there is a "SAVINGS ACCOUNT" section with a balance of ₦340,080,120 and a "HIDE BALANCE" toggle. An "Invest" button is present. A "BANK ACCOUNT DETAILS" section shows the bank name as "Providus Bank" and the account number as "9978457696", with a "Copy" button.

Dashboard

Good morning, you can access up to \$3,000 usage on your Naira mastercard with Cloud Bank

SAVINGS ACCOUNT: HIDE BALANCE

₦340,080,120 Invest

BANK ACCOUNT DETAILS

Bank name	Account number	Copy
Providus Bank	9978457696	



The investment page has a sidebar with navigation options: Home, Send Money, Investment, Cards, Accounts, Transactions, and Settings. The main content area is titled "Investment" and includes a sub-header "Choose from our available investment plans". There are three buttons: "Investment Plans", "Create Investment", and "Confirm Investment". A "Your Investments" button is also present. Two investment plans are displayed: "Silver" with a rate of 13.50% P/A for 1 month, and "Gold" with a rate of 15.00% P/A for 3 months.

Investment

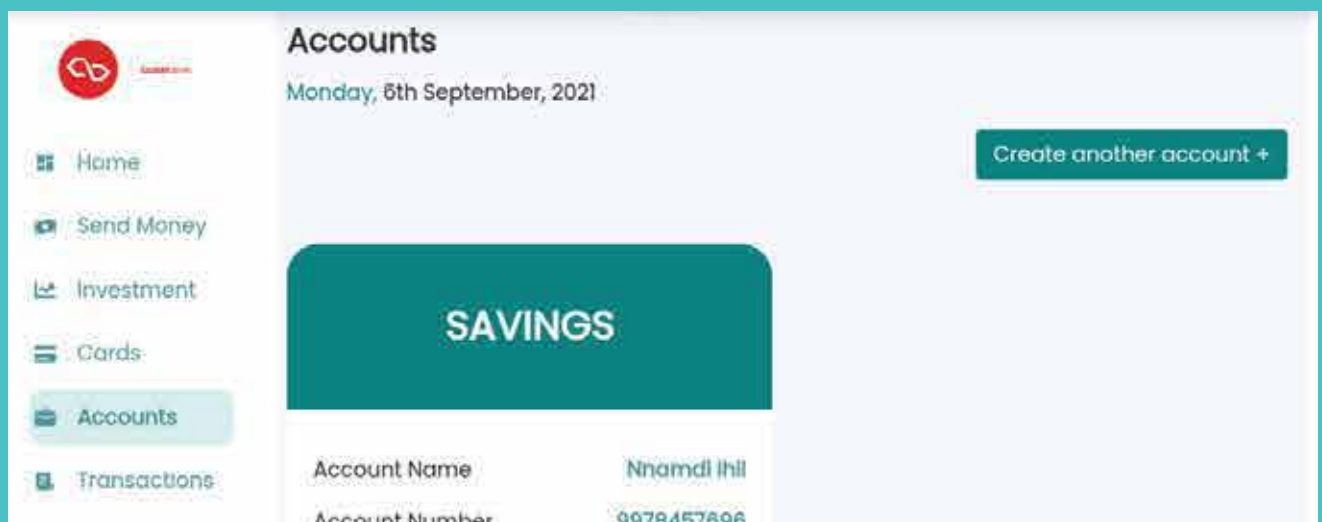
Choose from our available investment plans:

Investment Plans Create Investment Confirm Investment

Your Investments

Silver: 13.50% P/A (1 Month)

Gold: 15.00% P/A (3 Months)



The accounts page features a sidebar with navigation options: Home, Send Money, Investment, Cards, Accounts, Transactions, and Settings. The main content area is titled "Accounts" and includes a date: "Monday, 6th September, 2021". A "Create another account +" button is visible. A "SAVINGS" account is highlighted, with details: Account Name "Nnamdi Ihil" and Account Number "9978457696".

Accounts

Monday, 6th September, 2021

Create another account +

SAVINGS

Account Name	Nnamdi Ihil
Account Number	9978457696



Contact Us

Cloud Wallet Operational Office - No 3, John GreatCourt, Alternative Route, Lekki - Epe Expressway way, Lekki Lagos

Shanono
Kano State

Maitama,
Abuja

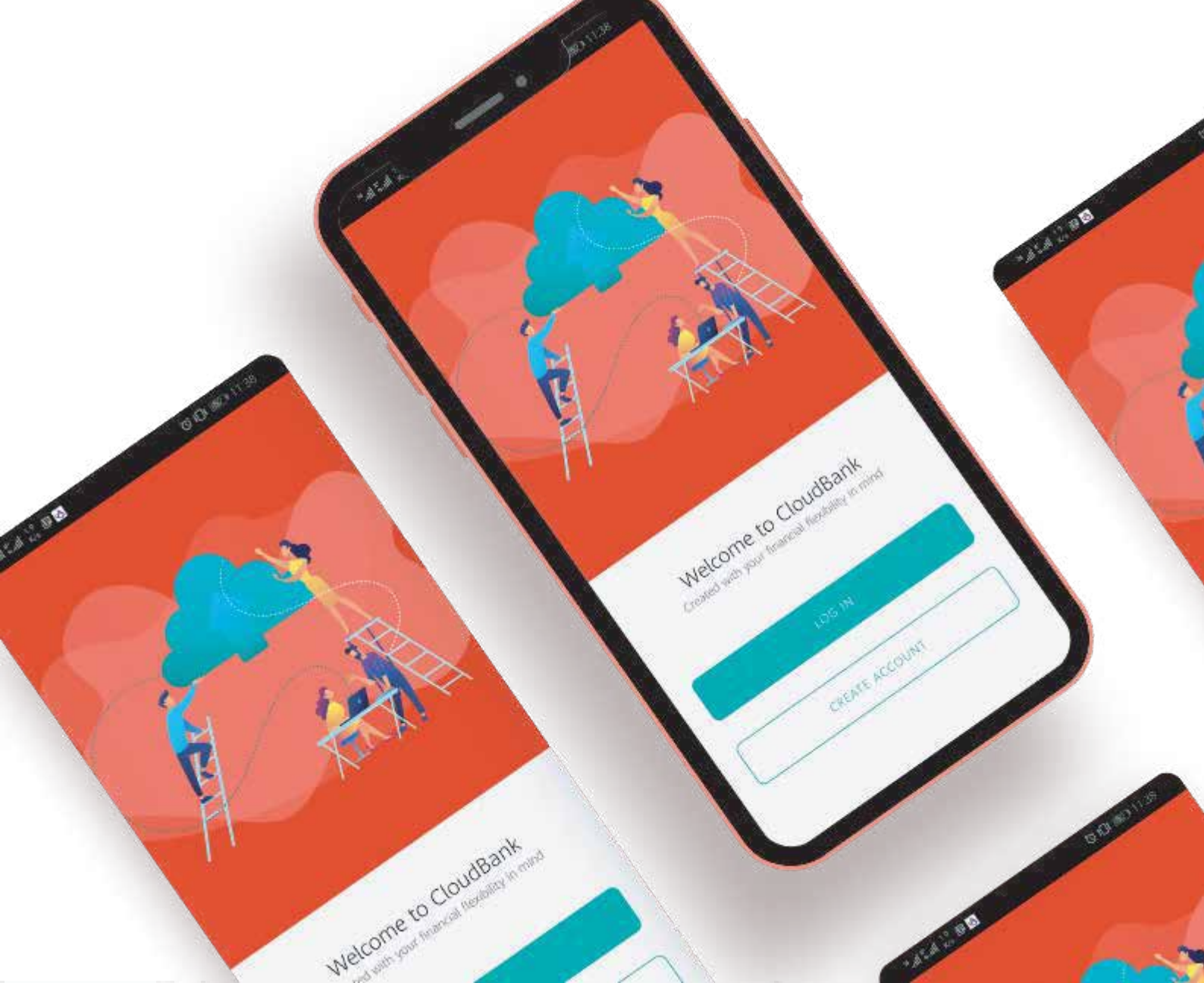


Cash transaction and other bank transaction can be performed in all these branches



The People of Cloudbank





Find Out More about investing with Cloud Wallet.

Talk to us about any information contained in this document by reaching out to us.

<https://www.cloudbank.ng>

hello@cloudbank.ng

Treasury department: treasury@cloudbank.ng

Customer service centre: 018885829, +234 708 954 1277

Treasury Department: +234 708 327 8435

To open an account, visit app.cloudbank.ng

or

Download on

